

Jan 27 – Feb 2, 2024

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POLITY AND GOVERNANCE

PIB,JAN28,2025

DPIIT and JKEDI sign MoU to strengthen startup ecosystem in Jammu & Kashmir

Department for Promotion of Industry and Internal Trade (DPIIT) and the Jammu & Kashmir Entrepreneurship Development Institute (JKEDI) have signed a Memorandum of Understanding (MoU) aimed at fostering collaboration, mentorship, and support for startups in the region. The signing took place during "Jammu Kashmir Konnect," a special startup-focused program organized at JKEDI's Baribrahamna campus, where startups, incubators, and key-way stakeholders gathered to discuss innovation and growth opportunities. DPIIT and JKEDI formally signed the MoU marking a significant step toward strengthening startup support systems in J&K.

The MoU between DPIIT and JKEDI paves the way for greater branding, outreach, and accessibility to Startup India's ecosystem, fostering mentorship, knowledge exchange, and infrastructure support. It also focuses on market linkages, funding networks, and international expansion opportunities, aligning with India's vision of becoming a developed nation by 2047. During the program, Director DPIIT and Director JKEDI held one-on-one interactions with all incubators, discussing their challenges, needs, and future plans. The session provided a unique platform for incubators to share insights, suggest improvements, and seek policy-level support for enhancing the startup ecosystem.

During the event, Shri Rajinder Kumar Sharma, JKAS, Director JKEDI highlighted the impact of the JK Startup Policy, launched in March 2024, which has led to over 250 new startup registrations on the DPIIT portal taken the total to 988 in a short span. He also emphasized the significant outreach efforts undertaken by JKEDI, stating that during the current financial year, the institute has successfully conducted 601 Entrepreneurship Awareness Programs (EAPs) across Universities, Colleges, Higher Secondary Schools, and IITs in 20 districts of J&K—without incurring any expenses. The "Jammu Kashmir Konnect" program, coupled with the signing of the MoU, marks a major milestone in J&K's startup ecosystem, ensuring that aspiring entrepreneurs receive the mentorship, funding opportunities, and ecosystem support needed to thrive.

The Head of the Incubators from IIT- Jammu, IIM-Jammu, Jammu University, SKUAST-Jammu, Cluster University and CIIT Jammu along with the FICCI Flo attended the event physically. Incubators from NIT- Srinagar, IUST University, SKUAST - Kashmir and CIIT Baramulla joined virtually.

PIB,JAN30,2025

'Gujarat Governance Model' offers several best practices to be replicated elsewhere too, says Dr Jitendra Singh

Highlights Modi's ' Maximum governance, minimum government ' mantra;

Advocates for Central-State Collaboration to Propel India as a Global Governance Model

Union Minister Dr. Jitendra Singh, speaking at the National Conference on Good Governance at the capital township of Gandhinagar here, observed that the "Gujarat Governance Model" offers several best practices which can be successfully replicated elsewhere too. The Minister recalled that many of the governance innovations successfully implemented at the Central level were first introduced in Gujarat under Prime Minister Narendra Modi's leadership as Chief Minister.

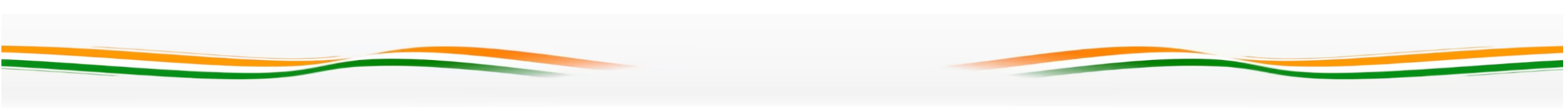
Addressing a pan-India audience of policymakers, senior bureaucrats, and governance experts, Dr. Jitendra Singh praised the transformation in governance over the last decade. "This transformation did not happen overnight. Many of the reforms introduced at the national level were first tested and perfected in Gujarat, and today they are being replicated across the country," he remarked.

Dr. Jitendra Singh underscored the fundamental shift in governance culture under Prime Minister Modi, which has taken policymaking beyond the traditional administrative strongholds of Delhi and into various regions of the country. He cited the Prime Minister's directive to decentralize governance by ensuring that major policy discussions, conferences and outreach programs are held in different parts of the country and not necessarily in New Delhi. "By moving governance dialogues beyond Delhi, we are ensuring that reforms are more inclusive and reflective of the aspirations of people from all corners of the country," he said.

Union Minister of State, Dr. Jitendra Singh speaking after inaugurating two-day “National Conference on Good Governance” at Gandhinagar, Gujarat. The Minister also referred to the evolution of India's administrative framework, recalling how Sardar Patel envisioned a robust bureaucracy as the 'steel frame' of India, a vision that has been further refined through the Modi government's approach of 'Maximum Governance, Minimum Government.' He pointed to landmark reforms, such as the scrapping of nearly 2,000 obsolete laws, the elimination of the requirement for attested documents and the removal of interviews for junior-level government jobs as measures that have streamlined bureaucracy and enhanced transparency.

One of the standout examples of governance innovation, Dr. Jitendra Singh noted, was Gujarat's early implementation of the 24-hour rural electrification scheme in the early 2000s. "At a time when electricity supply was erratic across the country, Gujarat pioneered uninterrupted rural electrification, a model that was later scaled up at the national level," he said. Recounting the scale of transformation, Dr. Jitendra Singh spoke about how electricity shortages used to be commonplace in many parts of India. "There was a time when people clapped when the lights came back on after an outage. Today, power cuts are rare, and uninterrupted electricity is an expectation, not a luxury. This is the scale of governance transformation achieved," he remarked. The Minister also outlined India's progress in digital governance, emphasizing major technological interventions in public administration. Initiatives such as online RTI applications, digital life certificates for pensioners using facial recognition technology, and AI-driven administrative decision-making have positioned India as a leader in governance innovation. He stated that the use of emerging technologies will be central to governance in the coming years, making administration more efficient, transparent, and citizen-friendly.

Dr. Jitendra Singh also spoke about the impressive strides made in grievance redressal mechanisms, particularly the CPGRAMS (Centralized Public Grievance Redressal and Monitoring System), which has now become a model for citizen-centric governance worldwide. He highlighted CPGRAMS 7.0 as a transformative leap in public grievance redressal, showcasing the power of technology and citizen-centric policies in governance. He emphasized that AI-driven reforms, including semantic search and predictive analytics, have made governance more responsive, bridging the gap between the administration and citizens. With over 19 lakh feedbacks collected and a 50% rise in satisfaction levels, CPGRAMS reflects growing public trust. He urged stakeholders to further strengthen the system, positioning it as a global model of innovation, transparency, and efficient grievance redressal.



Dr. Jitendra Singh highlighted that between 2019 and 2024, India has witnessed a transformative shift in governance, with e-governance streamlining citizen-government interactions and enhancing transparency. He noted that the widespread adoption of e-Office version 7.0 has enabled paperless administration across Ministries, ensuring efficiency and accountability in governance. The Minister emphasized that India's commitment to e-governance has been reinforced through platforms like the National Conference on e-Governance (NCeG), which has fostered collaboration between the Centre and States since 1997. Dr. Jitendra Singh highlighted the success of the fourth Sushasan Saptah—Good Governance Week—held from December 19 to 25, 2024, as a significant step toward transformative governance. He emphasized the Prashasan Gaon ki Ore campaign, which aligned with Prime Minister Narendra Modi's vision of next-generation reforms by bringing governance closer to citizens through streamlined procedures and technology-driven service delivery. With over 36,000 camps organized across 700+ districts, resolving nearly 2.89 crore service applications, the campaign demonstrated the government's commitment to transparency, accountability, and citizen empowerment at every level. Dr. Jitendra Singh further highlighted the government's commitment to ensuring that governance is responsive and attuned to the needs of the people. He reiterated that under Prime Minister Modi's leadership, the emphasis remains on making government services more accessible, accountable, and technology-driven. He praised Gujarat for setting a benchmark in administrative efficiency and urged other states to adopt similar governance models to enhance service delivery and public administration. The National Conference on Good Governance, attended by senior officials and experts, provided a platform to discuss best practices and develop strategies for further strengthening governance mechanisms across India.

While addressing the conference, Secretary, DAR&PG, Shri V. Srinivas described the Gandhinagar Conference as a milestone moment. He emphasized that the conference aligns with the Hon'ble Prime Minister's vision of leveraging Artificial Intelligence to enhance service delivery and explore emerging technologies in governance. Highlighting the transformative role of technology in bridging the gap between the government and citizens, he informed the gathering that the Gandhinagar event marks the 28th conference since 2014, held under the guidance of MoS Dr. Jitendra Singh.

Dr. Jitendra Singh expressed confidence that continued collaboration between the central and state governments would lead to more impactful reforms, ultimately driving India towards becoming a global model of effective governance.

PIB,JAN31,2025

Notification of Aadhaar Authentication for Good Governance (Social Welfare, Innovation, Knowledge) Amendment Rules, 2025

Aadhaar Authentication expanded to government and private entities for providing various services in the public interest boosting innovation, knowledge, and public service enhancement Amendments to enhance the scope for residents in availing many new services seamlessly w.r.t E-Commerce, Travel, Tourism, Hospitality, and Health Services

Amended Rules to promote the ease of living and livelihood

Aadhaar Authentication for Good Governance (Social Welfare, Innovation, Knowledge) Amendment Rules, 2025 under the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 have been notified by the Ministry of Electronics and Information Technology (MeitY) today. This amendment has been done to help in improving transparency and inclusivity in the decision-making process.

Expanding Aadhaar Authentication for Ease of Living

The amendment seeks to enhance the scope and utility of Aadhaar authentication to further promote good governance, social welfare, innovation, and knowledge dissemination allowing the usage of Aadhaar for improving service delivery and thereby enhancing ease of living for residents and enabling better access to various services for them. The amendment would help people seamlessly avail the services of e-commerce, travel, tourism, hospitality and health sector etc. being provided by entities other than government entities also. The amendment enables both government and non-government entities to avail Aadhaar authentication service for providing various services in the public interest for related specific purposes like enablement of innovation, spread of knowledge, promoting ease of living of

residents and enabling better access to services for them. This will help both the service providers as well as the service seekers to have trusted transactions.

Streamlined approval process for Aadhaar Authentication requests

Any entity seeking Aadhaar authentication will be required to apply with the details of intended requirements to the concerned ministry or department of the Central or the State government in a format being made available on a portal for this purpose. The applications will be examined by UIDAI and MeitY will issue the approval based on the recommendation of UIDAI. The concerned ministry or department of the Central or State Government will notify the entity for Aadhaar usage after receiving confirmation from MeitY. This amendment is expected to enhance access to efficient and streamlined Aadhaar-enabled services for individuals. It will encourage the development of innovative digital solutions leveraging Aadhaar authentication and strengthen partnerships between the government and other entities for improved governance solutions.

PIB, JAN 31, 2025

The Department of Administrative Reforms and Public Grievances (DARPG) collaborates with Administrative Staff College of India (ASCI) for Curriculum Development for SEVOTTAM Capacity Building for Grievance Officers on CPGRAMS

This is in line with directions of Hon'ble PM during the PRAGATI Meeting on 26.12.2024 for a renewed focus on Grievance Redressal

ASCI to undertake training needs assessment across 22 State ATI's to formulate training modules, improve mode of delivery and ensure effective grievance redressal

101575 Nodal Grievance Officers mapped on CPGRAMS portal can avail the benefits of the user manuals prepared under the collaboration. The Department of Administrative Reforms and Public Grievances (DARPG) has collaborated with the Administrative Staff College of India (ASCI) for curriculum development for SEVOTTAM Capacity Building programs with 22 State/ UT Administrative Training Institutes, after undertaking a training needs assessment, content and andragogy for Grievance Redressal Officers in State Governments. This collaboration is in

pursuance of the directions of Hon'ble Prime Minister in the PRAGATI meeting dated 26.12.2024 to make grievance redressal systems sensitive, accessible and meaningful to citizens. DARPG through its Sevottam Programme trains grievance redressal officers in State Governments on CPGRAMS portal. DARPG is supporting the capacity building of the grievance officers to enable them handle the public grievances with satisfaction of citizens. Institute for Secretariat Training and Management (ISTM) is the partner for providing training to the Grievance officers in central Ministry. ISTM has also uploaded an e-learning module on CPGRAMS on iGOTKarmayogi portal.

State Administrative Training Institutes (ATIs) are partners for providing training to the grievance officers in States through the Sevottam Programme. 22 ATIs, namely Haryana, Andhra Pradesh, Telangana, Assam, Rajasthan, Jharkhand, Punjab, Tamil Nadu, Himachal Pradesh, Kerala, Tripura, J&K, Madhya Pradesh, Goa, Gujarat, Uttar Pradesh, Arunachal Pradesh, Delhi, Meghalaya, Mizoram, Manipur and Odisha have received funds from DARPG through this programme in the year 2024-25. DARPG has renewed focus on capacity building of the Grievance officers and Sevottam was reviewed and scaled up in 2024-25 with issuance of new guidelines dated 3.7.2024. DARPG through this collaboration with Administrative Staff College of India (ASCI), Hyderabad will ensure development of a Model Curriculum, Content, Andragogy for capacity building of GROs across the country. This is in line with the directions of the Hon'ble Prime Minister for a renewed focus on Grievance Redressal and will ensure that Capacity Building of Last mile GROs who are dealing with grievances and will lead to public trust in the grievance redressal processes.

ECONOMIC AND SOCIAL DEVELOPMENT

PIB,FEB1,2025

Prime Minister Shri Narendra Modi's remarks on Union Budget 2025-26

Viksit Bharat Budget 2025-26 will fulfill the aspirations of 140 crore Indians: PM

Viksit Bharat Budget 2025-26 is a force multiplier: PM

Viksit Bharat Budget 2025-26 empowers every citizen: PM

Viksit Bharat Budget 2025-26 will empower the agriculture sector and give boost to rural economy: PM

Viksit Bharat Budget 2025-26 greatly benefits the middle class of our country: PM



Viksit Bharat Budget 2025-26 has a 360-degree focus on manufacturing to empower entrepreneurs, MSMEs and small businesses: PM

The Prime Minister Shri Narendra Modi delivered his remarks on the Union Budget 2025-26 via video message today. Highlighting that today marked an important milestone in the journey of India's development, Shri Modi remarked that this budget reflects the aspirations of 140 crore Indians and fulfills the dreams of every citizen. He highlighted that several sectors were opened up for the youth, and the common citizen will drive the mission of Viksit Bharat (Developed India). The Prime Minister emphasized that this budget is a force multiplier which would increase the savings, investment, consumption, and growth. He congratulated the Union Minister for Finance and Corporate Affairs, Smt. Nirmala Sitharaman and her team for this 'People's Budget'. Prime Minister remarked that typically, the focus of the budget is on how to fill the Government's treasury. However, he said this budget focused on how to fill the pockets of the citizens, increase their savings, and make them partners in the country's development. He emphasized that this budget lays the foundation for these goals.

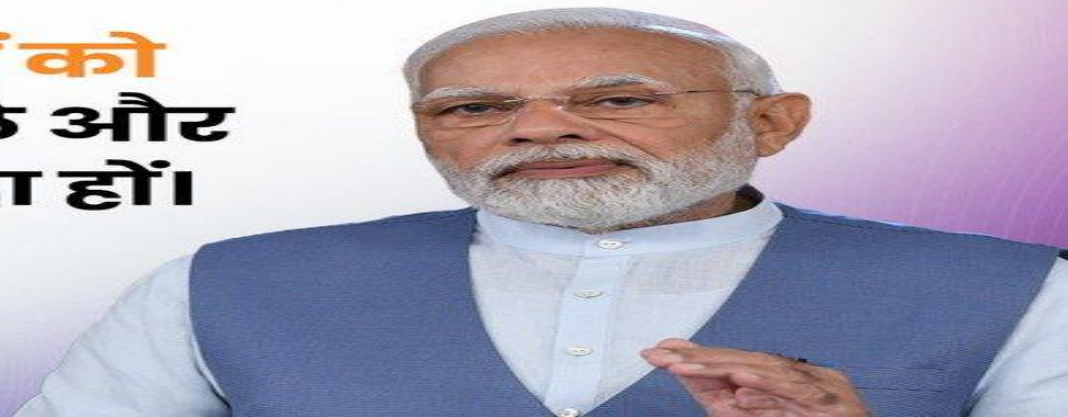


“Significant steps have been taken towards reforms in this budget”, said Shri Modi and highlighted the historic decision to promote the private sector in nuclear energy. He added that civil nuclear energy will ensure a significant contribution to the country's development in the future. He emphasized that all employment sectors were given priority in the budget. Pointing out two major reforms that will bring significant changes in the coming time, Shri Modi said that granting infrastructure status to shipbuilding will boost the construction of large ships in India, accelerating the Atmanirbhar Bharat Abhiyaan and including hotels at 50 tourist destinations under the infrastructure category will significantly boost tourism, providing new energy to the hospitality sector, which is the largest employment sector. The Prime Minister stated that the country was progressing with the mantra of "Vikas bhi, Virasat bhi" (Development and Heritage). He mentioned that significant steps were taken in this budget to preserve one crore manuscripts through the launch of the Gyan Bharatam Mission. Additionally, a National Digital Repository inspired by Indian knowledge traditions will be created.

