

President's Address: Status of Announcements Made in 2025

The Constitution requires the President to address Parliament on its first sitting of every calendar year. In this address, the President outlines the major policy priorities of the government. This note highlights key announcements in the President's Address in January 2025 (in grey), and the latest status of the initiatives announced.¹ Data sources have been indicated in the endnotes.

Economy and finance

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

- India stands as the fifth largest economy in the world in 2025, in terms of GDP at current prices in USD, moving from the 10th largest in 2013-14.² In 2025, India's GDP was about USD 4.1 trillion.²
- RBI has estimated annual GDP growth for 2025-26 to be 7.4% (at constant prices), compared to 6.5% in 2024-25.³

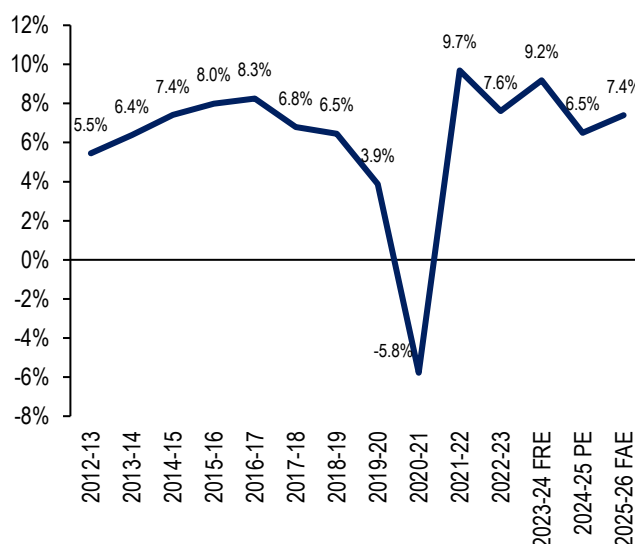
Table 1: GDP and GDP per capita in 2025

Country	GDP (in USD trillion)		GDP Per Capita (in USD)	
	Value	Rank	Value	Rank
USA	30.6	1	89,599	8
China	19.4	2	13,806	77
Germany	5	3	59,925	18
Japan	4.3	4	34,713	39
India	4.1	5	2,818	144

Note: Rankings are out of 188 countries.

Sources: International Monetary Fund; PRS.

Figure 1: GDP growth at constant prices (in %)



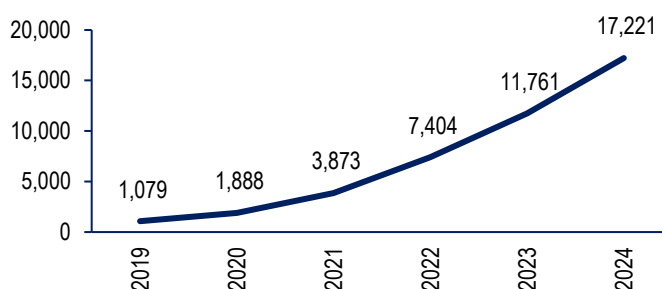
Note: PE is provisional estimates. FRE is First Revised Estimates. FAE is First Advanced Estimates.

Sources: Ministry of Statistics and Programme Implementation; PRS.

Banking Sector Reforms: *Banking services and world class technology such as UPI are now accessible in villages as well. More than 50% of the world's real-time digital transactions now take place in India.*

- Between 2019 and 2024, number of UPI transactions per year has grown at an annualised rate (CAGR) of 74%, from about Rs 1,000 crore in 2019 to more than Rs 17,000 crore in 2024.⁴
- As per the government, UPI system serves 49 crore individuals and 6.5 crore merchants, connecting 675 banks.⁵ The platform handles 64 crore transactions every day, compared to 63 crore transactions handled by VISA.⁵

Figure 2: Volume of UPI transactions in a year (in crore)



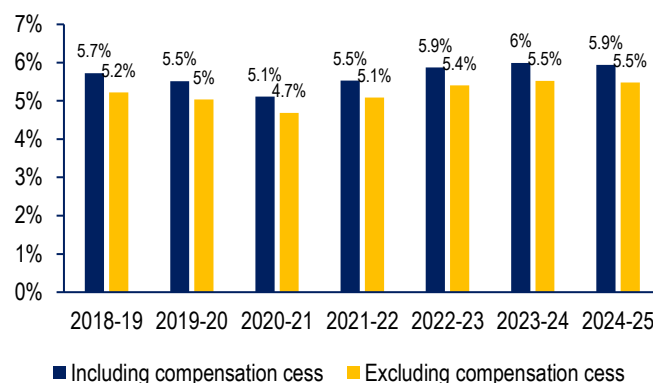
Sources: Payment Systems Report (2025), Reserve Bank of India; PRS.

- The Pradhan Mantri Jan Dhan Yojana was launched in 2014 to provide unbanked households access to financial services such as credit and insurance through a bank account.⁶ Accounts under the scheme have grown from about 14.7 crore in 2015 to 57 crore in 2025.⁶ About 67% of these accounts have been opened in rural and semi-urban areas, whereas 33% of the accounts are based in urban and metro areas.⁶
- As per the Ministry, as of December 2025, of the 57 crore accounts, about 15 crore (26%) were inoperative (no customer transactions for over two years).⁷ Further, about 9% accounts (5.2 crore) were zero-balance accounts.⁷

GST collection: *With the spirit of 'One Nation, One Tax', the GST system was introduced, which has been benefiting all states across the country.*

- The Goods and Services Taxes (GST) was implemented in June 2017.⁸ GST functions as a uniform indirect tax on goods and services across the country. It subsumed taxes such as sales tax and excise duties. The rates were rationalised in September 2025.⁹
- In 2024-25, GST collection was about Rs 20 lakh crore (5.9% of GDP), including GST compensation cess. Revenue under GST, as a ratio of GDP, has been lower than the pre-GST regime. Revenue from taxes subsumed under GST was about 6.5% of GDP in 2015-16. The 15th Finance Commission has estimated the potential for a GST-to-GDP ratio of 7% over the medium term (net of revenue from compensation cess).¹⁰

Figure 3: GST Revenue as % of GDP



Note: GST Revenue refers to the combined GST earnings of the central and state governments. Chart excludes 2017-18 as GST was introduced for part of the year.

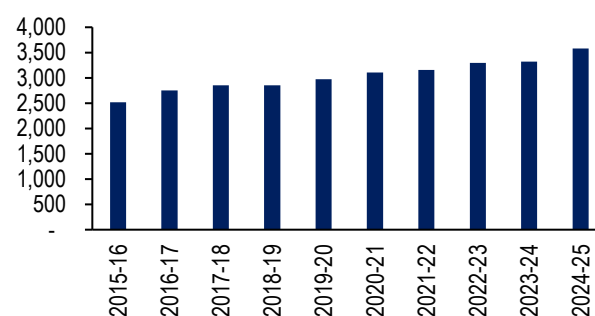
Sources: GST Network; Union Budget Documents; MoSPI; PRS.

Agriculture

Production of Foodgrain: *In 2023-24, India achieved a record production of 332 million tons of foodgrains.*

- In 2024-25, India's foodgrain production reached 357 million tonnes.¹¹ Of this, wheat is estimated at 118 MT and rice at 149 million tonnes.¹¹
- According to the Food and Agriculture Organisation, India ranks among the top countries in terms of acreage under cultivation of cereals, rice, and pulses.^{12,13} However, yields for major crops in India are lower.

Figure 4: Total foodgrain production in India (in lakh tonnes)



Sources: Final Estimate of Production of Food Grains for 2024 25, Department of Agriculture and Farmers' Welfare, 2025; PRS.

Table 2: Average yield of major crops in 2022-23 (in kg/hectare)

Crop	India	World's highest	World Average
Paddy	4,229	7,080	4,705
Wheat	3,537	8,590	-
Maize	3,387	10,880	5,718
Sugarcane	78,600	94,400	70,600

Sources: Price Policy for Kharif Crops, 2025-26, Commission for Agricultural Costs and Prices; PRS.

Table 3: Production of select foodgrains in India, 2020-21 to 2024-25 (in lakh tonnes)

Crop	2020-21	2021-22	2022-23	2023-24	2024-25
Rice	1,244	1,295	1,358	1,378	1,502
Wheat	1,096	1,077	1,106	1,133	1,179
Maize	316	337	381	377	434
Cereals	513	511	573	569	639

Sources: Final Estimate of Production of Food Grains for 2024 25, Department of Agriculture and Farmers' Welfare, 2025; PRS.

Agri Infrastructure: *To strengthen agricultural infrastructure, the scope of the Agriculture Infrastructure Fund Scheme has been expanded.*

- The Agriculture Infrastructure Fund (AIF) was launched in 2020 to strengthen agriculture infrastructure through creation of farm gate storage and logistics infrastructure.¹⁴ A provision of Rs 1,00,000 crore was made under the fund, from which loans are disbursed through lending institutions with an interest rate up to 9%.¹⁵
- In August 2024, AIF scheme was expanded to: (i) extend the financing facility period from up to 2023-24 to 2025-26, (ii) extend the overall operational period from up to 2029-30 to 2032-33, (iii) expand eligible beneficiaries to include Agricultural Produce Market Committees and state agencies, and (iv) broaden the scope

of eligible assets from primarily post-harvest infrastructure to also include integrated processing projects and community level farming infrastructure assets.¹⁶

- Under the AIF, as of November 2025, loans worth Rs 78,579 crore have been disbursed.¹⁷ Through these loans, funds have been extended to around 1.45 lakh projects including primary processing units, warehouses, sorting and grading units, and cold storage projects.¹⁷
- In 2020-21, the quantity of agriculture produce lost in 2020-21 was estimated at about 69 million metric tonnes (5.5% of the total) which accounted for monetary losses of around Rs 1.5 lakh crore.¹⁸

Natural Farming: A National Mission is also being implemented to promote Natural Farming.

- The National Mission on Natural Farming was approved by the Cabinet in November 2024 as a centrally sponsored scheme, with an outlay of Rs 2,481 crore.¹⁹ It aims to promote sustainable systems of farming, enhance the usage of on-farm made natural farming bio-inputs, and improve soil health. Further, an incentive of Rs 4,000 per acre per year for two years is being provided under the scheme to encourage adoption of natural farming practices.²⁰ It aims to initiate natural farming in 7.5 lakh hectare (around 0.5% of agricultural land) of land by 2026. The Mission will be implemented in priority areas such as: (i) regions of five-kilometre corridor along river Ganga, (ii) districts on the banks of major rivers, (iii) districts with high and low fertiliser input sale in states, and (iv) districts with tribal areas.
- As of October 2025, 54.5 lakh hectare land has been covered under the mission.²¹ As of August 2025, Rs 304 crore have been released to the states and around 11 lakh farmers have been enrolled.²² 70,000 Krishi Sakhis have been trained to ensure last-mile input delivery and farmer guidance.¹⁹

Minimum Support Price: The government has consistently increased the Minimum Support Price (MSP) for both Kharif and Rabi crops. Over the past decade, spending on the procurement of rice, wheat, pulses, oilseeds, and coarse grains has tripled.

