

INDIAN ECONOMY

FRAGILE FIVE TO TOP FIVE



India Becomes
5TH LARGEST ECONOMY



Alleviated from poverty
25 CRORE PEOPLE



India continues to be
FASTEST GROWING MAJOR ECONOMY



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BJP PUBLICATION DEPARTMENT



Shri Jagat Prakash Nadda, National President, BJP



In the past 10 years our Hon'ble Prime Minister Shri Narendra Modi ji has toiled hard to bring over 25 crore people out of the poverty line, while under him our country has broken all the records of growth and development of our economy.

This budget also lays the strong foundation of making a developed India.

We don't give the slogan of "garibi hatao" but eradicates poverty through our hard work and policy initiatives.

01 February, 2024



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BJP PUBLICATION DEPARTMENT

6A, Deendayal Upadhyay Marg, New Delhi-110002

PREFACE

When the BJP-led NDA government under the visionary and dynamic leadership of Prime Minister Shri Narendra Modi assumed office in 2014, the economic scenario in the country was gloomy. It is a fact that the Congress-led UPA's 10 years of misrule from 2004 to 2014 left behind a legacy of insurmountable challenges, unsolvable problems, financial mismanagement, policy paralysis and rampant corruption.

As we know, the Atal Bihari Vajpayee-led NDA government left the Indian economy on a trajectory of more than 8% GDP growth rate with a legacy of robust economic parameters. However, all these gains were washed away within a few years of the Congress-led UPA regime, which indulged in massive fiscal profligacy and failed to deliver on key reforms. The rampant corruption, misplaced priorities, and lack of vision led India to an atmosphere of despair, pessimism, and loss of confidence among the people about the future. India in 2014, was in deep crisis, facing extreme challenges on all fronts and struggling in the clutches of high inflation, a depleting Forex Reserve, and a decreasing rate of growth. As rightly pointed out, it was a 'Decade of Economic Destruction' and a 'Lost Decade' during the Congress-led UPA regime.

Amid the challenging times, in 2014 Shri Narendra Modi emerged as the ray of hope for the nation. As per the expectations of the people, the Narendra Modi-led NDA government not only rescued the economy from a state of crisis, despair, and policy paralysis but also overcame these challenges while ensuring the development of the economy for a glorious and bright future of 1.4 billion people of the country. During the last 10 years, Modi government's hard work, continuous reforms, corruption-free governance, and focus on the welfare and empowerment of the poor, deprived, exploited, oppressed, farmers, women, and youth have led to a huge transformation in the economy. India is now in the League of the Top 5 Economies of the World and is predicted to emerge as the third-largest economy with coming years. The shift from the 'Fragile Five' economies in 2014 to one of the 'Top Five,' in 2024 with a significant contribution to global growth appears like some kind of miracle now.

We are extremely grateful to Union Minister of State for Entrepreneurship, Skill Development, Electronics & Technology and Jal Shakti, **Shri Rajeev Chandrasekhar** for putting great efforts to prepare the material of this booklet. We hope our esteemed readers will find this booklet useful and will be able to understand the remarkable economic transformation that has occurred during the last 10 years of the Modi Government.

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2004-14: A 'LOST DECADE'

In 2004, Shri Atal Bihari Vajpayee-led National Democratic Alliance (NDA) Government handed over a healthy and resilient economy to the United Progressive Alliance (UPA) Government. India's economy was then growing at 8%; inflation was stable, averaging around 4% and down from 10% in the preceding United Front years. The Current Account was in surplus and forex reserves had increased by 30% between 1999-2005. The NDA years were the period of Nation Building through Good Governance. The Government launched transformative flagship infrastructure projects such as Golden Quadrilateral, Pradhan Mantri Gramin Sadak Yojana; introduced policy initiatives such as Sarva Shiksha Abhiyaan, institutionalised fiscal discipline, prepared the ground for GST and ushered in India's Telecom Revolution. It also took India into the Nuclear Power Club and attained 'Vijay' in the Kargil conflict, apart from paving the path for the nation's space odyssey. A legal framework was created to deter terrorists and deal with terrorism.

All this was overturned after UPA came to office in 2004. Instead of initiating economic, social, or administrative reforms, they presided over a decade of decay, underscored by total economic mismanagement and corruption in high places. The UPA left behind a legacy of seemingly insurmountable challenges and unsolvable problems.

By 2014, India's

External vulnerability had shot up with soaring short-term liabilities and rapidly depleting forex reserves.

Public finances were in a bad shape, with fiscal deficit of at least 4.5% of GDP for six consecutive years between 2008-09 and 2013-14.

Inflation had hit double digits hovering at 10%.

Employment growth during 2001-2011 (1.5%) significantly lagged behind labour force growth (2.2-2.3%) and only 1.5 crore jobs were created during UPA as compared to 6 crore jobs during NDA years.

Financial indiscipline, reckless lending and widespread corruption and scams had hobbled the economy – 98% of the banking system's net worth was cornered by a few families and NPAs grew at a CAGR ~23% between 2005-2014.

A healthy economy with current account surplus, low inflation and high growth left behind by the NDA Government in 2004 was turned into an economic mess by UPA. The world had lost confidence in India and used words like 'fragile five' and 'policy paralysis' to describe the state of the economy and governance.

In 10 years, UPA left India with a Decade of Economic Destruction – “The Lost Decade”.



FROM 'NEW INDIA' TO 'VIKSIT BHARAT'

- We, the people of Bharat, are living in one of the most exciting times in the history of modern India.
- Having rejected the UPA Government in 2014 which represented dysfunctional governance, dynastic rule and appeasement politics that left the country with a collapsed economy entrenched in corruption, cronyism and red-tapism.
- We entrusted the BJP with a resounding mandate in 2014, and an even stronger one in 2019, to form a Strong and Decisive Government that could build a Strong Economy, a Secure and Resilient Bharat.
- To rebuild trust between the citizens and the Government; to create opportunities for ALL and help realise the Can-Do spirit of Young Indians.
- With the mantra of 'Sabka Saath, Sabka Vikas, Sabka Vishwas, Sabka Prayaas', the BJP Government has not just placed Bharat on a path of corruption-free, responsible and responsive Governance but also laid the foundation of 'Naya Bharat'.
- Bharat, that is the fifth largest and the fastest growing major economy in the world which is predicted to emerge as the third largest economy.
- Bharat, that is using technology to transform the lives of over 141 crore Indian citizens, leaving 'No One Behind'.
- Bharat, that embraces the ethos of Seva, Sushasan, and Garib Kalyan, lifting 25 crore Indians out of multi-dimensional poverty, making the so far excluded masses equal partners in our developmental journey.
- Bharat, where every citizen is identified as one of only four 'castes'— Garib, Yuva, Annadata and Nari Shakti.
- Bharat, where Yuva Shakti is not only daring to dream but also achieving those dreams.
- Bharat, that has set new benchmarks for Governance and political culture — a culture that is seeped in seva or public service.
- Bharat, that shuns Parivaarwaad/Bhai-Bhatijawaad and

embraces Vikasvaad.