Remarking that the announcements made in the budget for farmers will lay the foundation for a new revolution in the agricultural sector and the entire rural economy, Shri Modi highlighted that under the PM Dhan-Dhanya Krishi Yojana, irrigation and infrastructure development will take place in 100 districts. He emphasized that increasing the limit of the Kisan Credit Card from ₹3 lakh to ₹5 lakh will provide greater assistance to farmers. Highlighting that the budget has exempted income up to ₹12 lakh from tax, the Prime Minister said tax reductions were made for all income groups, which will greatly benefit the middle class and those who have been newly employed. “The budget has a 360-degree focus on manufacturing to strengthen entrepreneurs, MSMEs, and small businesses, creating new jobs”, emphasised the Prime Minister. He highlighted that sectors like clean tech, leather, footwear, and the toy industry had received special support under the National Manufacturing Mission. He stressed that the goal was clear to ensure Indian products to shine in the global market. Pointing that the budget places special emphasis on creating a vibrant and competitive investment environment in the states, Shri Modi highlighted the announcement to double the credit guarantee for MSMEs and startups. He mentioned the introduction of a scheme to provide loans up to ₹2 crore without guarantee for SC, ST, and women first- time entrepreneurs. He emphasized the significant announcement for gig workers, with their registration on the e-Shram portal for the first time, enabling them to access healthcare and other social security schemes. The Prime

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इस बजट में Manufacturing
पर 360 degree focus है
ताकि Entrepreneurs को,
MSME को,
छोटे उद्यमियों को
मजबूती मिले और
नई Jobs पैदा हों।

बजट 2025-26 पर पीएम मोदी का संबोधन,
1 फरवरी 2025



Minister stated that this reflects the Government's commitment to the dignity of labor. He highlighted that regulatory and financial reforms, such as Jan Vishwas 2.0, will strengthen the commitment to minimum government and trust-based governance. Concluding his address, the Prime Minister remarked that this budget not only addresses the current needs of the country but also helps in preparing for the future. He highlighted the initiatives for startups, including the Deep Tech Fund, Geospatial Mission, and Nuclear Energy Mission. He extended his congratulations to all citizens for this historic budget.

PIB,FEB1,2025

Driving Financial Empowerment Transformative schemes boost financial inclusion, insurance, and entrepreneurship (Ministry of Finance) February 01, 2025 Synopsis Key government initiatives have significantly advanced financial inclusion and entrepreneurship, benefiting millions across India. The Pradhan Mantri Jan Dhan Yojana (PMJDY) has opened over 54.58 crore accounts, with deposits rising to ₹2.46 lakh crore by January 2025. The Atal Pension Yojana (APY) has seen a surge in enrolments, reaching 7.33 crore by January 2025, with more than 89.95 lakh new enrolments in FY 2024-25. The Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) has enrolled 22.52 crore individuals, with ₹17,600 crore disbursed for 8.8 lakh claims. The Pradhan Mantri Suraksha Bima Yojana (PMSBY) has covered 49.12 crore people, processing ₹2,994.75 crore against accident claims. The Stand-Up India Scheme has sanctioned ₹53,609 crore in loans for 2.36 lakh entrepreneurs, with a focus on SC/ST and women. Finally, the Pradhan Mantri Mudra Yojana (PMMY) has sanctioned ₹32.36 lakh crore for 51.41 crore loans, with 68% of the loans benefiting women and 50% going to SC/ST/OBC categories. These initiatives are instrumental in promoting financial empowerment and inclusive growth. Introduction Financial inclusion remains a key government priority, striving to provide banking, credit, and insurance services to the unbanked and underserved. Through initiatives like the Pradhan Mantri Jan Dhan Yojana, Atal Pension Yojana, and others, the government is working to empower individuals, secure financial futures, and promote entrepreneurship. The motto, "From Jan Dhan to Jan Suraksha," encapsulates the vision of financial security and inclusive growth for all. Pradhan Mantri Jan Dhan Yojana (PMJDY) Launched in August 2014, the Pradhan Mantri Jan Dhan Yojana (PMJDY) aimed to bring the unbanked into the formal financial system by expanding access to savings accounts, credit, remittance, insurance, and pensions. Over the decade, it has empowered weaker sections and low-income groups, playing a key role in financial inclusion and economic integration. According to the World Bank's Global Findex Database 2021, bank account ownership in India more than doubled in the past decade, rising from 35 percent in 2011 to 78 percent in 2021.1 Key Achievements: ♦ Accounts Opened: Grew from 14.72 crore in March 2015 to 54.58 crore by January 15, 2025. ♦ Deposits: Increased from ₹15,670 crore in March 2015 to ₹2,46,595 crore by January 2025. ♦ RuPay Cards: 37.29 crore cards issued to PMJDY accountholders as of January 15, 2025, enhancing digital transactions. Atal Pension Yojana (APY) Launched on May 9, 2015, Atal Pension Yojana (APY) provides social security to unorganised sector workers. It ensures financial stability for the poor and underprivileged. The scheme was operationalised on June 1, 2015. APY is regulated by the Pension Fund Regulatory

and Development Authority (PFRDA). It functions under the National Pension System (NPS) framework. 1 <https://www.worldbank.org/en/publication/globalfindex/Report> Key Achievements: ♦ Growth of APY: The Atal Pension Yojana surged from 1.54 crore enrolments in March 2019 to 7.33 crore by January 2025. Its predecessor, the Swavalamban scheme, had 3.01 Lakh enrolments as of 2010-11.2 ♦ FY 2024-25 Progress: Over 89.95 lakh enrolments in the current Financial Year 2024-25. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) Launched on May 9, 2015, Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) is a government-backed life insurance scheme. Proposed in the 2015 budget, it aimed to expand insurance coverage beyond the then 20% of the population. The scheme provides one-year renewable life insurance covering death from any cause. Key Achievements: ♦ Enrolments: Grew from 3.1 crore in FY 2016-17 to 22.52 crore as of January 15, 2025. ♦ Claims Disbursed: ₹17,600 crore disbursed against 8,80,037 claims from a total of 9,13,165 claims received. 2 <https://sansad.in/ls/questions/view-question?ls=15&session=13&qno=4242&type=UNSTARRED> Pradhan Mantri Suraksha Bima Yojana (PMSBY) Launched on May 9, 2015, Pradhan Mantri Suraksha Bima Yojana (PMSBY) is an accident insurance scheme covering death and disability. It is a one-year renewable policy aimed at increasing insurance penetration. The scheme provides coverage to individuals aged 18-70 with a savings or post office account, benefiting the poor and underprivileged. Key Achievements: ♦ Enrolments: 49.12 crore cumulative enrolments as of January 15, 2025. ♦ Claims Processed: ₹2,994.75 crore disbursed against 1,50,805 claims from a total of 1,98,446 claims received. Stand-Up India Scheme Launched on April 5, 2016, the Stand-Up India Scheme promotes entrepreneurship among women, SCs, and STs. It provides bank loans from ₹10 lakh to ₹1 crore for greenfield enterprises in manufacturing, services, trading, and allied agriculture. The scheme aims to empower aspiring entrepreneurs by easing financial barriers. Key Achievements: ♦ Progress: Loan amount sanctioned increased from ₹3,683 crore in March 2018 to ₹53,609 crore by July 2024. ♦ Beneficiaries: 2.36 lakh loans granted to SC/ST and women entrepreneurs as of July 2024. Pradhan Mantri Mudra Yojana (PMMY) Launched on April 8, 2015, Pradhan Mantri MUDRA Yojana (PMMY) supports small and micro enterprises with loans up to ₹10 lakh. In Union Budget 2024-25, the loan limit was increased to ₹20 lakh. MUDRA facilitates financial inclusion by refinancing micro units and empowering aspiring entrepreneurs. Key Achievements: ♦ Loans Sanctioned: ₹32.36 lakh crore sanctioned for 51.41 crore loans (as of Jan 2025) ♦ Borrower Distribution: 68% loans to women and 50% to SC/ST/OBC categories Category-Wise Breakup Category No. of Loans Amount

Sanctioned Shishu 79% 36% Kishor 19% 40% Tarun 2% 24% Tarun Plus - - Total 100% 100% Data Source: Ministry of Finance Santosh Kumar/ Sarla Meena/ Saurabh Kalia

PIB,FEB1,2025

Driving Financial Empowerment

Transformative schemes boost financial inclusion, insurance, and entrepreneurship

Key government initiatives have significantly advanced financial inclusion and entrepreneurship, benefiting millions across India. The Pradhan Mantri Jan Dhan Yojana (PMJDY) has opened over 54.58 crore accounts, with deposits rising to ₹2.46 lakh crore by January 2025. The Atal Pension Yojana (APY) has seen a surge in enrolments, reaching 7.33 crore by January 2025, with more than 89.95 lakh new enrolments in FY 2024-25. The Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) has enrolled 22.52 crore individuals, with ₹17,600 crore disbursed for 8.8 lakh claims. The Pradhan Mantri Suraksha Bima Yojana (PMSBY) has covered 49.12 crore people, processing ₹2,994.75 crore against accident claims. The Stand-Up India Scheme has sanctioned ₹53,609 crore in loans for 2.36 lakh entrepreneurs, with a focus on SC/ST and women. Finally, the Pradhan Mantri Mudra Yojana (PMMY) has sanctioned ₹32.36 lakh crore for 51.41 crore loans, with 68% of the loans benefiting women and 50% going to SC/ST/OBC categories. These initiatives are instrumental in promoting financial empowerment and inclusive growth.

Introduction

Financial inclusion remains a key government priority, striving to provide banking, credit, and insurance services to the unbanked and underserved. Through initiatives like the Pradhan Mantri Jan Dhan Yojana, Atal Pension Yojana, and others, the government is working to empower individuals, secure financial futures, and promote entrepreneurship. The motto, "From Jan Dhan to Jan Suraksha," encapsulates the vision of financial security and inclusive growth for all.

Pradhan Mantri Jan Dhan Yojana (PMJDY)

Launched in August 2014, the Pradhan Mantri Jan Dhan Yojana (PMJDY) aimed to bring the unbanked into the formal financial system by expanding access to savings accounts, credit, remittance, insurance, and pensions. Over the decade, it has empowered weaker sections and low-income groups, playing a key role in financial inclusion and economic integration. According to the World Bank's Global Findex Database 2021, bank account ownership in India more than doubled in the past decade, rising from 35 percent in 2011 to 78 percent in 2021.

Key Achievements:

Accounts Opened: Grew from 14.72 crore in March 2015 to 54.58 crore by January 15, 2025.

Deposits: Increased from ₹15,670 crore in March 2015 to ₹2,46,595 crore by January 2025.

RuPay Cards: 37.29 crore cards issued to PMJDY accountholders as of January 15, 2025, enhancing digital transactions.

Atal Pension Yojana (APY)

Launched on May 9, 2015, Atal Pension Yojana (APY) provides social security to unorganised sector workers. It ensures financial stability for the poor and underprivileged. The scheme was operationalised on June 1, 2015. APY is regulated by the Pension Fund Regulatory and Development Authority (PFRDA). It functions under the National Pension System (NPS) framework.

Key Achievements:

Growth of APY: The Atal Pension Yojana surged from 1.54 crore enrolments in March 2019 to 7.33 crore by January 2025. Its predecessor, the Swavalamban scheme, had 3.01 Lakh enrolments as of 2010-11.

FY 2024-25 Progress: Over 89.95 lakh enrolments in the current Financial Year 2024-25.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

Launched on May 9, 2015, Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) is a government-backed life insurance scheme. Proposed in the 2015 budget, it aimed to expand insurance coverage beyond the then 20% of the population. The scheme provides one-year renewable life insurance covering death from any cause.

Key Achievements:

Enrolments: Grew from 3.1 crore in FY 2016-17 to 22.52 crore as of January 15, 2025.

Claims Disbursed: ₹17,600 crore disbursed against 8,80,037 claims from a total of 9,13,165 claims received.

Pradhan Mantri Suraksha Bima Yojana (PMSBY)

Launched on May 9, 2015, Pradhan Mantri Suraksha Bima Yojana (PMSBY) is an accident insurance scheme covering death and disability. It is a one-year renewable policy aimed at increasing insurance penetration. The scheme provides coverage to individuals aged 18-70 with a savings or post office account, benefiting the poor and underprivileged.

Key Achievements:

Enrolments: 49.12 crore cumulative enrolments as of January 15, 2025.

Claims Processed: ₹2,994.75 crore disbursed against 1,50,805 claims from a total of 1,98,446 claims received.

Stand-Up India Scheme

Launched on April 5, 2016, the Stand-Up India Scheme promotes entrepreneurship among women, SCs, and STs. It provides bank loans from ₹10 lakh to ₹1 crore for greenfield enterprises in manufacturing, services, trading, and allied agriculture. The scheme aims to empower aspiring entrepreneurs by easing financial barriers.

Key Achievements:

Progress: Loan amount sanctioned increased from ₹3,683 crore in March 2018 to ₹53,609 crore by July 2024.

Beneficiaries: 2.36 lakh loans granted to SC/ST and women entrepreneurs as of July 2024.

Pradhan Mantri Mudra Yojana (PMMY)

Launched on April 8, 2015, Pradhan Mantri MUDRA Yojana (PMMY) supports small and micro enterprises with loans up to ₹10 lakh. In Union Budget 2024-25, the loan limit was increased to ₹20 lakh. MUDRA facilitates financial inclusion by refinancing micro units and empowering aspiring entrepreneurs.

Key Achievements:

Loans Sanctioned: ₹32.36 lakh crore sanctioned for 51.41 crore loans (as of Jan 2025)

Borrower Distribution: 68% loans to women and 50% to SC/ST/OBC categories

PIB, FEB 1, 2025

SUMMARY OF UNION BUDGET 2025-26

NO INCOME TAX ON AVERAGE MONTHLY INCOME OF UPTO RS 1 LAKH; TO BOOST MIDDLE CLASS HOUSEHOLD SAVINGS & CONSUMPTION

SALARIED CLASS TO PAY NIL INCOME TAX UPTO ₹ 12.75 LAKH PER ANNUM IN NEW TAX REGIME

UNION BUDGET RECOGNISES 4 ENGINES OF DEVELOPMENT – AGRICULTURE, MSME, INVESTMENT AND EXPORTS

BENEFITTING 1.7 CRORE FARMERS, ‘PRIME MINISTER DHAN-DHAANYA KRISHI YOJANA’ TO COVER 100 LOW AGRICULTURAL PRODUCTIVITY DISTRICTS

“MISSION FOR AATMANIRBHARTA IN PULSES” WITH A SPECIAL FOCUS ON TUR, URAD AND MASOOR TO BE LAUNCHED

LOANS UPTO Rs. 5 LAKHS THROUGH KCC UNDER MODIFIED INTEREST SUBVENTION SCHEME

FY-25 ESTIMATED TO END WITH FISCAL DEFICIT OF 4.8%, TARGET TO BRING IT DOWN TO 4.4% IN FY-26

SIGNIFICANT ENHANCEMENT OF CREDIT WITH GUARANTEE COVER TO MSMEs FROM ₹ 5 CR TO ₹ 10 CR

MANUFACTURING MISSION COVERING SMALL, MEDIUM AND LARGE INDUSTRIES FOR FURTHERING “MAKE IN INDIA”

50,000 ATAL TINKERING LABS IN GOVERNMENT SCHOOLS IN NEXT 5 YEARS

CENTRE OF EXCELLENCE IN ARTIFICIAL INTELLIGENCE FOR EDUCATION, WITH A TOTAL OUTLAY OF ₹ 500 CRORE

PM SVANIDHI WITH ENHANCED LOANS FROM BANKS, AND UPI LINKED CREDIT CARDS WITH ₹ 30,000 LIMIT

GIG WORKERS TO GET IDENTITY CARDS, REGISTRATION ON E-SHRAM PORTAL & HEALTHCARE UNDER PM JAN AROGYA YOJANA

₹ 1 LAKH CRORE URBAN CHALLENGE FUND FOR ‘CITIES AS GROWTH HUBS’

NUCLEAR ENERGY MISSION FOR R&D OF SMALL MODULAR REACTORS WITH AN OUTLAY OF ₹ 20,000 CRORE

MODIFIED UDAN SCHEME TO ENHANCE REGIONAL CONNECTIVITY TO 120 NEW DESTINATIONS

₹ 15,000 CRORE SWAMIH FUND TO BE ESTABLISHED FOR EXPEDITIOUS COMPLETION OF ANOTHER 1 LAKH STRESSED HOUSING UNITS

₹ 20,000 CRORE ALLOCATED FOR PRIVATE SECTOR DRIVEN RESEARCH DEVELOPMENT AND INNOVATION INITIATIVES

GYAN BHARATAM MISSION FOR SURVEY AND CONSERVATION OF MANUSCRIPTS TO COVER MORE THAN ONE CRORE MANUSCRIPTS

FDI LIMIT ENHANCED FOR INSURANCE FROM 74 TO 100 PER CENT

JAN VISHWAS BILL 2.0 TO BE INTRODUCED FOR DECRIMINALISING MORE THAN 100 PROVISIONS IN VARIOUS LAWS

UPDATED INCOME TAX RETURNS TIME LIMIT INCREASED FROM TWO TO FOUR YEARS

DELAY IN TCS PAYMENT DECRIMINALISED

TDS ON RENT INCREASED FROM ₹ 2.4 LAKH TO ₹ 6 LAKH

BCD EXEMPTED ON 36 LIFESAVING DRUGS AND MEDICINES FOR TREATING CANCER, RARE AND CHRONIC DISEASES

BCD ON IFPD INCREASED TO 20% AND ON OPEN CELLS REDUCED TO 5%

BCD ON PARTS OF OPEN CELLS EXEMPTED TO PROMOTE DOMESTIC MANUFACTURING

TO BOOST BATTERY PRODUCTION, ADDITIONAL CAPITAL GOODS FOR EV AND MOBILE BATTERY MANUFACTURING EXEMPTED

BCD EXEMPTED FOR 10 YEARS ON RAW MATERIALS & COMPONENTS USED FOR SHIP BUILDING

BCD REDUCED FROM 30% TO 5% ON FROZEN FISH PASTE AND 15% TO 5% ON FISH HYDROLYSATE

Union Minister of Finance and Corporate Affairs Smt. Nirmala Sitharaman presented the Union Budget 2025-26 in Parliament today. Here is the summary of her budget speech;

PART A

Quoting Telugu poet and playwright Shri Gurajada Appa Rao's famous saying, 'A country is not just its soil; a country is its people.' – the Finance Minister presented the Union Budget 2025-26 with the theme "Sabka Vikas" stimulating balanced growth of all regions.

In line with this theme, the Finance Minister outlined the broad Principles of Viksit Bharat to encompass the following:

- a) Zero-poverty;
- b) Hundred per cent good quality school education;
- c) Access to high-quality, affordable, and comprehensive healthcare;
- d) Hundred per cent skilled labour with meaningful employment;
- e) Seventy per cent women in economic activities; and
- f) Farmers making our country the 'food basket of the world'.