- Minimum Support Price (MSP) is the assured price at which the central and state governments procure agricultural produce from farmers.²³ In 2006, the National Commission on Farmers (Chair: Dr. M.S. Swaminathan) recommended the MSP be at least 50% above the production costs.²⁴ In 2018-19, the central government announced that it will set MSP at 1.5 times the cost of production, based on A2+FL costs.²⁵ A2 indicates the cost incurred to produce the crop, and FL indicates the cost of family labour. A2+FL does not account for certain other costs such as rent and interest on capital assets. C2 in **Table 4** is the cost of production after including these costs.
- In 2024-25, Punjab, Chhattisgarh and Odisha accounted for about half (50.2%) of total rice procurement.²⁶ In the same year, Punjab, Haryana and Madhya Pradesh accounted for nearly 93% of total wheat procurement.²⁶
- The Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA) was introduced in 2018 to ensure remunerative prices to farmers for production of oilseeds, pulses, and copra.²⁷ In September 2024, PM-AASHA subsumed two schemes (Price Support Scheme and Market Intervention Scheme) under which government would procure certain crops if their price fell below MSP or 10% from the previous year.²⁷
- Under one of the components of the PM-AASHA scheme (Price Deficiency Payment

Table 4: Minimum Support Price for some crops in 2025-26 (in Rs per quintal)

Crop	Cost of production			MSP as proportion of A2+FL	MSP as proportion of C2
	A2 +FL	C2	MSP		
Paddy	1,579	2,090	2,369	1.5	1.1
Wheat	1,239	1,804	2,585	2.1	1.4
Jowar	2,466	3,206	3,699	1.6	1.3
Bajra	1,703	2,909	2,775	2.9	1.3
Maize	1,508	1,952	1,952	1.6	1.2
Barley	1,361	1,862	2,150	1.6	1.2
Gram	3,699	4,875	5,875	1.6	1.2

Sources: Minimum Support Prices Recommended by CACP and Fixed by Government, Commission for Agricultural Costs & Prices 2025; PRS.

Table 5: States with highest share of procurement for rice and wheat in 2024-25

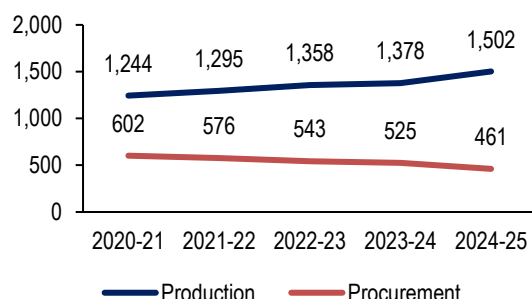
Wheat		Rice	
State	Share of Procurement (%)	State	Share of Procurement (%)
Punjab	47.4	Punjab	25.1
Haryana	27.3	Chhattisgarh	15.1
Madhya Pradesh	18.2	Odisha	10
Uttar Pradesh	3.5	Uttar Pradesh	8.4
Rajasthan	3.7	Others	41.4

Sources: Unstarred Question No 2963, Lok Sabha, March 18, 2025; PRS.

Scheme), government pays the difference between MSP and market price for oilseeds when the market price is lower than MSP.²⁷ Since 2018-19, PM-AASHA has covered 99 lakh farmer through procurement of 195 lakh metric tonne of pulses, oilseeds, and copra.²⁷

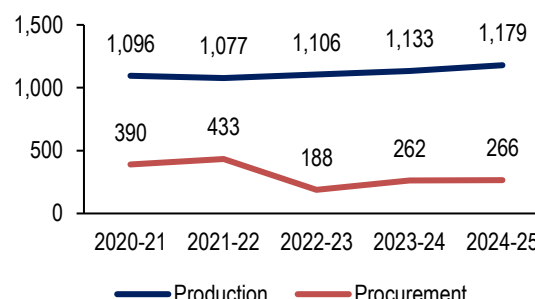
- The central government has also announced a new Mission for procurement of pulses with a special focus on tur, urad, and masoor.²⁸ The scheme has been allocated Rs 1,000 crore for the year 2025-26.²⁸

Figure 5: Production and procurement of Rice, 2020-21 to 2024-25 (in lakh tonnes)



Sources: Final Estimate of Production of Food Grains for 2024-25; Agricultural Statistics at a Glance 2024; PRS.

Figure 6: Production and procurement of Wheat, 2020-21 to 2024-25 (in lakh tonnes)

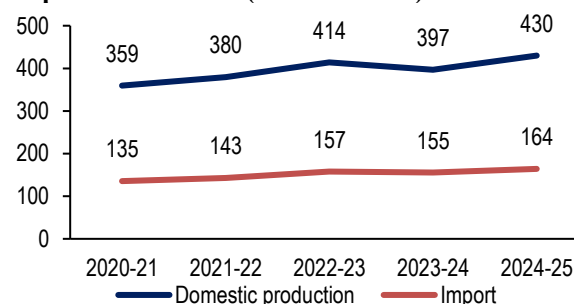


Sources: Sources: Final Estimate of Production of Food Grains for 2024-25; Agricultural Statistics at a Glance 2024; PRS.

Oilseeds: To enhance oilseed production and achieve self-reliance in edible oils, a National Mission on Oilseeds has been approved.

- Domestic production of oilseeds increased from 397 lakh tonnes in 2023-24 to 430 lakh tonnes in 2024-25, an 8.3% increase.²⁹ In 2024-25, 164 lakh tonnes of edible oils were imported, up from 155 lakh tonnes in 2023-24, an increase of 6.5%.²⁹
- The National Mission on Edible Oils - Oil Palm was launched in October 2024 to boost domestic oilseed production and to create self-sufficiency in edible oil production.²⁹ It is being implemented between 2024-25 and 2030-31, with an outlay of Rs 10,103 crore.²⁹ It aims to increase primary oilseed production to 697 lakh tonnes by 2030-31.²⁹

Figure 7: Domestic production of oilseeds, and import of edible oils (in lakh tonnes)



Sources: Unstarred Question No 2553, Lok Sabha, DA&FW, December 2025; PRS.

Women SHGs: My government has set a goal of 3 crore Lakhpati Didis. Today, over 1.15 crore Lakhpati Didis are leading dignified lives, with about 50 lakh becoming Lakhpati Didis in just the past six months. The Drone Didi Yojana has become a medium for the economic and technological empowerment of women.

- Lakhpati Didi is an initiative under Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM). DAY-NRLM aims to reduce rural poverty by organizing poor households, especially women, into self-help groups (SHGs) and enabling them to access livelihood opportunities and financial services.³⁰ A Lakhpati Didi is a SHG member, whose annual household income is at least one lakh rupees with an average monthly income of at least Rs 10,000.³¹ Income must be sustained for at least four agricultural seasons and/or business cycles. The target under the scheme was raised from two crore persons to three crore persons under the Union Budget 2024-25.³¹ As of August 2025, 1.5 crore SHG members have become Lakhpati Didis.³²
- The Namo Drone Didi scheme, launched in November 2024, aims to provide drones to women SHGs which can be rented to farmers for agricultural purposes.³³ The scheme provides a subsidy of 80% of drone cost, up to a maximum of eight lakh rupees.³³ The estimated outlay for the scheme is Rs 1,261 crore for the period between 2023-24 and 2025-26.³⁴ In 2024-25, scheme targets distribution of 15,000 drones to 3,090 SHGs.³³ Fertiliser companies, which are one of the implementing agencies for states, had procured and distributed 500 drones under the scheme.³⁵

Income support to farmers: Under the PM Kisan Samman Nidhi scheme, 41,000 crore rupees has been disbursed to crores of farmers in recent months.

- The PM-Kisan Samman Nidhi Yojana scheme was launched in February 2019 to supplement the financial needs of landholding farmers.³⁶ Under the scheme, a transfer of Rs 6,000 per year is provided to farmers in three equal

instalments. The transfer takes place through the Direct Benefit Transfer mode into the Aadhaar seeded bank accounts of farmers. Rs 4.1 lakh crore have been disbursed to farmers in 21 instalments since the inception of the scheme until December 2025.³⁷

Figure 8: Instalment-wise number of beneficiaries under PM-KISAN (in crore)

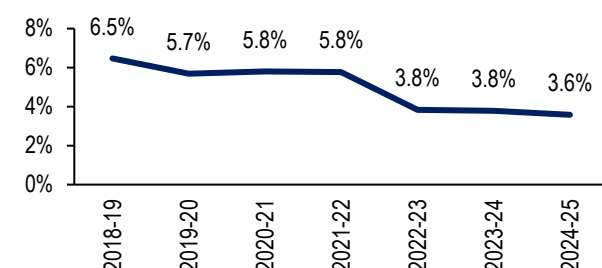


Sources: Starred Question No 23, Ministry of Agriculture and Farmers Welfare, Lok Sabha, July 22, 2025; PRS.

Production of Milk and Pulses: Today, India is the largest producer of milk, pulses, and spices in the world.

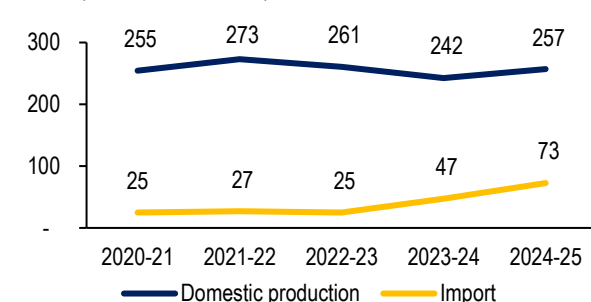
- In 2025, India was the largest producer of milk and accounted for 25% of global milk production.³⁸ Between 2016-17 and 2022-23, India's milk production increased at an annual rate of 5.7%.³⁹ However, year-on-year growth in milk production has decreased from 6.5% in 2018-19 to 3.6% in 2024-25. Domestic milk production was 248 million tonnes in 2024-25 as compared to 222 million tonnes in 2021-22.³⁹
- Average annual productivity of cattle in India during 2019-20 was 1,777 kg per animal per year as against the world average of 2,699 kg per animal per year during 2019.⁴⁰ Average productivity of cattle has increased by 28% between 2013-14 and 2019-20.⁴⁰ In 2024-25, per capita supply of milk in India was 485 grams a day, against the world average of 322 grams. Punjab had the highest availability of milk (1,318 grams) while Maharashtra had lowest (358 grams).⁴⁰
- In 2022, India was the largest producer of pulses and accounted for 28% of the global output.⁴¹ However, India's yield is relatively low. India's average pulse yield was 0.74 tonnes per hectare, below the global average of 0.97 tonnes per hectare.⁴¹ India also relies on imports to meet its domestic demand (**Figure 10**).

Figure 9: Growth rate of India's milk production



Sources: Basic Animal Husbandry Statistics 2025, Department of Animal Husbandry and Dairying; PRS.

Figure 10: Domestic production and import of pulses in India (in Lakh Tonnes)



Sources: Unstarred Question No 2553, Lok Sabha, December 2025; Final Estimate of Production of Food Grains for 2024-25; PRS.

Farmer's income: My government is working with dedication to ensure fair prices of crops to farmers and to increase their income.

- To improve farmer incomes, government has implemented certain schemes. These include: (i) Pradhan Mantri Kisan Samman Nidhi which provides Rs 6,000 per year as income support; (ii) Pradhan Mantri Fasal Bima Yojana which provides insurance to farmers against crop loss due to natural disasters, pests, and diseases; (iii) Pradhan Mantri Kisan Maan Dhan Yojana providing social security pension to farmers; and (iv) Fixing of Minimum Support Price which provides for assured price for farmers and protection from market fluctuations.⁴²

- The average monthly income from crop production was Rs 3,932 in 2018-19, an annualised increase of 4.1% over 2012-13 (Rs 3,081).^{43,44} The average overall monthly income per agricultural household was estimated at Rs 10,218 per month in 2018-19, an annualised increase of 8% over 2012-13 (Rs 6,426).^{43,44} This income includes income from crop production, farming animals, wages and non-farm business.