- Bharat, that has broken the shackles of its colonial past and prioritises 'national interests' over all other interests.
- Bharat, where Indians are proud of our 'Naya Bharat' and are participating in the journey of building a Viksit Bharat.
- Today, we take pride in our ideology of 'Vikas Bhi, Virasat Bhi' where faith, culture and respect drive who we are and what we want to be.
- The BJP is on a mission to lead India into its 'Amrit Kaal' and build 'Viksit Bharat' by 2047 when India will celebrate its 100th year of Independence.

The Future of Bharat is 'Viksit Bharat!'



FROM 'FRAGILE-FIVE' TO 'TOP-FIVE' IN LESS THAN A DECADE

The Bharatiya Janata Party (BJP) Government inherited a deeply damaged economy in 2014 – with high inflation, low investments, low growth as well as vulnerable, shattered and corroded external, financial and fiscal sectors.

There was an enormous responsibility on the BJP Government to rebuild the economy step-by-step and to put a functioning governance system in place. The craters in the economy that had been created over the UPA's decade of mismanagement and corruption had to be filled. The economy had to be rebuilt and investor confidence in the economy restored.

Prime Minister Shri Narendra Modi worked hard with great determination in the last 10 years – first, to transform India and repair the damages done by the UPA Government, and then, to propel India into a high-performance, high-growth trajectory leading towards Naya Bharat.

The BJP Government transformed the entire economic and governance architecture and undertook deep structural reforms in every field including taxation, inflation management, banking, ease of doing business, manufacturing, coupled with a clear focus on physical and digital infrastructure. This has catalysed the medium and long-term potential of India.

India opened up to immense possibilities and opportunities. The BJP Government was and remains committed to “national interests”, with new inspirations, new consciousness and new resolutions. It doubled down on its responsibilities to bring the country out of the dysfunctional governance and focused on its goal to build a prosperous country with comprehensive development of all people and all regions, following the 'mantra' of 'Sabka Saath, Sabka Vikas, Sabka Vishwas, Sabka Prayaas'.

As a result of this transformative approach, every challenge of the pre-2014 era has been overcome. Confidence and purpose have replaced the diffidence and drift of 2014. The progress achieved in the last 10 years has overcome the malaise and paralysis of the

previous 10 years of the UPA Government and 67 years of untapped potential of India and the Indians.

The economy has travelled a long distance from the days of the Fragile 5 economy to now being amongst the top 5.

- Forex Reserves doubled between 2014 and 2024 from US \$315 billion to US \$617 billion and India currently holds the 4th highest Forex Reserves in the World.
- Exports of both Goods and Services hit an all-time high of US \$776.4 billion in 2022-23, over 65% jump from exports level in 2013-14 i.e. US \$468 billion.
- External position has strengthened, with current account deficits moderating to just 1% in H1 2023-24; down from 4.8% in 2012-13.
- Double-digit inflation over the five-year period from 2009-10 to 2013-14, is now almost halved, averaging 5.1% in the last 10 years (excluding COVID pandemic year 2020).

Average real income of the people has increased by 50%.

- There are record tax collections and quality of public expenditure is at its best. The fiscal deficit has decreased consistently, declining from 9.17% during the COVID-19 year to 5.1% for the fiscal year 2024-25.
- India's service sector has seen a growth of 97% during the BJP Government tenure, even when the world services export grew only by 36%.
- India is now in the League of the Top 5 economies of the world, leapfrogging from 10th position in 2014.
- India is growing continuously at 7+% growth in the last three years. The average GDP growth is 7.1% during 2014-24 (excluding pandemic year 2020-21) as against 6.7% during 2004-14.

The achievements owe their success to the effective policies, sincere intentions, and decisive leadership of the BJP Government.

The progress of India's economy at the end of this tenth year could have been even higher if not for the challenges that unfolded globally in the recent past. Prior to the 2020s, i.e. the start of the third decade of the new century, global economic shocks were relatively distant and short-lived. However, after 2020, we have had

various black swan events, beginning with the COVID19 pandemic; followed by deep disruptions of Global Supply Chains, sluggish global growth and a spike in global inflation. The post-pandemic uncertainties have been further compounded by conflict and piracy.

Like the rest of the world, India too is not untouched by these events!

But it is important to note that while all advanced major economies are struggling to get back on the growth trajectory, India is on the move and is in fact moving fast. It has fared better than all major economies and is leading the global recovery. India is the fastest growing economy in the world today! By the end of March 2025, India is likely to have grown at 7% or more for four consecutive years, generating further jobs and incredibly changing lives for the better.

Today, the entire world is watching the speed and efficiency with which the BJP Government functions, the magnitude of our goals, and the strength of our resolve. The confidence in India's prospects is at an all-time high. Both domestic and foreign investors express high optimism regarding India's growth potential, anticipating lucrative opportunities as the Indian economy expands. India is now a must-have in one's investment portfolio.

The world is saying that this is India's Moment!

India is currently the fastest growing major economy in the world. India is now at the cusp of take-off – on the path to becoming the US \$5 Trillion and third-largest economy by 2027 and a Viksit Bharat before 2047.

In a nutshell, the BJP Government filled the potholes created by a decade of the UPA Government during our first term by 'Transforming India'. Then embarked on a journey of laying the foundation of a New India 'Naya Bharat' in its second term. The Government will now accelerate our growth to our collective mission of a 'Viksit Bharat' that is capable of fulfilling the growth aspirations of the people in the present and in the Amrit Kaal, in its third term.

The BJP Government is fully dedicated to its commitment of building "Viksit Bharat." Every action and thought of this government is devoted to achieve this goal.

II. JAN KALYAN, GARIB KALYAN – ‘SABKA SAATH, SABKA VIKAS, SABKA VISHWAS, SABKA PRAYAAS’

The period of 2004-14 UPA Lost Decade was a period of unkept promises and cronyism, where common man continued to suffer – cronies became rich and poor remained poor, out of reach of Government policies and schemes. The issue of leakage and corruption was so endemic that it brings to mind Rajiv Gandhi's famous statement that 'only 15 paise out of every Rs. 1 allocated for the poor actually reached them'. Even after 65 years of Independence, access to banking and basic amenities like potable water on tap, cooking gas, toilets, health services and inclusive insurance remained out of reach for the vast majority of Indians. 'Garibi Hatao' did not lift the masses out of poverty but only served to refix the poverty line: There was neither real change nor actual betterment.