The Union Budget 2025-2026 promises to continue Government's efforts to accelerate growth, secure inclusive development, invigorate private sector investments, uplift household sentiments, and enhance spending power of India's rising middle class. The Budget proposes development measures focusing on poor (Garib), Youth, farmer (Annadata) and women (Nari). The Budget aims to initiate transformative reforms in Taxation, Power Sector, Urban Development, Mining, Financial Sector, and Regulatory Reforms to augment India's growth potential and global competitiveness. Union Budget highlights that Agriculture, MSME, Investment, and Exports are engines in the journey to Viksit Bharat using reforms as fuel, guided by the spirit of inclusivity.

1st Engine: Agriculture

Budget announced 'Prime Minister Dhan-Dhaanya Krishi Yojana' in partnership with states covering 100 districts to increase productivity, adopt crop diversification, augment post-harvest storage, improve irrigation facilities, and facilitate availability of long-term and short-term credit.

A comprehensive multi-sectoral ‘Rural Prosperity and Resilience’ programme will be launched in partnership with states to address underemployment in agriculture through skilling, investment, technology, and invigorating the rural economy. The goal is to generate ample opportunities in rural areas, with focus on rural women, young farmers, rural youth, marginal and small farmers, and landless families. Union Finance Minister announced that Government will launch a 6-year “Mission for Aatmanirbharta in Pulses” with special focus on Tur, Urad and Masoor. Central agencies (NAFED and NCCF) will be ready to procure these 3 pulses, as much as offered during the next 4 years from farmers.

The Budget has outlined measures to Comprehensive Programme for Vegetables & Fruits, National Mission on High Yielding Seeds, and a five year Mission for Cotton Productivity amongst other measures to promote agriculture and allied activities in a major way. Smt. Sitharaman announced the increase in loan limits from Rs. 3 lakh to Rs. 5 lakh for loans taken through Kisan Credit Cards under modified interest subvention scheme.

2nd Engine: MSMEs

Finance Minister described MSMEs as the second power engine for development as they constitute for 45% of our exports. To help MSMEs achieve higher efficiencies of scale, technological upgradation and better access to capital, the investment and turnover limits for classification of all MSMEs enhanced to 2.5 and 2 times, respectively. Further, steps to enhance credit availability with guarantee cover have also been announced. The Finance Minister also announced the launch of a new scheme for 5 lakh women, Scheduled Castes and Scheduled Tribes first-time entrepreneurs. This will provide term loans up to Rs. 2 crore during the next 5 years. Smt. Sitharaman announced that the Government will also implement a scheme to make India a global hub for toys representing the 'Made in India' brand. She added that the Government will set up a National Manufacturing Mission covering small, medium and large industries for furthering “Make in India”.

3rd Engine: Investment

Defining Investment as the third engine of growth, the Union Minister prioritized investment in people, economy and innovation. Under the investment in people, she announced that 50,000 Atal Tinkering Labs will be set up in Government schools in next 5 years.

Smt. Nirmala Sitharaman announced that broadband connectivity will be provided to all Government secondary schools and primary health centres in rural areas under the Bharatnet project. She said Bharatiya Bhasha Pustak Scheme will be implemented to provide digital-form Indian language books for school and higher education. Five National Centres of Excellence for skilling will be set up with global expertise and partnerships to equip our youth with the skills required for “Make for India, Make for the World” manufacturing.

A Centre of Excellence in Artificial Intelligence for education will be set up with a total outlay of 500 crore.

Budget announced that Government will arrange for Gig workers’ identity cards, their registration on the e-Shram portal and healthcare under PM Jan Arogya Yojana. Under the investment in Economy, Smt Sitharaman said Infrastructure-related ministries will come up with a 3-year pipeline of projects in PPP mode. She added that an outlay of Rs 1.5 lakh crore was proposed for the 50-year interest free loans to states for capital expenditure and incentives for reforms. She also announced the second Asset Monetization Plan 2025-30 to plough back capital of Rs 10 lakh crore in new projects. The Jal Jeevan Mission was extended till 2028 with focus on the quality of infrastructure and Operation & Maintenance of rural piped water supply schemes through “Jan Bhagidhari”.

Government will set up an Urban Challenge Fund of Rs.1 lakh crore to implement the proposals for ‘Cities as Growth Hubs’, ‘Creative Redevelopment of Cities’ and ‘Water and Sanitation’. Under the investment in Innovation, an allocation of ₹20,000 crore is announced to implement private sector driven Research, Development and Innovation initiative. Finance Minister proposed National Geospatial Mission to develop foundational geospatial infrastructure and data which will benefit urban planning. Budget proposes Gyan Bharatam Mission, for survey, documentation and conservation of more than 1 crore manuscripts with academic institutions, museums, libraries and private collectors. A National Digital Repository of Indian knowledge systems for knowledge sharing is also proposed.

4th Engine: Exports

Smt. Sitharaman defined Exports as the fourth engine of growth and said that jointly driven by the Ministries of Commerce, MSME, and Finance; Export Promotion Mission will help MSMEs tap into the export market. She added that a digital public infrastructure, ‘BharatTradeNet’ (BTN) for international trade was proposed as a unified platform for trade documentation and financing solutions.

The Finance Minister mentioned that support will be provided to develop domestic manufacturing capacities for our economy's integration with global supply chains. She also announced that government will support the domestic electronic equipment industry for leveraging the opportunities related to Industry 4.0. A National Framework has also been proposed for promoting Global Capability Centres in emerging tier 2 cities. The government will facilitate upgradation of infrastructure and warehousing for air cargo including high value perishable horticulture produce.

Reforms as the Fuel

Defining Reforms as the fuel to the engine, Smt. Sitharaman said that over the past 10 years, the Government had implemented several reforms for convenience of tax payers, such as faceless assessment, tax payers charter, faster returns, almost 99 per cent returns being on self-assessment, and Vivad se Vishwas scheme. Continuing with these efforts, she reaffirmed the commitment of the tax department to “trust first, scrutinize later”.

Financial Sector Reforms and Development

In a demonstrated steadfast commitment of the Government towards ‘Ease of Doing Business’, the Union Finance Minister proposed changes across the length and breadth of the financial landscape in India to ease compliance, expand services, build strong regulatory environment, promote international and domestic investment, and decriminalisation of archaic legal provisions. The Union Finance Minister proposed to raise the Foreign Direct Investment (FDI) limit for the insurance from 74 to 100 per cent, to be available for those companies that invest the entire premium in India.

Smt. Sitharaman proposed a light-touch regulatory framework based on principles and trust to unleash productivity and employment. She proposed four specific measures to develop this modern, flexible, people-friendly, and trust-based regulatory framework for the 21st first century, viz.:

High Level Committee for Regulatory Reforms

To review all non-financial sector regulations, certifications, licenses, and permissions.

To strengthen trust-based economic governance and take transformational measures to enhance ‘ease of doing business’, especially in matters of inspections and compliances

To make recommendations within a year. States will be encouraged to be onboarded

Investment Friendliness Index of States

An Investment Friendliness Index of States will be launched in 2025 to further the spirit of competitive cooperative federalism.

Mechanism under the Financial Stability and Development Council (FSDC)

Mechanism to evaluate impact of the current financial regulations and subsidiary instructions.

Formulate a framework to enhance their responsiveness and development of the financial sector.

Jan Vishwas Bill 2.0

To decriminalise more than 100 provisions in various laws.

Fiscal Consolidation

Reiterating the commitment to stay the course for fiscal consolidation, the Union Finance Minister stated that the Government endeavours to keep the fiscal deficit each year such that the Central Government debt remains on a declining path as a percentage of the GDP and the detailed roadmap for the next 6 years has been detailed in the FRBM statement. Smt. Sitharaman stated that the Revised Estimate 2024-25 of fiscal deficit is 4.8 per cent of GDP, while the Budget Estimates 2025-26 is estimated to be 4.4 per cent of GDP.

Revised Estimates 2024-25

The Minister said that the Revised Estimate of the total receipts other than borrowings is ₹31.47 lakh crore, of which the net tax receipts are ₹25.57 lakh crore. She added that the Revised Estimate of the total expenditure is ₹47.16 lakh crore, of which the capital expenditure is about ₹10.18 lakh crore.

Budget Estimates 2025-26

For FY 2025-26, the Union Finance Minister stated that the total receipts other than borrowings and the total expenditure are estimated at ₹34.96 lakh crore and ₹50.65 lakh crore respectively. The net tax receipts are estimated at ₹28.37 lakh crore.

PART B

Reposing faith on middle class in nation building, the Union Budget 2025-26 proposes new direct tax slabs and rates under the new income tax regime so that no income tax is needed to be paid for total income upto ₹ 12 Lakh per annum, i.e. average income of Rs 1 Lakh per month, other than special rate income such as Capital Gain. Salaried individuals earning upto ₹ 12.75 Lakh per annum will pay NIL tax, due to standard deduction of ₹ 75,000. Towards the new tax structure and other direct tax proposals, Government is set to lose revenue of about ₹ 1 lakh crore. Under the guidance of Prime Minister Shri Narendra Modi, the Government has taken steps to understand the needs voiced by the people. The direct tax proposals include personal income tax reform with special focus on middle class, TDS/TCS rationalization, encouragement to voluntary compliances along with reduction of compliance burden, ease of doing business and incentivizing employment and investment.

The Budget proposes revised tax rate structure under the new tax regime as follows;

To rationalize TDS/TCS, Budget doubles limit for tax deduction on interest earned by senior citizens from the present ₹ 50,000 to ₹ 1 Lakh. Further, TDS threshold on rent has been increased to ₹ 6 Lakh from ₹ 2.4 Lakh per annum. Other measures include, increasing of threshold to collect TCS to ₹ 10 Lakh and continuing with higher TDS deductions only in non-PAN cases. After the decriminalization of delay in payment of TDS, delay in TCS payments has now been decriminalized. Encouraging voluntary compliance, Budget extends time-limit to file updated returns for any assessment year, from the current limit of two years, to four years. Over 90 Lakh taxpayers paid additional tax to update their income. Small charitable trusts/institutions have been given the benefit by increasing their period of registration from 5 to 10 years, reducing compliance burden. Further, tax payers can now claim annual value of two self-occupied properties as NIL, without any condition. Last budget's Vivad Se Vishwas Scheme has received a great response, with nearly 33,000 tax payers having availed the scheme to settle their disputes. Giving benefits to senior and

very senior citizens, withdrawals made from National Savings Scheme Accounts on or after 29th of August, 2024 have been exempted. NPS Vatsalya accounts also to get similar benefits.

For ease of doing business, Budget introduces a scheme for determining arm's length price of international transaction for a block period of three years. This is in line with global best practices. Further, self harbor rules are being expanded to provide certainty in international taxation. To promote employment and investment, a presumptive taxation regime is envisaged for non-residents who provide services to a resident company that is establishing or operating an electronics manufacturing facility. Further, benefits of existing tonnage tax scheme are proposed to be extended to inland vessels. To promote start-up ecosystem, period of incorporation has been extended for a period of 5 years. To promote investment in the infrastructure sector, Budget extends the date of making investment in Sovereign Wealth Funds and Pension Funds by five more years, to 31st March, 2030. As part of rationalization of Customs tariffs of industrial goods, Budget proposes to; (i) Remove seven tariffs, (ii) apply appropriate cess to maintain effective duty incidence, and (iii) levy not more than one cess or surcharge. As relief on import of Drugs/Medicines, 36 lifesaving drugs and medicines for treating cancer, rare diseases and chronic diseases have been fully exempted from Basic Customs Duty (BCD). Further, 37 medicines along with 13 new drugs and medicines under Patient Assistance Programmes have been exempted from Basic Customs Duty (BCD), if supplied free to patients.

To support Domestic Manufacturing and Value Addition, BCD on 25 critical minerals, that were not domestically available, were exempted in July 2024. The Budget 2025-26 fully exempts cobalt powder and waste, scrap of lithium-ion battery, Lead, Zinc and 12 more critical minerals. To promote domestic textile production, two more types of shuttle-less looms added to fully exempted textile machinery. Further, BCD on knitted fabrics covering nine tariff lines from “10% to 20%” revised to “20% or ₹ 115 kg, whichever is higher”. To rectify inverted duty structure and promote “Make in India”, BCD on Interactive Flat Panel Display (IFPD) increased to 20% and on Open cells reduced to 5%. Further to promote manufacture of Open cells, BCD on parts of Open Cells stands exempted.

To boost manufacturing of Lithion-ion battery in the country, 35 additional capital goods for EV battery manufacturing, and 28 additional capital goods for mobile phone battery manufacturing added to the list of exempted capital goods. Union Budget 2025-26 also continues exemption on BCD on raw materials, components, consumables or parts for ship building for another ten years. Budget also reduced BCD from 20% to 10% on Carrier Grade ethernet switches to make it at par with Non-Carrier Grade ethernet switches. For export promotion, Budget 2025-26 facilitates exports of handicrafts, fully exempts BCD on Wet Blue leather for value addition and employment, reduce BCD from 30% to 5% on Frozen Fish Paste and reduce BCD from 15% to 5% on fish hydrolysate for manufacture of fish and shrimp feeds.

Union Minister of Finance and Corporate Affairs Smt. Nirmala Sitharaman said that Democracy, Demography and Demand are key pillars of Viksit Bharat journey. She said that the middle class gives strength of India's growth and the Government has periodically hiked the 'Nil tax' slab in recognition to their contribution. She said the proposed new tax structure will substantially boost consumption, savings and investment, by putting more money in the hands of the middle class.



PIB,FEB1,2025

Union Minister Dr. Jitendra Singh described Budget 2025 as a futuristic budget with a revolutionary and far reaching announcement to involve private players in the Nuclear sector

Union Budget 2025-26 reflects sensitivity of the Government, futuristic vision of PM and gives a quantum stride towards realizing Viksit Bharat @2047, says Union S&T Minister Dr. Jitendra Singh

Nuclear Energy Mission envisaged by Hon'ble PM is not only going to add value to India's vibrant economy but also giving us a lead in this arena ahead of several other countries: Dr. Singh

It Is a paradigm shift in global perspective for the country as we target to generate 100 Gigawatt nuclear energy by 2047 which sends a huge message across the world: Dr. Jitendra Singh

Union Minister Dr. Jitendra Singh described Budget 2025 as a futuristic budget with a revolutionary and far reaching announcement to involve private players in the Nuclear sector. This announcement is going to startle the world, he said, and reflects the same courage of conviction which PM Modi had demonstrated when he opened the Space sector to private sector and the outcomes were miraculous within a few years. Speaking to a series of media channels here today, Dr Jitendra Singh said, the Union Budget 2025-25 reflects sensitivity of the Government at the Centre and also the futuristic vision of Prime Minister Narendra Modi . While its sensitivity is reflected in the middle class relief to taxpayer and other measures like Duty exemption on certain life saving drugs, its long term futuristic vision is reflected in provisions like Nuclear Mission, Small Modular Reactors, Green Tech Mission , Centre of Excellence for AI, etc, he said. It Is going to be a definitive stride towards realizing Viksit Bharat @2047 and also going to raise India's esteem in the global arena, the Minister said.

Dr. Jitendra Singh appreciated the Budget with its sensitivity to ease of living because of it's a middle class-focused with a lot of tax-relieved and ease of business as well. Terming the Budget citizen-centric, the Union Minister said, it is comprehensively encompassing the synergy of technology and tradition.

The Minister referred to the Union Budget as very revolutionary with the bringing about an amendment in Atomic Energy Act in order to involve the private sector players something the Hon'ble Prime Minister had done a few years ago in the space sector. Dr. Singh further said, the Nuclear Energy Mission envisaged by the Prime Minister and announced by the Finance Minister is not only going to add value to India's vibrant economy, not only carry onward a storehouse of green energy but also going to give us a lead ahead of several other countries in this arena. He, however, said, some of these aspects won't give immediate dividends but will gradually percolate down our minds and in fact going to affect the entire world which are never per se expected from India.

Appreciating the Union Budget for stimulating a paradigm shift in the global perspective of the country in the arena of nuclear energy, Dr. Singh said, we are also laying the target of generating 100 Gigawatt nuclear energy by 2047 which sends a huge message across the world that India is no longer a follower and we are giving lead and paving the way for others to follow. He also said, even the farming sector is giving the edge of technology with Rs. 20,000 Crore allocation for Small Modular Reactors(SMRs) and commitment to realize a minimum of five(5) SMRs by 2033 and the initiative itself is again a futuristic area with scientific and technological support to the farmers. The Union Minister said, additional Increase in startup support (Fund of Funds for startup FFS) by Rs. 10,000 Crore, provisions to install 50,000 more Atal Tinkering Labs in Government schools in the next five(5) years, to boost Maritime Development Fund with a corpus of Rs. 25,000 Crore and allocation of Rs. 20,000 Crore to boost Research and Development as well as innovation will provide impetus to technology-led development for realization of Viksit Bharat@2047.

Dr. Jitendra Singh further said, PM Research Fellowship scheme which will provide an ecosystem of 10,000 fellowships over the next five years at top notch institutions like IITs and IISc. He said, the setting up of National Geospatial Mission will lead to develop foundational geospatial infrastructure and data. He also said, the government will use PM Gati Shakti to facilitate modernisation of land records, urban planning and design of infrastructure projects. He said, the Second Gene bank with 10 lakhs germ plasma lines will be set up for future Food and Nutritional Security and conservation support from genetic resources in both public and private sectors.

PIB,FEB2,2025

KEY HIGHLIGHTS: Gender Budget Allocations in Union Budget of 2025-26

Gender Budget allocation in the total Union Budget increases to 8.86% in FY 2025-26 from 6.8% in 2024-25

Rs. 4.49 lakh crore allocated for welfare of women and girls in the gender budget statement of FY 2025-26, an increase of Rs. 37.25% over the Gender budget allocation of Rs. 3.27 lakh crore in FY 2024-25

Union Minister of Finance and Corporate Affairs Smt. Nirmala Sitharaman presented the Union Budget 2025-26 in Parliament on 1st February, 2025. The share of Gender Budget allocation in the total Union Budget has increased to 8.86% in FY 2025-26 from 6.8% in FY 2024-25. An allocation of Rs. 4.49 lakh crore has been reported for welfare of women and girls in the gender budget statement of FY 2025-26. This is an increase of Rs. 37.25% over the GBS allocation of Rs. 3.27 lakh crore in FY 2024-25.

