



सत्यमेव जयते

GOVERNMENT OF INDIA

IMPLEMENTATION OF BUDGET ANNOUNCEMENTS 2025-2026

[Budget Speech — 01 February, 2025]

February 1st, 2026

**Ministry of Finance
Department of Economic Affairs**

STATUS OF IMPLEMENTATION OF BUDGET ANNOUNCEMENTS 2025-26

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STATUS OF IMPLEMENTATION OF BUDGET ANNOUNCEMENTS 2025-26

S. No.	Para No.	Budget Announcement	Status of Implementation
1.	10	<p>Prime Minister Dhan-Dhaanya Krishi Yojana -Developing Agri Districts Programme</p> <p>Motivated by the success of the Aspirational Districts Programme, our Government will undertake a ‘Prime Minister Dhan-Dhaanya Krishi Yojana’ in partnership with states. Through the convergence of existing schemes and specialized measures, the programme will cover 100 districts with low productivity, moderate crop intensity and below-average credit parameters. It aims to (1) enhance agricultural productivity, (2) adopt crop diversification and sustainable agriculture practices, (3) augment post-harvest storage at the panchayat and block level, (4) improve irrigation facilities, and (5) facilitate availability of long-term and short-term credit. This programme is likely to help 1.7 crore farmers.</p>	<p>Department of Agriculture & Farmers Welfare (DAFW)</p> <p>NITI Aayog</p> <p>The Cabinet approved the Prime Minister Dhan-Dhaanya Krishi Yojana (PM DDKY) on 16.07.2025 for a period of six years beginning from FY 2025-26 to cover 100 districts. The Operational Guidelines and list of 100 districts was communicated to the Departments and States concerned in September, 2025.</p> <p>Hon'ble Prime Minister launched the Scheme on 11.10.2025. Central and State Agricultural Universities have been assigned as technical partners to each DDKY district. A template for preparing District Action Plan has been shared with the districts for preparing their District Action Plans for implementation of the PM DDKY from the Rabi season of 2025-26. The District Action Plans have been submitted by the Dhan Dhaanya Districts and are under review in consultation with NITI Aayog and other concerned Ministries/Departments.</p> <p>Ministry of Cooperation (MoC)</p> <p>Eleven (11) godowns in eleven (11) Primary Agricultural Credit Societies (PACS) have been constructed across the country with a total storage capacity of 9,750 MT under the pilot project of the Plan. From across the country, 334 Detailed Project Reports (DPRs) have been submitted for the Plan. Financial closure of 165 PACS has been completed, out of which construction is ongoing in 45 PACS. A storage capacity of 70,000 MT at PACS level would be created across the country. In total, 28.04 crore transactions, conducted by PACS across India since April 2023, have been recorded in the</p>

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			<p>e-PACS software. A comprehensive National Cooperative Database (NCD) has been developed by Ministry of Cooperation (MoC), with the support of States / UTs.</p> <p>Department of Water Resources, River Development & Ganga Rejuvenation (D/o WR, RD, GR)</p> <p>In the Modernisation of Command Area Development and Water Management (MCAD) Scheme Phase-2, Convergence Fund will be formed comprising of similar Schemes of other Ministries such as the Prime Minister Dhan Dhaanya Krishi Yojana (PMDDKY) and various Schemes of the Ministry of New and Renewable Energy, Panchayati Raj, Agriculture and Farmers Welfare.</p> <p>Department of Financial Services (DFS)</p> <p>The Rural Infrastructure Development Fund (RIDF) Guidelines have been amended to consider 100% of eligible project cost for RIDF loan across all sectors for all activities in 100 low crop productivity districts under PMDDKY. Besides this, under RIDF, National Bank for Agriculture and Rural Development (NABARD) has been mandated to prioritize financing in credit deficient districts. The Priority Sector Lending (PSL) Guidelines provide an incentive framework for districts with comparatively lower flow of credit, wherein a higher weight (125%) is assigned to the incremental priority sector credit in the identified districts where the credit flow is comparatively lower. The Operational Guidelines for the Scheme have been finalised and central nodal officers appointed for the 100 low productivity districts identified in respect of the Scheme.</p>

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2.	11	<p>Building Rural Prosperity and Resilience</p> <p>A comprehensive multi-sectoral ‘Rural Prosperity and Resilience’ programme will be launched in partnership with states. This will address under-employment in agriculture through skilling, investment, technology, and invigorating the rural economy. The goal is to generate ample opportunities in rural areas so that migration is an option, but not a necessity.</p>	<p>Department of Rural Development (DoRD)</p> <p>Department of Agriculture & Farmers Welfare (DAFW)</p> <p>1. Ministry of Rural Development has developed the draft concept note outlining key components, including creating institutional capabilities, building an entrepreneurship culture, tailored financial products for rural enterprises, creating enabling digital infrastructure and promoting enterprises. Draft Rural Prosperity and Resilience Programme (RPRP) components have been developed based on the discussions with Ministries, Inter-ministerial consultations, Development Sector Organisations, discussions with Lakhpti Didis and senior officers from State Governments, discussions with Financial Institutions and other stake holders.</p>
3.	12	<p>The programme will focus on rural women, young farmers, rural youth, marginal and small farmers, and landless families.</p>	<p>2. The concept note for Phase 1 (Preparatory & Planning (2025-2027) has been approved by the Standing Finance Committee (SFC).</p> <p>Ministry of Skill Development & Entrepreneurship (MoSDE)</p> <p>1. The Ministry has signed an MoU with Ministry of Rural Development on 24.06.2025, to promote skill development and entrepreneurship of Self-Help groups (SHGs) and their members. The purpose of the MoU is to equip them with the skills necessary to seize new economic opportunities and drive sustainable growth in their communities, and in their local areas.</p> <p>2. For the five years from 2024-25 to 2028-29, the Ministry of Skill Development and Entrepreneurship has been assigned the specific interventions/ activities of a Scheme of Ministry of Tribal Affairs, namely, Dharti Aaba Janjatiya</p>

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			<p>Gram Utkarshh Abhiyan (DAJGUA). The activities are establishing Skilling Centres in tribal districts and providing training for capacity building and business development of 1,000 VDVks and tribal groups. Thirty (30) Tribal Skilling Centre (TSC) have been established with one-time non-recurring grant of ₹ 20 lakh to each establishment. The first instalment of Grant in Aid (GIA) has been released to all after approval of their Annual Action Plan. So far, 6,333 candidates have been enrolled by these Centres. Fifty (50) Van Dhan Vikas Kendras (VDVKs) including 15 from North Rastern Region have been identified. Training of Master Trainers has been initiated. So far, 100 participants have been covered under Master Training of Trainer Program, 3,196 members have been covered under Entrepreneurship Awareness Programme and 840 members of 50 VDVks have been covered under Entrepreneurship Development Programme.</p> <p>Department of Financial Services (DFS)</p> <p>To bring rural prosperity with special focus on rural youth, farmers and women, Department of Financial Services is administering various Schemes, viz., Micro Units Development & Refinance Agency (MUDRA) yojana, Stand-Up India Scheme, Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY). These Schemes aim to provide support in the form of access to credit and social security coverage through insurance and pension Schemes. Further, through the KCC Scheme and following a target-based approach to agricultural credit, access to institutional credit is provided for small and marginal farmers. NABARD also provides financial</p>

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			support and capacity building for skilling & entrepreneurship development, financial inclusion and creation of rural infrastructure. The Scheme will be implemented as a Centrally Sponsored Scheme in two phases in the 100 low productivity districts identified under PMDDKY, with the preparatory phase from 2025-27. Agencies like World Bank and Asian Development Bank are also involved in the design and consultation stage of the Scheme.
4.	13	Global and domestic best practices will be incorporated and appropriate technical and financial assistance will be sought from multilateral development banks. In Phase-1, 100 developing agri-districts will be covered.	<p>Department of Rural Development (DoRD)</p> <p>A multi-sectoral programme titled "Rural Prosperity & Resilience Programme (RPRP)-Phase-1" has been approved by the Standing Finance Committee on 02.09.2025.</p> <p>Department of Economic Affairs (DEA)</p> <p>Ministry of Rural Development (MoRD) is in process of preparing Rural Prosperity and Resilience Programme (RPRP) and is also in consultation with World Bank and ADB for external financing of the project. One hundred agri-districts would be identified by M/o Agriculture & Farmers Welfare, and the intervention therein would be led by MoRD. MoRD uploaded a proposal on 03.06.2025 titled Knowledge Partnership and Technical Assistance (KPTA) for Rural Prosperity and Resilience Programme (RPRP) seeking Technical Assistance from World Bank and Asian Development Bank (ADB). The Project Preparation Request (PPR) Proposal was approved for posing to the World Bank and ADB in the 158th Screening Committee Meeting (SCM) held on 29.08.2025. The Proposal was posed to the World Bank on 23.09.2025.</p> <p>The International Fund for Agricultural Development (IFAD), has a single, focused</p>

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			strategic objective of ensuring smallholder food and agriculture production systems remunerative, sustainable, and resilient. Currently, four projects, for an amount of approximately US\$ 325 million are underway in Uttarakhand, Maharashtra, Meghalaya, and Jammu & Kashmir. There are 2 sovereign projects posed to IFAD for financing for an amount of USD 132.11 million which are in pipeline. In the upcoming projects, global and domestic best practices, along with appropriate technical and financial assistance, will be incorporated at the design stage.
5.	16.	Our Government will now launch a 6-year “Mission for Aatmanirbharta in Pulses” with a special focus on Tur, Urad and Masoor. Central agencies (NAFED and NCCF) will be ready to procure these 3 pulses, as much as offered during the next 4 years from farmers who register with these agencies and enter into agreements.	<p>Department of Agriculture & Farmers Welfare (DAFW)</p> <p>Department of Consumer Affairs (DoCA)</p> <p>The Scheme was launched by Hon'ble Prime Minister on 11.10.2025. Union Cabinet has allocated an outlay of ₹11,440 crore for the duration of the Scheme i.e. from 2025-26 to 2030-31. This budget outlay will have Central share of ₹ 7,427 crore and State share of ₹ 4,013 crore. Beside 100% procurement of Tur, Urad and Masoor, the benefits will also be provided for other pulses. This will include seed production, certified seed distribution, demonstration, area expansion, capacity building, post-harvest infrastructure, R&D and flexi component. Operational Guidelines of Pulses Mission were issued to programme implementing States/UTs and stakeholders on 18.10.2025. Allocation and lifting of breeder seed for Rabi season 2025-26 have been completed. Indent of breeder seeds of pulses for 2026-27 (Kharif & Rabi season) has been conveyed to Indian Council of Agricultural Research (ICAR). Seed mini kit of pulses for Rabi 2025-26 has been allocated to States and States have further distributed them free of cost</p>

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			<p>to farmers. Annual Action Plans (AAP) of States/UTs as per Mission for Atmanirbharta in Pulses for Rabi 2025-26 are in final stage.</p> <p>Department of Agricultural Research & Education (DARE)</p> <p>Six (06) varieties of Tur, one (01) of Urd and five (05) of Masoor have been notified in Gazette viz. S.O. 2128 (E) dated 13.05.2025.</p>
6.	17	<p>Comprehensive Programme for Vegetables & Fruits</p> <p>It is encouraging that our people are increasingly becoming aware of their nutritional needs. It is a sign of a society becoming healthier. With rising income levels, the consumption of vegetables, fruits and shree-anna is increasing significantly. A comprehensive programme to promote production, efficient supplies, processing, and remunerative prices for farmers will be launched in partnership with states. Appropriate institutional mechanisms for implementation and participation of farmer producer organizations and cooperatives will be set up.</p>	<p>Department of Agriculture & Farmers Welfare (DAFW)</p> <p>Based on the recommendations /suggestions received during the Post Budget Webinar with the stakeholders, a Concept Note and draft Expenditure Finance Committee (EFC) note for implementation of Comprehensive Programme for Vegetables and Fruits as a standalone Central Sector Scheme of DA&FW for the period of 2025-26 to 2030-31 was circulated to the Departments /Organization concerned for seeking their concurrence/views. The revised Concept Note, along with the EFC Note was uploaded on the EFC Portal on 14.10.2025, for comments/inputs. As per the suggestions of the Department of Expenditure (DoE), the matter is under consideration for implementing the Comprehensive Programme for Vegetables and Fruits (CPVF) as a Mini Mission under the Mission for Integrated Development of Horticulture (MIDH). This will ensure convergence with related Schemes, optimal utilization of financial and technical resources, and maximization of benefits to Indian farmers, in line with the broader objectives of the Government of India to promote inclusive growth and farm prosperity.</p>

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			<p>Department of Food & Public Distribution (DoFPD)</p> <p>Distribution period/shelf life of millets was increased from earlier 3 months to 6-10 months, thus enhancing higher level of procurement and distribution under Targeted Public Distribution System (TPDS)/ Other Welfare Schemes (OWS). Increase in administrative charges on acquisition stage from 1% to 2% of MSP, to incentivise procurement of millets. Food corporation of India (FCI) shall facilitate Inter State Transportation of Shree Anna in coordination with surplus procuring States to deficit States.</p> <p>Inclusion of minor millets in TPDS/OWS: Government had expanded scope of procurement of millets by States/UTs by including six minor millets: Foxtail Millet (Kangani/Kakun), Proso Millet (Cheena), Kodo Millet (Kodo), Little Millet (Kutki), Buckwheat (kuttu) and Ameranthus (Chaulai) under Minimum Support Price (MSP) scheme on the MSP of Ragi (from 2023) for next three years. Recorded procurement of Shree Anna (total procurement of 12.55 LMT during Kharif Marketing Season (KMS) 2023-24 which is 170% higher as compared to procurement during KMS 2022-23).</p> <p>Ministry of Cooperation (MoC)</p> <p>Under the Central Sector Scheme, 'Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs)', National Cooperative Development Corporation (NCDC) was designated as the Implementing Agency for formation and promotion of FPOs under States Cooperative Societies Act. Total of 1,863 blocks were allocated by DA&FW to NCDC for</p>

