



## INFRASTRUCTURE SCHEMES 2026 PRELIMS

For the 2025–2026 fiscal year, the Union Government has allocated approximately ₹11.21 lakh crore for infrastructure, representing about 3.1% of India's GDP. The strategy for this period emphasizes **public-private partnerships (PPP)**, urban transformation, and clean energy transition under the broader vision of *Viksit Bharat @ 2047*.

### 1. PM Gati Shakti National Master Plan:

PM Gati Shakti National Master Plan is a **transformative umbrella scheme** launched in 2021 to provide multimodal connectivity to various economic zones across India. It serves as a digital backbone that breaks ministerial silos by integrating infrastructure planning into a single [GIS-based platform](#).

#### Overview & Administrative Details

- **Ministry:** Under the [Department for Promotion of Industry and Internal Trade \(DPIIT\)](#), **Ministry of Commerce and Industry**.
- **Implementing Agency:** The **Empowered Group of Secretaries (EGoS)**, chaired by the Cabinet Secretary, is the apex body for implementation. The digital portal was developed by **BISAG-N**.
- **Scheme Type:** It is an **umbrella flagship scheme** that subsumes and aligns existing initiatives like Bharatmala, Sagarmala, and UDAN. It functions as a **Central Sector approach** for planning, though it involves heavy participation and funding for states through special assistance.
- **Funding Mechanism:** There is no separate standalone fund for the Master Plan itself; instead, projects are funded through the **respective ministries' budgets** (e.g., Railways, Roads). The Union Budget 2026 allocated approximately ₹12.21 lakh crore for capital expenditure to support these infrastructure goals.

#### Aims, Objectives & Features

- **Main Objective:** To reduce India's logistics costs from 13-14% of GDP to the global standard of **8%** and achieve a **\$5 trillion economy**.
- **Seven Engines of Growth:** The plan is driven by Roads, Railways, Airports, Ports, Mass Transport, Waterways, and Logistics Infrastructure.
- **Six Pillars:** Comprehensiveness, Prioritization, Optimization, Synchronization, Analytical, and Dynamic.
- **Digital Integration:** Uses a **GIS platform with 1,600+ data layers** to visualize forest lands, industrial parks, and existing utilities for better route planning.

#### Key Achievements (as of 2026)

- **Project Evaluation:** The Network Planning Group (NPG) has assessed over **208 big-ticket projects** worth ₹15.39 lakh crore.
- **Logistics Performance:** Helped India rise to **38th rank** in the World Bank Logistics Performance Index (up from 44th).
- **Onboarding:** Successfully integrated **44 Central Ministries** and **36 States/UTs** on the National Master Plan (NMP) platform.



- **Social Sector Utility:** Extended beyond transport to map schools, hospitals, and anganwadis, helping identify infrastructure gaps in tribal and remote areas.

### Criticisms & Challenges

- **Coordination Hurdles:** Despite the digital platform, achieving real-time coordination between state departments and central ministries remains difficult due to differing administrative speeds.
- **Private Sector Inclusion:** While recently opened to the private sector, there are concerns regarding **data security** and the level of actual private investment in long-gestation projects.
- **Technical Capacity:** Local and state-level agencies often lack the **skilled personnel** and high-tech infrastructure required to fully utilize the complex GIS tools.
- **Execution Delays:** Real-time data availability has not always translated into faster ground-level land acquisition or environmental clearances in sensitive zones

## 2. Bharatmala Pariyojana:

**Bharatmala Pariyojana** is India's **flagship umbrella programme** for the highways sector, launched in 2017 to optimize freight and passenger movement by bridging critical infrastructure gaps. It is a **Centrally Sponsored Scheme** primarily funded by the Central Government.

### Core Details

- **Ministry:** Ministry of Road Transport and Highways (MoRTH).
- **Implementing Agencies:** Primarily the **National Highways Authority of India (NHAI)**, alongside the **National Highways and Infrastructure Development Corporation Limited (NHIDCL)** and State Public Works Departments (PWDs).
- **Nature:** It is an **umbrella scheme** because it subsumed all existing highway projects, including the former National Highways Development Project (NHDP).