This year a total of 49 Ministries/Departments and 5 UTs have reported allocations as against 38 Ministries/Departments and 5 UTs in FY 2024-25. This is the highest number of reporting by the Ministries/Departments in the GBS since its inception. Twelve new Ministries/Departments have reported allocations in the GBS 2025-26 are Department of Animal Husbandry & Dairying, Department of Biotechnology, Department of Food & Public Distribution, Department of Financial Services, Department of Fisheries, Department of Land Resources, Department of Pharmaceuticals, Department of Water Resources, RD & GR, Ministry of Food Processing Industries, Ministry of Panchayati Raj, Ministry of Ports, Shipping & Waterways, and Ministry of Railways. These 49 Ministries/Departments and 5 UTs have reported allocations in Part A, Part B and Part C of the Gender Budget Statement. Rs. 1,05,535.40 crore (23.50% of total GBS allocation) have been reported by 17 Ministries/Departments and 5 UTs in Part A (100% women specific schemes); Rs. 3,26,672.00 crore (72.75%) have been reported by 37 Ministries/Departments and 4 UTs in Part B (30-99% allocation for women) and Rs. 16,821.28 crore (3.75%) have been reported by 22 Ministries/Departments in Part C (below 30% allocation for women).

Top 10 Ministries/Departments that have reported more than 30% of their allocations in the Gender Budget for FY 2025-26 are Ministry of Women & Child Development (81.79%), Department of Rural Development (65.76%), Department of Food & Public Distribution (50.92%), Department of Health & Family Welfare (41.10%), Ministry of New & Renewable Energy (40.89%), Department of Social Justice & Empowerment (39.01%), Department of Higher Education (33.94%), Department of School Education & Literacy (33.67%), Ministry of Home Affairs (33.47%) and Department of Drinking Water & Sanitation (31.50%).

SCIENCE AND TECHNOLOGY

PIB,JAN28,2025

Future Ready: India's Digital Economy to Contribute One-Fifth of National Income by 2029-30

The Indian economy has been digitalising at a remarkable pace over the last decade. Quantifying and understanding the role of the digital economy in driving economic growth, employment, and sustainable development are essential for both policymakers and the private sector. According to the State of India's Digital Economy Report 2024, India is the third largest digitalised country in the world in terms of economy-wide digitalization, and 12th among the G20 countries in the level of digitalisation of individual users. India's digital economy is expected to grow almost twice as fast as the overall economy, contributing to nearly one-fifth of national income by 2029-30. This means that, in less than six-years, the share of digital economy will become larger than that of agriculture or manufacturing in the country. In the short run, the highest growth is likely to come from the growth of digital intermediaries and platforms, followed by higher digital diffusion and digitalisation of the rest of the economy. This will eventually lower the share of digitally enabling ICT industries in the digital economy.

India's digital economy has emerged as a significant contributor to its economic growth, accounting for 11.74% of the GDP (INR 31.64 lakh crore or USD 402 billion) in 2022-23. Employing 14.67 million workers (2.55% of the workforce), the digital economy is nearly five times more productive than the rest of the economy. The digitally enabling industries such as ICT services and manufacturing of electronic components, computers, and communication equipment, which form the core, contributed 7.83% of GVA (Gross Value Added), while digital platforms and intermediaries added another 2% of GVA. Furthermore, digitalisation in traditional sectors like BFSI, retail, and education added 2% of GVA, showcasing the pervasive impact of digital transformation. Projections indicate the digital economy's share will grow to 20% of GVA by 2029-30, outpacing agriculture and manufacturing. Key growth drivers include the rapid adoption of AI, cloud services, and the rise of global capability centers (GCCs), with India hosting 55% of the world's GCCs. GCCs are offshore centres established by multinational corporations to provide a variety of services to their parent organisations, including R&D, IT support, and business process management.

India's progress in digital advancements

Source: ESTIMATION AND MEASUREMENT OF INDIA'S DIGITAL ECONOMY REPORT, January 2025 (Page 15)

Digitalisation of traditional sectors

The primary survey and stakeholder discussions highlighted interesting facts about how different sectors are digitalising and their contribution to the revenue generated by firms. Not all aspects of businesses are digitalising uniformly. For example, retail sales are digitalising much more than wholesale sales. Firms are also investing in digital methods for customer acquisition and business development. Chatbots and AI applications are fairly commonplace.

In the BFSI sector, over 95% of banking payment transactions are digital, but revenue-generating activities like loans and investments remain largely offline, with financial services less digitalised overall. Retail is shifting to omni-channel models, with e-tailers adding physical stores, while AI chatbots and digital inventory tools enhance efficiency. Education has begun adopting offline, online, and hybrid models, with most institutions favoring hybrid approaches. Hospitality and logistics are embracing AI, metaverse, and digital tools, with large firms fully digitalising operations, while smaller players lag behind.

The Way Forward

By 2030, India's digital economy is projected to contribute nearly one-fifth of the country's overall economy, outpacing the growth of traditional sectors. Over the past decade, digital-enabling industries have grown at 17.3%, significantly higher than the 11.8% growth rate of the economy as a whole. Digital platforms, in particular, have expanded rapidly, with an anticipated growth rate of approximately 30% in the coming years. In 2022-23, the digital economy accounted for 14.67 million workers, or 2.55% of India's workforce, with the majority of these jobs (58.07%) in the digital-enabling industry. Though the workforce is predominantly male, digital platforms have contributed to increasing job opportunities for women, especially in sectors where mobility and safety concerns were previously barriers.

India's digital economy is a key driver of both economic growth and employment, with an increasing role in empowering women in the workforce and creating new opportunities across various sectors. The rapid expansion of digital platforms signals an ongoing transformation that is set to shape the future of work in India.

PIB,JAN28,2025

Dr. Jitendra Singh Commemorates CSIR-IITR's Diamond Jubilee: A Commitment to a Toxin-Free India

Lauds some of the institute's milestone achievements which have established its credibility and trustworthiness across the country as possibly the only institution of its kind in India and perhaps one of the few of its kind in the world. Dr. Jitendra Singh also placed on record the institute's appreciable contribution in investigating the cause of the mysterious disease currently making news from the Rajouri district of Jammu & Kashmir. Minister Emphasizes CSIR-IITR's Support for Startups & MSMEs in Environmental Innovation

Inaugurates Key Facilities at CSIR-IITR Bolstering Research and Innovation

Launches Pioneering Products and Unveils Commemorative Stamp

LUCKNOW, January 28 : Marking its 60th anniversary, the CSIR-Indian Institute of Toxicology Research (CSIR-IITR) showcased its contributions and future ambitions at a celebratory event addressed by Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology; Earth Sciences and Minister of State for PMO, Department of Atomic Energy, Department of Space, Personnel, Public Grievances and Pensions, wherein he lauded some of the institute's milestone achievements which have established its credibility and trustworthiness across the country as possibly the only institution of its kind in India and perhaps one of the few of its kind in the world. Dr. Jitendra Singh also placed on record the institute's appreciable contribution in investigating the cause of the mysterious disease currently making news from the Rajouri district of Jammu & Kashmir. The Minister lauded the institute's pivotal role in addressing public health challenges and called for its expanded reach to ensure a "toxin-free India" by 2047, aligning with the vision of Viksit Bharat.

The Minister emphasized the institute's support for startups and MSMEs through initiatives like the DSIR-CRTDH Environmental Monitoring Hub and BIRAC-BioNEST. With more than 30 startups and 55 MSMEs receiving support, CSIR-IITR is fostering innovation and entrepreneurship in sectors like environmental monitoring and pollution abatement. The Minister stressed the need for wider visibility of the institute's work, urging modern outreach strategies, including leveraging social media, to connect with stakeholders and the public.



“Institutes like these don’t often make headlines unless linked to a crisis. It’s time for a proactive approach to showcase their contributions,” he remarked. Underlining the significance of synergy, Dr. Jitendra Singh proposed greater collaboration between CSIR-IITR and like-minded institutions, including IITs and medical research centres, to foster a holistic approach to science and innovation. He also celebrated the institute’s support for over 30 startups and 50 MSMEs, highlighting its contribution to India’s bio-economy.



As part of the Diamond Jubilee Celebrations, Dr. Jitendra Singh inaugurated several key facilities at CSIR-IITR, strengthening its research and innovation capabilities. These included the Diamond Jubilee Arches, the new Diamond Jubilee Block, the NaMo-ATAL facility, and VV Sansa—an advanced reference material facility. Additionally, the Minister inaugurated the third-floor TDIC, the operational hub of the BioNEST initiative, aimed at fostering biotech startups and research collaborations. The Minister toured the CSIR-IITR Exhibition, which showcased the institute's latest research breakthroughs and technological innovations.

Dr. Jitendra Singh also unveiled a commemorative stamp highlighting the institute's remarkable journey. Among the major product launches were Apatkaleen AHAAR, a shelf-stable, high-nutrition food solution for disaster relief and emergency preparedness, and NFit: Nutritious Food in Tablets, a compact superfood designed for endurance and cognitive performance in extreme environments, including space travel. Another innovation, MIL-FiT: Millet-enriched All-in-One Tablets, offers a high-fibre, protein-rich food solution for trekkers, adventurers, and field personnel operating in remote locations. Additionally, SenzSCAN: Point-of-Care Chromogenic Sensor for Sick Cell Anaemia was introduced—a cost-effective and portable diagnostic tool enabling rapid detection of sickle cell anaemia, particularly in underserved regions. In a boost to translational research, major technology transfers—VV Sansa's TT, and Oneer—were also formalized, underscoring CSIR-IITR's commitment to transforming lab innovations into real-world applications. Further strengthening its knowledge-sharing efforts, the Minister released the CSIR-IITR Annual Report and Vish-Vigyan Sandesh Sankalan (Volume 1), documenting the institute's recent achievements and scientific contributions. The event also witnessed the launch of the WARMEST and EARTH-25 conferences, aimed at fostering research collaboration on environmental and health challenges, along with the Diamond Jubilee Internship and the E-PARAM initiative, promoting skill development and digital transformation.

Dr. Jitendra Singh highlighted the institute's evolution over six decades, transitioning from its original focus on industrial toxicology to tackling contemporary issues like environmental hazards, food safety, and health crises. He emphasized the institute's critical role during national emergencies, such as the Odisha cyclone and the epidemic dropsy outbreak, and its integration into flagship government missions like NamamiGange and air quality monitoring.

Dr. Jitendra Singh commended the institute's innovations in developing cost-effective tools, such as on-field detection kits for haemoglobin content and sickle cell anaemia, which hold great potential for improving healthcare accessibility. He also lauded its role as the only CSIR laboratory with both NABL accreditation and GLP certification, ensuring adherence to international quality standards. Dr. Jitendra Singh also appreciated the institute's efforts in promoting scientific temper among students through its Jigyasa programs and skill development initiatives. He encouraged the institute to continue its focus on creating affordable, accessible technologies, such as strip-based tests for food adulteration, which directly benefit citizens in their daily lives. The Minister's address underscored a broader commitment to safeguarding public health as a cornerstone of India's developmental goals. By focusing on reducing toxins—both chemical and social—CSIR-IITR aims to play a crucial role in achieving a healthy and prosperous India by its centenary in 2047.

PIB, JAN 29, 2025

ISRO's 100th Launch Marks a Quantum Leap in India's Space journey, Says Dr. Jitendra Singh

Dr. Jitendra Singh says, Privileged to Be associated with the Department of Space at This Juncture

In his first response to the Indian Space Research Organisation's successful 100th launch from Sriharikota this morning, Union Minister of State for Space Dr Jitendra Singh said, "the launch of GSLV-F15/NVS-02 Mission is not simply another landmark milestone but this launch, being the 100th one, marks a quantum leap in India's Space journey. Dr. Jitendra Singh expressed his deep sense of privilege in being associated with the Department of Space at such a momentous time when the world is amazed by a series of extraordinary achievements registered by the ISRO one after the other and highlighted the remarkable transformation of ISRO under the visionary leadership of Prime Minister Narendra Modi. Union Minister Dr. Jitendra Singh briefing the media about the 100th launch of GSLV from Sriharikota. Dr. Jitendra Singh emphasized that while ISRO was established in 1969, it took more than two decades to set up the first launch pad in 1993. The second launch pad came up only in 2004, marking another decade-long gap. However, in the last 10 years, India's space sector has undergone unprecedented expansion, both in terms of infrastructure and investment. "This 100th launch marks a quantum leap in the space sector, which did not happen in the last six decades. We are now building a third launch pad in Sriharikota, and for the first time, expanding beyond Sriharikota with a new launch site in Tamil Nadu's Tuticorin district, where the foundation stone was laid by Prime

Minister Modi last year in February,” he stated. The Minister also underlined the rapid rise of private sector participation in space. “In 2021, we had barely a single-digit number of space startups. Today, we are nearing 300, many of which are world-class enterprises and entrepreneurial success stories. India is positioning itself as a frontline player in the global private space sector,” he noted. This growth has translated into real economic impact—investment in the sector has surged, with Rs 1,000 crore invested in 2023 alone. The space economy, currently valued at \$8 billion, is projected to reach \$44 billion in the next decade, further cementing India’s role as a global space powerhouse.

Dr. Jitendra Singh also highlighted India’s growing dominance in commercial space launches. “Today, 90% of foreign satellite launches are being carried out through ISRO, reflecting the global confidence in our capabilities,” he said. The reforms initiated in the past decade, including the unlocking of the space sector for private players, have led to greater innovation, investment, and international collaborations.

Taking to social media, Dr. Jitendra Singh congratulated the Indian Space Research Organisation (ISRO) for its unwavering commitment to excellence and its ability to consistently raise the bar in space exploration. He stated, “100th Launch: Congratulations ISRO for achieving the landmark milestone of 100th launch from Sriharikota. It’s a privilege to be associated with the Department of Space at this historic moment. Team ISRO, you have once again made India proud with the successful launch of GSLV-F15/NVS-02 Mission.” Reflecting on the remarkable journey of India’s space program, Dr. Jitendra Singh underscored the visionary contributions of early pioneers like Vikram Sarabhai and Satish Dhawan, whose efforts laid the foundation for India’s burgeoning space sector.

The 100th launch from Sriharikota, therefore, is not just a numerical milestone but a symbol of India’s accelerated progress in space exploration. From decades of gradual development to a decade of transformational growth, ISRO’s journey stands as a testament to India’s technological prowess and its aspirations to lead in the global space economy. With new infrastructure, increased private participation, and record-breaking investments, India is poised for even greater achievements in the years to come.

PIB, FEB 1, 2025

Digital Infrastructure in India

Supporting the dream of a Viksit Bharat

Introduction

India's digital economy contributed 11.74% to GDP in 2022-23 (₹31.64 lakh crore) and employed 14.67 million workers. Productivity in this sector is five times higher than others, with its share projected to reach 20% of GVA by 2029-30. Growth is driven by AI, cloud services, and digital platforms, with India hosting 55% of the world's Global Capability Centers. In the BFSI (Banking, Financial Services, and Insurance) sector, over 95% of banking payment transactions are now digital and digital platforms are expanding at 30% annually. By 2030, the digital economy is expected to be a key driver of national growth.

Unified Payments Interface (UPI)

Launched in 2016, UPI or Unified Payments Interface, enables real-time interbank transactions via mobile devices, facilitating seamless digital payments. As per ACI Worldwide Report 2024, in 2023 around 49% of the global real-time payment transactions is happening in India. As of 2023, more than 40% of all payments done in India are digital, with UPI having a lion's share.

Key Achievements:

In December 2024, the value of transactions conducted through UPI stands at ₹23,24,699.91 crore, as compared to December 2016, when it was ₹707.93 crore and December 2020, when it was ₹4,16,176.21 crore.

As of December 2024, 641 banks are live on UPI, as compared to December 2016, when it was 35 banks only and December 2020, when it was 207 banks only. As of December 2024, 16,730.01 million transactions were held through UPI, as compared to 1.99 million in December 2016 and 2,234.16 million in December 2020. UPI now seamlessly facilitates live transactions in 7 countries, including key markets such as UAE, Singapore, Bhutan, Nepal, Sri Lanka, France, and Mauritius.

Telecom and Internet Infrastructure

Telephone Subscriptions

Total telephone connections in India grew from 933 million in March 2014 to 1188.70 million in October 2024. The overall tele-density in India which was 75.23 % in March 2014 rose to 84.49% in October 2024. Urban telephone connections rose to 661.36 million in October 2024 as compared to 555.23 million in March 2014 while rural telephone connections increased from 377.78 million in March 2014 to 527.34 million in October 2024.

Internet & Broadband Penetration

Internet connections jumped from 25.15 crore in March 2014 to 96.96 crore in June 2024, registering a growth of 285.53%. Broadband connections rose from 6.1 crore in March, 2014 to 94.92 crore in August, 2024 growing by 1452%.

Out of 6,44,131 villages, 6,15,836 number of villages are having 4G mobile connectivity in the country, as of December 2024. Average revenue realization per subscriber per GB wireless data reduced to Rs 8.31 in June, 2024 from Rs 268.97 in December, 2014, a reduction of more than 96.91%. Average monthly data consumption per wireless data subscriber increased by 353 times to 21.30 GB in June, 2024 from 61.66 MB in March, 2014. India has seen the fastest rollout of 5G services in the world with 4,62,084 BTS deployed across 779 districts, as of December 2024. The Median mobile broadband speed has increased from 1.30 Mbps in March 2014 to 95.67 Mbps in December 2024. As of December 2024, the number of 4G Base Transceiver Station (BTS) have reached 24,96,644, spread across 783 districts.

Aadhaar

Launched in 2009, Aadhaar provides a unique 12-digit identity number linked to biometric and demographic data for Indian residents.

Key Achievements:

UIDAI has issued more than 136.65 crore Aadhaar cards till March 2023, as compared to 120.71 crore Aadhaar cards till March 2018, 61.01 crore till March 2014 and 0.42 crore Aadhaar cards till March 2011.

Aadhaar face authentication crossed 100 crore milestone in January 2025. 1470.22 crore e-KYC transactions were recorded by March 2023, as compared to 0.01 crore in March 2014 and 501.98 crore in March 2018.

DigiLocker

Launched in 2015, DigiLocker aims at 'Digital Empowerment' of citizen by providing access to authentic digital documents to citizen's digital document wallet.

