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National Policies for the Benefit of the Middle Class: Ayushman Bharat and Credit Linked Subsidy Scheme for Middle Income Group



A Study of Government Schemes That Help the Indian Middle Class

Jaiveer Singh Grewal

1. Introduction

India is blessed with a very big middle class. Some reports suggest about 30 to 35 crores people of India constitute middle class. These are families with enough income to cover expenses like food, rent, and education fees. Still, they are concerned about hefty expenses. Hospitalization costs, house purchase, and retirement planning are considered the top most three things that middle class households concern themselves. India has rolled out number of programs over the past years.

The aim of these policies is to address the financial difficulties of middle class families. Two flagship programs are Ayushman Bharat (PM JAY) and Credit Linked Subsidy Scheme (CLSS) for the Middle Income Group. Under Ayushman Bharat beneficiaries will get free hospital treatments up to rupees 5 lakh. In the CLSS the borrower will get the house purchased with the loan amount discounted interest rate which in a way makes house more affordable for a middle class family.

Scheme-wise, the government has introduced many relief measures to give the middle class respite. Among the various tax rebates and pension schemes, even the solar energy initiatives launched by the government might benefit the middle class by reducing their living cost mostly. Each of these government initiatives,

I have scrutinized one by one. The paper will first introduce and detail each program to its extent by telling who can avail, and what are the results it has been producing.

Charts and tables will also have an important part in conveying the data in as simple as possible manner with the help of visual representation. What this paper wants to bring out is the fact whether the policies in place have actually made the middle class better off. Government records were my primary sources and news magazines and other published scholarly articles. A list of reference is provided at the end of this research paper.

2. What is Ayushman Bharat (PM-JAY)?

Ayushman Bharat Pradhan Mantri Jan Arogya Yojana is the official name of this scheme. But, many of the citizens are fond of calling it by its Name Ayushman Bharat or PM-JAY. This plan was launched on 23rd September 2018 by the then Prime Minister of India. It is one of the most extensive and wide-reaching health care programs on Earth. The government's own description is that the plan is the largest government-funded health plan on this planet (Press Information Bureau, 2024).

The core of the scheme is pretty basic. The families who live at or below the poverty line are not supposed to get totally indebted due to hospitalization bills. In the past, it was quite common in India for families to either sell off their home or go into massive debt to afford hospitalizations or surgeries.

2.1 How the Scheme Works

The scheme gives health cover of up to 5 lakh rupees per family per year. This cover is for secondary and tertiary care. Secondary care means things like normal surgery, delivery, and treatment. Tertiary care means bigger treatments like heart surgery, kidney treatment, and cancer treatment.

The treatment is cashless. This means the patient does not pay any money at the hospital. The government pays the hospital directly. The family just needs to show their Ayushman card at the hospital. Over 37,000 hospitals across India are part of this scheme. These include both government hospitals and private hospitals (National Health Authority, 2025).

There is no limit on family size. The whole family is covered. There is also no age limit. Even a newborn baby in the family is covered under this plan.

2.2 Who Can Get the Benefit

This particular initiative initially targeted only the economically weaker families. The Indian government, for that purpose, relied on the Socio Economic Caste Census (SECC) 2011 figures to determine who among them deserve the help of the facility. It was estimated that a little less than 13 crore families would be eligible. India's population under these 55 crores covered by this scheme.

Still, government made a dramatic announcement in September 2024; they decided to extend the facility to all citizens aged 70 or above. The change was independent of the income status. This means that even a 70-year-old from a rich family can take full benefits of Ayushman Bharat as their age criteria are more than seventy.

For senior citizens who have been covered by CGHS or ECHS schemes, they are allowed to continue with the older scheme or make a switch to this new one whichever is more beneficial to them. Then again, seniors that are already covered by a family holding Ayushman card, receive extra top up of 5 lacs besides their family coverage. (India.gov.in, 2024).

2.3 Key Numbers and Facts

Fact	Detail
Launch Date	23rd September 2018
Health Cover	Up to Rs. 5 Lakh per family per year
Families Covered	About 12 crore families (55 crore people)
Ayushman Cards Made	Over 42 crore cards (as of late 2025)
Hospitals in the Scheme	More than 37,000 hospitals
Total Hospital Admissions	12.69 crores admissions (as of June 2026)

Table 1: Key facts about Ayushman Bharat PM-JAY.

Source: Press Information Bureau (2024) National Health Authority (2025).

3. What is Credit Linked Subsidy Scheme (CLSS) for Middle Income Group

The government had one of the main housings schemes called a Credit Linked Subsidy Scheme under the Pradhan Mantri Avas Yojana (Urban) (PMAY U) that helps the people in general to become home owners. This large housing project got underway in June 2015 to reach the Housing for All goal by 2022. The government was basically trying to make sure every family in the country owned their own home.

Middle-income families mostly benefited through the Credit Linked Subsidy Scheme part as it was created this way that the government pays part of the interest on the home loan. To put it differently, when the family gets a home loan from the bank, the government contributes to the repayment of the interest charged by the bank through the EMI. As a result, the household ends up paying less money every month on their home. Also, by getting a house this way they manage to spend quite a bit less for it.

Under the Credit linked Subsidy Scheme they have categorized the scheme under two segments namely MIG - I & II for middle income households.

3.1 How the Subsidy Works

Let me explain this with a simple example. Suppose a family in MIG-I category takes a home loan of 9 lakh rupees. The government gives them 4% interest subsidy. Over 20 years, this saves the family about 2.35 lakh rupees. The family pays a lower EMI every month because the government is paying a part of the interest for them.

The subsidy amount is calculated at the time of loan and given to the bank upfront. The bank then reduces it from the loan amount. So the family starts paying EMI on a reduced loan. This is a very helpful thing for families who want to buy their first house (Ministry of Housing and Urban Affairs, 2021).

3.2 MIG-I and MIG-II Categories

Feature	MIG-I	MIG-II
Annual Family Income	Rs. 6 Lakh to Rs. 12 Lakh	Rs. 12 Lakh to Rs. 18 Lakh
Interest Subsidy Rate	4%	3%
Maximum Loan for Subsidy	Rs. 9 Lakh	Rs. 12 Lakh
Maximum Carpet Area	160 sq. metres	200 sq. metres
Approx. Savings on Loan	Rs. 2.35 Lakh	Rs. 2.30 Lakh

Table 2: Comparison of MIG-I and MIG-II under CLSS.

Source: Ministry of Housing and Urban Affairs (2021) PMAY-U Official Portal.

3.3 Key Numbers and Facts

Under the CLSS, the MIG category ran for about 4 years till January 2021, but the government decided to close it down permanently. Still, till that time MIG got the benefit of CLSS through the government's subsidy and interest rate support. During that period a total of about 242,458 (6.08 lakh in Indian numbering system) families of MIG category received housing benefit. All together Rs. 58,885 crore was disbursed as subsidy in different categories of beneficiaries like EWS, LIG, and MIG and 25.04 lakh beneficiaries were covered (Press Information Bureau, 2023).