Table 6: Average Monthly Income of Agricultural Households in 2012-13 and 2018-19 (in rupees)

Particular	2012-13		2018-19		Annualised Change from 12-13 to 18-19
	Amount	% share	Amount	% share	
Overall Monthly Income	6,426	-	10,218	-	8.0%
<i>of which</i>					
Income from Crop Production	3,081	48%	3,932*	38%	4.1%
Income from Farming Animals	763	12%	1,582	15%	12.9%
Income from Wages	2,071	32%	4,063	40%	11.9%
Income from Non-farm Business	512	8%	641	6%	3.8%

Note: *Inclusive of average monthly income of Rs 134 from leasing out of land which has been reported separately.

Sources: Refer to Endnotes 43 and 44; PRS.

Infrastructure

Railways: Currently, 71 Vande Bharat, Amrit Bharat, and Namo Bharat trains are operational across the country, with 17 new Vande Bharat trains and one Namo Bharat train added in the past six months.

- As of December, 2025, 164 Vande Bharat trains, 30 Amrit Bharat trains and 2 Namo Bharat train services are running.⁴⁵ 15 Vande Bharat trains and 13 Amrit Bharat trains were introduced in calendar year 2025.⁴⁵
- The Ministry of Railways announced that the first Vande Bharat sleeper train will operate between Guwahati in Assam and Howrah in West Bengal in January 2026.⁴⁶

Table 7: Speed potential of railway tracks (in kilometres)

Sectional Speed (kmph)	2014		2025*	
130 and above	5,036	6%	23,010	22%
110 -130	26,409	33%	60,726	57%
<130	47,897	60%	21,936	21%
Total	79,342	100	1,05,672	100

Note: * Data until November 2025.

Sources: Unstarred Question No 1639, Lok Sabha, Ministry of Railways, December 10, 2025; PRS.

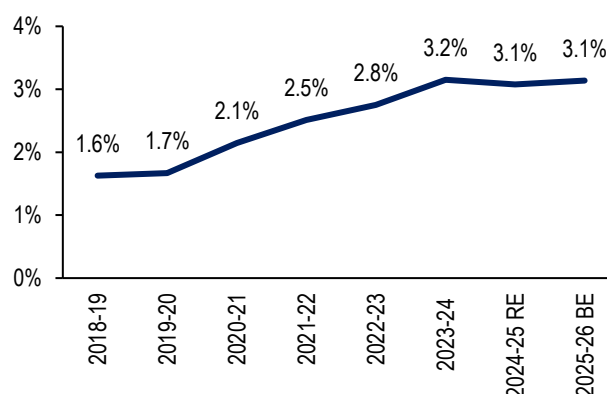
Infrastructure: Ten years ago, the budget for capex was around 2 lakh crore rupees, which has now increased to over 11 lakh crore rupees in the last budget.

- In the Union Budget 2025-26, Rs 11.2 lakh crore was allocated for capital expenditure.⁴⁷ Capital expenditure has increased from 1.6% of GDP in 2018-19 to 3.1% of the GDP in 2025-26 (Figure 11).

Table 8: Ministries with highest capex allocation in Budget 2025-26

Ministry	Capex allocation	% of total capex budget
Road Transport and Highways	2,72,241	24%
Railways	2,52,000	22%
Finance	2,21,534	20%
Defence	1,92,388	17%

Sources: Notes on Demand for Grants, 2025-2026; PRS.

Figure 11: Capital expenditure as % of GDP

Note: RE is Revised Estimates. BE is Budget Estimates.

Sources: Budget documents of the respective years; PRS.

E-buses: The decision to deploy 52,000 electric buses in the country, at an estimated cost of 8,000 crore rupees, will provide smooth and clean urban transportation.

- The PM Electric Drive Revolution in Innovative Vehicle Enhancement (E-DRIVE) scheme was launched in September 2025. The scheme has been allocated Rs 4,391 crore for deployment of 14,028 e-buses.⁴⁸
- The PM e-Bus Sewa-Payment Security Mechanism Scheme was launched in October 2024.⁴⁹ The scheme has a budget allocation of Rs 3,435 crore and aims to deploy 38,000 electric buses. The scheme is operational from 2024-25 to 2028-29.⁴⁹ As of December 2025, 13 states have submitted the direct debit mandate to Reserve Bank of India, which is a requirement to be eligible under the scheme.⁵⁰

Metro rail: India's metro network has crossed the milestone of 1,000 kilometres. India has now become the third largest country in the world in terms of metro networks.

- As of December 2025, about 1,083 kms of metro rail lines are operational, across 25 cities.⁵¹ Over 40% of the lines are in the Delhi NCR region.
- The Economic Survey (2025) noted that the average daily ridership across all metro and rapid transit systems in India exceeded 1 crore passengers.⁵²

Table 9: State-wise operational metro length, as of December 2025

State/UT	Operational metro cities	Operational length (km)
Delhi & NCR	Delhi + NCR cities	451
Maharashtra	Mumbai, Nagpur, Pune	184
Karnataka	Bengaluru	96
West Bengal	Kolkata	73
Other states	Various cities	279

Sources: Unstarred Question No 3110, Lok Sabha, Ministry of Housing and Urban Affairs, December 18, 2025; PRS.

Aviation: Through the UDAN scheme, about 1.5 crore people have fulfilled their dream of flying in airplanes.

- The Regional Connectivity Scheme -Ude Desh ka Aam Nagrik (RCS -UDAN) was launched in November 2016. It aims to enhance connectivity in Tier-2 and Tier-3 towns by identifying routes and providing subsidies and exclusivity to operators.⁵³
- As of November 2025, 651 regional routes have been operationalised connecting 93 unserved and underserved airports.⁵³ Around 1.6 crore passengers have travelled on 3.3 crore RCS flights under the Scheme.⁵³ The Ministry of Civil Aviation stated that 272 RCS routes are yet to commence operations due to factors such as airports being under development or at the planning stage, non-availability of aircraft with Selected Airline Operators, and commercial non-viability.⁵⁴

Regional development: My government has initiated the Aspirational Districts Programme in the country's most backward areas, implementing a unique experiment in good governance. This programme has led to remarkable progress in health, nutrition, agriculture, social development, and education in these districts.

- The Aspirational Districts Programme was launched in 2018 to uplift 112 socio-economically challenged districts.⁵⁵ The scheme tracks some key indicators in sectors such as agriculture, education, health and infrastructure.
- In 2025, 51 out of 71 districts had transition rate from primary to upper primary school level above 90% while 32 out of 71 districts had transition rate from upper primary to secondary school level above 90%.⁵⁶ In agriculture, 7 out of 50 districts had crop insurance rate above 50 % for Rabi crops.⁵⁶ Out of 54 districts, 13 had crops insurance rate above 50% for Kharif crops. Out of 75 districts, 58 districts had more than 90% of pregnant women receiving 4 or more antenatal care check-ups.⁵⁶

Social Justice

Safety of Sanitation Workers: The "Namaste Yojana", launched for sanitation workers, has been extended to include all those who take up the noble responsibility of cleanliness.

- National Action for Mechanised Sanitation Ecosystem (NAMASTE) scheme was launched in July 2023 to ensure safety of sanitation workers.⁵⁷ The scheme aims to prevent hazardous cleaning and promote safe cleaning practices through trained and certified sanitation workers.⁵⁷ It also aims to formalize and rehabilitate the persons engaged in hazardous cleaning of sewer and septic tanks. The scheme is operational up to 2025-26 with an outlay of Rs 350 crore.⁵⁷
- The Ministry of Social Justice and Empowerment noted that between 2019 and October 2025, 471 sanitation workers lost their lives due to hazardous cleaning of sewers and septic tanks.⁵⁸ Under the Scheme, following steps have been taken to ensure safety of sanitation workers: (i) distribution of safety devices, (ii) upfront capital subsidy for procurement of sanitation-related machinery, (iii) occupational training and workshops on prevention of hazards, (iv) coverage under Ayushman Bharat Pradhan Mantri Jan Arogya Yojna.⁵⁹ As of September 2025, the scheme has validated 88,448 Sewer and Septic Tank Workers.⁵⁷ The Ministry noted that as of July 2024, 732 out of 766 districts have reported themselves free of manual scavenging.⁶⁰
- Self-Employment Scheme for Rehabilitation of Manual Scavengers (SRMS) was introduced in January 2017 to assist the identified manual scavengers and their dependants in rehabilitation in alternative occupations.⁶¹ SRMS scheme was subsumed into NAMASTE scheme in 2023-24. Under SRMS, 58,098 scavengers received one time cash assistance.⁵⁸

Access to credit: For decades, our brothers and sisters earning their livelihoods as street vendors remained excluded from the formal banking system. Today, they are benefiting from the PM SVANidhi Yojana, which allows them to access additional loans to expand their businesses based on their digital transaction records.

- The PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme was launched in 2020 to provide financial support to street vendors. Until 2025, the scheme provided a working capital collateral-free loan of Rs 10,000, with subsequent loans of Rs 20,000 and Rs 50,000 with a 7% interest subsidy.⁶²
- In August 2025, the scheme was re-structured and extended until March 2030, with an outlay of Rs 7,332 crore.⁶³ The restructured scheme aims to benefit 1.15 crore beneficiaries, including 50 lakh new beneficiaries.⁶³ Under the new loan structure, first tranche loans have been increased up to Rs 15,000, and second tranche loans up to Rs 25,000.⁶³
- As of November 2025, 79,396 new beneficiaries have been issued loans under the restructured scheme.⁶⁴ As of November 2025, 68 lakh street vendors have been provided with loans worth Rs 14,595 crore.⁶⁴ Around 24.7 lakh street vendors have availed the second loan under the scheme.⁶⁴
- Under the PM SVANidhi scheme, street vendors receive digital cashback incentives. They can earn up to Rs 100 per month for 12 months (Rs 1,200 per year) for each loan tranche.⁶⁵ Under the restructured scheme, they can also get up to Rs 100 per quarter for four quarters for making digital wholesale purchases of at least Rs 2,000.⁶⁵ From June 2020 to 19 November 2025, Rs 242 crore has been released as cashback to beneficiaries.⁶⁵

Poverty reduction: Due to such efforts, 25 crore people have overcome poverty and are moving forward in life.