Prime Minister Shri Narendra Modi has always believed that economic development is incomplete without providing every individual the right to enjoy the fruits of development. Pandit Deendayal Upadhyaya had enunciated this in his concept of 'Antyodaya'.

Accordingly, the BJP Government in the last ten years, has been working with an approach of all-round (सर्वांगीण, सर्वस्पर्शी और सर्वसमावेशी) development for all.

Government has adopted the philosophy 'Sabka Sath, Sabka Vikas, Sabka Vishwas, Sabka Prayaas' focusing on saturation of Government schemes and amenities, which the common man was deprived of, for the last 65 years.

In 2014, when BJP Government was elected to office, the rural sanitation coverage was just 39%, more than 16% of the households did not have access to electricity, the average daily power availability in rural areas was less than 12 hours per day, 45% of the households did not have access to clean cooking fuel. As of August 2019, only 16.8% households had functional tap water connections.

The Government has focused on targeted interventions such as, Swachh Bharat Mission (SBM), Jal Jeevan Mission (JJM), Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY), Pradhan Mantri Sahaj Bijli Har Ghar Yojana (Saubhagya), Pradhan Mantri Ujjwala Yojana (PMUY), Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan

Mantri Awas Yojana (PMAY) and many more. These schemes and initiatives have raised the standard of living and self-respect of the citizens, especially women through empowerment, self-sufficiency and independence, rather than the state of helplessness they had endured for decades since Independence.

The Government has presented a very good track record of programme delivery than its predecessor and the fruits of development are now reaching people at scale.

- A new integrated food security scheme “Pradhan Mantri Garib Kalyan Anna Yojana” is providing free food grains to around 80 crore beneficiaries. The scheme has been given another five-year extension; it will remain in force until the end of 2028. For about 28 months during and after Covid, the Government also distributed free additional foodgrains @ 5 kg per person to these beneficiaries.
- Bharat Atta being sold at Rs 27.5 per Kg and Bharat Dal being sold at Rs 60 (1 Kg pack) and Rs 55 per kg (30 Kg pack) through physical and mobile outlets of Kendriya Bhandar, NAFED and NCCF.
- The Government provided more than 2.56 crore houses in rural India and 80.25 lakh houses in Urban India in the last 10 years under the ‘Pradhan Mantri Awas Yojana’. Notably, 70% of the houses in rural India are given to women.
- There is now near universal access to electricity, household electrification has increased to 99.99%. The average daily power availability has also increased to more than 21 hours in rural India and 23.8 hours in urban India.
- Around 1 crore citizens will now get rooftop solar under the Pradhan Mantri Suryodaya Yojana which will reduce their electricity bills and provide future savings.
- India has gained massive strides on the front of sanitation and hygiene. While the UPA Government constructed only 1.8 crore toilets from 2011-2014, the BJP Government built a remarkable 11.5 crore household toilets from 2014-2024. With 100% sanitation coverage, India has finally achieved the title of “Open-defecation free”.
- The total coverage of households having Piped Water Supply on Tap has increased to around 74.2%; with more than 11.03 crore

households i.e. 69% of the rural households provided access under Jal Jeevan Mission so far.

- India has achieved universal access to affordable and clean cooking fuel as a result of 10 crore LPG connections provided under Pradhan Mantri Ujjwala Yojana.
- The Government has reduced the price of 14.2 kg cylinder by Rs 200 for all beneficiaries. This reduction is in addition to the enhanced targeted subsidy of Rs 300 per cylinder provided to beneficiaries of Pradhan Mantri Ujjwala Yojana for up to 12 cylinders per year.
- More than 51.7 crore minimum zero-balance bank accounts have been opened under the Pradhan Mantri Jan Dhan Yojana, which has enabled financial coverage of citizens for receiving DBT from the Government under various schemes.
- Government has also introduced the World's largest health protection scheme - Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana that presently provides health insurance coverage of Rs 5 lakh per annum to more than 30 crore families.
- Pradhan Mantri Bharatiya Janaushadhi Pariyojana has removed medical expense worries of citizens, allowing Rs 28,000 crore savings for citizens due to reduction in cost of medicines and approximately 2,000+ medicines and surgical devices becoming 50% cheaper. As against mere 164 Jan Aushadhi stores (and 87 functional) during UPA, BJP Government has set a record of 10,000 Jan Aushadhi stores during 2014-2023.

The BJP Government has empowered ALL

The Government firmly believes in the welfare and progress of four major castes: 'Garib' (Poor), 'Yuva' (Youth) and 'Annadata' (Farmer) and Nari Shakti (Women). Many of the above initiatives have a direct impact on different sections of the society making them a real contributor to our economic growth.

More than 25 crore people have been brought out of multidimensional poverty, particularly in rural India and the most backward areas; and their quality of life has undergone significant improvements, demonstrating the Government's philosophy of "Antyodaya".

Government's initiatives have freed women in particular from the

drudgery of everyday life. It has saved crores of women from chronic respiratory disorders due to kitchen smoke, ended the daily ordeal of collecting firewood for cooking or walking long distances to collect water, provided access to toilets at their convenience without any fear over safety or violation of dignity. More than 9 crore women have been mobilised into 90.5 lakh Self-Help Groups. One crore women have already become Lakhpati Didi and another 2 crore are being further targeted. Around 15 thousand drones are being provided to groups under NAMO Drone Didi scheme. More and more females are now getting education, with enrolments in higher education up by 28% in 10 years. The Government has supported and encouraged Indian women in every field, and today, they are excelling and contributing in every field, whether its medical, sports, or defence.

The Government has periodically increased the Minimum Support Prices (MSP) for Annadata's produce to unprecedented levels and public procurement of agricultural produce is at an all-time high. Our Annadatas have received nearly Rs18 lakh crore as MSP for paddy and wheat crops - 2.5 times more than the preceding 10 years before 2014. Farmers producing oilseeds and pulses have received over Rs 1.25 lakh crore as MSP in the last 10 years. More than 11 crore 'Annadatas' have been provided Rs 2.8 lakh crore direct financial assistance under Pradhan Mantri Kisan Samman Yojana. A Digital eco-system namely electronic National Agriculture Market (eNAM) has been created to enable farmers to sell produce outside their States - more than 1,389 mandis have been integrated and more than 1.8 crore farmers are currently availing benefit. For modernised processing and decreased Agri-Waste, the Government has created modern infrastructure through the Pradhan Mantri Kisan SAMPADA Yojana creating supply chain management from farm gate to retail outlet, benefitting more than 38 lakh farmers.