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			<p>formation and promotion of FPOs. All the 1863 FPOs allocated to NCDC are now registered / on boarded under the States Cooperative Societies Act.</p> <p>Ministry of Food Processing Industries (MoFPI)</p> <p>(A) Ministry of Food Processing Industries (MoFPI) has been incentivizing setting up / expansion of Food Processing Industries including processing of Fruits & Vegetables and Millets units through its Central Sector Pradhan Mantri Kisan SAMPADA Yojana (PMKSY) Scheme, Central Sector Production Linked Incentive Scheme for Food Processing Industry (PLISFPI) and Centrally sponsored PM Formalization of Micro Food Processing Enterprises (PMFME) Scheme across the country. These Schemes are not region specific but demand driven.</p> <p>(B) Fruits and Vegetables projects - Ministry has supported 382 projects of Fruits & Vegetables sector across these Schemes. Out of this, 273 projects have been completed and 109 projects are on-going and at various stages of implementation.</p> <p>(C) Millet (Shree-Anna) - Under Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme, Millet based products has been identified as One District One Product (ODOP) in 21 districts in the country. Millet Mahotsav has been organised in 30 districts of the country. Loans aggregating ₹197.50 crore have been sanctioned to 3,866 entrepreneurs engaged in manufacturing of millet-based products.</p> <p>(D) One component of Production Linked Incentive Scheme for Food Processing Industry</p>

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			(PLISFPI) Scheme focuses on Millet-Based Products (MBP), with an outlay of ₹ 800 crore. The objectives of the PLI Scheme for Millet-Based Products (PLISMBP) are to increase the use of millets in food products and promote their value addition by incentivizing the manufacturing and sale of selected millet-based products in both domestic and export markets. As on date, out of total allocation of ₹ 800 crore for PLISMBP, an amount of ₹ 793.27 crore has been approved to incentivise 29 applicants, which includes 8 large and 21 Small and Medium entities.
7.	18	<p>Makhana Board in Bihar</p> <p>For this, there is a special opportunity for the people of Bihar. A Makhana Board will be established in the state to improve production, processing, value addition, and marketing of makhana. The people engaged in these activities will be organized into FPOs. The Board will provide handholding and training support to makhana farmers and will also work to ensure they receive the benefits of all relevant Government schemes.</p>	<p>Department of Agriculture & Farmers Welfare (DAFW)</p> <p>The Central Sector Scheme for Makhana Development, recommended by SFC, has been approved by Hon'ble Agriculture Minister. The establishment of National Makhana Board was notified in the Gazette Notification dated 14.09.2025 and launched on 15.09.2025.</p> <p>The Guideline of Central Sector Scheme on Development of Makhana was also approved by Hon'ble Agriculture Minister. The proposals from the potential States were sought under the Scheme. The guidelines of the Central Sector Scheme on Development of Makhana have been shared with potential States to submit their action plans. The first Board meeting was convened on 12.12.2025 with various agendas. The action plan for the Scheme (2025-26) was also discussed and recommended for further action.</p> <p>Ministry of Food Processing Industries (MoFPI)</p> <p>Six (6) districts of Bihar have been identified for One District One Product (ODOP) for</p>

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			<p>Makhana under the Centrally Sponsored PM Formalization of Micro food processing Enterprises (PMFME) Scheme, which provides financial, technical and business support to micro food processing enterprises including Makhana processing enterprises. As per the MoU signed between the Ministry of Food Processing Industries (MoFPI) and National Agricultural Cooperative Marketing Federation of India Ltd (NAFED) 10 ODOP brands and 20 products have been launched under the PMFME Scheme. Out of these 10 Brands, Brand "Makhana King" has been launched with 2 products which include Plain Makhana and Chatpata Makhana from the district of Darbhanga, Bihar. MoFPI has been implementing the Scheme for Creation/Expansion of Food Processing and Preservation Capacities (CEFPPC) under the Pradhan Mantri Kisan Sampada Yojana (PMKSY) for promoting setting up /expansion of food processing units including Makhana processing units in the country including Bihar. Scheme envisages grants-in-aid @35% of eligible project cost in general areas and @50% of eligible project cost in difficult areas as well as for projects of SC/ST, FPOs and SHGs subject to maximum of ₹5.00 crore. The willing entrepreneurs may apply for setting up of Makhana processing units as and when the Ministry invites Expression of Interest (EoI). So far, Ministry has approved 292 number of Micro Food Processing Enterprises for Makhana and Makhana Products with subsidy of ₹877 lakh under PMFME Scheme.</p>

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8.	19	<p>National Mission on High Yielding Seeds</p> <p>A National Mission on High Yielding Seeds will be launched, aimed at (1) strengthening the research ecosystem, (2) targeted development and propagation of seeds with high yield, pest resistance and climate resilience, and (3) commercial availability of more than 100 seed varieties released since July 2024.</p>	<p>Department of Agricultural Research & Education (DARE)</p> <p>Department of Agriculture & Farmers Welfare (DAFW)</p> <p>The revised EFC document including comments of different appraisal agencies has been submitted to Department of Expenditure.</p>
9.	20	<p>Fisheries</p> <p>India ranks second-largest globally in fish production and aquaculture. Seafood exports are valued at Rs. 60 thousand crore. To unlock the untapped potential of the marine sector, our Government will bring in an enabling framework for sustainable harnessing of fisheries from Indian Exclusive Economic Zone and High Seas, with a special focus on the Andaman & Nicobar and Lakshadweep Islands.</p>	<p>Department of Fisheries (DoF)</p> <p>Department of Fisheries invited comments of stakeholders on the proposal for ‘Sustainable Harnessing of Fisheries in the Exclusive Economic Zone of India Rules 2025 under the Territorial Waters Continental Shelf Exclusive Economic Zone and Other Maritime Zones Act 1976’ and the proposal for ‘Guidelines for Sustainable Harnessing of Fisheries in the High Seas by Indian-Flagged Fishing Vessels 2025’. The proposal for Guidelines for Sustainable Harnessing of Fisheries in the High Seas by Indian-Flagged Fishing Vessels 2025 is under consideration at MEA.</p>
10.	21	<p>Mission for Cotton Productivity</p> <p>For the benefit of lakhs of cotton growing farmers, I am pleased to announce a ‘Mission for Cotton Productivity’. This 5-year mission will facilitate significant improvements in productivity and sustainability of cotton farming, and promote extra-long staple cotton varieties. The best of science & technology support will be provided to farmers. Aligned with our integrated 5F vision for the textile sector, this</p>	<p>Department of Agricultural Research & Education (DARE)</p> <p>EFC was presented in 10th interactive meet of Textile Advisory Group (TAG) on cotton on 27.5.2025 at Vigyan Bhawan, New Delhi. Concept note on Mission for Cotton Productivity, prepared jointly by DARE, DA&FW and MoT was circulated. A meeting of Secretaries of DARE, DAFW, Textiles, MoEFCC, DBT, DST, DSIR held on 06.11.2025 with respect to EFC on Mission Cotton Productivity (MCP).</p>

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		will help in increasing incomes of the farmers, and ensure a steady supply of quality cotton for rejuvenating India's traditional textile sector.	Ministry of Textiles (MoT) A post budget webinar was organised on 01.03.2025 wherein Hon'ble Prime Minister virtually addressed the gathering. A total of 900 stakeholders from 354 locations encompassing complete 5F value chain including farmers, FPOs, Ginners, Spinners, Industry Experts, etc. attended the webinar. Eminent panellists including Chairman-TAG, Executive Director-ICAC (UN recognised body), Scientists, and Industry leaders expressed their views in the webinar. Based on consultations held and suggestions/feedback received, concept note has been prepared and a draft EFC note is being finalized for inter-ministerial consultation. Ministry has shared the revised EFC with DARE for examination and observations
11.	22	Enhanced Credit through KCC Kisan Credit Cards (KCC) facilitate short term loans for 7.7 crore farmers, fishermen, and dairy farmers. The loan limit under the Modified Interest Subvention Scheme will be enhanced from Rs. 3 lakh to 5 lakh for loans taken through the KCC.	Department of Agriculture & Farmers Welfare (DAFW) EFC meeting was held on 09.04.2025 and Cabinet Note has been prepared according to the recommendation received from EFC. An add on field study was conducted in Tamil Nadu and Gujarat. Besides, third party evaluation study of Scheme was also conducted through Institute for Social and Economic Change (ISEC) Bengaluru. As the Scheme is scheduled to review for next FC cycle and EFC for the same is under preparation, the implementation of Budget announcement is clubbed with the new EFC. Department of Animal Husbandry & Dairying (DoAHD) The EFC meeting on Modified Interest Subvention Scheme held on 09.04.2025 and subsequently the Cabinet in its meeting held on 28.05.2025 has considered the Cabinet Note dated 27.05.2025 submitted by Ministry of

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			<p>Agriculture and Farmers Welfare and approved the following:</p> <p>i. Continuation of the upfront IS of 1.5% to eligible lending institutions for FY 2025 26, for extending short-term loans up to Rs 3.00 lakh at 7% per annum through KCC and</p> <p>ii. Approved an expenditure of Rs 15,642 crore against above component during the FY 2025-26.</p> <p>M/o Agriculture is conducting the evaluation study of Scheme to study the possibility of increasing the limit from 3 lakh to 5 lakh.</p> <p>Department of Fisheries (DoF)</p> <p>Upon completion of all the administrative processes, necessary instructions will be circulated to the financial institutions for implementation of the proposed modifications.</p> <p>Department of Financial Services (DFS)</p> <p>A Memorandum on EFC for appraisal of Modified Interest Subvention Scheme (MISS) which includes enhancing the upper limit for availing IS and PRI under MISS from ₹ 3 lakh to ₹ 5 lakh was approved in EFC meeting held on 8.4.2025. Once, the Scheme Guidelines are finalised, further necessary steps will be taken accordingly.</p>
12.	23	<p>Urea Plant in Assam</p> <p>For Atmanirbharta in urea production, our Government had reopened three dormant urea plants in the Eastern region. To further augment urea supply, a plant with annual capacity of 12.7 lakh metric tons will be set up at Namrup, Assam.</p>	<p>Department of Fertilizers (DoF)</p> <p>The Cabinet in its meeting held on 19.03.2025 approved the proposal for setting up of Ammonia-Urea Complex of 12.7 lakh Metric Tonnes (LMT) annual capacity of Urea production within the existing premises of Brahmaputra Valley Fertilizer Corporation Limited (BVFCL), Namrup, Assam, at an estimated total project cost of ₹ 10601.40 crore with Debt Equity ratio of 70:30 through a Joint</p>

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			Venture (JV), under the New Investment Policy, 2012 read with its amendments on 07.10.2014. Eleven percent (11%) share of BVFCL is in lieu of tangible assets to be transferred to the Joint Venture company. The tentative overall schedule for commissioning of the project is 48 months. Subsequently, Joint Venture Agreement (JVA) has been signed by all the equity stakeholders on 04.07.2025 and a Joint Venture Company (JVC) with nomenclature "Assam Valley Fertilizer and Chemical Company Limited (AVFCCL)" has been incorporated on 25.07.2025. Projects & Development India Limited (PDIL) has floated tender for bush cleaning topographical and contour survey work (pre-project activities) on 03.10.2025.
13.	24	India Post as a Catalyst for the Rural Economy India Post with 1.5 lakh rural post offices, complemented by the India Post Payment Bank and a vast network of 2.4 lakh Dak Sevaks, will be repositioned to act as a catalyst for the rural economy.	Department of Posts (DoP) Rural Community Hub (RCH) colocation: Ministry of Rural Development (MoRD) is setting up Rural Entrepreneurship Hubs (REHs). Discussions are ongoing with MoRD to develop a strategy aimed towards dovetailing the provision of services of post offices with the REH to fulfil the mandate. Institutional Accounts Service: Presently, India Post Payments Bank (IPPB) is not live for Institutional Accounts. IPPB is working towards implementation of the Budget Announcement. Bank has prepared a roadmap for providing services like Cash Out Services for Institutional Account through Dual/Multiple Authentication of other Bank customers. The process involves technical enablement and change in Bank Model to incorporate the Institutional account. Expected timeline of implementation is 8 to 12 months. DBT, Cash Out & EMI Pickup: IPPB has recently signed an MoU with the Ministry of

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			<p>Women and Child Development to open accounts for Pradhan Mantri Matru Vandana Yojana beneficiaries. Bank has onboarded one Non-Banking Financial Company (NBFC) Lok Suvidha Financial Service for EMI collection services and is under discussion with multiple NBFCs/ Microfinance Institution (MFIs) for EMI collection services. IPPB is already providing EMI collection facility (through account) in assisted mode to 100 plus NBFCs, Banks, Financial Institutions (FIs) who are live on Bharat Bill Payments System (BBPS) platform. IPPB is working on creating a product line of EMI pickup / collection services. The service will help people in rural area in depositing EMI amount in nearby post office / door step which will further encourage credit penetration specially, in rural and under-banked areas.</p> <p>Direct Benefit Transfer: Total Post Office Savings Bank (POSB) Aadhaar seeded accounts are 33.85 lakh as on 31.10.2025 and an amount of ₹ 433.47 crore has been disbursed through POSB during October, 2025. Further, over 5.8 crore IPPB customers have received DBT in their account till September and over ₹ 34,000 crore DBT amount has been disbursed through IPPB in the current FY till September - 11% industry share. DoP has 13% share in PM KISAN Direct Benefit Transfer (DBT). The Bank is actively liaising with various Central and State Government Departments for DBT mandates. 2.22 crore DBT beneficiaries received ₹ 5,428 crore during September 2025. Total market share captured by IPPB is 11% in total DBT of Government of India.</p> <p>Cash Out: Customer of any Bank can withdraw money/DBT benefits through IPPB end Users via Aadhaar enabled Payment System (AePS) model. Bank is providing cash out services to</p>

