

NEW INDIA SAMACHAR

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12 Years
Jan Dhan Yojana
Cover Story 12



From Jan Dhan to Jan-Gan-Man

From women's empowerment to DBT, and banking-insurance-pension security to the digital payment revolution—across its 12-year journey, the multi-dimensional impact of the Jan Dhan Yojana has connected the 'Jan' (the people) to 'Jan-Gan-Man' that is, to national consciousness and dignity.

Rising Global Confidence in Indian Defence Sector



In 'Mann Ki Baat', Prime Minister Narendra Modi highlights several achievements that fill the nation with pride. He began the 136th episode of Mann ki Baat by paying tribute to the heroes of Kargil Vijay Diwas. He also praised the water conservation campaign in the Sidhi district of Madhya Pradesh. In addition, he spoke about India's indigenous defence equipment sector and the country's achievements in various Olympiads. The following are edited excerpts from 'Mann Ki Baat'...

- **Shaurya Vijay Yatra:** The 'Shaurya Vijay' motorcycle rally, which started on July 14 from the National War Memorial in Delhi, will reach the Kargil War Memorial in Dras. Its message is - "One Ride, One Nation, One Salute."
- **Atmanirbhar Bharat:** INS Mahendragiri was inducted into the Indian Navy. This modern warship has been designed and built in India itself. More than 75 percent of the materials used in it are indigenous. It is a symbol of the growing strength of an 'Atamanirbhar Bharat'.
- **Collective Perseverance:** DRDO has successfully tested the Pinaka Long-Range Guided Rocket. This success is the result of the collective perseverance of our scientists and engineers.
- **Scaling New Heights:** Whether it is defence production, defence exports, or political cooperation with friendly nations, India is consistently scaling new heights. Global confidence in India's defence equipment and technology is growing.
- **'Catch the Rain':** Make 'Catch the Rain' campaign a mass movement by conserving every single raindrop. The message of 'Catch the Rain' is very simple: conserve water right where and when it falls.
- **National Pride:** PV Sindhu has become the first Indian to win the Japan Open badminton title; the entire nation is proud of this achievement. The Indian women's cricket team has also won the first women's international Test cricket match played at Lord's in London. This is a historic victory.
- **Vikram-1:** Every citizen is filled with pride following the successful launch of Vikram-1. We all witnessed this historic moment for India's space sector. It is India's first rocket developed by the private sector.
- **Olympiads:** The Indian contingent delivered a spectacular performance at the Physics, Chemistry, Biology, and Mathematics Olympiads, winning numerous gold and silver medals.
- **Youth Power:** I am immensely proud of the nation's youth power. It is heartening to see the culture of Olympiads and hackathons steadily growing in India. I am confident that more and more young people across the country will show interest in such forums and bring glory to India.
- **'Waste to Wealth':** In Sitamarhi, Bihar, attractive benches are being created by recycling waste under the 'Waste to Wealth' initiative. This effort demonstrates that 'Reduce, Reuse, and Recycle' is no longer just a slogan but is becoming an integral part of our lives.
- **Loktak Lake:** Astrophysicist Dr Ronaldo Laishram has named a massive cluster of newly discovered young galaxies after Manipur's famous Loktak Lake, a vast freshwater body. This achievement is a source of pride for every Indian.
- **Khadi Sales:** Khadi sales have increased six-fold over the last 12 years. The sales figure has now reached nearly ₹8,000 crore. I urge everyone to purchase at least one Khadi, handloom, or handicraft product during the upcoming festive season.

Scan the QR code to listen
to the 'Mann Ki Baat'



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Jan Dhan Yojana

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The Foundation of Inclusive Growth

Cover Story

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FROM THE EDITOR'S DESK...

Jan-Dhan Yojana 12 Highly Successful Years of Economic Empowerment

Greetings!

The Pradhan Mantri Jan-Dhan Yojana—one of India's most significant initiatives for financial inclusion—marks its 12th anniversary on August 28. Over these 12 years, the scheme has become an integral part of India's socio-economic landscape, simplifying financial transactions for crores of families.

Five major transformations are clearly evident in this journey. First, financial inclusion, under which over 58 crore Jan-Dhan accounts have been opened across the country. Second, women's empowerment; more than half of these accounts 32.72 crore were opened in the names of women, enabling them to become equal partners in household financial decision-making. Third, Direct Benefit Transfer, which curbed irregularities in subsidies and ensured benefits reached the intended recipients directly. Fourth, insurance and pension security, providing a safety cover for poor and marginalized families. And fifth, the digital payment revolution, where RuPay cards and UPI have taken the cashless economy to every village.

The impact of these changes is visible not merely in statistics, but in the self-confidence and dignity of the common people. Every individual who connected with the banking system for the first time is now an active participant in the nation's mainstream economy.

This is the greatest achievement of the Jan-Dhan Yojana. It has connected the common citizen not just to a bank account, but to that spirit of nation-building we call 'Jan-Gan-Man'. It is not merely a scheme, but the story of a self-reliant nation, and this makes the cover story of our current issue.

Additionally, the 'Personality' segment features the brave warrior queen Avantibai Lodhi—who chose martyrdom over surrender—along with coverage of the 72nd National Film Awards and key Union Cabinet decisions. The issue also includes special content marking National Sports Day and the 'Fit India' campaign (August 29), India's Spectacular performance at Commonwealth Games 2026 and National Space Day (August 23), alongside Prime Minister Narendra Modi's public engagements over the past fortnight.

Furthermore, the inside page features 'Mann Ki Baat,' while the back cover includes a special tribute marking the death anniversary of Bharat Ratna Atal Bihari Vajpayee on August 16.

Please continue to send us your suggestions.



(Dhirendra Ojha)



Read/Download the magazine available in Hindi, English and 11 other languages.

<https://newindiasamachar.pib.gov.in/>

MAIL BOX



New India Samachar provides interesting and important information

My name is Pawan Kumar. I am preparing for competitive examinations. New India Samachar magazine fosters my knowledge. It provides interesting and important information. The in-depth analysis of significant fortnightly news and government schemes also enhances my critical thinking skills.

pawankumarpanwar2003@gmail.com

Information on agriculture, industry, science, and technology

I extend my best wishes to the New India Samachar magazine team. I am a regular reader of this magazine. For several years, I have been receiving it via email free of cost. People in our village read this magazine and benefit from the information it provides. It serves as a handbook for political science students. It has helped our students gain knowledge about various schemes, women's empowerment, agriculture, industry, science, and technology.

babitaborthakur59170@gmail.com

Commendable effort to create quality content

I feel it would be beneficial to consider including a small section or column in New India Samachar for contributions from the general public. This would give ordinary people an opportunity to share their thoughts, experiences, creative writing, or opinions on important social issues. Such a platform would not only help in connecting with readers but also bring diverse, real-life perspectives to the publication. This initiative could foster a strong sense of community participation and make the magazine more trustworthy. I appreciate your team's efforts to produce quality content and hope this idea adds value.

Shalini Bhatnagar
sbhatnagar1971@gmail.com

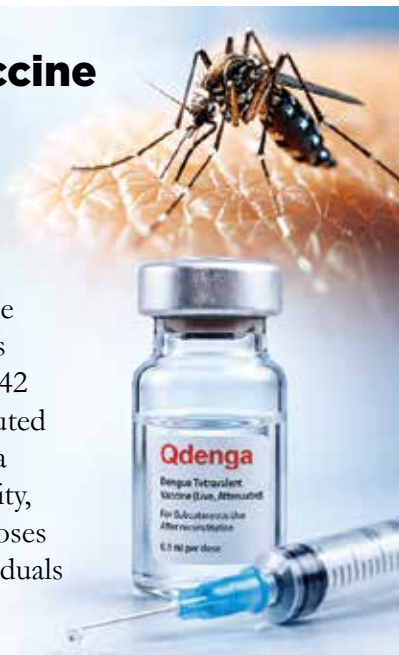
Always eager to read it...

I am a regular reader of New India Samachar magazine. I find it excellent; it keeps me well-informed. I always look forward to reading it. Reading it helps me easily understand complex issues.

kumar.mohan5699@gmail.com

India Approves First Dengue Vaccine

The Central Drugs Standard Control Organisation (CDSCO) of the Government of India has granted marketing approval for 'Qdenga'—a dengue tetravalent vaccine (live, attenuated)—for the prevention of dengue. This vaccine is manufactured by Takeda GmbH, Germany. It is the first dengue vaccine approved in India for preventing the disease. Qdenga has already received WHO pre-qualification and approval in 42 countries, where over 24 million doses have been distributed to date. According to the CDSCO, the approval follows a comprehensive scientific evaluation of the vaccine's quality, safety, and efficacy. The vaccine is administered in two doses with a three-month interval (at 0 and 3 months) to individuals aged 4 to 60 years.



Reservation for Retired Agniveers

The Central Government has decided to provide reservation and concessions to Agniveers in recruitment for various posts. Under this initiative, the government has created a new category for former Agniveers regarding recruitment for constable posts in the Central Armed Police Forces (CAPFs) and Assam Rifles. This category entails a 50% reservation in vacancies and a 3-year relaxation in the prescribed maximum age limit. Candidates from the first batch of former Agniveers will receive a 5-year age relaxation beyond the prescribed maximum limit.

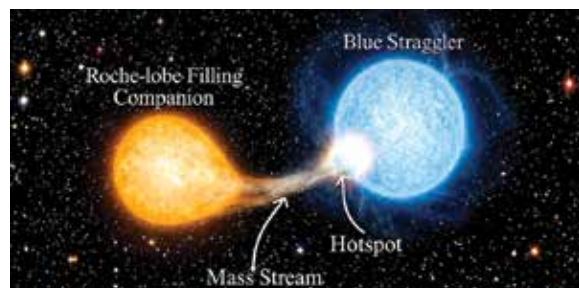
Agniveers will be exempted from the Physical Efficiency Test (PET) and the written examination.

Reservation for Agniveers in Railway Recruitment

- Provisions have been made for a 10% reservation in Pay Level-1 and a 5% reservation in Pay Level-2 for Agniveers in direct recruitment for non-gazetted posts in the Railways.
- A 10% reservation will be provided for the recruitment of constables in the Railway Protection Force (RPF).



