Published in 13 Languages

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APRIL 2025

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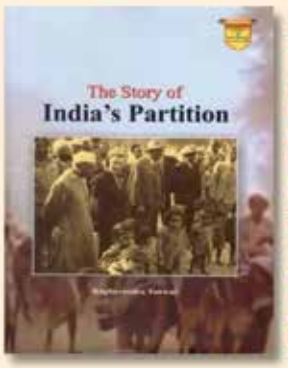


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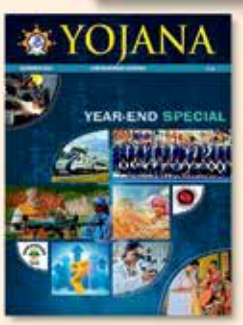






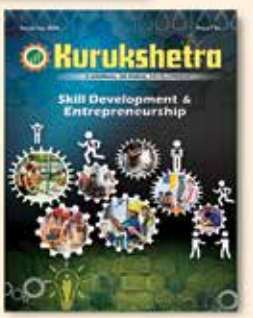


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APRIL 2025

Volume-69
No. 04

YOJANA
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Rig Veda

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Room No. 647, Soochna Bhawan,
CGO Complex, Lodhi Road,
New Delhi-110 003.
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YOJANA, a development monthly published since 1957, is a theme-based periodical providing in-depth analyses and views on socio-economic issues in the broader framework of government policies.

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Room No. 779, Soochna Bhawan, CGO Complex, Lodhi Road, New Delhi-110 003.

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Number of pages: 48
Details of the Sales Outlets of the Publications Division on Page 31

YOJANA is published in Assamese, Bengali, English, Gujarati, Hindi, Kannada, Malayalam, Marathi, Odia, Punjabi, Tamil, Telugu, and Urdu.

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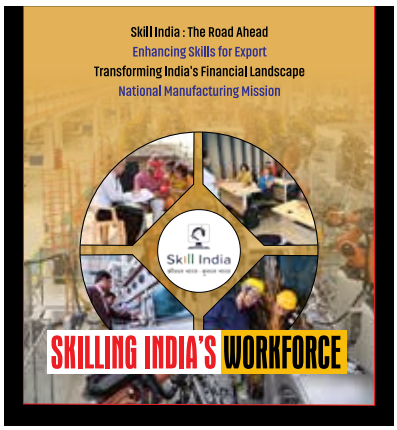
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Skill India : Prepping for Industry 4.0



Skilling India's workforce is a critical component of the country's economic vision, as it strives to become a $5 trillion economy in the near future. The government's emphasis on skilling India's workforce is a testament to its commitment to empowering the nation's most valuable resource – its people.

Several initiatives have been launched to drive this agenda forward, and the results are beginning to show. The Prime Minister's National Apprenticeship Promotion Scheme (NAPS) is one such initiative that has been making waves, with over 7 lakh apprentices trained across various sectors. This scheme has been instrumental in bridging the gap between education and employment, providing young Indians with the skills and training they need to succeed in the job market.

However, the skilling landscape in India is not without its challenges. Issues of quality, accessibility, and relevance need to be addressed in the country's vocational training ecosystem. To address these concerns, the government has launched the Pradhan Mantri Kaushal Vikas Yojana (PMKVY), which aims to provide skills training to over 1 crore youth across the country. This initiative has been designed to equip young Indians with the skills they need to succeed in a rapidly changing job market.

The focus on promoting entrepreneurship through initiatives like the Startup India programme is also helping to create new opportunities for skilled workers. Moreover, the emphasis on developing sector-specific skills, such as in the fields of renewable energy and healthcare, is ensuring that India's workforce is equipped to meet the demands of a rapidly changing job market. The Skill India Digital Hub platform, a convergence platform facilitating access to skilling, credit, and employment through AI/ML technology, is another step in this direction.

In addition to these initiatives, the government has also launched several other programmes to promote skilling and entrepreneurship. The Skill Impact Bond, launched in 2021, aims to provide skills training to 50,000 youth, with a focus on women and marginalised communities. Furthermore, the government has also announced plans to establish 30 Skill India International Centers, which will provide training in emerging technologies such as AI, robotics, and cybersecurity. These initiatives demonstrate the government's commitment to creating a skilled and employable workforce, and are expected to have a significant impact on India's economic growth and development.

As India continues on its journey to become a global economic powerhouse, the importance of skilling its workforce cannot be overstated. By investing in initiatives that promote skills development, entrepreneurship, and job creation, the government is helping to create a beacon of hope for the future.

This issue of Yojana seeks to delve into the complexities of skilling India's workforce, exploring the initiatives, challenges, and opportunities that are shaping the country's skilling landscape. It is an effort to provide a comprehensive analysis of the issues at hand, and offers insights into the ways in which India can unlock its true potential and become a leader on the global stage. ❑

बिहार सरकार

अनुसूचित जाति एवं अनुसूचित जनजाति कल्याण विभाग

मुख्यमंत्री अनुसूचित जाति एवं अनुसूचित जनजाति सिविल सेवा प्रोत्साहन योजना

सिविल सेवा एवं अन्य प्रतियोगी परीक्षाओं के अभ्यर्थियों हेतु सुनहरा अवसर।

विभिन्न प्रतियोगी परीक्षाएँ यथा–यू0पी0एस0सी0, बी0पी0एस0सी, अन्य राज्यों के सिविल सेवा परीक्षाओं, बिहार न्यायिक सेवा, एन0डी0ए0, सी0डी0एस0, बैंकिंग, रेलवे, एस0एस0सी0 आदि की प्रारंभिक परीक्षा में उत्तीर्ण होने पर मुख्य परीक्षा/ साक्षात्कार की अग्रेत्तर तैयारी हेतु बिहार सरकार द्वारा प्रोत्साहन राशि प्रदान की जाती है।

इन प्रतियोगी परीक्षाओं के प्रारंभिक परीक्षा में उत्तीर्ण होने पर निर्धारित प्रोत्साहन राशि रू0 30,000/– (तीस हजार) से रू0 1,00,000/– (एक लाख) तक प्रदान की जाती है।

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A Decade of Transformation and the Road Ahead

Atul Kumar Tiwari



India has made remarkable strides in skilling, with the Skill India Mission emerging as a transformative force that has strengthened the nation's position as a global skills hub. The introduction of the National Education Policy (NEP) 2020 and integration of skilling schemes under the Skill India Digital Hub (SIDH) have reinforced India's commitment to building a future-ready workforce.

Over the past decade, the **Skill India Mission** has steadily evolved as a transformative force, equipping millions of youth with industry-relevant skills and strengthening India's position as a global skills hub. Launched in 2015, the mission has been instrumental in bridging the skill gap while aligning workforce development with national priorities, industry demands, and emerging global trends.

Building a Robust Skilling Framework

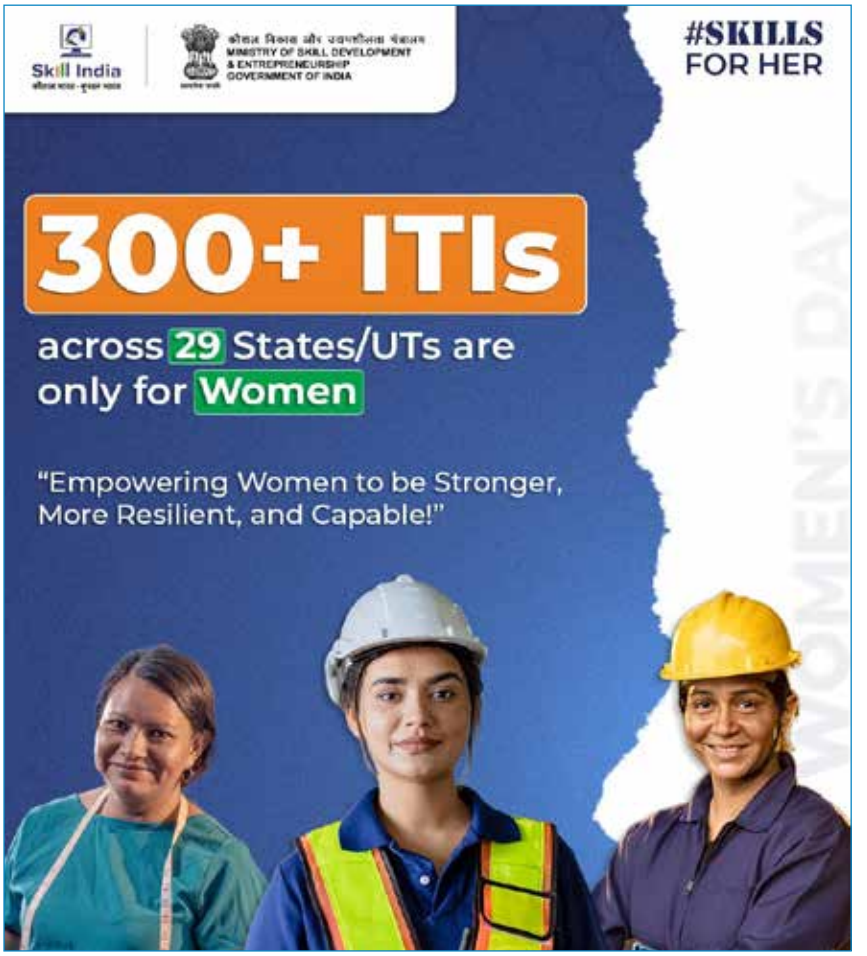
At the core of the Skill India Mission is a comprehensive framework of policy interventions, institutional reforms, and technological advancements designed to create a dynamic and future-ready workforce. The establishment of the Ministry of Skill Development & Entrepreneurship (MSDE) streamlined skilling efforts by integrating over 20 programmes previously scattered across multiple ministries. The launch of the National Skill Development Mission (NSDM) in 2015, under the leadership of the Hon'ble Prime Minister, laid the foundation for a structured, scalable, and sustainable skilling ecosystem, ensuring that India's workforce remains competitive in an evolving global economy.

The introduction of the National Education Policy (NEP) 2020, along with the National Credit Framework (NCrF) in 2023, has been a significant step in integrating vocational education with mainstream academia. NEP 2020 envisions a holistic and flexible education system that seamlessly blends skills with formal learning. By enabling credit transfers for NSQF-aligned skill qualifications, students can transition smoothly between education and employment pathways. Additionally, the introduction of academic equivalency for ITI graduates and the establishment of the Academic Bank of Credit (ABC) have further strengthened the link between skill-based learning and higher general education, reinforcing India's commitment to a future-ready workforce.

Expanding Industry Linkages and Apprenticeships

A key milestone in the past decade has been the deepening engagement with industry. Over 100 major industry consultations have ensured that training curricula

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align with market needs. The introduction of Flexi MoUs and the Dual System of Training (DST) in the ITI system has facilitated real-world work exposure, preparing trainees for high-demand roles in emerging industries.

Apprenticeship training has been revitalised with the introduction of the National Apprenticeship Promotion Scheme (NAPS). The rollout of Direct Benefit Transfer (DBT) has further streamlined financial support, ensuring timely and transparent disbursement of stipends. Since its inception, over 42 lakh candidates have been engaged under apprenticeship programes across nearly 50,000 establishments, providing hands-on learning opportunities that enhance employability. Additionally, the introduction of the Accelerated Employment Development Programme (AEDP) aims to fast-track skill acquisition for high-demand sectors. Leading enterprises such as Dassault, Samsung, Microsoft, and IBM have collaborated to upgrade training standards and integrate digital competencies into skilling programmes, reinforcing India's commitment to a future-ready workforce.

Leveraging Technology and Digital Transformation

In the wake of Industry 4.0, Skill India has proactively embraced technology. The Skill India Digital Hub (SIDH) has emerged as a game-changer, offering anytime-anywhere learning modules, augmented reality/virtual reality (AR/VR)-enabled courses, and AI-driven career mapping.

Additionally, the Digital Skill Card available on SIDH has provided trainees with verifiable credentials, ensuring greater portability and recognition of their qualifications. These interventions are not only making skilling more accessible but also improving employability by embedding cutting-edge competencies in emerging areas such as AI, IoT, electric vehicles, and green hydrogen.

The Future of Work and International Mobility

As the nature of work evolves, India must proactively prepare its workforce for a digital-first, globally integrated economy. According to the World Economic Forum (WEF), by 2030, over 85 million jobs could go unfilled due to a lack of skilled talent, while automation and AI-driven technologies will reshape industries.

A defining feature of Skill India's success has been expanding the scope to international skill demand. The demand for skilled Indian workers has surged, with over 3.7 million jobs identified across 16 countries in the coming few years. Bilateral agreements with nations such as Japan, Germany, Israel, and the UAE have facilitated the deployment of skilled workers in high-demand sectors. The establishment of 30 Skill India International Centres (SIICs) also aims to further boost India's role as a global talent supplier, with structured training, certification, and language proficiency programmes ensuring seamless workforce mobility.

India's performance at the WorldSkills Competition has also significantly improved, with the country ranking 13th globally in 2024—an impressive jump from the

39th position in 2011. This enhanced recognition underscores India's competitive skilling standards and the growing prowess of its youth in the global arena.

AI Mission and Skilling Strategy

India's AI strategy, aligned with the National AI Mission, is shaping the future of workforce upskilling by embedding AI-driven learning across various domains. The Skill India Digital Hub (SIDH) leverages AI-based learning pathways to equip trainees with competencies in automation, predictive analytics, and machine learning. Furthermore, collaborations with tech giants such as Google, NVIDIA, and Microsoft are expanding access to AI skilling for students, professionals, and MSMEs. Notably, the AI skilling report developed by NCVET provides key insights into emerging trends, industry demands, and policy recommendations, reinforcing India's commitment to building an AI-ready workforce.