Key Achievements:

46.52 crore users as on 1 February 2025.

2025.07 lakh yearly user signups recorded in 2024 as compared to 9.98 lakh signups recorded in 2015.

UMANG

Launched in 2017, UMANG (Unified Mobile Application for New-age Governance) is developed to drive Mobile Governance in India. UMANG provides a single platform for all Indian Citizens to access pan India e-Gov services ranging from Central to Local Government bodies.

Key Achievements:

7.34 crore user registrations and 516.06 crore transactions recorded as of December 2024, as compared to 0.25 lakh users and 3.90 crore transactions in 2017 and 2.54 crore users and 126.55 crore transactions in 2020. 2,101 government services are available on the UMANG portal in 23 Indian languages as of December 2024, as compared to 166 services in 2017 and 974 services in 2020.

BharatNet

Launched in 2011, BharatNet is an ambitious project aimed at providing affordable high-speed internet access to every Gram Panchayat in the country.

Key Achievements:

As of January 2025, 2.14 lakh gram panchayats have been connected with internet through BharatNet.

6.92 lakh kms of Optical Fibre Cable has been laid as of January 2025.

1.04 lakh WIFI hotspots have been installed at gram panchayats, as of January 2025.

Open Network for Digital Commerce (ONDC)

Launched in 2022, The Open Network for Digital Commerce (ONDC) is a transformative initiative aimed at democratizing digital commerce. It envisions creating a level playing field for sellers, buyers, and service providers across India, particularly small and medium enterprises (MSMEs).

Key Achievements:

As of January 2025, the sellers and service providers are spread across 616+ cities expanding the geographical coverage of the ONDC network. As of January 2025, there are more than 7.64 lakh sellers/service providers registered on the ONDC platform. ONDC has processed a cumulative of 154.4 million+ orders till December 2024. In the month of December 2024, ONDC processed 15.4 million + orders and average daily transactions reached approximately 4,90,000+.

BHASHINI

Launched in 2022, BHASHINI, or the BHASHa INterface for India, is a pathbreaking initiative aimed at democratizing access to digital content and services across India's linguistic spectrum. BHASHINI aims to transcend language barriers, ensuring that every citizen can effortlessly access digital services in their own language. Launched under the National Language Technology Mission, BHASHINI uses voice as a medium and has the potential to bridge language as well as the digital divide.

Key Achievements:

100 million+ Inferences per Month

50+ Stakeholders Onboarded, including prominent government bodies (NPCI, RBIH, MoRD, Lok Sabha, Rajya Sabha, etc.) and private sector partners.

500,000+ Mobile App Downloads.

22+ Languages Supported

Government e-Marketplace (GeM)

Launched in 2016, Government e Marketplace (GeM), created in a record time of five months, facilitates online procurement of common use Goods & Services required by various Government Departments / Organisations / PSUs.

Key Achievements:

As of January, 2025, GeM has clocked a GMV of ₹4.09 lakh crore within 10 months of the current Fiscal Year 2024-25, which marks a growth of nearly 50% over the corresponding period last FY. GeM has a network of 1.6 lakh+ government buyers and over 22.5 lakh sellers and service providers.

INDIAN EXPRESS, FEB 2, 2025

Budget 2025: Only tinkering, no vision

It needed to signal a paradigm shift. It didn't

“Get out of the way and trust people, we must, for we have no other choice,” said the 2025 Economic Survey presented by the Finance Minister’s Chief Economic Advisor. Evidently, the walls between their offices in North Block are too thick and the message did not reach the FM. The FM in her budget speech, presented the day after the CEA’s Survey, uttered the phrase “we will remove” (aka “get out of the way”) only twice but mentioned “we will set up” (aka “get in the way”) 20 times! This sums up Budget 2025. There were expectations of a paradigm shift in India’s economic policy approach akin to the landmark reforms of 1991. Manmohan Singh would have endorsed the urgency for a radical shift in India’s economic thought amid rapidly shifting geopolitical and geo-economic winds. Alas, he would have been deeply disappointed in the budget, which was well-intentioned tinkering at best and insipid and visionless at worst.

India's budget is not merely an accounting exercise but the only platform for the government to present its economic vision. Big questions of capital-labour imbalance, increasing economic nationalism across the world, weaponisation of trade and import dependencies, GDP growth not translating into jobs and social mobility, India's spatial economic divergence and its ramifications and so on, loom. What we heard from the FM was largely campaign rhetoric for Bihar. The nation wanted to hear the FM boldly proclaim that India would seize the opportunity to grab global market share from China and boost exports through an overhaul of import duties, flexible exchange rate, and bi- or multilateral trade agreements. Instead, we heard the FM announce that "two more types of shuttle-less looms will be added to the list of fully exempted textile machinery", a reduction in customs duties for "frozen fish paste" and exempt duties for "wet blue leather". We wanted to hear the FM proclaim that India will embark on a mission to participate in the global rush for strategic minerals through a liberalised exploration and mining policy using ecologically sensitive technologies that can generate jobs. Instead, the FM announced that the government will reduce customs duties for "2 more minerals and exempt cobalt powder and lithium iron scrap".

Millions of youth waited with bated breath for the FM to give them an update on the "Internship Scheme" in the last budget. The silence on it was deafening. The fine print revealed that the government spent only Rs 380 crore out of the Rs 2,000 crore it had budgeted for this "flagship" programme. Last year's budget announced an Employment Linked Incentive scheme to complement the Production Linked Incentive scheme, which signalled a structural shift in economic policy from trickle-down economics to a direct labour market incentive to corporates for formal job creation. This was needed to correct the capital-labour imbalance in India's economy. But there was no mention of it in this year's budget. Instead, the new employment idea was the creation of a Makhana Board for Bihar's makhana farmers.

The "elephant in North Block" was the lack of private investment. Gross fixed capital formation by the private sector fell from 31 per cent of nominal GDP during UPA 1 to 19.7 per cent during Modi 2.0. The lack of enthusiasm by the private sector to invest has forced the government to spend indulgently to stimulate the economy over the last decade, which is unsustainable. Over several years, the FM swerved from wooing the corporate sector through surprise tax cuts to nudging them through production-linked incentive schemes to cajoling them through sweet-nothings to finally reprimanding them for being unpatriotic and not reposing faith in the Supreme Leader. If only the corporate sector

and the economy were like a BJP worker that could be ordered to invest and grow — and expected to obey. Budget 2025 finally decided to stimulate spending and consumption in the hope of triggering investment by the private sector. The increase in income tax exemption threshold up to Rs 12 lakh could benefit roughly 1.5 million people. While this is welcome, it is unclear how much of a consumption boost this can generate. A bolder, more reformist budget would have announced a structural shift in our taxation structure to correct the direct-indirect tax skew from 35-65 to at least 50-50 by committing to reduce and simplify the GST rate structure. While specific GST rates are decided by the GST Council and not by the Centre alone, a commitment by the FM to reduce rates would have sent a strong signal about a low-tax era. Reduction in GST rates has a far greater propensity to boost consumption but yet again, the government lacked imagination.

Overall, Budget 2025 poured cold water on the expectations for a radical and reformist budget. At a time when nations from Argentina to America have come to terms with the need for a radical overhaul in their economic approach, it's a pity that India missed an opportunity. Contrary to her CEA's advice, the FM neither got out of the way nor inspired trust and confidence.

INDIA BREEFING, FEB 3, 2025

India's Union Budget 2025-26 Highlights: Reforms to Drive Economic Growth, Manufacturing, Consumption

Written by Melissa Cyrill

India's Finance Minister, Nirmala Sitharaman, presented the Union Budget for 2025-26 on February 1 in Parliament. The budget introduces significant reforms, including the removal of income tax liability (under the new regime) for individuals earning up to INR 1.2 million annually, excluding special income. Additionally, the budget outlines reforms aimed at supporting startups and MSMEs, alongside a focus on key sectors for manufacturing growth. For questions on how this budget could impact your business and investments in India, reach our experts at India@dezshira.com.

India's Union Budget 2025-26 reaffirms the government's commitment to fostering economic growth, strengthening financial resilience, and creating an inclusive development landscape. With a strong focus on boosting private sector investments, empowering MSMEs, and advancing infrastructure development, the upcoming fiscal year's budget introduces transformative reforms across taxation, financial regulation, agriculture, exports, and urban development.

Prime Minister Narendra Modi's government remains focused on the broader goal of positioning India as a global economic powerhouse.

Fiscal strategy

On fiscal consolidation, the Revised Estimate 2024-25 fiscal deficit is at 4.8 percent of GDP, with Budget Estimates for 2025-26 set at 4.4 percent of GDP. Government receipts (excluding borrowings) for 2025-26 are projected at INR 34.96 trillion, with total expenditure at INR 50.65 trillion.

Fiscal Indicator

FY 2024-25 Revised Estimate (RE) FY 2025-26 Budget Estimate (BE) GDP size (at current prices)

INR 324.11 trillion

Fiscal deficit

4.8%

4.4%

Total receipts excluding borrowings

INR 31.47 trillion

INR 34.96 trillion

Net tax receipts

INR 25.57 trillion

INR 28.37 trillion

Capital expenditure

INR 10.18 trillion

INR 11.2 trillion

Total expenditure

INR 47.16 trillion

INR 50.65 trillion

Gross market borrowing

INR 12.44 trillion

INR 14.82 trillion

Key growth drivers: Agriculture, MSMEs, investment, and exports

The Budget identifies four key pillars to drive the nation's economic momentum—agriculture, MSMEs, investment, and exports. These sectors will act as growth engines, fueled by targeted reforms and strategic government interventions.

1. Agriculture: Empowering farmers and achieving rural development

Recognizing agriculture as the backbone of the Indian economy, the government has introduced the 'Prime Minister Dhan-Dhaanya Krishi Yojana', covering 100 districts to enhance productivity, crop diversification, post-harvest storage, and irrigation infrastructure. Additionally, a six-year "Mission for Aatmanirbharta in Pulses" will focus on self-sufficiency in Tur, Urad, and Masoor, ensuring procurement support through central agencies like NAFED and NCCF.

To address rural underemployment, the government will launch a comprehensive 'Rural Prosperity and Resilience' program, integrating skill development, investment, and technology to generate sustainable rural employment opportunities, with a particular focus on rural women and small-scale farmers. The loan limit for Kisan Credit Cards has been increased from INR 300,000 to INR 500,000, providing greater financial security to farmers.

2. MSMEs: Strengthening small businesses for global competitiveness

MSMEs contribute nearly 45 percent to India's exports, making them a vital component of economic growth. The Budget has enhanced investment and turnover limits for MSME classification to 2.5 and 2 times, respectively, facilitating greater access to capital and technology.

A new scheme targeting 500,000 first-time entrepreneurs from Scheduled Castes, Scheduled Tribes, and women will provide term loans of up to INR 20 million over the next 5 years. Additionally, the National Manufacturing Mission will drive the 'Make in India' initiative by integrating small, medium, and large industries into the global value chain, with a special focus on making India a global hub for toy manufacturing. The mission also has a mandate to focus on clean tech manufacturing for climate-friendly development and facilitating a future-ready workforce for in-demand jobs.

3. Investment: Infrastructure, innovation, and skilling

Investment remains a central theme in the Budget, categorized into three key areas—people, economy, and innovation.

Investment in people:

Establishment of 50,000 Atal Tinkering Labs in government schools.

Broadband connectivity for all government secondary schools and primary health centers in rural areas under the BharatNet project. Five National Centers of Excellence for Skilling with global expertise to equip youth for manufacturing and technology sectors.

A INR 5 billion Centre of Excellence in Artificial Intelligence for education.

A structured initiative to provide Gig workers with identity cards, healthcare coverage under PM Jan Arogya Yojana, and their registration on the e-Shram portal.

Investment in the economy:

Infrastructure ministries will roll out a 3-year PPP project pipeline.

INR 1.5 trillion interest-free loans to states for capital expenditure.

The second Asset Monetization Plan (2025-30) aims to reinvest INR 10 trillion into new projects.

Urban Challenge Fund of INR 1 trillion for urban redevelopment and water sanitation projects.

Investment in innovation:

INR 200 billion allocated to private sector-driven R&D initiatives.

National Geospatial Mission to support urban planning.

Gyan Bharatam Mission to survey, document, and conserve over 10 million manuscripts, alongside a National Digital Repository of Indian knowledge systems.

4. Exports: Enhancing global trade capabilities

Find Business Support

Grow Your Presence in Asia with Complete Market Entry and Cross-Regional Support

A dedicated Export Promotion Mission, spearheaded by the Ministries of Commerce, MSME, and Finance, aims to integrate MSMEs into global supply chains. The ‘BharatTradeNet’ (BTN) digital platform will streamline trade documentation and financing solutions, improving ease of doing business. The Budget also focuses on bolstering domestic manufacturing capacities to align with global supply chain demands. Key initiatives include:

Infrastructure and warehousing enhancements for air cargo, particularly for high-value perishable horticulture produce.

Support for domestic electronic equipment industries to capitalize on Industry 4.0.

A National Framework for Global Capability Centers (GCCs) to boost services from emerging Tier 2 cities.

Financial sector reforms and investment climate

To sustain economic acceleration, the government is prioritizing regulatory and financial sector reforms to simplify compliance, expand services, and promote investment.

FDI reforms: The Foreign Direct Investment (FDI) limit for insurance companies will increase from 74 percent to 100 percent, conditional on full premium investment within India.

Regulatory overhaul:

High-level committee for regulatory reforms will review non-financial sector regulations, licenses, and compliance measures.

Investment friendliness index of states to foster competitive cooperative federalism.

Financial Stability and Development Council (FSDC) to evaluate financial regulations and enhance responsiveness.

Jan Vishwas Bill 2.0 to decriminalize over 100 legal provisions, furthering ease of doing business.

Taxation reforms: Measures impacting direct tax, indirect tax, crypto assets, international tax, and transaction tax

Relief for India's middle class and low-income earners

The Budget proposes a structured direct tax reform, offering significant relief to the middle class. The revised tax structure under the New Tax Regime includes:

Per tax experts, this means that a salaried individual—opting for the new tax regime—with a total income of up to INR 1.275 million will be exempt from tax due to the increase in the tax rebate from INR 25,000 to INR 60,000.

Additional tax relief measures

Increased TDS (Tax Deducted at Source) threshold on interest earned by senior citizens from INR 50,000 to INR 100,000. For other resident individuals, the limit for TDS has been increased to INR 50,000 from the current INR 40,000. For mutual fund investments, the TDS threshold on dividends is increased to INR 10,000 from INR 5,000.

TDS threshold on rent has been raised to INR 600,000 from INR 240,000.

Time-limit extension for filing an updated tax return from 3-5 years, effective April 1, 2025. If filed after three years but within four years, an additional 60 percent tax will be payable, increasing to 70 percent if filed after 4 years but within 5 years.

The filing of updated tax returns will be disallowed if a reassessment notice is issued after 4 years, unless the reassessment is subsequently dropped.

Additionally, purchases made in India by non-residents for export will not constitute a significant economic presence from FY 2025-26 onwards.

Proposal to extend the tonnage tax scheme to inland vessels registered under the Indian Vessels Act, 2021, to promote inland water transport from FY 2025-26.

The deadline for the incorporation of eligible start-ups to avail of the 3-year tax holiday within their first 10 years has been extended from March 31, 2025, to March 31, 2030.

The last date for investment by Sovereign Wealth Funds and Pension Funds to qualify for tax exemptions has been extended from March 31, 2025, to March 31, 2030.

The threshold for Tax Collected at Source (TCS) on remittances under the Liberalized Remittance Scheme (LRS) extended to INR 1 million per financial year from the existing INR 700,000 per financial year. This revision impacts individuals sending money abroad for travel, education, and other expenses. It is also proposed that TCS be removed on remittances for education purposes, “where such remittance is out of a loan taken from a specified financial institution”.

New income tax bill 2025

A new Income Tax Bill (Bill 2025) is set to be introduced in Parliament next week. The bill is designed to be clear and concise, reducing the length of the existing law by nearly half. Its simplified structure aims to enhance tax certainty and minimize litigation.

Compliance for crypto investors

Starting April 1, 2026, a new annual reporting requirement for crypto assets will be introduced, outlining specific rules for reporting entities, information scope, reporting methods, and due diligence procedures. Additionally, from FY 2025-26, the definition of virtual digital assets (VDA) will be expanded to include any crypto asset utilizing cryptographic and distributed ledger technology for transaction validation and security.

International tax

Find Business Support

Have a question? Contact our Tax Team

Effective April 1, 2026 (FY 2025-26), a new presumptive taxation regime is proposed for non-residents providing services or technology for setting up an electronics manufacturing facility in India. Under this proposal, 25 percent of the total amount received or due to be received by a non-resident will be deemed as profits or gains, resulting in an effective tax rate of less than 10 percent on gross receipts. Additionally, the provision for Significant Economic Presence (SEP) has been harmonized with business connection rules. Non-residents engaged in purchasing goods in India for export will no longer be subject to SEP regulations.

Notably, there are no specific proposals regarding the implementation of Pillar Two or the Global Minimum Tax in India.

Mergers and capital gains

The procedure for the expedited approval of company mergers will be streamlined, with the process for fast-track mergers expanded and simplified. Losses incurred by a predecessor entity due to amalgamation or business reorganization can be carried forward and set off for up to 8 years after the assessment year in which the loss was first calculated.

The long-term capital gains (LTCG) tax on business trusts (Real Estate Investment Trusts and Infrastructure Investment Trusts) will be reduced to 12.5 percent (plus applicable surcharge and cess) and will not be taxed at the highest marginal rate.

LTCG tax on the transfer of certain securities by Foreign Institutional Investors (FIIs) will be adjusted from 10 percent to 12.5 percent (plus applicable surcharge and cess).

Securities held by Category-I and Category-II Alternative Investment Funds (AIFs) will be classified as ‘capital assets,’ and the income generated from them will be treated as capital gains.

Transfer pricing

The introduction of “Block Assessments” for transfer pricing (TP) proposes a shift from the current practice where TP audits are conducted separately for each financial year (FY). Instead, TP assessments or audits would cover a block of three consecutive FYs, reducing both the compliance burden on taxpayers and the administrative workload on Transfer Pricing Officers (TPOs) when transactions are identical or similar. Taxpayers would have the option to elect block assessments when referred for a TP audit for a specific FY. However, this option will not be available in cases involving search and seizure operations.