Once it ran out of its shelf-life the CLSS was replaced by PMAY-Urban 2.0 which the government unveiled in September 2024. With this new scheme the central and state governments together came up with more attractive features and updated benefits for housing middle class people who were not yet house holders..

4. Other National Policies for the Middle Class

Ayushman Bharat and CLSS are not the only schemes that help the middle class. The government has many other policies too. Here I discuss five more important ones.

4.1 PMAY-Urban 2.0 (Housing for Middle Class)

The second phase of Pradhan Mantri Awas Yojana for urban areas, or PMAY-Urban 2.0 began in September 2024. 1 crore urban households - poor ones as well as middle class - shall be provided houses through this scheme.

Much more like the erstwhile CLSS, but with new regulations that the government is still giving interest subsidy on housing loans besides providing a grant for house building or purchase. An overall total of Rs. 10 lakh crore will be available under this scheme over five years. This is Really a very big figure and shows that providing adequate shelter is one of the topmost priorities of the government (HDFC Bank Report, 2024).

4.2 Unified Pension Scheme (UPS)

The Unified Pension Scheme started from April 2025. It is mainly for central government employees. Most government employees belong to the middle class. So this scheme directly helps them.

Under UPS, a retired government employee gets a pension that is linked to inflation. This means the pension goes up when prices go up. There is also a minimum pension guarantee of Rs. 10,000 per month if the person has worked for at least 10 years. This gives a lot of peace of mind to retired people (Press Information Bureau, 2025).

4.3 Income Tax Relief (Budget 2025)

In the 2025 Union Budget, the Indian government has greatly relieved the middle-class citizens by reducing their taxable income to zero. A person who earns up to a yearly income of Rs.12 lakh is now exempt from paying any taxes. Before this change, this limit was much lower.

This change in the tax policy will allow the middle-class citizens to keep a lot of their income for each year. For example, if a person is earning Rs.12 lakh per annum, their tax used to be Rs.80,000-1 lakh now they completely pay zero. This money can then be used for savings, education of the children, and the things they need (DD News, 2025).

4.4 PM Surya Ghar: Free Electricity Scheme

Launched this scheme February 2024. Through the program, people will be assisted by the government to install solar rooftops on their residences. The governmental authority will give the cost of panel part for the subsidy that would be given by the state government to the panel. Once the solar panels are set up on the roof, residents get free or almost free household electricity from their solar system.

It is very much suited to the middle-class. One of the biggest monthly expenses for them is electric bills. By having rooftops solar powers, a household not only keeps their bills low budget for the rest of the month but also saves around Rs. 2000 to 3000. Government supports a flat roof solar panels of maximum capacity (3 kW) at very cheap price through the roof solar installation scheme (Vajirao and Reddy, 2024).

4.5 NPS Vatsalya Yojana

NPS Vatsalya was launched in September 2024. NPS stands for National Pension System. This scheme allows parents to open a pension account for their children. The parent can put money in this account every year. When the child grows up and turns 18, the account becomes a regular NPS account.

This is a very smart idea for middle class families. It helps them plan their child financial future from a young age. Even a small amount like Rs. 1,000 per month can grow into a big amount over 15-20 years because of compound interest (IndiaGS, 2024).

5. Data Analysis: Charts and Graphs

In this section, I present the data related to these schemes using charts and graphs. Visual representation helps us understand the numbers better. All the data is taken from government reports and published sources.

Figure 1 below show Ayushman Bharat budget is divided among different areas. The biggest part of the money goes to hospital treatments. This makes sense because the main purpose of the scheme is to pay for hospital care.

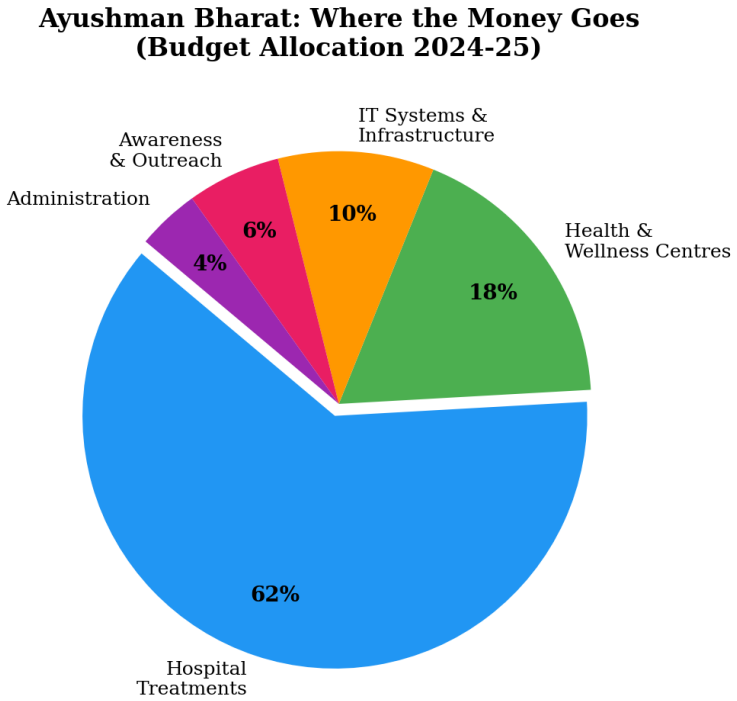


Figure 1: Ayushman Bharat budget allocation (2024-25).

Source: NHA Annual Report (2024-25); PIB (2024).

Figure 2 below graph show how hospital admissions have grown every year since the scheme has started. The numbers have increase very fast. In the first year (2018-19), only about 11 lakh admissions happened. By 2025-26, this number crossed 12 crore. This show that more and more people are using this scheme.

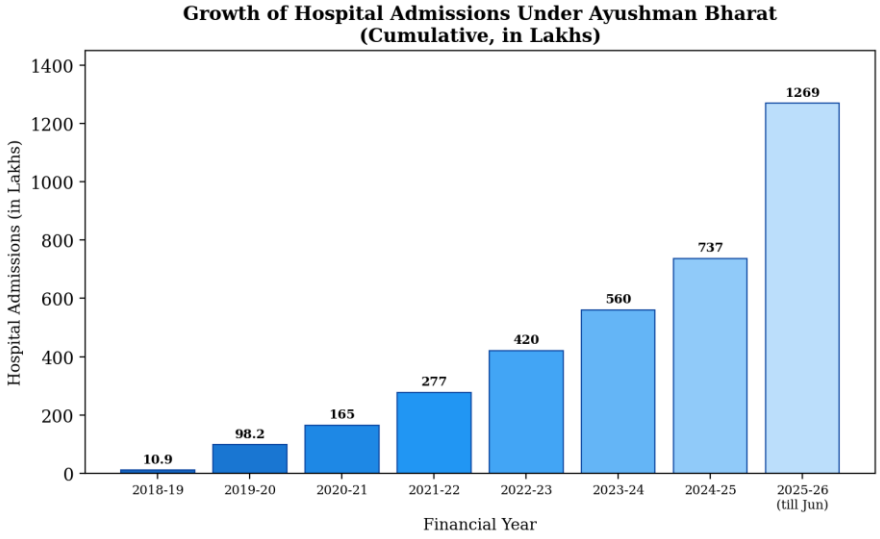


Figure 2: Years wise hospital admissions under Ayushman Bharat (cumulative).
Source: PM-JAY Dashboard (dashboard.pmjay.gov.in) and NHA Reports (2019-2026)

Figure 3 below graph of which states have used Ayushman Bharat the most. Southern states like Tamil Nadu, Karnataka, and Kerala are at the top. These states have better hospitals and health systems. North states like Uttar Pradesh and Madhya Pradesh have made many Ayushman cards but the actual hospital use is very low there.