Astronomers Discover Rare Blue Straggler Star



Scientists from the Indian Institute of Astrophysics (IIA), in collaboration with international partners, have discovered a rare blue straggler star. This star is currently in the process of formation. It is located in the Collinder 261 star cluster, approximately 9,500 light-years away. The study revealed that it is continuously accreting material from its companion star, causing it to become hotter, brighter, and more massive. This discovery was confirmed using data from NASA's TESS mission and the European Southern Observatory's Very Large Telescope. Researchers found that the blue straggler star is continuously drawing material from its companion—a mass transfer process that began 5.46 billion years ago and is still ongoing. It was also revealed that the mass of the blue straggler star is 1.67 times that of the Sun.

Manufacturing Boosted by PLI

Investment and Exports Rise; Over 14.15 Lakh Jobs Created

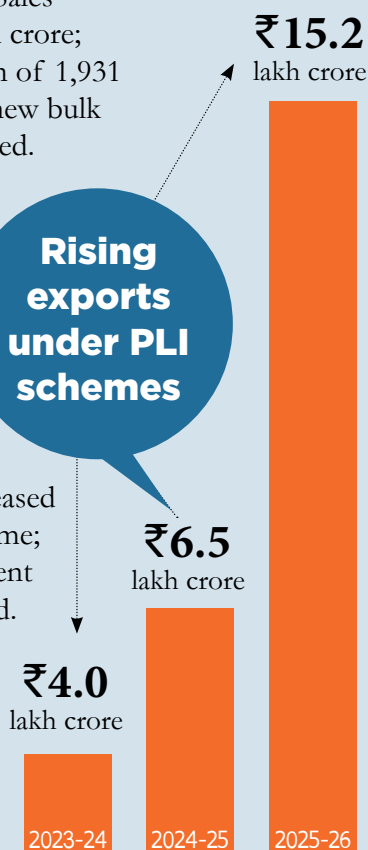
The Production-Linked Incentive (PLI) schemes launched by the government across 14 key sectors—aimed at enhancing manufacturing capabilities, attracting investment, boosting exports, and creating jobs—have attracted investments exceeding ₹2.40 lakh crore as of March 31, 2026. This has generated over 14.15 lakh jobs (both direct and indirect). Additionally, the scheme has facilitated cumulative exports worth more than ₹15.2 lakh crore to date.

Mobile Manufacturing: Mobile production increased 2.4-fold, while imports dropped by 77%. 99.2% of phones used in the country are domestically produced.

Pharmaceuticals: Sales exceeded ₹3.64 lakh crore; domestic production of 1,931 medicines and 191 new bulk drugs has commenced.

Medical Equipment: Domestic manufacturing of CT scanners, MRI machines, cath labs, and ultrasonography equipment has increased due to the PLI scheme; 55 types of equipment have been developed.

Rising exports under PLI schemes



Successful Test of 'Kusha' Missile

On July 23, 2026, the Defence Research and Development Organisation (DRDO) conducted the first successful flight test of the 'Kusha'—a long-range surface-to-air missile—from APJ Abdul Kalam Island off the coast of Odisha. This initial test was carried out against an electronic target simulating a high-speed, high-altitude aerial threat. The missile system successfully intercepted (destroyed) the target. The 'Kusha' missile system is capable of neutralizing various types of aerial threats—including fighter aircraft, missiles, Unmanned Aerial Vehicles (UAVs), and large enemy aircraft—across a wide range of distances and altitudes.



India's Historic Performance at the International Science and Mathematics Olympiads 2026



Indian students delivered an extraordinary performance at the International Olympiads for Physics, Chemistry, Biology, and Mathematics in 2026, showcasing the nation's scientific excellence on the global stage. India secured a total of 12 gold and 7 silver medals across these four Olympiads this year. A historic highlight was that every Indian representative participating in the Physics and Chemistry Olympiads won a gold medal. This remarkable success demonstrates the effectiveness of the national Olympiad program in science and mathematics. The program is conducted with the support of the Department of Atomic Energy and under the expert guidance of the Homi Bhabha Centre for Science Education.

For nearly four decades, the Department of Atomic Energy has been providing continuous institutional support to identify and nurture the country's talented youth, enabling them to achieve success in international competitions. ●



UNION CABINET DECISIONS

Approval for 'Bhavya-Rasayan' Scheme and Continuation of PM-Kisan Scheme

The central government is committed to making the country a global leader in the field of chemical manufacturing. To this end, the Union Cabinet has approved the 'Bhavya-Rasayan' scheme, a significant step towards strengthening the nation's chemical and petrochemical ecosystem. Additionally, approval has been granted for the continuation of the Pradhan Mantri Kisan Samman Nidhi (PM-Kisan) scheme from 2026-27 to 2030-31, alongside several other key proposals...

DECISION: The Union Cabinet approved the Bharat Audyogik Vikas Yojana Rasayan, or BHAVYA-Rasayan Scheme, for establishing three dedicated chemical parks in the country.

IMPACT: This scheme was announced in the Union Budget for the 2026-27 financial year. An allocation of ₹3,030 crore will be made for the scheme. It will remain in effect for five years, from the 2026-27 financial year to the 2030-31 financial year.

- It will foster the holistic development of upstream, downstream, and ancillary industries within the chemical sector's value chain.
- Competitiveness in production costs will improve, making the Indian chemical industry more competitive on the global stage.
- The Indian chemical industry will achieve better integration with global value chains; exports will be boosted, and dependence on imports reduced.
- Sustainable industrial growth will be promoted through an eco-friendly industrial ecosystem.

DECISION: Approval granted to continue the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme from 2026-27 to 2030-31.

IMPACT: Assistance provided under the PM-KISAN scheme helps farmers make timely investments in seeds, fertilizers, irrigation, agricultural machinery, and other farming needs. This has enhanced farmers' production capacity, reduced their reliance on informal credit, and strengthened the economic stability of rural households.

- A total financial allocation of ₹3.15 lakh crore has been approved.
- Under the scheme, eligible landholding farmer families receive financial assistance of ₹6,000 per year, transferred directly to their bank accounts in three equal installments.
- So far, an amount exceeding ₹4.47 lakh crore has been transferred directly to farmers' bank accounts across 23 installments.





across the country, including Ballari Fort and the Sri Kumaraswamy Temple.

- It will save approximately 13.2 million litres of fuel annually. The project will reduce carbon dioxide emissions by 66.7 million kilograms, an amount equivalent to planting 2.7 million trees.

DECISION: Approval for the revised Khelo India Scheme and enhanced support for National Sports Federations (NSFs).

IMPACT: A budget allocation of ₹36,441 crore for the period 2026-27 to 2030-31. The approved allocation is approximately eight times that of the previous Khelo India Scheme.

- This new initiative will strengthen sports infrastructure. Under this, the assistance provided to National Sports Federations will be increased.
- Funding will be arranged for capacity building, and the expertise of foreign specialists will be utilized to enable athletes to reach new heights and prove their mettle on the global stage.

DECISION: Approval for 'Samudra Manthan' – the National Offshore Exploration Scheme.

IMPACT: 'Samudra Manthan' is a transformative national initiative designed to harness the country's offshore energy resources, strengthen long-term energy security, enhance technical capabilities, and create sustainable value for the economy and future generations.

- This scheme will significantly boost offshore exploration activities. It will promote domestic oil and gas production and generate large-scale employment.
- Simultaneously, domestic manufacturing will be strengthened under the 'Make in India' and 'Atmanirbhar Bharat' (Self-Reliant India) initiatives.
- An outlay of ₹84,084 crore has been approved for the scheme up to the financial year 2030-31.

DECISION: Approval granted for the 'Pradhan Mantri Surya Sarovar Yojana (PM-SSY)'—a scheme for developing floating solar photovoltaic projects, including energy storage systems.

IMPACT: Floating solar photovoltaic projects with a capacity of 5,000 MW will be developed under this scheme.

- The scheme will contribute to increasing renewable energy capacity and support the achievement of national energy and climate objectives.
- It will facilitate the optimal use of water resources while advancing the vision of a 'Viksit Bharat' (Developed India).
- The scheme will benefit all states and Union Territories and generate large-scale employment. The total budget allocation is ₹5,070 crore.

DECISION: Approval granted for the project to lay third and fourth railway lines on the Ballari-Guntakal rail section across Karnataka and Andhra Pradesh.

IMPACT: The estimated cost of the project is ₹1,264 crore. The project is targeted for completion by the year 2028-29. Increased line capacity will ensure smoother rail operations and significantly improve Indian Railways' operational efficiency and service reliability. This multi-tracking project will play a crucial role in streamlining rail operations and reducing congestion.

- It will add approximately 46 kilometres to the existing Indian Railways network.
- It will provide an additional freight-carrying capacity of 16 million tonnes per annum, resulting in annual savings of approximately ₹149 crore in logistics costs.
- Rail connectivity for around 99 villages will improve, benefiting seven lakh people.
- Enhanced rail route capacity will improve connectivity to several major tourist destinations



We are committed to the empowerment and prosperity of our farmer brothers and sisters across the country. In this direction, approval has been granted to extend the Pradhan Mantri Kisan Samman Nidhi Yojana until 2030-31. This not only helps our farmers meet their needs regarding seeds, fertilizers, and farming operations but also improves their economic condition. — Narendra Modi, Prime Minister



10 Years
Jan Dhan Yojana

Cover
Story **12**



Jan Dhan Yojana

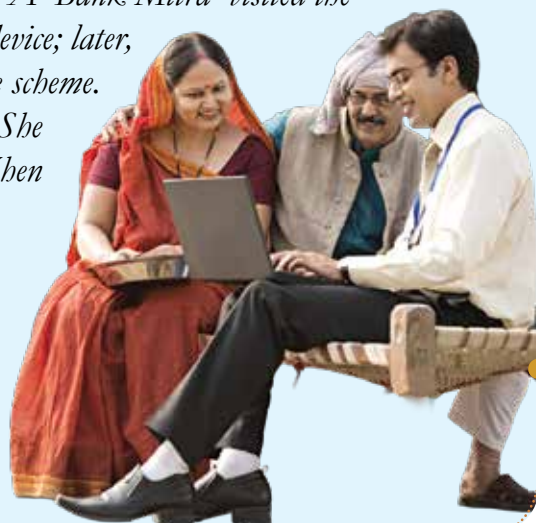
A People-Centric Economic Initiative

The Foundation of Inclusive Growth

One of the most dynamic schemes that brought economic revolution by transforming the nation's approach and direction, fostering development over the past 12 years, is the Pradhan Mantri Jan Dhan Yojana—launched on August 28, 2014. Started with the vision of empowering the common citizen, this scheme ensures that the country's economic resources serve the needs of the poor. The seed of the Jan Dhan Yojana has grown into a mighty banyan tree of socio-economic and technological empowerment, leaving a profound impact through multi-layered changes...