### Aims and Objectives

- **Logistics Efficiency:** Interconnect 550 district headquarters via minimum 4-lane highways and move 80% of freight traffic to National Highways.
- **Connectivity:** Develop economic corridors, inter-corridors, feeder routes, and border/coastal connectivity roads.
- **Trade Boost:** Enhance international and border connectivity to improve trade with neighboring countries.
- **Modernization:** Use technology (like GIS-based planning) and develop **Multi-Modal Logistics Parks** to address choke points.

### Key Features and Components

- **Economic Corridors:** Development of 26,000 km of high-capacity corridors.
- **Greenfield Expressways:** Focus on new, shorter, and jam-free routes between major hubs.
- **Infrastructure Variety:** Includes tunnels, bridges, elevated corridors, flyovers, and bypasses.

### Funding Mechanism



The project utilizes a mix of sources with an estimated Phase-I outlay of over **₹5.35 lakh crore** (which has seen revisions).

- **Central Road Fund (CRF):** Funded through a cess on petrol and diesel.
- **Market Borrowing:** Significant capital raised by NHAI.
- **Private Investment:** Implemented via Public-Private Partnership (PPP) models like **Hybrid Annuity Model (HAM)**, BOT-Toll, and EPC.

### Status Update (As of March 2026)

As of **February 2026**, the project has made steady progress toward completing Phase-I:

- **Construction:** Approximately **22,223 km** of roads have been constructed out of the 34,800 km planned for Phase-I.
- **Awards:** Projects covering **26,425 km** have been awarded to date.
- **Timeline:** The government aims to complete the remaining ~4,200 km by the end of **FY 2026-27**.

### Achievements and Criticisms

#### Achievements

**Increased Capacity:** 4-lane NH network increased by 1.4 times from 2019 to 2025.

**Freight Speed:** Average freight speed on high-speed corridors rose from ~30 km/h to **50 km/h**.

**Connectivity:** Connected over 500 districts to the NH network.

#### Criticisms and Challenges

**Financial Constraints:** Significant cost overruns and funding gaps have delayed several stretches.

**Land Acquisition:** Disputes and delays in acquiring land remain the primary bottleneck.

**CAG Observations:** An audit pointed out that nearly half the target length included existing roads already developed under older schemes.

### 3. PM Gram Sadak Yojana (PMGSY) Phase IV:

**Pradhan Mantri Gram Sadak Yojana (PMGSY) Phase IV** was approved by the Union Cabinet in September 2024 for implementation from **FY 2024-25 to 2028-29**. It is a **flagship centrally sponsored scheme**.

#### Core Details of PMGSY Phase IV

- **Ministry:** Under the [Ministry of Rural Development](#).
- **Implementing Agency:** The **National Rural Infrastructure Development Agency (NRIDA)** at the central level and **State Rural Road Development Agencies (SRRDAs)** at the state level.
- **Scheme Type:** A **Centrally Sponsored Scheme**. Originally a 100% central sector scheme in 2000, the funding pattern changed in 2015-16.
- **Funding Mechanism:** A **60:40 ratio** between the Centre and States (90:10 for North Eastern and Himalayan States/UTs). The total outlay for Phase IV is **₹70,125 crore**, with a central share of ₹49,087.50 crore.



## Aims and Objectives

- **Primary Goal:** Provide all-weather road connectivity to **25,000 previously unconnected habitations**.
- **Socio-Economic Development:** Link rural areas to essential services like **health centres, schools, and markets**.
- **Employment:** Projected to generate **40 crore human-days** of work.

## Key Features & Eligibility (Census 2011)

- **Plain Areas:** Habitations with a population of **500+**.
- **Special Areas:** Habitations with **250+** in North Eastern states, Hill states/UTs, and Aspirational Districts.
- **LWE-Affected Districts:** Habitations with **100+** population.
- **Modern Standards:** Focus on **Green Technologies** like Cold Mix, waste plastics, Fly Ash, and Steel Slag.
- **Planning:** Utilization of the **PM Gati Shakti portal** for road alignment and DPR preparation.