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			<p>DBT beneficiaries. Bank has provided Rs. 169 crore cash to the users via the AePS model during September 2025. Expansion of these services is an ongoing activity, as increasing collaborations will be made with Government and private organizations, to enhance the reach of such facilities to the last mile.</p> <p>Credit Services for Micro-Enterprises: IPPB is distributing credit services in rural and underbanked areas in partnership with Banks/NBFCs including private entities. Consultations with other stakeholders are under process for customizing credit products for Micro enterprises. IPPB is also working towards digitally enabled low value credit disbursement for its partners in a cost-effective manner. Presently IPPB is live with seven partners. It is providing direct access to Home, Personal, Auto, Agri, KCC, Gold, Tractor, Commercial Vehicle, Tractor loans given by these partners, especially in rural areas. Over 245 loans of an amount of approximately 9.8 crore was disbursed for partners during September 2025.</p> <p>Insurance: IPPB is providing access to affordable life insurance and general insurance (health, vehicle etc.) mainly focused in rural areas through partners. Bank has insured the lives of additional 2.58 lakh customers during September 2025.</p> <p>In the Department of Posts, there has been a growth in the number of policies and premium collection of Postal Life Insurance (PLI) and Rural PLI (RPLI) as below:</p> <p>PLI and RPLI:</p> <p>Number of Policies procured:</p> <ul style="list-style-type: none"> • 2023-24 - 16,29,739 • 2024-25 - 22,93,965 (% Increase - 40.75)

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			<ul style="list-style-type: none"> • 2025-26 (till October) – 11,00,790 <p>Premium Collection (in crore):</p> <ul style="list-style-type: none"> • 2023-24 - 16,387.54 • 2024-25 - 18,782.25 (% Increase - 14.61) • 2025-26 (till October) - 11,401.13 <p>Assisted Digital Services: As of today, the following services are available through the combined facilities of Post Office and IPPB - Utility bill payment (Electricity, water, LPG, DTH etc), Money Transfer (IMPS/NEFT), Account opening (Digital KYC), Mobile App assistance (Helping Customers download, register and use bank Apps) services.</p> <p>As on 25.10.2025, total number of e-KYC completed was 59,976, re-KYC completed was 6.73 lakh and account opened through e-KYC is 80,875 in case of Post Office Savings Bank (POSB). IPPB is providing all banking services in digital mode only through the vast network of Postmen and Gramin Dak Sevaks (GDS). IPPB has had around 6.7 crore transactions in September 2025. This will be an ongoing activity.</p> <p>Department of Rural Development (DoRD)</p> <p>The IPPB and RL team discussed in detail all areas identified such as BC Intervention, Insurance and Institutional account service to CLF-VO-SHG. Based on the discussion, both teams agreed to jointly work on BC Intervention and Promotion of Savings Schemes of the Department of Posts (DoP) for SHG households. Regarding BC Intervention, both Departments have already started working on it as a pilot. This Department has shared a list of 1,400 trained and certified SHG members who will be deployed as BCs by IPPB, Department of Posts. A comprehensive MoU will be signed between both Departments for</p>

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			<p>the effective implementation of the agreed initiatives.</p> <p>Department of Financial Services (DFS)</p> <p>A representative has been nominated from DFS for greater synergy between DFS and DoP for effective last mile reach of various initiatives being undertaken for deepening and expansion of IPPB in rural areas including the role of India Post as a catalyst for rural economy.</p> <p>Ministry of Micro, Small & Medium Enterprises (MoMSME)</p> <p>Ministry of MSME will facilitate India Post in delivering the specified services to micro enterprises.</p>
14.	25	<p>India Post will also be transformed as a large public logistics organization. This will meet the rising needs of Viswakarmas, new entrepreneurs, women, self-help groups, MSMEs, and large business organizations.</p>	<p>Department of Posts (DoP)</p> <p>The final PIB Memorandum for the Postal Logistics Infrastructure Project was uploaded to the EFC/SFC/PIB/CEE management system website of the Ministry of Finance on 21.10.2025. The EFC meeting is likely to be convened shortly by DoE.</p> <p>This project aims to transform and modernize India Posts Logistics network, improve efficiency in mail and parcel operations, optimize inter-city logistics and strengthen last-mile delivery of services. Further, the Project is proposed to be implemented over a period from 2026-27 to 2030-31.</p> <p>Department of Rural Development (DoRD)</p> <p>India Post participated in the recently organized DAY-NRLM Brainstorming Marketing event where India Post emphasized leveraging its extensive rural network of 1.39 lakh post offices to support SHG product marketing and logistics. The concept of Dak Chaupal was</p>

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			<p>introduced as a model for rural aggregation, last-mile delivery, and community engagement. India Post also offered to facilitate export processes for SHGs-including documentation and customs support-and highlighted platforms like Dak Nirayat Kendras and Emporia as strategic infrastructure for rural-to-urban and rural-to-global market access. Post marketing event, series of meetings have happened between both the team and areas of collaboration and MoU clauses have been finalised.</p> <p>Ministry of Micro, Small & Medium Enterprises (MoMSME)</p> <p>Ministry of MSME will collaborate with India Post for logistic support to Vishwakarma and MSMEs including women.</p>
15.	26	<p>Support to NCDC</p> <p>Our Government will provide support to NCDC for its lending operations for the cooperative sector.</p>	<p>Ministry of Cooperation (MoC)</p> <p>Cabinet approved grant in aid of ₹ 2000 crore to NCDC (₹ 500 crore each from 2025-26 to 2028-29) on 31.07.2025. NCDC will raise ₹ 20,000 crore from the market. NCDC has initiated steps towards implementation of Scheme. Assignment of funds to NCDC for ₹ 125 crore as grant-in-aid to NCDC out of the allocation of ₹ 500 crore has been done for the financial year 2025-26.</p>
16.	28	<p>Revision in classification criteria for MSMEs</p> <p>Currently, over 1 crore registered MSMEs, employing 7.5 crore people, and generating 36 per cent of our manufacturing, have come together to position India as a global manufacturing hub. With their quality products, these MSMEs are responsible for 45 per cent of our exports. To help them achieve higher</p>	<p>Ministry of Micro, Small & Medium Enterprises (MoMSME)</p> <p>Gazette Notification revising the Classification Criteria for MSMEs has been issued on 21.03.2025 and it has come into effect from 01.04.2025.</p>

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		efficiencies of scale, technological upgradation and better access to capital, the investment and turnover limits for classification of all MSMEs will be enhanced to 2.5 and 2 times respectively. This will give them the confidence to grow and generate employment for our youth.	
17.	29(a)	Significant enhancement of credit availability with guarantee cover To improve access to credit, the credit guarantee cover will be enhanced: a) For Micro and Small Enterprises, from Rs. 5 crore to 10 crore, leading to additional credit of Rs. 1.5 lakh crore in the next 5 years;	Ministry of Micro, Small & Medium Enterprises (MoMSME) Circular (No. 250/2024-25) to increase the ceiling of guarantee coverage for Micro and Small Enterprises has been issued by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) on 18.03.2025 to all Public Sector Banks, Private Banks, Foreign Banks and Select FIs. This has come into effect from 01.04.2025.
	29(b)	b) For Startups, from Rs. 10 crore to 20 crore, with the guarantee fee being moderated to 1 per cent for loans in 27 focus sectors important for Atmanirbhar Bharat; and	Department for Promotion of Industry and Internal Trade (DPIIT) The revised Scheme Guidelines incorporating the budget announcement and other operational inputs have been notified on 08.05.2025.
	29(c)	c) For well-run exporter MSMEs, for term loans up to Rs. 20 crore.	Department of Financial Services (DFS) Revised draft from EXIM Bank and NCGTC is being circulated to stakeholders concerned for inter-ministerial consultations.
18.	30	Credit Cards for Micro Enterprises We will introduce customized Credit Cards with a Rs. 5 lakh limit for micro enterprises registered on Udyam portal. In the first year, 10 lakh such cards will be issued.	Department of Financial Services (DFS) Stakeholder consultation with banks, micro enterprises & industry representatives was held on 22.4.2025. A draft Scheme has been developed in consultation with Indian Bank's Association (IBA) and National Payments Corporation of India (NPCI). Draft model

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			<p>Scheme Guidelines have been shared with select banks for inputs.</p> <p>Ministry of Micro, Small & Medium Enterprises (MoMSME)</p> <p>A Meeting was held between Ministry of MSME and DFS to discuss the modalities on 11.09.2025.</p>
19.	31	<p>Fund of Funds for Startups</p> <p>The Alternate Investment Funds (AIFs) for startups have received commitments of more than Rs. 91,000 crore. These are supported by the Fund of Funds set up with a Government contribution of Rs. 10,000 crore. Now, a new Fund of Funds, with expanded scope and a fresh contribution of another Rs. 10,000 crore will be set up.</p>	<p>Department for Promotion of Industry and Internal Trade (DPIIT)</p> <p>The draft Cabinet Note for Startup India Fund of Funds 2.0 Scheme has been prepared for further consultations.</p>
20.	32	<p>Scheme for First-time Entrepreneurs</p> <p>A new scheme will be launched for 5 lakh women, Scheduled Castes and Scheduled Tribes first-time entrepreneurs. This will provide term loans upto Rs. 2 crore during the next 5 years. The scheme will incorporate lessons from the successful Stand-Up India scheme. Online capacity building for entrepreneurship and managerial skills will also be organized.</p>	<p>Department of Financial Services (DFS)</p> <p>Comments from the stakeholders with respect to the EFC memorandum for the new Scheme for first time Women and SC/ST entrepreneurs is under examination.</p> <p>Ministry of Micro, Small & Medium Enterprises (MoMSME)</p> <p>MSMEs, its Associations and other stakeholders were reached out to extensively during the Post-Budget Webinar on 04.03.2025. The recommendations have been shared with DFS.</p> <p>Ministry of Skill Development & Entrepreneurship (MoSDE)</p> <p>Based on the inputs of the Ministry, the draft EFC note on Stand-Up India Scheme 2.0 has been formulated by DFS with following salient</p>

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			<p>features pertaining to Entrepreneurship Development:</p> <p>(i) The draft EFC outlines that Ministry will develop online module on the Entrepreneurship Development Training/ Entrepreneurship. Skill Development training for entrepreneurship and managerial skills for the dedicated portal for the Stand-up India 2.0 Scheme, developed by SIDBI.</p> <p>(ii) Upon completion of the training, the loan applicant shall be required to undergo an online assessment. Successful clearance of the assessment will be mandatory for issuance of the Training Completion Certificate, which shall be a prerequisite for sanction of the loan.</p> <p>(iii) The Ministry is in the process of developing a New National Entrepreneurship scheme for students in schools, ITI/Vocational institutes and HEI.</p>
21.	33	<p>Measures for Labour-Intensive Sectors</p> <p>To promote employment and entrepreneurship opportunities in labour-intensive sectors, our Government will undertake specific policy and facilitation measures.</p>	<p>Department for Promotion of Industry and Internal Trade (DPIIT)</p> <p>DPIIT is taking measures in two sectors viz., Toys & Leather:</p> <p>1. For the Toy Sector- Building on the National Action Plan for Toys, DPIIT will implement a Scheme to make India a global hub for toys, focussing on development of clusters, skills, and a manufacturing ecosystem that will create high-quality, unique, innovative, and sustainable toys representing the 'Made in India brand'. The Scheme shall also aim at providing focussed support for the growth of artisans, women and MSMEs. The initiative is being undertaken in</p>

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			<p>collaboration with the industry and other Line Ministries/ Departments.</p> <p>2. For the Leather Sector- A product specific Scheme is being designed to support design capacity, component, manufacturing and machinery required for production of non-leather quality footwear, besides the support for leather footwear and products. The Scheme is expected to facilitate employment for 22 lakh persons, generate turnover of 4 lakh crore and exports of over 1.1 lakh crore.</p>
22.	34	<p>Focus Product Scheme for Footwear & Leather Sectors</p> <p>To enhance the productivity, quality and competitiveness of India's footwear and leather sector, a focus product scheme will be implemented. The scheme will support design capacity, component manufacturing, and machinery required for production of non-leather quality footwear, besides the support for leather footwear and products. The scheme is expected to facilitate employment for 22 lakh persons, generate turnover of Rs. 4 lakh crore and exports of over Rs. 1.1 lakh crore.</p>	<p>Department for Promotion of Industry and Internal Trade (DPIIT)</p> <p>The EFC has discussed the EFC Memo on Footwear and Leather Oriented Advancement and Transformation (FLOAT) programme on 10.12.2025 after completion of inter-ministerial consultations.</p>
23.	35	<p>Measures for the Toy Sector</p> <p>Building on the National Action Plan for Toys, we will implement a scheme to make India a global hub for toys. The scheme will focus on development of clusters, skills, and a manufacturing ecosystem that will create high-quality, unique, innovative, and sustainable toys that will represent the 'Made in India' brand.</p>	<p>Department for Promotion of Industry and Internal Trade (DPIIT)</p> <p>The inter-ministerial consultations on the draft EFC Memo along with Concept have been completed. The EFC Memorandum has been submitted to Department of Expenditure (DoE) for scheduling the EFC Meeting.</p>

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24.	36	<p>Support for Food Processing</p> <p>In line with our commitment towards ‘Purvodaya’, we will establish a National Institute of Food Technology, Entrepreneurship and Management in Bihar. The institute will provide a strong fillip to food processing activities in the entire Eastern region. This will result in (1) enhanced income for the farmers through value addition to their produce, and (2) skilling, entrepreneurship and employment opportunities for the youth.</p>	<p>Ministry of Food Processing Industries (MoFPI)</p> <p>Ministry has initiated the action for setting up of National Institute of Food Technology, Entrepreneurship and Management (NIFTEM) in Bihar during 2025-26. Thereafter, a team of officers from the Ministry visited the proposed site to assess its feasibility. Simultaneously, a CEE note has also been circulated among the stakeholders seeking their comments, which have since been received.</p> <p>Ministry of Skill Development & Entrepreneurship (MoSDE)</p> <p>NIFTEM, once established, special projects under PMKVY will be sanctioned to promote the skilling in food processing sector. Customized job roles will be developed tailored to the need of NIFTEM. Multiple meetings were held with MoFPI, NIFTEM and food processing industries for understanding their skilling demand and requirement. NIFTEM, being an Institute of National Importance (INI) has been recognised as deemed Awarding Body (Dual) on 30.05.2025.</p>
25.	37	<p>Manufacturing Mission – Furthering “Make in India”</p> <p>Our Government will set up a National Manufacturing Mission covering small, medium and large industries for furthering “Make in India” by providing policy support, execution roadmaps, governance and monitoring framework for central ministries and states</p>	<p>NITI Aayog</p> <p>Department for Promotion of Industry and Internal Trade (DPIIT)</p> <p>Ministry of Micro, Small & Medium Enterprises (MoMSME)</p> <p>Work on National Mission on Manufacturing is under progress.</p> <p>The Mission will lay emphasis on five focal areas i.e. Ease and Cost of Doing Business, future ready workforce for in demand jobs, a vibrant and dynamic MSME sector, deregulation, availability of technology, and quality products. An inter ministerial committee</p>