1

Leela Bai Porte, a resident of Jashpur district in Chhattisgarh, lives in a six-member household and works as an agricultural worker. Back in 2015, the nearest bank was 7 kilometers away from her village, Karmitikra, and the family had no bank account. A 'Bank Mitra' visited the village and opened an account for her using a small portable device; later, he also helped her fill out a form for the Jeevan Jyoti insurance scheme. That same year, her husband passed away due to heatstroke. She felt helpless and was in deep mental and financial distress. When the Bank Mitra was informed of the situation, he provided details about the insurance coverage available under the social security scheme. He visited her home, helped fill out the necessary forms, and submitted them to the office, resulting in a payout of ₹2 lakh being credited to her account. In that hour of crisis, the financial aid provided her with a lifeline and a means to move forward.



2

Gajendra Singh, a resident of Panihar village in Gwalior, Madhya Pradesh, opened an account under the Pradhan Mantri Jan Dhan Yojana in August 2014. Before this, he had neither a bank account nor any knowledge of the banking system. He is a marginal farmer. After opening an account at the Barai branch of the Central Bank of India, Gajendra Singh began using it. He also spread awareness about the benefits of the account in neighboring villages. His understanding of financial inclusion has also grown significantly.

The success stories of Pradhan Mantri Jan Dhan Yojana beneficiaries—imbued with a sense of self-satisfaction, self-respect, and dignity—extend far beyond the mere opening of a bank account. Over the past 12 years, these stories have borne witness to a transformative era in the socio-economic landscape. A robust economy drives revolutionary change in any society, and the fundamental basis for financial security within that economy is the bank account. The impact of the Jan Dhan Yojana has not been limited to just opening accounts; throughout its 12-year journey, it has heralded big and lasting changes across multiple levels. It has reshaped India's image in the social, economic, technological, and global spheres.

On August 15, 2014, Jan Dhan Yojana was announced with the aim of lifting the poor and the

unbanked out of the cycle of poverty by connecting them to banking and financial services. This scheme was implemented within a mere 15 days of its announcement. Serving as the cornerstone of a people-centric economic initiative, the scheme went a step beyond the "every household" approach to ensure that "every adult" possessed a bank account. When the poor gained access to a Jan Dhan account—a seemingly small step—it awakened their sense of self-respect. Even the underprivileged have contributed savings worth lakhs of crores of rupees.

When Prime Minister Narendra Modi took charge of the central government in 2014, he





Total Jan Dhan accounts
(As of 8 July 2026)

58.70
crore



Share of rural and semi-urban accounts
Approx.

78%



RuPay cards issued Approx.

41
crore

Pradhan Mantri Jan Dhan Yojana At a Glance



Share of female account holders
Approx.

56%

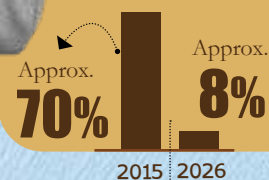


Total deposits
Approx.

₹ 3.10
lakh crore



Decline in zero-balance accounts



meticulously studied the nation's systems. Drawing upon his prior experience with good governance and a long-term vision, he took systematic steps to empower the person standing at the very last rung of the socio-economic ladder and to establish a framework for their financial security. The Pradhan Mantri Jan Dhan Yojana became the foundation for all these initiatives. A unique initiative was launched to bring banking services to the doorsteps of the poor. The principle was that the people's money—money that was rightfully theirs—must reach them directly. With this comprehensive vision, the central government created a powerful "trinity" comprising Jan Dhan accounts, Aadhaar, and mobile connec-

tivity, effectively putting an end to the siphoning off of funds meant for the poor. Now, whether it is funds for housing construction, LPG subsidies, MGNREGA wages, or the Kisan Samman Nidhi, all payments are credited directly to the beneficiaries' accounts. In other words, everyone receives direct benefits, with no discrimination. A mechanism was then established to link beneficiaries with schemes like Stand-Up India, Start-Up India, and MUDRA to empower them. Essentially, the Pradhan Mantri Jan-Dhan Yojana has become the foundation for all schemes that foster entrepreneurship while providing a safety cover of socio-economic security.

There was a time when the prevailing mindset



PMJDY Account Features And Free Facilities



PMJDY accounts are Basic Savings Bank Deposit Accounts (BSBDA). There are no restrictions on the balance amount or transaction value for fully KYC-compliant PMJDY accounts.



Cash deposits at bank branches as well as at ATMs/CDMs.



Receipt/credit of funds via any electronic mode or through the deposit/collection of cheques issued by central/state governments.



No limit on the amount or value of deposits made in a month.



At least four free withdrawals are allowed per month, including withdrawals from any ATM (including metro ATMs).



Free RuPay debit card with embedded accident insurance coverage of ₹2 lakh.



“

I appreciate the tireless efforts of all those who have worked to make PM Jan Dhan a success. Their efforts have ensured a better quality of life for Indians.

”

Narendra Modi, Prime Minister

was: “What would a poor person do with a bank account?” For 68 years after independence, 68 percent of the population remained outside the banking system. Even after the nationalization of banks in 1969, the situation persisted until 2014, with over 500 million poor people in the country lacking even a basic bank account. This segment of society never dared to approach a bank; for them, owning a bank account was seen as a privilege reserved for the wealthy. However, after August 2014, when banks stepped to their doorsteps, a sense of trust and self-respect was ignited, and a new aspiration took root in their minds. Today, they proudly pull a RuPay card from their pockets. There was a time when a RuPay card (debit card) was considered a status symbol for the rich, but the central government changed that mindset through Jan-Dhan accounts. The seed of Jan-Dhan has grown into a massive banyan tree, bearing a multitude of such fruits.

THE FOUNDATION OF JAN DHAN LAYING THE GROUNDWORK FOR A FIVE- FOLD IMPACT

Today, the Jan Dhan Yojana encompasses over 58 crore bank accounts. This scheme has

1 Cornerstone of People Impact Centric Growth



1 The foundation of a financially inclusive India was laid by providing at least one basic savings bank account to every family in the country.



89%+

Share of adults in the country holding bank accounts, according to the World Bank's Global Findex 2025 report.

35%

↑ of adults had bank accounts in 2011

2 Facility to open accounts with zero balance, enabling even the poorest citizens to connect with formal banking.

The number of zero-balance accounts has now dropped to less than

10%

3 Debit cards are no longer just a status symbol; online payments have surged.

40.89 crore

RuPay debit cards were issued free of cost to account holders, taking the habit of digital payments to the masses.



4 Accident insurance cover and overdraft facilities provided additional financial security to account holders.

34.77 lakh

PMJDY account holders availed themselves of the overdraft facility; a conditional overdraft facility of up to ₹10,000 is available.



5

'Banking Mitras' and the expansion of the banking network took banking services to the last mile, ensuring access to banking in rural and remote areas.

13.55

lakh Banking Mitras (Business Correspondents) are providing branchless banking services.

45.68

crore Accounts opened in rural and semi-urban areas account for approximately 78% of the total.

6

A culture of saving and financial discipline has been fostered.

₹ 3.10 lakh crore

Deposited in Jan Dhan accounts, despite there being no mandatory minimum balance requirement.



“

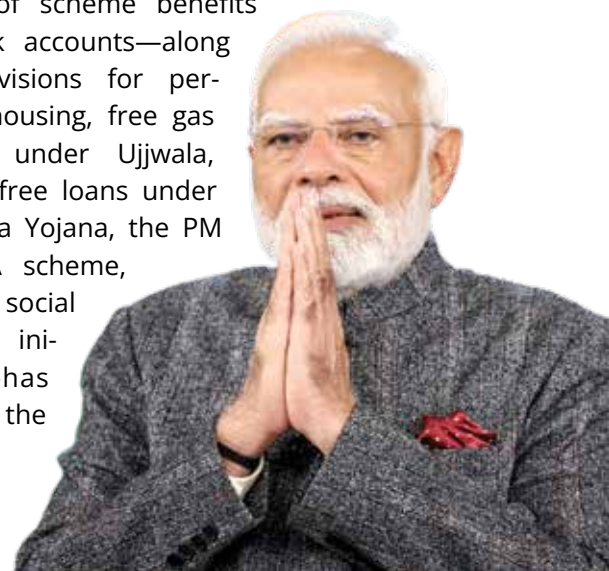
When the last mile is financially connected, the entire nation moves forward together. That is exactly what the PM Jan Dhan Yojana achieved. It enhanced dignity and gave people the power to script their destiny.

”

Narendra Modi, Prime Minister

not only ensured universal access to banking but has also established the foundation for inclusive growth. Its first impact is that nearly every family and citizen in the country has become part of the banking system. It is not merely a bank account; it has evolved into a well-structured safety cover.

The second impact is that the powerful 'JAM Trinity' (Jan Dhan-Aadhaar-Mobile) ensured that benefits from government schemes reach beneficiaries' bank accounts directly. This curbed corruption and leakage. The role of middlemen was eliminated, and the benefits of socio-economic schemes began reaching the last person in the queue directly. It formalized the economy and brought cash transactions into the banking system. Today, thanks to the Jan Dhan Yojana, the direct transfer of scheme benefits into bank accounts—along with provisions for permanent housing, free gas cylinders under Ujjwala, collateral-free loans under the Mudra Yojana, the PM SVAMITVA scheme, and other social welfare initiatives—has boosted the



2

Direct Benefit Transfer and

Impact

transparency in governance



2



The role of middlemen has been eliminated, leading to a significant reduction in corruption and leakage.