- There are different measures for poverty. Poverty may be defined in terms of income level. The World Bank defines a global poverty line as USD 3 per person per day, which is also known as extreme poverty.⁶⁶ Based on this measure, the share of India's population living below the international poverty line declined from 27.1% in 2012 to 5.3% in 2021.⁶⁶ While poverty declined across most states, there are regional variations. In 2022–23, Uttar Pradesh, Bihar, and Maharashtra had the highest level of poverty.⁶⁶ From 2011–12 to 2022–23, the share of people living below the lower-middle income countries poverty line (USD 4.2 per person per day) dropped from 57.7% to 23.9 percent.⁶⁶
- Multidimensional poverty is another way of measurement that assesses deprivation in various indicators such as health, education, nutrition, sanitation, and housing.⁶⁷ The Global Multidimensional Poverty Index, prepared by the United Nations Development Programme, considers 10 such indicators.⁶⁷ As per this, in India, 14 crore persons were lifted out of poverty between 2015–16 (37 crore multidimensionally poor persons) and 2020–21 (23 crore multidimensionally poor persons).⁶⁷ These estimations are based on the National Family Health Survey conducted in 2015–16 and 2019–21 periods, respectively.⁶⁷
- Similar to the Global Index, NITI Aayog has defined a National Multidimensional Poverty Index.⁶⁸ This Index considers two more indicators in addition to the ones covered under the Global Index.⁶⁸ These are related to maternal health and access to bank accounts.⁶⁸ As per the National Multidimensional Poverty Index, 13.5 crore persons were lifted out of poverty between 2015–16 and 2020–21.⁶⁹ In 2024, a discussion paper released by the NITI Aayog estimated that 24.8 crore persons were lifted out of multidimensional poverty in nine years between 2013–14 and 2022–23.⁶⁸ It made these projections based on the National Multidimensional Poverty Index for 2015–16 and 2019–21 periods.⁶⁸

Table 10: Percentage of Indian population that is multidimensionally poor

Year	UNDP's Multidimensional Poverty Index	NITI Aayog's Multidimensional Poverty Index
2005-06	55%	55%
2015-16	28%	25%
2019-21	16%	15%

Sources: Multidimensional Poverty in India since 2005–06, Discussion Paper, NITI Aayog, 2024; Global Multidimensional Poverty Index 2024, UNDP; PRS.

Table 11: Multidimensional poverty components in India, World Bank, 2022

Multidimensional Poverty Components	% of Population
Daily consumption less than USD 3 per person	5.3%
No adult has completed primary education	13.8%
No access to limited-standard drinking water	11.2%
No access to limited-standard sanitation	29.9%
No access to electricity	1%

Sources: India Poverty & Equity Brief, World Bank, October 2025; PRS.

Labour

Administration: The central government has decided to provide 50% assured pension to lakhs of employees under the Unified Pension Scheme, which has been widely welcomed.

- The Unified Pension Scheme (UPS) is provided as an option under the National Pension System (NPS) for central government employees.⁷⁰ Under UPS, an employee with 25 years of service is eligible for an assured

payout of 50% of the average basic pay of the last 12 months before retirement. The payout is proportionately reduced for shorter service, with a minimum qualifying service of 10 years.

- UPS came into effect in March 2025. The window to opt for UPS was initially available up to June 2025, which was subsequently extended first up to September 2025 and then up to November 2025. As of November, 2025, 1.2 lakh (5.2%) out of 23 lakh central government employees have opted for UPS.⁷¹

Table 12: Features of various pension schemes adopted by the central government

Features	OPS (Till 2003)	NPS (2004-2024)	UPS (2025 onwards)
Type	Defined benefit	Defined contribution	Features of both defined benefit and defined contribution
Funding	Funded from general government revenue	Funded from retirement corpus built over employment tenure	Funded from retirement corpus, government to meet any shortfall in assured pension
Employee contribution	No	Yes	Yes
Pension quantum	Assured	Linked to return on corpus	Assured

Sources: Report of the Group to Study Pension Liabilities of State Governments; Press Information Bureau; PRS.

Youth Employment: *My government has placed special focus on education for the youth and creating new employment opportunities for them.*

- The NEP (2020) envisions increasing the Gross Enrolment Ratio (GER) in higher education to 50% by 2035. In 2021-22, the enrolment in higher education was at 28%, up from 24% in 2014-15.⁷² GER in higher education was relatively higher in states such as Tamil Nadu (47%) and Kerala (41%) and lower in states such as Bihar (17%), Jharkhand (19%), and Uttar Pradesh (24%).⁷² In 2023-24, GER at higher secondary level was 56%, significantly lower than primary level (93%).⁷³
- Unemployment rate of persons of age 15-29 years in November 2025 stood at 14.1%.⁷⁴ The Ministry of Skill Development and Entrepreneurship (2025) cited a private study reporting that only 51% of youth in India were employable.⁷⁵ Several schemes are being implemented to improve employability of the youth: (i) Skill India Mission, (ii) Pradhan Mantri Kaushal Vikas Yojana, (iii) Jan Shikshan Sansthan, (iv) National Apprenticeship Promotion Scheme, and (v) Craftsman Training Scheme.⁷⁵ The National Education Policy 2020 also focuses on skill development by integrating vocational education with general education.⁷⁶
- According to a report by the International Labour Organisation (ILO), in India, unemployment rate for those with graduate level degree or above was at 29% in 2022, up from 24.5% in 2000.⁷⁷ The report also noted that 53% of all employed graduates in India were engaged in low skilled jobs. As per the Periodic Labour Force Survey, 2023-24, the unemployment rate for those with a graduate level degree was 12.1%.⁷⁸
- As per the Periodic Labour Force Survey 2022-23, percentage of persons in the age group 15-59 years who received vocational/technical training was 27.4%.⁷⁹ Only 3.8% received formal training.
- Pradhan Mantri Viksit Bharat Rozgar Yojana, launched in August 2025, aims to create 3.5 crore jobs in two years.⁸⁰ The scheme will provide incentives up to Rs 15,000 in two instalments to newly employed youth and up to Rs 3,000 per month per new employee to employers.

Table 13: Youth Unemployment Rate for select countries, 2024 as per ILO (Ages 15–24)

Country	Youth unemployment rate
India	16%
China	15%
United Kingdom	12%
United States	9%
Russia	9%
Germany	7%

Sources: International Labour Organization Modelled Estimates database, 2024; PRS.

Table 14: Unemployment rate for persons of age 15-29, 2023-24

Year	Rural			Urban			Rural + Urban		
	Male	Female	Overall	Male	Female	Overall	Male	Female	Overall
2023-24	5.6	9	6.5	6.2	13.3	7.9	5.9	10.6	7.1
2022-23	6	8.3	6.6	6.8	13.7	8.4	6.4	10.3	7.3
2021-22	7.5	10	8	8.2	14.3	9.5	7.8	11.8	8.6

Sources: Periodic Labour Force Survey, 2023-24; PRS.

Internships: *An internship program for 1 crore youth will provide them with hands-on experience in real-world work environments. Additionally, one crore youth will be given internship opportunities in the top 500 companies.*

- The Prime Minister Internship Scheme was launched in 2024-25, to provide internship opportunities to one crore youth in top 500 companies in five years.⁸¹
- Under the scheme, a pilot project was launched in October 2024, which targeted to provide 1.25 lakh internship opportunities in the year. In the first round of the pilot project, 8,700 (10.6%) of candidates accepted internship offers.⁸¹ Of these, 4,565 (52%) candidates quit before finishing the internship.⁸¹ In the second round, as of November 2025, 2,053 (8%) candidates have left the internship without completing.⁸¹ The Ministry of Corporate Affairs (2025) highlighted following reasons for low acceptance and joining: (i) internship location further than 5-10 kms, (ii) longer period of internship (12 months), and (iii) lack of interest in roles offered.⁸¹

Table 15: Status of Pilot Projects under Prime Minister Internship Scheme, as of December 2025

Pilot Project	Jobs Posted	Offers Made	Offers Accepted		Candidates Quit	
Round I	1.3 lakh	82,000	8,700	10.6%	4,565	52.5%
Round II	1.2 lakh	83,000	24,600	29.6%	2,053	8.35%

Sources: Unstarred Question No 180, Lok Sabha, December 1, 2025; PRS.

Environment and Energy

Renewable energy: Several significant decisions have been taken in the last six months towards achieving the target of 500 GW non-fossil fuel energy capacity by 2030.

- **Climate-related commitments:** By 2030, India aims to achieve: (i) 500 GW of non-fossil generation capacity, (ii) achieving about 50% cumulative electric power installed capacity from non-fossil fuels by 2030 and (iv) reduction of emission intensity of GDP by 45% by 2030 from the 2005 level.^{82,83}
- As of November 2025, India's non fossil fuel installed capacity stood at 263 GW (52%).⁸⁴ Its contribution in generation is around 31% as of November 2025 (Table 16).⁸⁵
- Emission intensity of GDP measures greenhouse gas emissions per unit of economic output (GDP). India reduced the emission intensity of GDP from 2005 levels by 36% in 2020.⁸⁶
- **Energy storage:** Storage options such as Pumped Storage Plants (PSPs) and Battery Energy Storage Systems (BESS) store renewable energy during day-time/favourable weather conditions, to be used during peak demands and non-solar hours.⁸⁵ As of March 2025, the storage capacity ranged between 5 to 5.5 GW.⁸⁵ The Ministry of Power (2023) noted that energy storage capacity required for 2029-30 is likely to be 61 GW (19 GW PSP and 42 GW BESS).⁸⁷
- As of June 2025, 10 PSPs with total installed capacity of 6.2 GW have been commissioned. Another 59 PSPs, with capacity of 79 GW, are under various stages of planning and construction.⁸⁸

Table 16: Source-wise installed capacity and share

Source	Installed capacity as of November 2025		Generation April to November 2025
	In GW	% share	
Coal	226	44%	68%
Solar	133	26%	9%
Hydro	50	10%	11%
Wind	54	11%	7%
Oil & Gas	21	4%	1.6%
Bio Power	12	2%	0.5%
Nuclear	9	2%	3%
Small Hydro	5	1%	0.7%
Total	510	100%	100%

Sources: Central Electricity Authority; India's Climate and Energy Dashboard, Accessed on December 29, 2025; PRS.

Table 17: Total and Per Capita GHG Emissions by Major Countries, 2024

Country	GHG emissions million tonnes CO2 equivalent per year	GHG emissions tonnes CO2 equivalent per capita per year
China	15,536	11
United States	5,913	17
India	4,371	3
Russia	2,576	18

Sources: Emissions Database for Global Atmospheric Research, European Union, 2025; PRS.

Nuclear Energy: We are also accelerating efforts to expand nuclear energy.

- Share of nuclear in total electricity generation in the country in 2024-2025 was about 3.1%, while total installed nuclear capacity stood at 9 GW (1%). Department of Atomic Energy (2025) noted that the cost of nuclear power in terms of amount of total electricity generated is less per unit installed capacity even compared to some of the renewables, such as solar.⁸⁹ The average tariff of nuclear power in 2023-24 was Rs 3.83 per kilowatt per hour.⁹⁰ As per Department of Atomic Energy, 6.6 GW nuclear energy is under construction and 7 GW additional capacity has been approved.⁹¹

- Nuclear Energy Mission for development of Small Modular Reactors (SMRs) was announced in the Union Budget 2025-26. This Mission has been allocated Rs 20,000 crore to develop at least five indigenously designed and operational SMRs by 2033.⁹¹ The Mission aims to reach a capacity of 100 GW by 2047.⁹¹
- In December 2025, the Sustainable Harnessing and Advancement of Nuclear Energy for Transforming India (SHANTI) Bill, 2025 was passed.⁹² The Act enables private participation in the nuclear sector.

