

## Analysis of the President’s Address to Parliament in June 2024

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 June 2024 (in grey), and the latest status of the initiatives announced.<sup>1</sup> Data sources have been indicated in the endnotes.

### Economy and finance

**Economic Growth:** In ten years, India has become 5<sup>th</sup> largest economy. From 2021 to 2024, India has grown at an average rate of 8 percent annually. Today, India alone is contributing 15 percent of the global growth. Government is striving to make India the 3<sup>rd</sup> largest economy in the world.

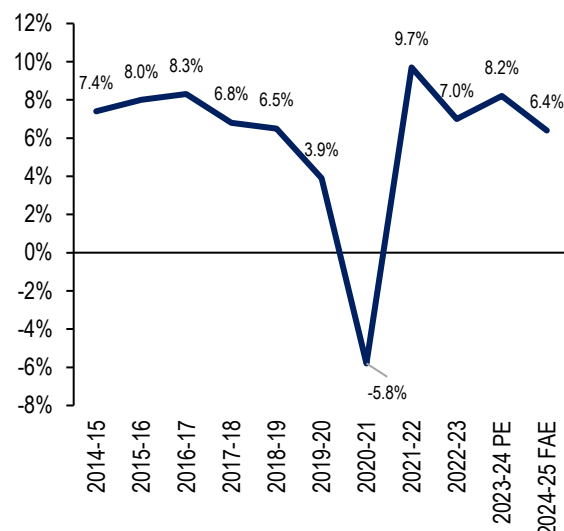
- India became the fifth largest economy in the world in 2021-22 in terms of GDP at current prices in USD, moving from the 10<sup>th</sup> largest in 2013-14.<sup>2</sup> In 2024, India’s GDP was about USD 3.9 trillion.<sup>3</sup>
- GDP is estimated to grow by 6.4% in 2024-25 (at constant prices), slower than in 2023-24 (8.2%).<sup>4</sup>

**Table 1: GDP and GDP per capita in 2024**

Country	GDP (in USD trillion)		GDP Per Capita (in USD)	
	Value	Rank	Value	Rank
USA	29.2	1	86,601	6
China	18.3	2	12,969	71
Germany	4.7	3	55,521	16
Japan	4.1	4	32,859	37
India	3.9	5	2,698	140

Note: Rankings are out of 188 countries.  
Sources: International Monetary Fund; PRS.

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

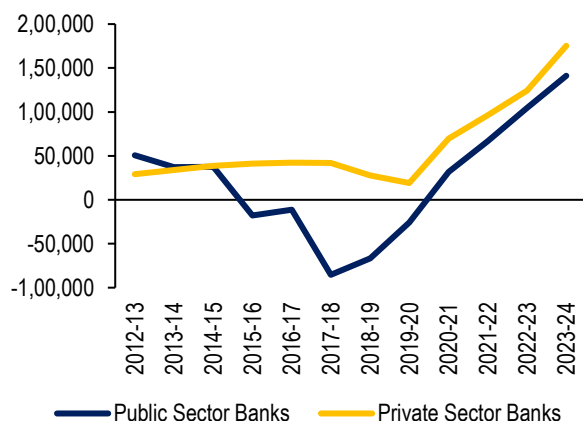


Note: PE is provisional estimates. FAE is First Advance Estimates.  
Source: Ministry of Statistics and Programme Implementation; PRS.

**Banking Sector Reforms:** Ten years ago, to save India's banking sector from collapsing, the Government brought banking reforms and made laws like IBC. Today, these reforms have made India's banking sector one of the strongest banking sectors in the world. Profits of public sector banks have crossed Rupees 1.4 lakh crore in 2023-24 which is 35% higher than last year. The NPAs of Public Sector banks are also continuously decreasing.

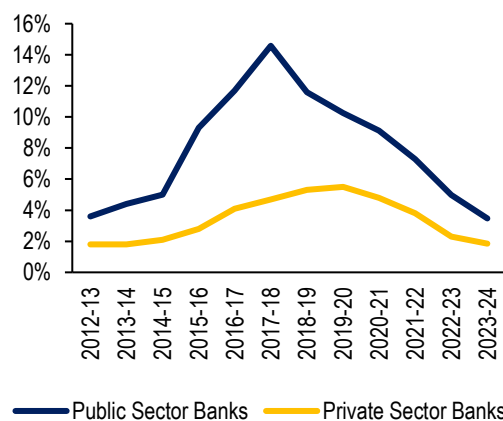
- In 2023-24, net profit of public sector banks was Rs 1.4 lakh crore, an increase of 35% over 2022-23.<sup>5</sup> In 2023-24, public sector banks had a 59% share in the total deposits with the scheduled commercial banks.<sup>6</sup> The corresponding share in 2013-14 was 76%.<sup>7</sup>

**Figure 2: Net profit of scheduled commercial banks**



Sources: Reserve Bank of India; PRS.

**Figure 3: Gross NPAs as % of gross advances**



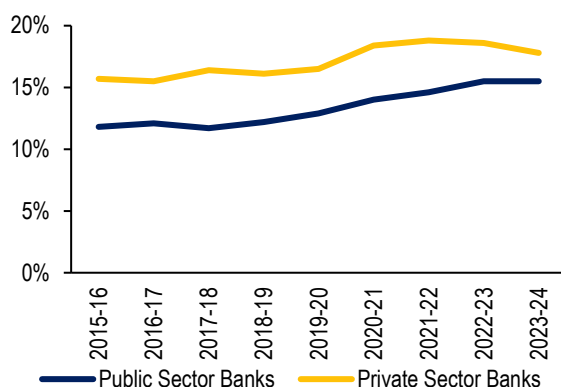
Sources: Reserve Bank of India; PRS.

- Gross Non-Performing Assets (NPA) as a share of Gross Advances has reduced for both private and public sector banks in recent years. NPAs are loans where interest and/or principal repayment is overdue for more

than 90 days.<sup>8</sup> In case of public sector banks, the gross NPA as a ratio of gross advances has reduced from 14.6% in 2017-18 to 3.5% in 2023-24.<sup>6</sup> For private banks, this ratio has decreased from 4.7% in 2017-18 to 1.9% in 2023-24.<sup>6</sup>

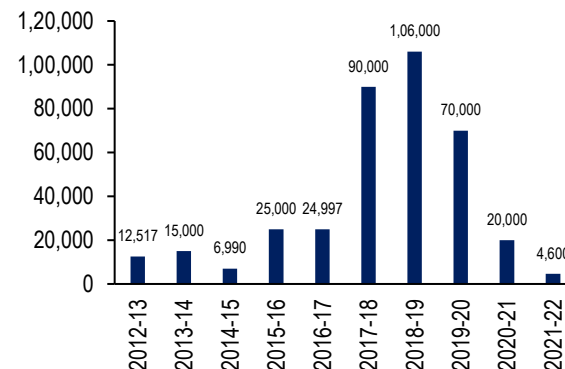
- Capital to Risk-Weighted Assets Ratio (CRAR) of public sector banks was 15.5% in 2023-24, a steady improvement from 2017-18 (11.7%).<sup>6,9</sup> CRAR reflects a bank's ability to maintain sufficient capital to absorb potential losses that may arise from the risks in its operations. As per RBI norms, CRAR must be maintained above 9%.<sup>6</sup> CRAR of private sector banks in 2023-24 was 17.8%.<sup>6</sup>
- Between 2012-13 and 2021-22, the central government infused Rs 3.8 lakh crore towards recapitalisation of public sector banks (Figure 5).<sup>10</sup>

**Figure 4: Capital to Risk-Weighted Assets Ratio of scheduled commercial banks**



Sources: Reserve Bank of India; PRS.

**Figure 5: Capital infusion in public sector banks (in Rs crore)**



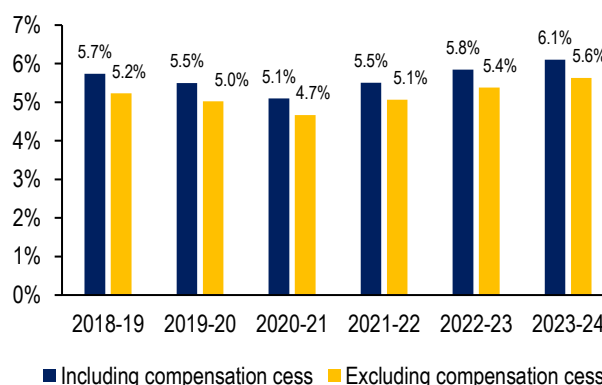
Sources: “Banking Analytics”, Website of Department of Financial Services, as accessed on January 26, 2025; PRS.

- The Insolvency and Bankruptcy Code, 2016 (IBC) provides a framework for resolution of insolvency among companies and individuals.<sup>11</sup> As of September 2024, 6,039 corporate insolvency proceedings have been closed under IBC.<sup>12</sup> Out of this, 1,068 cases have resulted in approval of an insolvency resolution plan (18%).<sup>12</sup> Another 39% cases were closed owing to settlement or withdrawal.<sup>12</sup> 44% cases have resulted in liquidation.<sup>12</sup> As of September 2024, in cases resulting in resolution plans, creditors were able to realise 31% of their claims.<sup>12</sup>
- The average time taken for the closure of corporate insolvency resolution proceedings has been 698 days.<sup>12</sup> As per the Code, the corporate insolvency resolution process must be completed in 180 days (extendable to 330 days under certain conditions).<sup>13</sup> The Standing Committee on Finance (2021) had recommended creating dedicated benches of National Company Law Tribunals for deciding cases under IBC.<sup>14</sup>

**GST collection:** For the first time, in the month of April, GST collection has crossed Rupees 2 lakh crore. This has also strengthened the states economically.

- In April 2017, Parliament passed laws to introduce GST.<sup>15</sup> It levies a uniform indirect tax on goods and services across the country. It subsumed taxes such as sales tax and excise duties.
- In 2023-24, GST collection was about Rs 20 lakh crore (6.1% of GDP), including GST compensation cess.<sup>16</sup> GST revenue realisation as a ratio of GDP has been lower than the pre-GST regime. In 2016-17, the revenue from taxes subsumed under GST was about 6.3% of GDP.<sup>17</sup> The 15<sup>th</sup> Finance Commission has estimated the potential for a GST-to-GDP ratio of 7% over the medium term (net of revenue from compensation cess).<sup>18</sup>

**Figure 6: 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.

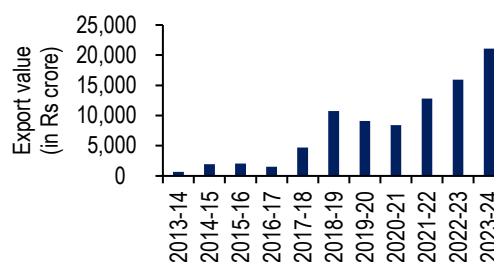
Sources: GST Network; Union Budget Documents; MoSPI; PRS.

## Defence and Home Affairs

**Defence exports:** In the last decade, our defence exports have increased more than 18 times to the level of Rupees 21,000 crore.