DBT has expanded the coverage of social security beneficiaries.

1

The combined power of the Jan Dhan-Aadhaar-Mobile (JAM Trinity) enabled the direct transfer of subsidies and benefits from government schemes into beneficiaries' accounts.

52.50+

lakh crore transferred directly to citizens using the Jan Dhan, Aadhaar, and Mobile (Trinity) framework.

900+

Schemes where funds are transferred to beneficiaries via DBT.

3

The government treasury has saved crores of rupees, which are now reaching the genuine beneficiaries.

5+



lakh crore has been saved through DBT. Eliminating duplicate and fake gas connections and ration cards put an end to duplication.

Thanks to DBT, subsidy allocation has dropped from 16% to 9% of total government expenditure, marking a significant

improvement in public spending efficiency.



4

Benefits of schemes like PM Kisan Samman Nidhi, Ujjwala Yojana, and COVID relief assistance reached eligible citizens directly and on time.

An amount exceeding ₹4.46 lakh crore has been distributed to farmers across 23 instalments.

Assistance provided to

9.44+

crore farmers, with women accounting for 23% of the beneficiaries.

- The first PM Kisan instalment of ₹2,000 was released in April 2020, benefiting 8.7 crore farmers.
- Approximately 11 crore LPG connections were provided under the Ujjwala Yojana, with subsidies credited directly to bank accounts.
- Financial assistance of ₹1,000 per beneficiary was provided to 3 crore widows and differently-abled individuals during the COVID-19 pandemic.

5

Reduced dependence on local moneylenders charging high interest rates helped break the debt cycle.

- The poor and marginalised gained access to banking through PMJDY; opening accounts enabled access to overdraft facilities and loans.
- Approximately 84 lakh street vendors received collateral-free loans totalling over ₹17,000 crore under the PM SVANidhi scheme by March 2026.

6

Formalisation of the Economy

- Cash-based informal transactions were brought into the formal banking system.
- The opening of zero-balance Jan Dhan accounts enabled individuals who previously kept their money at home to deposit it in banks.
- While moneylenders used to exploit cash transactions, online payments have now made record-keeping easier.

7

The financial data trail is proving instrumental in the credit scoring and future loan eligibility of poor citizens.

- Previously, those in the informal sector or from poor backgrounds lacked credit scores, preventing them from obtaining bank loans; Jan Dhan has paved the way for this.
- Increased access to loan facilities has improved the standard of living for the poor and marginalised; they are now able to finance their children's education through loans.

“Jan Dhan Yojana has been paramount in boosting financial inclusion and giving dignity to crores of people, especially women, youth, and the marginalised communities.”

*Narendra Modi,
Prime Minister*

self-confidence of the poor.

The third impact was ensuring social security for ordinary citizens and ushering in a new era of inclusive growth. It was through Jan Dhan accounts that people gained access to social security schemes like the Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, and Atal Pension Yojana. When the Pradhan Mantri Jan Dhan Yojana was launched, many wondered what would happen or how it would work; yet, over time, successive schemes benefiting the poor were integrated into it. This laid the foundation for socio-economic empowerment—a foundation that continues to expand. While some people in the country receive government pensions, consider the meager amounts many—around 35 lakh people—used to receive previously: seven rupees, twenty



3 Social Security and Impact Inclusive Growth



1

Jan Dhan accounts were linked to social security schemes such as the Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, and Atal Pension Yojana.

27.8+

Crore Enrolments in Pradhan Mantri Jeevan Jyoti Bima Yojana

- Provision for life insurance cover of ₹2 lakh in the event of death due to any cause.
- Annual premium of ₹436; insurance is available at a daily cost of less than ₹1.20.



58.78

Crore Enrolments in Pradhan Mantri Suraksha Bima Yojana

- A one-year personal accident insurance cover of ₹2 lakh in the event of death or permanent total disability, and ₹1 lakh in the event of permanent partial disability.
- Annual premium of ₹20 (roughly the cost of a cup of tea); the scheme is available for individuals aged 18 to 70 years.



9.29

crore Subscribers enrolled in the Atal Pension Yojana.

- This is the first pension scheme backed by a government guarantee, ensuring a monthly pension ranging from ₹1,000 to ₹5,000.
- Depending on age and the chosen pension amount, the current monthly contribution ranges from ₹42 to ₹1,454.

2

Loan facilities under the Mudra Yojana opened avenues for self-employment for small entrepreneurs, particularly women and rural citizens.



59+

crore Loans sanctioned under the Pradhan Mantri Mudra Yojana.

₹40.76

lakh crore disbursed to entrepreneurs.



3

Cultivating a habit of saving has fostered financial discipline and enhanced the capacity for future planning.

Approximately ₹3.10 lakh crore deposited across 58.70 crore Jan Dhan accounts, despite there being no requirement for a minimum balance



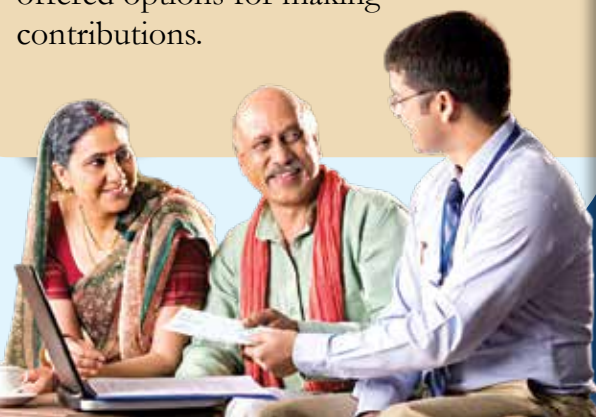
4

Crores of workers in the unorganised sector and their families gained access to life and accident insurance coverage for the first time.

31.65+

crore Workers from the unorganised sector have registered on the e-Shram portal, which provides access to benefits from multiple socio-economic schemes on a single platform.

PMJDY account holders are encouraged to enrol in social security insurance schemes – such as Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, and Atal Pension Yojana – and are offered options for making contributions.



“

The Jan Dhan Yojana has ensured financial inclusion and the empowerment of countless Indians, enabling them to lead a life of dignity. It has also helped enhance transparency.

”

Narendra Modi, Prime Minister



rupees, 125 rupees, or 250 rupees. Moreover, one had to travel miles just to collect the pension, but Direct Benefit Transfer (DBT) has now simplified this process. For the first time, crores of workers in the unorganized sector and their families have gained access to life and accident insurance coverage. Not only that, whether it is the Mudra Yojana or other schemes, this bank account has opened up new avenues for self-employment.

A fourth impact has been the real empowerment of the country's female population—'Nari Shakti'—granting them socio-economic dignity for the first time. Today, women account for over 56 percent of the holders of Jan Dhan accounts. Having bank accounts in their own names has provided women

4 Women's Empowerment Impact and Social Dignity

1

Women hold approximately a 56% share of Jan Dhan accounts, marking a decisive step towards women's economic empowerment.



2

Having a bank account in their own names has provided women with the opportunity for self-reliance and participation in the family's financial decisions.

32.72



crore Jan Dhan accounts have been opened for women, allowing them to keep their savings in the bank.

75%



Houses under the PM Awas Yojana-Gramin have been sanctioned with female or joint ownership. Additionally, women are being prioritised in various other schemes, ensuring that financial assistance or subsidies are credited directly to their accounts.



3

Direct benefit transfer schemes have enabled women to receive financial assistance directly into their accounts, thereby enhancing their social dignity.

Women Beneficiaries



68%

Under the PM Mudra Loan Yojana

44%

Under the PM SVANidhi Yojana



10+

crore Women from rural households are associated with Self-Help Groups (SHGs) and receive government support.



Funds are also deposited into Sukanya Samriddhi Yojana accounts.

4

The transfer of immediate ex-gratia relief amounts to female account holders became possible during the COVID-19 pandemic.

₹ 30,600

crore Assistance was provided during COVID-19 to 20.40 crore women holding PMJDY accounts in the form of a monthly sum of ₹ 500, distributed in three consecutive instalments.

14.17+



crore LPG cylinders were provided to approximately 8 crore beneficiaries through the Pradhan Mantri Ujjwala Yojana during COVID-19. A sum of ₹ 9,670 crore was transferred directly (DBT) to the beneficiaries as a subsidy for these cylinders.

5

It also became a ready mechanism for emergency cash transfers during other disasters, such as floods and droughts.



The Jan Dhan Yojana is a milestone in the journey to empower our citizens. Through this initiative, we have brought millions into the financial mainstream, ensuring a rightful place for every Indian in our evolving economy.

Narendra Modi, Prime Minister



with opportunities for self-reliance and a role in their families' financial decision-making. The mindset and habit of saving have gained a formal banking foundation; saving through banks has instilled a distinct sense of security. Furthermore, during the COVID-19 pandemic, the central government was able to transfer financial aid directly to women's accounts precisely because of the Jan Dhan system. One can easily imagine how difficult it would have been to distribute such aid during the pandemic without these accounts. In essence, Jan Dhan accounts have become a vital mechanism for delivering assistance during disasters or crises.

A fifth and significant impact is that populations in even the most remote villages have become technologically empowered. These bank accounts have fueled a revolution in digital UPI payments. RuPay cards and mobile banking have boosted digital literacy in rural areas as well.

India's UPI has now emerged as a platform with global recognition. The Jan Dhan Yojana



5 Digital India & Technological Impact Empowerment

1

Jan Dhan accounts laid the foundation for the digital payments revolution, including UPI, enabling India to become the country with the highest number of digital transactions in the world today.



55.49

crore
UPI users.

₹ 314+

lakh crore Value
of transactions
conducted via UPI
in 2025-26.