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			<p>has been formed to work on the details. NITI Aayog has circulated the draft Inter-Ministerial Committee (IMC) report seeking comments of all members. Action on the matter is being coordinated by NITI Aayog. The EFC for the proposal has already been held.</p> <p>Ministry of Skill Development & Entrepreneurship (MoSDE)</p> <p>MSDE is promoting National Skills Qualifications Framework (NSQF) aligned courses and requesting institutions under different Ministries/ Departments to become Awarding Bodies (ABs). MSDE recommended that preference may be given to hiring of NSQF certified candidates in Government contracts etc. supporting the National Action Plan for toys making, implemented by DPIIT. MSDE has participated in the meetings for National Action Plan for Toys (NAPT) and has shared status of training in similar job roles and the job roles that can be taken up for skilling under toy industry with DPIIT. Meeting with National Industrial Corridor Development Corporation to agree on actionable steps to support the workforce requirements of industries established in industrial corridors. To explore various targeted skilling interventions and prepare a roadmap to support manufacturing industries. A Joint Working Group (JWG) for Leather and Footwear Industry has been constituted by DPIIT.</p> <p>Ministry of Textiles (MoT)</p> <p>The Ministry is in the process of formulating the National Textile Manufacturing Mission. A Core Committee has been constituted. Multiple consultations are going on to finalize a robust mechanism for formulation of the National Textile Manufacturing mission.</p>

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26.	38	<p>Clean Tech Manufacturing</p> <p>Given our commitment to climate-friendly development, the Mission will also support Clean Tech manufacturing. This will aim to improve domestic value addition and build our ecosystem for solar PV cells, EV batteries, motors and controllers, electrolyzers, wind turbines, very high voltage transmission equipment and grid scale batteries.</p>	<p>NITI Aayog</p> <p>Ministry of Power (MoP)</p> <p>Department for Promotion of Industry and Internal Trade (DPIIT)</p> <p>Work on National Mission on Clean Tech Manufacturing is under progress. The EFC for the proposal has already been held.</p> <p>Ministry of New & Renewable Energy (MNRE)</p> <p>Manufacturing of Solar PV Cells: Ministry under the Production Linked Incentive (PLI) Scheme for National Programme on High Efficiency Solar PV Modules is supporting setting up of manufacturing capacities of solar PV cells, wherein around 45 GW of manufacturing capacity of solar PV cells has been awarded, which is expected to get commissioned during the 2025-26, 2026-27 and 2027-28. MNRE will monitor and facilitate setting up of solar PV cell manufacturing capacities awarded under PLI Scheme for High Efficiency Solar PV Modules. Solar PV cell manufacturing capacities awarded under PLI Scheme for High Efficiency Solar PV Modules are expected to be commissioned by March 2028.</p> <p>Wind: The Ministry has put in place a procedure to enlist type and quality certified wind turbines under 'Approved List of Models & Manufacturers (Wind) (ALMM (Wind))'. It mandates that Hub and Nacelle assembly/manufacturing facility shall be in India. Further, an amendment to ALMM (Wind) issued mandating sourcing of Major Wind Turbine components like blade, tower, Gearbox, Generator and Special bearings (Yaw, Pitch and Main Bearing) only from manufacturing facilities enlisted in Approved</p>

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			<p>List of Models & Manufacturers (Wind Turbine Components). Presently, 15 Manufacturers with 34 models with capacity ranging from 225 kW – 5.3 MW are in the latest ALMM (Wind) list of the Ministry. Around 70-80% indigenization has been achieved with strong domestic manufacturing in the wind sector. The current annual production capacity of wind turbines in the country is around 20000 MW.</p> <p>Hydrogen: The Ministry of New and Renewable Energy is implementing the National Green Hydrogen Mission (NGHM), with an objective to make India a global hub of production, usage and export of Green Hydrogen and its derivatives. Under the “Strategic Intervention for Green Hydrogen Transition (SIGHT) programme – Component - I, Incentives for domestic Electrolyser Manufacturing for a total capacity of 3,000 MW per annum has been awarded. The domestic production of electrolyzers is expected to start from 2026-27 onwards. A number of R&D Projects under the National Green Hydrogen Mission are being finalized that include R&D for increasing the efficiency of electrolyzers, development of AEM electrolyzers, indigenization of membranes and development of non-precious metal catalysts.</p> <p>Energy Storage: The Government of India has approved the PLI-ACC Scheme ‘National Programme on Advanced Chemistry Cell (ACC) Battery Storage’, with an outlay of ₹ 18,100 crore for 50 GWh ACC capacity. Out of total targeted capacity of 50 GWh, 10 GWh capacity has been earmarked for Grid Scale Stationary Storage (GSSS) applications. NITI Aayog is steering the National Manufacturing Mission. Any additional interventions under the</p>

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			<p>Mission, will be worked out in consultation with NITI Aayog, which is the anchor institution for the National Manufacturing Mission.</p> <p>Ministry of Heavy Industries (MoHI)</p> <p>The Government of India has approved the PLI-ACC scheme National Programme on Advanced Chemistry Cell (ACC) Battery Storage in May 2021, with an outlay of ₹ 18,100 crore for 50 GWh ACC capacity. Out of total 50 GWh ACC capacity, 30 GWh capacity has been awarded during round-1 of the bidding to 3 beneficiary firms. Further, 10 GWh capacity has been awarded during round-2 of the bidding to 1 beneficiary firm for the remaining 10 GWh capacity earmarked for Grid Scale Stationary Storage (GSSS), bid documents under finalized by MNRE.</p>
27.	40	<p>Saksham Anganwadi and Poshan 2.0</p> <p>The Saksham Anganwadi and Poshan 2.0 programme provides nutritional support to more than 8 crore children, 1 crore pregnant women and lactating mothers all over the country, and about 20 lakh adolescent girls in aspirational districts and the north-east region. The cost norms for the nutritional support will be enhanced appropriately.</p>	<p>Ministry of Women & Child Development (MoWCD)</p> <p>EFC meeting has been held on 13.05.2025. Matter to be taken up during appraisal for continuation of Scheme during 16th FC.</p>
28.	41	<p>Atal Tinkering Labs</p> <p>Fifty thousand Atal Tinkering Labs will be set up in Government schools in next 5 years to cultivate the spirit of curiosity and innovation, and foster a scientific temper among young minds.</p>	<p>Department of School Education & Literacy (DoSEL)</p> <p>NITI Aayog</p> <p>Atal Innovation Mission (AIM) has established 10,000 Atal Tinkering Labs (ATLs) across the country in the 1st phase (ATL 1.0). Within the</p>

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			larger framework of AIM, ATL operations, saturation and monitoring is being transferred to the Department of School Education and Literacy, Ministry of Education (MoE) for further scale up. The draft Cabinet Note has been prepared.
29.	42	<p>Broadband Connectivity to Government Secondary Schools and PHCs</p> <p>Broadband connectivity will be provided to all Government secondary schools and primary health centres in rural areas under the Bharatnet project.</p>	<p>Department of Telecommunications (DoT)</p> <p>Department of School Education has provided the list of 1,01,850 rural Government Secondary Schools out of which 26,649 Government Secondary Schools were already connected. As on 03.11.2025, total 32,663 Government Secondary Schools have been connected by BSNL.</p> <p>Ministry of Health & Family Welfare (MoHFW) provided list of 24,141 Rural Primary Health Centres (PHCs), out of which 2,350 PHCs were already connected. As on 03.11.2025, total 2,602 rural PHCs are connected by BSNL.</p> <p>Fiber To The Home (FTTH) connections to Government Secondary Schools and PHCs are provided based on demand from concerned Department of States/UTs and feasibility of BharatNet network. Targets of current 2025-26 is as under, subject to demand from concerned Department of States/UTs:</p> <p>Particulars / Target Connected, as on 03.11.2025:</p> <ul style="list-style-type: none"> Secondary Schools: 16,071 6,014 Rural PHCs: 10,955 252 <p>Department of School Education & Literacy (DoSEL)</p> <p>Detailed discussion had taken place on DPR shared by BSNL on 2nd September 2025. As of now 11 States have either existing or newly signed MoU with BSNL. BSNL will be sharing</p>

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			<p>the list of eligible schools to be connected for phase-1 (Schools within 500m radius of OLT (Optical Line Terminal)) under BharatNet with no installation charges.</p> <p>Department of Health & Family Welfare (DoHFW)</p> <p>MoHFW has shared list of 24,280 PHCs with Latitude and Longitude with DoT. Ministry has directed States/UTs to expedite approvals and agreements with BSNL and adopt centralized billing for timely BharatNet broadband connectivity in PHCs.</p>
30.	43	<p>Bharatiya Bhasha Pustak Scheme</p> <p>We propose to implement a Bharatiya Bhasha Pustak Scheme to provide digital-form Indian language books for school and higher education. This aims to help students understand their subjects better.</p>	<p>Department of Higher Education (DHE)</p> <p>Department of School Education & Literacy (DoSEL)</p> <p>The proposed budget of the Scheme is ₹ 5554.80 crore for three years, i.e., 2025-26 to 2027-28. As of now, inter-ministerial, national and state stakeholders consultations have been conducted. Meeting of the EFC concluded on 11.12.2025.</p>
31.	44	<p>National Centres of Excellence for Skilling</p> <p>Building on the initiative announced in the July 2024 Budget, five National Centres of Excellence for skilling will be set up with global expertise and partnerships to equip our youth with the skills required for “Make for India, Make for the World” manufacturing. The partnerships will cover curriculum design, training of trainers, a skills certification framework, and periodic reviews.</p>	<p>Ministry of Skill Development & Entrepreneurship (MoSDE)</p> <p>Ministry of Textiles (MoT)</p> <p>Department for Promotion of Industry and Internal Trade (DPIIT)</p> <p>The Cabinet approved the National Scheme for Industrial Training Institute (ITI) Upgradation and Setting up of five National Centres of Excellence for Skilling on 07.05.2025. Subsequently, the National Steering Committee (NSC) was constituted on 07.07.2025.</p> <p>The Scheme, "Pradhan Mantri Skilling and Employability Transformation through</p>

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			<p>Upgraded ITIs (PM-SETU)" has been launched by the Hon'ble Prime Minister on 04.10.2025.</p> <p>The approved Guidelines have been circulated in the public domain and shared with all States/UTs for implementation. Expression of Interest issued for onboarding of Industry partner on 20.11.2025 for NSTIs.</p>
32.	45	<p>Expansion of Capacity in IITs</p> <p>Total number of students in 23 IITs has increased 100 per cent from 65,000 to 1.35 lakh in the past 10 years. Additional infrastructure will be created in the 5 IITs started after 2014 to facilitate education for 6,500 more students. Hostel and other infrastructure capacity at IIT, Patna will also be expanded.</p>	<p>Department of Higher Education (DHE)</p> <p>Cabinet approved the Second phase of expansion of IITs to create additional infrastructural and academic capacity for 6,500 more students in IIT Tirupati, IIT Palakkad, IIT Bhilai, IIT Jammu and IIT Dharwad with ₹11,828.79 crore allocated through 2025–26 to 2028–29. The plan includes 130 new professor-level posts and five cutting-edge research parks to foster interdisciplinary and industry collaboration. Regarding IIT Patna, Govt has approved Higher Education Financing Agency (HEFA) loan of ₹644.54 crore for development of residential facilities for students, faculty and staff, construction of academic block/tutorial building, Workshops, Research Park Block etc.</p>
33.	46	<p>Centre of Excellence in AI for Education</p> <p>I had announced three Centres of Excellence in Artificial Intelligence for agriculture, health, and sustainable cities in 2023. Now a Centre of Excellence in Artificial Intelligence for education will be set up with a total outlay of Rs. 500 crore.</p>	<p>Department of Higher Education (DHE)</p> <p>The Standing Finance Committee appraised the proposal for the Centre of Excellence in AI (AI-CoE) for Education with a total outlay of ₹ 500.0 crore on 12.08.2025. The Apex Committee has recommended the host Institute for establishment of the AI-CoE for Education.</p>
34.	47	<p>Expansion of medical education</p> <p>Our Government has added almost 1.1 lakh UG and PG medical education seats in ten years, an increase of 130</p>	<p>Department of Health & Family Welfare (DoHFW)</p> <p>The Cabinet has approved the extension of CSS for UG/PG seats on 24.09.2025 for</p>

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		per cent. In the next year, 10,000 additional seats will be added in medical colleges and hospitals, towards the goal of adding 75,000 seats in the next 5 years.	strengthening and upgradation of existing State Government/ Central Government Medical Colleges/ Standalone PG Institutes/ Government Hospitals for increasing 5,000 PG seats and extension of the CSS for upgradation of existing government medical colleges for increasing 5,023 MBBS seats with an enhanced cost ceiling of ₹1.50 crore per seat.
35.	48	<p>Day Care Cancer Centres in all District Hospitals</p> <p>Our Government will facilitate setting up of Day Care Cancer Centres in all district hospitals in the next 3 years. 200 Centres will be established in 2025-26.</p>	<p>Department of Health & Family Welfare (DoHFW)</p> <p>A gap analysis has been completed based on district-level cancer caseloads. Proposals for Day Care Cancer Centres (DCCCs) have been received. Two hundred (200) DCCCs have been approved in NHM PIP.</p> <p>Approved Guidelines have been communicated to States and UTs. Human resources for 94 DCCs have been identified and are being trained, training has been completed at 70 of these centers.</p>
36.	49	<p>Strengthening urban livelihoods</p> <p>Our Government has been giving priority to assisting urban poor and vulnerable groups. A scheme for socio-economic upliftment of urban workers will be implemented to help them improve their incomes, have sustainable livelihoods and a better quality of life.</p>	<p>Ministry of Housing & Urban Affairs (MoHUA)</p> <p>New Mission on Urban Poverty Alleviation Deendayal Jan Ajeevika (Shehari)- DJAY(S): EFC note approved by Department of Expenditure (DoE) on 11.8.2025. Draft Cabinet Note is under preparation.</p>
37.	50	<p>PM SVANidhi</p> <p>PM SVANidhi scheme has benefitted more than 68 lakh street vendors giving them respite from high-interest informal sector loans. Building on this success, the scheme will be revamped with enhanced loans from banks, UPI</p>	<p>Ministry of Housing & Urban Affairs (MoHUA)</p> <p>Department of Financial Services (DFS)</p> <p>The Union Cabinet has approved restructuring and extension of lending period beyond 31st December, 2024 of PM SVANidhi Scheme.</p>