- In 2023-24, India recorded defence exports worth Rs 21,083 crore.<sup>19</sup> The value of defence exports in 2013-14 was Rs 686 crore.<sup>20</sup> The Ministry of Defence has set a target to achieve exports worth Rs 50,000 crore by 2029.<sup>21</sup>
- Key defence exports include: (i) Brahmos missiles, (ii) Akash missile system, (iii) armoured vehicles, and (iv) body armours.<sup>22</sup>
- Steps taken by the government to increase exports are: (i) simplifying standard operating procedure for exports, (ii) introducing an Open General Export License (OGEL), and (iii) opening of overseas offices by Defence Public Sector Undertakings (DPSUs).<sup>21</sup>

**Figure 7: Steady rise in defence exports**



Source: "Defence Exports Rise 23 Times", Press Information Bureau, Ministry of Defence, May 21, 2023; Unstarred Question No. 3094, Lok Sabha, March 25, 2022; Status of Defence Exports", Press Information Bureau, December 13, 2021; Department of Defence Production dashboard; PRS.

**Defence manufacturing:** India is now manufacturing defence equipment worth more than Rupees 1 lakh crore. Nearly 70 per cent of the total procurement of the defence forces has been sourced from Indian manufacturers only. More than 40 Ordnance factories have been restructured into seven Defence Sector Enterprises, resulting in improvement of their capacity and efficiency.

- In 2023-24, indigenous defence production amounted to Rs 1.27 lakh crore.<sup>23</sup> This is an annualised increase of 12% from Rs 46,429 crore in 2014-15.<sup>23</sup> The Ministry has set a target to achieve defence production worth three lakh crore rupees by 2029.<sup>23</sup> In October 2024, the Ministry of Defence noted that 65% of defence equipment is now being manufactured within India.<sup>23</sup>
- Between 2012-13 and 2021-22, out of the total defence equipment acquired for the armed forces, 40% of the defence equipment was sourced from foreign vendors.<sup>24</sup> During this period, acquisition of defence equipment from foreign sources increased at an annual rate of 5% while indigenous acquisition increased at an annual rate of 6%.<sup>24</sup> In 2022-23, 264 capital acquisition contracts were signed, with approximately 36% being acquired from foreign vendors.<sup>24</sup>
- Steps taken to increase domestic manufacturing of defence equipment include: (i) prioritising capital procurement from domestic sources under Defence Acquisition Procedure, 2020, (ii) notification of five positive indigenisation lists for placing certain items under import restriction, (iii) simplification of industrial licensing process with longer validity periods, (iv) increasing limit on FDI from 49% to 74% under automatic route, and (v) establishing two defence industrial corridors in Uttar Pradesh and Tamil Nadu.<sup>25</sup> As of January 2025, 38,622 defence items were imported. Out of these, 14,139 (37%) defence items have been approved for domestic production or indigenisation.<sup>26</sup>
- In October 2021, ordnance factories were converted into seven Defence Public Sector Undertakings with 41 units.<sup>27,28</sup> DPSUs/Other PSUs contributed to 79% of defence production in 2023-24.<sup>21</sup> Of the total exports in 2023-24, DPSUs contributed about 40%.<sup>21</sup> In 2023-24, exports by the new DPSUs increased to Rs 1,977 crore from Rs 82 crore in 2022-23.<sup>28</sup> Some major items exported by DPSUs include: (i) patrol ships and helicopters, (ii) engines, and (iii) light weight radars.<sup>29</sup> The Standing Committee on Defence (2023) noted that the import content for equipment manufactured by DPSUs is high. It recommended the Ministry to take measures to make the Defence public sector undertakings self-reliant.<sup>24</sup>

**Table 2: Financial Performance of DPSUs (in Rs crore)**

DPSU	Revenue		Profit After Tax	
	2022-23	2023-24	2022-23	2023-24
Munitions India Limited	4,652	7,222	73	559
Armoured Vehicles Nigam Limited	4,876	4,663	271	605
Advanced Weapons and Equipment India Limited	1,939	2,039	8	20
Yantra India Limited(YIL)	2,391	2,821	51	425
India Optel Limited (IOL)	1,079	1,380	207	233
Troop Comforts Limited(TCL)	955	279	19	-303
Gliders India Limited(GIL)	206	177	7	11

Source: Report No. 4, Standing Committee on Defence, December 2024; PRS.

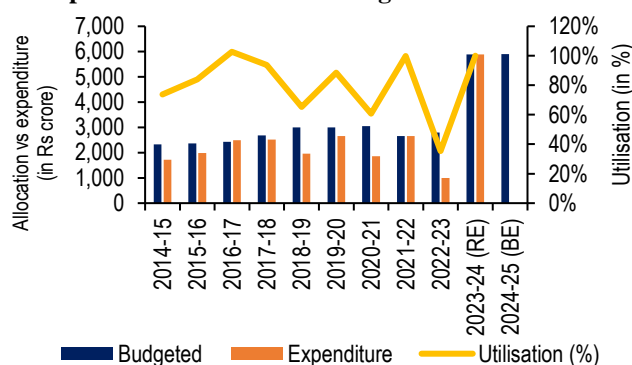
**One Rank One Pension:** *One Rank One Pension has been implemented. Under this, Rupees 1,20,000 crore have been disbursed till date.*

- In November 2015, the government decided to implement One Rank One Pension (OROP) with benefits effective from July 1, 2014. It provides for uniform pension to be paid to the Armed Forces Personnel retiring in the same rank with the same length of service. This is regardless of their date of retirement.<sup>30</sup>
- As of December 2024, over 25 lakh pensioners/family pensioners have benefitted from the scheme.<sup>21</sup> As of November 2024, Rs 1.24 lakh crore has been spent on OROP since its implementation in 2015.<sup>21</sup> In 2024-25, 23% of the defence budget is estimated to be spent on pension.

**Development in North-Eastern Region:** *Government has increased the allocation for the development of the North-Eastern Region by more than four times, in the last 10 years. The work of withdrawing AFSPA from the disturbed areas of the North-East is also underway in a phased manner by accelerating development in those areas.*

- Allocation to the Ministry of Development of North Eastern Region increased from Rs 1,770 crore in 2014-15 to Rs 5,900 crore in 2024-25. In several years, the actual expenditure by the ministry was lower than the budget estimate (Figure 8).
- Additionally, all Central Ministries/Departments are mandated to spend at least 10% of their Gross Budgetary Support (GBS) under the centrally sponsored schemes for the north eastern region.<sup>31</sup> Under this, in the 2024-25 budget, around one lakh crore rupees has been allocated for the region.<sup>32</sup>

**Figure 8: Fund utilisation by the Ministry of Development of North Eastern Region has varied**



Note: BE- Budget Estimates. Actual figures for 2023-24 are Revised Estimates. Source: Expenditure budget of Ministry of Development of North Eastern Region of various years; PRS.

- The Non-lapsable Central Pool of Resources (NLCPR) was a scheme that funded infrastructure projects in the NER. It was restructured into the North-East Special Infrastructure Development Scheme (NESIDS).<sup>33</sup> During 1999 to 2017, 1,635 projects were sanctioned under the NLCPR scheme.<sup>33</sup> As of 2023, 1,292 of these projects were completed, and these had a time overrun up to 11 years.<sup>33</sup>
- The Standing Committee on Home Affairs (2023) noted that developmental schemes under the Ministry have been affected by the slow pace of implementation and delays.<sup>34</sup> As per NITI Aayog (2018), the major constraints in growth of the NER include: (i) poor road and rail connectivity, (ii) underutilisation of available natural resources, (iii) difficulties in transferring land on lease, and (iv) security issues.<sup>35</sup>

**Table 3: AFSPA applicable in four states of the north eastern region as of August 2024**

State	Status of AFSPA
Assam	Applicable in four districts
Arunachal Pradesh	Applicable in three districts and three police station areas in one other district
Manipur	Applicable in entire state except 19 police station areas
Nagaland	Applicable in eight districts, and 21 police station areas in five other districts

Source: Unstarred Question No. 2303, Lok Sabha, Ministry of Home Affairs, August 6, 2024; S.O. 4921(E), Ministry of Home Affairs, The Gazette of India, November 14, 2024; PRS.

- Armed Forces (Special Powers) Act, AFSPA, was withdrawn fully in Tripura and Meghalaya in 2015 and 2018 respectively.<sup>36</sup> In other north-eastern areas, it is applicable in certain districts (see Table 3). It is not applicable in Sikkim, and it has never been enforced in Mizoram.<sup>37,38</sup>
- In 2023, 243 incidents of violence were reported in the north eastern region.<sup>36</sup> Manipur accounted for 77% of the violent incidents in the north eastern region (187).<sup>36</sup> In March 2024, AFSPA was extended in the entire state except 19 police station areas.<sup>39</sup> In November 2024, AFSPA was extended to another six police stations areas which were earlier excluded.<sup>40</sup> According to the government, 258 people have been killed in ethnic violence in Manipur over the last year.<sup>41</sup>

**Citizenship to refugees:** *Government has started granting citizenship to refugees under the CAA. It has ensured a dignified life to many families who have suffered due to Partition.*

- The Citizenship (Amendment) Bill, 2019 was passed by Parliament in December 2019.<sup>42</sup> It makes migrants who are Hindus, Sikhs, Buddhists, Jains, Parsis, and Christians from Afghanistan, Bangladesh and Pakistan,

eligible for citizenship. The eligibility extends to them only if they entered India before December 31, 2014. It also reduces the period of naturalisation for such group of persons from 11 years to five years.<sup>42</sup>

- Rules under the Act were notified in March 2024.<sup>43</sup> The first set of citizenship certificates after notification of Rules were issued in May 2024. These were issued in the states of Haryana, West Bengal, Uttarakhand, and Delhi.<sup>44,45</sup> Applications for citizenship certificates were received from Pakistan, Bangladesh and Afghanistan.<sup>44,45</sup>

## Agriculture and food security

**MSP:** The Government has also affected a record increase in the MSP for Kharif crops.

- Minimum Support Price (MSP) is the assured price at which the central and state governments procure agricultural produce from farmers.<sup>46</sup> In 2006, the National Commission on Farmers (Chair: Dr. M.S. Swaminathan) recommended the MSP be at least 50% above the production costs.<sup>47</sup> In the 2018-19 Union Budget, the central government announced that it will set MSP at 1.5 times the cost of production, based on A2+FL costs.<sup>48</sup> 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.

**Table 4: Minimum Support Price for some crops in 2024-25 (in Rs per quintal)**

Crop	Cost of production			MSP as proportion of A2+FL	MSP as proportion of C2
	A2 +FL	C2	MSP		
Paddy	1,533	2,008	2,300	1.5	1.1
Wheat	1,182	1,720	2,425	2	1.4
Jowar	1,679	2,958	2,371	1.4	0.8
Bajra	903	1,936	2,625	2.9	1.3
Maize	1,135	1,863	2,225	2	1.2
Moong	5,788	7,303	8,682	1.5	1.1
Urad	4,883	6,496	7,400	1.5	1.1
Soybean	3,261	4,291	4,892	1.5	1.1
Cotton	4,747	6,230	7,121	1.5	1.1

Source: Commission for Agricultural Costs & Prices 2024; PRS

**Farmer's Income:** Expenditure incurred by farmers is expected to reduce. Their income is expected to increase.

- To improve farmer incomes, government has implemented certain schemes. These include: (i) Pradhan Mantri Kisan Samman Nidhi — provides farmers Rs 6,000 per year as minimum income support; (ii) Pradhan Mantri Fasal Bima Yojana — provides insurance to farmers against crop loss due to natural, pests, and diseases; (iii) Pradhan Mantri Kisan Maan Dhan Yojana — provides social security pension to farmers; and (iv) Fixing of Minimum Support Price — provides assured price for farmers and protection from market fluctuations.<sup>49</sup>
- Average monthly expenditure on crop production by a cultivating agricultural household in 2012-13 was estimated to be Rs 2,192.<sup>50</sup> In 2018-19, it rose to Rs 2,959, an annualised increase of 5.3%.<sup>51</sup>
- 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).<sup>50,51</sup> 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).<sup>50,51</sup> This also includes income from other sources such as earnings from wages and farming animals (Table 5).