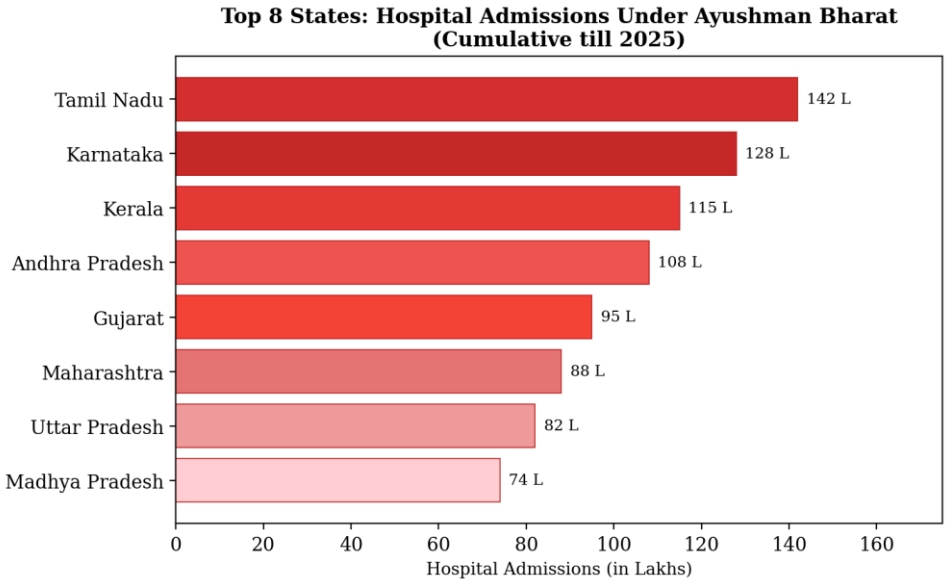


Figure 3: Top 8 states by hospital admissions under Ayushman Bharat.
Source: PM-JAY Dashboard (2025); Ministry of Health and Family Welfare.

Figure 4 below graph for how the government divides its welfare spending for the middle class across different sectors. Housing gets the biggest share because buying a house is the most expensive things for a middle class family. Healthcare comes second.

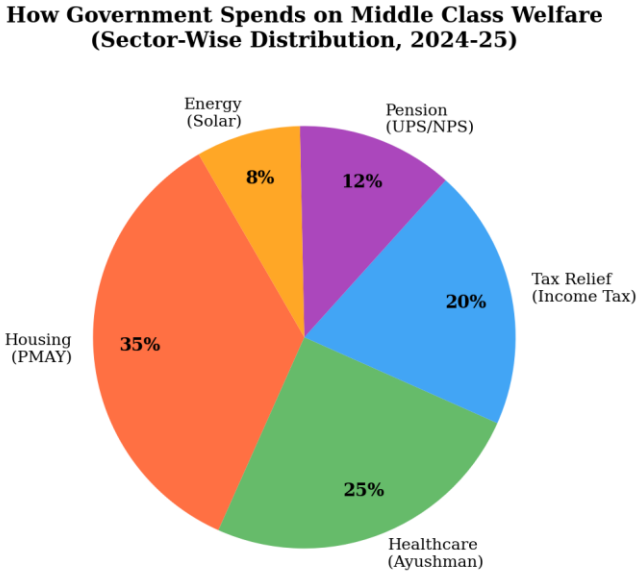


Figure 4: Government welfare schemes spending for middle class by sector (2024-25).
Source: Union Budget Documents (2024-25); PIB Reports.

Figure 5 highlights a key finding. It reveals the share of health expenditures families bear out-of pockets. Before the launch of Ayushman Bharat, Indian households spend approximately 62.6% of the total health expenditures out of pocket. When the schemes were launched, the figure fell to 39.4%. These are quite striking figures. It simply denotes that family members are not as burdened financially because the government covers their hospitalization expenses.

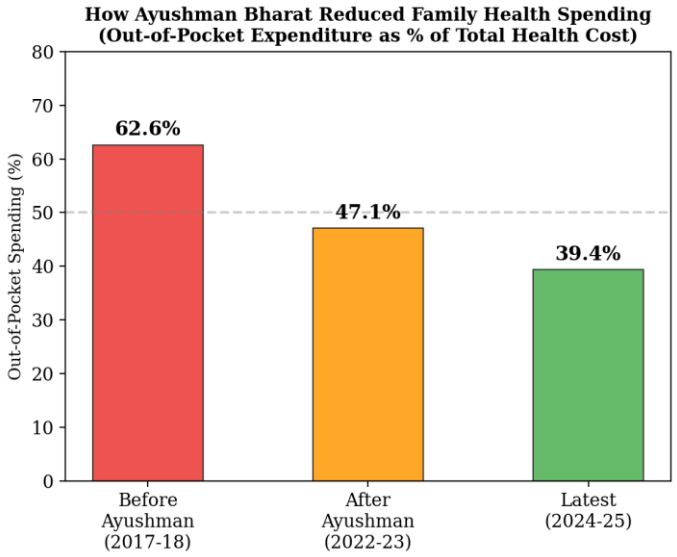


Figure 5: Out-of-pocket health spending before and after Ayushman Bharat.

Source: National Health Accounts (2017-18, 2022-23); WHO India Report (2024).

Figure 6 below how many people in each income category got benefit from the CLSS scheme. It also shows the interest subsidy rate for each group. The EWS (very poor) category had the most beneficiaries. Among the middle class, MIG-I had more beneficiaries than MIG-II because their income range is more common.