## Update and Achievements (as of 2026)

- **Physical Progress:** As of late 2025/early 2026, over **7.87 lakh km** of roads have been completed across all phases, connecting approximately **1.8 lakh habitations**.
- **Strategic Momentum:** By **March 2026**, Phase IV implementation has achieved significant momentum with a "cluster approach" for remote and border-sharing blocks.
- **Maintenance:** Real-time monitoring is conducted via the **eMARG** platform and the **Quality Monitoring System (QMS)** mobile app.

## Criticism and Challenges

- **Financial Strain on States:** The 40% funding requirement is often a burden for financially weaker states, leading to delays in project starts.
- **Maintenance Issues:** While new roads are built, the maintenance of existing networks remains a challenge due to insufficient state funds and varying quality standards.
- **Land Acquisition:** Delays often stem from land availability issues, as land must be provided by the state government without central compensation.

## 4. Reform Express initiative

As of 2026, the expansion of the Indian Railways is primarily driven by the **PM Gati Shakti National Master Plan** and the **Reform Express** initiative. These frameworks aim to transform the network into a modern, efficient, and sustainable system.

### Core Framework & Administration

- **Ministry:** **Ministry of Railways**, Government of India.
- **Implementing Agencies:** The **Railway Board** provides central administration. Specific projects are handled by specialized bodies:
  - **NHSRCL:** High-speed rail corridors.
  - **DFCCIL:** Dedicated Freight Corridors.



- **RVNL, IRCON, & Zonal Railways:** General infrastructure and network expansion.
- **Scheme Classification:** It functions as a **Central Sector Scheme**, as Indian Railways is a commercial undertaking of the Central Government, financed largely through its own internal revenue and central budgetary support.
- **Flagship Status:** It is a **flagship initiative** under the broader **PM Gati Shakti** umbrella.

### Aims, Objectives & Features

- **Primary Aims:** Achieving "**Viksit Bharat**" through regional integration, passenger convenience, and enhanced logistics efficiency.
- **Key Objectives:**
  - **Decongesting Routes:** Multi-tracking (tripling/quadrupling) saturated lines to improve punctuality.
  - **Modernisation:** Overhauling legacy systems using advanced technology under the **Reform Express**.
  - **Connectivity:** Expanding the network to underserved and tribal regions.
- **Strategic Features:**
  - **High-Speed Rail:** Development of **seven new corridors** (e.g., Delhi-Varanasi, Mumbai-Pune).
  - **Green Mobility:** Introduction of **Hydrogen-powered trains** and achieving nearly **100% electrification** (99.6% as of March 2026).
  - **Passenger Experience:** Rollout of **Vande Bharat Sleeper** and **Amrit Bharat** trains, and development of the **SwaRail SuperApp**.

### Funding Mechanism (Union Budget 2026-27)

- **Record Allocation:** A historic capital expenditure (Capex) outlay of **₹2,93,030 crore**.
- **Budgetary Support:** The central government provides approximately **₹2.78 lakh crore**, financing about **95%** of the Capex.
- **Extra-Budgetary Resources:** Remaining funds are sourced through internal revenue, borrowings (e.g., via **IRFC**), and Public-Private Partnerships (PPP).

### Achievements (Updated 2026)

- **Network Expansion:** Approval of **100 major projects** in FY 2025-26 covering over **6,000 km**.
- **Electrification:** Completion of electrification for **69,873 route kilometers**, representing 99.6% of the broad gauge network.
- **Station Redevelopment:** Over **1,337 stations** identified under the **Amrit Bharat Station Scheme**, with work commenced on 1,198 of them.
- **Safety:** Widespread implementation of **Kavach 4.0** safety technology and use of AI for real-time monitoring.