**Table 5: 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	
<b>Overall Monthly Income</b>	<b>6,426</b>	-	<b>10,218</b>	-	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 50 and 51; PRS.

**Financial assistance to farmers:** To enable farmers to meet their small expenses, more than Rupees 3,20,000 crore have been disbursed to them under PM-Kisan Samman Nidhi.

- The PM-Kisan Samman Nidhi Yojana scheme was launched in February 2019 to supplement the financial needs of landholding farmers.<sup>52</sup> 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 3.5 lakh crore has been disbursed to farmers in 18 instalments since the inception of the scheme until January 2025.<sup>53</sup>

- The number of beneficiaries covered in 2023-24 declined in comparison to previous years (see Table 6). In 2022-23, it became mandatory for farmers to provide land details and seed Aadhaar with active bank accounts to receive benefits.<sup>54</sup> This may have led to de-duplication of beneficiary accounts. The Union Minister of Agriculture and Farmers Welfare noted that E-KYC is mandatory for beneficiaries.<sup>55</sup>

**Table 6: Beneficiaries and amount disbursed under PM Kisan Samman Nidhi**

Year	Total Beneficiaries (in crore)	Total Amount Disbursed (in Rs crore)
2018-19	3.0	6,324
2019-20	8.8	48,741
2020-21	10.1	61,940
2021-22	10.8	67,147
2022-23	10.7	58,303
2023-24	9.9	61,879
2024-25*	9.3	20,067
<b>Total</b>	<b>-</b>	<b>3,24,402</b>

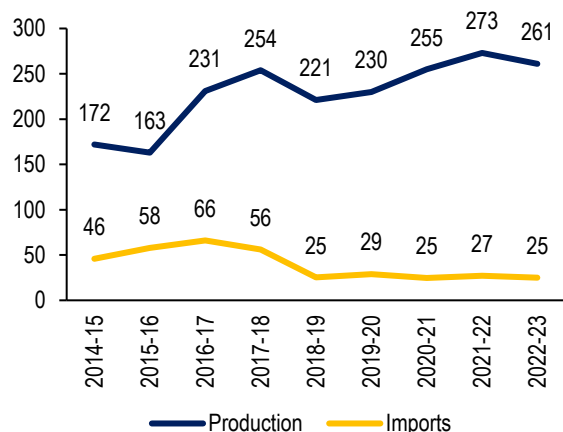
Note: Data for 2024-25 till July, 2024.

Source: Unstarred Question No. 1281, "Implementation of PM KISAN" Lok Sabha, Ministry of Agriculture and Farmers Welfare, July 30, 2024; PRS.

**Reducing import dependence for pulses and oilseeds:** The Government is providing all possible assistance to farmers to reduce dependence on other countries for pulses and oilseeds.

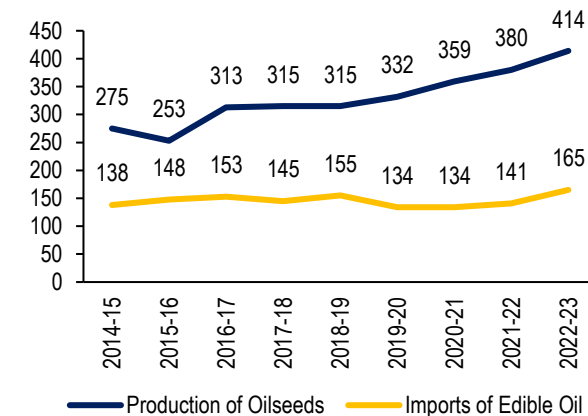
- In 2022-23, 165 lakh tonne of edible oils were imported, making up about 57% of the country's total edible oil consumption.<sup>56</sup> In 2023-24, in the first 11 months, 143 lakh tonnes of edible oils were imported, accounting for 54% of the domestic demand of edible oils.<sup>56</sup>
- The National Mission on Edible Oils - Oil Palm (NMEO-OS) is an initiative launched in October 2024 to boost domestic oilseed production and to create self-sufficiency in edible oil production.<sup>56</sup> It will be implemented over a seven-year period between 2024-25 and 2030-31, with a proposed outlay of Rs 10,103 crore.<sup>56</sup> The mission aims to enhance the production of key primary oilseed crops and to increase collection and extraction efficiency of oil from secondary oil sources. It aims to increase primary oilseed production from 39 million tonnes in 2022-23 to 70 million tonnes by 2030-31.<sup>56</sup>
- The government is implementing the National Food Security Mission (NFSM) which aims at increasing production of rice, wheat, pulses, coarse cereals and nutri-cereals through area expansion and productivity enhancement.<sup>57</sup> It is also implementing Price Support Scheme under PM-AASHA for procurement of notified pulses, oilseeds and copra at MSP directly from farmers.<sup>57</sup>

**Figure 9: Domestic Production and import of pulses (in lakh tonnes)**



Sources: Ministry of Agriculture & Farmers Welfare; PRS.

**Figure 10: Domestic production of oilseeds, and import of edible oils (in lakh tonnes)**



Source: Ministry of Agriculture and Farmers Welfare, 2024; PRS.

**Agricultural Cooperative Organisations:** The Government is creating a large network of Farmer Producer Organizations (FPOs) and cooperative organizations such as PACS.

- FPOs are collectives of farmers to enhance economies of scale in agricultural production and marketing.<sup>58</sup> The central government launched a scheme in February 2020 to form and promote 10,000 new FPOs by 2027-28.<sup>58</sup> Under the scheme, 9,411 FPOs have been formed as of December 2024, involving 26 lakh farmers.<sup>59</sup>
- Primary Agricultural Cooperative Societies (PACS) provide credit to farmers.<sup>60</sup> As of November, 2024, 1,01,524 PACS are functional in the country.<sup>61</sup> PACS also operate as Pradhan Mantri Kisan Samridhi Kendras (PMKSKs). PACS functioning as PMKSK offer fertilizers, seeds, farm implements, pesticides, soil/seed testing facilities, etc. to the farmers under one roof.<sup>62</sup> As of December 2024, 36,180 PACS were functioning as PMKSKs.<sup>62</sup>

- Since June 2022, the central government is implementing a project with financial outlay of Rs 2,516 crore to computerise 67,930 functional PACS.<sup>63</sup> This project links PACS with NABARD through State and District Cooperative Banks for efficient operations. As of November 2024, 40,727 PACS have been onboarded onto the software.<sup>63</sup>

**Empowerment of Women:** Government has started a comprehensive campaign to make 3 crore women Lakhpati Didis. Till date, 30 thousand women belonging to Self Help Groups have been provided with Krishi Sakhi Certificates. The NAMO Drone Didi Scheme is contributing towards achieving this goal.

- A Lakhpati Didi is a Self-Help Group member, whose annual household income is at least one lakh rupees with an average monthly income of at least Rs 10,000.<sup>64</sup> Income must be sustained for at least four agricultural seasons and/or business cycles.<sup>64</sup> The target under the scheme was raised from two crore persons to three crore persons under the Union Budget 2024-25.<sup>64</sup> As of December 2024, 1.15 crore SHG members have become Lakhpati Didis.<sup>64</sup>
- Krishi Sakhi Convergence Program, launched in August 2023, provides rural women training and certification as para-extension workers.<sup>65</sup> Para-extension workers are trained professionals who help farmers apply scientific research and new knowledge to their agricultural practices. As of July 2024, a total of 51,849 Krishi Sakhis have been trained on natural farming and soil health. Of these, 34,973 Krishi Sakhis have received their Agriculture Para-extension Worker Certificate.<sup>65</sup>
- The Namu Drone Didi scheme, launched in November 2024, aims to provide drones to the Women SHGs to enable them to offer rental services to farmers for agricultural purposes.<sup>66</sup> The scheme provides women-led SHGs a subsidy of 80% of drone cost, up to a maximum of eight lakh rupees.<sup>66</sup> The scheme is estimated to involve an outlay of Rs 1,261 crore for the three-year period between 2023-24 and 2025-26.<sup>67</sup> In 2024-25, scheme has targeted to distribute 15,000 drones to 3,090 SHGs.<sup>66</sup> Fertiliser companies, which are one of the implementing agencies for states, had procured and distributed the first 500 drones in 2023-24.<sup>66</sup>

## Health

**Health insurance:** Government is providing free health services to 55 crore beneficiaries under Ayushman Bharat Yojana. Now all the elderly above 70 years of age will also be covered and get benefit of free treatment under Ayushman Bharat Yojana.

- 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.<sup>68,69</sup> It aims to cover 12 crore poor and vulnerable families (about 55 crore beneficiaries).<sup>68,69</sup> As of January 2025, 36.4 crore Ayushman cards have been issued.<sup>70</sup> 49% of the cards have been issued to women.<sup>70</sup> These cards have been used for 6.8 crore hospital admissions.<sup>70</sup> As of January 2024, 6.2 crore claims have been submitted by empanelled hospitals, of which 5.8 crore claims have been settled. As of May 2023, average claim size under the scheme was Rs 11,787.<sup>71</sup>
- In 2024-25, Rs 7,500 crore has been allocated towards the scheme.<sup>72</sup> The expenditure in 2022-23 amounted to Rs 6,185 crore.<sup>72</sup> The Standing Committee on Health and Family Welfare (2023) recommended increasing the budget allocation for the scheme.<sup>73</sup> Over the five years between 2018-19 and 2022-23, fund utilisation for the scheme averaged around 60% of the budget estimate.<sup>74</sup> The Standing Committee on Health (2023) has observed that an annual allocation of Rs 6,000–7,000 crore as the centre's share for the scheme is insufficient for 33 states/UTs.<sup>73</sup> It also noted that the coverage of the scheme is limited, as out-patient care, preventive healthcare, and non-hospitalisation expenses are not covered.<sup>73</sup>
- CAG (2023) noted that in several states, there was a shortage of infrastructure, equipment and doctors in empanelled hospitals.<sup>75</sup> Certain equipment was found to be non-functional.<sup>75</sup> It observed that for pre-authorisation approval for hospital admission, 40 lakh claims took more than the specified time of 12 hours.<sup>75</sup>
- As per National Health Accounts Estimates (2021-22), the out-of-pocket expenditure (OOPE) as a percentage of the total health expenditure is 39%.<sup>76</sup> In 2014-15, it was 63%. Out of pocket health expenditure refers to direct health expenditure made by households at the point of receiving health care.
- In September 2024, the Union Cabinet extended the AB-PMJAY to cover all citizens aged 70 years and above.<sup>77</sup> It is expected to cover six crore citizens.<sup>77,78</sup> As of December 2024, cards have been issued to 25 lakh persons.<sup>79</sup> Treatments of Rs 40 crore have been availed by 22,000 senior citizens (above 70 years).<sup>79</sup>