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		linked credit cards with Rs. 30,000 limit, and capacity building support.	The lending period has now been extended till 31.03.2030 with total budget outlay of ₹ 7,332 crore. The restructured Scheme aims to benefit 1.15 crore beneficiaries including 50 lakh new beneficiaries. In the restructured Scheme the amount of first and second tranche has been increased upto ₹15,000 (from ₹ 10,000) and upto ₹25,000 (from ₹20,000) respectively and the third tranche amount has been kept unchanged at ₹ 50,000. Further UPI-linked RUPAY Credit Card of credit limit upto ₹ 30,000 has been introduced to the street vendors in order to meet any emergent business and personal requirements.
38.	51	<p>Social Security Scheme for Welfare of Online Platform Workers</p> <p>Gig workers of online platforms provide great dynamism to the new-age services economy. Recognising their contribution, our Government will arrange for their identity cards and registration on the e-Shram portal. They will be provided healthcare under PM Jan Arogya Yojana. This measure is likely to assist nearly 1 crore gig-workers.</p>	<p>Ministry of Labour & Employment (MoLE)</p> <p>A Scheme to extend Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) benefits to online platform workers was approved by the Standing Finance Committee on 18.03.2025. Twelve (12) major aggregators have been onboarded, namely-Zomato, Blinkit, Uncle Delivery, Urban Company, Uber, Amazon, Ola, Swiggy, Ecom Express, Rapido, Zepto, and Porter, which have lakhs of platform workers registered with them. Three nationwide special campaigns for registration of platform workers on the e-Shram Portal have been conducted during 7-17th April, 2025, 21-30th May, 2025 and 25th August-15th September, to enable extension of social security benefits to eligible beneficiaries.</p> <p>Ministry of Health & Family Welfare (MoHFW)</p> <p>National Health Authority (NHA) is providing all support to MoLE for successful implementation.</p>

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39.	52	<p>Public Private Partnership in Infrastructure</p> <p>Each infrastructure-related ministry will come up with a 3-year pipeline of projects that can be implemented in PPP mode. States will also be encouraged to do so and can seek support from the IIPDF (India Infrastructure Project Development Fund) scheme to prepare PPP proposals.</p>	<p>Department of Economic Affairs (DEA)</p> <p>Department of Telecommunications (DoT)</p> <p>Ministry of Mines (MoM)</p> <p>Department for Promotion of Industry and Internal Trade (DPIIT)</p> <p>A total of 992 Public Private Partnership (PPP) projects costing approximately ₹ 19 lakh crore have been received from the both the Central Ministries/Departments and States/UTs. Out of the 992 PPP, 399 PPP projects valued at approximately ₹ 15 lakh crore have been examined and found to be in order. The remaining, 593 PPP projects valued at around ₹ 4 lakh crore are under discussion.</p> <p>Ministry of Road Transport & Highways (MoRTH)</p> <p>MoRTH has submitted the pipeline of 86 projects of 13,408 km length, costing about ₹8.33 lakh crore. The Ministry has awarded 6 PPP projects of 177 km length and cost of ₹6,632 crore. In addition, 19 projects have been sanctioned on PPP mode (BOT/HAM) with length of 857 km and cost ₹ 25,505 crore. Further 14 projects have been appraised by PPPAC/PIB of 1,248 km length and cost of ₹ 57,557 crore.</p> <p>Ministry of Port, Shipping & Waterways (MoPSW)</p> <p>A pipeline of 35 Projects for next 3 years (FY 2025-26 to FY 2027-2028) of value approximately ₹98,848/- crore has been identified.</p> <p>Ministry of Power (MoP)</p> <p>Department of Economic Affairs (DEA) requested a list of projects from the Ministry of Power (MoP) proposed for development under</p>

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			<p>the PPP mode. Earlier, list of ISTS projects likely to be bid in the financial year 2025-26, 2026-27 and 2027-28 were shared with DEA. Subsequently, as per the meeting held in DEA on 19.09.2025 and further clarification on the same, revised list of PPP projects which are likely go for bidding month-wise for the FY 2025-26 and tentative Quarter-wise for the FY 2026-27 and FY 2027-28 have been identified.</p> <p>Department of Atomic Energy (DAE)</p> <p>Request for Proposal from Indian Users for setting up 220 MWe Pressurized Heavy Water Reactors (PHWR) Bharat Small Reactors (BSRs) in Brown/Green field sites offered by Industries (for consumption of electricity for their own use) was published by Nuclear Power Corporation of India Limited (NPCIL) on 31.12. 2024. There have been several requests from many more industrial houses/industries who have expressed keenness to implement the BSR(s) for achieving their targets for decarbonising their power consumption. Hence, the last date for bid submission has been extended up to 31.03.2026. Till date, 687 pre-proposal clarifications have been issued in response to the Request for Proposal (RFP).</p> <p>Ministry of Civil Aviation (MoCA)</p> <p>For the year 2025-26, eleven Brownfield Airports of Airports Authority of India (AAI) have been identified for bringing them under PPP Pipeline for next two years to be firmed up after completion of PPP of 11 AAI airports.</p> <p>Ministry of Railways (MoR)</p> <p>Ministry of Railways (MoR) has formulated a Participative Policy, 2012 to encourage the investment in developing rail connectivity by associating strategic partners and other investors. The policy defines five Public Private</p>

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			<p>Partnership models viz. Non-Government Railway (NGR), Joint Venture (JV), Customer Funded, Build Operate Transfer (BOT) and BOT-annuity models. State Governments/Local bodies/PSUs may also participate as stakeholder for the development of new lines/gauge conversion project under the participative policy of MoR. So far, 18 projects aggregating ₹16,636 crore have been completed through PPP model. Seven projects aggregating ₹16,334 crore are under implementation including coal connectivity and port connectivity projects.</p> <p>Ministry of Housing & Urban Affairs (MoHUA)</p> <p>Under the proposed Urban Challenge Fund (UCF) Scheme, a shelf of projects under PPP is being identified. EFC Meeting on UCF Scheme was conducted on 10.9.2025. Draft Cabinet Note (DCN) is under preparation. Further, Atal Mission for Rejuvenation and Urban Transformation 2.0 (AMRUT) Guidelines make provision for the cities having population above 10 lakh to take up 10% of their projects in Public Private Participation (PPP) Mode. So far, 18 PPP projects valued at ₹ 6,451.18 crore have been approved in the million plus cities under AMRUT 2.0.</p> <p>NITI Aayog</p> <p>DEA and NITI Aayog jointly organized a one-day workshop in April 2025 for the Southern States to promote infrastructure development through the PPP mode. The workshop emphasized leveraging Central Government support Schemes such as the India Infrastructure Project Development Fund (IIPDF) and the Viability Gap Funding (VGF) Scheme to facilitate the preparation and implementation of PPP proposals.</p>

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			<p>Ministry of Health & Family Welfare (MoHFW)</p> <p>List of 3 year Pipeline Projects in the health-infrastructure sector for both green-field and brown-field projects has been prepared.</p> <p>Department of Higher Education (DHE)</p> <p>The Department has taken the initiative for the first time to develop the project in Higher Educational Institutions (HEIs) in PPP Mode under Viability Gap Funding (VGF). Three projects aggregating ₹ 585 crore of IIT Madras, IIM Udaipur and IIIT Nagpur have been approved by the PPPAC. Learning from this will help the Department in preparing the pipeline. A workshop with other HEIs has been planned to explained the PPP Projects under Viability Gap Funding.</p> <p>Department of Water Resources, River Development & Ganga Rejuvenation (D/o WR, RD, GR)</p> <p>NMCG has prepared a tentative three-year pipeline of projects that can be implemented in PPP mode</p>
40.	53	<p>Support to States for Infrastructure</p> <p>An outlay of Rs. 1.5 lakh crore is proposed for the 50-year interest free loans to states for capital expenditure and incentives for reforms.</p>	<p>Department of Expenditure (DoE)</p> <p>Department of Economic Affairs (DEA)</p> <p>Guidelines for the Scheme of Special Assistance to States for Capital Investment (SASCI) 2025-26 have been issued by D/o Expenditure on 07.04.2025 & 22.05.2025. For 2025-26, ₹ 47,802 crore has been released to the States under the Scheme.</p>
41.	54	<p>Asset Monetization Plan 2025-30</p> <p>Building on the success of the first Asset Monetization Plan announced in 2021, the second Plan for 2025-30 will be launched to plough back capital of</p>	<p>NITI Aayog</p> <p>NITI Aayog has conducted detailed consultations with 12 Central Ministries to identify potential assets for monetization during FY 2025–26 to 2029–30 under NMP 2.0. A</p>

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		Rs. 10 lakh crore in new projects. Regulatory and fiscal measures will be fine-tuned to support the Plan.	framework for accounting of monetization proceeds has been prepared and adopted. The Plan aims to provide visibility of cash flows into the Consolidated Fund of India, to PSUs, and of private sector investments. The Monetization Plan (NMP 2.0) is proposed to be presented before the Core Group on Asset Monetization (CGAM).
42.	55	<p>Jal Jeevan Mission</p> <p>Since 2019, 15 crore households representing 80 per cent of India's rural population have been provided access to potable tap water connections. To achieve 100 per cent coverage, I am pleased to announce the extension of the Mission until 2028 with an enhanced total outlay.</p>	<p>Department of Drinking Water & Sanitation (DoDWS)</p> <p>Jal Jeevan Mission (JJM) is being implemented in partnership with States/ UTs to make provision of tap water connection in every rural household. Since the launch of the Mission, around 12.49 crore HHs have been provided with tap water connection and as on 02.11.2025, out of around 19.36 crore rural households, more than 15.72 crore (81.22%) rural households are getting tap water supply. Proposal for continuation of JJM with an enhanced total outlay is under active consideration of the Department. The Mission will be extended till December 2028, subject to approval of the Cabinet.</p>
43.	56	The Mission's focus will be on the quality of infrastructure and O&M of rural piped water supply schemes through "Jan Bhagidhari". Separate MoUs will be signed with states/UTs, to ensure sustainability and citizen-centric water service delivery.	<p>Department of Drinking Water & Sanitation (DoDWS)</p> <p>Proposal for continuation of JJM with focus on the sustainable and long-term operation & maintenance of rural piped water supply Schemes through citizen-centric service delivery and "Jan Bhagidhari" with an enhanced total outlay is under active consideration of the Department. The proposal has been firmed up, aiming at Structural Reforms for transforming the rural water supply sector from 'Department-based approach' to</p>

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			'service delivery approach' with a citizen-centric approach through an MoU with State Level Implementing Agencies.
44.	57	Urban Sector Reforms Building on the July Budget proposals, urban sector reforms related to governance, municipal services, urban land, and planning will be incentivized.	Department of Expenditure (DoE) Ministry of Housing & Urban Affairs (MoHUA) Part-X of the Scheme of Special Assistance to States for Capital Investment (SASCI) for 2025-26 is for Urban Sector Reforms. The Guidelines for the same were issued by D/o Expenditure on 22.05.2025. This part of the Scheme has two sub-parts. Under Part-A, ₹ 13,000 crore is earmarked for reforms related to Governance, Finance & Urban Land & Planning Reforms. Under Part-B, ₹5,000 crore is earmarked for Ease of Doing Business (EoDB). This amount will be released to States, as incentive for capital investment on the recommendations of Ministry of Housing and Urban Affairs. MoHUA is hand-holding the States in implementation of reforms.
45.	58	Urban Challenge Fund The Government will set up an Urban Challenge Fund of Rs. 1 lakh crore to implement the proposals for 'Cities as Growth Hubs', 'Creative Redevelopment of Cities' and 'Water and Sanitation' announced in the July Budget.	Ministry of Housing & Urban Affairs (MoHUA) AMRUT(U) 2.0 Under the proposed Urban Challenge Fund (UFC) Scheme, a shelf of projects under PPP is being identified. Identified projects will be submitted to the Apex Authority after UFC Scheme is launched. Draft Cabinet Note is in circulation for approval.
46.	59	This fund will finance up to 25 per cent of the cost of bankable projects with a stipulation that at least 50 per cent of the cost is funded from bonds, bank loans, and PPPs. An allocation of Rs. 10,000 crore is proposed for 2025-26.	