10

countries

Bhutan, Singapore, the
UAE, France, Mauritius,
Sri Lanka, Nepal, Qatar,
Greece, and Cambodia
are using UPI.

2

RuPay cards and mobile
banking have fostered the spread
of digital literacy even in rural
and remote areas.

40.89

crore RuPay
debit cards
issued to Jan
Dhan account
holders.

RuPay

6.39

crore People
trained under the
Pradhan Mantri
Gramin Digital
Saksharta Abhiyan
(PMGDISHA).

3

According to the Jan Dhan Darshak
app, banking outlets cover areas
within a 5-kilometre radius.



21.6+

lakh Banking
touchpoints
across country.



6+

lakh (i.e., 99.92%) Villages have
access to banking facilities (bank
branch, India Post Payments
Bank, or Bank Mitra) within a 5
km radius.



National and Global Recognition

1

It has been recognised by the World Bank and Guinness World Records as the world's largest financial inclusion drive.

18,0,96,130

Accounts were opened in a single week (August 23–29, 2014) under the Jan Dhan Yojana drive; this achievement was also recorded in the Guinness Book of World Records.



2

The scheme has emerged as a model of inclusive finance for other developing nations.



“

Pradhan Mantri Jan Dhan Yojana proved to be a game-changer. It served as the foundation for numerous poverty alleviation programmes, benefiting crores of people. The scheme has secured the future of many families. A large number of the scheme's beneficiaries are women and residents of rural areas.

”

Narendra Modi, Prime Minister

has served as a crucial foundation for multi-faceted impact. Consequently, the International Monetary Fund (IMF) and other global institutions have praised the scheme for expanding the ambit of access to bank accounts and financial services. The scheme has also earned special recognition from Guinness World Records. As the cornerstone of the world's largest financial inclusion initiative, the Jan Dhan Yojana now stands as a model for many developing nations.

A PEOPLE'S MOVEMENT THAT BECAME A LIFELINE

Over the course of this 12-year journey under the leadership of Prime Minister Narendra Modi, the Jan Dhan Yojana has evolved beyond a mere financial scheme; it has become a symbol of social justice, transparent governance, and inclusive growth. This journey—transforming India from a nation largely excluded from the banking system to one that is fully banked—has paved the way for dignity, security, and self-reliance for crores of citizens. Undoubtedly, driven by the success and multi-dimensional impact of the Jan Dhan Yojana, the journey from good governance to self-reliance is paving the way for a 'Viksit Bharat' by becoming the ethos of a 'New India'. ●



Development projects worth approximately ₹14,700 crore launched from Jind

The future of rail transport

Hydrogen Train

India has made significant strides towards eco-friendly mobility. Whether it is the world's third-largest metro network spanning 1,155 kilometres, the approval to deploy 23,000 electric buses, or the expanding network of greenfield expressways, green infrastructure is being significantly boosted. As part of this initiative, Prime Minister Narendra Modi flagged off India's first indigenous hydrogen train between Jind and Sonipat in Haryana on July 17. This is not merely a train; it represents a new identity for Atmanirbhar Bharat, green energy, and modern railways...

Whether rail or road, connectivity projects provide convenience and multiply the speed of development. This is why the government is continuously focusing on transportation and connectivity. While flagging off the country's first hydrogen train in Jind, Haryana, and inaugurating several development projects, Prime Minister Narendra Modi stated that this hydrogen train is completely different from other trains. It requires a separate system and separate infrastructure. Here in Jind, all necessary arrangements have been made for it. And in the near future, more infrastructure for hydrogen trains will be built here. New factories will be set up to meet the needs of the hydrogen train network. The project means that this train will create



India's hydrogen train is not only smoke-free; it is also a shining example of Make in India. This hydrogen train has been designed by Indian engineers and built by an Indian company.

Narendra Modi, Prime Minister

The Most Powerful Hydrogen Train

3,200

Horsepower - this is the world's longest and most powerful hydrogen train.

- Hydrogen trains emerged globally only about 7–8 years ago. Currently, only 3 or 4 countries in the world possess the capability to operate hydrogen trains.



Defining the 21st-Century Railway

Steam engines defined the 19th-century railway. The 20th century was defined by diesel and electric trains, and now, the 21st-century railway is defined by hydrogen-powered trains.

Electrification of the Rail Network

Between 1925 and 2014 – a span of nearly 90 years – only 30% of the country's rail network was electrified. However, in the last 12 years, approximately 99% of India's rail network has been electrified.

Jind Connected to Five National Highways

Jind has now become a district connected to five national highways. Such connectivity will make it easier and more cost-effective for local farmers and livestock rearers to transport their produce to major markets. It will boost industries and tourism, thereby creating a large number of new jobs.

many new employment opportunities for the youth of Haryana. Comparing the historic first train journey between Mumbai and Thane to the hydrogen train, PM Modi said that Jind, along with the hydrogen train, will be etched in the pages of history as a symbol of advanced green transportation for future generations. Jind, which is being connected by so many

PM Modi Gifts Development Projects to Haryana

- Flagged off the country's first hydrogen-powered train running between Jind and Sonapat.
- Laid the foundation stone for national highway projects in Haryana worth over ₹12,470 crore.
- Dedicated to the nation is the 157.92 km long, four-lane, fully accessible Delhi-Amritsar-Katra Expressway, developed at a cost of approximately ₹9,680 crore.
- Inaugurated the 33.81 km long, four-lane, partially access-controlled Ambala-Kala Amb Highway (on NH-7 and NH-344).
- Inaugurated the 40.60 km long Jind-Gohana Greenfield Highway (on NH-352A).
- Laid the foundation stone for the Hansi-Barwala Brownfield Highway project and inaugurated the elevated railway track in Kurukshetra.
- Dedicated major medical institutions to the nation, including Pandit Neki Ram Sharma Government Medical College (Bhiwani) and Maharshi Chyavan Medical College & Rao Tula Ram Hospital (Koriawas, Narnaul).
- Laid the foundation stone for a Sikh museum in Kurukshetra, further enriching the region's cultural infrastructure.

highways, has seen three major projects launched from this very stage. The Haryana section of the Delhi-Amritsar-Katra Expressway has been inaugurated. The Jind-Gohana National Highway has been dedicated to the nation. In addition, the Ambala-Kala Amb four-lane road will bring enormous convenience to the people of both Haryana and Himachal. ●



Technology, Innovation, and Healthcare A Strong Foundation for a Viksit Bharat

Chandigarh is not merely a city but a model of India's development. Continuing the effort to give new momentum to this growth, Prime Minister Narendra Modi laid the foundation stones for and dedicated to the nation various development projects worth over ₹4,700 crore in Chandigarh on July 17, covering sectors such as healthcare, education, and road infrastructure. He also extended development initiatives to Jalandhar, Punjab...

Chandigarh is a city where major institutions related to education, engineering, medical science, and research coexist. Few cities possess such potential. In the future, these institutions could emerge as major hubs for new technology, healthcare, startups, and innovation. Speaking at the inauguration of various development projects in Chandigarh, Prime Minister Narendra Modi stated that the journey towards a 'Viksit Bharat' requires advancing future technologies, transportation, and health services with a modern mindset. Decisions must be made that benefit not only the current generation but also future generations. We need to build institutions that grow stronger with time.



Along with the treatment of diseases, today there is an equal focus on preventive healthcare. Through many important initiatives like Poshan Abhiyaan, Mission Indradhanush, Yoga, H.P.V. Vaccination, U-WIN platform, the lives of millions of people are being saved.

Narendra Modi, Prime Minister

Reaching new heights of success every day

- Since 2014, 15 new AIIMS have been approved in the country.
- Today, nearly 1.75 lakh Ayushman Arogya Mandirs are operational in the country.
- More than 90 percent of deliveries in the country are taking place in institutions.



Maternal mortality rate has decreased by **86%**

- More than 48 crore telemedicine consultations have been conducted in the country.
- TB treatment coverage in country has exceeded 90%.
- According to a WHO report, TB infections have also decreased by 21 percent in 10 years.

Chandigarh Receives Gifts of Development

- Inauguration and laying of foundation stones for multiple projects worth over ₹4,700 crore related to healthcare, education, and road infrastructure.
- Inauguration of the Advanced Mother and Child Centre and the Advanced Neuroscience Centre at PGIMER, Chandigarh.
- Laying of the foundation stone for a state-of-the-art, 150-bed Critical Care Block at PGIMER under PM-ABHIM.
- Inauguration and laying of foundation stones for various infrastructure projects related to educational institutions in Chandigarh.
- Laying of the foundation stone for the PR-7 spur of the Ambala-Chandigarh Greenfield Highway (NH-205A).

Development gifts for Jalandhar

Inauguration and laying of foundation stones for rail and road infrastructure projects worth over

₹5,470 crore

- Inauguration of 75 redeveloped railway stations, including Jalandhar Cantt, under the Amrit Bharat Station Scheme.
- Flagging off of the Kartoli-Ambala rail service and the Amritsar (Cheharta)-Varanasi rail service.



Inauguration of the Daulatpur Chowk-Kartoli new rail line, constructed at a cost of approximately

₹830

crore under the Nangal Dam-Talwara-Mukerian new rail line project.

- Inauguration and laying of foundation stones for National Highway projects worth over ₹3,070 crore to strengthen road infrastructure in Punjab.
- Inauguration of the 30.9 km-long 'Package-6' of the new four-lane Delhi-Amritsar-Katra Expressway.
- Laying of the foundation stone for the development of the 25.2 km-long, six-lane greenfield Southern Ludhiana Bypass.