Recent initiatives have included AI-based skilling programmes for sectors like healthcare, manufacturing, and financial services. These interventions ensure that India's workforce remains competitive in a rapidly changing job market driven by automation and AI.

Budgetary Allocations and Convergence of Schemes

Budgetary support has played a crucial role in sustaining and expanding Skill India's initiatives. The Union Budget 2024-25 earmarked ₹8,800 crore for the Skill India Programme (SIP), reinforcing the government's commitment to large-scale skilling, reskilling, and upskilling efforts. Additionally, significant allocations have been made for the upgradation of 1,000 Industrial Training Institutes (ITIs) under a hub-and-spoke model and the establishment of five National Centres of Excellence for Skilling, ensuring world-class training infrastructure aligned with industry needs.



Skill Financing: Unlocking Access to Quality Training

To make skilling more accessible, innovative financing mechanisms have been introduced. **Skill Loans**, supported by financial institutions, provide aspiring trainees with affordable credit for vocational education. **Skill Impact Bonds (SIBs)** are fostering results-driven skilling by attracting private investment into high-impact training programmes. Additionally, the introduction of **skill vouchers** enables learners to choose accredited training providers, promoting flexibility and demand-driven skilling. These measures collectively aim to remove financial barriers and ensure inclusive participation in India's skilling ecosystem.

A major reform has been the convergence of skilling schemes under a unified digital framework. As of 2024, over 38 central and 133 state-level skilling schemes have been integrated onto SIDH, enabling streamlined monitoring and improved efficiency. The harmonisation of skill development efforts across multiple ministries and departments has eliminated redundancy and enhanced resource optimisation.

Empowering Traditional Sectors and Rural Workforce

While technology-driven skilling has gained prominence, Skill India has also reinforced traditional livelihoods. The PM Vishwakarma scheme has revitalised 18 artisanal trades, providing training, financial assistance, and market linkages. Recent skilling interventions under the Craftsmen Training



Scheme (CTS) have also focused on preserving and revitalising traditional heritage crafts through Industrial Training Institutes (ITIs). Under the Directorate General of Training (DGT) and in collaboration with the Directorate of Skill Development, Jammu & Kashmir, eight NSQF-compliant traditional courses have been introduced to ensure skill development while safeguarding India's rich artisanal legacy. These include *Basohli* Painting, Carpet Weaving (Handloom), Hand Embroidery, Shawl Weaving, Wood Carving, Paper Mache, Traditional *Phulkari*, and Nursery & Orchard Techniques. This initiative is not just about skill training but also about promoting sustainability, fostering community resilience, and creating meaningful livelihood opportunities for artisans across the country.

Additionally, skill training programmes under the Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN) and the Van Dhan Yojana through NIESBUD have bolstered rural employment, particularly among tribal communities. These initiatives have been instrumental in ensuring inclusive growth by equipping rural artisans with contemporary skills while preserving their cultural heritage.

Challenges and the Road Ahead

Despite remarkable progress, Skill India is now at an exciting inflection point, with the National Education Policy (NEP) 2020 acting as a catalyst for deeper integration of vocational training into mainstream education. The policy's emphasis on multidisciplinary learning, flexibility, and skill-based education from an early stage is making vocational training more accessible and aspirational. With NSQF-aligned courses being integrated into school curricula as per the new National Curriculum Framework (NCF), students would have seamless pathways to acquire industry-relevant skills alongside academic learning.

To enhance the alignment between skill development and industry demand, MSDE, through NCAER, conducted a comprehensive study on skill gaps in high-growth sectors. Additionally, MSDE is collaborating with the Ministry of Statistics and Programme Implementation (MoSPI) and the Ministry of Labour and Employment (MoLE) to integrate skilling-related data into government household and enterprise surveys. These efforts aim to create a more responsive and data-driven skilling ecosystem, ensuring that workforce training is closely linked to evolving industry needs.

Conclusion

The past decade of the Skill India Mission has been a story of transformation-one that has empowered millions and positioned skilling as the key enabler of *Viksit Bharat* @2047. As we look ahead, the vision is clear: to make India the global leader in skills, innovation, and skill-based mobility. By leveraging technology, deepening industry collaboration, and integrating skilling with general education, the next decade will see an even stronger, more dynamic, and future-ready workforce in the country.

With the convergence of policies, industry participation, and a renewed focus on emerging technologies, India is poised to shape the global workforce and realise the dream of becoming the skill capital of the world. ❑

Enhancing Skills for India's Exports

Prof Rakesh Mohan Joshi

Exports serve as a stimulus for economic growth and help governments alleviate poverty and unemployment. We require rules that ensure a fair distribution of trade benefits. To protect workers from the hazards of outsourcing, the government must invest in skill development. Education and training can help businesses gradually and successfully position their manufacturing processes on a global scale.

India is at a junction where export-led development could turn its economic future around. By using digital skills, raising industrial capacity, and showing itself as a consistent substitute in worldwide value chains, India may become a significant export powerhouse. Realising the $20 trillion economic target will depend critically on a deliberate focus on expanding sectors such as green technology, space technology, and high-value manufacturing together with infrastructure improvements and the empowerment of micro, small, and medium-sized firms.

Global merchandise trade slowed down last year to a 2% increase rate. India's non-petroleum exports, on the other hand, rose by 7% thanks to great performance in high-value industries such as chemicals, electronics, engineering products, and medicines. From USD 11 billion in FY21 to USD 26 billion in the current fiscal year, India's electronics exports shot up. Growth has been facilitated by incentive-based policies and a more favourable legal framework. Following a period of slow development, India's non-traditional industries are rebounding; for instance, textile exports increased by 7.6% in the current fiscal year (Ministry of Finance, 2025).

Given the worldwide examples of China, South Korea, and Vietnam, which show how export-driven development promotes wealth, a focused attention on exports is absolutely vital. Beyond its current reliance on services and capital-intensive sectors, India must leverage its labour base and industrial capacity to attract multinational companies. India may create over 200 million high-quality jobs and improve living conditions by proving itself as a centre for top manufacturing.

Export-driven India is the Future

Industries targeted for worldwide markets give young people of India employment possibilities, thereby helping to solve underemployment and unemployment problems. Thanks in large part to the Production Linked Incentive (PLI) scheme, the fast



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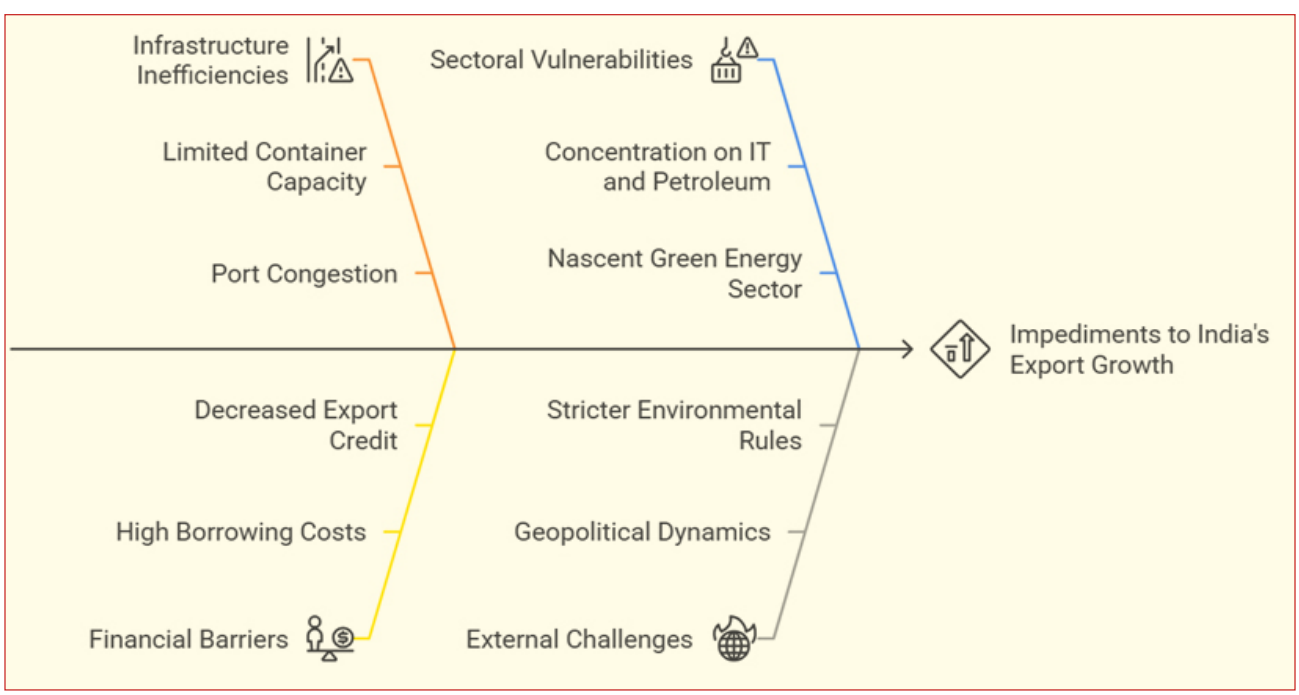


growth of smartphone manufacturing has generated notable employment. By including it in worldwide value chains, export-oriented manufacturing links India to modern technologies and global best practices. This stimulates creativity and output, enabling home companies to compete internationally. Export-oriented development can drive industrialisation in Tier 2 and Tier 3 cities, therefore distributing economic activity and reducing regional disparities. In states like Tamil Nadu, Karnataka, and Uttar Pradesh, manufacturing hubs have multiplied to enable equitable development in underdeveloped areas.

By creating interdependencies with main trading partners, the increase of exports strengthens India's soft power and supports economic diplomacy. By means of bilateral and multilateral deals, this has been crucial in strengthening commercial ties with ASEAN and the US. The areas of export-oriented renewable energy and green technologies would help India to become a leader in the worldwide energy change.

Outdated infrastructure and logistical inefficiencies increase export costs, reducing the global competitiveness of Indian goods and resulting in high logistics expenses and insufficient trade infrastructure. The challenges are intensified by limited container capacity, port congestion, and obstacles in last-mile connection. Despite progress made by efforts such as the PM Gati Shakti Plan, India's logistics cost-to-GDP ratio remains high relative to other nations. India's export portfolio mostly concentrates on a narrow range of sectors, such as IT services, petroleum products, and gems and jewellery, making it vulnerable to declines in these industries. Green energy exports constitute a nascent business that has not yet attained complete maturation.

The lack of value-added exports hinders economic growth, particularly in the textile and agricultural



sectors. Trade protectionism, taxation, and shifting geopolitical dynamics pose significant challenges to India's export growth. Stricter environmental rules and carbon levies implemented by industrialised nations may impact India's carbon-intensive exports. The Russia-Ukraine conflict has intensified global supply chain disruptions, affecting vital natural resources. Small and medium-sized firms (SMEs) face unique challenges in obtaining cost-effective export financing. Their ability to expand operations and enter new markets is limited by high borrowing costs, complex financial rules, and a lack of knowledge regarding export credit schemes. Non-tariff barriers, such as rigorous quality standards, technical limitations, and certification mandates, present considerable challenges for Indian exporters. Major markets, such as the United States and the European Union, enforce rigorous regulations on engineered products, agricultural commodities, and pharmaceuticals, hence elevating compliance expenses. Over the previous five years, US customs has rejected 3,925 human food export shipments from India due to violations of sanitary and phytosanitary standards.

Governmental Initiatives for Boosting India's Exports

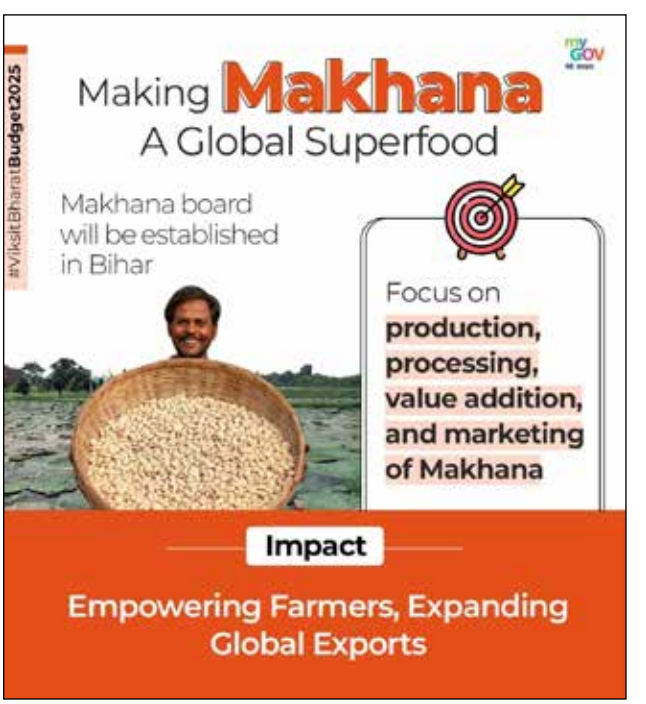
The Government of India has formed an Export Promotion Mission with a budget of Rs 2,250 crore (Ministry of Commerce and Industry, 2025). This is in recognition of the fact that exports are one of the four primary drivers of economic growth in India. Through the implementation of this programme, the goal is to enhance the support for cross-border factoring, facilitate easy access to export financing, and eliminate non-tariff trade impediments in domestic and international markets. The implementation of this objective is anticipated to result in a trade climate that is more predictable for Indian exporters by addressing structural obstacles and sectoral challenges that have persisted for a long time.