Green Hydrogen: *The National Green Hydrogen Mission will have an investment of 8 lakh crore rupees and generate over 6 lakh jobs.*

- Green hydrogen is produced by splitting water using electricity from renewable sources like solar or wind, instead of fossil fuels. As per Indian standards, it is considered “green” if emissions are below 2 kg of CO₂ equivalent per kg of hydrogen produced.⁹³ The National Green Hydrogen Mission aims to achieve 5 Million Metric Tonne (MMT) of Green Hydrogen production capacity, with an associated renewable energy capacity of about 125 GW by 2030.⁹³
- Strategic Interventions for Green Hydrogen Transition (SIGHT) is a scheme under the National Green Hydrogen Mission. It aims to increase domestic production of electrolyzers and production of Green Hydrogen.⁹⁴

Table 18: Progress under National Green Hydrogen Mission, as on November 2025

Component	Progress
Incentives for electrolyser manufacturing under SIGHT Scheme	As of May 2025, incentives have been given to 15 companies for a total capacity of 3,000 MW per annum of electrolyser manufacturing. ⁹³
Incentive for Green Hydrogen production under SIGHT scheme	As of May 2025, incentives have been given to 19 companies for 8.6 lakh tonnes per annum of green hydrogen production capacity. ⁹³
Pilot projects in steel, shipping and transport sectors	As of March 2025, three pilot projects to use green hydrogen in steel manufacturing have been allocated Rs 347 crore. Five pilot projects to deploy 37 hydrogen fuelled vehicles and 9 hydrogen refuelling stations have been allocated Rs 208 crore. ⁹³
Research and Development	13 projects awarded for safety and biomass-based hydrogen production. ⁹⁵

Sources: Respective endnotes; PRS.

Rooftop Solar: *Under the PM Surya Ghar Muft Bijli Yojana, rooftop solar systems are being installed at a cost of 75,000 crore rupees. So far, over 7.5 lakh homes have installed rooftop solar systems, creating numerous job opportunities.*

- PM-Surya Ghar Muft Bijli Yojana (PM-SGMBY) was launched in February 2024, with projected outlay of Rs 75,021 crore.⁹⁶ The scheme is to be implemented till 2026-27. Under the scheme financial support is provided to residential consumers for installation of rooftop solar. It aims to add 30 GW of solar capacity in the residential sector by 2026-27 by incentivising one crore residential rooftop solar system installations.⁹⁶
- As of November 2025, 24.8 lakh households have been solarised and rooftop solar capacity of 7.3 GW has been added.⁹⁷ Of the 54 lakh applications received, around 20 lakh installations have been completed.⁹⁷
- The Ministry of Energy (2025) reported following reasons for slow progress: (i) slow solarisation of government buildings, (ii) gap between applications and actual installations, (iii) inadequate coordination and capacity within states and distribution companies, and (iv) limited public awareness.⁹⁵

River interlinking: *The Ken-Betwa Link Project, with a cost of over 44,000 crore rupees, will benefit millions of brothers and sisters in rural areas of Madhya Pradesh and Uttar Pradesh.*

- The Ken–Betwa Link Project (KBLP) was first proposed under the National Perspective Plan (NPP) for interlinking of rivers, formulated in 1980.⁹⁸ The NPP identified 30 river interlinking projects across the country. Pre-feasibility reports have been completed for all 30 projects.⁹⁹
- The Ken–Betwa Link Project is designated as a priority project under the NPP.¹⁰⁰ The project has an estimated cost of Rs 44,605 crore. It is scheduled for completion by 2030.
- For the Ken–Betwa Link Project, the Environmental Impact Assessment has been completed, and the project has received environmental clearance.⁹⁹ Work on the project's main infrastructure component, the Daudhan Dam, has been awarded and implementation activities are underway.¹⁰⁰ As of June 2025, an expenditure of Rs 11,329 crore has been incurred on the project.⁹⁹

Industry

Promoting Start-ups: India now has over 1.5 lakh start-ups, which are emerging as pillars of innovation.

- The Start-up India scheme was launched in January 2016.¹⁰¹ As of October 2025, about two lakh startups are recognised by the government, which have created 21 lakh direct jobs as per their self-reported data.¹⁰² The Standing Committee on Commerce (2023) noted that Start-ups are concentrated in the IT sector, with only 5% of start-ups being in agriculture.¹⁰⁶ Most Start-ups remain concentrated in Tier-I cities. The Ministry of Corporate Affairs noted that as of November 2025, 6,385 recognised start-ups have been closed.¹⁰³
- As of September 2025, India had 120 unicorns (valued above one billion USD) with cumulative valuation of USD 350 billion.¹⁰⁴
- The Start-up India programme includes schemes to give financial assistance to startups. Eligible startups incorporated between 1 April 2016 and 31 March 2030 are provided a tax break of 100% on profits for any three consecutive years out of the first ten years from incorporation.¹⁰⁵ The Standing Committee on Commerce (2023) noted that the utilisation of income-tax exemptions under Income Tax Act, 1961 remains low (10.4%) due to stringent eligibility criteria and procedural hurdles.¹⁰⁶
- In 2016, Fund of Funds for Startups Scheme was launched with a budget of Rs 10,000 crore to provide capital to SEBI-registered Alternative Investment Funds (AIFs), who in turn invest money in growing Indian startups.¹⁰⁶ In 2025, government announced Fund of Funds for Startups 2.0 scheme.

Table 19: Major programs undertaken to promote startups under Startup India Action Plan

Scheme	Objective	Corpus	Progress
Startup India Seed Fund Scheme	Financial assistance to startups for proof of concept, prototype development, product trials, market entry and commercialisation	Rs 945 crore	As of October 2025, incubators have selected 3,199 startups and approved funding of Rs 575 crore to them.
Fund of Funds for Startups Scheme	Access to capital for early stage, seed stage, and growth stage	Rs 10,000 crore	As of October 2025, AIFs have invested Rs 24,920 crore into 1,334 startups under the scheme.
Credit Guarantee Scheme for Startups	Providing collateral free loans to startups through eligible financial institutions	-	As of October 2025, 311 loans worth Rs 755 crore have been guaranteed.

Sources: Unstarred Question No. 1493, Lok Sabha, Ministry of Commerce and Industry, December 9, 2024; PRS.

MSMEs: The Credit Guarantee Scheme for MSMEs and the establishment of e-commerce export hubs are promoting various industries. During this third term, the loan limit under the MUDRA scheme has been increased from 10 lakh rupees to 20 lakh rupees, benefiting crores of small entrepreneurs.

- The Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSMEs) provides credit guarantees to member lending institutions for loans extended to MSMEs without collateral or third-party guarantees.¹⁰⁷ The guarantee cover is up to Rs 10 crore per borrower, with coverage from 75% to 90% of the loan amount.¹⁰⁷
- Pradhan Mantri Mudra Yojana (PMMY) provides micro credit up to Rs 20 lakh to income generating micro-enterprises engaged in the non-farm sector in manufacturing, trading or service sectors, including poultry, dairy, and beekeeping.¹⁰⁸ The scheme has four loan products: (i) 'Shishu' loans up to Rs. 50,000, (ii) 'Kishore' loans above Rs 50,000 and up to Rs 5 lakh, (iii) 'Tarun' loans above Rs 5 lakh and up to Rs 10 lakh, and (iv) 'Tarun Plus' loans between 10 lakh to 20 lakh.¹⁰⁸ The Tarun Plus loan category was notified on October 25, 2024.¹⁰⁸

Table 20: Performance of Credit Guarantee Fund Trust for Micro and Small Enterprises

Year	Manufacturing		Services	
	No of Guarantees Approved	Amount approved (Rs crore)	No of Guarantees Approved	Amount approved (Rs crore)
2021-22	1,52,700	20,683	5,64,620	35,489
2022-23	2,59,022	35,338	9,06,764	69,444
2023-24	3,08,649	62,322	14,15,424	1,40,486
2024-25	14,15,424	1,40,486	13,74,937	1,42,275

Sources: 127th Report on the Demands for Grants of the Ministry of Micro, Small and Medium Enterprises; 2025-26; PRS.

- The number of loan accounts is lower in above 5 lakh categories, with Tarun forming only 2.4% and Tarun Plus just 0.01% of total accounts. (Table 21).

Table 21: Number of loan accounts under PMMY from 2020-21 to 2024-25

Type of loan	Shishu	Kishor	Tarun	Tarun Plus
Size of loan	Up to Rs 50,000	Between Rs 50,000 and Rs 5 lakh	Between Rs 5 lakh and Rs 10 lakh	Between 10 lakh to 20 lakh
No of accounts	19,43,49,221	8,70,91,055	68,09,128	30,427

Sources: Unstarred Question No 2323, Lok Sabha, Ministry of Finance, December 15, 2025; PRS.

Scrapping: *My government has introduced the Vehicle Scrapping Policy to ensure scientific disposal of old vehicles, which will also generate new employment opportunities.*

- The Vehicle Scrapping Policy aims to reduce pollution from old and unfit vehicles by creating a system of incentives/disincentives to phase out such polluting vehicles.¹⁰⁹ As of December 2025, 188 registered Vehicle Scrapping Facilities are operational in the country which have awarded 1.3 lakh certificates for scrapping.¹¹⁰

Cooperatives: *Our 8 lakh cooperative societies and their 29 crore stakeholder members represent nearly 90% of rural India.*

- As of November 2025, there are 8.4 lakh cooperative societies across 30 sectors in the country.¹¹¹ Housing sector has the highest number of cooperative societies (1.9 lakh), followed by dairy societies (1.6 lakh) and primary agricultural societies (1 lakh).¹¹¹
- Primary Agricultural Cooperative Societies (PACS) provide credit to farmers. As of December 2025, 2.6 lakh Gram Panchayats are covered by PACS.¹¹² PACS have also been enabled to serve as: (i) Pradhan Mantri Kisan Samridhhi Kendras providing fertilizers, pesticides and other agri inputs to farmers under one roof, (ii) Common Service Centres providing e-services such as banking, insurance, electricity bill payments, health and legal services, and (iii) Pradhan Mantri Bhartiya Janaushadhi Kendras providing quality generic medicines at affordable prices.¹¹³

Health

Affordable medicines: *Jan Aushadhi Kendras, offering medicines at 80% concessional rates have helped save more than 30,000 crore rupees for citizens. Providing affordable, accessible, and quality healthcare to every section of society is a top priority for my government. To ensure that better healthcare services reach citizens, 1,75,000 Ayushman Arogya Mandirs have been established across the country.*

- The Jan Aushadhi Scheme aims to make quality medicines available at affordable prices at Jan Aushadhi Kendras.¹¹⁴ These pharmacies receive an incentive at the rate of 20% of their monthly purchases of pharmaceutical products.¹¹⁴ The incentive is capped at Rs 20,000 per month.¹¹⁴ From September 2024, the monthly incentive was linked to a stocking mandate of 200 medicines.¹¹⁵
- The government aims to expand the number of Jan Aushadhi Kendras to 25,000 by March 2027.¹¹⁶ As of December 2025, 17,610 Jan Aushadhi Kendras have been opened.¹¹⁶ Between 2020-21 and 2024-2025, medicine sales worth Rs 6,290 crore have been made through Jan Aushadhi Kendras.¹¹⁷
- Ayushman Arogya Mandirs (AAM) are upgraded primary health centres delivering preventive, promotive, curative, rehabilitative and palliative services close to communities. As of December 2025, there are 1.8 lakh operational AAMs.¹¹⁸
- The Ministry of Health and Family Welfare assesses public health facilities, including AAMs, against Indian Public Health Standards, 2022 norms on infrastructure, staffing and services.¹¹⁹ As of January, 22 2025, 93% of facilities had been assessed, of which only 55% scored above 50% compliance.¹¹⁹

Maternal and child health: *India has also seen substantial improvements in maternal and infant mortality rates. To ensure tracking of vaccination programmes for pregnant women and children, the U-WIN portal has been launched. So far, around 30 crore vaccine doses have been recorded on this platform.*