**Affordable Medicines:** The opening of 25,000 Jan Aushadhi Kendras in the country is also progressing at a fast pace.

- The Jan Aushadhi Scheme aims to make quality medicines available at affordable prices through Jan Aushadhi Kendras.<sup>80</sup> These pharmacies receive an incentive at the rate of 20% of their monthly purchases of

pharmaceutical products.<sup>80</sup> The incentive is capped at Rs 20,000 per month.<sup>80</sup> From September 2024, the monthly incentive was linked to a stocking mandate of 200 medicines.<sup>81</sup>

- The government aims to expand the number of Jan Aushadhi Kendras to 25,000 by March 2026.<sup>82</sup> As of December 2024, there were 14,320 Jan Aushadhi Kendras (57% of the target for March 2026).<sup>83</sup>
- As of December 2024, medicine sales worth Rs 6,462 crore have been made through Jan Aushadhi Kendras, in the last ten years.<sup>83</sup> The Standing Committee on Chemicals and Fertilizers (2021) had noted that quantum of sale of Jan Aushadhi medicines is miniscule when compared to the total volume of sale of medicines.<sup>84</sup> In 2024-25, the total annual turnover of pharmaceuticals was Rs 4.2 lakh crore.<sup>85</sup> The sales of Jan Aushadhi Kendras amounted to Rs 1,000 crore in 2023-24.<sup>82</sup>

**Establishment of Medical Colleges:** *In the past ten years, 15 new AIIMS and 315 medical colleges have been established.*

- In 2013-14, there were 387 medical colleges in the country.<sup>86</sup> As of November 2024, there are 780 medical colleges.<sup>87</sup>
- The Committee on Estimates (2018) observed that the majority of existing medical colleges are concentrated in the southern and western parts of the country.<sup>88</sup> Some major states include: (i) Maharashtra (10.2%), (ii) Tamil Nadu (10%), (iii) Karnataka (9.3%), (iv) Telangana (8.3%), (v) Gujarat (5.2%), and (vi) Kerala (4.3%).<sup>89</sup>
- The Pradhan Mantri Swasthya Suraksha Yojana focuses on establishing AIIMS in different states of the country.<sup>90</sup> In Phase 1, (2003-13), six AIIMS-like institutes were approved.<sup>90</sup> As of 2023, all six AIIMS approved in phase 1 are fully functional.<sup>91</sup>
- Since 2015, 16 new AIIMS have been approved, divided across different phases.<sup>90</sup> OPD diagnostic, and pathology services have started in five such institutes.<sup>92</sup> In 2018, CAG found issues of cost and time overruns in the new projects sanctioned.<sup>93</sup> The Standing Committee on Health (2024) noted that of the 5,527 faculty positions sanctioned in all AIIMS, 2,161 were vacant (39% vacancy).<sup>94</sup>

**Table 7: Increase in medical colleges and seats in the last decade**

Medical colleges and seats	2013-14	2023-24
Number of medical colleges	387	780
Number of undergraduate seats	51,348	1,18,137
Number of postgraduate seats	31,185	73,157

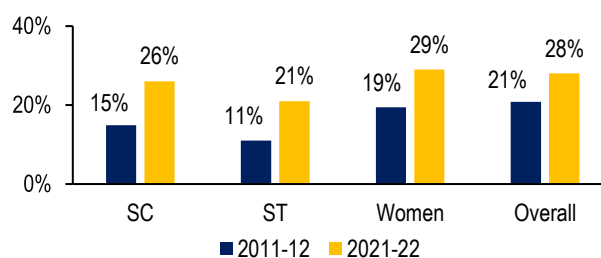
Source: Starred Question No. 80, Lok Sabha, Ministry of Health and Family Welfare, November 29, 2024; PRS.

## Education

**Higher educational institutions:** *In the past 10 years 7 new IITs, 16 IIITs, 7 IIMs, and 390 universities have been established.*

- Since 2014, seven IITs, seven IIMs, and 16 IIITs have been set up.<sup>95</sup> Between 2014-15 and 2021-22, 408 universities have been set up.<sup>96</sup> About 78% of the new universities (public and private) were set up by states.<sup>96</sup>
- As of March 2023, 34% faculty positions were vacant across centrally-funded higher education institutions which include institutions such as IIITs (54% vacancy), IITs (39%), IIMs (31%), NITs (29%) and central universities (33%).<sup>97</sup>

**Figure 11: Enrolment in higher education has increased since 2011-12**



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

- The Standing Committee on Education (2023) noted the ideal pupil-teacher ratio (PTR) in higher education is 15:1 (one teacher per 15 students).<sup>97</sup> As of 2021-22, the PTR in higher education was 23:1.
- Gross Enrolment Ratio (GER) in higher education was 28.4% in 2021-22, higher than 2011-12 level (21%).<sup>96</sup> GER measures the percentage of students enrolled in a specific education level compared to the population in the corresponding age group.<sup>96</sup> Enrolment levels have increased across social groups (Figure 11). The National Education Policy aims to increase the GER in higher education to 50% by 2035.<sup>95</sup>
- According to a report by the International Labour Organisation (ILO), unemployment rate for those with graduate level degree or above was at 29% in 2022.<sup>98</sup> The report also noted that 53% of all employed graduates in India were engaged in low skilled jobs whereas 27% of them were engaged in high-skilled ones.<sup>98</sup>
- In 2020-21, universities had 9% share in India's research expenditure.<sup>99</sup> The Economic Survey of India (2017-18) had observed that government research expenditure in India is concentrated in specialised government



departments.<sup>100</sup> The Survey recommended linking universities with national labs to bridge the gap between teaching and research.<sup>100</sup>

**Courses in regional languages:** Now students can take up engineering courses in Indian languages with introduction of NEP.

- The National Education Policy, 2020 (NEP) recommends that colleges and universities also offer programmes in regional languages to improve access to higher education.<sup>101,102</sup> As of April 2022, the All-India Council of Technical Education (AICTE) granted approval to 19 engineering colleges to run 26 programmes in six language.<sup>101</sup> Other initiatives to promote regional languages in higher education include: (i) translation of over 2,000 lectures and 160 books, and (ii) conducting the Joint Entrance Exam for engineering in 13 languages.<sup>101</sup>

**Anti-cheating law:** Parliament has also enacted a strict law against unfair means in examinations. Government is working towards major reforms in examination related bodies, their functioning, and all aspects of the examination process.

- The Public Examinations (Prevention of Unfair Means) Act, 2024 was passed in February 2024.<sup>103</sup> The Act seeks to prevent use of unfair means in public examinations. These include exams conducted by: (i) Union Public Service Commission, (ii) Staff Selection Commission, (iii) Railway Recruitment Board, and (iv) National Testing Agency. Unfair means include leaking exam materials, conducting fake exams, and disrupting or cheating for profit. Several states, including Jharkhand, Uttarakhand, and Uttar Pradesh have also passed their respective anti-cheating laws.<sup>104,105,106</sup>

## Social Justice

**Poverty alleviation:** 25 crore Indians have been brought out of poverty.

- There are different measures for poverty. Poverty may be defined in terms of income level. For instance, as per the World Bank, percentage of population in India earning below the international poverty line (USD 2.15 per day) came down from 18.7% in 2015 to 12.9% in 2021.<sup>107</sup> In 2004, on this metric, 40.6% persons were estimated to be poor.<sup>107</sup>
- Multidimensional poverty is another way of measurement that assesses deprivation in various indicators such as health, education, nutrition, sanitation, and housing.<sup>108</sup> The Global Multidimensional Poverty Index, prepared by the United Nations Development Programme, considers 10 such indicators.<sup>108</sup> 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).<sup>108</sup> These estimations are based on the National Family Health Survey conducted in 2015-16 and 2019-21 periods, respectively.<sup>108</sup>
- Similar to the Global Index, NITI Aayog has defined a National Multidimensional Poverty Index.<sup>109</sup> This Index considers two more indicators in addition to the ones covered under the Global Index.<sup>109</sup> These are related to maternal health and access to bank accounts.<sup>109</sup> As per the National Multidimensional Poverty Index, 13.5 crore persons were lifted out of poverty between 2015-16 and 2020-21.<sup>110</sup>
- 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.<sup>109</sup> It made these projections based on the National Multidimensional Poverty Index for 2015-16 and 2019-21 periods.<sup>109</sup>

**Table 8: Percentage of India's population that are multidimensionally poor**

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

Source: Multidimensional Poverty in India since 2005-06, Discussion Paper, NITI Aayog, January 12, 2024; Global Multidimensional Poverty Index 2024, UNDP; PRS.

**Tribal welfare:** A scheme like PM JANMAN with an allocation of more than Rupees 24,000 crore is proving to be a means of development of the most backward tribal communities.

- In November 2023, the government launched the Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN) to empower 75 Particularly Vulnerable Tribal Groups (PVTGs). These groups are residing in about three lakh remote habitations of 18 states and one UT.<sup>111</sup> It focuses on providing basic facilities such as: (i) safe housing, (ii) clean drinking water and sanitation, (iii) improved access to education, (iv) health and nutrition, (v) electricity, and (vi) road and telecom connectivity (Table 9 on next page).<sup>111,112</sup> The scheme will be in operation till 2025-26.<sup>111</sup> The total outlay for the scheme is Rs 24,104 crore, with a central share of Rs 15,336 crore.<sup>111</sup> The objectives are planned to be met through 11 interventions.

**Table 9: Progress under the PM-JANMAN scheme as of July 2024**

Projects	Targets	Sanctioned as of July 2024
Provision of pucca houses	4.9 lakh houses	2.26 lakh houses
Connecting roads	8,000 km	2,746 km
Mobile medical units	1,000 units	578 units
Piped water supply	4.9 lakh tap connections	2.9 lakh tap connections
Construction of Anganwadi Centres	2,500 centres	1,050 centres (520 are operational)
Construction and running of hostels	500 hostels	100 Hostels
Energisation of unelectrified households	2.35 lakh	1.23 lakh households
Solar off-grid power system	One lakh household	5,067 households
Multipurpose Centers (MPCs)	1,500 centres	823 centres
Van Dhan Vikas Kendras (VDVKs)	500 kendras	501 kendras

Source: "Cabinet approves Prime Minister's Tribal and Adivasi Justice Maha Abhiyan", Press Information Bureau, November 29, 2023; "Cabinet approves Pradhan Mantri Janjatiya Unnat Gram Abhiyan", Press Information Bureau, September 18, 2024; Unstarred Question No. 488, Lok Sabha, Ministry of Tribal Affairs, July 25, 2024; PRS.

**Disability assistance:** Government is developing affordable indigenous assistive devices for Divyang brothers and sisters. PM Divyasha Kendras are also being expanded to all parts of the country.