The budget included a request for the creation of BharatTradeNet, a single digital network meant to simplify trade documentation and finance so attaining better efficiency. Incorporating India's trade infrastructure with global best practices from established trading hubs like Singapore and the European Union (KPMG, 2025) could help the current Unified Logistics Interface Platform to be upgraded. By means of real-time monitoring and the minimisation of documentation, the platform aims to lower transaction costs, improve business operations' efficiency, and increase trade transparency. The budget gives great weight on improving India's logistics infrastructure to lower trade-related costs and increase export competitiveness of the nation. Two of the main objectives outlined are the integration of digital geospatial data and the enhancement of the infrastructure supporting air transport. This approach would develop India's workforce brand worldwide and increase remittances at once.

The Skill India Mission is recalibrating as India gets ready for 2025 using creative ideas meant to increase employment, support entrepreneurship, and boost important sectors including exports, manufacturing, and digital sectors. Emphasising exports, digital skills, and new technology would help India's workforce be transformed and increase its competitiveness in worldwide markets.

Measures to Enhance Export Growth and Competencies

To cut export costs and boost efficiency, India should modernise its logistics and trade infrastructure. Complementing the current Bharatmala and Sagarmala initiatives, the PM Gati Shakti National Master Plan aims to enhance multi-modal transportation infrastructure, hence enabling smooth linkage from industries to ports. Using digital technologies—including risk management systems driven by artificial intelligence—will streamline customs processes and help to lower export delays. Export hubs near ports ought to be given first priority in order to ease traffic congestion. Apart from infrastructure, India's supply chains have



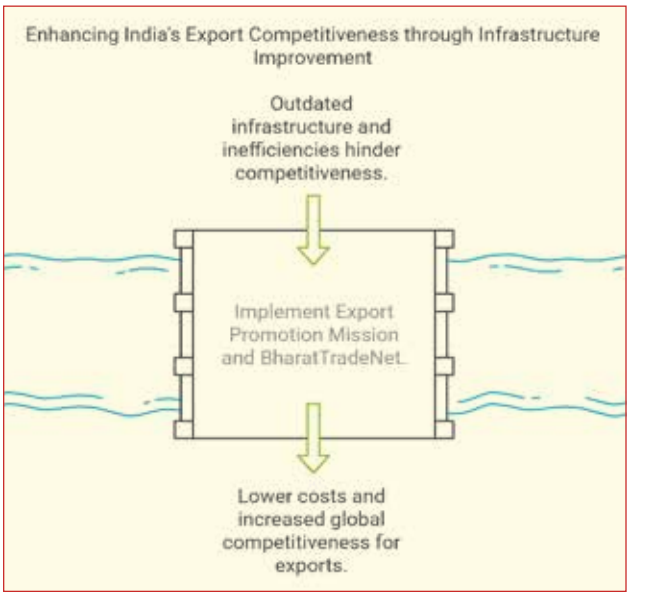


been under great focus in order to be strengthened. The Finance Minister said efforts to position India as a supplier of premium goods in foreign markets and include it in worldwide value chains by supporting important sectors that line up with global demand patterns. Increasing self-sufficiency in high-value manufacturing is meant to increase local output, create employment, and improve India's export capability. India has to develop high-value manufacturing and processed goods if it is to diversify its export portfolio outside conventional commodities, including petroleum products, information technology services, precious stones and jewellery. Expanding exports of electronics, solar energy, and electric cars could profit from the worldwide need for environmentally friendly technologies. Reducing reliance on the United States and Europe, trade deals including the India-Australia ECTA and the India-UAE CEPA should be used concurrently to reach non-traditional markets in Latin America, Africa, and Oceania.

Micro, Small, and Medium Enterprises (MSMEs) account for over 45% of India's exports; they need more financial and technological support if they are to expand worldwide (Ministry of Finance, 2025). Combining TIES (Trade Infrastructure for Export Scheme) with the RAMP (Raising and Accelerating MSME Productivity) initiative provides MSMEs with particular assistance in increasing production capacity and logistical effectiveness. Moreover, streamlining low-interest export finance and enhancing marketing platforms like GeM for worldwide trade will enable MSMEs to compete internationally. Modern production technology including robots, artificial intelligence, and automation are what the Indian sector needs if it is to increase product competitiveness and quality.

By extending Production Linked Incentive programmes to cover additional sectors like precision machinery, promoting industrial modernism helps to increase industrial development in such areas. Combining the Digital India project with industrial clusters will help to promote smart manufacturing technologies, therefore fostering participation in international value chains. By focussing on electronics, automotive components, and textiles, India may prove itself as a reliable supplier in global value chains. Like Vietnam's electronics hubs, facilitating joint ventures with multinational companies and creating industrial clusters could help to entice international investment. Combining PLI initiatives with Skill India helps to create a trained workforce to meet GVC needs and also positions Indian businesses as suppliers to multinational companies.

The degree of India's future competitiveness in global trade will depend on its technology advancement investments. In order to support research, development, and innovation, a sizeable Rs 20,000 crore budget commitment has been made in association with the corporate sector. In high-impact sectors as artificial intelligence, semiconductors, and geospatial technologies—which are transforming world supply chains—this is particularly crucial (Ministry of Finance, 2025). This programme seeks to equip India's young for the evolving needs of the globe and open fresh chances for skill development. Focussing on trade infrastructure, digital connectivity, and sector-specific



rules, the 2025 budget offers India's export targets a whole framework. Effective application of these reforms depends on fast project development, improved regulatory efficiency, and ongoing development monitoring. India has to create local testing, certification, and quality assurance systems compliant with international standards if it wants to remove non-tariff obstacles in worldwide markets. MRAs with important trading partners enable exporters to lower compliance expenses. Combining programmes of export promotion councils with the Quality Council of India (QCI) will let exporters more successfully negotiate foreign regulatory systems.



India might profit from the growing worldwide e-commerce market by using digital trade. Cross-border digital payments and Indian manufacturers' involvement in international e-commerce platforms would help them to be more globally prominent. Strategies for export promotion could include the Open Network for Digital Commerce (ONDC), which lets small Indian companies take part in the worldwide digital economy.

The 'Brand India' initiative aims to raise awareness of Indian goods and services internationally hence boosting demand. India has to give research and development in fields including medicines, semiconductors, and artificial intelligence, top priority if it is to encourage exports motivated by innovation. Establishing export-oriented innovation parks and raising the GDP allocation for R&D will help Indian companies to become more competitive in high-value worldwide markets. Working with foreign companies and institutions promotes technology transfer and ecosystems of innovation. By developing ties with rich countries coping with ageing populations and labour shortages, India can raise its ranking as a centre for exports of trained workers. Particularly in highly prized sectors like healthcare, construction, and information technology, the programmes inspire Indian professionals to train to meet the needs of host nations. In the end, export diversification and entrepreneurial creativity define India's continuous economic development as well as her worldwide commerce expansion.

By using modern technologies and creative business plans to increase exports, Indian entrepreneurs support innovation in many different sectors. Export diversification lessens reliance on current businesses, helps to reach new markets, and lessens the hazards of sector concentration. Diversification addresses issues including infrastructural gaps, trade prohibitions, convoluted legislation, and world economic unrest. India's worldwide trade competitiveness calls for changes in trade policies, more export promotion, infrastructure development, innovation and technology integration, skill development advancement, legislative reforms, and better financial accessibility. Export-oriented development calls for consistency, policy transparency, and competent application. Digitalisation, environmentally sustainable practices, enhancing regional and bilateral trade relations, supporting inclusive trade policies, investing in human capital and innovation ecosystems, and being sensitive to geopolitical changes are future strategies for sustainable development using creativity and diversification. By establishing and applying consistent policies, India may maximise its potential and accomplish fair and sustainable development through world trade.

Encouragement of cooperation among legislators, businesses, and civil society will help India to become a dynamic and competitive global actor, therefore enabling economic development and growth. ❑

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The Digital Path to a Developed India

Ashwini Vaishnaw

In Baramati, Maharashtra, a small farmer is rewriting the rules of agriculture with Artificial Intelligence (AI). We are witnessing something extraordinary here: a reduction in the use of fertilisers, efficient use of water, and higher yields, all enabled by AI.

This is just a glimpse into India's AI-powered revolution, where technology and innovation are no longer limited to labs but are transforming the lives of ordinary citizens. In many ways, this farmer's story is a microcosm of a much larger transformation that encapsulates our march towards Viksit Bharat by 2047.

Writing the digital destiny: India is shaping its digital future with a strong focus on Digital Public Infrastructure (DPI), AI, semiconductor and electronics manufacturing. For decades, India has been a global leader in software but now it is making big strides in hardware manufacturing also.

Five semiconductor plants are under construction, strengthening India's role in the global electronics sector. Today, electronics products rank among our top three exports and soon we will reach a major milestone — the launch of India's first Make-in-India chip this year.



Building AI — compute, data, and innovation: Semiconductors and electronics form the backbone, while DPI serves as the driving force propelling India's tech revolution. India is democratising AI by making it accessible to all through a one-of-its-kind AI framework.

A key initiative in this regard is India's common compute facility with 18,000 plus Graphics Processing Units (GPUs). Available at a subsidised cost of under ₹100/hour, this initiative will ensure that cutting-edge research is accessible to researchers, startups, academia, and other stakeholders. This initiative will enable easy access of GPUs for developing AI-based systems, including the foundational models, and applications.

India is also developing large-scale, non-personal anonymised datasets to train AI models on diverse and high-quality data. This initiative will help reduce biases and improve accuracy, making AI systems more reliable and inclusive. These datasets will power AI-driven solutions across various sectors such as agriculture, weather forecasting and traffic management.

The government is facilitating the development of India's own foundational models, including Large Language Models (LLMs) and problem-specific AI solutions tailored to Indian needs. To foster AI research, multiple centres of excellence have also been set up.

India's DPI, a blueprint for digital innovation: India's pioneering work in DPI has significantly shaped the global digital landscape. Unlike corporate or State-controlled models, India's ingenious public-private approach uses public

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funds to build platforms like Aadhaar, UPI, and DigiLocker. Private players further innovate and create user-friendly, application-specific solutions on top of DPI.

This model is now being supercharged with AI, as financial and governance platforms like UPI and DigiLocker integrate intelligent solutions. The global interest in India's DPI framework was evident at the G20 Summit, where various countries had expressed the desire to replicate the model. Japan has granted a patent to India's UPI payment system, a testament to its scalability.

The Mahakumbh, a sangam (confluence) of tradition and tech: India leveraged its DPI and AI-driven management for seamless operations of Mahakumbh 2025, the largest human gathering ever. AI-powered tools monitored the railway passenger movement in real-time to optimise crowd dispersal across railway stations in Prayagraj.

Bhashini, integrated into the Kumbh Sah'AI'yak Chatbot, enabled voice-based lost and found facility, real-time translation, and multilingual assistance for all. Its collaboration with various departments such as Indian Railways and UP Police streamlined communication for quick issue resolution.

By leveraging DPI, the Mahakumbh has set a global benchmark for tech-enabled management, making it more inclusive, efficient, and secure.

Building a future-ready workforce: India's workforce is at the heart of its digital revolution. The country is adding one Global Capability Centre (GCC) every week, reinforcing its status as a preferred destination for global research and technology and technological development. However, sustaining this growth will require continuous investment in education and skill development.



India's workforce is at the heart of its digital revolution. The country is adding one Global Capability Centre (GCC) every week, reinforcing its status as a preferred destination for global research and technology and technological development. However, sustaining this growth will require continuous investment in education and skill development.

The government is addressing this challenge by revamping university curricula to include AI, 5G, and semiconductor design, as per the National Education Policy (NEP) 2020. This will ensure that graduates enter the workforce with job-ready skills, reducing the transition time between education and employment.

Pragmatic approach towards regulating AI: As India builds a future-ready workforce, its AI regulatory framework must foster innovation while ensuring responsible deployment. Unlike the 'heavy-handed regulatory framework', which risks stifling innovation, or the 'market-driven governance', which often concentrates power in the hands of a few, India is following a pragmatic, techno-legal approach.

Rather than relying solely on legislation to address AI-related risks, the government is investing in technological safeguards. The government is financing AI-driven projects at top universities and IITs to develop tools to tackle deepfakes, privacy concerns, and cybersecurity threats.

As AI continues to reshape global industries, India's vision is clear: Leverage technology for inclusive growth while maintaining a regulatory framework that fosters innovation. But beyond policies and infrastructure, this transformation is about our people. ❑

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India's Turf: A Global Investor Haven

New India Samachar Research Team

Favourable policy framework and continued infrastructure investment contribute to sustained growth, reinforcing India's position as a promising investment destination. This strengthened the bedrock for India's emergence as a global investment hub.

Under Prime Minister Modi's leadership, the Government aims to transform India from a cash-strapped economy into a thriving one. Prioritising ease of doing business, a robust investment climate, and enhancing India's global competitiveness have been central to this vision.

India has gained global recognition for its economic growth, technological advancements, and contributions to global stability and established a dynamic and robust investment climate.

This progress aligns seamlessly with the ambitious vision of a '***Viksit Bharat* @2047'** positioning the nation as an indispensable force in the global landscape.

What Have Been The Progressive Trends?

Managing the aspirations of over 1.4 billion citizens, India's leadership identified that the nation's economic trajectory depends on **cultivating homegrown solutions, rather than depending on imports**. The focus has been on:

- Prioritising domestic production.
- Ensuring fair royalties for intellectual property.
- Active promotion of local manufacturing of finished goods.

These strategic efforts, combined with increasing global endorsements from international leaders, were leveraged further to attract resources that fuel India's growth story, positioning the nation as a leading investment hub in the global economy.