Taxpayers would need to exercise this option within the prescribed time frame and format, and the TPO would verify the validity of the taxpayer’s election based on certain conditions. If the option is deemed valid, the arm’s length price (ALP) determined for the selected FY would apply to the two subsequent FYs for similar transactions. The Assessing Officer (AO) would then recompute the total income for all three FYs based on the ALP determined by the TPO and the Dispute Resolution Panel. This adjustment must be completed within 3 months after the audit or assessment is concluded.

Additionally, the Central Board of Direct Taxes (CBDT) may issue clarifying guidelines, which would be subject to Parliamentary approval and would be binding on both taxpayers and tax authorities. This amendment is scheduled to take effect from April 1, 2026 (FY 2025-26). The 2025-26 Budget Speech has also proposed an expansion of the Safe Harbor Rules to reduce litigation and provide greater certainty.

Goods and services tax

Under the Goods and Services Tax (GST) framework, several key changes have been proposed. The term “plant or machinery” in Section 17(5)(d) of the CGST Act 2017 has been retrospectively replaced with “plant and machinery.”

Additionally, the supply of goods warehoused in Special Economic Zones (SEZs) or Free Trade and Warehousing Zones (FTWZs) to any person, before clearance for exports or to the Domestic Tariff Area (DTA), will be treated as neither a supply of goods nor a supply of services, also retrospectively. Provisions regarding the time of supply for vouchers will be omitted, with a focus on ensuring that GST is not levied on vouchers.

Furthermore, a reduction in liability for credit notes will not be allowed unless the Input Tax Credit (ITC) has been reversed by the recipient or the tax incidence has been passed on to another person.

Lastly, a pre-deposit of 10 percent of the penalty amount is now required when filing an appeal before the First Appellate Authority and the GST Appellate Tribunal, provided the order concerns only the penalty.

Customs: Duty rate revisions and rationalization

Customs duty rates have been rationalized to support domestic manufacturing and value addition, promote exports, and facilitate trade. An interim board will be established to handle functions related to case settlements. Clear timelines have been set for the finalization of provisional assessments. Additionally, a new mechanism will be introduced to allow importers and exporters to voluntarily revise any entry post-clearance of goods within a prescribed timeframe.

Rationalization of customs tariff structure for industrial goods at a glance

Removal of seven tariff rates.

Limitation to a maximum of one cess or surcharge per item.

Application of an equivalent cess to maintain the effective duty incidence on most items, with a lower cess applied to certain items.

Sector-specific proposals

Make in India: Exemption granted for the import of open cells for LED/LCD TVs, looms for textiles, and capital goods for lithium-ion batteries used in mobile phones and electric vehicles (EVs).

Promotion of MRO (maintenance, repair, and overhaul): A 10-year exemption for goods used in shipbuilding and shipbreaking; extended time limits for the export of railway goods imported for repairs.

Export promotion: Duty-free inputs for the handicraft and leather sectors.

Trade facilitation:

Fixed time limits for the finalization of provisional assessments.

Introduction of a provision allowing voluntary declarations of material facts post-clearance, with duty payment and interest, but without penalties.

IGCR Rules amended to extend the time limit to one year and allow for the filing of quarterly statements instead of monthly.

Improved access to life-saving medicines: For rare diseases, cancer, and severe chronic diseases, 36 life-saving drugs/medicines have been added to the duty-exempt list, with six medicines included in the 5 percent duty list. Additionally, 37 medicines and 13 new patient assistance programs have been added to the exempt list.

Conclusion: A strategic budget for a resilient economy

The Union Budget 2025-26 has sought to deliver a balanced approach to economic expansion, fiscal prudence, and social inclusivity. By prioritizing investment, innovation, regulatory reforms, and tax rationalization, the government is hoping to achieve sustainable and broad-based economic growth – in particular, resuscitate consumption and incentivize private sector business activity.

ENVIRONMENT AND CLIMATE

PIB,JAN29,2025

CAQM Sub-Committee on GRAP invokes Stage-III of the GRAP in the entire NCR with immediate effect in an effort to prevent further deterioration of air quality in the region

Today, Delhi's average Air Quality Index (AQI) has been on an increasing trend since morning and breached the 350 mark as the AQI for the day clocked 365 today as per the Daily AQI Bulletin provided by the Central Pollution Control Board (CPCB). In wake of deteriorating air quality of Delhi, the Sub-Committee on the Graded Response Action Plan (GRAP) of the Commission for Air Quality Management in NCR and Adjoining Areas called on a meeting today to review the air quality scenario and forecasts for meteorological conditions and air quality index made available by IMD/IITM. Noting an increasing trend in AQI levels of Delhi, the CAQM Sub-Committee on GRAP in its today's meeting observed as under:

The AQI of Delhi which was recorded as 276 on 28.01.2025, exhibited a sharp increasing trend and has been recorded 365 at 4:00 PM on 29.01.2025 owing to variable direction/calm winds, smoggy situation, low mixing height & ventilation coefficient for dispersion of pollutants. The forecast from IMD/ IITM suggests similar situations to persist in coming days.

Keeping in view the prevailing trend of air quality, and in an effort to prevent further deterioration of air quality in the region, the Sub-Committee today has taken the call to invoke all actions as envisaged under Stage-III of the extant schedule of GRAP, with immediate effect, in the entire NCR. This is in addition to the actions under Stages I & II of the extant schedule of GRAP already in-force in NCR. Various agencies responsible for implementing measures under GRAP including Pollution Control Boards (PCBs) of NCR and DPCC have also been addressed to ensure strict implementation of actions under Stage-III of the extant schedule of GRAP in addition to actions under Stages I & II of GRAP during this period. A 9-point action plan as per Stage-III of the extant schedule of GRAP is applicable with immediate effect in the entire NCR. This 9-point action plan includes steps to be implemented/ ensured by different agencies including Pollution Control Boards of NCR and DPCC. These steps are:

Construction & Demolition activities:

(i) Enforce strict restrictions on the following categories of dust generating/ air pollution causing C&D activities in the entire NCR:

Earthwork for excavation and filling including boring & drilling works.

Piling works.

All demolition works.

Laying of sewer line, water line, drainage and electric cabling etc. by open trench system.

Brick / masonry works.

Operation of RMC batching plant.

Major welding and gas-cutting operations. Minor welding activities for MEP works (Mechanical, Electrical and Plumbing) to be, however, permitted.

Painting, polishing and varnishing works etc.

Cement, Plaster / other coatings, except for minor indoor repairs/ maintenance.

Cutting / grinding and fixing of tiles, stones and other flooring materials, except for minor indoor repairs/ maintenance.

Road construction activities and major repairs.

Transfer, loading / unloading of dust generating materials like cement, fly-ash, bricks, sand, murram, pebbles, crushed stone etc. anywhere within / outside the project sites.

Movement of vehicles carrying construction materials on unpaved roads.

Any transportation of demolition waste.

(ii) All construction related activities, other than those listed under 1(i) above, which are relatively less polluting / less dust generating shall be permitted to be continued in the NCR, subject to strict compliance of the C&D Waste Management Rules, dust prevention/ control norms including compliance with the directions of the Commission issued from time to time.

(iii) All C&D related activities, including those under 1(i) above, shall be continued to be permitted only for the following categories of projects, however subject to strict compliance of the C&D Waste Management Rules, dust prevention/ control norms including compliance with the directions of the Commission issued from time to time:

Projects for Railway services and stations

Projects for Metro Rail Services and stations

Airports and Inter State Bus Terminals

National security/ defence related activities/ projects of national importance

Hospitals/ health care facilities

Linear public projects such as highways, roads, flyovers, over bridges, power transmission/ distribution, pipelines, tele-communication services etc.

Sanitation projects like sewage treatment plants and water supply projects etc.

Ancillary activities, specific to and supplementing the above project categories.

Close down operations of stone crushers in the entire NCR.

Close down all mining and associated activities in the entire NCR.

NCR State Govts. / GNCTD to impose strict restrictions on plying of BS III petrol and BS IV diesel LMVs (4 wheelers) in Delhi and in the districts of Gurugram, Faridabad, Ghaziabad and Gautam Budh Nagar.

Note: Persons with Disabilities shall be permitted to ply BS – III Petrol / BS – IV Diesel LMVs, provided that these are specifically adopted for them and are run only for their personal use. GNCTD to impose strict restrictions on plying of Delhi - registered Diesel operated Medium Goods Vehicles (MGVs) to BS-IV standards or below, in Delhi, except those vehicles carrying essential commodities / providing essential services. GNCTD to not permit BS-IV and below diesel operated LCVs (goods carriers) registered outside Delhi, to enter Delhi, except those carrying essential commodities / providing essential services.

(i) State Govts. in the NCR and the GNCTD to mandatorily conduct classes in schools for children up to class V in a “Hybrid” mode i.e., both in physical and online mode (wherever online mode is feasible) in the territorial jurisdiction of the NCT of Delhi and in the districts of Gurugram, Faridabad, Ghaziabad and Gautam Buddh Nagar.

(ii) The NCR State Governments may also consider conducting classes for students up to Class V in a “Hybrid” mode as above in other areas in NCR.

Note: The option to exercise the online mode of education, wherever available, shall vest with the students and their guardians.

(i) GNCTD and NCR State Governments to stagger timings for public offices and municipal bodies in the National Capital Territory of Delhi and the districts of Gurugram, Faridabad, Ghaziabad and Gautam Buddh Nagar.

(ii) State Governments may take a decision to stagger timings for public offices and municipal bodies in other areas of NCR.

Central Government may take a decision on staggering of timings of Central Government offices in Delhi–NCR.

Further, CAQM urges the citizens of NCR to cooperate in implementing GRAP and follow the steps mentioned in the Citizen Charter under GRAP. In addition to steps under Citizen Charter of Stages I & II, citizens are advised to:

Walk or use cycles for small distances.

Choose a cleaner commute. Share a ride to work or use public transport.

People, whose positions allow working from home, may work from home.

Do not use coal and wood for heating purpose.

Individual house owners may also provide electric heaters to security/ other staff employed by them to avoid open burning of bio-mass/ wood/ MSW.

Combine errands and reduce trips.

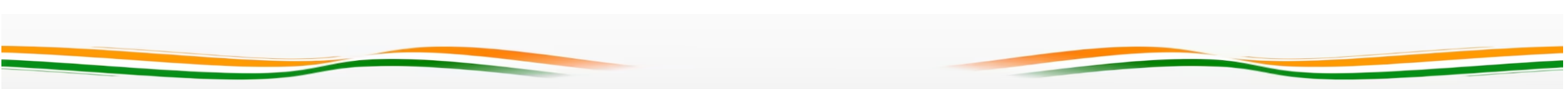
PIB,FEB2,2024

Gene therapy promises individualised management of disease for each patient: Dr. Jitendra Singh

India's Bio-Economy Soars from \$10B to \$130B Under PM Modi's Leadership, Aims for \$300B,Says the Minister

Dr. Jitendra Singh Inaugurates Centre for Advanced Genomics & Precision Medicine

JAMMU, February 2 : “Gene therapy promises individualised management of disease for each patient. Even if two individuals suffer from the same condition—be it cancer, kidney disease, or any other ailment—the treatment could be different in each case, guided by the individual’s unique genetic makeup, pre-existing susceptibilities and inherited vulnerabilities.”, stated Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology; Earth Sciences and Minister of State for PMO, Department of Atomic Energy, Department of Space, Personnel, Public Grievances and Pensions, while inaugurating the Centre for Advanced Genomics & Precision Medicine at AIIMS Jammu.



Set up in collaboration with 4 base Care, the Centre aims to usher in a new era of personalised medicine, leveraging cutting-edge genomic research to provide targeted treatment based on individual genetic profiles. Underscoring the transformative potential of gene therapy, the Minister emphasised that with genomic advancements, doctors would no longer rely on a one-size-fits-all approach but would tailor treatments to maximise efficacy and specificity for each individual.

The newly launched Centre for Advanced Genomics & Precision Medicine places AIIMS Jammu among the frontrunners in India's medical research landscape. By integrating genomic data with AI-driven diagnostics, the centre aims to enhance early disease detection, optimise treatment strategies, and reduce the trial-and-error approach in medical prescriptions. Experts at the event noted that this facility would play a pivotal role in advancing precision oncology, cardiovascular genomics, and genetic screening for rare disorders. Dr. Jitendra Singh pointed out that under Prime Minister Narendra Modi's leadership, India has prioritised technology-driven progress in the healthcare sector. He cited the government's efforts in promoting indigenous research and biotechnology, highlighting the exponential growth in India's bio-economy—from a mere \$10 billion in 2014 to nearly \$130 billion today, with an ambitious target of \$300 billion in the near future. He further stated that with over 9,000 biotech startups compared to just 50 in 2014, India is rapidly emerging as a global leader in medical innovation.

The Minister stressed the need for an India-specific genomic database, highlighting the country's unique genetic diversity. "India is a subcontinent in itself, with over 4,600 distinct demographic groups. Our gene sequencing efforts, which have already mapped 10,000 healthy individuals across 99 communities, will help create a robust dataset tailored to Indian-specific health challenges," he said. He reaffirmed the government's commitment to completing one million genome sequences in the coming years to enable more accurate disease prediction and personalised interventions. Dr. Jitendra Singh also pointed out the resurgence of infectious diseases alongside the rise in non-communicable diseases, urging a hybrid approach combining traditional diagnostics with genetic insights. "India has already proven itself in preventive healthcare, pioneering innovations like the world's first DNA-based COVID-19 vaccine and the HPV vaccine. With this new centre, we will further strengthen our ability to prevent, diagnose, and treat diseases using cutting-edge technology," he said.

A key objective of the centre is to make precision medicine affordable and accessible to the masses. While personalised treatments have traditionally been costly, AIIMS Jammu aims to leverage indigenous research and government-backed biotech initiatives to bring down costs and integrate precision medicine into public healthcare programs.

The Minister highlighted initiatives like Ayushman Bharat, which has provided health coverage to millions, and the recently launched Bio-E3 policy, which focuses on biotechnology for economic growth, environmental sustainability, and employment generation. He stated that the government's National Research Foundation (Anusandhan) will play a crucial role in funding next-generation research in genomics and personalised medicine.

Dr. Jitendra Singh elaborated on how Precision Medicine could be a game-changer for cancer treatment, enabling doctors to design targeted therapies instead of relying solely on conventional chemotherapy and radiation. He cited India's recent success in conducting the first-ever genetic therapy trial for haemophilia at CMC Vellore, where patients showed a 60% improvement in clotting factor production, with zero bleeding episodes. The trial, acknowledged globally and published in the New England Journal of Medicine, underscores India's rising stature in genetic research.

He also noted that genomic medicine would play a crucial role in tackling lifestyle diseases such as diabetes, which is now affecting younger age groups in India. A recent study found that the prevalence of Type 2 diabetes in Jammu is slightly higher than the national average, making AIIMS Jammu's research even more critical in developing effective intervention strategies. Dr. Jitendra Singh concluded his address by reaffirming the government's vision of a Viksit Bharat by 2047, where healthcare is not only curative but also predictive and preventive. "This is just the beginning. The future of medicine is personalised, and India is well on its way to leading the world in genomic healthcare," he said.

Earlier, in his welcome address, Director AIIMS Jammu, Dr Shakti Gupta was all praise for Dr Jitendra Singh for the setting up and continuous upgradation of AIIMS Jammu. Dr YK Gupta President AIIMS and Dr V Srinivas Director AIIMS New Delhi also spoke on the occasion.

CURRENT EVENTS

PIB,JAN27,2025

A very auspicious sign, DevBhoomi Uttarakhand has made the Uniform Civil Code a reality-VP

Only be a matter of time before the entire country adopts UCC-VP

How can anyone oppose UCC that brings about gender equality?; For political gain, people don't hesitate to forsake nationalism, says VP

Millions of illegal migrants are a threat to our societal harmony, they will never be wedded to our nationalism-VP

In the last decade nation registered huge economic upsurge, Now People's aspirations are touching the sky-VP

Vice-President, Shri jagdeep Dhankhar today expressed his happiness and said that today is a very auspicious day that the state of Uttarakhand has made the Uniform Civil Code (UCC) a reality. The Vice-President presided over the inaugural programme for the fifth batch of participants of the Rajya Sabha Internship Programme and also inaugurated the online portal for the Internship Programme at Vice-President's Enclave today.

Addressing participants of the Rajya Sabha Internship Programme, Shri Dhankhar said that, "Today, a very auspicious sign has occurred. And that auspicious sign is, what the framers of the Constitution had envisioned and directed in the Constitution, specifically in Part 4 – the Directive Principles of State Policy. The framers of the Constitution directed the state to work hard to realize these directive principles. Some of them have been realized, but one realization is Article 44. Article 44 of the Indian Constitution mandates and ordains that the state shall endeavor to secure for the citizens a uniform civil code throughout the territory of India. We are all in a joyous mood today. The beginning of the last quarter of the century since the adoption of the Indian Constitution has begun, with Dev Bhoomi Uttarakhand making the Uniform Civil Code a reality. One state has done it. I congratulate the farsightedness of the government ... for realizing the vision of the founding fathers of the Constitution by implementing the Uniform Civil Code in their state, and I am sure it will only be a matter of time before the entire country adopts similar legislation".

Expressing his concern over the opposition to UCC by some, the Vice-President stated, “Some people, I would say out of ignorance, are criticizing it. How can we criticize something which is a mandate of the Indian Constitution? Ordainment emanating from our founding fathers. Something that has to bring about gender equality. Why we oppose it?. Politics has taken such a deep root in our minds that it has turned into poison. For political gain, people don’t hesitate to forsake nationalism, not even for a moment, without feeling concerned. How can anyone oppose promulgation of Uniform Civil Code! you study it. Study the debates of the constitutional assembly, study how many times the Supreme Court of the country has so indicated.”