- The Assistance to Disabled Person for Purchase/Fitting of Aids (ADIP) aims to provide Persons with Disabilities (PwDs) assistive aids and devices (like walking sticks and hearing aids) to promote their physical, social and psychological rehabilitation.<sup>113, 114</sup> PwDs having a 40% and above disability certificate are eligible under the scheme.<sup>115</sup> As of December 2024, 29 lakh PwDs have been provided with assistive devices at a cumulative cost of Rs 2,080 crore, in the last ten years.<sup>113, 116</sup>
- Artificial Limbs Manufacturing Corporation of India (ALIMCO) is an implementing agency of ADIP scheme.<sup>117</sup> It provides free aids, appliances, and assistive devices to eligible beneficiaries through PM Divyasha Kendras.<sup>118</sup> As of October 2024, 65 PM Divyasha Kendras have been established.<sup>119</sup> The government aims to set up 300 Divyasha Kendras by 2026.<sup>120</sup>

## Industry

**Cost of logistics:** Government is also making continuous efforts to reduce the cost of logistics.

- As per a study commissioned by the central government, the logistics cost in India has reduced from 13% of GDP in 2015-2016 to 7.8-9% of GDP in 2021-22.<sup>121</sup> The National Logistics Policy, 2022 aims to: (i) reduce the cost of logistics in India to global benchmarks (8-10% of the GDP), and (ii) improve India's ranking in the World Bank's Logistics Performance Index (LPI) to be amongst the top 25 countries by 2030.<sup>122</sup> As of 2023, India ranks 38<sup>th</sup> on the LPI index.<sup>123</sup>
- Under the National Policy, a Comprehensive Logistics Action Plan has been developed to ensure efficiency in logistics.<sup>124</sup> Some of the action areas under the plan include: (i) creation of integrated digital logistics systems; (ii) standardisation of physical assets and benchmarking of service quality standards; (iii) human resource development and capacity building; (iv) Services improvement framework; and (v) sectoral plans for efficient logistics. As of October 2024, 26 states have issued their own logistics policies as well.<sup>124</sup>

**PLI Schemes:** PLI schemes and Ease of Doing Business have contributed to increasing investments and employment opportunities on a large scale.

- Since 2020, the central government has announced PLI schemes across 14 key sectors (see Table 10 on next page).<sup>125</sup> These schemes provide companies incentives on incremental sales of products manufactured in India, over a given base year. These schemes have a projected budgetary outlay of Rs 1.97 lakh crore. These aim to achieve an additional production of Rs 30 lakh crore over five years.<sup>126</sup>
- 764 applications have been approved under PLI schemes.<sup>127</sup> As of August 2024, investments worth Rs 1.46 lakh crore have been realised, and about 9.5 lakh jobs have been created.
- These schemes have led to an incremental production of Rs 12.5 lakh crore as of August 2024, including exports valued at four lakh crore rupees.<sup>127</sup>

**Table 10: Budgetary outlay on PLI schemes (in Rs Crore)**

Sector/Product	Projected Outlay	2022-23 Actuals	2023-24 RE	2024-25 BE
Auto Components and Automobiles	25,938	6	484	3,500
Drones	120	30	33	57
Advance Chemistry Cell Battery	18,100	2	12	250
Large Scale Electronics Manufacturing and IT Hardware	57,890	1,655	4,560	6,200
Food Processing	10,900	490	1,150	1,444
Specialty Steel	6,322	0	2	246
Pharmaceutical Manufacturing	15,000	655	1,632	2,000
Key Starting Materials (KSM)/Drug Intermediates (Bulk Drugs)	6,940	6	16	58
Medical Devices	3,420	12	48	85
High Efficiency Solar PV Modules*	24,000	-	-	-
Telecom and Networking Products	12,195	39	515	1,806
Textiles and Apparel	10,683	7	5	45
White Goods	6,238	4	65	298
<b>Total</b>	<b>1,97,746</b>	<b>3,657</b>	<b>8,007</b>	<b>15,973</b>

Note: \*In August 2024, the Ministry of New and Renewable Energy noted that awarded manufacturing capacities are in gestation period, hence, no incentive has been disbursed till date.<sup>128</sup> RE refers to Revised Estimate, BE refers to Budgeted Estimate.

Sources: Expenditure Budget Document of various years, Union Budget; PRS.

**Semiconductor manufacturing: The North-East will also be a hub of Made in India chips.**

- Launched in 2021, the Semicon India programme provides incentives of 4-6% on the sales of domestically manufactured semiconductor goods such as integrated circuits (ICs) and chipsets.<sup>129</sup> The programme was approved with a total outlay of Rs 76,000 crore.<sup>129</sup>
- Under the programme, five semiconductor manufacturing units involving investments worth Rs 1.5 lakh crore have been approved.<sup>130</sup> One of these units is to be in Morigaon, Assam. This unit will involve investment of about Rs 27,000 crore.<sup>131</sup> It is estimated to generate about 15,000 direct and 13,000 indirect jobs.<sup>131</sup>

**Adoption of Electric Vehicles and Green Hydrogen: Sunrise sectors are also being promoted – EV and green hydrogen.**

- Key initiatives for encouraging adoption of electric vehicles include: (i) Faster Adoption and Manufacturing of Electric Vehicles in India (FAME I and II) — schemes to subsidise purchase of electric vehicles, and (ii) production-linked incentive schemes for automobile components for electric vehicles and batteries.<sup>132,133</sup>
- About 2.8 lakh EVs (two, three and four wheelers) and 425 e-buses were incentivised under the first phase of the Faster Adoption and Manufacturing of Electric Vehicles in India (FAME-I).<sup>134</sup> Under the FAME-II scheme, 16.7 lakh EVs and 4,853 e-buses have been incentivised.<sup>135</sup>

**Table 11: 100% fund utilisation under FAME between 2015-16 and 2021-22**

Year	Allocation (Rs crore)	Utilisation (Rs crore)
<b>FAME I</b>		
2015-16	75	75
2016-17	144	144
2017-18	165	165
2018-19	145	145
<b>Total</b>	<b>529</b>	<b>529</b>
<b>FAME II</b>		
2019-20	500	500
2020-21	318	318
2021-22	800	800
2022-23	2,898	2,403
2023-24	5,172	1,981*
<b>Total</b>	<b>9,688</b>	<b>6,002</b>

Note: \*Data as of January 31, 2024.

Source: Unstarred Question No 105, Rajya Sabha, Ministry of Heavy Industries, February 2, 2024; Press Information Bureau, Ministry of Heavy Industries, July 11, 2022; PRS.

**Table 12: Two-wheeler and four-wheeler EVs in India as of December 2024**

Category	Electric Vehicles	ICE Vehicles	Total Vehicles	EV Adoption Rate
Two wheelers	28,55,015	27,96,24,745	28,24,79,760	1.01%
Four wheelers	2,57,169	8,12,79,805	8,15,36,974	0.32%

Source: Unstarred Question No 2303, Lok Sabha, Ministry of Heavy Industries, December 10, 2024; PRS.

- To encourage the production of green hydrogen, the National Green Hydrogen Mission was launched in January 2023.<sup>136</sup> The total projected outlay for the mission is Rs 19,744 crore.<sup>136</sup> It aims to achieve a production target of five million metric tonnes of green hydrogen per annum by 2030.<sup>136</sup> By 2030, investments to the tune of eight lakh crore rupees are expected under the mission, creating about six lakh jobs.<sup>137</sup>
- A green hydrogen production capacity of 0.4 million tonnes per annum, and electrolyser manufacturing capacity of 3,000 MW per annum has been allocated as of December 2024.<sup>138</sup>

**Empowering Start-ups:** Today, India has become the third largest Start-up eco-system in the world.

- The Start-up India scheme was launched in January 2016.<sup>139</sup> As of January 2025, about 1.6 lakh startups are recognised by the government.<sup>140</sup> As of October 2024, these start-ups had self-reportedly created 16.6 lakh direct jobs.<sup>141</sup> Most jobs were created in the fields of IT services, education, and construction.<sup>141</sup> As of May 2023, India had 108 unicorns (valued above one billion USD) with cumulative valuation of USD 341 billion.<sup>142</sup>
- The Start-up India programme includes schemes to give financial assistance to startups (Table 13). Startups incubated between 2016 and 2024 are also provided tax-breaks on profits for three consecutive years out of the first seven years of their incorporation.<sup>142</sup> The Standing Committee on Commerce and Industry (2023) noted that only 10% of registered startups (10,165) have sought tax breaks as of March 2023.<sup>142</sup> Moreover, only 1% of the recognised startups (1,173) have received the certificate of eligibility from the Inter-Ministerial Board.<sup>142</sup> The Committee recommended that the criteria for issuance of certificate of eligibility should be relaxed so that more startups could avail the tax benefits.<sup>142</sup> It noted that 75% applications were required to be re-submitted, which could be indicative of lack of clarity in the process.<sup>142</sup>

**Table 13: 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 2024, 213 incubators have been selected with an approved funding of Rs 903 crore. <sup>143</sup> These approved Incubators have selected 2,490 startups and approved funding of Rs 454 crore to them. <sup>143</sup>
Fund of Funds for Startups Scheme	Access to capital for early stage, seed stage, and growth stage	Rs 10,000 crore	As of September 2024, commitments worth Rs 10,913 crore have been made to 141 Investment Funds. <sup>144</sup> These Investment Funds have invested Rs 19,992 crore in 1,120 startups. <sup>144</sup>

Sources: Website of Start Up India as accessed on January 20, 2025; Unstarred Question No. 2916, Rajya Sabha, Ministry of Commerce and Industry, December 20, 2024; "Fund of Funds for Start-ups Scheme", Website of SIDBI as accessed on January 28, 2024; PRS.

## Infrastructure and Transport

**Aviation:** India is the world's third largest domestic aviation market. In April 2014, India had only 209 airline routes. This has increased to 605 by April 2024. This increase in the aviation routes has directly benefitted Tier-2 and Tier-3 cities.

- The number of operational airports in the country has increased from 74 in 2014 to 157 in 2024.<sup>145</sup> Between 2013-14 and 2023-24, domestic passenger traffic grew at an annualised average rate of 7%.<sup>146</sup> During the same period, domestic cargo traffic registered an average annual growth rate of 4%.<sup>146</sup>
- The Regional Connectivity Scheme- UDAN (Ude Desh ka Aam Nagrik) 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.<sup>145</sup> 948 routes have been approved under UDAN.<sup>145</sup> As of December 2024, 619 routes connecting 87 airports have been operationalised.<sup>147</sup> 13 airlines have commenced operations under UDAN.<sup>148</sup> Reasons for delay in operationalising UDAN routes include: (i) unavailability of land, (ii) technical and operational constraints at airports, (iii) unavailability of suitable aircraft, and (iv) permit issues.<sup>149</sup>

**Bullet train:** Work on the High-Speed Rail Ecosystem between Ahmedabad and Mumbai is also progressing at a rapid pace.