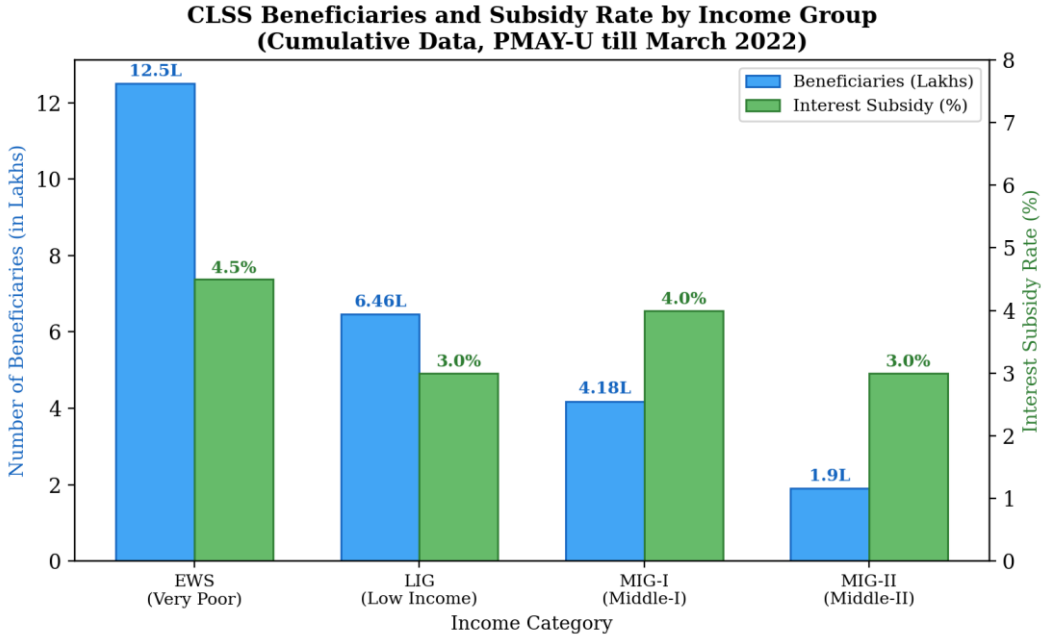


Figure 6: CLSS beneficiaries and subsidy rates by income group.

Source: Ministry of Housing and Urban Affairs (2022); PMAY-U CLAP Portal.

6. Comparison of All Schemes

Table 3 below compares all the government policies discussed in this paper. It shows the key details of each scheme side by side. This helps us see which scheme does what and who it helps.

Scheme Name	Year Started	Main Benefit	Who Gets It	Current Status
Ayushman Bharat (PM-JAY)	2018	Free hospital treatment up to Rs. 5 Lakh	Poor families + All citizens 70+	Active and expanding
CLSS for MIG (PMAY-U)	2017	Interest subsidy on home loans	Middle class (Rs. 6-18 Lakh income)	Ended March 2021 (replaced by PMAY-U 2.0)
PMAY-Urban 2.0	2024	Housing support for 1 crore families	Urban poor and middle class	Active since Sept 2024
Unified Pension Scheme	2025	Guaranteed pension linked to inflation	Central govt employees	Active since April 2025
Income Tax Relief (Budget 2025)	2025	No tax on income up to Rs. 12 Lakh	All taxpayers	Active from April 2025
PM Surya Ghar	2024	Subsidy for rooftop solar panels	All households	Active since Feb 2024
NPS Vatsalya	2024	Pension account for children	All parents with children under 18	Active since Sept 2024

Table 3: Comparison of all middle class welfare schemes.

Source: PIB, India.gov.in, and ministry reports (2024-2025).

7. Calculations:

7.1 Ayushman Bharat (PM-JAY) - Cumulative Coverage & Budget Allocation:

- Cumulative Coverage:

  In graph, x-axis shows year from 2018-19 to 2025-26, and Y-axis will show Ayushman Bharat (PM-JAY) - Cumulative Coverage. After plotting Actual vs Calculated values on excel.

  We concluded that exponential equation covers maximum number of plots considering $y = ab^x$

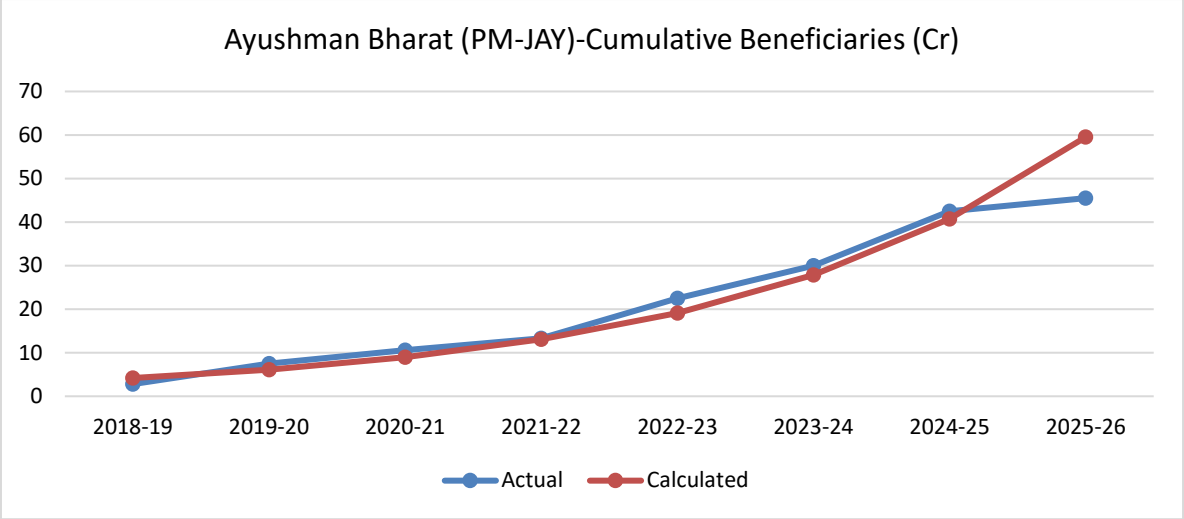


Figure 7: Ayushman Bharat (PM-JAY)-Cumulative Beneficiaries (Cr) vs years

Formula: $y = 2.87 * (1.4608)^x$

Where "y" represents Ayushman Bharat (PM-JAY) - Cumulative Coverage and "x" represents the year 2018-19 to 2025-26

- Budget Allocation:

  In graph, x-axis shows year from 2018-19 to 2025-26, and Y-axis will show Budget Allocation (₹ Cr). After plotting Actual vs Calculated values on excel.