Government is also reaching out to the particularly vulnerable tribal groups that have remained outside the realm of development, through 11 critical interventions under the Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN). This includes provision of basic facilities, improved access to education, health and nutrition, electricity, road and telecom connectivity, and sustainable livelihood opportunities.

Through the ambitious Aspirational Districts and Block Programme, the Government has assisted the States in faster development of various districts and blocks, including generation of economic opportunities. It has already transformed the lives of more than 25 crore people in 112 districts and is now focussing on quality of life of people in identified 500 blocks.

For the first time, the nation is experiencing a 'Sankalp Yatra' towards achieving 'Viksit Bharat' wherein the Government is striving to swiftly implement every scheme to ensure full coverage and provide citizens what they rightfully deserve, directly at their doorstep. So far, more than 19 crore citizens have already participated in the yatra.

Governance has been transformed by Prime Minister Shri Narendra Modi – It has rebuilt trust between Government and all citizens. 'Sabka Saath, Sabka Vikas' is not just a slogan, it is BJP and Prime Minister Narendra Modi's guarantee.

III. TRANSFORMING LIVES THROUGH 'CITIZEN-FIRST APPROACH' AND CLEAN GOVERNANCE

For decades, India was seen as a country with great potential but with a dysfunctional and corrupt governance system that kept it poor. The era of 2004-14 is scarred as an era of brazen corruption and scams that shook the nation with their sheer size and scale. Dynasty politics encouraged bhai-bhatijavaad over meritocracy and citizen welfare. There was pervasive corruption in all Government activities, including in procurement, allocation of natural resources, regulatory approvals, tax collections etc. The system had large scale leakages and the common man was left at the mercy of the middlemen. The scams and corruption cases had shaken confidence of the people and there was widespread anger in the country over the misuse of public office. The UPA Government was indeed a "guarantee for corruption"!

In 2014, the BJP Government "guaranteed action against corruption" by providing a transparent, accountable, people-centric and prompt trust-based administration with 'Citizen-First' and 'Minimum Government, Maximum Governance' approach.

The BJP Government revolutionised governance using technology and the JAM Trinity to completely transform the old

narrative about India's leaky and corrupt governance by addressing execution challenges that plagued the UPA/Congress era.

Digital India was launched to accelerate the Prime Minister's vision of using Technology to enhance the ease of living of Indian citizens. It brought the digital revolution to the grassroots through Online, Paperless, Faceless, Transparent and Cashless Governance.

The Government introduced and strengthened the JAM trinity – Jan Dhan, Aadhaar and Mobile, and transformed 'DBT' from being earlier notoriously known as 'Dealer Broker Transfer' to the real 'Direct Benefit Transfer (DBT)' – plugging leakages in the system, removing middlemen and ensuring that every rupee of public money now reaches the intended beneficiaries (as against only 15 paise per rupee reaching beneficiaries in the past). The International Monetary Fund rightfully called India's DBT a 'logistical marvel'.

It is the Government's commitment towards reaching the last mile that has facilitated the transfer of over Rs 34 lakh crore through DBT, weeding out about 10 crore fake and ghost beneficiaries from the system and saving over Rs 2.73 lakh crore public money from going into the wrong hands in the process. The JAM-PAHAL scheme, using DBT for LPG subsidies has, for example cut leakages by around 24%.

Under Prime Minister Shri Narendra Modi, India has become the preeminent country in the world using technology to transform the lives of our people, thereby significantly improving governance and democracy and the citizen's trust in Governance. In the last 10 years, it has created many digital public infrastructures (DPIs) ranging from Aadhaar, Unified Payment Interface (UPI), Digilocker, UMANG, to MyGov; that has enhanced citizens ease of living experience, instilled transparency and accountability and has weeded out corruption from their day-to-day lives.

The Government has ensured extensive coverage of the population under 4G with the lowest rates and the world's fastest rollout of 5G in 2023. Nearly 6.78 lakh kms of optical fibre cables and low-cost data (Rs. 10.1 on average for 1 GB) have ushered in an internet and mobile revolution in India. Now, farmers check weather updates, the elderly get social security payments, students access scholarships, doctors deliver tele-medicine, fishermen check fishing grounds and small businesses get loans, with just a tap on their

phones!

Today, 46% of the world's total real-time digital transactions take place in India. A record 11 thousand crore plus transactions were done through UPI in 2023 alone, a facility which is now even available in several countries across the world.

It is only because of Digital India, that the Government could implement the world's largest free food programme, and other direct benefit transfers to the vulnerable sections of society during the COVID-19 crisis.

The Govt revolutionised the public procurement process by introducing Government eMarketplace (GeM), a transparent, efficient and inclusive online platform. It has created a marketplace for over 11,897 product categories, and over 321 service categories with more than Rs. 7 lakh crore worth orders already been transacted, facilitating savings worth more than Rs. 65,000 crore.

Today, DPIs have been a new 'factor of production' in the 21st century, used in every sphere of life and are enhancing the capabilities of Bharat. These have been instrumental in generating efficiency gains due to greater formalisation, higher financial inclusion, better access to markets, lower transaction costs, all of which is ultimately translating into accelerated economic growth.

Today, Bharat is leading the world's digital economy and the Government is further focusing on the new age digital infrastructure that includes 5G/6G Technology, Chip Manufacturing, Artificial Intelligence (AI), Quantum Computing etc. The world believes that if any country has the capability to utilise AI the most, it will be Bharat. The Digital India movement will also bring numerous employment opportunities for the country's youth and various professionals.

It is indeed an India's Techade - a decade full of opportunities by the Indians and for the Indians.

IV. INDIAN FINANCIAL SECTOR: FROM SICKNESS TO HEALTH

The BJP Government knew from the beginning that a Viksit Bharat needs a much larger, transparent and efficient financial system.

In 2014, the Indian banking system was however reeling in deep structural issues, which was one of the most important and infamous

legacies of the UPA Government. Loans were extended to undeserving businessmen under pressure from politicians belonging to the UPA Government. As a result, the non-performing assets (NPAs) were on rise and banks were averse to lending, leading to a decline in overall credit growth in the country.

The Government took serious cognizance and created room for the cleaning up of this mess. Various initiatives were taken to address the root cause of this problem including consolidation of banks, unprecedented recapitalisation of banks by pumping in more than Rs. 3 lakh crore; and implementation of Insolvency and Bankruptcy Code 2016.

As a result of these initiatives, the banking sector witnessed commendable revival and the health of the entire financial sector has improved. The worst is finally over! The gross NPAs as a percentage of gross advances stand at a decadal low of 3.2% in September 2023, down from its peak value of 11.2% in 2017-18. The restored profitability of public sector banks tells its own story of rescue, recovery and rejuvenation.