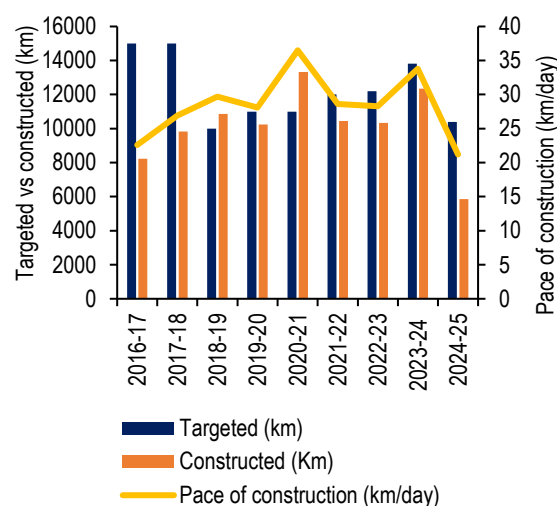
- The Mumbai-Ahmedabad High Speed Rail project was launched in 2017.<sup>150</sup> The total sanctioned cost of the project is Rs 1.1 lakh crore.<sup>150</sup> The length of the project is 508 km with 12 stations, passing through Gujarat and Maharashtra.<sup>150</sup> The project is receiving assistance from the Government of Japan.<sup>151</sup>
- As of November 2024, physical progress of the project is assessed to be 49%.<sup>152</sup> 100% land (1,390 hectare) has been acquired for the project.<sup>151</sup> As of December 2024, Rs 70,051 crore has been spent on the project (65% of the sanctioned amount).<sup>152</sup>
- Originally, the operations were expected to begin by December 2023.<sup>152</sup> It is now anticipated to begin by August 2027.<sup>152</sup>

**Highways:** *The pace of construction of National Highways has more than doubled.*

- As of January 2025, total national highways network is 1.46 lakh km.<sup>153</sup> This is an increase of 60% over 2014 (91,287 km).<sup>153</sup> Between April 2014 and March 2022, 49,339 km of state roads (including state highways) were notified as national highways.<sup>154,155</sup>
- The pace of construction since 2016-17 has been above 20 km/day (see Figure 12).<sup>153</sup> In 2014-15, it was 12 km/day. In 2020-21, it had risen to 37 km/day.<sup>153</sup> As of December 2024, it is estimated to be 21 km/day for the financial year 2024-25.<sup>153</sup>
- In 2024-25, the government has set a construction target of 10,400 km.<sup>156</sup> As of November 2024, it has achieved about 46% of the target.<sup>156</sup> Barring 2020-21, the Ministry did not meet its construction targets in the past five years (Figure 12).

Challenges in completion of highway projects include: (i) issues of land acquisition, (ii) encroachment removal, and (iii) environment/forest/wildlife clearances.<sup>157</sup> As of March 2024, out of 1,093 ongoing road projects costing Rs 150 crore and above each, 399 projects were delayed (36%).<sup>158</sup>

**Figure 12: NHs targeted vs constructed (in Km)**



Source: Unstarred Question No. 3947, Lok Sabha, December 19, 2024; Unstarred Question No 3300, Rajya Sabha, July 22, 2019; Year-end Review 2024 - Ministry of Road, Transport and Highways, Press Information Bureau; January 9, 2025; “Four laning of highways”, Press Information Bureau, August 3, 2023; PRS.

**Inland waterways:** *For the very first time, work on inland waterways has started on such a large scale. The North-East will benefit immensely from this initiative.*

- To promote inland water transport in the country, 111 waterways across 24 states have been declared as National Waterways (NWs) under the National Waterways Act, 2016.<sup>159</sup> These comprise five existing waterways and 106 new waterways.<sup>159</sup> As of December 2024, 26 have been made operational.<sup>160</sup> The Ministry of Ports, Shipping, and Waterways had submitted to the Committee that the development of 63 national waterways is not being taken up as they have been assessed to be uneconomical.<sup>163</sup>
- The cargo movement on national waterways has increased to over 133 million tons, recording an annualised increase of 22% over the last decade (2014 to 2024).<sup>161</sup> Three national waterways had 75% share in the total traffic (Table 14).<sup>162</sup> The Standing Committee on Transport, Tourism and Culture (2023) observed that modal share of waterways in India’s freight movement is about 2%.<sup>163</sup> It also mentioned that the reasons for hesitance in shifting to inland waterways mode include: (i) slow pace and development of inland water transport, (ii) poor hinterland connectivity, and (iii) high costs of vessels and equipment.<sup>163</sup>

**Table 14: Three national waterways had 75% share in the freight through inland waters in 2023-24**

Waterway	Area Covered	States	Traffic carried in 2023-24 (in million tonnes)	Share in Total Traffic
NW-91	Shastri River - Jaigad Creek System	Maharashtra	37	28%
NW-100	Tapi River	Maharashtra, Gujarat	31	24%
NW-10	Amba River	Maharashtra	30	23%
NW-1	Ganga-Bhagirathi-Hooghly River System (Haldia-Allahabad)	UP, Bihar, West Bengal	13	10%
NW-97	Sunderbans Waterway	West Bengal	5	4%
NW-4	Krishna Godavari River System	Andhra Pradesh, Telangana, Chhattisgarh, Karnataka, Tamil Nadu, Puducherry and Maharashtra	4	3%

Source: Unstarred Question No. 4341, Lok Sabha, Ministry of Ports, Shipping and Waterways, December 20, 2024; PRS.

- As of March 2023, the share of inland waterways in overall freight mobility was 2%.<sup>164</sup> Government intends to increase this share to 5% by 2030.<sup>164</sup> Key measures to increase modal share include: (i) fairway development, (ii) promotion of roll-on, roll-off services, (iii) construction of multi-modal terminals, and (iv) providing tax incentives to promote cargo and passenger transport by inland vessel operators.<sup>164</sup>
- In 2016, 20 waterways in the north-eastern region were declared as NWs.<sup>165</sup> This includes 19 new waterways and one existing waterway (NW-2). Currently, only one waterway, i.e., NW-2, is operational out of 20 NWs in the north-eastern region.<sup>163</sup> As of 2023, four national waterways located in Assam have been assessed to be viable.<sup>163</sup> Presently, 80 MTPA of cargo is transported into and within the north-eastern region, primarily via



rail or road.<sup>163</sup> The Standing Committee on Transport, Tourism and Culture (2023) recommended developing NW-2 as a multi-modal terminal to enhance logistics in the region.<sup>163</sup>

**Rural Road Connectivity:** Government in the past ten years has constructed more than 3,80,000 kilometres of village roads under the PM Gram Sadak Yojana.

- The Pradhan Mantri Gram Sadak Yojana (PMGSY) was launched in 2000 to connect habitations in rural areas with all-weather roads. As of January 2025, 8.17 lakh km of roads have been sanctioned under the scheme, out of which 7.7 lakh km roads have been constructed (94%).<sup>166</sup>

**Table 15: Progress under PMGSY**

Scheme	Objective	Deadline	Road length sanctioned (in km)	Road length completed (in km)	Completion Rate (%)
PMGSY-I	Connect habitations with population more than 500 people in plains and 250 people in North-eastern states and hilly areas.	September 2022*	6,44,872	6,24,622	97
PMGSY-II	To upgrade 50,000 km of roads to consolidate the existing rural road network.	September 2022*	49,795	49,026	98
PMGSY-III	To consolidate 1.2 lakh km of roadways through rural links.	March 2025	1,21,928	88,068	72
RCPLWEA	To improve the road connectivity in 44 worst affected left wing extremism districts and some adjoining districts in 9 states.	March 2023*	12,228	9,334	76

Note: \*Target for PMGSY-I was initially March 2019 and for PMGSY-II and RCLPWEA, it was March 2020.

Sources: PM-GSY Dashboard, as accessed on January 10, 2024; PRS.

- The Standing Committee on Rural Development and Panchayati Raj (2023) observed delays in completion of projects under RCPLWEA.<sup>167</sup> The ministry stated several reasons for delay in meeting targets, including: (i) difficult terrain and law and order issues in areas affected by left-wing extremism, (ii) logistical and supply challenges, and (iii) delays in fund release by states.<sup>167</sup> The Committee recommended the Ministry of Rural Development to update the list of habitations under the scheme. This is because the population data used for eligibility is based on the 2001 census, which could leave some habitations unconnected.<sup>167</sup>
- PMGSY-IV was approved in 2024 to provide all-weather connectivity to eligible unconnected habitations.<sup>168</sup> Under PMGSY-IV, the government has set the target to connect 25,000 unconnected rural habitations through 62,500 kms of all-weather roads.<sup>168</sup> The scheme will be implemented till 2028-29 with a total outlay of Rs 70,125 crore.<sup>168</sup>

## Environment and Energy

**Climate Goals:** The country is achieving its climate related targets much ahead of schedule.

- In 2015, India had committed certain goals as part of the nationally determined contributions under the United National Framework Convention on Climate Change.<sup>169</sup> These include goals on increasing non-fossil capacity for power generation, increasing carbon sink, and reducing emissions intensity of GDP. Table 17 on the next page lists these targets and achievement on them. In August 2022, India revised some of these targets.<sup>170</sup>
- In addition, it has also set following targets: (i) achieving 500 GW of installed capacity of power generation from non-fossil sources by 2030, (ii) meeting 50% electricity requirement from renewable sources by 2030, (iii) reducing carbon emissions by one billion tonnes by 2030, and (iv) achieving net zero emissions by 2070.<sup>171</sup> See next section for more information on electricity generation and installed capacity.

**Table 16: India's Total Emissions by Sector (in Million Tonnes CO<sub>2</sub> Equivalent)**

Sector	2010		2020	
	Amount	% share	Amount	% share
Energy	1,510	71%	2,238	76%
Agriculture	390	18%	406	14%
Industrial Processes and Product Use	172	8%	239	8%
Waste	65	3%	76	2%
<b>Total Emissions from above sectors</b>	<b>2,137</b>	<b>-</b>	<b>2,959</b>	<b>-</b>
Land use change and forestry	-253	-	-522	-
<b>Net Emissions</b>	<b>1,884</b>	<b>-</b>	<b>2,437</b>	<b>-</b>

Sources: Fourth Biennial Update Report to The United Nations Framework Convention on Climate Change 2024, Ministry of Environment, Forest, and Climate Change; PRS.

**Table 17: Key goals of India under the UN Framework Convention on Climate Change**

Goal set in 2015	Status	Updated target as of August 2022
<b>Reducing emission intensity:</b> Reduce Emission Intensity of GDP by 33% to 35% by 2030 compared to 2005 levels	Emission intensity reduced by 36% between 2005 and 2020	Reduce the emissions intensity of GDP by 45% by 2030 compared to 2005 levels.
<b>Increasing non-fossil capacity:</b> Increase share of non-fossil sources in installed capacity for electricity generation to 40% by 2030	Share of non-fossil sources in installed capacity stood at 47% in October 2024	Increase share of non-fossil sources in installed capacity for electricity generation to 50% by 2030
<b>Creating carbon sink:</b> Create an additional carbon sink of 2.5 to 3 billion tonnes of CO <sub>2</sub> equivalent	2.3 billion tonnes additional carbon sink created between 2005 and 2021	Same as earlier

Sources: Fourth Biennial Update Report to The United Nations Framework Convention on Climate Change 2024, Ministry of Environment, Forest, and Climate Change; PRS.