  We concluded that exponential equation covers maximum number of plots considering $y = ab^x$

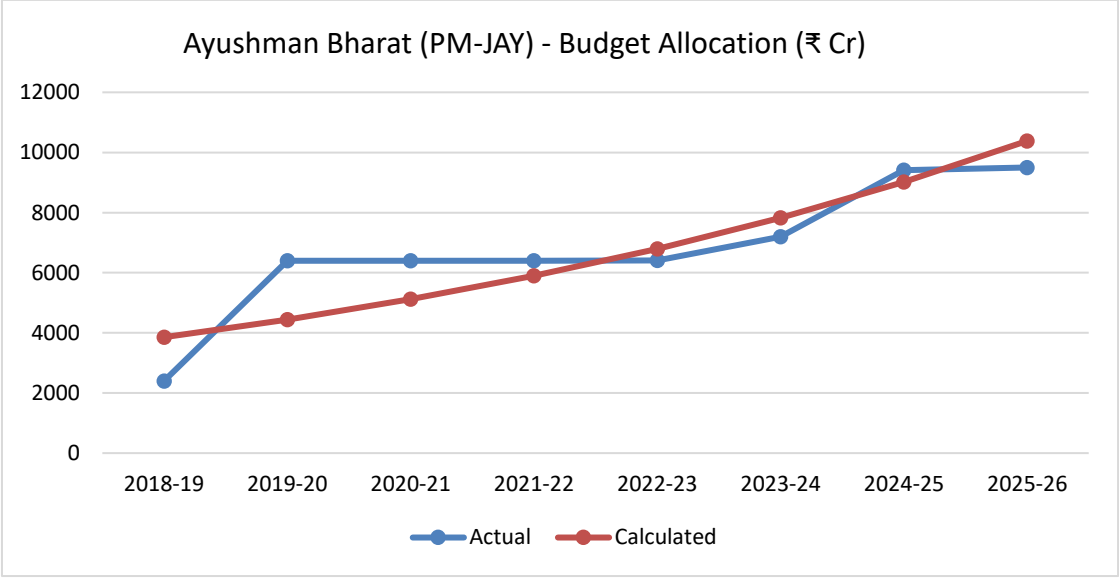


Figure 8: Ayushman Bharat (PM-JAY) - Budget Allocation (₹ Cr) vs years

Formula: $y = 3346.97 * (1.152)^x$

Where "y" represents Ayushman Bharat (PM-JAY) - Budget Allocation and "x" represents the years 2018-19 to 2025-26.

7.2 Ayushman Bharat (PM-JAY) - Hospital Admissions & Monetary Value of Treatments:

- Cumulative Hospital Admissions (Cr):

In graph, x-axis shows year from 2018-19 to 2025-26, and Y-axis show Cumulative Hospital Admissions (Cr). After plotting Actual vs Calculated values on excel.

We concluded that exponential equation covers maximum number of plots considering $y = ab^x$

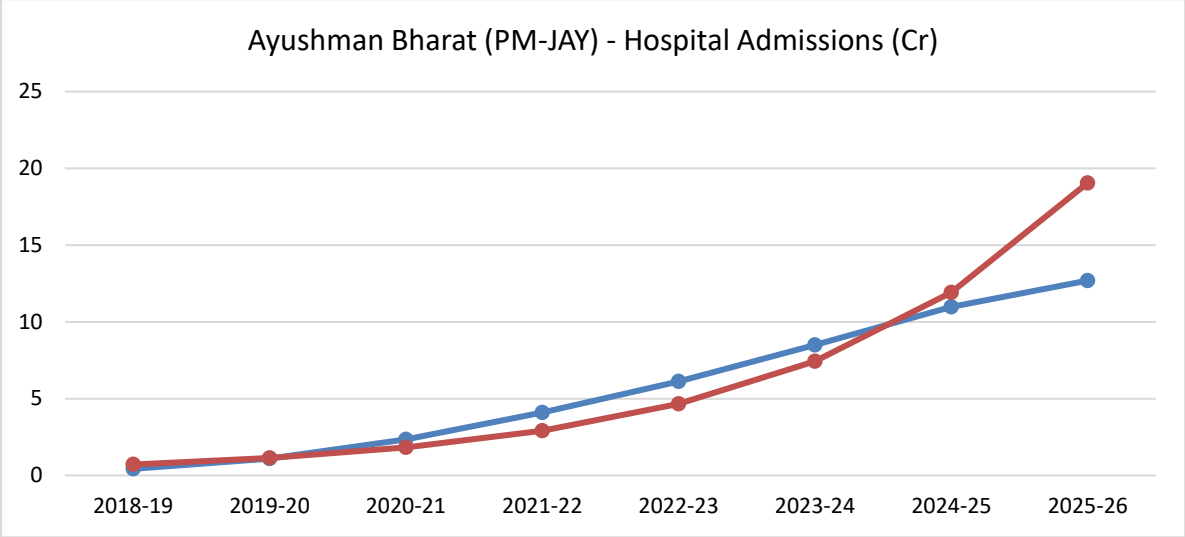


Figure 9: Ayushman Bharat (PM-JAY) - Hospital Admissions (Cr) vs years

Formula: $y = 0.4435 * (1.6)^x$

Where "y" represents Cumulative Hospital Admissions (Cr) and "x" represents the years 2018-19 to 2025-26.

- Monetary Value of Treatments (₹ Cr):

  In graph, x-axis shows year from 2018-19 to 2025-26, and Y-axis show Monetary Value of Treatments (₹ Cr). After plotting Actual vs Calculated values on excel.

  We concluded that exponential equation covers maximum number of plots considering $y = ab^x$

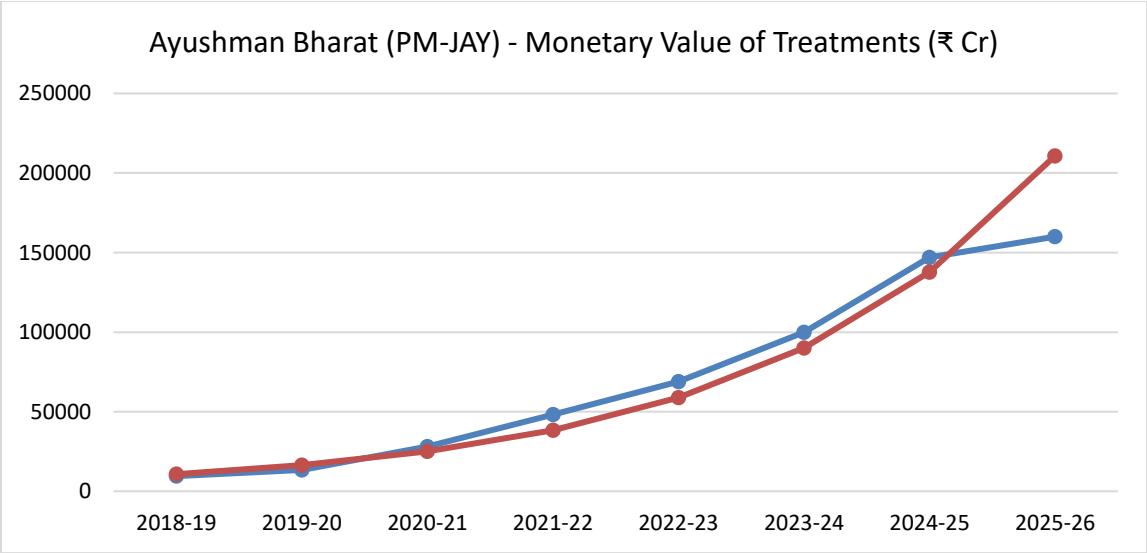


Figure 10: Ayushman Bharat (PM-JAY) - Monetary Value of Treatments (₹ Cr) vs years

Formula: $y = 7017.97 * (1.53)^x$

Where "y" represents Monetary Value of Treatments (₹ Cr) and "x" represents the years 2018-19 to 2025-26.