It is only because of the decisive leadership, strong political will and forward-looking policies of the Government that the financial sector is finally supporting and not hampering India's economic growth – much needed for 'Viksit Bharat'!

V. PUBLIC FINANCES – FROM DOOM TO SOLID

Another major problem faced by the Government in 2014 was the sorry state of public finances and lack of fiscal space i.e. the flexibility in its spending choices. The tax systems lacked transparency, and were not easily comprehensible to the common citizen posing difficulties for honest taxpayers and businesses.

Over the past 10 years, the Government went to great lengths to transform India's fiscal system to a reformed tax and spending ecosystem.

The Government provided the country with a modern tax system by introducing the landmark Goods and Services Tax (GST). It slashed more than 400 rates and commissions to bring all States and UTs under GST along with reducing and rationalising tax rates. The effective average GST rate at present is around 11%, much lower than revenue neutral rate of 17% estimated by the Ministry of

Finance.

India has also reformed the personal taxation system and persons with income up to Rs 7 lakh exempted from paying income tax in the new tax regime (as against exemption only up to Rs 2.2 lakh in 2013-14).

The Government has also initiated a faceless tax assessment system in the country.

As a result of all these reforms and heightened economic activity, the country is now witnessing record tax collections that is the much-needed requirement of a growing economy.

- The Gross tax revenue has almost trebled from Rs 11.4 lakh crore in 2013-14 to Rs 33.6 lakh crore in 2023-24; Direct tax collection has trebled to Rs 19.45 Lakh crore during the same period;
- There has been ease of payment of taxes through online mechanisms such as UPI, credit & debit cards, internet banking. The cost of collection has decreased, and overall average processing time of returns has reduced from 93 days in 2013-14 to a mere 10 days, thereby making the refunds faster;
- Since 2014, approximately Rs 2.5 lakh crore have been saved by citizens as tax savings!
- The GST collection in the last 5 years has been greater than the entire indirect tax collection during the 10 years of UPA. Monthly average revenue from GST has gone up from Rs 90,000 crore in 2017-18 to Rs 1.7 lakh crore in 2023-24.
- GST has helped households save nearly Rs 45,000 crore per month from December 2017 until March 2023.
- The Government has finally achieved the much-needed fiscal space. The tax revenues collected from the taxpayers are being deployed to enhance quality of life for all Indians. The Government has elevated public spending in key areas such as Healthcare, Education, Water, Affordable Housing, Infrastructure, and Defence, thereby significantly improving the lives of the common citizens, and further fuelling India's economic growth.
- Tax reforms and low tax rates have also led to better compliance, thereby widening of tax base. The number of direct tax return filers more than doubled to 7.78 crore in 2022-23; and the number of active GST tax payers increased to 1.4 crore. The increase in the tax base is proof that people have faith in the Government, and

they believe that the tax paid is being spent for public good.

VI. WORLD-CLASS INFRASTRUCTURE-AT UNPRECEDENTED SPEED & SCALE

The UPA Government failed India in terms of its infrastructure. Even as countries around us built modern infrastructure, the two Congress / UPA Governments could never commit resources to this. During the UPA Lost Decade, there was a considerable slowing down of all infrastructure projects initiated by the previous NDA Government, be it Golden Quadrilateral, Gram Sadak Yojana or North-South, East-West Corridors. Many large and ambitious infrastructure projects both in the private and public sector were either in perpetual "under construction" state or were shelved; others faced poor planning, coupled with operational and administrative delays. The conspicuous neglect of infrastructure creation and challenges of the logistical constraints caused industrial and economic growth to stumble. The conspicuous neglect of infrastructure and challenges of the logistical constraints created long-term constraints and stumbled the industrial and economic growth.

- The BJP Government reimaged infrastructure with a grand strategy – with unprecedented level of focus, speed and scale.
- A large number of lost and delayed infrastructure projects, have been fast-tracked and completed such as Saryu Canal (completed after 43 years), Bogibeel Bridge (after 16 years), Kosi Bridge (after 86 years), Jewar Airport (after 16 years), Bidar Kalaburagi Rail Line (after 17 years) etc.
- In the last 10 years, the Government pumped in record capex spending, up from just Rs12 lakh crore during 2004-14 to Rs 44 lakh crore during 2014-24, with Rs11.11 lakh crore budgeted for 2024-25 alone!
- The length of National Highways (NH) increased from 90 thousand kms to 1 lakh 46 thousand kms and length of four-lane NH has increased 2.5 times. Today, highways are being built at a speed of 28 km / day (versus speed of 12 km / day in 2014-15).
- More than 25 thousand kms of railway lines have been laid, which is more than the total length of railway lines in many developed countries. In 2022-23, more than 14 km of rail tracks were laid

- every day; this year's target is to achieve 16 km / day.
- First indigenous Semi High Speed train Vande Bharat is now operational on 39 routes. India also got its first Namo Bharat train and the first Amrit Bharat train.
 - Electrified rail routes have more than doubled and India is close to 100% electrification of railways.
 - Cargo handling capacity at major ports has doubled and cargo traffic at major ports has risen from 581 MT to 784 MT.
 - The number of operational airports has doubled from 74 in 2014 to 149 now. 517 new routes covering remote and underserved regions have been operationalised under the Ude Desh ka Aam Naagrik (UDAN) scheme, now carrying >1.3 crore passengers.
 - Following the surge in air travel demand, Indian carriers have proactively placed orders for over 1000 new aircrafts. The need for aircraft maintenance will further create jobs for trained engineers and other vocationally trained youth.
 - About 3.75 lakh kms of new roads have been built in villages - almost all eligible habitations are connected with all-weather roads.
 - From an India with crippled infrastructure under UPA, the country has broken multiple records. World's highest railway bridge - Chenab bridge, World's longest highway tunnel above 10,000 feet - Atal Tunnel, India's largest sea-bridge - Atal Setu, among others – all have been built under BJP Government.
 - The Government has effectively cleaned the coal sector and the 'One Nation One Grid One Frequency' has reduced the gap between Energy Requirement and Energy Supplied from 4.2% in 2013-14 to just 0.3% in 2023-24.

Government has gone a step further in promoting the 'Whole of Government' and cooperative federalism approach – through PM Gati Shakti National Master Plan and National Logistics Policy for integrated and holistic planning and connectivity of infrastructure in India. It is improving multimodal connectivity, improving logistics efficiency, addressing critical infrastructure gaps, minimising disruptions and ensuring timely completion of projects thereby enhancing India's global competitiveness in manufacturing and exporting.