**Renewable Energy:** Government has also increased renewable energy capacities manifold. Our initiatives towards Net Zero are an inspiration for many countries.

- As part of its climate-related commitments, by 2030, India aims to achieve: (i) 500 GW of non-fossil generation capacity, (ii) meeting at least 50% of its electricity requirement from renewable sources.<sup>172</sup> As of December 2024, renewable energy capacity stood at 209 GW, which is 45% of the total installed capacity (462 GW).<sup>173</sup> This comprises sources such as solar, wind, hydro, and waste-to-energy projects. However, solar and wind energy are intermittent in nature and have lower capacity utilisation than thermal and hydro power. In comparison, renewable energy capacity was 12% of the total capacity in 2013.<sup>174</sup> In 2023-24, 21% of electricity generation was from renewable sources.<sup>175</sup>

**Table 18: Source-wise installed capacity and share in generation**

Source	Installed Capacity As of December 2024		Share in Generation in 2023-24
	In GW	% share	
Coal	219	47%	75%
Solar	98	21%	7%
Hydro	52	11%	9%
Wind	48	10%	5%
Oil & Gas	25	5%	2%
Bio Power	11	2%	1%
Nuclear	8	2%	3%

Sources: Central Electricity Authority; India's Climate and Energy Dashboard, Accessed on January 20, 2025; PRS.

- The government had set a target of achieving installed capacity of 100 GW of solar and 60 GW of wind power by 2022.<sup>176</sup> As of December 2024, the installed capacity of solar stood at 98 GW and of wind, at 48 GW.<sup>173</sup>

**Rooftop solar:** Solar panels are being installed on the rooftops of houses under PM Surya Ghar Muft Bijli Yojana. A support of up to Rs 78,000 per family is provided. More than one crore families have already been registered under this scheme. The electricity bill of houses with rooftop solar installation has come down to zero.

- PM-Surya Ghar Muft Bijli Yojana was launched in February 2024, with projected outlay of Rs 75,021 crore.<sup>177</sup> The scheme provides support for installation of rooftop solar to residential consumers. 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.<sup>178</sup> As of December 2024, the scheme has received 26 lakh applications and 5.5 lakh installations have been completed.<sup>179</sup>
- The erstwhile rooftop solar programme aimed to add 40 GW of solar capacity by the end of 2022.<sup>180</sup> As of December 2024, 16 GW of rooftop solar capacity has been added.<sup>181</sup> This scheme has been subsumed under the PM- Surya Ghar: Muft Bijli Yojana.<sup>178</sup>

**Affordable gas cylinders to women:** Women are also immensely benefitting from the schemes providing free ration and affordable gas cylinders.

- Pradhan Mantri Ujjwala Yojana (PMUY) was launched in 2016 to provide access to clean cooking fuel to poor households across the country. The scheme sought to provide eight crore LPG Connections to the deprived households by March 2020.<sup>182</sup> To cover the remaining poor households, Ujjwala 2.0 was launched in August 2021 with a target to release 1.6 crore additional PMUY connections.<sup>183</sup> PMUY Phase-2 also sought to focus on migrant households.<sup>184</sup> Subsequently, the government has decided to provide 75 lakhs more LPG connections over three years between 2023-24 and 2025-26.<sup>185</sup> This will take the total number of PMUY beneficiaries to 10.35 crore.<sup>186</sup> As of August 2024, there are 10.33 crore PMUY connections.<sup>187</sup>
- The Public Accounts Committee (2024) highlighted a few issues with the implementation of PMUY. These include: (i) delays in providing connections, (ii) issuance of duplicate connections, (iii) issuance of ineligible connections to male members of the family.<sup>188</sup> The Standing Committee on Petroleum and Natural Gas (2024) noted that the current refill rate of LPG cylinders issued under PMUY is 3.95 per year, lower than that of non-PMUY LPG cylinder (6.5).<sup>189</sup> A report by the Petroleum Planning & Analysis Cell (2016) had noted that the

key barriers in access to LPG connection include: (i) high initial cost, including security deposit/ price of gas stove, (ii) high recurring cost of the cylinder, and (iii) easy availability of firewood.<sup>190</sup>

## Labour and Employment

**Social security:** Government is integrating all the Social Security Schemes for workers. The coverage of accident and life insurance is being expanded through the networks of Digital India and the Post Offices.

- In September 2020, Parliament passed the Code on Social Security.<sup>191</sup> It subsumes nine labour laws for workers involved in different forms of work.<sup>192</sup> It provides for social security benefits for all workers including unorganised workers, gig and platform workers.<sup>191</sup> The Code is yet to come into force.<sup>193</sup> Since Labour is a concurrent subject, both the Centre and states are empowered to make Rules under the Code.<sup>194</sup> The Centre has already pre-published the draft Rules under this Code.<sup>195</sup> As of November 2024, 31 states/UTs have published their draft Rules under this Code.<sup>193</sup>
- In 2019, the central government introduced Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM), a pension scheme for unorganised workers.<sup>196</sup> Under this, there was a cumulative target of registration of three crore beneficiaries between 2020-21 and 2022-23.<sup>197</sup> As of December 2024, 51 lakh beneficiaries are enrolled under the scheme.<sup>196</sup> Reasons for low enrolment under the scheme include: (i) requirement of long-term financial commitment by the beneficiaries, and (ii) the presence of separate pension schemes in states such as Rajasthan and Haryana, where beneficiaries do not have to pay any contribution.<sup>197</sup>
- In May 2015, the central government launched two schemes to enhance the access to life and accidental insurance in India (Table 19).<sup>198</sup>

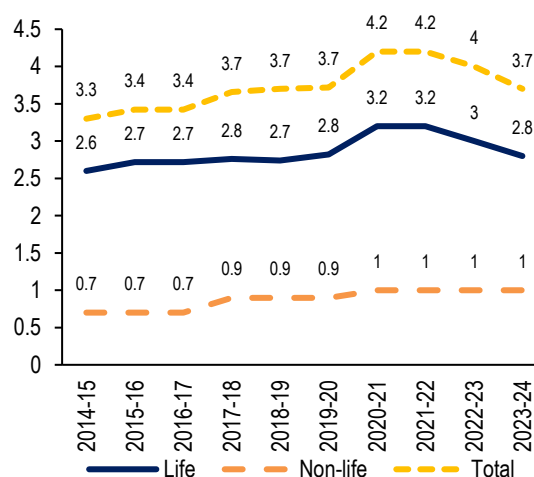
**Table 19: Overview of life insurance and accidental insurance coverage schemes**

Scheme	Eligibility	Benefit	Annual premium	Cumulative Enrolment (in crore)	
				2017-18	2023-24
Pradhan Mantri Jeevan Jyoti Bima Yojana	All individual bank account/post office account holders in the 18-50 years age group	Annual life insurance cover of two lakh rupees	Rs 436 (for policy year 2023-24)	3.2	18.6
Pradhan Mantri Suraksha Bima Yojana	All individual bank account/post office account holders in the 18-70 years age group	Annual accident/disability cover of up to two lakh rupees	Rs 20	10	41.3

Source: Unstarred Question No. 2350, Lok Sabha, Ministry of Finance, December 18, 2023; PRS.

- As per IRDAI, life insurance penetration in India declined from 3.2% in 2021-22 to 2.8% in 2023-24.<sup>199</sup> Insurance penetration is measured as the ratio of insurance premiums to GDP. Non-life insurance penetration has stayed around 1% during this period.<sup>199</sup> As per IRDAI, while life insurance penetration was comparable to the world average (2.9% in 2023), non-life insurance penetration was significantly lower than the world average (4.2% in 2023).<sup>199</sup>
- Factors for low insurance penetration in India include: (i) low consumer preference, (ii) untapped rural markets, and (iii) constraints in distribution channels.<sup>200</sup> For instance, many insurance agents leave their jobs. Consequently, people end up without an agent, with policies having no oversight.<sup>201</sup> Other constraints are: (i) digital divide, (ii) weak network of insurance agents/intermediaries in rural areas.<sup>202</sup>

**Figure 13: Insurance penetration in India has declined between 2021-22 and 2023-24 (in %)**



Source: Annual Report 2023-24, Insurance Regulatory and Development Authority of India; PRS.

- The Department of Posts offers insurance services.<sup>203</sup> This includes: (i) Postal Life and Insurance (PLI) and (ii) Rural Postal Life Insurance (RPLI).<sup>203</sup> In 2020-21, 2.9 lakh postal life insurance and about seven lakh rural postal insurance policies were issued.<sup>204</sup>
- In 2024, the department also introduced a Group Accident Insurance plan.<sup>205,206</sup> It provides for insurance coverage up to Rs 10 lakh.<sup>207</sup> Some benefits provided are: (i) accidental death, (ii) education benefit, (iii) permanent total disability, and (v) in hospital daily cash.<sup>207</sup>

**Loans to street vendors:** The scope of PM-SVANidhi will be expanded and street vendors in rural and semi-urban areas will also be brought under its ambit.

- The Ministry of Housing and Urban Affairs launched PM Street Vendor's Atmanirbhar Nidhi (PM-SVANidhi) in June 2020 to assist street vendors affected by the COVID-19 pandemic.<sup>207</sup> The scheme has been extended till December 2024.<sup>208</sup> This scheme provides street vendors with collateral-free working capital loans with a 7% annual interest subsidy.<sup>209</sup> Initially, a working capital loan of Rs 10,000 is provided.<sup>209</sup> Two further instalments are provided upon repayment of the previous loan.<sup>209</sup> All urban street vendors engaged as on or before March 24, 2020 are eligible beneficiaries.<sup>209</sup> Identification of beneficiaries is done by urban local bodies or town vending committees.<sup>209</sup> Vendors of surrounding peri-urban/rural area in the geographical limits of the urban local bodies may also be considered.<sup>210</sup>
- As of January 2025, 1.15 crore loan applications have been received under the scheme, of which 99 lakh loans have been sanctioned (85%).<sup>211</sup> This amounts to sanction of loans worth Rs 14,328 crore.<sup>211</sup> Of the sanctioned amount, Rs 13,737 crore (96%) has been disbursed.<sup>211</sup> About 42.6 lakh loans have been repaid.<sup>211</sup>

**Table 20: Number of loans disbursed in under PM-SVANidhi as of January 29, 2025 (in lakhs)**

Loan Term	Eligible	Sanctioned	Disbursed	Loans disbursed as % of eligible applicants	Number of loans repaid
1st term (Rs 10,000)	79	69.3	68	86%	35
2nd term (Rs 20,000)	29	24.2	23	79%	7
3rd term (Rs 50,000)	6.4	5	4.7	73%	-*

Note: \* 1,311 loans have been repaid in the third instalment, as last accessed on January 29, 2025.

Sources: PM-SVANidhi Website and Dashboard, as accessed on January 29, 2025; PRS.

## Housing

**Housing for Women:** During the last 10 years, majority of the 4 crore PM Awas houses have been allotted to women beneficiaries. Approval for construction of 3 crore new houses has been accorded. Most of these houses will be allotted to women beneficiaries.