7.3 Ayushman Bharat (PM-JAY) - No. of Hospitals Empaneled:

- Public Hospitals:

In graph, x-axis shows year from 2019 to 2026, and Y-axis show number of public hospitals empaneled. After plotting Actual vs Calculated values on excel.

We concluded that exponential equation covers maximum number of plots considering $y = ab^x$

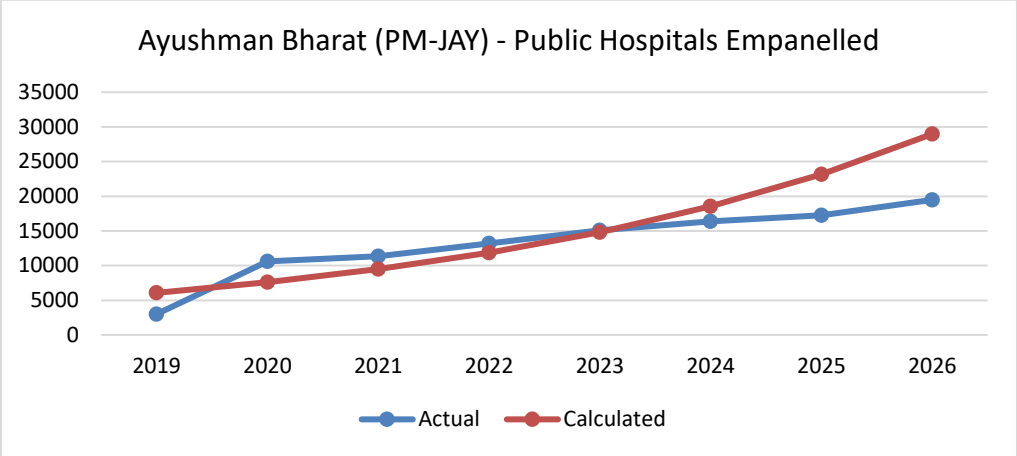


Figure 11: Ayushman Bharat (PM-JAY) - Public Hospitals Empanelled vs years

Formula: $y = 4860.14 * (1.25)^x$

Where "y" represents public hospitals empaneled and "x" represents the years 2019 to 2026.

- Private Hospitals:

In graph, x-axis shows year from 2019 to 2026, and Y-axis show number of private hospitals empaneled. After plotting Actual vs Calculated values on excel.

We concluded that exponential equation covers maximum number of plots considering $y = ab^x$

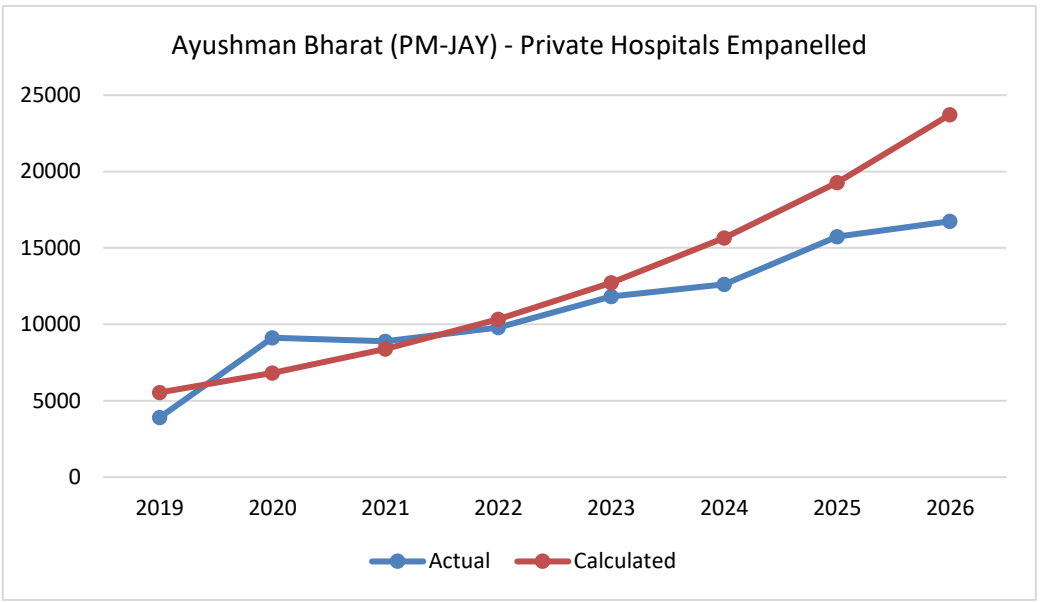


Figure 12: Ayushman Bharat (PM-JAY) - Private Hospitals Empanelled vs years

Formula: $y = 4499.69 * (1.231)^x$

Where "y" represents private hospitals empaneled and "x" represents the years 2019 to 2026.

- Total Hospitals:

  In graph, x-axis shows year from 2019 to 2026, and Y-axis show number of total hospitals empaneled. After plotting Actual vs Calculated values on excel.

  We concluded that exponential equation covers maximum number of plots considering $y = ab^x$

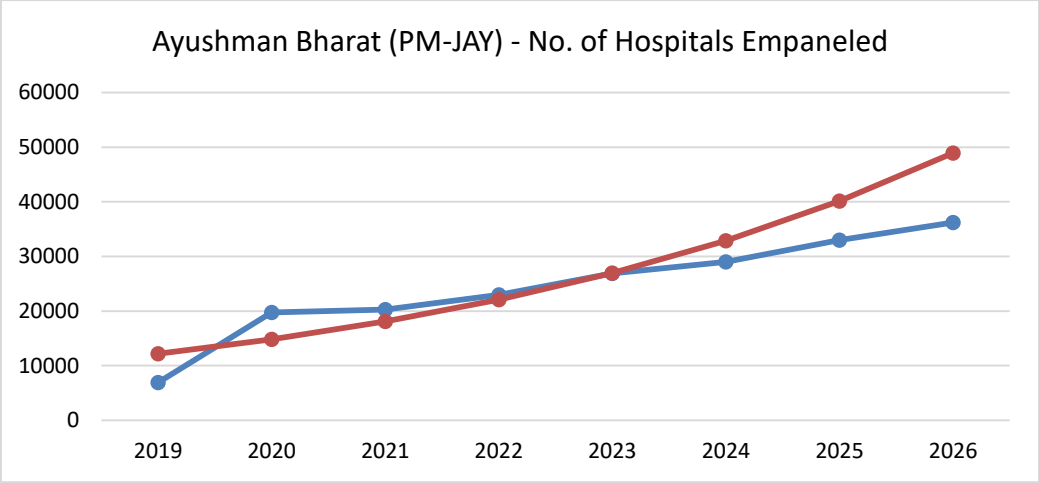


Figure 13: Ayushman Bharat (PM-JAY) Total number of Hospitals Empanelled vs years

Formula: $y = 9970.48 * (1.22)^x$

Where "y" represents public hospitals empaneled and "x" represents the years 2019 to 2026.