- According to the 2024 PwC 27th Global CEO Survey, **India has risen to fifth place globally as an investment destination, up from ninth in 2023,** reflecting investor confidence and trust in its future growth.
- The survey was conducted across **105 countries with participation from nearly 5000 CEOs.**

Highlights on the Opinion of Indian CEOs on Domestic Turf:

- According to the PwC Survey, there exists a significant increase in optimism among **Indian CEOs, with 86% expecting economic improvement.**
- Indian CEOs have shown a **30% increase in confidence about our nation's growth potential** compared to 2023.
- They also have **higher revenue growth expectations over the next 12 months.**
- Furthermore, they agree that **India is on track to become the third-largest global economy by 2030**.
- Increased focus on **technological innovations, including Generative AI** remains the prime driver of this growth expectation and business reinvention.



International leaders such as US President Donald Trump, German Chancellor Olaf Scholz, Spanish Prime Minister Pedro Sánchez, etc., have **directly endorsed India's evolving investment opportunities and rising attractiveness to foreign investors**.

Global business leaders and representatives have acknowledged their trust in the Indian growth story, which includes Apple's CEO Tim Cook, Toshihiro Suzuki, President of Suzuki Motors, and Borge Brende, President of WEF.



Statistical Evidence for Outcomes of Regulatory Support for Encouraging FDI & Ease of Doing Business Reforms

Strategy & Approach: Focus on global competitiveness driven by reduced regulatory friction and fostering trust. The key steps:

- Promote **'Make in India'**
- Liberalise **Sectoral Policies and**
- Introduce tax reforms, especially **the Goods and Services Tax (GST)**
- **Compliance burden** reduced
- **Provisions decriminalised** effectively
- **Single-window system** launched

The competitive labour costs and strategic incentives offered continued to attract multinational corporations every year. These measures enhanced investor confidence.

Outcomes

- Strong FDI inflows across diverse sectors.
- A thriving IPO market.
- Enhanced participation from retail investors through SIPs.

This underscores the active capital-raising efforts by businesses in India across the last decade. Retail investors have shown heightened interest in new listings, further fuelling demand. Companies from diverse sectors, including technology, healthcare, and manufacturing, have successfully raised capital through IPOs, reflecting the broad-based nature of this trend.

These trends highlight **robust internal demand, fuelled by domestic investor confidence and global trust in India's economic potential.** This synergy fosters a **virtuous cycle, driving sustainable growth and long-term development.**

A) Impact of FDI Liberalisation

- Decadal cumulative FDI (2014-24**) has risen by 119% over the previous decade.**
- India attracted $991 billion in FDI between 2000-2024, **with 67% ($667 billion) coming in the last decade.**
- **FDI in the manufacturing sector saw a 69% increase**, rising from $98 billion (2004-2014) to $165 billion (2014-2024).

B) Impact of Ease of Doing Business Reforms

- According to the KPMG report on IPO in India, in the first half of FY25, **IPO funds raised were more than doubled compared to FY24, indicating a surge in market activity and investor confidence.**

- **India's inclusion in one of the US's leading banks' global government bond index stands out in the first half of FY 25 made significant news during this time.**
- This growth reflects the resilience of India's capital markets, driven by a strong economic environment and widespread investor interest across sectors.
- This trend stands out as India's IPO market remained robust in H1 FY25, continuing the momentum from FY24 **despite geopolitical uncertainties.**
- The strong retail investor participation in IPOs, oversubscription trends, and a favorable regulatory environment **validate the demonstrated resilience of the Indian economy as shown by SIP trends.**

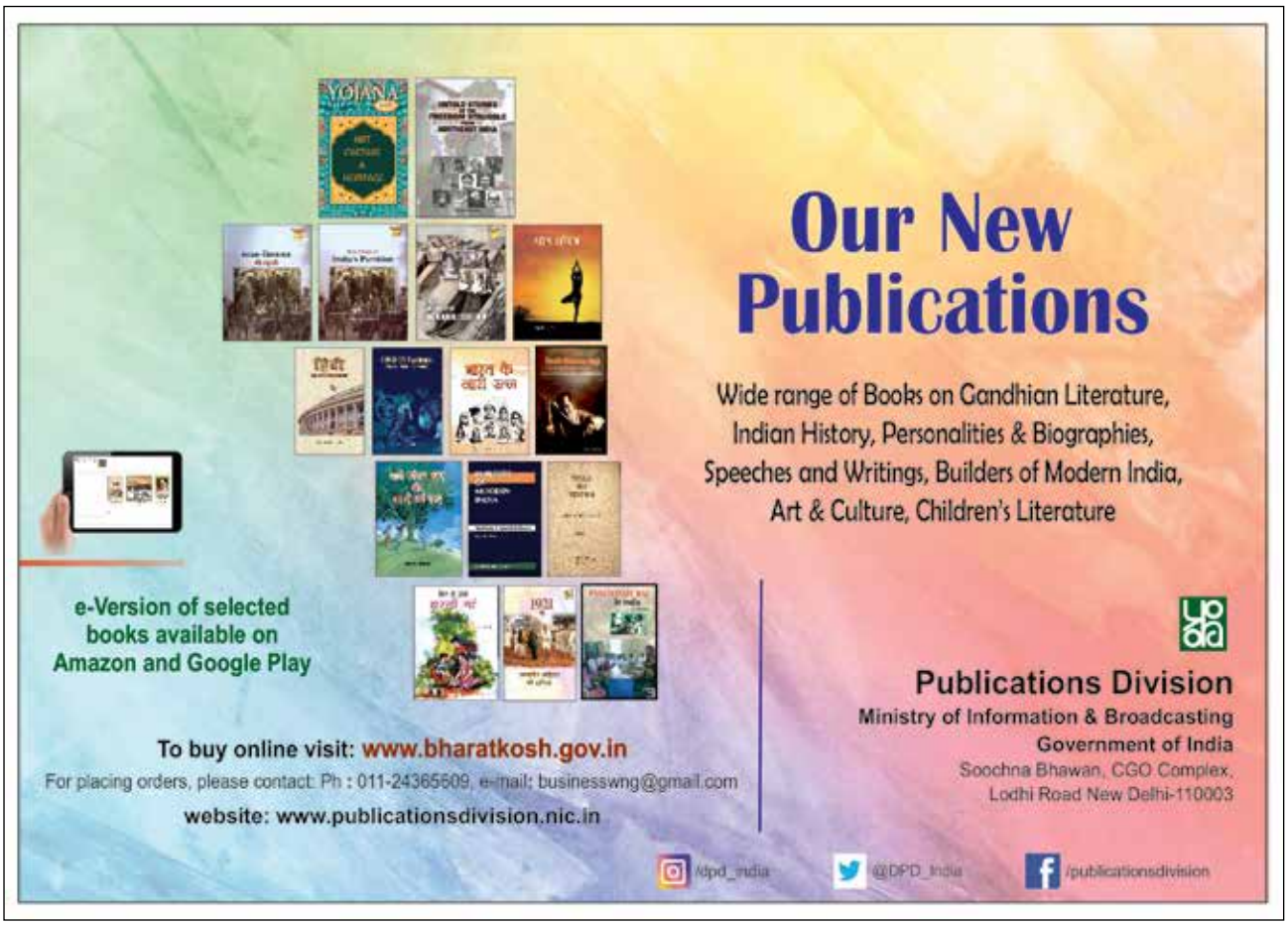
C) Ripple Effects For The Economy

- These projects have boosted **India's industrial capabilities and supported job creation.**
- The ripple effect of such investments **flows to India's nearly 6 crore MSMEs** integral to the supply chains, with their employment reaching **24 crore by the end of December 2024 from 10 crore in 2012-13**.
- For the economy overall, 17.9 crore additional jobs were created during PM Modi's tenure.
- As large-scale infrastructure, energy, and technology projects expand, MSMEs gain from **increased demand for ancillary services, materials, and innovations.**
- Skill development enhanced market linkages and greater financial inclusion for small businesses.

The new governance benchmarks set since 2014 have notably enhanced India's economic growth and soft power, building on earlier foundations and positioning India as a stronger global player.

The favourable policy framework and continued infrastructure investment contribute to sustained growth, reinforcing **India's position as a promising investment destination.**

This strengthened the bedrock for India's emergence as a global investment hub. As a result, the international communities resonate more with the vision of '*Viksit Bharat* @ 2047'. ❑



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Transforming India's Financial Landscape

Dr Arjun B S

The government has introduced groundbreaking reforms to enhance financial inclusion, strengthen infrastructure financing, and attract foreign investments, as highlighted in the recent budget. These initiatives align with India's vision of 'Viksit Bharat by 2047', ensuring robust economic growth, enhanced digitalisation, and financial empowerment for all segments of society.

In the last nine years, the insurance industry has drawn significant foreign direct investment totalling around US$ 6.5 billion (Rs 54,000 crores), propelled by the government's gradual easing of capital inflow rules. In the recently presented budget, the Foreign Direct Investment cap in the insurance sector was raised from 74 per cent to 100 per cent, which is a transformative move for India's economic and financial landscape. There is no doubt that this reform will increase foreign investment, improve the efficiency and quality range of products in the insurance market, and contribute towards India's vision of becoming a 10 trillion-dollar economy by 2047. It also aligns with the Insurance Regulatory and Development Authority of India's (IRDAI) goal of achieving 'Insurance for All' by 2047.

Currently, India's insurance penetration is 3.7 per cent, which is significantly lower than the global average of 7 per cent. However, the present FDI limit can boost the insurance sector in India by providing broader coverage of the population. With full foreign ownership to be allowed, the Insurance sector is expected to invest more in technology, products, and distribution networks, which will allow them to access untapped rural and semi-urban markets. The additional investment will enable insurance firms to improve their solvency ratios and fulfil the regulatory standards set. In turn, this will result in the development of a competitive environment, improved service standards among insurers, and prudent customer policies.

Furthermore, foreign insurers with higher proficiency in technology can help modernise and streamline Indian operations during this phase of fast-paced digitalisation, which will optimise efficiency and significantly improve customer satisfaction. As per the economic survey of 2024-25 and Brand India Equity Foundation, the insurance market in India is expected to reach US$ 222 billion by 2026. The Life Insurance Council reports that life insurance companies registered a 14 per cent increase in underwriting new business, with premium collections of Rs 35,020 crores (US$ 4.15 billion) in September 2024, an increase from Rs 30,716 crores (US$ 3.64 billion) during the same month of the previous year. The new business premium collection for the initial half of FY25 increased by 19 per cent to Rs 1,89,214 crore (US$ 22.42 billion) from Rs 1,58,377 crore (US$ 18.77 billion) during the corresponding period last year. These statistics show that the insurance industry could play a significant role in job creation, with projections indicating that a robust insurance market might generate more than 3 million direct and indirect jobs by 2030. The easing of limits on foreign direct investment is anticipated to enhance the capital market, since insurers typically invest significantly in government bonds and various financial assets, thereby stabilising the overall economic system.

As the sector grows, it will also play a crucial role in infrastructure financing and developing long-term financial products such as pensions and annuities, aligning with India's financial inclusion and economic

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resilience goal. By aligning foreign involvement with local interests and fostering a regulatory framework that supports growth, India can maximise the benefits of this policy reform, establishing itself as a globally competitive market in the insurance industry and facilitating the way for sustained economic development.

Robust Policies and Guidelines: The Insurance Regulatory and Development Authority of India (IRDAI) may introduce guidelines to ensure that foreign investors are committed to serving rural and economically weaker sections while maintaining financial discipline and competition. Moreover, the government may provide incentives to foreign players to invest in the skill and technological advancement of the sector. In addition, the regulation of tax incentives for long-term investments in the insurance industry should be simplified. This would further improve the incentive for foreign investment in the sector.

GST Rates on Insurance Products: Another support the government can do for the insurance sector is to bring reform in GST on insurance products. Currently, the GST rate is 18 per cent on life insurance, health insurance, and ULIPs (Unit Linked Plans) products, which is leading to costlier premium amounts. If the government cuts this rate to a lower rate, the insurance premiums amount will be more affordable for the majority of customers, especially for low-income groups; this will bring more people under the insurance coverage.

Technology-driven Insurance Services: A commitment has been made to transform education and workforce development through an allocation of Rs 500 crore for establishing a Centre of Excellence in Artificial Intelligence (AI) for Education. This initiative aims to enhance skill development, provide personalised learning experiences, and integrate AI-driven solutions to revolutionise education in India. Additionally, funds have been allocated for setting up five National Centres of Excellence for Skilling, focusing on emerging technologies like AI, robotics, and cybersecurity to equip India's workforce with industry-relevant skills. Although these innovations are expected to influence various industries, the insurance industry stands to gain significantly from this digital shift.

The economic survey 2024-25 also emphasises the digitalisation of the insurance sector by addressing the challenges of mis-selling, delayed claim settlement, AI and Cybersecurity. The present government initiative can benefit the insurance sector. AI can transform the insurance sector by employing a highly skilled workforce in AI and data analytics; insurance firms can boost underwriting accuracy, identify fraudulent claims more rapidly, and improve customer engagement via AI-driven chatbots and automated advisory services. Insurance plans tailored to individuals, created with AI-powered predictive analytics, will enable companies to provide policies customised to specific customer requirements, enhancing overall customer contentment and policy adoption.