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47.	60	<p>Power Sector Reforms</p> <p>We will incentivize electricity distribution reforms and augmentation of intra-state transmission capacity by states. This will improve financial health and capacity of electricity companies. Additional borrowing of 0.5 per cent of GSDP will be allowed to states, contingent on these reforms.</p>	<p>Ministry of Power (MoP)</p> <p>Department of Expenditure (DoE)</p> <p>Additional borrowing Guideline for space of up to 0.50% of Gross State Domestic Product (GSDP) linked to performance in power sector for the year 2025-26 has been issued by Department of Expenditure (DoE) to all the State Governments.</p>
48.	61	<p>Nuclear Energy Mission for Viksit Bharat</p> <p>Development of at least 100 GW of nuclear energy by 2047 is essential for our energy transition efforts. For an active partnership with the private sector towards this goal, amendments to the Atomic Energy Act and the Civil Liability for Nuclear Damage Act will be taken up.</p>	<p>NITI Aayog</p> <p>Draft Atomic Energy Bill 2025 has been developed through joint efforts of DAE, NITI Aayog, MEA, MoP and M/o Law and Justice. The draft Bill consolidates the Atomic Energy Act 1962 and the Civil Liability for Nuclear Damage Act 2010 into a single comprehensive Bill. It delineates a framework for active participation of private sector in the field of civil nuclear energy. The draft Bill is under inter-ministerial consultations.</p> <p>Department of Atomic Energy (DAE)</p> <p>A roadmap for augmentation of Nuclear Power capacity up to 100 GW has been prepared and is under discussion with various stake holders. With respect to the amendment in the Atomic Energy Act and Civil Liability for Nuclear Damage Act, to enable greater private sector, Inter-ministerial consultations are underway to finalise the draft amendments.</p> <p>Ministry of Power (MoP)</p> <p>A committee has been constituted for preparation of a Roadmap for achieving the goal of 100 GW of Nuclear Capacity by 2047. The Committee has prepared the roadmap, which was also published by CEA.</p>

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			<p>Ministry of Heavy Industries (MoHI)</p> <p>BHEL is contributing to India's nuclear energy expansion by leveraging its expertise in supply the critical power equipment (turbine - generator island). The company is engaged in discussion with key stakeholders regarding technology enhancements and localisation strategies. Initial groundwork for scaling up domestic manufacturing of nuclear grade components is in progress.</p> <p>Department of Economic Affairs (DEA)</p> <p>Development of 100 GW nuclear power and participation of private sector for building of nuclear power plants. Consultative meetings held in coordination with Ministry of Power (MoP) and other stake holders to work out a roadmap for the development of 100 GW nuclear power. Roadmap for augmentation of Nuclear Power capacity up to 100 GW has been prepared and is under discussion with various stake holders. Amendment of AE Act and Civil Liability for Nuclear Damage CLND Act. With respect to the amendment in the Atomic Energy Act and Civil Liability for Nuclear Damage Act, to enable greater private sector, Inter-ministerial consultations are underway to finalise the draft amendments.</p>
49.	62	A Nuclear Energy Mission for research & development of Small Modular Reactors (SMR) with an outlay of Rs. 20,000 crore will be set up. At least 5 indigenously developed SMRs will be operationalized by 2033.	<p>NITI Aayog</p> <p>Ministry of Power (MoP)</p> <p>Nuclear Energy Mission covering all aspects of developing a complete nuclear energy ecosystem including manufacturing, energy generation, HR, regulation, financing, etc. is being developed.</p> <p>Ministry of Heavy Industries (MoHI)</p> <p>BHEL is proactively evaluating opportunities in Small Modular Reactors (SMRs) segment to</p>

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			<p>support India's nuclear roadmap. Based on BHEL past reference in Small Scale Steam Turbines & Generators, feasibility studies for indigenous manufacturing of equipment are being initiated.</p> <p>Department of Economic Affairs (DEA)</p> <p>The financial outlay for the Nuclear Energy Mission is expected to cover the cost of R&D to facilitate setting-up of Bharat Small Modular Reactor and other Indian SMRs. Near term deployment of SMRs calls for R&D activities and installation & commissioning of demonstration Plants. The funds will be utilized in R&D of various Small Modular Reactors (SMRs).</p> <p>2. The major works planned in near term comprise -</p> <ul style="list-style-type: none"> (i) Carrying out critical pre-project activities including sites specific studies, feasibility studies, preliminary engineering consultancies etc. (ii) Development of additional indigenous nuclear vendors (iii) Setting-up of test facilities (iv) Realization of Major prototype nuclear equipment and their qualification etc. (v) Support studies to facilitate evolving regulatory frame work (vi) Augmenting /upgrading of manufacturing infrastructure within DAE for Nuclear Fuel and other Nuclear Materials (vii) possible collaborative works / co-developments with other partners elsewhere.

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			<p>Progress so far –</p> <p>In principle approval of AEC for the 5 reactors envisaged under this mission has been obtained.</p> <p>Development / pre-project works: FY 2025 to FY 2027 (36 months)</p> <p>Commencement of construction: FY 2027 for 60-72 months</p>
50.	63	<p>Shipbuilding</p> <p>The Shipbuilding Financial Assistance Policy will be revamped to address cost disadvantages. This will also include Credit Notes for shipbreaking in Indian yards to promote the circular economy.</p>	<p>Ministry of Ports, Shipping & Waterways (MoPSW)</p> <p>The Union Cabinet, in its meeting held on 24.09.2025, approved the Shipbuilding Financial Assistance Scheme (SBFAS) and National Shipbuilding Mission of Ministry of Ports, Shipping and Waterways to promote shipbuilding in India. The SBFAS provides direct financial subsidies to enable Indian shipyards to secure orders by offsetting the operational cost disadvantages faced viz. foreign shipyards that benefit from sustained government support. It also provisions for a shipbreaking credit note which would help create a circular economy by leveraging the large ship breaking/ recycling ecosystem in India to promote the Indian shipbuilding.</p>
51.	64	<p>Large ships above a specified size will be included in the infrastructure harmonized master list (HML).</p>	<p>Department of Economic Affairs (DEA)</p> <p>Large Ships have been included in the Harmonized Master List of Infrastructure sub-sectors by insertion of a new item in the category of Transport and Logistics.</p> <p>Ministry of Ports, Shipping & Waterways (MoPSW)</p> <p>DEA vide the Gazette notification dated 19.09.2025 have included large ships above a specified size in the infrastructure Harmonized</p>

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			Master List (HML). This recognition enables the shipping industry to avail long-term loans at competitive rates, thereby easing capital constraints, reducing financing costs, and promoting investment in ship acquisition and ownership under the Indian flag.
52.	65	Shipbuilding Clusters will be facilitated to increase the range, categories and capacity of ships. This will include additional infrastructure facilities, skilling and technology to develop the entire ecosystem.	Ministry of Ports, Shipping & Waterways (MoPSW) The Union Cabinet approved the Shipbuilding Development Scheme (SbDS) for capacity & capability development and credit risk coverage for shipbuilding in India. The Scheme focuses on expanding domestic shipbuilding capacity through both greenfield and brownfield development, while promoting innovation, technology upgradation, and skill development. It also provides risk covers to the shipbuilding sector.
53.	66	Maritime Development Fund For long-term financing for the maritime industry, a Maritime Development Fund with a corpus of Rs. 25,000 crore will be set up. This will be for distributed support and promoting competition. This will have up to 49 per cent contribution by the Government, and the balance will be mobilized from ports and private sector.	Ministry of Ports, Shipping & Waterways (MoPSW) The Union Cabinet approved the proposal of Maritime Development Fund (MDF). Governing Council under MDF has been constituted.
54.	67	UDAN - Regional Connectivity Scheme UDAN has enabled 1.5 crore middle-class people to meet their aspirations for speedier travel. The scheme has connected 88 airports and operationalized 619 routes. Inspired by that success, a modified UDAN scheme will be launched to enhance	Ministry of Civil Aviation (MoCA) Update Final EFC note has been shared with D/o Expenditure with request to convene EFC meeting.

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		regional connectivity to 120 new destinations and carry 4 crore passengers in the next 10 years. The scheme will also support helipads and smaller airports in hilly, aspirational, and North East region districts.	
55.	68	Greenfield Airport in Bihar Greenfield airports will be facilitated in Bihar to meet the future needs of the State. These will be in addition to the expansion of the capacity of Patna airport and a brownfield airport at Bihta.	Ministry of Civil Aviation (MoCA) Pre-feasibility studies conducted by Airports Authority of India (AAI) and sent to Government of Bihar (GoB) for appropriate decision: <ul style="list-style-type: none"> • Sonpur (Saran District) • Rajgir (Nalanda District) • Sultanganj (Bhagalpur District) After receipt of proposals from GoB, seeking Site Clearance for development of Greenfield Airports in Bihar, the proposals would be taken up in Steering Committee on Greenfield Airports for its recommendation and subsequent approval by MoCA.
56.	69	Western Koshi Canal Project in Mithilanchal Financial support will be provided for the Western Koshi Canal ERM Project benefitting a large number of farmers cultivating over 50,000 hectares of land in the Mithilanchal region of Bihar.	Department of Water Resources, River Development & Ganga Rejuvenation (D/o WR, RD, GR) Advisory Committee of DoWR, RD&GR accepted the project in its 159th meeting held on 08.07.2025. Investment clearance proposal received from State Government was examined by Central Water Commission (CWC). CWC has conveyed its observations to Government of Bihar on 25.09.2025.
57.	70	Mining Sector Reforms Mining sector reforms, including those for minor minerals, will be encouraged through sharing of best practices and institution of a State Mining Index.	Ministry of Mines (MoM) Study report on State Best Practices in Mining sector released to promote peer learning among States. State Mining Readiness Index and rankings released on 14.10.2025.

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58.	71	A policy for recovery of critical minerals from tailings will be brought out.	Ministry of Mines (MoM) Policy for recovery of critical minerals from overburden, dumps and tailings of mines approved.
59.	72	SWAMIH Fund 2 Under the Special Window for Affordable and Mid-Income Housing (SWAMIH) fifty thousand dwelling units in stressed housing projects have been completed, and keys handed over to home-buyers. Another forty thousand units will be completed in 2025, further helping middle-class families who were paying EMIs on loans taken for apartments, while also paying rent for their current dwellings.	Department of Economic Affairs (DEA) Under the Special Window for Affordable and Mid-Income Housing (SWAMIH) Investment Fund I, 58,596 dwelling units in stressed housing projects have been delivered to home-buyers as on 15.09.2025 and a total of 94,208 homes are under construction. Review of SWAMIH-1 has been undertaken by Arun Jaitley National Institute of Financial Management (AJNIFM). SWAMIH Fund-2 was discussed in post budget webinar, organized by Ministry of Urban and Housing Affairs on 05.03.2025. A meeting was held on 29.09.2025 with DFS, LIC, SBI and other Banks for views suggestions for setting up of SWAMIH Fund II and also about the experience on current Guidelines of SWAMIH Investment Fund I.
60.	73	Building on this success, SWAMIH Fund 2 will be established as a blended finance facility with contribution from the Government, banks and private investors. This fund of Rs. 15,000 crore will aim for expeditious completion of another 1 lakh units.	
61.	74	PM Gati Shakti Data for Private Sector For furthering PPPs and assisting the private sector in project planning, access to relevant data and maps from the PM Gati Shakti portal will be provided.	Department for Promotion of Industry and Internal Trade (DPIIT) As per the directions of 8th Empowered Group of Secretaries (EGoS), a query-based mechanism for sharing data analytics report with private entities on the basis of selected datasets of PM GatiShakti has been developed and launched by Hon'ble Minister of Commerce & Industry on 13.10.2025. This Mechanism will allow public/private sector to visualize socio-economic assets and infrastructure within a projects' catchment area, identify suitable sites based on specific criteria,

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			and plan alignments for linear projects such as roads and pipelines. URL for the same is ugi.pmgatishakti.gov.in .
62.	75	<p>Tourism for employment-led growth</p> <p>Top 50 tourist destination sites in the country will be developed in partnership with states through a challenge mode. Land for building key infrastructure will have to be provided by states. Hotels in those destinations will be included in the infrastructure HML.</p>	<p>Ministry of Tourism (MoT)</p> <p>Guidelines are being framed by MoT for implementation of budget announcement. Afterwards, the draft & criteria to be shared with States/UTs for identifying a maximum of 3 destinations from each State/UT for inclusion in the final list of 50 destinations. The initiative of developing at least 50 destinations and providing HML Status to Hotels & Performance Linked Incentives for effective destination management was discussed in the Tourism Secretaries Meeting held in Srinagar on 07.07.2025. Further, draft Guidelines both PLI and 50 Destinations prepared.</p> <p>A stakeholder consultation meeting was held on 10.09.2025 at New Delhi for taking view of Industry on both the initiatives. The proposed Scheme was further discussed in State/UT Tourism Ministers Meeting held at Udaipur on 14-15.10.2025. Based on consultations and inputs, the revised draft framework/Scheme Guidelines are being prepared for taking necessary approval.</p> <p>Department of Economic Affairs (DEA)</p> <p>Department had sought proposal from Ministry of Tourism for the inclusion of hotels located in the top 50 tourist destinations in the Harmonized Master List of Infrastructure. In response, MoT, through their O.M. dated 08.04.2025, proposed a definition. A new Scheme for tourism development is under preparation in Ministry of Tourism.</p>

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63.	76	<p>The following measures will be taken for facilitating employment-led growth:</p> <ol style="list-style-type: none"> 1) Organizing intensive skill-development programmes for our youth including in Institutes of Hospitality Management; 2) Providing MUDRA loans for homestays; 3) Improving ease of travel and connectivity to tourist destinations; 4) Providing performance-linked incentives to states for effective destination management including tourist amenities, cleanliness, and marketing efforts; and 5) Introducing streamlined e-visa facilities along with visa-fee waivers for certain tourist groups. 	<p>Ministry of Tourism (MoT)</p> <p>Department of Expenditure (DoE)</p> <ol style="list-style-type: none"> 1) Organizing intensive skill-development programmes for our youth including in Institutes of Hospitality Management <p>IHMs mapped with destinations, Identification of destination specific job roles, Details (names, contact number, etc.) of IITF and IITG & Tourism stakeholders Associations details have been shared with MSDE. MoT facilitated a meeting for MSDE with the Tourism Associations for identifying target mobilization for 57 destinations under the RPL & STC programs. Short term courses are conducted by MoT through CIHMs, SIHMs, FCIs and other empanelled agencies on regular basis. MSDE and MoT are coordinating for the skill courses in hospitality and tourism sector. Letter specific Paryatan Mitra and Paryatan Didi conducted for capacity building. A letter has been issued to States for skill gap analysis, at location destination deficiency areas, identifying demand aggregate and efforts for the target mobilization for the tourism resource development program.</p> <ol style="list-style-type: none"> 2) Providing MUDRA loans for homestays <p>Homestay has been included as a category under MUDRA loan has been carried out in the Jan Samarth portal. Booklet containing the step-by-step guide for entire process of the MUDRA loan cycle in Jan Samarth portal for homestays is launched on 27.09.2025 in the event of World Tourism Day, 2025.</p> <ol style="list-style-type: none"> 3) Improving ease of travel and connectivity to tourist destinations <p>MoT regularly coordinates with MoCA, MoRTH, Ministry of Railways and Ministry of Telecom to provide better connectivity at</p>