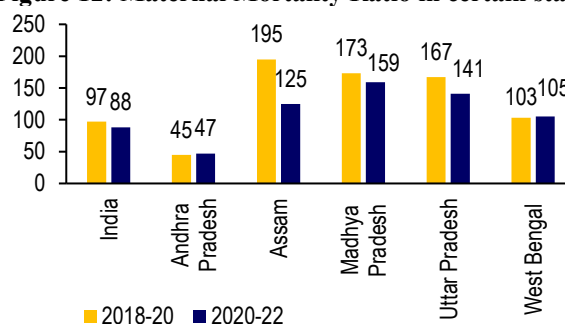
- Maternal Mortality Ratio (MMR) measures death of pregnant mothers due to pregnancy or childbirth complications per one lakh births. The National Health Mission aims to reduce MMR to 87 by 2026.¹²⁰ MMR in India has reduced from 97 in 2018-20 to 88 in 2020-22.¹²¹ As per WHO, the global MMR in 2023 was 197.¹²²

- Madhya Pradesh (159) had highest MMR in 2020-22, while Kerala (18) had the lowest.¹²³ Several states such as Andhra Pradesh and West Bengal have seen a rise in MMR.¹²³
- Government is implementing Janani Suraksha Yojana to provide free delivery to pregnant women.¹²⁴ Scheme aims to reduce maternal and neonatal mortality by promoting institutional delivery. Institutional births have increased from 79% in 2015-16 to 89% in 2019-21.¹²⁵
- The National Health Mission aims to reduce the prevalence of anaemia amongst women aged 15-49.¹²⁶ However, between 2015-16 and 2019-21, the prevalence of anaemia amongst women and children has increased. For women aged 15-49, anaemia has increased from 53% in 2015-16 to 57% in 2019-21.¹²⁷
- As of 2023, the Infant Mortality Rate (IMR) in India is 25 infant deaths per thousand live births.¹²⁸ Uttar Pradesh, Chhattisgarh, and Madhya Pradesh have the highest IMR at 37, while Manipur had the lowest at 3.¹²⁸
- Neonatal mortality rate (NMR) refers to deaths within the first 28 days of life, per 1,000 live births.¹²⁹ Under Sustainable Development Goals, India aims to reduce NMR to 12 by 2030. United Nations Maternal Mortality Estimation Inter-Agency Group reported that in 2023, India's NMR was 17, down from 45 in 2000.¹²⁹ India achieved an under-five mortality reduction of 70% and a neonatal mortality reduction of 61%.¹²⁹
- U-WIN is a platform for digitalisation of all vaccination provided under the Universal Immunization Programme (UIP) to pregnant women and children against 12 diseases.¹³⁰ UIP targets 3 crore pregnant women and 2.7 crore newborns annually.¹³¹ As of November 2024, U-WIN had registered 7.4 crore beneficiaries and 27.8 crore administered vaccine doses.¹³⁰
- As of 2023-24, national immunisation coverage is 93.5%.¹³² Immunisation coverage is lower in several states such as Nagaland (60%), Sikkim (65%) and Rajasthan (77%).¹³²

Health insurance: Under the Ayushman Bharat scheme, six crore senior citizens aged 70 years and above will receive health insurance, with a health cover of 5 lakh rupees per year.

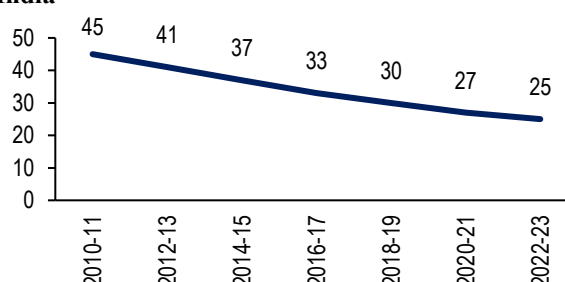
- The Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) provides health cover of up to five lakh rupees per family per year, at any empanelled hospital.^{133,134} It provides coverage to 12 crore poor and vulnerable families (about 55 crore beneficiaries). As of December 2025, 42.7 crore Ayushman cards have been issued.¹³⁵ These cards have been used for 10 crore hospital admissions.¹³⁵
- In October 2024, Government expanded AB-PMJAY to all senior citizens aged 70 years and above.¹³⁶ It is expected to cover six crore citizens. As of December 2025, 93 lakh cards have been issued to senior citizens.¹³⁶ As of October 2025, a total of 7.9 lakh hospital admissions amounting to Rs 1,741 crore have been authorised for senior citizens.¹³⁶ The Union Budget Speech 2025-26 outlined plans to expand the scheme to cover platform-based gig workers.¹³⁷
- CAG (2023) noted that in several states, there was a shortage of infrastructure, equipment and doctors in empanelled hospitals.¹³⁸ Certain equipment was found to be non-functional.¹³⁸ It observed that for pre-authorisation approval for hospital admission, 40 lakh out of 3.6 crore claims (11%) took more than the specified time of 12 hours.¹³⁸ The Standing Committee on Health (2023) noted that the coverage of the scheme is limited, as out-patient care, preventive healthcare, and non-hospitalisation expenses are not covered.¹³⁹ The Committee further recommended expanding coverage to diseases with long term treatments, such as cancer.¹³⁹
- As per CAG (2022), a total of 3.6 crore claims amounting to Rs 42,434 crore had been settled under the scheme.¹⁴⁰ As of November 2022, 40 lakh claims amounting to Rs 6,052 crore were under process for final decision (approval or rejection).¹³⁸ Under PM-JAY guidelines, pre-authorisation is required to be approved

Figure 12: Maternal Mortality Ratio in certain states



Sources: National Health Profile 2023, Bulletin on Maternal Mortality in India 2020-22; PRS.

Figure 13: Infant mortality rate per 1,000 births in India



Sources: World Bank, accessed on January 12, 2026; PRS.

within 6 hours, extendable to 12 hours if queries are raised. However, as per CAG (2022), 39.6 lakh claims took more than 12 hours for pre-authorisation approval.¹⁴⁰

- As of 5th August 2023, the SHAs have taken appropriate actions against a total of 1.6 lakh claims as per guidelines of NHA. Further, 210 hospitals have been de-empanelled, and 188 hospitals have been suspended due to their involvement in malpractices.

Establishment of Medical Colleges: The government is also working on creating 75,000 new seats in medical colleges over the next five years.

- The number of medical colleges in India increased from 387 in 2013–14 to 818 in December 2025.^{141,142} As of 2025–26, medical education capacity stands at about 1.29 lakh undergraduate seats and 80,291 postgraduate seats.¹⁴²
- The Standing Committee on Health (2024) observed that Karnataka, Telangana and Tamil Nadu had around 150 MBBS seats per million while other states had less than 50 seats per million population. For example, Bihar had only 21 seats per million.¹⁴³
- In September 2025, the Union Cabinet approved Phase III of the Centrally Sponsored Scheme for strengthening and upgrading state and central government medical colleges and standalone postgraduate institutes.¹⁴⁴ This phase will run from 2025–26 to 2028–29, and aims to add 5,000 postgraduate seats and 5,023 MBBS seats, with cost ceiling of Rs 1.5 crore per seat.¹⁴⁴
- The Pradhan Mantri Swasthya Suraksha Yojana focuses on establishing AIIMS in different states of the country. As of December 2025, establishment of 22 AIIMS has been approved.¹⁴⁵ The Ministry of Health and Family Welfare (2025) noted that in the 20 functional AIIMS, over 40% faculty positions remain vacant in 2025–26.¹⁴⁶
- The government is implementing a scheme to establish 157 new nursing colleges between 2023–24 and 2026–27.¹⁴⁷ Of these, 113 nursing colleges have been approved so far.¹⁴⁷

Table 22: Increase in medical colleges and seats from 2014-15 to 2025-26

Medical colleges and seats	2013-14	2025-26
Number of medical colleges	387	818
Number of undergraduate seats	51,348	1,28,875
Number of postgraduate seats	31,185	80,291

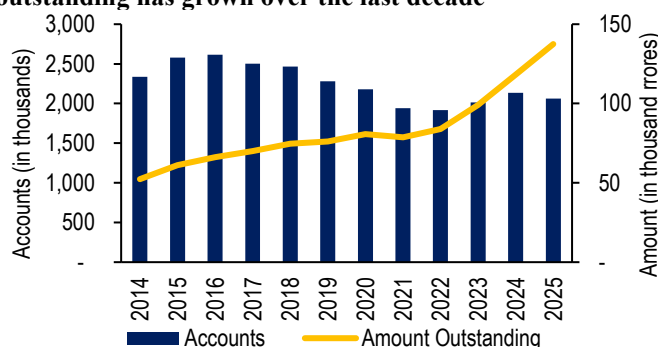
Sources: Unstarred Question No. 1034, Lok Sabha, Ministry of Health and Family Welfare, December 5, 2025; PRS.

Education

Assistance for higher education: The PM Vidyalakshmi scheme has been introduced to provide financial assistance to meritorious students for higher education.

- The Pradhan Mantri VidyaLaxmi scheme was introduced in November 2024 to provide access to higher education for students with limited financial resources.¹⁴⁸ Under the scheme, collateral-free loans are provided to students who get merit-based admission into top higher education institutions.
- As of December 2025, about 5.56 lakh applications had been received under the scheme.¹⁴⁹ About 1.98 lakh loans have been disbursed amounting to Rs 5,786 crore.¹⁴⁹
- Committee on Education (2025) took note of delay in disbursement of sanctioned loans.¹⁵⁰ It observed that only 15% of loans sanctioned under the scheme between February and August 2025 had been disbursed.¹⁵⁰ The Committee further noted that though the number of active student loans has seen a decline between 2014 and 2025, the total credit amount has increased steeply.¹⁵⁰

Figure 14: Cumulative higher education loan amount outstanding has grown over the last decade



Sources: 372nd Report of the Standing Committee on Education, Rajya Sabha, December 9, 2025; PRS.

Higher education institutions: Over the past decade, the number of higher education institutions has increased significantly, and their quality has also improved. In the QS World University Asia Rankings, 163 Indian universities have been included. The multifold increase in the number of seats for education in various disciplines has significantly benefited the middle class.

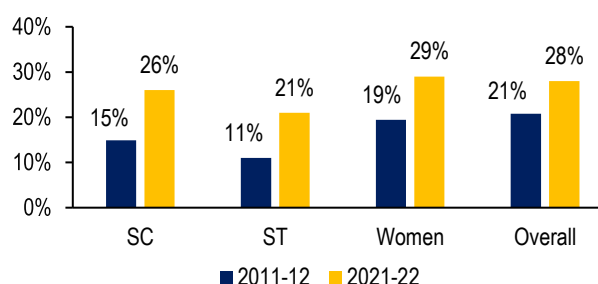
- Gross Enrolment Ratio (GER) in higher education was 28.4% in 2021-22, higher than 2011-12 level (21%) (**Figure 15**).⁵

- Since 2014, seven IITs, eight IIMs, and 16 IIITs have been set up.¹⁵¹ As per the All-India Survey of Higher Education Report 2021-22, India had 1,168 universities, 45,473 colleges and about 12,000 standalone institutions.¹⁵²

- However, many of these institutions have significant vacancies. As of March 2025, Central Universities had a vacancy of 29% in teaching posts (compared to sanctioned posts).¹⁵³ Non-teaching posts had a vacancy of 48%.¹⁵³

- In 2020-21, universities had 9% share in India's research expenditure.¹⁵⁴ From India, 54 Universities have been included in the QS World University Rankings 2026, which ranks over more than 1,500 universities.¹⁵⁵ In QS World Aisa Rankings 2024, 294 universities have been included.¹⁵⁶ The number of universities ranked from India has increased from 11 in 2015. The highest placed IIT Delhi was ranked at 123rd while IIT Bombay was ranked at 129th.¹⁵⁵

Figure 15: Enrolment in higher education has increased since 2011-12



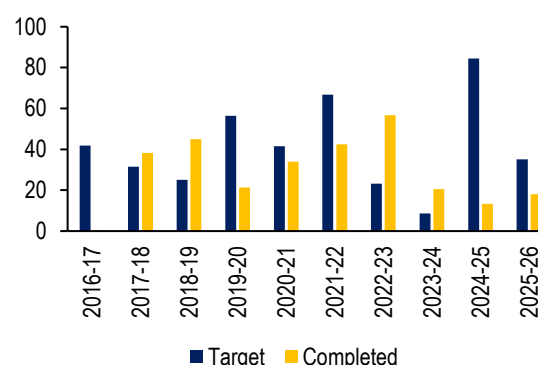
Sources: All India Survey of Higher Education 2011-12 and 2021-22; PRS.