Over the past few years, several projects—such as smart traffic systems, smart parking, and digital governance—have been implemented to integrate modern technology into Chandigarh. More than ₹2,500 crore

has been spent on this mission. At the event, PM Modi noted that new development works related to health, education, and infrastructure are being launched here today as well. ●

Viksit Villages

A Strong Foundation for a Viksit Bharat

Viksit Villages are the cornerstone of a Viksit Bharat. The journey towards building a Viksit Bharat is passing through an important phase, and young people are playing a significant role in it. Prime Minister Narendra Modi interacted with participants of the 'Vibrant Village Program' on July 26. He remarked that when the country's youth connect with the grassroots, they further broaden the vision of a Viksit Bharat

The 'Mera Yuva Bharat' (MY Bharat) platform was established a few years ago. Millions of young people from across the country have joined it, and today, 'MY Bharat' volunteers are doing commendable work nationwide. From the 'Viksit Bharat Dialogue' to the 'Vibrant Village Programme', the youth have demonstrated their potential. While interacting with participants of the Vibrant Village Program, Prime Minister Narendra Modi stated that the more India's youth learn about border villages, the more easily they will understand India. They will connect effortlessly with every corner of the country, and this endeavour will provide new strength.



Today's youth are both the energy behind a developed India and its greatest beneficiaries. Therefore, when the youth power connects directly with the country's challenges and solutions, the future will undoubtedly be bright.

Narendra Modi, Prime Minister





PM Modi's Virtual Interaction with Participants

5,000+

'MY Bharat' volunteers from 245 districts across the country participated virtually in the event.

2.30+

crore young people have benefited from 'MY Bharat' initiatives, while 2.86 lakh youths participated in a nationwide quiz.

403

volunteers were selected to visit border villages.

The Nation's First Villages: India's Border Villages

The 'Viksit Vibrant Village Program,' implemented through 'MY Bharat,' is designed to realize the Prime Minister's vision of recognizing India's border villages as the nation's "first villages" and making them active participants in the journey towards a developed India.

Organized in 2 Phases

The Viksit Vibrant Village Program 2026 was conducted in two phases from June 4 to June 30, 2026. It encompassed 74 'Vibrant Villages' across Ladakh, Himachal Pradesh, and Uttarakhand. More than 400 young participants, representing each state and union territory, were selected through a nationwide online quiz competition in which over three lakh youths participated.

A Range of Activities Under Program

Under the Viksit Vibrant Village Program 2026, participants lived with local communities and engaged in various activities, such as cleanliness drives, awareness campaigns on government schemes, youth conclaves, cultural exchange programs, plantation drives, 'Mini Panchayat' model simulations, interactions with local artisans, and visits to institutions of strategic importance. The program provided participants with firsthand experience of the socio-economic landscape, cultural heritage, and developmental aspirations of India's border regions. It also fostered a deeper understanding of community participation, national unity, and the strategic significance of border villages.

Tourism is also flourishing in border areas. Villages that had become desolate are once again bustling with activity. Girls are attending schools and colleges. An environment conducive to quality education and good earnings is being fostered.

Furthermore, the Vibrant Village Program is accelerating this development in border villages. During the event, PM Modi reiterated his firm belief that India's youth are destined to shape the world of the 21st century; this is their true destiny. ●

National Space Day August 23

India's First Private Orbital Launch Vehicle Successful Launch of 'Vikram-1'

Driven by the skills and talent of millions of Indians, the country is carving out a strong identity for itself in the global space sector. A major factor behind this is the significant transformation brought about by the Central Government in the space domain. Kudos to the government's progressive policies that today's youth, private companies, and startups are gaining access to immense opportunities. A shining example of this is the successful launch of 'Vikram-1', India's first private rocket. It stands as a testimony that India is rapidly emerging as a major and key player in the global space economy.

The successful launch of 'Vikram-1' signifies more than just the success of a single mission; it marks the dawn of a new era characterized by Indian innovation, bold policy reforms, and robust public-private collaboration. Dr. Jitendra Singh, Minister of State for the Department of Space, stated that this mission further strengthens India's position as a trusted, reliable, and technologically advanced partner in the international space sector.



Scan the QR code to watch the complete Vikram-1 launch event

National Space Day has become an occasion of excitement and inspiration for India's youth a source of pride for the nation

A Strong Foundation for Future Commercial Orbital Launch Services

Vikram-1 is the country's first privately developed orbital launch vehicle. It has the capability to deliver a payload of up to 350 kg into Low Earth Orbit (LEO). Standing approximately 22 meters tall, this launch vehicle incorporates several indigenous technological achievements, such as India's first all-carbon-composite orbital rocket, a 100% 3D-printed liquid engine powering its orbital adjustment module, an advanced ultra-low-shock pneumatic separation system, and one of the country's longest monolithic carbon-composite rocket stages. This successful mission validated critical propulsion, avionics, telemetry, navigation, and flight-control systems, thereby laying a robust foundation for future commercial orbital launch services in India.



A Transformation in the Space Ecosystem

India's space ecosystem has undergone a tremendous transformation since the pivotal reforms introduced in 2020. While there was virtually no private launch ecosystem just a few years ago, today India is home to over 400 space startups. Skyroot, the startup behind Vikram-1, is also the country's first space unicorn.



\$9

Billion is the milestone that Indian space economy is approaching

\$44+

Billion, the national goal for the space economy over the next decade.

The success of Vikram-1 demonstrates how policy reforms can accelerate innovation. ●



Congratulations on the successful launch of Vikram-1. This is a defining moment in India's space journey. The growing participation of our private sector is opening up new horizons and driving innovation. This achievement will encourage countless young people to dream big and innovate fearlessly.

Narendra Modi, Prime Minister





Partners in the nation's holistic development...

The Power of Sports

August has become a month of sporting celebration in India. The country observes National Sports Day on August 29, which also marks the 7th anniversary of the Fit India campaign. The Fit India campaign has fostered awareness and active engagement on health and fitness across the nation. This is why the Central Government is strengthening the sports ecosystem based on the five pillars of the National Sports Policy 2025: A Vision to Harness the Power of Sports for the Nation's Holistic Development...

India celebrates National Sports Day every year on August 29 to mark the birth anniversary of the legendary hockey player Major Dhyan Chand. While the country is grooming athletes with the aim of becoming a top-10 sporting nation by 2036 and a top-5 nation by 2047, the fitness of its citizens remains a key priority for Prime Minister Narendra Modi. The Fit India Movement was launched in 2019. It has since evolved into a widespread fitness revolution across the country. In 2025, over 350 million people participated in the nationwide celebration

of sports and fitness under the Fit India campaign.

The current central government launched the 'Khelo Bharat Policy-2025' on July 10, 2025. This new policy replaced the National Sports Policy of 2001. Work has commenced on a visionary five-pillar framework under this policy, aimed at establishing India as a global sporting superpower and ensuring excellence in international sporting events, including the 2036 Olympic Games. This policy will foster a healthier, more engaged, and empowered citizenry.



Pillar-1**Excellence on the Global Stage**

Under this pillar, initiatives such as the Khelo India National Sports Development Programme, assistance to National Sports Federations, the National Sports Development Fund, and the establishment of the National Centre of Sports Sciences and Research are being implemented.

**28,234**

Athletes are receiving grassroots-level training at 1,066 notified Khelo India Centres across the country.

12,000

Athletes are being supported by 23 National Centres of Excellence and over 50 High-Performance Training Centres.

35

Khelo India State Centres of Excellence are providing high-performance support to 2,466 athletes across 34 states.

₹ 6.28

lakh Annual funding is being provided to each Khelo India athlete as part of comprehensive support for training.

The National Centre of Sports Sciences and Research has been established at the Indira Gandhi Stadium.

**Pillar-2****Sports for economic development**

The National Sports Policy, 2025, emphasizes the economic potential of sports. Efforts are underway to strengthen the sports manufacturing ecosystem and promote private sector participation, alongside initiatives to host major international sporting events in India.

322

Khelo India-recognized academies (including private facilities) have been certified to nurture top-tier talent.

India has bid to host the Youth Olympic Games in 2030 and the Olympic Games in 2036. India has not hosted the Olympics to date.

India hosted the inaugural Kho-Kho World Cup in New Delhi in 2025, winning titles in both the men's and women's categories.

India hosted the 12th World Para Athletics Championships in 2025, delivering its best-ever performance by winning 22 medals, including 6 gold.

- India has initiated work on a sports collaboration roadmap with Australia, keeping in mind the aspiration to host the Olympic and Paralympic Games in the future.

- A sports equipment manufacturing initiative worth ₹ 500 crore has been introduced in the 2026-27 budget. This establishes sports as a pivotal driver of employment, skill development, and economic growth.



Pillar-3

Sports for Social Development

The Central Government is working to promote participation among women, tribal communities, and persons with disabilities; encourage indigenous and traditional sports; and establish sports as a viable career option.

2,600+

Asmita Leagues (women's leagues) have been organized under Khelo India, with the participation of more than 3 lakh female athletes across 34 sports disciplines.

In the last five years, three indigenous sports—Yogasana, Kho-Kho, and Kabaddi—have been included in national-level sports competitions. Mallakhamb, Thang-Ta, Kalaripayattu, Gatka, and Yogasana have been featured in multiple editions of the Khelo India Youth Games and Khelo India University Games.

The Khelo India Mission, announced in the

2026-27

Union Budget, will bring about a major transformation in the country's sports ecosystem.



Pillar-4

Sports as a Mass Movement

Efforts to promote public participation in sports and a culture of fitness through nationwide campaigns and community-based programs have intensified in recent years. Access to sports facilities for all is being actively encouraged.

- Sansad Khel Mahotsavs are being organized at the Lok Sabha constituency level.
- Over 4.40 lakh schools are registered under the 'Fit India' campaign.
- Events such as 'Sunday on Cycle', 'Fit India Swachhata Freedom Run', and 'Fit India Carnival' are organized throughout the year under the Fit India campaign.
- The Fit India mobile app, which tracks fitness parameters, has recorded over 1.3 million downloads.



Pillar-5

Integration with Education (NEP 2020)

The National Sports Policy emphasizes physical literacy from early childhood. This aligns with the National Education Policy (NEP) 2020, which treats sports as an integral subject to foster lifelong fitness and well-being.

- Under NEP 2020, sports and physical education have been made an integral part of the education system. Students will now have opportunities to excel in both sports and academics.
- Specialized coursework is being developed for athletes and students at the academic level.
- For the first time, a sports quota system has been introduced in prestigious institutions like the IITs.