The Government's commitment to "Nation First" has elevated the

standard of India's infrastructure and logistics ecosystem that serves as a crucial foundation, enabling the country to attract investments and broadening its participation in Global Value Chains.

Infrastructure is no longer an excuse for non-performance. It is the formula for the Indian economy's improved performance.

VII. ATMANIRBHARTA - UNLEASHING DIGITIZATION, INNOVATION AND MANUFACTURING

While investors across the world sought ease of doing business, the UPA Government provided policy uncertainty and hostility. The demotivating investment climate under the UPA government led to even bravest of investors to seek opportunities abroad.

The BJP Government took upon itself the mammoth task of rebuilding investor confidence, from the lows of 2014 when global majors like Nokia were driven away, to attracting global and Indian majors to invest in India. The Prime Minister gave a clarion call for 'Atmanirbhar Bharat' and 'Make in India' – to give an open invitation to potential investors and partners across the globe to participate in the growth story of 'New India'!

The Government offered a favourable and lucrative business environment by removing or simplifying more than 41,000 compliances; decriminalising around 183 provisions of 19 Ministries/ Departments spread across 42 Acts through Jan Vishwas Act and setting up National Single Window System (NSWS) for granting seamless and faster clearances.

The BJP believed in India's manufacturing capabilities and reversed the trend of import dependency that was practised by previous Congress / UPA government and built policies to encourage Manufacturing.

Government introduced a massive Production Linked Incentive (PLI) scheme with an outlay of Rs 1.97 lakh crore to incentivise domestic production across 14 key manufacturing sectors.

Record investments in infrastructure is incentivising scale and improving global competitiveness.

The Government is focused on developing a robust quality ecosystem to provide safe, reliable and superior-quality goods, and promoting exports of Indian products. Prior to May 2014, only

14 Quality Control Orders (QCO) covering 106 products had been issued. The list has now been expanded to 148 QCOs covering 653 products now.

Initiatives such as One-District-One-Product, Vocal For Local, Local to Global initiatives have promoted Indian artists, small businesses and Made in India products.

Today, investments and job-creation in manufacturing are growing at an unprecedented pace, from Automobiles and Electronics to Semiconductors to Aviation to Components. India's share in the Global Manufacturing Value Chain is rising and its presence as a trusted partner is growing.

The success of Government's efforts is already visible across sectors:

- From importing almost all smartphones in 2014, India witnessed 11-fold increase in smartphones Domestic Production and has become the world's 2nd largest manufacturer of smartphones, exporting over 1,00,000 crore smartphones in last year alone.
- Every Global Electronics brand including Global Smartphone brands such as Apple, Samsung, Motorola, Google, is making India their preferred manufacturing base.
- Every Global Semiconductor name has set up R&D centre in India and many are setting up plants for packaging and fabricating semiconductor in India – Thanks to Prime Minister Shri Narendra Modi's visionary Semicon India policies. This in turn will further boost Electronics, Automotive, Industrial, Telecom and other manufacturing sectors.
- India that used to import Toys, is today exporting 'Made in India' Toys. The industry has witnessed 52% decrease in overall import of Toys and 239% increase in exports of Toys between 2014-15 and 2022-23.
- India's Pharma exports have more than doubled.
- India's Defence production has crossed a landmark Rs 1 lakh crore in 2022-23. India's Defence exports have reached an all-time high, surging 23 times from Rs 686 crore in 2013-14 to nearly Rs 16,000 crore in 2022-23.
- Today, every Indian feels proud of Chandrayaan-3, the world's first lander to successfully land on the south pole of the moon and the country's indigenous aircraft carrier INS Vikrant – shining

examples of India's mega engineering capabilities as well as micro-electronics strengths. The manufacturing of modern and big transport aircraft like C-295 is going to be another milestone in our Atmanirbhar defence.

Overall FDI Inflows has doubled from US \$304 billion during 2004-05 and 2013-14 to US \$629 billion during 2014-15 to 2023-24 (till September), which is around 65% of the total FDI reported in the last 24 years (US \$967 billion). There has never been a better time to invest in India! GIFT IFSC (International Financial Services Centre) and the unified regulatory authority, IFSCA (International Financial Services Centres Authority), are creating a robust gateway for global capital and financial services to further boost the economy. The Government is also negotiating several bilateral investment treaties for sustained foreign investment.

From a 'Consumer of Technology', India is fast becoming a 'Producer of Technology Products, Devices, IP, Platforms and Solutions' for the world.

India has emerged as one of the fastest growing Digital and Innovation economies. The Digital Economy's size, investments and jobs are growing faster than ever before. India's presence in Innovation and Digital Economy that was largely limited to IT / ITeS in 2014, now spans across an entire spectrum of Technology and Innovation including Emerging Technologies like Artificial Intelligence, Semiconductor, Quantum Computing etc. India's growing strengths in Innovation and Technology and its role in shaping the Future of Tech is evident in India's emerging global tech partnerships with the leading nations of the world such as the US, EU, Japan, France, including in the areas of Critical Emerging Technologies.

India has surpassed many other major economies in Intellectual Property Rights (IPR) filings and is currently 6th in terms of Patent filing, positioning itself as a powerhouse in the global knowledge-based economy. The number of patents filed and granted has increased from just 3.89 lakh and 71,558 respectively during 2004-14 to 5.62 lakh and 2.46 lakh between 2014-24.

As Nobel Laureate Prof A. Michael Spence recently said, "India has successfully developed by far the best digital economy and finance architecture in the world".

The global supply and innovation chains are looking at India today

as a trusted partner and a favoured destination for Investments and Talent.

India's presence on Global Value Chains, in particular Technology and Manufacturing, is going to expand further and deeper. Thanks to Prime Minister Narendra Modi's relentless efforts and global charisma, 'Made in India' and 'Designed in India' are becoming global brands.

Today, the world believes that Global Value Chains are incomplete without India and India is setting forth confidently to Make in India for the world.

VIII. YUVA SHAKTI - ENTREPRENEURSHIP AND INNOVATION

India is one of the youngest countries in the world and Yuva Shakti is the driving force of India's journey! The next 25 years are important for building the nation. Yuva Shakti's dreams will decide India's direction. Yuva Shakti's aspirations will decide India's destination. Yuva Shakti's passion will decide India's path.

In 2014, after 67 years of independence, the UPA government left the country in a state where most youth lacked both education and skills. Out of the 42 crore Indians in the workforce, almost 30 crore had neither formal skills nor education, and nearly 1.5 crore youth dropped out of school annually to enter the workforce without skills. Thus, more than 3 out of 4 Indians in our workforce were compelled to fend for themselves and their families without the necessary skills or education.