### Criticism & Challenges

- **Project Delays:** Despite the use of the **PRAGATI** platform, some complex inter-ministerial issues continue to cause delays in specific high-impact projects.
- **Financial Sustainability:** Reliance on heavy central budgetary support due to internal revenue being consumed by working expenditures (pensions, salaries, and maintenance).
- **Complexity of Technology:** Integration of high-end technologies like Hydrogen trainsets and AI-driven systems requires significant technical skill and infrastructure adaptation



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**Duration:** 12 months

**Mode :** Through online class

**Timing :** 9.00 p.m to 10.30 p.m

**Total Fees structure income slab wise:**

Below ₹2.5 lakh per annum	: ₹3000/-
Between ₹2.5 lakh to ₹5 lakh pa	: ₹6000/-
Between ₹5 lakh to ₹8 lakh pa	: ₹12000/-
Between ₹8 lakh pa to ₹10 lakh pa	: ₹24000/-
Above ₹10 lakh pa	: ₹60000/-

**Course include:**

**Inclusive coverage of all Preliminary subjects (includes CSAT)**

**Inclusive coverage of all Mains subject (includes Ethics subject)**

**Monthly preliminary mock test**

**NOTE: Income here include individual's self income and family income**

## OFFLINE COURSE DETAILS

**Duration :** 12 month (paid) + Free access to all till succeeding in civil service exam

**Mode :** Physical classroom+ Online

**Timing :** 7.30 a.m to 9.30 p.m

**Total Fees structure income slab wise:**

Below ₹2.5 lakh per annum	: ₹12000/-
Between ₹2.5 lakh to ₹5 lakh pa	: ₹24000/-
Between ₹5 lakh to ₹8 lakh pa	: ₹48000/-
Between ₹8 lakh pa to ₹10 lakh pa	: ₹60000/-
Above ₹10 lakh pa	: ₹80000/-

**Course includes:**

**Includes above all Online course features**

**Regular mains writing practice and mock test**

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## 5. Maritime Development Fund:

The **Maritime Development Fund (MDF)** is a dedicated financial vehicle established to provide long-term, low-cost financing for India's maritime sector, specifically targeting shipbuilding, ship repair, and port infrastructure.

Overview as of 2026

- **Ministry:** [Ministry of Ports, Shipping and Waterways \(MoPSW\)](#).



- **Implementing Agency:** Overseen by a **Governing Council** comprising representatives from relevant ministries; operationalized through selected **Fund Managers** and specialized agencies.
- **Scheme Type:** It is a **Central Sector Scheme** (100% funded/controlled by the Center for its direct components) and serves as a **flagship initiative** under the broader **Maritime Amrit Kaal Vision 2047** and the **Sagarmala Programme**.
- **Total Corpus:** ₹25,000 crore to be utilized over 10 years (2026–2036).

### Aims and Objectives

- **Financial Support:** Provide structured, affordable financing for long-gestation maritime projects.
- **Self-Reliance:** Reduce dependence on foreign-flagged vessels and boost the share of Indian-flagged ships in global cargo to **20% by 2047**.
- **Economic Goals:** Attract investments up to ₹1.5 lakh crore and generate 9–11 lakh jobs by 2030.
- **Global Competitiveness:** Modernize ports, expand inland waterways, and position India among the top five global shipbuilding nations.

### Funding Mechanism & Features

The MDF operates via two distinct pillars:

- **Maritime Investment Fund (MIF):** A ₹20,000 crore component where the **Government contributes 49%** as equity, with the remaining 51% mobilized from institutional investors, major ports, and the private sector.
- **Interest Incentivization Fund (IIF):** A ₹5,000 crore component funded **entirely by the Government** to provide interest subsidies, reducing the effective cost of debt for projects.
- **Infrastructure Status:** Large ships are classified as infrastructure assets, facilitating easier access to credit.

### Achievements (Updated May 2026)

- **Budgetary Hike:** The Union Budget 2026-27 increased the MoPSW allocation to ₹5,164.8 crore (a 48% hike), with **₹1,000 crore specifically earmarked for the MDF** for FY27.
- **Cluster Development:** Initiated the development of mega **Shipbuilding Clusters** with projected capacities of 1.0 to 1.2 million Gross Tonnage (GT) each.
- **Strategic MoUs:** Formed vessel-owning joint ventures between the [Shipping Corporation of India](#) and oil PSUs to reduce reliance on foreign fleets.
- **Green Initiatives:** Launched the **Harit Nauka Guidelines** to promote green hydrogen and electric propulsion in inland vessels.