7.4 PMAY-U (Pradhan Mantri Awas Yojana - Urban) – Progress

- Budget Allocation (₹ Cr):

  In graph, x-axis shows year from 2019 to 2026, and Y-axis show number of PMAY-U (Pradhan Mantri Awas Yojana - Urban) - Budget Allocation (₹ Cr). After plotting Actual vs Calculated values on excel.

  We concluded that exponential equation covers maximum number of plots considering $y = ab^x$

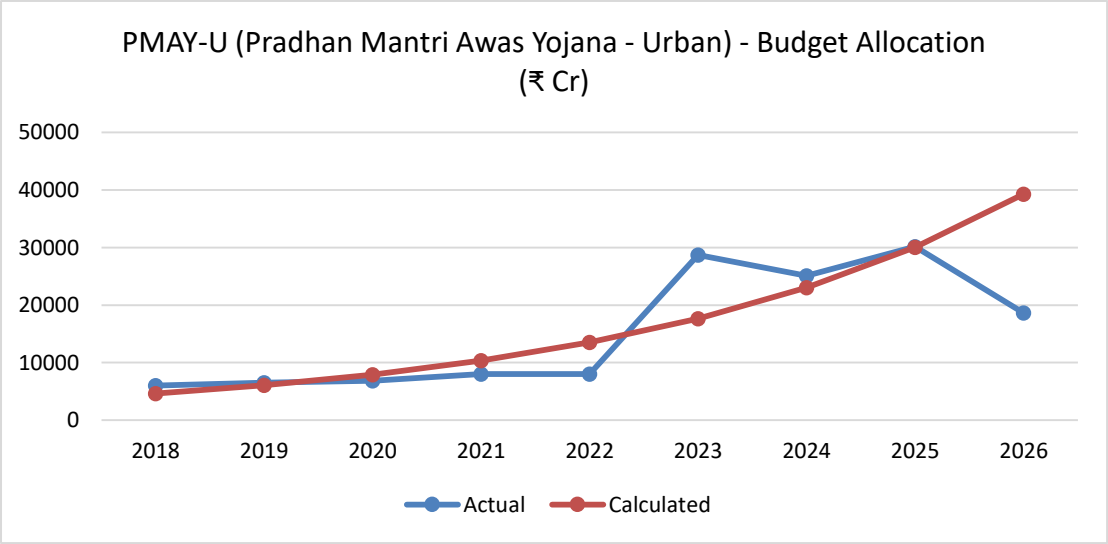


Figure 14: PMAY-U (Pradhan Mantri Awas Yojana - Urban) - Budget Allocation (₹ Cr) vs years

Formula: $y = 3553.4 * (1.306)^x$

Where "y" represents PMAY-U (Pradhan Mantri Awas Yojana - Urban) - Budget Allocation (₹ Cr) and "x" represents the years 2019 to 2026.

- Houses Sanctioned (cumulative, in lakh):

  In graph, x-axis shows year from 2019 to 2026, and Y-axis show number of PMAY-U (Pradhan Mantri Awas Yojana - Urban) - Houses Sanctioned (cumulative, in lakh). After plotting Actual vs Calculated values on excel.

  We concluded that exponential equation covers maximum number of plots considering $y = ab^x$

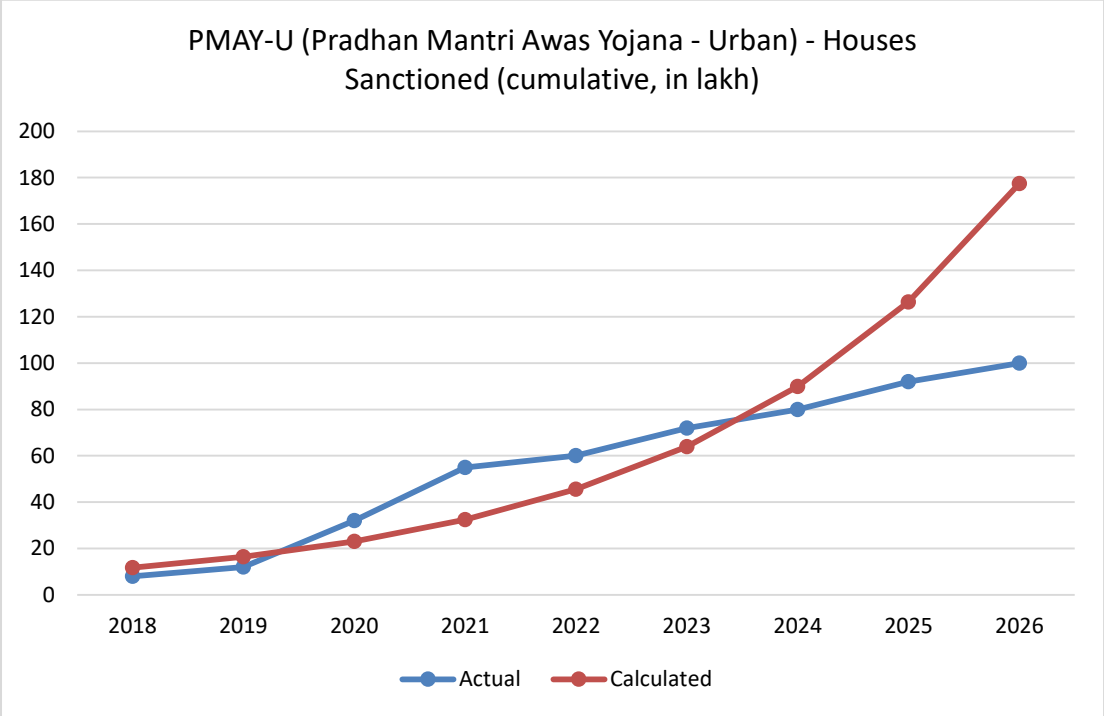


Figure 15: PMAY-U (Pradhan Mantri Awas Yojana - Urban) - Houses Sanctioned (cumulative, in lakh) vs years

Formula: $y = 8.319 * (1.405)^x$

Where "y" represents PMAY-U (Pradhan Mantri Awas Yojana - Urban) - Houses Sanctioned (cumulative, in lakh) and "x" represents the years 2019 to 2026.

- Central Assistance Released (₹ '000 Cr):

  In graph, x-axis shows year from 2019 to 2026, and Y-axis show number of PMAY-U (Pradhan Mantri Awas Yojana - Urban) - Central Assistance Released (₹ '000 Cr). After plotting Actual vs Calculated values on excel.