Rural and Urban Development

Affordable housing: Extending the Pradhan Mantri Awas Yojana, we have decided to provide new homes to an additional three crore families. A budget of 5,36,000 crore rupees has been allocated for this purpose.

- The Pradhan Mantri Awas Yojana aims to facilitate access to affordable housing to certain groups across rural (PMAY-G) and urban (PMAY-U) areas.
- The schemes were originally intended to continue till 2022.¹⁵⁷ They have been extended till 2028-29.^{157,158,159} The extension would allow completion of remaining houses from previous phases and construction of additional two crore rural houses, including for remaining beneficiaries under the Socio- Economic and Caste Census permanent wait list.¹⁵⁷
- Under PMAY-G, against the cumulative target of 4.15 crore houses (including all the phases), 2.89 crore (70%) houses have been completed as of December 2025.¹⁶⁰
- Under PMAY-U, the Ministry aims to provide 2.18 crore houses to the urban poor. As of January 2026, 1.22 crore houses have been sanctioned of which 96.65 lakh (79%) have been completed.¹⁶¹ In August 2024, the Cabinet approved PMAY-U 2.0 which aims to construct one crore houses for urban poor and middle-class families in the next five years.¹⁶²

Figure 16: Number of houses targeted and completed under PMAY-G (in lakh)



Sources: PMAY-G Dashboard, as accessed on December 28, 2025; PRS.

Rural employment: Under the National Rural Livelihood Mission, more than 91 lakh self-help groups (SHGs) are being empowered, connecting over 10 crore women across the country. These groups have received over 9 lakh crore rupees through bank linkages.

- The Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) aims to reduce poverty in rural areas by giving poor households access to finances and employment opportunities.¹⁶³ The scheme attempts to mobilise households through self-help groups (SHGs) and enhance access to credit and financial services. To strengthen community resources, the government provides a one time: (i) revolving fund of Rs 20,000 to Rs 30,000 per SHG, and (ii) a community investment fund of up to Rs 2.5 lakh through SHGs.¹⁶⁴

- Till June 2025, 91 lakh SHGs had been promoted under the programme, with participation of over 10 crore households.¹⁶⁵ As of December 2024, Rs 10.9 lakh crore of bank credit has been availed by SHGs as credit as of June 2025.¹⁶⁵
- The Deendayal Upadhyay Grameen Kausala Yojana component of NRLM aims to provide placement-linked skill training to young people from poor households in rural areas. Between 2016 and June 2025, of the 17.5 lakh people trained under the programme, 11.5 lakh (66%) had been placed with jobs.¹⁶⁵
- Rural Self Employment Training Institutes is a bank-led programme where training institutions are established by the sponsoring banks in their districts, to provide training for skill and entrepreneurship development. Under the program, 56.7 lakh candidates have been trained and 41 lakh candidates have been settled since 2009 till June 2025.¹⁶⁵

Road connectivity: Under the fourth phase of the Pradhan Mantri Gram Sadak Yojana, the government has sanctioned 70,000 crore rupees to connect 25,000 habitations.

- The government launched the Pradhan Mantri Gram Sadak Yojana (PMGSY) in 2000 to address poor connectivity in rural areas.¹⁶⁶ The scheme is being implemented to provide all weather road connectivity to all eligible rural habitations.
- As of December 2025, out of 8,36,446 km of road length sanctioned under the scheme, 94% of the roads have been completed (**Table 23**).¹⁶⁷ Under PM-JANMAN, which targets areas inhabited by Particularly Vulnerable Tribal Groups, only 16% of the sanctioned roads have been completed.¹⁶⁷
- PMGSY-IV was launched in September 2024 with the objective to construct 62,500 km of roads.¹⁶⁸ It is being implemented from 2024-2029.
- Between March 2024 and January 2025, 21% of roads (257 out of 1,228) inspected for maintenance work by the national quality monitors were found to be unsatisfactory.¹⁶⁹ During the same period, 18% of roads (2,423 of 13,824) inspected for maintenance work by state quality monitors were found to be unsatisfactory.¹⁶⁹

Table 23: Length of road sanctioned and completed under different verticals of PMGSY (in km)

Vertical	Sanctioned	Completed	% Completed
PMGSY-I	6,44,735	6,25,097	97%
PMGSY-II	49,795	49,086	99%
PMGSY-III	1,22,388	1,02,444	84%
RCPLWEA	12,212	9,892	81%
Janman	7,316	1,176	16%
Total	8,36,446	7,87,695	94%

Sources: PMGSY Dashboard, Ministry of Rural Development, as accessed on December 28, 2025; PRS.

Property ownership: Under the SVAMITVA scheme, we have issued 2.25 crore property cards so far, of which approximately 70 lakh property cards have been distributed in the last six months alone.

- SVAMITVA scheme, launched in April 2020, aims to provide Record of Rights to villages property owners in rural inhabited (Abadi) farmers. As of December 2025, 2.8 crore property cards have been prepared for 1.8 lakh villages.¹⁷⁰ Drone survey has been completed for around 3 lakh villages.¹⁷¹

Security and Strategic Affairs

Internal security: The final phase of eliminating Left-wing Extremism has also begun. Due to the government's efforts, the number of districts affected by Left-wing Extremism has reduced from 126 to 38 today.

- The number of Left-wing Extremism (LWE) related incidents fell by 89% from 1,936 incidents in 2010 to 222 incidents in 2025.¹⁷² Similarly, deaths of civilians and security forces declined by 91%, from 1,005 in 2010 to 95 in 2025.¹⁷²
- The number of affected districts has declined from 126 districts across 10 states in 2014 to 11 districts across five states in 2025.¹⁷² Of these, only three districts are currently categorised as the most LWE-affected.¹⁷² Under the Security Related Expenditure scheme, 27 districts in nine states are being covered as "Legacy and Thrust Districts" to prevent resurgence of LWE influence.¹⁷²

Table 24: Progress under counter LWE operations

Year	LWEs Killed	LWEs Arrested	LWEs Surrendered
2020	103	1,110	475
2021	126	1,153	736
2022	57	816	496
2023	50	924	376
2024	290	1,090	881
2025*	335	942	2,167

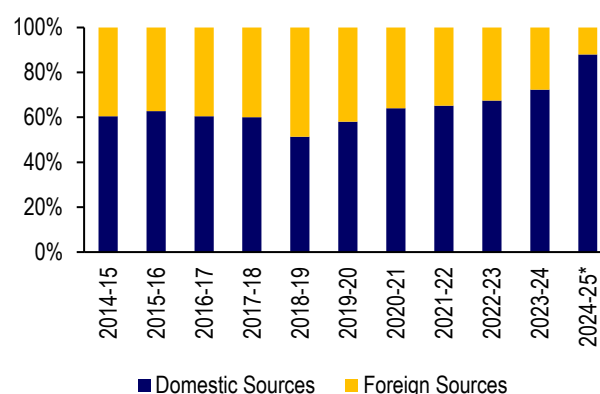
* Data until December 1, 2025.

Sources: Unstarred Question No 2682, Lok Sabha, Ministry of Home Affairs, December 16, 2025; PRS.

Defence manufacturing: *We have seen highly encouraging results in achieving self-reliance particularly in the defence sector.*

- India's indigenous defence production rose to Rs 1.54 lakh crore in 2024-25 from Rs 46,429 crore in 2014-15.¹⁷³ To encourage defence manufacturing, government has allowed up to 74 % FDI under automatic route and up to 100% FDI under government route.¹⁷⁴
- Defence exports rose to Rs 23,622 crore in 2024-25 from less than Rs 1,000 crore in 2014.¹⁷⁵ This has largely been driven by the increase in defence exports by private companies. The central government aims to achieve defence exports worth Rs 35,000 crore by 2025 and Rs 50,000 crore by 2028-29.¹⁷⁵
- According to data maintained by SIPRI, India was the world's second-largest importer of arms during the period between 2020 and 2024, accounting for 8.3% of global imports.¹⁷⁶
- In 2023-24, 28% of capital acquisition expenditure was incurred on procurement from foreign sources.¹⁷⁷
- Innovations for Defence Excellence Scheme is being implemented for a period of five years from 2021-22 to 2025-26, with an outlay of Rs 498 crore.¹⁷⁸ The scheme will provide grants up to Rs 1.5 crore to the Start-ups/MSMEs to fund projects in defence innovation.¹⁷⁸ As of September 2025, clearances for procurements worth around Rs 3,250 crore have been received for 50 products, and procurement orders of Rs 1,652 crore have been placed for 36 products.¹⁷⁹

Figure 17: Share of domestic and foreign sources in defence modernisation expenditure



* Data until December 2024.

Sources: 93 Report, Standing Committee on Defence, March; PRS.

Science and Technology

Research and Innovation: *India's rank in the Global Innovation Index has improved significantly, moving up from 76th to 39th position. To promote research in educational institutions, the National Research Foundation has been established with an outlay of 50,000 crore rupees. The National Quantum Mission aims to position India among the leading nations in the field of frontier technology.*

- India ranked 38th among the top innovative economies globally as per Global Innovation Index 2025.¹⁸⁰ These are countries that demonstrate the strongest overall performance across innovation inputs (institutions, human capital, infrastructure etc) and outputs (knowledge, technology etc). As per World Intellectual Property Report 2023, India is ranked 6th in terms of intellectual property filings.¹⁸⁰ India is ranked third in terms of the research publications.¹⁸⁰ Number of scientific publications increased from 1.3 lakhs in 2018 to 2.1 lakhs in 2022.¹⁸¹
- The Research Development and Innovation scheme was launched in November 2025 with a budget of one lakh crore rupees.¹⁸² The Scheme aims to increase private sector driven research and innovation and targets sectors such as energy security and transition, robotics, AI, biotechnology and digital economy.
- The National Quantum Mission was launched in March 2023 and will be implemented for eight years, with an outlay of Rs 6,004 crore.¹⁸² Under the Mission, four hubs have been established to support technology development in quantum computing, quantum sensing and metrology, quantum material and devices and quantum communication. As of November 2025, out of Rs 468.2 crore released, Rs 68.3 crore (14.6%) has been utilised.¹⁸³
- The Anusandhan National Research Foundation (ANRF) was established in February 2024.¹⁸² It aims to provide support for research, innovation and entrepreneurship across scientific disciplines, to strengthen research and development and foster a research culture across India's academic and research institutions.¹⁸² Under the Mission for Advancement in High-impact Areas initiative, ANRF has so far launched four missions: (i) the Electric Vehicle Mission, (ii) the 2D Innovation Hub, (iii) the MedTech Mission, and (iv) the AI for Science and Engineering initiative.¹⁸² In 2024-25, ANRF was allocated Rs 966 crores of which Rs 721 crores was utilised.¹⁸⁴

Artificial Intelligence: *India's contribution in the field of Artificial Intelligence is being elevated through the launch of the India AI Mission.*

- India AI Mission was launched in March 2024, with a budget of Rs 10,372 crore over five years.¹⁸⁵ **Table 25** provides an overview of the progress on seven components of the scheme.