Expanding Services of India Post Payment Bank

"Ensuring a dignified life for the people of rural India is the priority of my Government," said Prime Minister Narendra Modi. The Union Budget 2025 strongly emphasised the extension of India Post Payment Bank (IPPB) services in rural areas as a significant step towards financial inclusion, guaranteeing that banking services are available even in the most distant regions of the nation. With more than 2 lakh postmen and Gramin Dak Sevaks (GDS) offering doorstep banking services and a vast network of 1,36,078 post offices spread throughout urban and rural India, this step In the budget is expected to close the banking gap for millions of people who are still not part of the official financial system. The action is in line with the government's goal of strengthening doorstep and digital banking services and achieving financial inclusion. India's financial inclusion journey has witnessed remarkable progress in recent years, with the RBI's Financial Inclusion Index (FI-Index) rising from 53.9 in March 2021 to 64.2 by March 2024. This impressive growth reflects the increasing accessibility and penetration of banking services across the country, particularly in rural areas. A key contributor to this success is India Post Payment Bank (IPPB), which has played a transformative role in bringing formal banking services to millions as IPPBs hold a diversified customer segment like retired Senior citizens, small business owners, farmers, students, homemakers and daily wage workers. Currently, IPPB operates with one controlling branch and 649 banking outlets, ensuring that nearly every district in India has access to banking services. The 22,251 Head Post Offices and Sub Post Offices play a crucial role in delivering these services, acting as banking access points that provide savings accounts, money transfers, insurance, and financial advisory services to rural populations.

Credit Enhancement Facility by NaBFID to Boost Infrastructure Financing

To enhance India's infrastructure financing framework, the National Bank for Financing Infrastructure and Development (NaBFID) is to set up a Partial Credit Enhancement (PCE) Facility for corporate bonds, as announced in the Union Budget 2025. This initiative aims to improve the creditworthiness of corporate bonds issued for infrastructure initiatives, attracting long-term institutional investors and accessing capital for essential areas like roads, energy, railways, ports, and data centres.

The Economic Survey 2024-25 reports that NaBFID approved loans of Rs 1.3 lakh crore by September 30, 2024, with more than 75 per cent of these resources devoted to road and energy initiatives, encompassing renewable energy. Acknowledging the necessity for sustainable, long-term financing, NaBFID has organised its lending portfolio with loan durations between 15 to 25 years and interest rate adjustments occurring every 3 to 5 years. Aiming to approve Rs 3 lakh crore in total loans by FY26, the organisation is set to emerge as a key component of India's infrastructure growth.

The Partial Credit Enhancement (PCE) facility by NaBFID represents a crucial change in India's infrastructure funding approach, offering numerous long-term advantages to the economy. A key benefit is the reduced capital cost for infrastructure developers due to the improved credit rating of corporate bonds, enabling them to secure financing at more favourable interest rates. This is especially important for capital-heavy industries like renewable energy, highways, railways, and ports, where significant initial investments are necessary, and lower financing rates can enhance project feasibility. Furthermore, the PCE facility will be essential in strengthening India's corporate bond market, which, despite its increasing significance, accounts for only 16 per cent of GDP, notably less than the 40 per cent observed in developed nations. By enhancing the credit quality of infrastructure bonds, the facility will promote increased involvement from institutional investors, who usually invest in low-risk, highly rated assets.

Grameen Credit Score to support SHGs

A significant move to enhance rural credit accessibility is the introduction of the Grameen Credit Score (GCS) framework by Public Sector Banks (PSBs). This initiative aims to transform the lending facility for Self-Help Group (SHG) members, small farmers, micro-entrepreneurs, and rural borrowers by providing a systematic, data-driven credit assessment mechanism. With the technology and financial information, the GCS will enable easy loan access, enhance repayment habits, and reduce credit risks in rural India.

Access to formal credit has long been a challenge in rural India, where the majority of the population still depends on unorganised lending sources with extremely high interest rates. Although various financial inclusion initiatives exist, many rural borrowers remain outside the formal banking system due to the lack of documented credit history. The Grameen Credit Score can bridge this gap by offering a structured credit evaluation model, enabling banks, NBFCs, and microfinance institutions (MFIs) to make informed lending decisions for rural borrowers.

While MFIs have grown significantly, rural borrowers often face higher rejection rates due to the absence of standard credit assessment mechanisms. The GCS framework will address this issue by complementing existing credit scores like CIBIL and CRIF Highmark, ensuring that even those with limited formal financial records have a credible credit evaluation.

India's journey towards *Viksit Bharat* @2047 emphasises economic transformation through financial inclusion, infrastructure expansion, and global investment integration. Key measures include allowing 100 per cent FDI in insurance, enhancing rural credit access via the GCS, and strengthening infrastructure financing through NaBFID's PCE facility. These initiatives, as highlighted in the recent budget, aim to foster a resilient, investment-friendly, and technologically advanced financial ecosystem. These reforms will boost job creation, deepen capital markets, expand digital financial services and accelerate India's transition into a $10 trillion economy. By aligning global investments with national priorities, modernising financial regulations, and leveraging technology-driven solutions, India is poised to become a global economic leader. The government's commitment to financial empowerment, sustainable infrastructure, and competitive markets will drive inclusive growth, strengthen economic resilience, and position India as a global financial and investment leader, ensuring a prosperous and self-reliant *Viksit Bharat* by 2047. ❑

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Enhancing India's Manufacturing and Trade

Dr Saurabh Kumar Bharti



The National Manufacturing Mission (NMM) aims to increase the manufacturing sector's GDP share to 25 per cent by 2030. It focuses on clean tech, ease of doing business, and boosting local production of high-demand goods like semiconductors and EV components.

India's ambitious initiative to integrate its economy into global trade while strengthening its domestic manufacturing base is a powerful message to the world. By focusing on both 'making in India' and 'making for the world,' the country moves towards self-reliance (*Atmanirbhar Bharat*) while positioning itself as a key player in global commerce.

A series of strategic initiatives have been introduced to strengthen India's manufacturing capabilities and enhance its role in global trade. These measures focus on stimulating economic growth, fostering innovation, and integrating the country more deeply into international supply chains.

National Manufacturing Mission

A National Manufacturing Mission (NMM) has been proposed to cover small, medium, and large industries, aiming to further 'Make in India' by providing policy support, execution roadmaps, and a governance and monitoring framework for central ministries and states.. The mission's mandate will include five focus areas—ease of doing business (EoDB), upskilling for in-demand jobs, MSMEs, availability of technology, and quality products.

Currently, India's manufacturing sector contributes only 16-17 per cent to GDP, whereas countries like China (28 per cent) and South Korea (25 per cent) have a much higher share. The mission aims to increase this contribution to 25 per cent by 2030, making India a major global manufacturing hub. India has a trade deficit of over $250 billion, largely due to heavy imports of electronics, machinery, and petroleum products. The NMM will help bridge this gap by increasing local production of high-demand goods like semiconductors and solar panels and encouraging export-oriented industries to earn foreign exchange.

With increasing global pressure to reduce carbon emissions, the manufacturing sector must transition towards sustainable practices. The NMM focuses on clean tech manufacturing to improve domestic value addition in solar PV cells, electric vehicles (EV) and grid-scale batteries, electrolysers, wind turbines, and high-voltage transmission equipment. Circular economy initiatives will minimise waste and maximise resource

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efficiency.

The NMM is essential for India's long-term economic growth, global trade competitiveness, and job creation. By strengthening domestic industries, reducing import dependence, and integrating into global supply chains, India can position itself as a leading manufacturing powerhouse in the coming decade.

Exemption of Basic Customs Duty (BCD)

Basic Customs Duty (BCD) Exemption refers to the waiver or reduction of import duties levied on specific goods when brought into India from other countries. To secure the availability of essential materials for domestic manufacturing, the government has removed BCD on waste and scrap of several critical minerals, including antimony, cobalt, tungsten, copper, lithium-ion batteries, lead, zinc, and cobalt powder. This move is expected to support industries reliant on these materials and reduce import costs. The exemption of BCD on raw materials, components, consumables or parts for the manufacture of ships will continue for another 10 years. Lower import duties on key materials can encourage foreign companies to set up manufacturing plants in India, boosting FDI.

The Government of India has implemented a policy to levy not more than one cess or surcharge. A more straightforward and predictable tax regime may make India a more attractive destination for foreign investors.

Elimination of Import Taxes on Select Smartphone Components

To boost local manufacturing and attract global tech giants, the 2.5 per cent import duty on specific smartphone components, including printed circuit board assemblies, camera module parts, and USB cables, has been abolished. By removing import duties on essential components, the production costs for smartphone manufacturers in India are expected to decrease. This reduction enhances the profitability of domestic manufacturing units and encourages the establishment of new production facilities. Lower production costs may translate into more affordable smartphones for consumers, increasing accessibility to technology. This initiative aims to strengthen India's position as a major player in the global electronics supply chain.

Production-Linked Incentive (PLI) Expansion

The PLI scheme was launched in 2020 for mobile manufacturing and IT hardware; since then, the scheme has expanded to encompass 14 key sectors, including food products, pharmaceuticals, automobiles, and textiles. The PLI schemes have attracted significant investments, leading to increased production across various sectors. For instance, the electronics sector has seen substantial growth, with India becoming the second-largest mobile phone producer globally.

The government has particularly identified electronics manufacturing as a major driver of growth in the coming years, with Rs 8,885 crore budgeted for the Production Linked Incentive (PLI) scheme for electronics and IT hardware manufacturing for 2025-26, the highest among all PLI schemes. The government has allocated Rs 2,819 crore for the PLI scheme targeting the automobile

and auto components sector in the financial year 2025-26. This initiative is expected to boost the production of electric vehicles and related components, contributing to sustainable mobility solutions. The expansion of the PLI scheme across various industries is a pivotal move towards making India a global manufacturing hub, fostering economic growth, and achieving self-reliance in critical sectors.

Micro, Small, and Medium Enterprise (MSME) Support

There are 5.93 crore MSMEs registered on the Udyam Registration Portal. Based on data from the Ministry of Statistics and Programme Implementation (MoS&PI), Micro, Small, and Medium Enterprises (MSMEs) accounted for 35% of India's total manufacturing output in the fiscal year 2022-23. Additionally, the contribution of MSMEs to the country's Gross Value Added (GVA) within the GDP stood at 30 per cent during the same period. The total employment reported by the MSMEs on the Udyam Registration Portal and Udyam Assist Platform is 25.18 crore (as of 04.02.2025).

The recent budget provides special attention to MSMEs and manufacturing, particularly labour-intensive manufacturing. A separately constituted self-financing guarantee fund will provide, guarantees of up to Rs 100 crore per borrower, even if the loan amount exceeds the limit. Additionally, public sector banks will enhance their internal capacity for assessing the creditworthiness of MSMEs, thereby reducing reliance on external evaluations. Furthermore, the government has introduced a new mechanism aimed at ensuring the continuity of bank credit to MSMEs during periods of financial distress. To enhance access to credit, the credit guarantee cover will be significantly improved. Specifically, for micro and small businesses, the guarantee limit will be elevated from Rs 5 crore to Rs 10 crore, thereby facilitating the availability of an additional Rs 1.5 lakh crore in credit over the next five years. For MSMEs, the loan limit under the Modified Interest Subvention Scheme will be increased from Rs 3 lakh to Rs 5 lakh. Investment and turnover limits for MSMEs will be increased, allowing for a 2.5x and 2x expansion in these thresholds, respectively.

Furthermore, the investment and turnover thresholds for MSMEs will be revised, resulting in a 2.5-fold and 2-fold increase, respectively. In an effort to promote entrepreneurship, a new scheme will be introduced to extend term loans of up to Rs 2 crore to five lakh first-time entrepreneurs, with a particular focus on women, as well as individuals belonging to Scheduled Castes and Scheduled Tribes, over the next five years.



Measures for Labour-Intensive Sectors

The leather and footwear industries have been significantly enhanced through improved loan accessibility, simplified levies, and supportive policy frameworks. The introduction of a Focused Product Scheme for Footwear and Leather Sectors aims to strengthen domestic manufacturing, increase exports, and generate employment opportunities. The scheme is expected to create 22 lakh jobs, achieve a turnover of Rs 4 lakh crore, and drive exports exceeding Rs 1 lakh crore. Additionally, the budget has announced a full exemption from BCD on Wet Blue leather, facilitating imports to support domestic value addition and employment. Furthermore, crust leather has been exempted from the 20 per cent export duty, benefiting small tanners and promoting exports.



The Mission for Cotton Productivity, a five-year initiative, will focus on improving the productivity and sustainability of cotton farming. This mission will promote the cultivation of extra-long staple cotton varieties, leveraging advanced science and technology to enhance farmers' income and ensure a steady supply of quality cotton for India's traditional textile industry. In a major relief to the garment sector, the BCD on knitted fabrics (covering nine tariff lines) will be revised from 10 per cent or 20 per cent to 20 per cent or Rs 115 per kg, whichever is higher. Moreover, the total budget allocation for the textiles sector has been increased by 57.7 per cent, reaching Rs 5,272 crore for 2025-2026, compared to Rs 3,342 crore in the revised estimate for 2024-2025.

Recognising the potential of the toy sector, the government will focus on developing specialised production hubs, improve skill development programs, and establish a resilient manufacturing facility to promote the creation of high-quality, innovative, and sustainable toys under the 'Made in India' initiative. India's exports of toys fell from USD 177 million in 2021–2022 to USD 152 million in 2023–2024 as a result of a general downturn in the demand for these goods worldwide. India's competitiveness in the global toy market is demonstrated by the fact that its import bill for toys from China decreased from USD 214 million in FY13 to USD 41.6 million in FY24, which also caused China's share of India's toy imports to drop from 94 per cent in FY13 to 64 per cent in FY24. Since toys, electronics, and footwear are among China's top exports to the United States, it is important to concentrate on their production. It makes sense to concentrate on domestic production now that the United States is levying further tariffs on China.

To further strengthen the food processing industry, the government has announced the establishment of a National Institute of Food Technology in Bihar. This initiative is expected to enhance farmers' income while also creating skilling, entrepreneurship, and employment opportunities for the youth.