- In 2015, the Indira Awas Yojana was subsumed into the Pradhan Mantri Awas Yojana. The scheme aims to facilitate access to affordable housing to certain groups across rural (PMAY-G) and urban (PMAY-U) areas. The schemes were originally to intended to continue till 2022.<sup>212</sup> They have been extended till December 2024.<sup>212,213</sup> As per the scheme guidelines, houses constructed under the scheme are either in the name of the female head of the household or in the joint name.<sup>214</sup>
- As of January 27, 2025, 1.2 crore houses have been sanctioned under PMAY-U.<sup>215</sup> Of these, about 90 lakh houses have been completed (75%).<sup>216</sup> As of August 2024, around 50 lakh houses under PMAY-U were under sole ownership of women.<sup>217</sup>

**Table 21: Physical progress under components of PMAY-U (as of January 27, 2025)<sup>218</sup>**

Scheme	Objective	Completed	Under Construction	Yet to Ground
In-situ Slum Redevelopment (ISSR)	Provide housing to eligible slum dwellers	1,68,924	55,385	71,289
Affordable Housing in Partnership (AHP)	Provide Central Assistance to Economically Weaker Sections (EWS) beneficiaries for owning a pucca house (constructed by public/private agency)	9,32,897	3,55,292	2,77,029
Credit Linked Subsidy Scheme (CLSS)	Provide interest subsidy on home loans to Lower Income Groups (LIG), Middle Income Groups (MIG), and Economically Weaker Sections (EWS)	25,04,220	-	-
Beneficiary led construction/enhancement (BLC)	Assistance to eligible EWS families to either construct new house or to enhance existing houses on their own.	50,77,648	17,54,919	6,59,567

Source: PMAY-U Dashboard as accessed on January 28, 2025; PRS.

- The Standing Committee on Housing and Urban Affairs (2023) noted that as of 2022, against the demand received for 14.4 lakh houses, only 4.3 lakh houses were sanctioned under the ISSR component.<sup>219</sup> Further, the Committee noted that 7% of the houses completed under the ISSR and Affordable Housing in Partnership (flats for EWS) components are unoccupied due to lack of basic facilities.<sup>219</sup>
- Under PMAY-G, the government had set a target of 3.7 crore houses.<sup>220</sup> As of January 2025, 2.7 crore houses have been completed (73%).<sup>220</sup> As of June 2024, out of the houses constructed, 77 lakh (26%) were under the sole ownership of women.<sup>221</sup>

- Under PMAY-G, if a beneficiary doesn't have land to build a house, the responsibility of providing land is with the respective state government.<sup>222</sup> As of July 2023, about 2.9 lakh landless beneficiaries were awaiting for allocation of land to build houses.<sup>222</sup> The Standing Committee on Rural Development (2023) has recommended that the Ministry coordinate with state governments to ensure land for these beneficiaries and explore alternative solutions such as multi-storey housing.<sup>222</sup>
- In August 2024, the Union Cabinet approved three crore additional houses (two crore under PMAY-G and one crore under PMAY-U) to be constructed in next five years.<sup>223,224</sup> The projected outlay on these schemes is Rs 2.3 lakh crore.<sup>223</sup>

<sup>1</sup> Address by the President of India to the Joint Sitting of two houses of Parliament, Office of the President of India, June 27, 2024, [https://www.presidentofindia.gov.in/sites/default/files/2023-06/speech\\_english.pdf](https://www.presidentofindia.gov.in/sites/default/files/2023-06/speech_english.pdf).

<sup>2</sup> "India's Economic Renaissance: A New Era of Global Leadership" Press Information Bureau, Ministry of Information and Broadcasting, October 16, 2024 <https://pib.gov.in/FeaturesDetails.aspx?NoteId=153288&ModuleId+=+2&reg=3&lang=1>.

<sup>3</sup> GDP current prices, International Monetary Fund, 2024, as accessed on January 29, 2025, <https://www.imf.org/external/datamapper/NGDPD@WEO/OEMDC/ADVEC/WEO/WORLD>.

<sup>4</sup> First Advanced Estimates of Gross Domestic Product for 2024-25, Ministry of Statistics and Program Implementation, January 7, 2025 [https://www.mospi.gov.in/sites/default/files/press\\_release/PR\\_NAD\\_07012025\\_0.pdf](https://www.mospi.gov.in/sites/default/files/press_release/PR_NAD_07012025_0.pdf).

<sup>5</sup> "Public Sector Banks: A Resurgent Force" Press Information Bureau, Ministry of Finance, December 15, 2024 <https://pib.gov.in/PressNoteDetails.aspx?NoteId=153573&ModuleId=3&reg=3&lang=1>.

<sup>6</sup> Operation and Performance of Commercial Banks, Trend and Progress of Banking in India 2023-24, Reserve Bank of India, December 2024, <https://rbidocs.rbi.org.in/rdocs/Publications/PDFs/06OPERATIONS2612243AA56D31B20244688A4C99E91D57A247.PDF>.

<sup>7</sup> Bank Group wise, population group wise Deposit details of SCBs (BSR-2), Database of Indian Economy, Reserve Bank of India, as accessed on January 28, 2024, <https://data.rbi.org.in/BOE/OpenDocument/2409211840/OpenDocument/opendoc/openDocument.jsp?logonSuccessful=true&shareId=2>.

<sup>8</sup> "Banking Statistics I (Harmonised Definitions)" Reserve Bank of India, 2023, <https://rbi.org.in/scripts/DataDefinition.aspx#BankingStatisticsI>.

<sup>9</sup> Operation and Performance of Commercial Banks, Trend and Progress of Banking in India 2017-18, Reserve Bank of India, December 2018, <https://rbidocs.rbi.org.in/rdocs/Publications/PDFs/CHAPTER043846D5694CD4400083553D7CBEC9C2D6.PDF>.

<sup>10</sup> Banking Analytics, Ministry of Finance <https://financialservices.gov.in/beta/en/analytics-banking>.

<sup>11</sup> Insolvency and Bankruptcy Code, 2016, Ministry of Finance <https://www.indiacode.nic.in/handle/123456789/2154>.

<sup>12</sup> Insolvency and Bankruptcy News, Insolvency and Bankruptcy Board of India, July-September 2024, <https://ibbi.gov.in/uploads/publication/edc044b410d37f0fd22cbe07a74665f3.pdf>.

<sup>13</sup> FAQs, Insolvency and Bankruptcy Board of India, as accessed on January 20, 2025, <https://ibbi.gov.in/uploads/faqs/CIRPFAQs%20Final2408.pdf>.

<sup>14</sup> Report No 32: Implementation of Insolvency and Bankruptcy Code- Pitfalls and Solutions, Standing Committee on Finance, Lok Sabha, August 2021, [https://sansad.in/getFile/Isscommittee/Finance/17\\_Finance\\_32.pdf?source=loksabhadocs](https://sansad.in/getFile/Isscommittee/Finance/17_Finance_32.pdf?source=loksabhadocs).

<sup>15</sup> The Central Goods and Services Tax Act, 2017, [https://prsindia.org/files/bills\\_acts/bills\\_parliament/2017/Central%20GST%20Act.%202017.pdf](https://prsindia.org/files/bills_acts/bills_parliament/2017/Central%20GST%20Act.%202017.pdf).

<sup>16</sup> "Second highest monthly Gross GST Revenue collection in March at ₹1.78 lakh crore; Records 11.5% y-o-y growth (18.4% on net basis)", Press Information Bureau, Ministry of Finance, April 1, 2024, <https://pib.gov.in/PressReleasePage.aspx?PRID=2016802>.

<sup>17</sup> Report of 15<sup>th</sup> Finance Commission, "Finance Commission in Covid Times", 2020, [https://finance.cg.gov.in/15%20Finance%20Commission/Report/XVFC-Complete\\_Report-E.pdf](https://finance.cg.gov.in/15%20Finance%20Commission/Report/XVFC-Complete_Report-E.pdf).

<sup>18</sup> 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](https://fincomindia.nic.in/writereaddata/html_en_files/fincom15/Reports/XVFC%20VOL%20I%20Main%20Report.pdf).

<sup>19</sup> "Defence exports touch record Rs 21,083 crore in FY 2023-24, an increase of 32.5% over last fiscal; Private sector contributes 60%, DPSUs - 40%", Press Information Bureau, Ministry of Defence, April 1, 2024, <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=2016818>.

<sup>20</sup> "Defence Exports Rise 23 Times", Press Information Bureau, Ministry of Defence, May 21, 2023, <https://pib.gov.in/PressReleasePage.aspx?PRID=1928533>.

<sup>21</sup> "Year-end review, 2024" Press Information Bureau, Ministry of Defence, December 26, 2024, <https://pib.gov.in/PressReleasePage.aspx?PRID=2088180#:~:text=Defence%20Budget,allocation%20of%20FY%202023%2D24>.

<sup>22</sup> "Year-end review, 2023", Press Information Bureau, Ministry of Defence, December 22, 2023, <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1989502>.

<sup>23</sup> "Marching Towards Atmanirbharta: India's Defence Revolution", Press Information Bureau, Ministry of Defence, October 29, 2024, <https://pib.gov.in/PressReleasePage.aspx?PRID=2069090#:~:text=According%20to%20data%20from%20all,46%2C429%20crore%20in%2014%2D15>.

<sup>24</sup> Report No. 37: Demands for Grants (2023-24), Capital Outlay on Defence Services, Procurement Policy and Defence Planning, Standing Committee on Defence, Lok Sabha, March 21, 2023, [https://sansad.in/getFile/Isscommittee/Defence/17\\_Defence\\_37.pdf?source=loksabhadocs](https://sansad.in/getFile/Isscommittee/Defence/17_Defence_37.pdf?source=loksabhadocs).

<sup>25</sup> Unstarred Question No. 3013, "Budget Allocation for Defence Sector", Lok Sabha, Ministry of Defence, August 9, 2024, [https://sansad.in/getFile/loksabhaquestions/annex/182/AU3013\\_R0dlbY.pdf?source=pqals](https://sansad.in/getFile/loksabhaquestions/annex/182/AU3013_R0dlbY.pdf?source=pqals).

<sup>26</sup> Products imported by Defence PSUs/SHQ, Department of Defence Production, Ministry of Defence, as accessed on January 28, 2025, <https://srijandefence.gov.in/>.

<sup>27</sup> "Splitting of OFB", Press Information Bureau, Ministry of Defence, November 29, 2021, <https://pib.gov.in/Pressreleaseshare.aspx?PRID=1776096>.

<sup>28</sup> Report No. 4: Demand for Grants, Directorate of Ordnance (Coordination and Services) – New DPSUs, Defence Research and Development Organisation, Standing Committee on Defence, December 2024, [https://sansad.in/getFile/Isscommittee/Defence/18\\_Defence\\_4.pdf?source=loksabhadocs](https://sansad.in/getFile/Isscommittee/Defence/18_Defence_4.pdf?source=loksabhadocs).

<sup>29</sup> Export Products, Defence Research & Development Organisation (DRDO), as accessed on January 20, 2025, [https://www.drdo.gov.in/drdo/export-products?title=&sort\\_by=title&page=1](https://www.drdo.gov.in/drdo/export-products?title=&sort_by=title&page=1).

<sup>30</sup> "One Rank One Pension (OROP) in India", Press Information Bureau, Ministry of Defence, November 7, 2024, <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=2071572>.



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