Underlining the security threat posed by illegal migrants, Shri Dhankhar emphasised, “We have to see the challenges. And challenge to the Nation is, millions of illegal migrants are living in our land. Millions ! Is it not a challenge to our sovereignty? Such kind of people will never be wedded to our nationalism. They use our resources of health, education, and other facilities. They engage in jobs meant for our people. I expect everyone in the government to take a severe look at this. This problem and resolution of it cannot be delayed even by a day? How can a nation suffer illegal migrants in millions? They are threat to our democracy because they are trying to influence our electoral system. They are also threat to our societal harmony, to our nation's security.”

Drawing attention to the enlarging basket of opportunities for youth, Shri Dhankhar stated, “The people of this country have tasted development for the first time because they now have a toilet in their house, a gas connection in the kitchen, access to the internet, road connectivity, and air connectivity. They are about to get piped water, clean drinking water. 40 million people have already received affordable housing. When you experience such a situation, you become an aspirational nation.....People's aspirations are touching the sky; now everyone wants everything. It has entered people's minds that since the river of progress has flowed so much, we will be number one in the world, and first and foremost, they see themselves in that position..... I am somewhat concerned that our youth is still thinking in terms of coaching classes for government jobs. They are in a silo, stuck in a groove. They can't think beyond a government job. They should realize that today, the basket of opportunities is constantly growing.”

Lauding the efforts of Prime Minister Narendra Modi, Shri Dhankhar said that, “People do not appreciate this. When the Prime Minister first said that the country should have aspirational districts, their number was gradually decreasing. These were the districts where no officer wanted to become the District Magistrate, no one wanted to be the SP, and development was absent. He took it upon himself that the entire nation should be like a plateau, not a pyramid. What was the result? Aspirational districts were identified. Today, the change has come 180 degrees.” “India is singled out as the only nation that has registered in last decade huge economic upsurge, exponential infrastructural growth, deep technological penetration, hand-holding policies that are affirmative for youth and what has been the outcome, an atmosphere of hope and possibility”, he added.

Highlighting the significance of dialogue and deliberation in our civilization, the Vice-President stated, “Our culture says that without debate, a solution to a problem cannot be found. I firmly believe that. The world faces problems, some of which are existential in nature, such as climate change or conflicts like the one between Russia and Ukraine, or Israel and Hamas. But at the end of the day, as the Prime Minister indicated, resolution takes place only through dialogue and diplomacy. Are we performing in this manner at the moment? Have we not yielded the space for debate and dialogue to be overtaken by disruption and disturbance? Have we not yielded the space for consensus-building to be replaced by irretrievable confrontational stances?” “There were many divisive issues, contentious issues, and major disagreements before the Constituent Assembly, but there were never any differences in spirit. The tough terrain was negotiated, the headwind was faced, air pockets were overcome by dialogue, debate, discussion and deliberation. Idea was not to score a point, idea was to arrive at a consensus, a consensual approach because India is a country that is the role model of inclusivity, tolerance, adaptability”, he added.

Speaking on art 370 he said, “Our Indian constitution owes much to Dr. B.R. Ambedkar, he was chairman of the drafting committee. He had a global perspective and was a visionary, he drafted all the articles of the Constitution except one, Article 370. You have seen Sardar Patel,.... he was not associated with integration of Jammu & Kashmir. Dr. B.R. Ambedkar was so nationalist and sovereignty was in his mind. By writing a communication, he declined to draft Article 370. You'll have the occasion to go through that. Had Dr. Ambedkar's will prevailed? we would not have paid a huge price which we have paid.”

PIB,JAN29,2025

National Conference on Good Governance Commences Tomorrow in Gandhinagar

Chief Minister Shri Bhupendra Patel and Union Minister of State Dr. Jitendra Singh to Inaugurate the Two-Day Event

Emerging Technologies to Enhance Service Delivery Strategies to be discussed

Two exclusive sessions focused on Gujarat's best governance practices

The National Conference on Good Governance, organized by the Department of Administrative Reforms and Public Grievances (DARPG) in collaboration with the Government of Gujarat, begins 30.01.25 in Gandhinagar. Hon'ble Chief Minister of Gujarat Shri Bhupendra Patel and Hon'ble Union Minister Dr. Jitendra Singh will inaugurate the two-day event, delivering keynote addresses during the inaugural session. The conference includes six focused sessions exploring innovative governance practices and emerging technologies aimed at strengthening public service delivery. The sessions will provide a platform for 30 distinguished speakers, including senior officials, district collectors, and award-winning practitioners, to share insights and case studies. Two sessions are exclusively dedicated to Gujarat's pioneering e-Governance initiatives.

The inaugural session will also feature addresses by Shri Raj Kumar, Chief Secretary, Government of Gujarat, and Shri V. Srinivas, Secretary, DARPG. The conference will feature the launch of the e-Journal MGMG, which highlights shortlisted initiatives for the prestigious National e-Governance Awards 2024, and the unveiling of the SCI portal.

The first session on "Government Process Re-engineering for Digital Transformation/ Emerging Technologies for providing Citizen Centric Services" of the National Conference, will be chaired by Dr. S.N. Tripathi, Director General, Indian Institute of Public Administration. It will be followed by a brief presentation on Prime Minister Awards, 2024 and National Conference on e-Governance by Additional Secretary, DARPG Shri Puneet Yadav and Joint Secretary, DARPG Smt Sarita Chauhan respectively.

Session II on the topic, “District Level Initiative in e-Governance” will hold deliberations on Best Practices. Smt. Sarita Chauhan will chair the Session. Session III on the topic, “Best Practices of Government of Gujarat” will be chaired by Shri Mona Khandhar, PS (DST).

On Day 2 of the National Conference, Ms Jayanti S Ravi, ACS (Revenue) will chair the session - IV on the topic, Emerging Technologies in Digital Transformation for Citizen”. In session V, Sh M.K. Das, ACS (Home) will chair the discussion on “Government Process Re-engineering for Digital Transformation (Central level Initiative)”. Sh Mukesh Kumar, ACS (Education) will chair the last session before the valedictory session on the topic, Best Practices of Govt. of Gujarat (II). The conference will also feature presentations by representatives of the best practices, highlighting transformational changes achieved under select government schemes.

The main objective of the Conference is to bring together national and state-level public administration organizations to exchange experiences and innovations in public administration. It seeks to foster discussions on e-Governance, digital transformation, and good governance practices, ensuring broader dissemination and potential replication of successful initiatives. State representatives, including DMs and DCs, will present case studies showcasing their achievements in governance.

PIB, HAN31, 2025

Address By The Hon’ble President Of India Smt. Droupadi Murmu to Parliament

Hon’ble Members,

It gives me immense pleasure to address this session of Parliament.

Just two months ago, we celebrated the 75th anniversary of adoption of our Constitution, and only a few days ago, the Indian Republic completed 75 years of its journey. This occasion will elevate India's pride as the mother of democracy to new heights. On behalf of all the citizens of the country, I pay tribute to Babasaheb Ambedkar and all the framers of the Constitution.

Hon'ble Members,

The historic festival of Mahakumbh is also underway in the country. Mahakumbh is a festival of India's cultural tradition and social consciousness. Millions of devotees from across the country and the world have taken the holy dip at Prayagraj. I express my sorrow over the unfortunate incident that occurred on Mauni Amavasya and wish for the speedy recovery of the injured. A few days ago, we lost the former Prime Minister of the country, Dr. Manmohan Singhji. He served the nation as Prime Minister for ten years and was a long-time member of Parliament. I offer my heartfelt tribute to Manmohan Singhji.

Hon'ble Members,

My government is infusing new energy through unprecedented achievements in this Amrit Kaal of India's development journey. The pace of work has tripled in this third term. Today, the nation is witnessing major decisions and policies being implemented at an extraordinary speed, with the highest priority given to the poor, the middle class, the youth, women, and farmers. In the third term of my Government, concrete steps have been taken to achieve the goal of providing "Housing for All". Extending the Pradhan Mantri Awas Yojana, we have decided to provide new homes to an additional three crore families. A budget of 5,36,000 crore rupees has been allocated for this purpose. My government is committed to granting ownership rights of residential land to the rural poor and promoting financial inclusion. Under the SVAMITVA scheme, we have issued 2.25 crore property cards so far, of which approximately 70 lakh property cards have been distributed in the last six months alone. Under the PM Kisan Samman Nidhi scheme, 41,000 crore rupees has been disbursed to crores of farmers in recent months. The "Dharti Aaba Tribal Village Utkarsh" campaign has been launched for the upliftment of five crore people from tribal communities, with an allocation of 80,000 crore rupees for this initiative. Under the Ayushman Bharat scheme, six crore senior citizens aged 70 years and above will receive health insurance, with a health cover of 5 lakh rupees per year. For small entrepreneurs, the loan limit under the MUDRA scheme has been increased from 10 lakh rupees to 20 lakh rupees. My government has placed special focus on education for the youth and creating new employment opportunities for them. The PM Vidyalakshmi scheme has been introduced to provide financial assistance to meritorious students for higher education. Additionally, one crore youth will be given internship opportunities in the top 500 companies. A new law has been enacted to prevent incidents of paper leaks and ensure transparency in recruitment.

Following the spirit of prosperity through cooperation, the government has approved the proposal to establish the 'Tribhuvan' Cooperative University. Under the fourth phase of the Pradhan Mantri Gram Sadak Yojana, the government has sanctioned 70,000 crore rupees to connect 25,000 habitations. As the country celebrates the centenary year of Atal Ji's birth, the Pradhan Mantri Gram Sadak Yojana continues to embody his vision.

Currently, 71 Vande Bharat, Amrit Bharat, and Namo Bharat trains are operational across the country, with 17 new Vande Bharat trains and one Namo Bharat train added in the past six months. The government has also made swift progress on critical issues like "One Nation-One Election" and the "Waqf Act Amendment."

Hon'ble Members,

The decade-long tenure of my government has infused new energy into the journey of a 'Viksit Bharat'.

In the vision of a 'Viksit Bharat'...

there is the collective strength of public participation,
a roadmap for the nation's economic progress,
the power of technology in the form of a digital revolution,
and the foundation of modern infrastructure.

The government is steering India towards becoming the world's third-largest economy.

To ensure that the journey towards 'Viksit Bharat' continues to be guided by the ideals of our Constitution, the government has placed four key principles—service, good governance, prosperity, and pride—at the core of its governance. The government is making rapid advances in its commitment to reform, perform, and transform.

The guiding mantra of my government is “Sabka Saath, Sabka Vikas, Sabka Vishwas, Sabka Prayas” and its goal is the creation of a ‘Viksit Bharat’.

Hon’ble Members,

Development is truly meaningful when its benefits reach the person standing at the last rung of society. This is the essence of Antyodaya, to which my government has been unwaveringly committed. When poor people are provided with a dignified life, it instils a sense of empowerment that helps them fight poverty. Initiatives like the construction of 12 crore toilets under the Swachh Bharat Abhiyan, 10 crore free LPG connections under the Pradhan Mantri Ujjwala Yojana, ration for 80 crore needy citizens, the Saubhagya Yojana, and the Jal Jeevan Mission have given poor the confidence that they can live with dignity. Due to such efforts, 25 crore people have overcome poverty and are moving forward in life. They have formed a Neo Middle Class, a group that is infusing new energy into India’s growth journey.

Hon’ble Members,

The economic progress of a nation like India is defined by the aspirations of the middle class and the fulfilment of those aspirations. The bigger the dreams of the middle class are, the higher the nation soars. It is my government that has, for the first time, openly acknowledged and appreciated the contributions of the middle class on every occasion.

Government employees are also significant representatives of the middle class. Recently, my government decided to constitute the Eighth Pay Commission for the welfare of government employees. This decision will lay the foundation for substantial salary increase for government employees in the coming years. Additionally, the central government has decided to provide 50% assured pension to lakhs of employees under the Unified Pension Scheme, which has been widely welcomed. My government is equally committed to fulfilling the middle class’s dream of owning a home. Laws like RERA have been introduced to safeguard their dreams. Subsidies on home loans are being provided. Through the UDAN scheme, about 1.5 crore people have fulfilled their dream of flying in airplanes. Jan Aushadhi Kendras, offering medicines at 80% concessional rates have helped save more than 30,000 crore rupees for citizens. The multifold increase in the number of seats for education in various disciplines has significantly benefited the middle class.

Acknowledging the role of taxpayers in nation-building, my government has simplified tax-related processes. The introduction of faceless assessments has enhanced transparency and reduced tax disputes. Senior citizens aged 75 years and above who get only pension now have the choice of deciding about filing their income tax returns.

Hon'ble Members,

My government firmly believes in empowering the nation through women-led development. The Nari Shakti Vandan Adhiniyam, which provides reservation for women in the Lok Sabha and state assemblies, is a significant step in this direction. Under the National Rural Livelihood Mission, more than 91 lakh self-help groups (SHGs) are being empowered, connecting over 10 crore women across the country. These groups have received over 9 lakh crore rupees through bank linkages. My government has set a goal of 3 crore Lakhpati Didis. Today, over 1.15 crore Lakhpati Didis are leading dignified lives, with about 50 lakh becoming Lakhpati Didis in just the past six months. These women are contributing to their family incomes as entrepreneurs. With the spirit of "Insurance for All," the Bima Sakhi campaign was launched a few months ago. Our Banking and Digi-Payment Sakhis are playing a crucial role in connecting remote areas with the financial system. Meanwhile, Krishi Sakhis are promoting natural farming, and Pashu Sakhis are strengthening our livestock resources. The Drone Didi Yojana has become a medium for the economic and technological empowerment of women. It is a matter of pride for this Parliament that India's daughters are now flying fighter jets, joining the police force, and leading corporate companies. Following my government's decision, girls have started enrolling in National Military Schools and National Defence Academy as cadets.

Our daughters are also making the nation proud by winning medals in the Olympics.

Through this Parliament, I extend my heartfelt congratulations to the 'Nari Shakti'.

Hon'ble Members,

Over the past decade, India's youth have come forward to take up the responsibility of driving every major national effort. Today, our youth are making the country proud in every field, from start-ups and sports to space exploration. Lakhs of young people are actively participating in nation-building efforts through the MY Bharat Portal.

Initiatives like Make in India, Atmanirbhar Bharat, Startup India, Stand-Up India, and Digital India have created numerous employment opportunities for the youth. In the past two years, the government has provided a record 10 lakh permanent government jobs. To enhance skills and create new opportunities for the youth, my government has approved a 2 lakh crore rupee package. An internship program for 1 crore youth will provide them with hands-on experience in real-world work environments. India now has over 1.5 lakh start-ups, which are emerging as pillars of innovation. To boost the space sector, a 1,000 crore rupees venture capital fund has been launched. In the QS World Future Skills Index 2025, India has risen to second place globally, showcasing leadership in AI and digital technology adoption in the Future of Work category. Similarly, India's rank in the Global Innovation Index has improved significantly, moving up from 76th to 39th position.

Hon'ble Members,

Through the National Education Policy, my government is establishing a modern education system for students. To ensure no one is deprived of education, opportunities for learning in mother tongues are being provided. Additionally, various recruitment exams are being conducted in 13 Indian languages, eliminating language barriers. To foster innovation among children, over 10,000 Atal Tinkering Labs have been established in schools. For enhancing the Ease of Doing Research, the One Nation-One Subscription Scheme has recently been introduced, offering free access to international research materials. Over the past decade, the number of higher education institutions has increased significantly, and their quality has also improved. In the QS World University Asia Rankings, 163 Indian universities have been included. The inauguration of the new Nalanda University campus has revived India's ancient glory in education. The day is not far when an Indian citizen will travel to space aboard the indigenously developed Gaganyaan spacecraft. The recent success in space docking has further paved the way for India to establish its own space station.

Just a few days ago, ISRO conducted its 100th launch, successfully placing the satellite in orbit. I congratulate ISRO and all the citizens of the country for this achievement.

Hon'ble Members,

My government has taken significant steps to create a world-class sports ecosystem in the country. Initiatives like the Khelo India Scheme, the Target Olympic Podium Scheme (TOPS), and the establishment of the National Sports University are contributing to this vision. A special sports centre for Divyang athletes has been opened in Gwalior. India's teams, whether at the Olympics or the Paralympics, have consistently delivered outstanding performances. Recently, India also achieved remarkable success at the World Chess Championship. Through the Fit India Movement, we are building a strong and empowered youth force.

Hon'ble Members,

In building a 'Viksit Bharat', the role of research along with the role of farmers, soldiers and science is of immense importance. Our goal is to establish India as a global innovation powerhouse. To promote research in educational institutions, the National Research Foundation has been established with an outlay of 50,000 crore rupees. Additionally, 10,000 crore rupees is being invested to foster innovation in science and technology under the Vigyan Dhara Yojana. India's contribution in the field of Artificial Intelligence is being elevated through the launch of the India AI Mission.

The National Quantum Mission aims to position India among the leading nations in the field of frontier technology. My government has introduced the BioE3 Policy to boost bio-manufacturing. This policy will serve as the facilitator for the next industrial revolution. The focus of bio-economy is on the efficient utilization of natural resources to create new employment opportunities while preserving the environment.

Hon'ble Members,

My government has worked with strong determination to lift the economy out of a state of policy paralysis. Despite global concerns such as the COVID-19 pandemic, its aftermath, and war-related uncertainties, the Indian economy has demonstrated remarkable stability and resilience, proving its strength. My government has implemented several significant measures to promote Ease of Doing Business. With the spirit of 'One Nation, One Tax', the GST system was introduced, which has been benefiting all states across the country. Due to policies like Make in India, many major global brands now proudly display the label 'Made in India' on their products.

Hon'ble Members,

India's small traders, from villages to cities, play a vital role in driving economic progress. My government considers small entrepreneurs as the backbone of the economy and is committed to providing them with new opportunities for self-employment. The Credit Guarantee Scheme for MSMEs and the establishment of e-commerce export hubs are promoting various industries. During this third term, the loan limit under the Mudra scheme has been increased from 10 lakh rupees to 20 lakh rupees, benefiting crores of small entrepreneurs. My government has made credit access easier, thereby democratizing financial services. Today, products like loans, credit cards, and insurance are easily accessible to everyone. For decades, our brothers and sisters earning their livelihoods as street vendors remained excluded from the formal banking system. Today, they are benefiting from the PM SVANidhi Yojana, which allows them to access additional loans to expand their businesses based on their digital transaction records. The ONDC initiative has made digital commerce more inclusive. Small businesses now have equal opportunities to grow in the online shopping ecosystem.