Export Promotion Mission

An Export Promotion Mission with an outlay of Rs 2,250 crore has been introduced to provide easy access to export credit, cross-border factoring support, and assist MSMEs in addressing non-tariff measures in overseas markets. Export factoring is a financial service that helps exporters manage their cash flow by selling their accounts receivable (invoices) to a factoring company (also called a factor). This allows exporters to receive immediate funds rather than waiting for buyers to make payments, which can take weeks or months. Encouraging factoring services would help in decreasing exporters' dependency on banks. It is a widely used financing instrument globally but has low adoption in India due to high factoring costs involving higher rates of interest, higher risk premiums, and lack of parity with subvention schemes. The government also announced significant measures to support the handicraft and leather sectors by providing duty-free access to essential inputs. This initiative aims

to reduce production costs and enhance the global competitiveness of Indian handicrafts.

Bharat Trade Net: Digitalising Trade

A digital public infrastructure, 'BharatTradeNet' (BTN) for international trade will be set up as a unified platform for trade documentation and financing solutions. BTN will complement the Unified Logistics Interface Platform and will be aligned with international practices.

By simplifying compliance and documentation, the platform aims to lower non-tariff barriers, making it easier for businesses to engage in international trade. Bharat Trade Net will empower MSMEs to expand their export activities, contributing to economic growth and employment generation.

Infrastructure Development for Trade

Export growth requires infrastructure development, and the Budget says the government will facilitate the upgradation of infrastructure and warehousing for air cargo, including high-value perishable horticulture produce. Significant resources have been allocated to strengthen India's research and development (R&D) ecosystem, including a Rs 20,000 crore (US$ 2.30 billion) fund for the Department of Science and Technology to promote private-sector innovation and foster Artificial Intelligence (AI), geospatial initiatives, and Atal Tinkering Labs. This move aims to strengthen India's position as a global hub for technology, manufacturing, and knowledge-driven industries. It will also encourage cutting-edge research in sectors such as AI, semiconductor technology, biotechnology, renewable energy, and space tech, and promote Industry 4.0 adoption with automation, robotics, and data analytics.

The existing SEZ law is set to be replaced with new legislation aimed at enabling states to collaborate in the 'Development of Enterprise and Service Hubs' (DESH). Reforms in customs administration for SEZs are proposed to improve the ease of doing business by facilitating faster clearance and reducing compliance burdens. Allowing states to partner in the development of enterprise and service hubs is expected to promote balanced regional growth.

By aligning economic policies with global trends, the Union Budget 2025-26 creates an enabling environment for sustainable industrial growth. With a balanced approach towards infrastructure development, digitalisation, and export promotion, India is well on its way to becoming a global manufacturing powerhouse. The initiatives outlined in this budget will not only strengthen India's domestic manufacturing base but also expand its role in international trade, fostering long-term economic prosperity. ❑

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Cabinet approves Incentive scheme for promotion of low-value BHIM-UPI transactions (P2M)

The Union Cabinet approved the 'Incentive Scheme for promotion of low-value BHIM-UPI transactions Person to Merchant (P2M)' for the financial year 2024-25 in the following manner:

i. The incentive scheme for promotion of low-value BHIM-UPI transactions (P2M) will be implemented at an estimated outlay of Rs 1,500 crore, from 01.04.2024 to 31.03.2025.

ii. Only the UPI (P2M) transactions upto Rs 2,000 for Small Merchants are covered under the scheme. Incentive at the rate of 0.15% per transaction value will be provided for transactions upto Rs 2,000 pertaining to category of small merchants.

iii. For all the quarters of the scheme, 80% of the admitted claim amount by the acquiring banks will be disbursed without any conditions.

iv. The reimbursement of the remaining 20% of the admitted claim amount for each quarter will be contingent upon fulfilment of the following conditions:

a) 10% of the admitted claim will be provided only when the technical decline of the acquiring bank will be less than 0.75%; and

b) The remaining 10% of the admitted claim will be provided only when the system uptime of the acquiring bank will be greater than 99.5%.

Benefits

i. Convenient, secure, faster cash flow, and enhanced access to credit through digital footprints.

ii. Common citizens will benefit from seamless payment facilities with no additional charges.

iii. Enable small merchants to avail of UPI services at no additional cost. As small merchants are price-sensitive, incentives would encourage them to accept UPI payment.

iv. Supports the Government's vision of a less-cash economy through formalising and accounting the transaction in digital form.

v. Efficiency gain- 20% incentive is contingent upon banks maintaining high system uptime and low technical decline. This will ensure round-the-clock availability of payment services to citizens.

vi. Judicious balance of both the growth of UPI transactions and the minimum financial burden on the Government exchequer.

Objective

- Promotion of indigenous BHIM-UPI platform. Achieving the target of 20,000 crore total transaction volume in FY 2024-25.
- Supporting the payment system participants in building a robust and secure digital payments infrastructure.
- Penetration of UPI in tier 3 to 6 cities, especially in rural & remote areas by promoting innovative products such as feature phone based (UPI 123PAY) & offline (UPI Lite/UPI LiteX) payment solutions.
- Maintain a high system uptime & minimise technical declines.

Category	Small Merchant	Large Merchant
Up to Rs 2k	Zero MDR / Incentive (@0.15%)	Zero MDR / No Incentive
Over Rs 2k	Zero MDR / No Incentive	Zero MDR / No Incentive

Financial Year	GoI Payout	RuPay Debit Card	BHIM-UPI
FY2021-22	1,389	432	957
FY2022-23	2,210	408	1,802
FY2023-24	3,631	363	3,268

Background

Promotion of digital payments is an integral part of the Government's strategy for financial inclusion and provide wide-ranging payment options to the common man. The expenditure incurred by the digital payment industry while providing services to its customers / merchant is recovered through the charge of Merchant Discount Rate (MDR).

As per RBI, MDR upto 0.90% of transaction value is applicable across all card networks. (for Debit cards). As per NPCI, MDR upto 0.30% of transaction value is applicable for UPI P2M transaction. Since January 2020, to promote digital transactions, MDR was made zero for RuPay Debit Cards and BHIM-UPI transactions through amendments in section 10A in the Payments and Settlement Systems Act, 2007 and section 269SU of the Income-tax Act, 1961.

In order to support the payment ecosystem participants in effective delivery of services, **"Incentive scheme for promotion of RuPay Debit Cards and low-value BHIM-UPI transactions (P2M)"** has been implemented with due approval by the Cabinet. Year-wise incentive payout by the Government (in Rs crore) during the last three financial years:

The incentive is paid by the Government to the Acquiring bank (Merchant's bank) and thereafter shared among other stakeholders: Issuer Bank (Customer's Bank), Payment Service Provider Bank (facilitates onboarding of customer on UPI app / API integrations) and App Providers (TPAPs).

Cabinet approves Revised National Programme for Dairy Development (NPDD)

The Union Cabinet approved the Revised National Program for Dairy Development (NPDD).

The Revised NPDD, a Central Sector Scheme, has been enhanced with an additional Rs 1,000 crore, bringing the total budget to Rs 2,790 crore for the period of the 15th Finance Commission cycle (2021-22 to 2025-26). This initiative focuses on modernising and expanding dairy infrastructure, ensuring the sector's sustained growth and productivity.

The revised NPDD will give an impetus to the dairy sector by creating infrastructure for milk procurement, processing capacity, and ensuring better quality control. It is intended to help farmers gain better access to markets, to ensuring better pricing through value addition, and improve the efficiency of the supply chain, leading to higher incomes and greater rural development.



The scheme consists of two key components:

1. Component A is dedicated to improving essential dairy infrastructure, such as milk chilling plants, advanced milk testing laboratories, and certification systems. It also supports the formation of new village dairy cooperative societies and strengthens milk procurement and processing in the North Eastern Region (NER), hilly regions, and Union Territories (UTs), especially in remote and backward areas, as well as the formation of 2 Milk Producer Companies (MPCs) with dedicated grant support

2. Component B, known as "Dairying through Cooperatives (DTC)", will continue to foster dairy development through cooperation with the Government of Japan and Japan International Cooperation Agency (JICA) as per agreements signed. This component focuses on the sustainable development of dairy cooperatives, improving production, processing, and marketing infrastructure in the nine States (Andhra Pradesh, Bihar, Madhya Pradesh, Punjab, Rajasthan, Telangana, Uttarakhand, Uttar Pradesh, and West Bengal).

The implementation of NPDD started has made huge socio-economic impact already benefiting over 18.74 lakh farmers and has created over 30,000 direct and indirect jobs and increase milk procurement capacity by an additional 100.95 lakh liters per day. The NPDD has also supported in promoting cutting-edge technology for better milk testing and quality control. Over 51,777 village-level milk testing laboratories have been strengthened, while 5,123 bulk milk coolers with a combined capacity of 123.33 lakh liters have been installed. In addition, 169 labs have been upgraded with Fourier Transform Infrared (FTIR) milk analysers, and 232 dairy plants now have advanced systems for detecting adulteration.

The Revised NPDD is expected to establish 10,000 new Dairy Cooperative Societies, processing in the

North Eastern Region (NER), as well as the formation of 2 Milk Producer Companies (MPCs) with dedicated grant support in addition to the ongoing projects of NPDD, to generate an additional 3.2 lakh direct and indirect employment opportunities, particularly benefiting women, which constitute 70% of the dairy workforce.

The Revised National Programme for Dairy Development will transform India's modern infrastructure, in sync with White Revolution 2.0 and will further support the newly formed cooperatives by providing new technology, and quality testing labs. This program will help improve rural livelihoods, generate jobs, and build a stronger, more resilient dairy industry that benefits millions of farmers and stakeholders across the country.

Revised Rashtriya Gokul Mission with enhanced allocation for the years 2024-25 and 2025-26

The Union Cabinet approved the Revised Rashtriya Gokul Mission (RGM) to boost growth in livestock sector. Implementation of revised RGM, as Central Sector component of Development Programmes scheme is being done with an additional outlay of Rs 1000 crore that is total outlay of Rs 3400 crore during 15th Finance Commission cycle from 2021-22 to 2025-26.

Two New activities added are: (i) One-time assistance of 35% of the capital cost for establishment of Heifer Rearing Centres to Implementing Agencies for creation of 30 housing facilities having total 15,000 heifers and (ii) To encourage farmers to purchase High genetic merit (HGM) IVF heifers to provide 3% interest subvention on loan taken by the farmer from milk unions / financial institutions/ banks for such purchase. This will help in systemic induction of high yielding breeds.



The revised Rashtriya Gokul Mission is approved with an allocation Rs 3,400 crore during 15th Finance Commission cycle (2021-22 to 2025-26).

The scheme is for continuation of ongoing activities of Rashtriya Gokul Mission- strengthening of semen stations, Artificial Insemination network, implementation of bull production programme, accelerated breed improvement programme using sex sorted semen, skill development, farmer awareness, support for innovative activities including establishment of Centre of Excellence, strengthening of Central Cattle Breeding Farms and strengthening of Central Cattle Breeding Farms without any change in the pattern of assistance in any of these activities.

With the implementation of the Rashtriya Gokul Mission and other efforts of the Government, milk production has increased by 63.55% in the last ten years, along with the availability of milk per person, which was 307 grams per day in 2013-14, has increased to 471 grams per day in 2023-24. Productivity has also increased by 26.34% in the last ten years.

The Nationwide Artificial Insemination Programme (NAIP) under the RGM provides free of cost Artificial Insemination (AI) at the farmer's doorstep in 605 districts across the country where the baseline AI coverage was below 50%. Till date, over 8.39 crores animals have been covered and 5.21crores farmers have been benefitted. RGM has also been at the forefront in bringing the latest technological interventions in breeding to the farmer's doorstep. A total of 22 in vitro fertilisation (IVF) labs have been set up across the country under the State Livestock Boards (SLBs) or in Universities and over 2541 HGM calves have been born. Two path breaking steps in Atmanirbhar technology are the Gau Chip and Mahish Chip, genomic chips for indigenous bovines developed by National Dairy Development Board (NDDB) and ICAR National Bureau of Animal Genetic Resources (NBAGR) and Gau Sort indigenously developed sex sorted semen production technology developed by NDDB.

The scheme is set to significantly boost milk production and productivity, ultimately increasing farmers' incomes. It focuses on the protection and preservation of India's indigenous bovine breeds through systematic and scientific efforts in bull production and the development of indigenous bovine genomic chips. Additionally, IVF has become an established technology, due to the initiatives taken under the scheme. This initiative will not only enhance productivity but also improves livelihoods of 8.5 crores farmers engaged in Dairying. ❑

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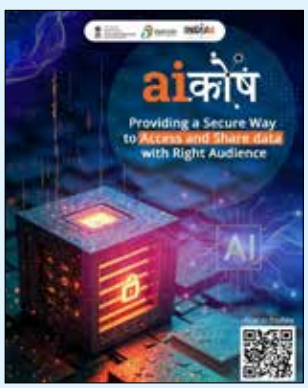
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News Digest

NATIONAL

India's First Indigenous Semiconductor Chip Set for Production by 2025

Union Minister Ashwini Vaishnaw announced that India's first indigenous semiconductor chip will be ready for production by 2025, marking a major milestone in the country's electronics manufacturing journey. Speaking via video conferencing at the Global Investors Summit 2025 in Bhopal, he highlighted the rapid expansion of Madhya Pradesh's electronics sector. With two new electronics manufacturing clusters in Bhopal and Jabalpur, the state is now home to 85 active companies in the sector. The government is training 85,000 engineers in advanced electronics manufacturing, with 20,000 engineers set to be trained in Madhya Pradesh alone. The summit also saw the launch of Madhya Pradesh's first IT campus, spanning 1 lakh square feet, with an investment of Rs 150 crore. The facility will manufacture IT hardware, servers, motherboards, drones, and robotics while creating 1,200 jobs over the next six years. India's electronics exports, currently valued at Rs 5 lakh crore, are among the nation's top three export categories.