Skilling and Education are the biggest enablers for Bharat's "Amrit Kaal".

Since 2014, the BJP Government has launched a series of schemes and initiatives aimed at skilling our youth to be industry-ready and promoting a culture of entrepreneurship and innovation, transforming them from 'Job Seekers' to 'Job Creators' i.e. rozgardata. This is a significant change from the UPA era, when youth were left to fend for themselves, while the privileged few had access to education, skill and capital.

The Government has created a conducive skill ecosystem and has skilled over 6 crore youth. It has set up a strong network of

training and skilling centres that can easily facilitate skilling to about 20 lakh candidates annually. The newly launched Skill India Digital is bringing all key stakeholders and services pertaining to skilling and livelihood on a single digital platform. The National Education Policy (NEP) is changing the future of education and skilling in India and reducing the number of unskilled new entrants to the labour force. To provide quality education to school students, the Government is also strengthening more than 14,000 existing schools to 'Pradhan Mantri SHRI Vidyalayas', of which more than 6,000 schools are ready.

Government is also cultivating the seeds of creativity and innovation in children at an early age – 10,000 Atal tinkering labs have been established under Atal Innovation Mission to inspire millions of children and youth to take up the path of science and technology.

- Till date, the Government has sanctioned more than 46 crore collateral-free loans for income generating activities under the Pradhan Mantri Mudra Yojana of which more than 31 crore loans are given to women entrepreneurs;
- Around 2.15 lakh women / SC / ST entrepreneurs have been sanctioned around Rs. 49,000 crores bank loans for starting a new business under Stand-Up India;
- More than 63.4 lakh street vendors have been provided more than Rs. 10,000 crore as collateral-free loans under Prime Minister SVANidhi Yojana, of which around 2.6 lakh have received credit for the third time;
- More than 84 lakh Vishwakarma i.e. traditional artists and craftspeople families across 18 trades are being provided end-to-end holistic support including skill training and collateral-free credit;
- Approximately 3.7 crore MSMEs are registered on the Udyam and Udyam Assist Portal. Nearly Rs. 5 lakh crore have been sanctioned in the last few years (6 times higher than pre-2014) as guarantees under the Credit Guarantee Scheme for MSMEs. After about 14 years, the definition of MSME has finally been expanded to pave the way for strengthening and growth of the MSMEs.
- The Startup India program has become a launchpad for ideas to innovation in India. Besides various policies, the scheme supports tax benefits, Fund of Funds, Seed Fund Scheme, Alternative

Investment Funds and Startup Credit Guarantee schemes to transform our youth as rozgardata.

In the last 10 years, India has emerged as the 3rd largest Startup ecosystem in the world. It has an astonishing 1.2 lakhs registered Startups and 113 Unicorns with a combined valuation of more than US \$350 billion spread all over the country, generating more than 12.42 lakh direct jobs. It is said that 1 out every 10 Unicorn globally is known to have been born in India, and they are now transitioning to become Decacorns. After seeing a massive 15 times surge in tech startups, India is now preparing for the next wave of Innovation which will be powered by Startups in DeepTech, Artificial Intelligence (AI), Web3, Blockchain and more.

The Government has laid a strong foundation for entrepreneurship and skilling ecosystem to flourish and bring about a positive transformation of the minds and fortunes of our youth. It is the first time since independence that young Indians have had such unprecedented opportunities in jobs and entrepreneurships. The change is visible in every village, city and town. India's rank across various global indices is a testimony to the work done by the BJP Government – in just 10 years, India has jumped up from 81st rank (2015) to 40th rank (2023) in the Global Innovation Index.

Yuva Shakti is now looking into the future with a new sense of purpose and hope!

IX. INDIA AS A GLOBAL LEADER / VISHWA GURU

India, under the strong and visionary leadership of Prime Minister Narendra Modi, has transformed from being a mute spectator and a mere participant on the global stage to setting global agenda, fostering diplomatic engagements, and becoming a Strategic Partner to the World!

India assumed the G20 2023 Presidency during very difficult times for the world. It was a watershed moment in India's history. The role played by India during its G20 Presidency, achieving an otherwise elusive consensus and a unanimous Leaders' Declaration is a testament that India is capable of doing the heavy-lifting for a better world to emerge.

India has carved a place for itself as 'Vishwa Mitra' and is seen as a contemporary 'Voice of the Global South'. It organised the

Voice of the Global South Summit, helped African Union to secure a permanent seat at the G20 table and strongly championed the cause of the Global South at other platforms.

India is now recognised as a trusted partner in various global initiatives ranging from sustainability and security to vaccines, electronics, semiconductors and Artificial Intelligence (AI). From QUAD, I2U2 to IPEF, Global Biofuel Alliance, Economic agreements with Australia, UAE and Mauritius as well as several negotiations with EFTA, EU and UK among others, India is seen as an important ally and strategic partner on the global stage.

India is strengthening its ties with the global community and India-Middle East-Europe Economic Corridor is poised to revolutionise India's engagement with the world.

India has emerged as a global leader and a preeminent country in the use of technology with growing capabilities in mega scalable public platforms. The DPs such as Aadhaar, Unified Payment Interface, Digilocker, UMANG among others as part of IndiaStack, are now going global. The future will indeed have Indian fingerprints on it for everyone and everywhere!

India has also remained steadfast in its transition towards clean energy, achieving the fastest pace of renewable capacity addition amongst all major economies and articulating the ambitious transition goals in India's Panchamrit declaration at COP26. In fact, India is the only major country that is on track for its COP26 targets.

India's response during the COVID-19 pandemic made a profound impression on many, not only for harnessing technology to cope and combat the impact of pandemic, but also for the way India successfully navigated its way to a sustained economic recovery, on the back of exceptional timely decision making. Further, India went out of its way to support the World - truly living by the philosophy of 'Vasudhaiva Kutumbakam'!

No one would have imagined before 2014, that India could lead the fastest vaccination drive in the world (200 crore doses given in 1 year 6 months), the largest digital vaccination drive in the world (~111 crore registrations through Co-Win App), the highest single day vaccination record achieved (2.5 crore doses on 17th September 2021), as well as implementing the world's largest food distribution programme (distributing free ration to 80 crore Indians).

World is fast recognising and putting India on a higher pedestal on the global stage. There is a strong realisation today that for finding plausible solutions for existing global problems, India's involvement is essential. India is confidently marching towards becoming a 'Vishwa Guru'.

X. FROM 'NEW INDIA' TO 'VIKSIT BHARAT'

India has witnessed profound positive transformation in the last ten years. Today, Bharat is on a runway to complete a century of independence. Indians exude positivity and confidence, envisioning a bright future for Bharat and moving forward with hope and optimism.