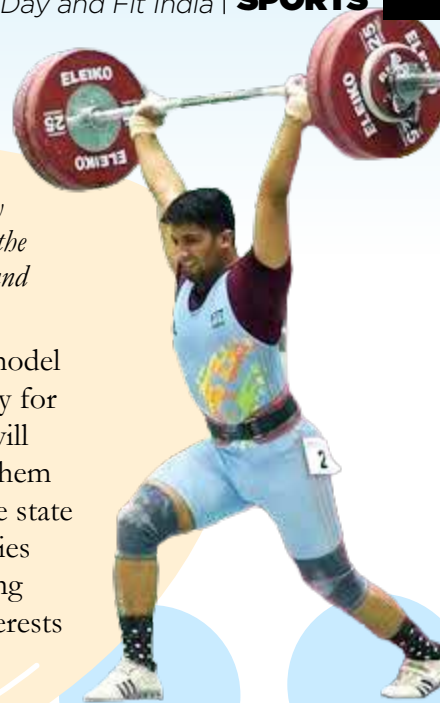
Framework for Implementing the National Sports Policy

The Central Government has initiated the process of establishing a globally respected, athlete-centric governance framework. Following the notification of the National Sports Governance Act, 2025, additional administrative reforms and laws ensuring transparency have also been notified.

A 'One Sport-One Corporate' policy has been announced, aiming to leverage the support of federations and attract financial assistance for sports development.

The objective of these sports acts and regulations is to ensure accountability, transparency, and good governance within National Sports Federations through a comprehensive statutory framework based on the principles of good governance, ethics, and fair play inherent in the Olympic and sports movements.

There is a model sports policy for states that will encourage them to formulate state sports policies while keeping national interests in mind.



Indian Athletes raising pride of the nation

■ India won the ICC Under-19 Men's Cricket World Cup 2026 title for a record sixth time.

■ India won gold medals in both the men's and women's categories at the 2025 Kho-Kho World Cup.

■ The Indian contingent won 7 medals at the Sepak Takraw World Cup 2025.

■ The Indian women's cricket team won the ICC Women's Cricket World Cup 2025 for the first time.

■ Won the ICC Under-19 Women's T20 World Cup 2025.

■ Indian visually impaired women's cricket team won inaugural Visually Impaired Women's T20 World Cup 2025, remaining undefeated throughout series. ●

Indian shuttler PV Sindhu made history by winning the Japan Open 2026 title. Sindhu is the first Indian player to win this title.

A historic achievement for Indian badminton! Congratulations to PV Sindhu on her victory at the Japan Open 2026. Her determination and exceptional skill were evident throughout the tournament. This achievement is all the more special as she is the first Indian player to win this title. It will inspire countless young players across the country to take up the sport and excel.

Narendra Modi, Prime Minister



Indian athletes bring glory to the nation at the Commonwealth Games

Medal Tally



Gold
13



Silver
17



Bronze
9

Total
39

India Wins A Total Of 39 Medals, Including 13 Gold

Delivering a spectacular performance at the 2026 Commonwealth Games held in Glasgow, Scotland, India won 39 medals—comprising 13 gold and 17 silver. Driven by this performance, India secured the fourth spot on the medal tally. While Prime Minister Narendra Modi expressed pride in the Indian athletes' achievements, India is now moving forward with full preparation and determination to host the Commonwealth Games centenary edition in 2030...

Rank	Country	Gold	Silver	Bronze	Total Medals
1.	Australia	70	45	56	171
2.	England	29	45	36	110
3.	Canada	19	20	23	62
4.	India	13	17	9	39
5.	Scotland	13	09	17	39





A Spectacular Send-off for the Commonwealth Games 2026

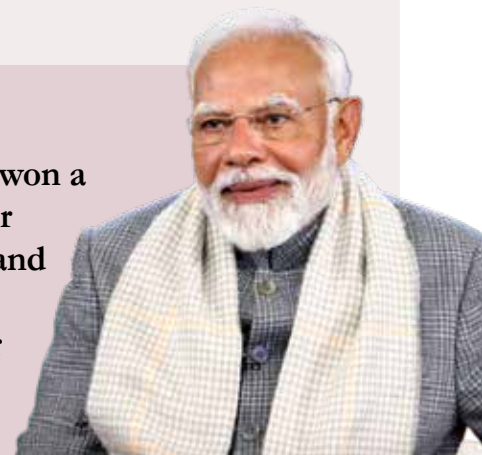
The grand closing ceremony of the 2026 Commonwealth Games in Glasgow, Scotland, highlighted India's cultural heritage and its resolve to host the 2030 Games in Ahmedabad. A vibrant cultural performance by India captivated the audience, while the event also marked the formal launch of Ahmedabad's journey as the host for the next chapter of the Commonwealth Games.

As the soulful strains of 'Vande Mataram', 'Shiva Stotra', and 'Suno Gaur Se Duniya Walon' echoed through the arena, Indian fans cheered enthusiastically while waving the Tricolour. A large number of international spectators also enjoyed the Indian music and cultural showcase. The event featured an emotional and symbolic handover of the Commonwealth Games hosting duties from Glasgow to Ahmedabad.

During the ceremony, the Commonwealth Games flag was formally handed over to Gujarat's Deputy Chief Minister, Harsh Sanghavi. With this, Ahmedabad officially assumed the responsibility of hosting the 2030 Commonwealth Games. The 2030 Games hold special significance in the history of the event, as they will mark the centenary edition, celebrating 100 years since the Games began. India is set to become the second country in the world—after Australia—to host the Commonwealth Games twice.



I am proud of our contingent's performance at the Glasgow Commonwealth Games. It is a matter of great joy that India has won a total of 39 medals, including 13 gold. Throughout the Games, our talented athletes demonstrated exceptional skill, determination, and dedication. Their hard work will continue to inspire our youth. I extend my heartfelt best wishes to the Indian contingent for their future endeavors. - Narendra Modi, Prime Minister



The next Commonwealth Games will be held in Ahmedabad, India, in 2030.

India's Most Spectacular Performance in Boxing

Indian boxers won a total of 10 medals, comprising 7 gold and 3 silver. This marked India's most successful boxing campaign in the history of the Commonwealth Games. While India excelled in weightlifting, judo, and boxing, the country also delivered an outstanding performance in the Para-sports events.

Winning Medals and Bringing Glory to Nation

The Glasgow 2026 edition of the Commonwealth Games was held with a limited roster of sports, excluding several disciplines where India has traditionally excelled. Despite this, Team India achieved remarkable success by winning 39 medals—surpassing the 30 medals won in the same disciplines at the Birmingham 2022 Games. The growing depth of Indian sports and the nation's strong global presence are clearly evident today, a result of Prime Minister Narendra Modi's visionary leadership, his commitment to sports, and the continuous encouragement provided to athletes.



72nd National Film Awards for the year 2024 Announced

'Article 370' Wins Best Feature Film Award

The winners of the 72nd National Film Awards for 2024 were announced on July 18. 'Article 370' received the award for Best Feature Film, while 'Bhargar' won Best Non-Feature Film and 'Ram-Nami' won Best Documentary...

In the announcement of the 72nd National Film Awards for 2024, Kartik Aaryan and Mammooty were selected as Best Actor (Lead Role) for 'Chandu Champion' and 'Bramayugam', respectively, while Yami Gautam was awarded Best Actress (Lead Role) for 'Article 370'. Randeep Hooda won the award for Best Debut Director for 'Swatantrya Veer Savarkar', while blockbuster films such as 'Kalki 2898 AD', 'Amaran', 'Pushpa: The Rule Part-02', 'Bhool Bhulaiyaa 3', and 'Stree 2' also secured major awards, reflecting the diversity and exceptional quality of Indian cinema.

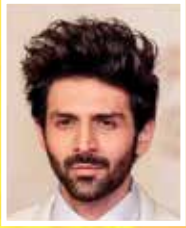
The awards were announced by Jayaraj (Chairperson, Feature Film Jury), Asim Sinha (Chairperson, Non-Feature Film Jury), and A. Chandrashekar (Chairperson, Best Writing on Cinema Jury). The National Film Awards represent the highest and most prestigious honour in the Indian cinematic landscape. Organised by the Ministry of Information and Broadcasting, Government of India, this annual ceremony celebrates the diversity, artistry, and social relevance of Indian cinema.

Yami Gautam won the Best Actress Award



'Article 370' won the award for Best Feature Film.

Kartik Aaryan and Mammooty won the Best Actor award for 'Chandu Champion' and 'Bramayugam'



Kartik Aaryan



Mammooty



Randeep Hooda won the award for Best Debut Director for 'Swatantrya Veer Savarkar'



'Bhangaar' won the award for Best Non-Feature Film



'Ram-Nami' won the award for Best Documentary



Blockbuster films 'Kalki 2898 AD', 'Pushpa: The Rule Part 02', 'Stree 2', and 'Amaran' dominated the National Film Awards. ●

She Chose Self-Sacrifice Over Surrender

Avantibai Lodhi holds a special place among those who fought to liberate the country from the shackles of slavery and resisted British oppression. Playing a pivotal role in the uprising of 1857, Queen Avantibai not only set an example of good governance but also remained steadfastly committed to the honor of her motherland throughout her life. Her life story will continue to bring pride to the nation for eternity.

Birth: August 16, 1831 | **Death:** March 20, 1858



Born on August 16, 1831, in Seoni, Madhya Pradesh, Avantibai—an immortal symbol of national pride—was trained in swordsmanship, marksmanship, and horse riding by her father, Jujhar Singh, from her childhood. Upon coming of age, the princess married Prince Vikramaditya, the son of King Laxman Singh Lodhi of Ramgarh. Due to the king's ill health and the fact that his heirs were minors, the queen had to take charge of the kingdom, proving herself to be a capable administrator. At that time, the British were devising various policies to annex the country's princely states. Under the 'Doctrine of Lapse,' the British appointed a 'Court of Wards' to seize Ramgarh. In response, Queen Avantibai sounded the bugle of rebellion. She sent letters accompanied by bangles to neighboring kings and landlords to rally them—a gesture that became a unique symbol of the revolution. In her letter, she wrote: "Be prepared to fight the British, or wear bangles and sit at home." She demonstrated exceptional leadership by organizing the youth to fight against British rule during the 1857 War of Independence.