MeitY Launches AlKosha: A Secure Al Datasets Platform to Drive Innovation

AlKosha was launched during the IndiaAl Mission anniversary celebration in New Delhi, alongside several other transformative Al initiatives aimed at strengthening India's AI research and innovation ecosystem. AlKosha: IndiaAl Datasets Platform is a secured and comprehensive repository of datasets, Al models, and use cases designed to propel Al research and innovation.

This state-of-the-art platform offers Al sandbox capabilities through an integrated development environment, along with essential tools and tutorials to foster Al-driven growth. AlKosha aligns with India's Digital Public Infrastructure (DPI) framework, emphasising ethically sourced, consent-based datasets to reduce reliance on synthetic and foreign data.

Asia Pacific Nations Adopt Jaipur Declaration for Circular Economy and Sustainable Development

The 12th Regional 3R and Circular Economy Forum in Asia and the Pacific concluded with the unanimous adoption of the Jaipur Declaration, reinforcing global commitment to sustainable resource management. A key highlight of the forum was India's proposal to establish the 'Cities Coalition for Circularity (C-3),' a multi-stakeholder global alliance aimed at facilitating knowledge sharing and fostering collaborations on circular economy practices. The declaration outlines strategies for managing diverse waste streams, promoting resource efficiency, and addressing labour and gender-related challenges in the waste sector. It also emphasises partnerships, technology transfer, and financing mechanisms to accelerate the transition to a circular economy. India has pledged to take the lead in forming the C-3 alliance and invited all UN member countries to participate. The forum witnessed the participation of 24 Asia-Pacific member countries and nearly 200 international delegates, alongside key policymakers and experts.



ECONOMY

Government Unveils Major Maritime Reforms Including 'One Nation-One Port'



Union Minister Sarbananda Sonowal has launched a series of transformative maritime initiatives aimed at modernising port operations, strengthening global trade, and driving sustainability. Key highlights include the 'One Nation-One Port Process (ONOP),' which standardises operations across all major ports to enhance efficiency, reduce costs, and improve ease of doing business. To expand India's maritime footprint, the Bharat Global Ports Consortium, was announced a strategic move to strengthen supply chains, enhance global trade resilience, and boost 'Make in India' exports. Additionally, the MAITRI (Master Application for International Trade and Regulatory Interface) platform was launched to enable a seamless Virtual Trade Corridor using Al and Blockchain. India Maritime Week 2025 was also unveiled, set to take place from October 27-31, 2025 in Mumbai, celebrating India's maritime heritage and future growth. The event will host 100,000 delegates from 100 countries, further cementing India's role as a global maritime hub.

India's First Semiconductor Fab Gets Rs 91,000 Cr Boost with Tata-ISM Agreement

इंडिया सेमीकंडक्टर मिशन
India Semiconductor Mission
Catalyzing India's Semiconductor Ecosystem

India Semiconductor Mission (ISM), Tata Electronics, and Tata Semiconductor Manufacturing have signed a Fiscal Support Agreement (FSA) for India's first commercial semiconductor fab in Dholera, Gujarat. With an investment of over Rs 91,000 crore, the project will receive 50% fiscal support from the Indian government, marking a significant step toward India's technological self-reliance. The facility, backed by Taiwan's Powerchip Semiconductor Manufacturing Corporation (PSMC), will manufacture chips for automotive, computing, Al, and communication sectors, creating over 20,000 jobs. The initiative is set to position India as a global semiconductor powerhouse, strengthening its electronics value chain and supply chain resilience.

SPORTS

Khelo India Para Games 2025 Announced; Top Paralympians to Compete



Union Minister of Youth Affairs & Sports, Dr Mansukh Mandaviya, has announced the second edition of the Khelo India Para Games (KIPG), set to take place in New Delhi from March 20-27, 2025. The event will feature 1,230 para athletes competing across six disciplines, including several medallists from the Paris 2024 Paralympics and the 2022 Asian Para Games. Notable participants include gold medallists Harvinder Singh (archery), Dharambir (club throw), and Praveen Kumar (high jump). Events will be hosted at the Jawaharlal Nehru Stadium, IG Stadium Complex, and Dr Karni Singh Shooting Range. Highlighting the government's commitment to para sports, Dr Mandaviya praised India's rising para athletes and expressed confidence in outstanding performances at KIPG 2025. ❑

***Courtesy**: Employment News*

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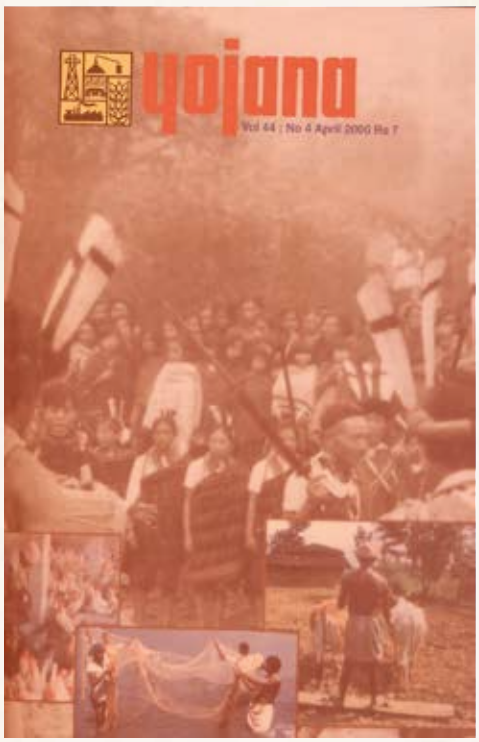
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Tribal Culture & Society

TRIBAL CUSTOMARY LAW is intrinsic to tribal identity in a multicultural system such as ours: Contrary to general impression, tribal customary laws and the institutions connected with them survive, even flourish. This is mainly because the tribal communities have shown considerable resilience in adapting their institutions and their laws to the challenges they face.

In this piece we discuss the colonial perception of tribal customary laws and the attempts to codify them, the postcolonial processes, and the need for viewing tribal customary laws covering many dimensions of tribal life and activities as an integrated whole. Simultaneously, these efforts have to be made to change customary laws to reflect the growing concern with the gender issues. Tribal Councils or Panchayats which are more active than generally believed should be further strengthened to cope with the new responsibilities.

The colonial regime started the documentation and codification of tribal laws in the North East and elsewhere not very systematically but rather sporadically. The colonial masters took a fragmentary view of the tribal customary laws. They restricted themselves to matters concerning civil law. The tribals' notion of crime was generally ignored and the Indian Penal Code superseded all tribal laws and practices relating to criminal matters. Customary land rights of the tribals were similarly taken out to form part of the land revenue administration and the body of agrarian laws. The forest rights of tribal communities became part of the forest manuals or forest regulations but the entire corpus of the tribal communities' customary rights in their natural resources such as land, forest, water etc. and their related knowledge system were generally ignored.



Colonial administrators turned ethnographers in their monographs on how tribal people dealt with the administration of justice, land rights, rules of inheritance and succession, chieftainship, bride price, family, marriage and divorce rules, etc. For instance, CG Crawford in Handbook of Kuki Custom covered such matters as inheritance, land hire, divorce price, education, slave price, loans and oaths. Of all the tribes of the North East, the Garo laws were studied most systematically in the pre-independence period.

A major work was undertaken by W G Archar on the compilation of Santhal laws in the mid-1940s which remained unpublished for many years. It is the most comprehensive work on Santhal customary law to date. It covers a much larger canvas of tribal civil Iaw and administration of justice among the Santhal than any other work of the colonial period. The report on Civil Law highlights the unique features of the Santhal civil laws. Custom is only a part of the tribal laws, a guide to attitude, and therefore, it does not constitute a final definition of law. Tribal law is in fact a set of principles a tribe accepts and applies. Santhal law is actually a synthesis of tribal attitudes expressed through, a hierarchy of tribal courts ranging from the village court to the Court of Five Manjhis. One of the redeeming features of Santhal society was that it did not have to deal with the problems of illegitimate

This article was first published in April 2000 issue of Yojana. It was written by Shri KS Singh, who was a retired IAS officer and had served as a Fellow in the Department of Anthropology at NEHU, Mayurbhanj Complex, Shillong, Meghalaya.

children. The Santhal servants enjoyed a measure of equality with members of the family. They were Santhals first and servants later and could even end up as ghat jawae (the serving son-in-law). However, while Santhal women did enjoy a measure of freedom, they had no right to property.

The colonial authority took cognisance of the uniqueness of tribal customary laws and the tribal authority that could enforce them. This was particularly so in the areas where the tribals often rebelled or where they were a dominant community. The colonial policy in such matters had four aspects. The first was the recognition of tribal chief or headman. The second was the integration of all civil and revenue functions in the offices created in the scheduled areas, so that the administration of justice to tribals could be made easier. The third was the acceptance of the principle that what the tribals needed was a government by a person rather than a government by system. Fourthly, there was in the revenue laws framed by the colonial authorities recognition of customs particularly the customary rights of lineage to own land and forest, right to pay minimal revenue, enjoy traditional rights in forests etc.

The makers of Indian Constitution recognised the need for a separate political and administrative structure for the tribes. Special provisions were made to prevent encroachment on tribals' land, uphold tribals' land rights and other customs, etc. There was an appreciation of the need for the codification of tribal customary laws in different parts of India. The Department of Welfare, Government of India has plans for the codification of tribal customary law which has been entrusted to the Tribal Research Institutes.

Pioneering Work

In the 1980s, pioneering work was done in the field of the codification of tribal law by the Law Research Institute of Guwahati High Court, established on the occasion of the silver jubilee celebrations of the Court in April, 1973.

The North Eastern Council had approached the Guwahati High Court in 1976 for undertaking the study of the customary laws of the tribes. The Institute has embarked upon research into the origin and evolution of various laws prevalent among the tribal people, their historical development, as well as the basic synthesising influences in the North Eastern Region. The Law Research Institute prepared twelve reports. The reports on the Garo and the Wancho tribes were the first to be finalised during 1979 and 1980. The report on the Riang of Tripura followed in 1981'; the reports on the Ao of Nagaland, Mizo of Mizoram, Pati Rabha of Assam, and Tangkhul of Manipur were submitted in 1982. These reports covered family, marriage, dowry, adoption, maintenance, minority and guardianship, inheritance and succession slavery and 'servile' institutions, gift, loan, debit, sale, lease, mortgage, land, administrative authority and administration of justice.

The Indian Law Institute, New Delhi, brought out a holistic study of the customary law and justice in the tribal areas of Meghalaya: This study attempts a coverage of the rules, customs and institutions pertaining to the customary laws among the Khasi and Garo.

Divided into 19 chapters, the work starts with a chronological review of all acts and regulations which have been in operation from the colonial to the post-colonial period. This book also deals with judicial systems among the Khasi/ Jaintia and Garo, their village councils, patterns of residence, the female heirs, mother rights, marriage, divorce, classification of property, adoption and guardianship, inheritance succession.

In the post-colonial period many of these elements of protection of tribal customary law and rights and their study were continued. There was, however, a gradual movement towards assimilation of the tribal system into the larger, pan Indian political, administrative and judicial system and formal laws. The single-line administration broke down in the post-colonial period. The civil, judicial, revenue functions were separated. The influx of non-tribals into tribal areas exerted tremendous pressure on tribals' resources, such as, land and forest. Tribal resistance to these developments occurred in the form of a large number of movements of all kinds.

It should be noted that inspite of the assimilation of tribal communities into the system of the state laws represented by the Indian Penal Code, the Indian Civil Code and the Code of Criminal Procedure, there remains in tribal society a large residual area of autonomy in many matters such as settlement of matters of civil or social nature in the tribal world. The tribal council functions effectively in such cases even today. In recent years with the institution of Lok Adalat, the stress on disposal of cases at the grassroots level, and the functioning of people's courts in some areas, the processes of the settlement of disputes of



minor nature at the level have gathered momentum. In these circumstances the tribal customary laws need to be codified and integrated with these local level processes.

In 1976-77, the Anthropological Survey of India had undertaken the survey of tribal movements, tribal economies and tribal customary laws, constituting a trilogy. The systematic study of the tribal customary law was undertaken to generate uniform data on all aspects of the customary law among the tribes of India. About 70 tribes were studied under the project which focuses on how the tribal societies maintain their solidarity and social order, and settle disputes. The study covered the customary laws of the tribes at hunting and food gathering stage (6), of those as shifting and terrace cultivators (7), nomads and artisan groups (4), and peasants (23). Some of the tribes were also identified for the study for their special features, such as the polyandrous Jaunsari of Uttar Pradesh and the Rabha of Assam for the pattern of change from matriliny to patriliny.

This study highlighted the notion and nature of offences tried by the tribal councils, the existing laws and norms of the state which have a direct bearing on the mode of dispute settlement, the traditional offices and office-holders, the constitution and functions of tribal courts and statutory panchayats, the impact of these institutions; processes and modes of dispute resolution. A few papers dealt a little more with ethnography, particularly the type of family, marriage and kinship. However, the focus was on customary laws and change. The main findings of the survey of tribal customary law are presented as follows:

- Tribal customary laws are ubiquitous, existing in all tribal groups, cherished, adapted and regarded as intrinsic to tribal identity. This body of law survives even among the numerically small, fragile tribal communities, facing the threat of extinction or dwindling in numbers, such as the Lepcha, Toto, Pando etc. They have shown an extraordinary resilence and pragmatism in coping with the onslaught of outsiders and preserving their institution and traditional law.
- Again, central to this body of customary law is the institution of tribal chief, tribal chief-in-council or tribal council which upholds the sanctity of the law and enforces it. Here there is a whole range of variations. The institution of tribal chief appears to be the strongest in many parts of the North-East where the tribal system survives relatively intact. The tribal chief is the custodian of customary laws and resources; he allots jhum plots and regulates

use of water; he is the intermediary between his people and the government.