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			<p>priority destinations including the projects which are sanctioned under various Scheme of MoT. To ensure the connectivity at these priority destinations, the Standard Operating Procedure (SoP) for PM Gati Shakti Portal has been revised by MoT.</p> <p>4) Providing performance linked incentives to States for effective destination management including tourist amenities, cleanliness, and marketing efforts</p> <p>Draft Guidelines for both PLI and 50 Destinations prepared.</p> <p>5) Introducing streamlined e-visa facilities along with visa-fee waivers for certain tourist groups</p> <p>Following actions have been prioritized to streamline the e-tourist visa facilities:</p> <ol style="list-style-type: none"> Provide other modes of payment and enhance credit card payment options in the e-visa portal Ensure availability of e-tourist visa form in selected foreign language Allowing Sonauli as a permitted land entry point, as the first point of entry for e- tourist visas to facilitate Buddhist tourists entering India from Nepal Increasing the period of applying for e-tourist visa window from 30 days to up to 60 or 90 days Improving the UI/UX of the e-visa form at par with world standards. <p>- The firmed-up proposal with the above points has been furnished to MHA, vide letter dated 07.08.2025 for necessary action.</p>

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			<p>Ministry of Skill Development & Entrepreneurship (MoSDE)</p> <p>A Task Force from MSDE, MoT, and other relevant stakeholders, i.e, DGT, NSDC, Tourism and Hospitality SSC, Healthcare SSC, Beauty & Wellness SSC and Handicraft and Carpet SSC, etc. has been constituted.</p> <p>Mapping of job roles and institutions at 167 destinations has been completed and the same has been shared with MoT. Collaboration in selected destinations has been initiated with participation of IHM.</p> <p>Department of Financial Services (DFS)</p> <p>Honourable Finance Minister has approved the proposal for inclusion of homestays and a letter conveying Homestays as a category under Mudra loans has been sent to Banks for necessary action on 06.05.2025.</p> <p>Ministry of Home Affairs (MHA)</p> <p>Electronic visa (e-Visa) with Electronic Travel Authorization, which was introduced for 43 countries in November, 2014 has been expanded to cover 172 countries for entry through 32 designated international airports and 5 major seaports. Visa fee waiver facility to certain countries is provided on reciprocity basis in consultation with Ministry of External Affairs (MEA).</p> <p>Ministry of External Affairs (MEA)</p> <p>Presently Indian e-Visa is available for e-Tourist Visa, e-Business Visa, e-Medical Visa, e-Medical Attendant Visa, e-Ayush Visa, e-Ayush Attendant Visa, e-Conference Visa and e-Emergency X-Misc. Visa. Ministry of Home Affairs (MHA) in consultation with Min. of Education (Dept. of Higher Education) has recently launched e-Student visa for the foreign students coming to India for higher studies.</p>

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64.	77	Continuing with the emphasis on places of spiritual and religious significance in the July Budget, there will be a special focus on destinations related to the life and times of Lord Buddha.	<p>Ministry of Tourism (MoT)</p> <p>Workshop is being organized with States/UTs with Buddhist tourism destinations, with best practices for project creation and conceptualization to be shared. Select Buddhist destinations is being prioritized for inclusion in the list of 50 destinations. Workshop held with Uttar Pradesh, and Bihar - Select destinations to be included in list of 50 destinations. The Ministry of Tourism, under its Swadesh Darshan 2.0 has sanctioned a project Development of the Buddhist Meditation and Experience Centre at Bodhgaya for ₹ 165.44 crore in March 2025. In addition, Government of India under the SASCI Scheme also approved the project Integrated Buddhist Tourism Development in Shravasti for an amount of ₹ 80.24 crore in the state of Uttar Pradesh in November 2024</p> <p>Ministry of Culture (MOC)</p> <p>The Archaeological Site Museum, Nalanda is being upgraded to enhance visitor experience. The Archaeological Survey of India (ASI) is maintaining other sites those are related to the life and times of Lord Buddha and those that are under the protection of ASI. The sites are regularly attended by way of conservation and preservation of the remains and structures, available at these sites.</p>
65.	78	<p>Medical Tourism and Heal in India</p> <p>Medical Tourism and Heal in India will be promoted in partnership with the private sector along with capacity building and easier visa norms.</p>	<p>Ministry of Health & Family Welfare (MoHFW)</p> <p>Ministry of Tourism (MoT)</p> <p>Consultation with the Ministry of Health and Family Welfare, Ministry of Home Affairs, Services Export Promotion Council (SEPC), leading hospitals and key stakeholders was held on 03.07.2025. The Service Export Promotion</p>

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			<p>Council (SEPC) under Department of Commerce has launched a comprehensive portal www.indiahealthcaretourism.com for medical tourism. Ministry of Tourism has integrated this portal on its official website. A meeting of Committee on Estimates was held on 18.08.2025 regarding Promotion of Medical Tourism, Medical Value Travel with focus on Heal in India and Heal by India Initiatives. Promotion of Heal in India is being identified as one of the key promotional areas through social media platforms of the Ministry. Presently Government of India issues Medical Visa to those foreigners who visit India to seek medical treatment in India and medical attendant visa for foreign nationals.</p> <p>Ministry of Skill Development & Entrepreneurship (MoSDE)</p> <p>Ministry of Health and Family Welfare will share the skilling requirement in Medical Tourism and Heal in India with MSDE for providing required skilling.</p> <p>Ministry of Home Affairs (MHA)</p> <p>To promote medical tourism, Ministry of Home Affairs has provided for issue of e-Visa for: (a) e-Medical Visa, (b) e-Medical Attendant Visa, (c) e-Ayush Visa (Indian System of Medicine), (d) e-Ayush Attendant Visa.</p> <p>Ministry of External Affairs (MEA)</p> <p>Government of India has initiated e-Visa Scheme for easing the process of issuance of Medical Visas for foreigners coming to India for their medical treatment. Maximum numbers of e-Visas are processed/issued by MHA/BOI within the stipulated time frame of 72 hours from receiving the application.</p>

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66.	79	<p>Research, Development and Innovation</p> <p>To implement private sector driven Research, Development and Innovation initiative announced in the July Budget, I am now allocating Rs. 20,000 crore.</p>	<p>Department of Science & Technology (DST)</p> <p>Department of Economic Affairs (DEA)</p> <p>The Union Cabinet approved the Research Development and Innovation (RDI) Scheme with a corpus of rupees One lakh crore on 01.07.2025.</p> <p>The Research, Development and Innovation (RDI) Scheme was launched on 03.11.2025 by the Honourable Prime Minister during the inaugural session of Emerging Science, Technology & Innovation Conclave (ESTIC) 2025. Special Financial rules and Governance Structure of RDI have been concurred by Department of Expenditure (DoE) which were adopted by Executive Council (EC) of the Anusandhan National Research Foundation (ANRF) in its meeting held on 11.10.2025. Implementation Guidelines of RDI were recommended by Ministry of Finance and approved by Executive Council (EC), ANRF.</p>
67.	80	<p>Deep Tech Fund of Funds</p> <p>A Deep Tech Fund of Funds will also be explored to catalyze the next generation startups as a part of this initiative.</p>	<p>Department of Science & Technology (DST)</p> <p>NITI Aayog</p> <p>Department of Economic Affairs (DEA)</p> <p>The Union Cabinet approved the Research Development and Innovation (RDI) Scheme with a corpus of ₹ One lakh crore.</p> <p>The RDI Scheme was launched on 03.01.2025 by the Hon'ble Prime Minister during the inaugural session of ESTIC 2025. Special Financial rules and Governance Structure of RDI have been concurred by Department of Expenditure (DoE) which were adopted by Executive Council (EC) of the ANRF in its meeting held on 11.10.2025. Implementation Guidelines of RDI were recommended by Ministry of Finance and approved by EC, ANRF.</p>

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68.	81	PM Research Fellowship In the next five years, under the PM Research Fellowship scheme, we will provide ten thousand fellowships for technological research in IITs and IISc with enhanced financial support.	Department of Higher Education (DHE) EFC approval has been received. Draft Cabinet Note is under finalisation.
69.	82	Gene Bank for Crops Germplasm The 2nd Gene Bank with 10 lakh germplasm lines will be set up for future food and nutritional security. This will provide conservation support to both public and private sectors for genetic resources.	Department of Agricultural Research & Education (DARE) Seismographic survey and seismicity analysis of the proposed site was conducted by National Centre for Seismology, Ministry of Earth Sciences, (NCS-MoES) during 4-9th October, 2025 and report submitted to Indian Council of Agricultural Research (ICAR) on 28.10.2025.
70.	83	National Geospatial Mission We will start a National Geospatial Mission to develop foundational geospatial infrastructure and data. Using PM Gati Shakti, this Mission will facilitate modernization of land records, urban planning, and design of infrastructure projects.	Department of Science & Technology (DST) The Note for the Cabinet for the approval of the Mission has been prepared by DST and circulated for Inter-Ministerial Consultation to all the stakeholder Departments/ Ministries for their view/ comments. After incorporating these comments, the draft Cabinet Note has been sent to Cabinet Secretariat. Department of Land Resources (DoLR) Department of Land Resources (DoLR) has sent a proposal seeking in-principle approval of Department of Expenditure (DoE) for the EFC Note on carrying out Survey/Resurvey of 20% of rural agricultural land of the country (to be completed by 31.03.2028). Ortho Rectified Imagery (ORI) obtained under NGM would be utilized for Ground Truthing and publishing updated Land Records.

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			<p>Ministry of Housing & Urban Affairs (MoHUA)</p> <p>Ministry has signed an MoU with National Remote Sensing Centre (NRSC) for geo-spatial database creation under the sub-Scheme. Under AMRUT, 1 lakh sq. km area has been covered for creation of geo-spatial database. Under AMRUT 2.0, a total of 67,500 sq. km area is provisioned for creation of geo-spatial database</p> <p>Department for Promotion of Industry and Internal Trade (DPIIT)</p> <p>The integration of land records with the PM Gati Shakti Scheme National Master Plan (PMGS NMP) portal has been completed for 9 States/UTs, including 4 mandatory attributes - Area, Ownership Type, Land Use, Survey number. For the remaining States/UTs, partial land records data has been mapped on the portal.</p> <p>Efforts are ongoing, in collaboration with the relevant State authorities and the Department of Land Resources (DoLR), to complete the integration process for remaining States/UTs. Many of these States/UTs are currently conducting surveys/re-surveys to update their land records.</p>
71.	84	<p>Gyan Bharatam Mission</p> <p>A Gyan Bharatam Mission for survey, documentation and conservation of our manuscript heritage with academic institutions, museums, libraries and private collectors will be undertaken to cover more than 1 crore manuscripts. We will set up a National</p>	<p>Ministry of Culture (MOC)</p> <p>Total 22,660 documentation, 5,50,694 folios conservation, 03 publication and digitization of RFP have been completed and agencies have been on boarded. Jointly Webinar organized with the Department of Science and Technology on Possibilities and Benefits of Safeguarding Manuscripts. The Hon'ble Prime</p>

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		Digital Repository of Indian knowledge systems for knowledge sharing.	Minister and Hon'ble Minister of Culture outlined the roadmap of Mission and the creation of the National Digital Repository (NDR). Meeting having deliberations focused on the following five domains have been conducted: <ul style="list-style-type: none"> a. Survey & Cataloguing b. Conservation & Capacity Building c. Technology & Digitization d. Linguistic & Translation e. Research, Publication & Outreach
72.	86	Export Promotion Mission We will set up an Export Promotion Mission, with sectoral and ministerial targets, driven jointly by the Ministries of Commerce, MSME, and Finance. It will facilitate easy access to export credit, cross-border factoring support, and support to MSMEs to tackle non-tariff measures in overseas markets.	Department of Commerce (DoC) Ministry of Micro, Small & Medium Enterprises (MSME) Department of Financial Services (DFS) Ministry of Textiles (MoT) The Union Cabinet has approved the Export Promotion Mission (EPM). The Mission will provide a comprehensive, flexible, and digitally driven framework for export promotion, with a total outlay of ₹ 25,060 crore for FY 2025–26 to FY 2030–31. EPM marks a strategic shift from multiple fragmented Schemes to a single, outcome-based, and adaptive mechanism that can respond swiftly to global trade challenges and evolving exporter needs.
73.	87	BharatTradeNet A digital public infrastructure, 'BharatTradeNet' (BTN) for international trade will be set-up as a unified platform for trade documentation and financing	Department of Commerce (DoC) Ministry of Textiles (MoT) Draft Cabinet note based on the provisions of United Nations Commission on International Trade Law (UNCITRAL) (MLETR 2017, MLIT 2022), is under preparation.

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		solutions. This will complement the Unified Logistics Interface Platform. The BTN will be aligned with international practices.	Department of Financial Services (DFS) An IMC meeting was held on 26.08.2025 by DGFT on Bharat Trade Net initiative. DGFT vide email dated 08.09.2025 has shared minutes of meeting along with a draft legislation for comments/ suggestion.
74.	88	Support for integration with Global Supply Chains Support will be provided to develop domestic manufacturing capacities for our economy's integration with global supply chains. Sectors will be identified based on objective criteria.	Department for Promotion of Industry and Internal Trade (DPIIT)s Department of Commerce (DoC) NITI Aayog This item is covered in the work on National Manufacturing Mission. Work on National Mission on Manufacturing is under progress.
75.	89	Facilitation groups with participation of senior officers and industry representatives will be formed for select products and supply chains.	Department for Promotion of Industry and Internal Trade (DPIIT) Department of Commerce (DoC) NITI Aayog NITI Aayog led the Breakout Session-1 on Manufacturing during the Webinar on Theme on Manufacturing, Exports, and Nuclear Energy Mission, and prepared detailed Concept Notes for the same.
76.	90	Through this, there are huge opportunities related to Industry 4.0, which needs high skills and talent. Our youth have both. Our Government will support the domestic electronic equipment industry to leverage this opportunity for the benefit of the youth.	Ministry of Electronics & Information Technology (Meity) R&D in Electronics/ IT /CCBT sub-Scheme of MeitY supports research activities in different technological areas of Industry 4.0 such as AI, industry automation, IoT, WSN etc. to create the high skills workforce/talent and technologies. The Scheme enables the domestic electronic equipment industry and academia to leverage this opportunity for the benefit of the youth.