Hon'ble Members,

My government, in the past ten years, has written new chapters of progress, one of which is the golden milestone of India's digital revolution. Today, India has emerged as a major global player in the field of digital technology. The launch of 5G services in India, alongside other leading nations, stands as a significant milestone in this journey. India's UPI technology has also impressed many developed countries. More than 50% of the world's real-time digital transactions now take place in India. My government has utilized digital technology as a tool for social justice and equality. Digital payments are no longer confined to select individuals or classes. Today, even the smallest shopkeepers in India benefit from this facility. Banking services and world class technology such as UPI are now accessible in villages as well. Over the last ten years, more than 5 lakh Common Service Centres have been established, providing citizens with access to dozens of government services online. To minimize government interference in people's daily lives, my government has emphasized e-governance. For instance, DigiLocker has enabled individuals to access and display their important documents anytime, anywhere.

However, in an increasingly digital society, cybersecurity has become a crucial issue of national importance. Digital fraud, cybercrime, and emerging technologies like deep fakes pose challenges to our social, economic, and national security. My government has taken numerous measures to control these cyber threats, creating opportunities for employment in the field of cybersecurity for the youth. My government is continuously working to ensure competence in cybersecurity. As a result of these efforts, India has achieved Tier-1 status in the Global Cybersecurity Index.

Hon'ble Members,

The modern infrastructure of any country not only provides its citizens with a better quality of life and gives the nation a new identity but also instils a renewed sense of confidence in the country. Over the past decade, India has achieved several milestones in constructing world-class infrastructure. This modern infrastructure has strengthened India's image globally, increased investors' trust in the nation, boosted industries, and created new employment opportunities.

My government is working in mission mode to connect every part of the country with highways and expressways. The PM Gati Shakti National Master Plan has accelerated the pace of project completion. Ten years ago, the budget for capex was around 2 lakh crore rupees, which has now increased to over 11 lakh crore rupees in the last budget. Continuing the progress of the last decade, my government has made record investments in the past six months in infrastructure for the future. The foundation has been laid for India's first deep-water mega port at Vadhavan. This port, being built at a cost of 76,000 crore rupees, will rank among the top ten ports in the world.

I am pleased to inform you that the Udhampur-Srinagar-Baramulla rail link project has been completed, connecting the nation from Kashmir to Kanyakumari through railway line. Under this ambitious project, the Chenab Bridge has been constructed, which is the highest railway bridge in the world. Additionally, India's first rail cable bridge, the Anji Bridge, has been completed. Work on the Shinkun La tunnel is also progressing successfully. Upon completion in the near future, it will be the world's highest tunnel, ensuring year-round connectivity between Ladakh and Himachal Pradesh.

India's aviation sector is growing rapidly. The country's airline companies have placed orders for more than 1,700 new aircraft. We are expanding airports to operate such a large fleet. Over the past decade, the number of airports in the country has doubled.

Hon'ble Members,

To accelerate the journey towards a Viksit Bharat, it is essential to make our cities future-ready. In this direction, my government has focused on modernizing urban amenities and making them energy-efficient. Simultaneously, the foundation is being laid for the development of new cities.

My government has decided to invest approximately 28,000 crore rupees to establish 12 industrial nodes and build 100 industrial parks near cities across the country. Efforts to streamline urban transportation are continuously underway. Metro projects in Delhi, Pune, Thane, and Bengaluru, along with the recently launched Namo Bharat Rapid Rail Services on the Ahmedabad-Bhuj route, are shaping the cities of a Viksit Bharat. Just a few weeks ago, work began on the Rithala-Narela-Kundli corridor in Delhi, which will be one of the major sections of the Delhi Metro network. The metro routes in Delhi are expanding rapidly due to my government's continuous efforts. In 2014, the total metro network in Delhi-NCR was less than 200 kilometres. Now, it has more than doubled.

Today, I am extremely pleased to share that India's metro network has crossed the milestone of 1,000 kilometres. India has now become the third largest country in the world in terms of metro networks. Additionally, the decision to deploy 52,000 electric buses in the country, at an estimated cost of 8,000 crore rupees, will provide smooth and clean urban transportation. This initiative will also create numerous employment opportunities. To enhance connectivity and promote urban tourism, work is also underway on 15 ropeway projects across the nation.

Hon'ble Members,

My government has consistently worked on policies of multi-dimensional and inclusive development. Therefore, while emphasizing on physical infrastructure, equal efforts have also been made by my government for a social infrastructure revolution.

Providing affordable, accessible, and quality healthcare to every section of society is a top priority for my government. With improved hospital facilities, treatment options, and the availability of medicines, healthcare expenses for ordinary families are steadily decreasing. To ensure that better healthcare services reach citizens, 1,75,000 Ayushman Arogya Mandirs have been established across the country. Considering the rising number of cancer patients and the high cost of treatment, several cancer drugs have been exempted from customs duty. Nearly 9 crore women have been screened for cervical cancer. Due to the efforts of my government, significant progress has been made in combating encephalitis, with the mortality rate due to this disease reduced to 6%.

Under the National TB Eradication Programme, the number of TB patients has also decreased. I urge all citizens and Hon'ble MPs to contribute towards the success of the TB-free India campaign. India has also seen substantial improvements in maternal and infant mortality rates. To ensure tracking of vaccination programmes for pregnant women and children, the U-WIN portal has been launched. So far, around 30 crore vaccine doses have been recorded on this platform.

Through telemedicine, over 30 crore e-teleconsultations have provided healthcare benefits to citizens. The government is also working on creating 75,000 new seats in medical colleges over the next five years. The government is boosting health infrastructure and medical equipment manufacturing. New bulk drug and medical devices parks are being developed in the country, creating numerous employment opportunities.

Hon'ble Members,

A modern and self-reliant agricultural system in India is our goal. My government is working with dedication to ensure fair prices of crops to farmers and to increase their income. In 2023-24, India achieved a record production of 332 million tons of foodgrains. Today, India is the largest producer of milk, pulses, and spices in the world. The government has consistently increased the Minimum Support Price (MSP) for both Kharif and Rabi crops. Over the past decade, spending on the procurement of rice, wheat, pulses, oilseeds, and coarse grains has tripled. In the past six months, 109 climate-resilient, bio-fortified, and high-yielding advanced crop varieties have been released to farmers.

To strengthen agricultural infrastructure, the scope of the Agriculture Infrastructure Fund Scheme has been expanded. This initiative will boost employment opportunities in rural areas. To enhance oilseed production and achieve self-reliance in edible oils, a National Mission on Oilseeds has been approved. A National Mission is also being implemented to promote Natural Farming. Earlier this year, the duration of the special package for ensuring availability of DAP fertilizer at affordable rates to farmers was extended.

To promote fisheries, 11 Integrated Aqua Parks are being established.

Hon'ble Members,

A few weeks ago, the India Meteorological Department completed 150 years. To build a weather-ready and climate-smart India, my government has launched the "Mission Mausam" at a cost of 2,000 crore rupees, which will also benefit our farmers. Following the vision of Babasaheb Ambedkar, my government has made headway on two historic river interlinking projects to provide irrigation and drinking water in the drought-affected areas of the country.

The Ken-Betwa Link Project, with a cost of over 44,000 crore rupees, will benefit millions of brothers and sisters in rural areas of Madhya Pradesh and Uttar Pradesh. The revised Parbati-Kalisindh-Chambal Link Project will address irrigation and drinking water needs in Rajasthan and Madhya Pradesh. An additional 12,000 crore rupees has been sanctioned to expedite the completion of the Polavaram Irrigation Project.

Hon'ble Members,

Our 8 lakh cooperative societies and their 29 crore stakeholder members represent nearly 90% of rural India. In recent years, cooperative societies have also expanded in urban areas. Various initiatives taken for economic empowerment of the cooperative sector are creating numerous employment opportunities. The year 2025 is being celebrated as the International Year of Cooperatives, and India will play a significant role in this global initiative.

Hon'ble Members,

When we discuss the nation's development and achievements, we are essentially highlighting the capabilities and accomplishments of its citizens. Today, there is collective participation of all in the development of the nation and that is why we are able to realize its true potential. The greatest beneficiaries of my government's efforts have been the Dalit, backward, and tribal communities. For decades after independence, our tribal communities faced neglect. My government has prioritized their welfare.

The 'Dharti Aaba Janjatiya Gram Utkarsh Abhiyan' and the 'PM-JANMAN Yojana' are direct examples of this initiative. Nearly 1.25 lakh tribal children are receiving quality education through more than 470 Eklavya Model Residential Schools. In the last 10 years, 30 new medical colleges have been established in tribal-dominated areas. A special National Mission is addressing health issues related to sickle cell within tribal communities, with screening of around 5 crore individuals already completed. My government has undertaken several initiatives to preserve tribal heritage. This year, the 150th birth anniversary of Bhagwan Birsa Munda is being celebrated across the country as Janjatiya Gaurav Varsh.

Hon'ble Members,

A significant measure of 'Viksit Bharat' is balanced development of the country. No region should feel left behind in the journey of progress. My government is conscious of the aspirations of the people of the North East and has worked to eliminate their sense of alienation. Through more than 10 peace agreements, several factions have been brought onto the path of peace. To showcase the potential of the eight states of the North East to the entire country, the first-ever Ashtalakshmi Mahotsav was organized. Along with the development of the North East, the government has initiated a comprehensive development plan for the "Purvodaya" or the eastern states, which will also create new employment opportunities. In Andaman & Nicobar Islands and Lakshadweep, several developmental projects have been launched, according to these regions a crucial role in the nation's progress. After the abrogation of Article 370, there is a conducive environment for development in Jammu & Kashmir. Both the Lok Sabha and Vidhan Sabha elections were conducted in a peaceful manner in Jammu & Kashmir. The people of Jammu & Kashmir deserve commendation for this achievement.

Hon'ble Members,

The success of a nation or society is inclusive and all-encompassing only when it is guided by principles. Therefore, my government has always placed the fundamental principles outlined by our Constitution at the core of its policies. In the light of the Constitution, the primary ideological inspiration of my government is 'Service'.

My government firmly believes that serving 140 crore citizens is its foremost duty, and it is working with utmost sensitivity in this direction. To provide easy loans to the backward sections of society and sanitation workers, the scope of the PM-Suraj Yojana has been expanded. To ensure the benefits of government schemes reach differently-abled individuals, over 1 crore Divyang ID cards have been issued. The "Namaste Yojana", launched for sanitation workers, has been extended to include all those who take up the noble responsibility of cleanliness. With the goal to ensure that no one is left behind in the journey of a 'Viksit Bharat', my government is working with a saturation approach.

Hon'ble Members,

The past decade has been a period of revival of India's cultural consciousness. With pride in our heritage and dedication to progress, we are shaping a future where culture and development move forward together. This year, we will celebrate the 125th birth anniversary of Dr. Syama Prasad Mookerjee, who said, "True nationalism lies not only in the physical unity of India but in strengthening its cultural unity." In the same spirit, the 2,550th Nirvana Mahotsav of Lord Mahaveer was celebrated with reverence, and the 525th birth anniversary of Sant Mirabai was enthusiastically observed across the country. Cultural centres are being established in several countries in memory of the great poet-saint Thiruvalluvar. My government is promoting national unity through cultural initiatives like Kashi-Tamil Sangamam, Kashi-Telugu Sangamam, and Saurashtra-Tamil Sangamam.

Hon'ble Members,

Our manuscripts are a priceless heritage, containing vast knowledge that needs to be studied, researched, and utilized for the benefit of humanity. The process of digitizing and preserving these manuscripts using advanced technology is being initiated on mission mode.

A significant pillar of the nation's heritage is our rich linguistic culture. I am pleased to inform you that the government has granted Classical Language status to Assamese, Marathi, Pali, Prakrit, and Bengali. For easy communication in all languages of India, the language platform Bhashini powered by AI is being widely used by the citizens of the country.

Hon'ble Members,

Through the efforts of my government, India has established its identity as a global leader on the cultural stage. To connect all Asian Buddhist countries, my government organized the first Asian Buddhist Conference. Last year, India also hosted the World Heritage Committee's meeting, with participation from 140 countries. Through the celebration of International Yoga Day, the entire world is now embracing India's rich tradition of yoga.

Hon'ble Members,

To take the grand edifice of progress to new glories, strong pillars are required. For India's development, my government has established three strong pillars of Reform, Perform and Transform. Today, these words have become synonyms of India's new governance model across the world. The government has conducted an extensive review of laws enacted before the Constitution came into force. Many laws are being repealed or amended to ensure that the entire system can meet the current social and economic challenges.

So far, the government has repealed more than 1,500 obsolete laws. By removing colonial-era laws, a 'Nyaya Sanhita' has been introduced in place of the Penal Code. With 'Jan Vishwas' (public trust) and 'Jan Bhagidari' (people's participation), my government is working to make the lives of citizens better. The "Vivad se Vishwas" initiative has been launched to resolve disputes. In the same spirit, over 40,000 regulations have been simplified or reduced and 3,500 provisions have been decriminalized.

My government has initiated the Aspirational Districts Programme in the country's most backward areas, implementing a unique experiment in good governance. This programme has led to remarkable progress in health, nutrition, agriculture, social development, and education in these districts. A UNDP report has praised this initiative. Inspired by this success, the government has now launched a campaign for the holistic development of 500 aspirational blocks.

Focusing on good governance, the i-GOT Karmayogi Digital Platform has been created, encouraging government employees to enhance their skills and become true Karmayogis. This platform offers 1,700 courses, and more than 2 crore course completions have taken place.

Hon'ble Members,

This year, the country is celebrating the 150th birth anniversary of Sardar Vallabhbhai Patel. Inspired by his vision, my government is moving ahead with the principle of “Nation First”. To ensure defence of the country's borders and internal security, the government has undertaken historic initiatives. We have seen highly encouraging results in achieving self-reliance particularly in the defence sector. From Make in India, we have transitioned to Make for the World, which is also generating new employment opportunities across the country. In a historic moment, two warships and a submarine built in India were recently commissioned into the Indian Navy. We are strengthening self-reliance and self-employment by establishing the Defence Industrial Corridor and promoting defence start-ups.

Along with securing the borders, the development of border areas is also a key component of our strategy. Roads in border areas, along with modern infrastructure like the Atal Tunnel, Sela Tunnel, and Sonamarg Tunnel, have enhanced both defence capabilities and tourism. The Vibrant Villages Programme has been launched in the country's first villages located along the border. The final phase of eliminating Left-wing Extremism has also begun. Due to the government's efforts, the number of districts affected by Left-wing Extremism has reduced from 126 to 38 today.

Hon'ble Members,

In an environment of global instability, India is emerging as a pillar of economic, social, and political stability, setting an example for the world. Whether it is the G7 Summit, QUAD, BRICS, SCO, or G20, the world has placed its trust in India's strength, policy, and intent. Today, India firmly presents its interests even on the largest global platforms. The successful hosting of the G20 Summit and the Delhi Declaration are prime examples. At the Third Global South Summit, India-ASEAN Summit, and the India-CARICOM Summit, we have raised the voice on issues related to the Global South. We have also presented India's “Vision for the Future” at the Summit of the Future.

Earlier this month, my government organized the Pravasi Bharatiya Divas in Bhubaneswar. The welfare and convenience of our brothers and sisters of the diaspora remain a priority, which is why my government has decided to open six new embassies and four new consulates. Strengthening India's image as a 'Vishwa Bandhu', the country has extended immediate assistance to many disaster-stricken areas across the world. India has shared its Digital Public Infrastructure with several nations and set up Jan Aushadhi Kendra.

Hon'ble Members,

My government is making decisions keeping in mind not only the present generation but also the future generations. We are steering the nation towards a green future and green jobs. Several significant decisions have been taken in the last six months towards achieving the target of 500 GW non-fossil fuel energy capacity by 2030. Under the PM Surya Ghar Muft Bijli Yojana, rooftop solar systems are being installed at a cost of 75,000 crore rupees. So far, over 7.5 lakh homes have installed rooftop solar systems, creating numerous job opportunities. The National Green Hydrogen Mission will have an investment of 8 lakh crore rupees and generate over 6 lakh jobs. We are also accelerating efforts to expand nuclear energy. My government has introduced the Vehicle Scrapping Policy to ensure scientific disposal of old vehicles, which will also generate new employment opportunities. In line with this, the 'Ek Ped Maa ke Naam' campaign was launched on World Environment Day 2024. Millions of citizens have enthusiastically participated, and this initiative has been appreciated worldwide.

Hon'ble Members,

Our Bharat is a country of 140 crore people. We have diverse states, diverse regions, and diverse languages, yet as one nation, we have only one identity – Bharat.

And we have only one resolution, one goal – 'Viksit Bharat'!

We are all firmly committed to making India a developed Nation in the coming years.

This resolution is inspired by the sacrifices of the martyrs of the nation, the compassionate ideals of revered Bapu, and the oath of unity administered to us by the sons of Mother India like Sardar Patel. We must carry forward these inspirations and, with the strength of unity, fulfill the commitment of a Viksit Bharat. Let us once again reaffirm our resolution of unity and commit ourselves to realizing the dreams of India! When we move forward together, our future generations will surely witness a developed, empowered, capable, and prosperous Bharat in 2047.

I wish you all the very best.

Thank you.

Jai Hind!

Jai Bharat!

PIB, FEB 1, 2025

PRESIDENT DROUPADI MURMU INAUGURATES NEW DELHI WORLD BOOK FAIR 2025

The President of India, Smt Droupadi Murmu inaugurated New Delhi World Book Fair 2025 in New Delhi today (February 1, 2025).

Speaking on the occasion, the President said that reading books is not just a hobby; it is a transformative experience. Reading books from different languages and cultures builds bridges among regions and communities. She was happy to note that New Delhi World Book Fair has many stalls representing India's different languages, and languages of other countries. She expressed confidence that this Book Fair will enable book-lovers to access literature from around the world at one place. The President said that apart from reading the books prescribed as part of the syllabus, school children should read different kinds of books on diverse subjects. She stated that it will help them discover their potential and capabilities and will help them become good human beings.

The President urged everyone to give special importance to creation and promotion of books for children. She said that one of the best habits we can develop in our children is the love for reading books. She stated that every elder should take it up as an important duty.