- The statutory Gram Panchayat with its judicial wing, Nyaya Panchayat has been introduced all over tribal India except in the North East. They co-exist with the tribal council. In Manipur, the headman is the ex-officio Chairman of the village authority, a good compromise. The relationship of the two is generally understood by people. The tribals' customary laws are mainly concerned with ordering, sex and marriage, and dealing with witchcraft, kinship, inheritance and related matters. It is tribals' own affair. The two institutions co-exist. The tribal councils often try to adjust to the Statutory Gram Panchayat. Our scholars have reported that the state laws are encroaching on the domain of tribal customary laws particularly in regard to daughter's right in land.
- The concept of property as we understand it, is relatively weak and undeveloped among the small tribes of the hunting and food gathering category. The Irula who have become good agriculturists now demand *'patta'* rights in land. The island tribal communities have no clear notion of private property. Things of common use are owned in common (*Pandit*). The notion of property appears to be developing among the intrepid Nicobarese.
- There are many factors of change in tribal customary law. The impact of Hinduism on the Bodo Kachari mediated by Brahma movement resulted in the adoption of Hindu norms. Similarly, the influence of Christianity on the Mizo has led to the erosion of many traditional norms. Under the influence of Christianity again, the Nicobarese are establishing elementary families and adopting the Christian way of marriage. The Rabha are in the process of transition from matriliny to patriliny. There is evidence of the erosion of mother's or daughter's right in land, and the increasing role of the husband and son in management of property and its ownership have not been discussed. In North-Western India, the original (or traditional), the borrowed (emulated) and the imposed practices (state laws) coexist in the same tribe.

A major issue in the domain of tribal customary laws except in regard to matrilineal system is almost the total absence of a woman's right to property as briefly mentioned above. She has a right to maintenance only. And yet the situation was changing. Archer noticed as early in the 1940s the growing trend towards change whereby a childless widow inherited her late husband's land until she remarried. The settlement operation in deference to local customs recognised the rights of the women by recording them as owners, as a matter of fact. Thus the settlement conferred rights on widows and daughters who were thus acquiring rights beyond the customary law. Probably the most notable judgement upholding the right of a widow to bequeath property to her daughter, ignoring the interests and rights of male agnates of the family was delivered by the Commissioner of Bhagalpur in 1940. The widow's right had been duly recorded in the settlement proceedings.

The ASI's Survey of Customary law presented a mixed picture. Traditionally, tribals' daughters have no right in landed property in middle India. For example, the Dhurwa do not allow a daughter to inherit the deceased father's property. But the Korkus are reported to have accepted the daughter's right over that of the members of the lineage. In the polyandrous society in Jaunsar, the women have no right in the property, either of the husband or of father. The North-Western region presents a fascinating picture of the many types of men-women relationships going beyond the conventional form of marriage, in the Himalayan societies. Their customary law recognises three types of conjugal relations, marriage between a man and an unmarried woman (Byati), marriage between a man and a married woman and marriage between a widow and a plough man (Haliya). Their progeny there are four categories of sons-have a right in property. There is no notion of bastardy in tribal society.

In recent years the issue concerning tribal women's right in land has been widely discussed. The absence of women's right even in a highly advanced society such as the Mizos figures in the Prime Minister's election speech in 1987. The absence of similar rights of women among the Ho tribe was the subject matter of a writ petition in the Supreme Court filed by a distinguished activist. While it is widely recognised that the status of women in tribal society is better than that of their counterparts in non-tribal communities, and it has a lot to do with tribal ethos which recognises the role of women in economy, rituals and family affairs-the issue has now emerged sharply in the context of the rapid transformation of tribal society and its possible impact on alienation of land which has assumed alarming proportions in many areas of tribal India. Again, this has been

so, inspite of the widely known facts regarding the healthy status of tribal women as evidenced by such indicators as low level of infant mortality, favourable sex ratio, high participation in economic activities, such as agriculture, horticulture, crafts and so on. So far not many tribal women have raised the issue regarding their right in land and those who are doing so in collaboration with their counterparts elsewhere are yet to state their position adequately taking into account the long-term impact of the measures they suggest.

Tribal Women's Right

Evidence is multiplying of late to the effect that daughters have begun to assert their rights in parents' property and that widows have also been doing so in their husband's property in tribal communities. This has been made possible through the application of the Hindu Succession Act to the sections of Hinduised tribals and of the Christian laws to converted tribals. Many of the families so converted to Hinduism and Christianity assert their right to make a gift in favour of their women. A number of case laws on the rights to make a gift in favour of their women. A number of case laws on the rights of daughters and widows in tribal communities have emerged in Chotanagpur and elsewhere. In fact the process had started earlier with the settlement operations launched by the government in unsurveyed tribal areas. They recognised sometimes the right of tribal women inland.

While the impulse for change in favour of tribal women's lending right must come from within the tribal community, tribal customary laws should reflect the current concerns over gender issues. Both husband and wife, brother and sister, should be jointly recorded as owners of tribal landed property. The tribal women's right to maintenance must be placed on the statute book and suitable power in this regard should be vested in tribal councils or panchayats where women should be adequately represented. Even in cases of land being individually owned, away from the control of the community or a lineage, a tribal woman should be given the right to dispose of her property to tribals either male or female in accordance with the laws. This issue, however, has serious implications for the viability and stability of tribal society and should therefore, be widely discussed among tribal people themselves before they offer their own solution to it.

The environment movement has focussed on the customary practices followed by tribal communities in regard to the conservation, management and use of natural resources, such as, land, forest and water, the tribal relationship with their faunal and floral world etc. Such practices are being documented.

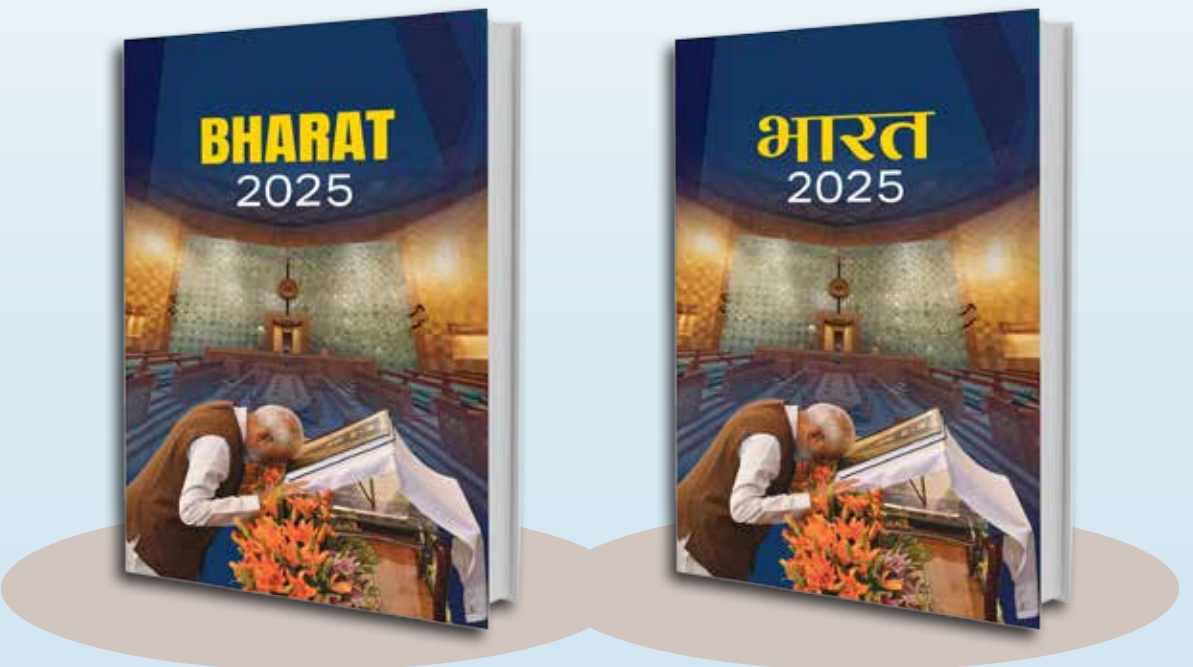
The data on the mechanism of social control generated by the People of India project suggests the high presence among the scheduled tribes of traditional tribal council chieftainship/village homogenous type.

In the post-modernist context, it is well to recall their own notion of crime. The tribal languages do not have words for all crimes defined in the Indian Penal Code. There are words for some of the crimes. The Mundas have words for murder (*goe*); theft (*kumburu*), kidnapping (*arkid*), rape (*ota*), etc. In fact differences between a tribal perception of a crime and the Indian Penal Code's concept of a crime as interpreted by the courts have come out sharply. Adultery, kidnapping and abduction are not crimes in a tribal society unless they are committed against prescribed relations. Marriage by capture is common, rape is not a major sin, punishments are generally awarded in the shape of fines or feasts within one's means. Assaults are not taken seriously. Even murder under provocation and in certain circumstances is not condemned. A tribal law takes a more humane view of human failings. Rehabilitation of convicts is easier and poses no problems. Tribals have their own system to punish offenders, or to repunish them after they have been punished by courts before they are rehabilitated.

To conclude, there is a need to restore the holistic nature of tribal customary laws disrupted and compartmentalised by the colonial and post-colonial systems. Such a holistic perception is re-emerging out of the environmental and indigenous peoples' movements', out of the understanding of the basic unity of all aspects of tribal activities subsumed by what are called the civil, the criminal and the environmental matters and the need to preserve the integrity and promote the solidarity of tribal society. At the same time, the growing concern over gender issues in tribal society should be suitably reflected in the modification of tribal customary practices and laws. Tribal women's rights in property should be recognised simultaneously with the strengthening of the tribals control over their resources. Tribals' institutions, as they exist, also need to be strengthened to discharge their responsibilities in the new context and to act as the custodian of tribal interests and identity. ❑

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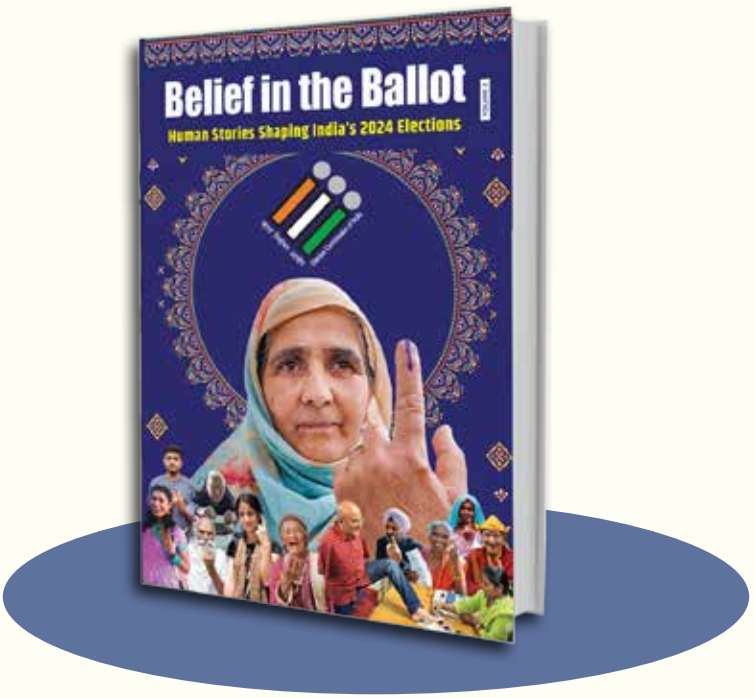
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Belief in the Ballot

Human Stories Shaping India's 2024 Elections (Volume 3)

Compiled by: Election Commission of India
Price: Rs 315/-, Language: English



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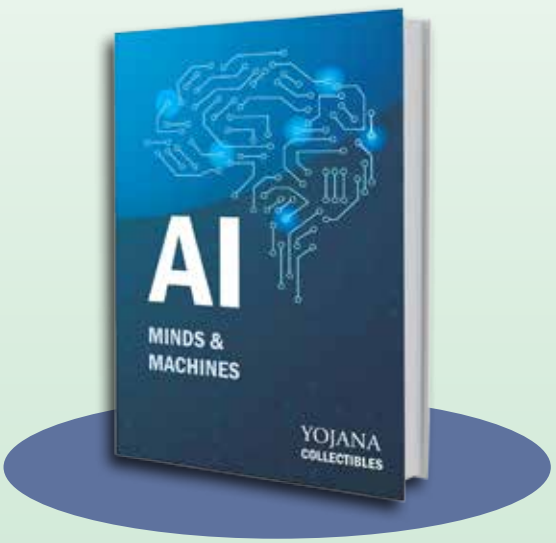
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ISSN-0971-8400
Total pages-48
Published on 1 April, 2025

PRGI No. 949/57
U(DN)-56/2024-26 licenced to post without pre-payment at RMS, Delhi
Postal Registration No. DL(S)-05/3230/2024-26
Magazine Post No. DL(DS)-40/MP/2025-26-27

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Published by Rajeev Kumar Jain, Director General (In-charge) on behalf of Publications Division, Ministry of Information & Broadcasting, Government of India. Published at Soochna Bhawan, Lodhi Road, New Delhi-110003. Printed by Jinendra Kumar Jain at JK Offset Graphics Pvt Ltd, B-278, Okhla Industrial Area, Phase-I, New Delhi-110020. Editor: Shuchita Chaturvedi