In the Battle of Khairi, she used her strategic acumen to force the British commander Waddington to retreat and liberated her territory. Furthermore, she demonstrated her valor and firm resolve by liberating several other regions. Not only that, but when surrounded by



The life of the brave warrior queen Avantibai Lodhi is an unparalleled example of courage, sacrifice, and patriotism. During the uprising of 1857, she put up a fierce fight against the British and chose martyrdom over surrender. Her sacrifice serves as an eternal message of dedication to the nation and self-respect. Respectful tributes on her birth anniversary.

Amit Shah, Union Home Minister

the vast military might of the British, she fought valiantly in the hills of Devhargarh. On March 20, 1858, realizing she might be captured by the British, she made the supreme sacrifice for her country by ending her own life with her sword.

Avantibai, who sacrificed everything to uphold the nation's honor, dignity, and freedom, is revered as the 'Joan of Arc of India.' She stands as an immortal symbol of women's empowerment and self-respect. The Department of Posts has issued a commemorative postage stamp in her honor. The Bargi Dam in Jabalpur has been named 'Rani Avantibai Sagar' as a tribute to her. ●

X



Narendra Modi @narendramodi

बीते 12 वर्षों में हमारी सरकार ने स्वास्थ्य सेवाओं के क्षेत्र में देश का सामर्थ्य बढ़ाया है, जिससे आज लोगों को इलाज की बेहतर सुविधाएं मिल रही हैं। हमारे प्रयासों का एक बड़ा परिणाम यह भी है कि भारत मेडिकल टूरिज्म का एक अहम डेस्टिनेशन बन रहा है।



Rajnath Singh @rajnathsingh

राष्ट्रीय सुरक्षा केवल सैनिकों की जिम्मेदारी नहीं है, बल्कि यह 140 करोड़ देशवासियों का सामूहिक दायित्व भी है। देश के हर नागरिक में सैनिक जैसी चेतना अवश्य होनी चाहिए। प्रत्येक भारतीय के भीतर राष्ट्र प्रथम का भाव, अनुशासन और कर्तव्यनिष्ठा सदैव जागृत रहनी चाहिए।



Amit Shah @AmitShah

'हर घर तिरंगा' अभियान ने पूरे देश को राष्ट्रीय भावना से जोड़ा है। इस वर्ष भी पूरे जवाह और सम्मान के साथ इस अभियान को जन अंदोलन के रूप में आगे बढ़ाना है: PM श्री @narendramodi जी



Nitin Gadkari @nitin.gadkari

महाराष्ट्र के भविष्य की कनेक्टिविटी का नया प्रतीक बनने वाले गंगा-साकल-शिकारपुर कोरिडोर।

#PragatiKaliHighway #GutShikar



Mirmala Satharaman Office @mirmalasatharaman

भारत में प्रतिभा और क्षमता की कोई कमी नहीं है। यही शक्ति वैश्विक समता केन्द्र (जीसीसी) के लिए एक एंटीडोप गंतव्य बनाने की है।

दुनिया भर की कंपनियां भारतीय लोगों के वैश्वता, सृजनशक्ति और सुझाव-बुद्धि के कारण यहां आ रही हैं।

कला, परंपरा और संस्कृति के क्षेत्रों में भी इसी प्रकार का एक बड़ा अवसर साकार होने की प्रतीक्षा कर रहा है।

भारत की कलात्मक विरासत एक ऐसी सुदृढ़ शक्ति है, जो वैश्विक बाजारों में अपनी पहचान बनाने के लिए पूरी तरह तैयार है।



Kiren Rijiju @KirenRijiju

18 जुलाई को भारत के एक युवा स्टार्टअप ने एक बड़ी सिद्धी प्राप्त की है। विश्व के बहुत कम ही देश हैं, जहाँ इस प्रकार से प्राइवेट साहस हुए हैं और भारत के युवाओं ने अंतरिक्ष में उड़ान भरी है: माननीय प्रधानमंत्री श्री @narendramodi जी

#Parliament #MonsoonSession2026

Govt okays chemical parks scheme, expansion of K'taka-Andhra rly line

Neha Lal Duggadi

newdelhi@hindustannews.com

NEW DELHI: The Union Cabinet on Friday approved the Bharat Aardra Mission (BAM) and the expansion of the K'taka-Andhra rly line. The BAM is a flagship scheme to develop chemical parks across the country. The scheme, which was announced in the Union Budget for FY2025-26, will have a total outlay of ₹1,000 crore, including ₹1,000 crore for developing chemical parks and ₹1,000 crore for administrative expenditure. The scheme will be implemented over four years, from FY2025-26 to FY2029-30. The Government will provide a grant of up to ₹1,000 crore per park. This will be subject to a maximum contribution of 50% from the concerned State Government.

THE BHARAT AARDRA MISSION (BAM) HAS AN OUTLAY OF ₹1,000 CRORE. WHILE THE RAIL LINE ON BALLARI-GUNTAKAL SECTION WILL BE BUILT AT THE COST OF ₹1,264 CRORE.

HUMAN Resource Scheme is an important step towards strengthening India's chemical and petrochemical ecosystem. Prime Minister Narendra Modi said.

In another decision, the Cabinet Committee on Economic Affairs, chaired by Prime Minister Narendra Modi, on Friday approved the construction of a 3rd and 4th rail line under the Ballari-Guntakal section.

The project covering three districts across Karnataka and Andhra Pradesh will increase the existing Indian Railways network by about 100 km. The project is being implemented by the Ministry of Railways.

The proposed multi-tracking project will enhance connectivity to approximately 50 villages which are having a population of about seven lakhs. The capacity enhancement will improve rail connectivity to several prominent tourist destinations across the country, including Ballari Fort, Sri Kuntala Rameswaram Temple, a water tower from the government and a water tower from the government and a water tower from the government.

The capacity enhancement works will result in additional freight traffic of approximately 100,000 MT per annum. The project is being implemented by the Ministry of Railways.

Sarnath now India's 45th World Heritage site



SARNATH: Sarnath, one of the four ancient sites of Buddhism in India, has been declared a World Heritage site by UNESCO. The site is located in the district of Mirzapur, Uttar Pradesh. It is a UNESCO World Heritage site since 1988.

The Sarnath Stupa is a large stone stupa built by Ashoka in the 3rd century BC. It is one of the largest and best-preserved stupas in India. The stupa is surrounded by a low wall and a gate. The gate is made of stone and has a central archway. The archway is decorated with carvings of animals and figures. The stupa is a symbol of Buddhism and is a place of pilgrimage for Buddhists.

PM's message to key ministries: Be youthful, dynamic and adaptable

Times News Network

newdelhi@hindustannews.com

NEW DELHI: PM Narendra Modi Tuesday told top officials of key economic ministries that government remains youthful, dynamic, forward-looking, continuously adapting to along with finance, commerce, industry and technology. He also called for the active participation of young entrepreneurs in key sectors, while asking officials to advise reserves in consultation with the industry on the future of the country. He also called for the active participation of young entrepreneurs in key sectors, while asking officials to advise reserves in consultation with the industry on the future of the country. He also called for the active participation of young entrepreneurs in key sectors, while asking officials to advise reserves in consultation with the industry on the future of the country.



Lok Sabha clears Bill to deal with exam leaks amid ruckus

ASAD REHMAN & ANCHANA DUTT

New Delhi, July 29

WRAPPING UP A two-day debate, the Lok Sabha on Wednesday passed the Bill to Amend the Prevention of Offences (Prevention of Offences) Bill, 2014. The bill aims to strengthen the legal framework for dealing with exam leaks. The bill was passed by a majority of 300 votes. The bill is expected to be signed by the President. The bill is a landmark legislation in the history of India. It is a landmark legislation in the history of India. It is a landmark legislation in the history of India.



Opposition MPs stage a protest in the Lok Sabha during the Monsoon session of Parliament, in New Delhi on Wednesday.

Thank you, friends: Modi woos youth again as Insta reel gets 303 million views

NEW DELHI, JULY 24

Prime Minister Narendra Modi on Friday posted his second Instagram reel in 24 hours after his midnight post on anti-paper leak measures garnered over 303 million views, setting a new world record on the social media platform. Modi also

Becomes most viewed on platform in 24 hours

curb paper leaks, Modi said, "Thank you, friends. Yesterday night I got a chance to meet you. Thanks for the response to the video and for

PM chairs high-level meet with secretaries, focus on Viksit Bharat

ENS Economic Bureau

New Delhi, July 28

PRIME MINISTER Narendra Modi on Tuesday chaired the second high-level meeting with secretaries, with the focus on "accelerating progress towards the goals of Viksit Bharat", the Prime Minister's Office said in a statement.

While reviewing the agenda for ministries and departments dealing with finance and economy, commerce and industry, and technology sectors, the PM said that while significant investments are being made in infrastructure, equal priority has to be given to develop indigenous technologies and highlighted the importance of technological self-reliance and building domestic capabilities in critical sectors.

As per the statement, Modi also said new academic courses should be planned in partnership with industry so that the workforce has the skills required by emerging and future industries.

Stood steadfast for National Security and Public Welfare

Atal Bihari Vajpayee, who made cultural nationalism a part of the work culture, always placed national security and public welfare above everything else. He left an indelible mark on Indian politics through his nationalist outlook, unblemished image, and a life dedicated to the nation. While he demonstrated the power of a rising India to the world through nuclear tests and the Kargil War, he also realized the vision of good governance within the country. His vision and mission will continue to infuse strength into the resolve for a Viksit Bharat...

- Atal Ji's vision of connectivity strengthened 21st-century India.
- He dedicated his life to building a strong, prosperous, and self-reliant India.



Respectful tributes to former Prime Minister and Bharat Ratna Atal Bihari Vajpayee Ji on his death anniversary on behalf of all citizens. His dedication and spirit of service towards the all-round development of the nation continue to inspire everyone to contribute to building a developed and self-reliant India.

*Narendra Modi,
Prime Minister*