The exemplary track record of Governance, Development and Performance (our new GDP), coupled with effective delivery, and 'Jan Kalyan' has given the Government trust, confidence and blessings of the people to pursue the vision of 'Viksit Bharat' with good intentions, true dedication and hard work in the coming years and decades. This has been possible because the people of India

Paving the Path to a Developed Bharat: The Vision of 'Viksit Bharat'

1. India to become a US \$5 trillion economy by 2027 and a US \$30 trillion economy with all attributes of a developed nation by 2047.
2. Saturation in delivery of basic amenities and welfare benefits – Pradhan Mantri Awas to every family, Har Ghar Jal, Har Ghar piped-cooking gas, solar power to bring down electricity bills of crores to zero etc.
3. 'Modi Kavach' / 'Modi Shield' for the neo middle class.
4. From Ease of Living to Quality of Life for All.
5. Quality medical infrastructure and more affordable and accessible medical treatment for All.
6. World-class Institutes / Universities (IITs, IIMs, AIIMS) - Affordable and accessible education for All.
7. Affordable and luxurious travel for poor and the middle class – Introduction of Bullet Trains and expansion of Vande Bharat,

Namo Bharat and Amrit Bharat trains

8. Transforming Agriculture – Promoting AgriTech, Drone usage, Nano urea usage, self-reliance in edible oil production, promoting natural farming and millet as superfood.
9. Atmanirbhar Bharat to attain new heights – Atmanirbharta in every sector; 'Made in India' semiconductors and electronics to dominate the world.
10. Digital economy – Bharat to dominate in the world of the digital economy.
11. New wave of Startups – By youth in Tier 2, Tier 3 cities and in emerging technologies. Massive jump in Patent filings.
12. India to be the Global Skill Capital of the world.
13. Balancing 'Prakriti' and 'Pragati': Reducing import dependency on energy, Green Hydrogen capabilities. Making public transport cheaper.
14. Future to be Electric – Transforming the public transport system by adopting e-buses, promoting electric vehicle sales, and bolstering charging infrastructure.
15. Open, Safe, Trusted and Accountable Internet for Digital Nagriks through New Information Technology Act (Digital India Act).
16. Sashakt Pradesh se Sashakt Desh: Strengthening the mantra of 'States development for Nation's development'. Fostering cooperative competitive federalism.

gave BJP a Strong Mandate. A Strong Mandate means a Strong Government and a Strong Government means a Strong Economy and a Strong Bharat.

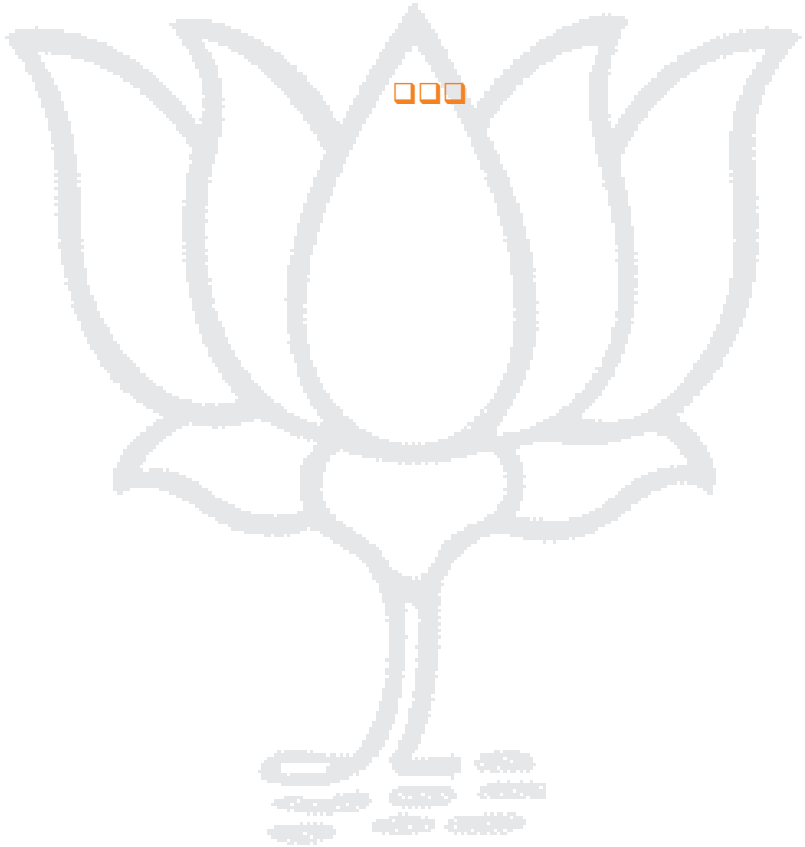
The Amrit Kaal has just begun and our destination is "India - A Viksit Bharat" i.e. a leading and developed nation by 2047. Modi 3.0 will exert full force to strengthen the foundations of 'Viksit Bharat'.

To achieve the goal of 'Viksit Bharat', the Government will strengthen governance capabilities at all levels of the Government, ensure accountability, enhance people's strengths and empower them to shape their own destinies. The pro-active inclusion, power, commitment and hard work of every single Indian - Garib (Poor), Yuva (Youth), Annadata (Farmers), Nari Shakti (Women) in the

development process will help realise the vision and resolution of Viksit Bharat.

Our Sankalp for 2047 Amrit Kaal is for India to re-live its golden period! The policies in our third term will propel India to this goal of Viksit Bharat and leave a prosperous, strong and secure Bharat for our future generations.

The Future of Bharat is Viksit Bharat!





Smt. Nirmala Sitharaman, Union Minister of Finance & Corporate



Between 2004-14 under the UPA, the average annual inflation was 8.2%.

In the last three years of the UPA era (2011-14), the average retail inflation increased & reached 9.8%. Average global inflation at that time was only 4-5% but in India, it was 9.8%.

Under UPA, retail inflation was more than 9% for 22 months between 2012-14.

In the last nine years of our government, retail inflation has been mostly around 5% & never crossed 8%. And those people, under whom the inflation crossed double digits, are questioning us on inflation.

09 February, 2024





Shri Narendra Modi, Prime Minister of India

We set a big goal, achieve it, and then set an even bigger goal for ourselves. We have built more than 4 crore houses for the poor in villages and cities. Now we have set a goal of building 2 crore more new houses.

Our initial goal was to make 2 crore women 'Lakhpati Didis'. Now, this goal has been increased to making 3 crore 'Lakhpati Didis'. The Ayushman Bharat scheme has greatly helped the poor. Now, Anganwadi and ASHA workers will also benefit from this scheme.

01 February, 2024



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