  We concluded that exponential equation covers maximum number of plots considering $y = ab^x$

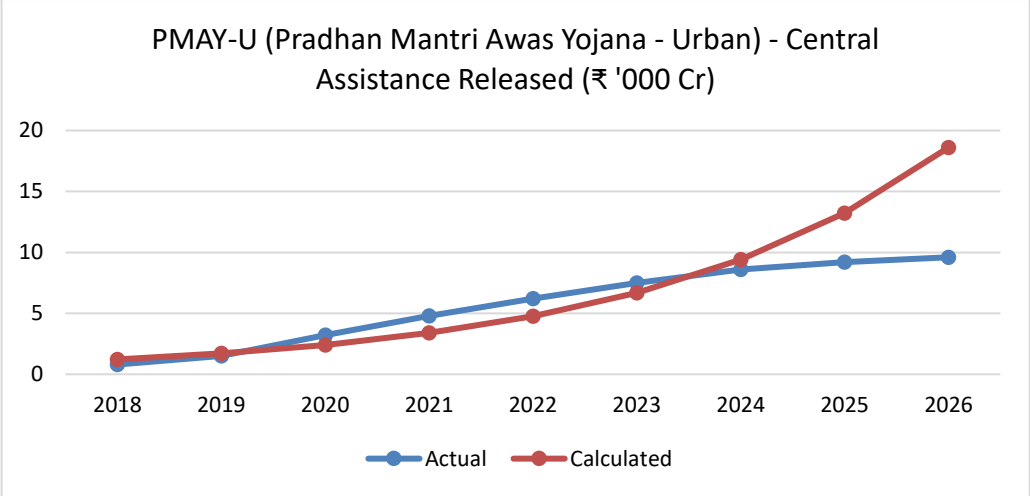


Figure 16: PMAY-U (Pradhan Mantri Awas Yojana - Urban) - Central Assistance Released (₹ '000 Cr) vs years

Formula: $y = 0.8662 * (1.406)^x$

Where "y" represents PMAY-U (Pradhan Mantri Awas Yojana - Urban) - Central Assistance Released (₹ '000 Cr) and "x" represents the years 2019 to 2026.

7.5 Ayushman Cards Created vs. Hospital Admissions (State/UT-wise, 2024)(Chi-Square Test of Association):

Objective

To test whether there is a statistically significant association between the number of Ayushman cards created and the number of hospital admissions across states/UTs, using data from 2024.

Classification Criteria

States/UTs were classified into High and Low groups based on the median values of the two variables (rounded off):

No. of cards created — median = 73.6 lakh. High: ≥ 73.6 lakh; Low: < 73.6 lakh.

Hospital admissions — median ≈ 11.38 lakh. High: ≥ 11.38 lakh (approx.); Low: < 11.38 lakh.

Hypotheses

H_0 (Null Hypothesis): There is no association between the number of cards created and hospital admissions across states/UTs.

H_1 (Alternative Hypothesis): There is an association between the number of cards created and hospital admissions across states/UTs.

Contingency Table (Observed Frequencies)

	High No. of Cards	**Low No. of Cards**	**Row Total**
High Admissions	16	1	**17**
Low Admissions	1	15	**16**
Column Total	**17**	**16**	**33**

Test Statistic & Decision

Statistic	Value
Degrees of freedom (df)	$(2-1) \times (2-1) = 1$
Chi-square statistic (χ^2)	25.48
p-value	4.47×10^{-7}
Significance level (α)	5% (0.05)
Critical value (df = 1)	3.84
Decision	$25.48 > 3.84 \implies$ Reject H_0

Since 25.48 > 3.84 (critical value at df = 1, $\alpha = 0.05$) and $p < 0.05$, the null hypothesis is rejected.

Conclusion

There is evidence of an association between the number of Ayushman cards created and the number of hospital admissions across states/UTs, as per data for 2024.

8. Problems and Challenges

These schemes are helpful but they are not perfect. There are many problems that still need to be fixed.

The first problem is awareness. Many middle class families do not even know about these schemes. A survey found that almost 40% of eligible people have not heard about Ayushman Bharat. If people do not know about a scheme, they cannot use it. The government needs to do more advertising and outreach in cities and towns (Angell et al., 2019).

The second problem is that Ayushman Bharat mainly covers the poor. The general middle class (those between 25 and 69 years old) with income above the SECC limit are not covered. They have to buy private health insurance which is very expensive. The 2024 expansion to cover citizens above 70 was a good step. But the working age middle class still has no cover from this scheme.

The third problem is hospital fraud. Some private hospitals have been caught filing fake claims under Ayushman Bharat. They claim money from the government for treatments that were never done. The National Health Authority has blacklisted some hospitals for this. But the problem is still there in many states (Lahariya, 2020).

For CLSS, the biggest problem was that it ended too early. The scheme for MIG was open for only about four years (2017-2021). Many families who were planning to buy a house could not apply in time. Also, the subsidy was limited to the first house only. If a family already owned a small house and wanted to upgrade, they were not eligible.

Another issue with all these schemes is the gap between what the government plans and what actually happens on the ground. Processing takes time. The subsidy takes months to reach the bank. Hospital payments get delayed. Pension disbursement may not start on time. These delays cause frustration among the middle class (Kant and Mishra, 2022).

Finally, there is the problem of coverage gap. The middle class earns too much to get free government benefits but too little to afford private alternatives easily. This is sometimes called the "missing middle" problem. The government needs to create more schemes that specifically target families with income between Rs. 5 lakh and Rs. 20 lakh per year (Shahrawat and Rao, 2012).

9. Conclusion

This paper has looked at several government policies that help the Indian middle class. The two main schemes I studied are Ayushman Bharat and the Credit Linked Subsidy Scheme for Middle Income Group.

Ayushman Bharat is a very large and important scheme. It has already helped over 12 crore people get free hospital treatment. The recent expansion to cover all senior citizens above 70 years is a big positive step for the middle class. But the scheme still does not cover the working age middle class population below 70. This is something the government should think about in the future.

The CLSS scheme was a very useful policy for helping middle class families buy their first home. The interest subsidy of 3% to 4% made home loans much cheaper. Although the scheme ended in 2021, it benefited over 6 lakh families in the MIG category. The government has now replaced it with PMAY-Urban 2.0 which has similar but updated benefits.

Other policies like the Unified Pension Scheme, income tax relief, PM Surya Ghar, and NPS Vatsalya are also very helpful. Together, these policies cover many important areas of middle class life - health, housing, retirement, tax savings, and energy costs.

From the data analysis, we can see that these schemes have had a real impact. Hospital admissions under Ayushman Bharat have grown rapidly. Out-of-pocket health spending has come down. Millions of families have received housing subsidy.

But there are still problems. Many people do not know about these schemes. There are delays in getting benefits. Some schemes cover only the poor and leave out the middle class. The government needs to make these schemes more middle-class friendly and increase awareness.

In my opinion, the government is moving in the right direction. But there is still a long way to go. The middle class is the backbone of the Indian economy. If they are healthy, well-housed, and financially secure, the whole country benefits. I hope the government continues to improve and expand these policies in the coming years.

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