Table 25: Progress under seven components of India AI Mission

Component	Aim	Progress as of July 2025
India AI Compute	To provide high-end Graphics Processing Units (GPUs) at affordable costs.	Over 38,000 GPUs have been onboarded and are available on the IndiaAI Compute portal at Rs 65 per hour.
India AI Innovation Centre	To develop AI applications for India-specific challenges in sectors such as healthcare, agriculture, climate change, governance, and assistive learning technologies.	30 applications have been approved as of July 2025.
Indian AI Dataset Platform	To develop large datasets for training AI models.	Over 3,000 datasets and 243 AI models across 20 sectors are available.
India AI Application Development Initiatives	To develop India's own Large Multimodal Models using Indian data and languages.	In the first phase, four startups were approved out of 500 applications.
India AI Future Skills	To develop AI-skilled professionals.	Support is being provided to 500 PhD fellows, 5,000 postgraduates, and 8,000 undergraduates. Over 200 students received fellowships by July 2025. Twenty-six institutes onboarded PhD students.
India AI Startup Financing	To provide financial support to AI startups.	Mission helped 10 Indian startups to expand into European market
Safe and Trusted AI	To ensure responsible AI adoption with strong governance	Eight projects were selected in the first round. Over 400 applications were received in the second round.

Sources: "Transforming India with AI" Press Information Bureau Headquarters, October 12, 2025; PRS.

- Citing a NASSCOM (2024) report, the Ministry of Electronics and Information Technology noted that India's AI talent base is expected to grow from about 6.5 lakh to more than 12.5 lakh by 2027.¹⁸⁵ The Ministry has launched FutureSkills PRIME programme for reskilling and upskilling IT professionals in 10 new and emerging technologies, including AI. As of August 2025, over 3.4 lakh candidates have successfully completed their courses.¹⁸⁵ The Ministry noted that as of August 2025, around 3.2 lakh candidates have enrolled in AI and big data analytics courses.¹⁸⁵

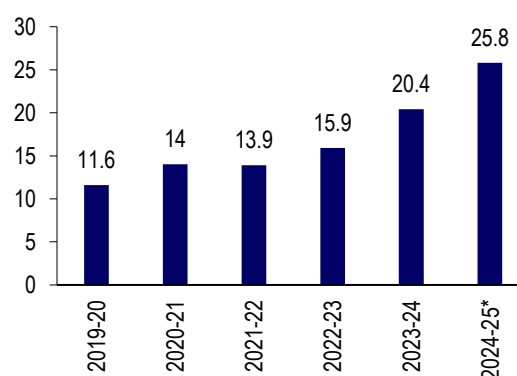
Cybersecurity: Government has taken numerous measures to control cyber threats, creating opportunities for employment in the field of cybersecurity for the youth. As a result of these efforts, India has achieved Tier-1 status in the Global Cybersecurity Index.

- Global Cybersecurity Index, published by International Telecommunication Union, assesses national efforts in cybersecurity in five areas: legal, technical, organisational, capacity development, and cooperation.¹⁸⁶ In 2024, India reached Tier-1 status.¹⁸⁶
- Information Security Education and Awareness project is being implemented with a budget of Rs 333 crore from 2023 for five years.¹⁸⁷ Initiatives under the program include: (i) National Cyber Coordination Centre to detect cyber security threats, (ii) Cyber Swachhta Kendras to detect malicious programs and provides tools to remove the same, and (iii) Certified Security Professional in Artificial Intelligence to equip cybersecurity professionals with the skills to secure AI systems.¹⁸⁷

Table 26: Cybercrimes registered and convictions secured, 2018-22

Year	Cyber-crimes registered	Cases convicted
2018	27,248	495
2019	44,735	367
2020	50,035	1,110
2021	52,974	491
2022	65,893	1,118

Sources: Unstarred Question No 4482, Lok Sabha, Ministry of Information and Technology, August 20, 2025; PRS.

Figure 18: Number of cyber security incidents reported, in lakhs

* Data up to October 2025.

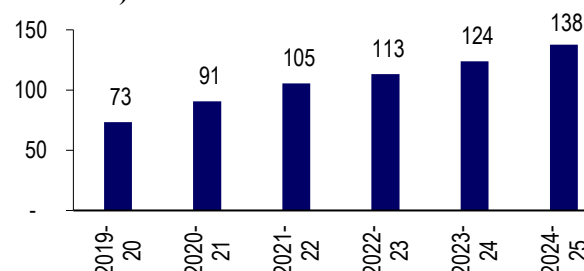
Sources: Unstarred Question No 2297, Rajya Sabha, Ministry of Information and Technology, December 19, 2025; PRS.

Tribal Affairs

Tribal empowerment: Nearly 1.25 lakh tribal children are receiving quality education through more than 470 Eklavya Model Residential Schools.

- Eklavya Model Residential School (EMRS) Scheme aims to provide quality education to the tribal children from class VI to XII.¹⁸⁸
- The scheme aims to establish an EMRS in every block with more than 50% Scheduled Tribes population and at least 20,000 tribal persons.¹⁸⁹ As per 2011 census, there are 564 such sub districts.¹⁸⁹ The Ministry of Tribal Affairs has targeted to set up 728 EMRSs across the country by 2026. As of August 2025, 722 EMRS have been sanctioned, of which 478 EMRS are functional and 235 are under construction.¹⁸⁸

Figure 19: Year wise enrolment in EMRS (in thousands)



Sources: Unstarred Question No 3265, Lok Sabha, Ministry of Tribal Affairs, March 20, 2025; PRS.

¹ Address by the President of India to the Joint Sitting of two houses of Parliament, Office of the President of India, January 31, 2025, <https://presidentofindia.nic.in/sites/default/files/2023-06/sp31012025eng.pdf>.

² GDP at current prices (USD), International Monetary Fund, <https://www.imf.org/external/datamapper/NGDPD@WEO/OEMDC/ADVEC/WEOWORLD>.

³ First Advanced Estimates of Gross Domestic Product, 2025-26, Press Information Bureau, Ministry of Statistics & Programme Implementation, January 7, 2026, <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2212087®=3&lang=1>.

⁴ Payment Systems India, June 2025, Reserve Bank of India, <https://rbidocs.rbi.org.in/rdocs/Publications/PDFs/PAYMENTS/2025/AFC907BFE9749C78225BB58B43211FA.PDF>.

⁵ India's UPI revolution, Press Information Bureau, July 20, 2025, <https://www.pib.gov.in/PressNoteDetails.aspx?NoteId=154912&ModuleId=3®=3&lang=2>.

⁶ 11 Years of PM Jan Dhan Yojana: Banking the Unbanked, Press Information Bureau, August 27, 2025, <https://www.pib.gov.in/PressNoteDetails.aspx?NoteId=155102&ModuleId=3®=3&lang=2>.

⁷ Unstarred question no 20, Ministry of Finance, Lok Sabha, December 1, 2025, https://sansad.in/getFile/loksabhaquestions/annex/186/AU20_ZAwvpe.pdf?source=pqals.

⁸ The Central Goods and Services Tax Act, 2017, https://prsindia.org/files/bills_acts/bills_parliament/2017/Central%20GST%20Act,%202017.pdf.

⁹ "Recommendations of the 56th Meeting of the GST Council held at New Delhi today", Press Information Bureau, Ministry of Finance, September 3, 2025, <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2163555>.

¹⁰ Volume-I, Report of the 15th Finance Commission for 2021-26, February 2021, https://fincomindia.nic.in/writereaddata/html_en_files/fincom15/Reports/XVFC%20VOL%20I%20Main%20Report.pdf.

¹¹ Final Estimate of Production of Food Grains for 2024-25, Department of Agriculture and Farmers' Welfare, 2025, <https://agriwelfare.gov.in/en/AgricultureEstimates>.

¹² Volume 8, Production Enhancement through Productivity Gains, Report of the Committee on Doubling Farmers' Income, Ministry of Agriculture and Farmers Welfare, February 2018, <https://agriwelfare.gov.in/Documents/DFI%20Vol-8A.pdf>.

¹³ Volume 14, Comprehensive Policy Recommendations, Report of the Committee on Doubling Farmers' Income, Ministry of Agriculture and Farmers' Welfare, September 2018, https://agriwelfare.gov.in/Documents/DFI_Volume_14.pdf.

¹⁴ Unstarred Question No. 398, Lok Sabha, Ministry of Agriculture and Farmers Welfare, February 4, 2025, https://sansad.in/getFile/loksabhaquestions/annex/184/AU398_h9RqVn.pdf?source=pqals.

¹⁵ Starred Question No. 101, Lok Sabha, Ministry of Agriculture and Farmers Welfare, July 20, 2024, https://eparlib.nic.in/bitstream/123456789/2977765/1/AS101_Zv2zbg.pdf.

¹⁶ "Agricultural Infrastructure Fund (AIF) Scheme" Press Information Bureau, Ministry of Agriculture and Farmers Welfare, August 28, 2024, <https://static.pib.gov.in/WriteReadData/specifcdocs/documents/2024/aug/doc2024828382201.pdf>.

¹⁷ Agriculture Infrastructure Fund Dashboard, as accessed on December 22, 2025, <https://agriinfra.dac.gov.in/>.

¹⁸ Study to determine post-harvest losses of agri produces in India, NABARD Consultancy Services, Ministry of Food Processing Industries, December 7, 2022, https://www.mofpi.gov.in/sites/default/files/phl_study_final_report_07.12.2022_2.pdf.

¹⁹ "Launch of National Mission on Natural Farming", Press Information Bureau, Cabinet, November 25, 2024, <https://pib.gov.in/PressReleasePage.aspx?PRID=2077094>.

²⁰ "National Mission on Natural Farming" Press Information Bureau, Ministry of Agriculture and Farmer's Welfare, August 13, 2025, <https://www.pib.gov.in/PressNoteDetails.aspx?NoteId=155019&ModuleId=3®=3&lang=2>.

²¹ Unstarred Question No 3909, Lok Sabha, Ministry of Agriculture and Farmer's Welfare, August 12, 2025, https://sansad.in/getFile/loksabhaquestions/annex/185/AU3909_xNFwZE.pdf?source=pqals.

²² National Mission on Natural Farming website, as accessed on December 22, 2025, <https://naturalfarming.dac.gov.in/>.

²³ The National Food Security Act, 2013, <https://www.indiacode.nic.in/bitstream/123456789/2113/1/201320.pdf>.

²⁴ "Serving Farmers and Saving Farming" Fifth Report, National Commission on Farmers, October 4, 2006, <https://agriwelfare.gov.in/sites/default/files/NCF5%20Vol.-1%20%281%29.pdf>.

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