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77.	91	<p>National Framework for GCC</p> <p>A national framework will be formulated as guidance to states for promoting Global Capability Centres in emerging tier 2 cities. This will suggest measures for enhancing availability of talent and infrastructure, building-byelaw reforms, and mechanisms for collaboration with industry.</p>	<p>Ministry of Electronics & Information Technology (Meity)</p> <p>Feedback on First draft on National framework for Global Capability Centers (GCC) is in progress.</p>
78.	92	<p>Warehousing facility for air cargo</p> <p>Our Government will facilitate upgradation of infrastructure and warehousing for air cargo including high value perishable horticulture produce. Cargo screening and customs protocols will be streamlined and made user-friendly.</p>	<p>Ministry of Civil Aviation (MoCA)</p> <p>AAI Cargo Logistics and Allied Services Company Limited (CLAS) completed exercise for land identification at 6 Airports viz. Dibrugarh, Dimapur, Dehradun, Jodhpur, Srinagar and Vijayawada. The warehousing work at the Jodhpur Cargo Terminal was completed. Remaining five airports, land identification work completed and proposal for construction approved by AAI Board. Bureau of Civil Aviation Security (BCAS) issued AvSec Circular No. 6/2024-Addendum-II on 21.07.2025 enabling transshipment of Cargo which will result in increase in the volume of cargo at Airport. The list of countries/routes with existing and potential transshipment business was shared with BCAS for pursuing mutual security equivalence.</p> <p>Department of Revenue (DoR)</p> <p>1. Cargo Screening:</p> <ol style="list-style-type: none"> Customs uses an electronic system for assessment and clearance. Non-Intrusive Inspection (NII) facilities are operational at 16 seaports with 25 container scanners. Additional scanners are being procured, and CIAS is being piloted at Mundra and Nhava Sheva.

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			<p>c. The Electronic Cargo Tracking System (ECTS) enables electronic sealing and GPS-based monitoring of cargo, including transit cargo destined for Nepal.</p> <p>2. Customs Protocols:</p> <p>a. The VEGA framework introduced to expedite cargo clearance by addressing bottlenecks through risk management and AEO initiatives. A simplified on-arrival movement and examination at importer premises rolled out for electronics and will be extended to other goods.</p> <p>b. The Ekal Anubandh initiative introduces a Single All-India Multipurpose Electronic Bond, replacing multiple transaction-based bonds.</p> <p>c. Online processing and electronic disbursement of Customs duty refunds have been enabled on the automated system.</p> <p>d. A time limit of two years (extendable by one year) for finalisation of provisional assessments is being introduced to reduce uncertainty.</p> <p>e. A new provision allows post-clearance voluntary revision of customs documents with self-assessment of duty, without penalty for short payment and with refund eligibility for excess payment. As per Section 28AA, no penalties would be payable. Conversely, if excess duty has been paid, the revised entry is deemed a refund claim under Section 27.</p> <p>3. Air Cargo Perishables</p> <p>a. Dedicated hygienic handling space with cold storage facilities, where required.</p>

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			<ul style="list-style-type: none"> b. Specialised equipment and trained manpower for handling and storage. c. Availability of Plant Quarantine and fumigation agencies. d. Enhanced coordination between transhippers and airlines for data sharing. e. Electronic data exchange between Customs and Cargo Terminal Operators. f. Advance electronic submission of Export Manifests. g. Online generation and verification of gate-passes without paper copies.
79.	94	<p>Tax Reforms</p> <p>Over the past 10 years, our Government has implemented several reforms for convenience of tax payers, such as (1) faceless assessment, (2) tax payers charter, (3) faster returns, (4) almost 99 per cent returns being on self-assessment, and (5) Vivad se Vishwas scheme. Continuing these efforts,</p> <p>I reaffirm the commitment of the tax Department to “trust first, scrutinize later”. I also propose to introduce the new income-tax bill next week. I will detail the indirect tax reforms and changes in direct taxes in Part B.</p>	<p>Department of Revenue (DoR)</p> <p>The Income-tax Act, 2025 was notified on 21.08.2025 with effect from 01.04.2026.</p>
80.	95	<p>FDI in Insurance Sector</p> <p>The FDI limit for the insurance sector will be raised from 74 to 100 per cent. This enhanced limit will be available for those companies which invest the entire premium in India. The current guardrails and conditionalities</p>	<p>Department of Financial Services (DFS)</p> <p>Department of Economic Affairs (DEA)</p> <p>Department for Promotion of Industry and Internal Trade (DPIIT)</p> <p>Draft Insurance Laws (Amendment) Bill, 2025 contains provision for raising FDI limit in</p>

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		associated with foreign investment will be reviewed and simplified.	insurance companies from 74% to 100%. The draft bill is being revised.
81.	96	<p>Expanding Services of India Post Payment Bank</p> <p>The services of India Post Payment Bank will be deepened and expanded in rural areas.</p>	<p>Department of Posts (DoP)</p> <p>Presently, IPPB banking services are available at 1.64 lakh banking touch points basis which it is currently able to provide FI Coverage (within 5 Kms radius distance) facilities to nearly 5.91 lakh villages in the country and extensive agent network has reduced the distance and time required to access financial services, especially in rural areas with Gramin Dak Sevaks providing services directly at customers doorsteps. Also, with added support from various Financial Literacy camps in coordination with Investor Education Protection Fund Authority (IEPFA) and NABARD and widespread usage of IPPB products and assisted banking services has increased awareness and adoption of digital financial tools in rural households. Further, IPPB is strategically collaborating with various Central and State government Departments for facilitating successful delivery of DBT benefits to the beneficiaries of various State/ Central level Schemes. It is also providing training to field workforce and improvising their knowledge about IPPB existing and new products and services from time to time.</p> <p>Department of Financial Services (DFS)</p> <p>DFS has nominated a representative from DFS for synergy between the Departments.</p>
82.	97	<p>Credit Enhancement Facility by NaBFID</p> <p>NaBFID will set up a 'Partial Credit Enhancement Facility' for corporate bonds for infrastructure.</p>	<p>Department of Financial Services (DFS)</p> <p>The National Bank for Financing Infrastructure and Development (Institution) launched the Partial Credit Enhancement (PCE) product in September 2025. It provides credit enhancements for bond issuances. The institution shortlisted potential bond issuers and discussions are underway. The institution also</p>

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			received approval from DEA for development of PCE facility on a risk sharing basis with the World Bank through a guarantee/backstop facility. Discussion with the World Bank is currently underway on structuring the PCE facility.
83.	98	Grameen Credit Score Public Sector Banks will develop ‘Grameen Credit Score’ framework to serve the credit needs of SHG members and people in rural areas.	Department of Financial Services (DFS) Grameen credit score is to be developed within provisions of the Credit Information Companies (Regulation) Act, 2005. Regulation-making and supervisory powers under the said act are with the RBI. RBI in consultation with Government will develop regulations for Grameen Credit Score. Grameen Credit Score model was developed by the CICs and is now in the testing phase from 01.10.2025. DFS vide letter dated 03.11.2025 requested banks and concerned agencies to integrate the GIC framework and complete all technical integration with CICs.
84.	99	Pension Sector A forum for regulatory coordination and development of pension products will be set up.	Department of Financial Services (DFS) Notification was issued in the Gazette of India on 25.08.2025 for constitution of the forum.
85.	100	KYC Simplification To implement the earlier announcement on simplifying the KYC process, the revamped Central KYC Registry will be rolled out in 2025. We will also implement a streamlined system for periodic updating.	Department of Financial Services (DFS) The Central KYC Registry (CKYCR) revamp is underway and the following enhancements are already operational: <ul style="list-style-type: none"> - Search and download of CKYC ID cards from Website - Access to the cards through missed-call facility - Integration of the CKYCR Registry with Digi-Locker

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			<ul style="list-style-type: none"> - Sharing of KYC update/download history (last five years) with REs at the time of download - Waiver of fees for uploading/updating new records - Automated notifications to RES on updation/ modification of records <p>A system integrator has also been engaged to develop the functionality of availability of metadata for financial institutions. Some of the proposed enhancements in 2025-26 are:</p> <ul style="list-style-type: none"> - API-based verification with PAN, Sarathi (Driving Licence), and Aadhaar database - AI-driven deduplication with photo-matching - Client "view-only" access to KYC details with option for request for correction. - OTP/face authentication for customer consent for data usage - metadata access to financial institutions - Integration with Digi-Locker for validation/verification of OVD documents CKYCR 2.0 also proposes to expand availability of metadata and further streamlining the process of periodic updation. <p>Department of Economic Affairs (DEA)</p> <p>Revamp of CKYCRR with latest technological upgradation is expected to be completed by February, 2026 and DFS shall issue a list of FAQs at the launch of CKYCR 2.0. For periodic updation of KYC/ Re-KYC in July 2024, The PML Rules were amended to allow the use of CKYCR. RBI in June 2025 mandated all the banks to incorporate the Re-KYC amendments in their KYC policy by 30th September.</p>

S. No.	Para No.	Budget Announcement	Status of Implementation
86.	101	<p>Merger of Companies</p> <p>Requirements and procedures for speedy approval of company mergers will be rationalized. The scope for fast-track mergers will also be widened and the process made simpler.</p>	<p>Ministry of Corporate Affairs (MCA)</p> <p>Proposed formulations for amendment in relevant provision of the Companies Act, 2013 have been prepared. Subject to due consultations, if any, legal vetting by the Legislative Department and other approvals, the said amendment will be in the Parliament in the ensuing Session.</p> <p>(b) The Companies (Compromises, Arrangements and Amalgamations) Rules, 2016 was amended on 04.09.2025. Pursuant to such amendments, additional classes of companies (mentioned below) have been included for availing the Fast Track Merger/ Demerger under section 233 of CA-13:</p> <ul style="list-style-type: none"> - Two or more unlisted companies (other than section 8 companies) which meet prescribed thresholds of outstanding loans, debentures or deposits. - Holding company and subsidiary companies excluding cases where transferor company is a listed company. - Two or more subsidiaries of the same holding company excluding cases where transferor company is a listed company.
87.	102	<p>Bilateral Investment Treaties</p> <p>As proposed in the Interim Budget, we signed Bilateral Investment Treaties (BIT) with two countries in 2024. To encourage sustained foreign investment and in the spirit of ‘first develop India’, the current model BIT will be revamped and made more investor-friendly.</p>	<p>Department of Economic Affairs (DEA)</p> <p>Implementation is in progress, reflecting the balance achieved through extensive negotiations with several countries.</p>

S. No.	Para No.	Budget Announcement	Status of Implementation
88.	104	<p>High Level Committee for Regulatory Reforms</p> <p>A High-Level Committee for Regulatory Reforms will be set up for a review of all non-financial sector regulations, certifications, licenses, and permissions. The committee will be expected make recommendations within a year. The objective is to strengthen trust-based economic governance and take transformational measures to enhance ‘ease of doing business’, especially in matters of inspections and compliances. States will be encouraged to join in this endeavour.</p>	<p>NITI Aayog</p> <p>Department for Promotion of Industry and Internal Trade (DPIIT)</p> <p>Department of Economic Affairs (DEA)</p> <p>A High-Level Committee (HLC) for Regulatory Reforms was constituted vide Cabinet Secretariat Notification No.1/31/3/2025-Cab.(IC) dated 19.08.2025. Eleven (11) Working Groups have been constituted to identify potential areas for reforms.</p>
89.	105	<p>Investment Friendliness Index of States</p> <p>An Investment Friendliness Index of States will be launched in 2025 to further the spirit of competitive cooperative federalism.</p>	<p>NITI Aayog</p> <p>Department for Promotion of Industry and Internal Trade (DPIIT)</p> <p>Preparation of the Investment Friendliness Index is at the final stages. The data collection (both primary and secondary) has been completed. The finalization of the report and the index is underway.</p>
90.	106	<p>FSDC Mechanism</p> <p>Under the Financial Stability and Development Council, a mechanism will be set up to evaluate impact of the current financial regulations and subsidiary instructions. It will also formulate a framework to enhance their responsiveness and development of the financial sector.</p>	<p>Department of Economic Affairs (DEA)</p> <p>Department of Financial Services (DFS)</p> <p>The issue was discussed in the 29th Financial Stability and Development Council (FSDC) Meeting held on 10.06.2025. As decided in the meeting, all financial sector regulators have agreed to comply with the three mechanisms viz., codification of the regulation making process, internal reviews by regulators and independent impact evaluation.</p>

S. No.	Para No.	Budget Announcement	Status of Implementation
			RBI has issued the Framework for Formulation of Regulations on 07.05.2025. As regards assessment of regulatory compliance cost, under the aegis of Sub-Committee of the FSDC (FSDC-SC), Inter-Regulatory Working Group (IRWG) was setup to examine the Regulatory Impact Assessment (RIA)/ Cost Benefit Analysis (CBA) and the possibilities of developing a broad framework which is principle-based and may be utilised by all the regulators.
91.	107	Jan Vishwas Bill 2.0 In the Jan Vishwas Act 2023, more than 180 legal provisions were decriminalized. Our Government will now bring up the Jan Vishwas Bill 2.0 to decriminalize more than 100 provisions in various laws.	Department for Promotion of Industry and Internal Trade (DPIIT) Analysis of 1,108 criminal provisions (including major and minor) across 168 Acts under 34 Ministries was conducted for Jan Vishwas 2.0. The Jan Vishwas (Amendment of Provisions) Bill, 2025 was introduced in the Lok Sabha by Hon'ble Minister of Commerce & Industry on 18.08.2025 and was referred to the Select Committee.
92.	109	Fiscal Consolidation In the July Budget, I had committed to staying the course for fiscal consolidation. Our endeavour will be to keep the fiscal deficit each year such that the Central Government debt remains on a declining path as a percentage of the GDP. The roadmap for the next 6 years has been detailed in the FRBM statement.	Department of Economic Affairs (DEA) Government glide path announced in the Budget Speech 2021-22 will end in the year 2026. Therefore, this paragraph of the budget speech is for the period FY 2026-27 onwards.
93.	144	Ease of Doing Business To streamline the process of transfer pricing and to provide an alternative to yearly examination, I propose to introduce a scheme for determining	Department of Revenue (DoR) The Scheme will take effect from 01.04.2026. The framing of Rules by 30.09.2026.

S. No.	Para No.	Budget Announcement	Status of Implementation
		arm's length price of international transaction for a block period of three years. This will be in line with global best practices.	
94.	145	With a view to reduce litigation and provide certainty in international taxation, the scope of safe harbour rules is being expanded.	Department of Revenue (DoR) Vide Notification No. 21/2025 dated 25.03.2025, CBDT notified amendments in Income-tax Rules, 1962 to expand the scope of safe harbour rules.