### Criticism and Challenges

- **Private Mobilization Issues:** Difficulty in raising the 51% private/institutional share for the MIF has led to initial disbursement delays.
- **High Costs:** Indian shipbuilding remains 15–20% more expensive than competitors like China or South Korea due to high capital costs and tax complexities.



- **Execution Gaps:** Bureaucratic hurdles in land acquisition for new clusters and environmental clearance delays for port expansion.
- **Infrastructure Limitations:** Existing major ports often lack the draft depth required for the world's largest modern vessels, necessitating expensive dredging

## 6. PM Awas Yojana (Urban) 2.0:

**Pradhan Mantri Awas Yojana (Urban) 2.0** is an extension of the government's "Housing for All" mission, launched in **September 2024** to address the housing needs of **1 crore (10 million)** urban poor and middle-class families over five years (2024–2029).

### Core Identity & Administration

- **Ministry:** [Ministry of Housing and Urban Affairs \(MoHUA\)](#).
- **Implementing Agencies:** States, Union Territories (UTs), and Primary Lending Institutions (PLIs) like banks and HFCs.
- **Scheme Type:** Primarily a **Centrally Sponsored Scheme (CSS)**.
  - *Exception:* The **Interest Subsidy Scheme (ISS)** vertical is a **Central Sector Scheme** (100% centrally funded).
- **Status:** It is a **flagship mission** of the Government of India.

### Aims & Objectives

- **Target:** Provide assistance to **1 crore** eligible urban families to construct, purchase, or rent an all-weather pucca house.
- **Affordability:** Reduce the financial burden on EWS, LIG, and MIG families through subsidies and interest relief.
- **Modernization:** Promote disaster-resilient, eco-friendly, and innovative construction technologies.
- **Inclusivity:** Prioritize vulnerable groups including widows, single women, SC/STs, minorities, transgenders, and Safai Karmis.

### Funding Mechanism & Features

- **Total Outlay:** Approximately **₹10 lakh crore**, with a central subsidy commitment of **₹2.30 lakh crore**.
- **Cost Sharing (CSS components):**
  - **60:40** for most states.
  - **90:10** for NE states, Himalayan states, and UTs with legislatures (Delhi, J&K, Puducherry).
  - **100% Central funding** for UTs without legislatures.
- **The Four Verticals:**
  1. **Beneficiary Led Construction (BLC):** Individual families get up to **₹2.50 lakh** to build on their own land.
  2. **Affordable Housing in Partnership (AHP):** Financial assistance for houses built by States/UTs/Private sector.
  3. **Affordable Rental Housing (ARH):** Focus on rental stock for urban migrants and industrial workers.
  4. **Interest Subsidy Scheme (ISS):** **4% interest subsidy** on the first **₹8 lakh** of a loan (up to ₹25 lakh loan value) for a 12-year tenure. Max subsidy is **₹1.80 lakh**.



## 2026 Update & Achievements (Status as of May 2026)

- **Sanctions:** More than **10 lakh houses** have been sanctioned under the 2.0 phase as of January 2026.
- **Legacy Progress:** Since the original 2015 launch, over **1.22 crore houses** have been sanctioned, with **98.1 lakh completed** by early 2026.
- **Campaigns:**
  - **Angikaar 2025** concluded in January 2026, facilitating the completion of 2 lakh houses and grounding of 2.2 lakh new 2.0 projects.
  - **Angikaar 2026** was launched in May 2026 to focus on last-mile outreach and occupancy of AHP houses.
- **Affordability Measures:** In late 2025, the government rationalized GST on key construction materials (cement, marble, bricks) to further lower costs.

## Criticism & Challenges

- **Incomplete Targets:** While sanctions are high, there is a gap between "sanctioned" and "completed/delivered" houses, leading to delays for beneficiaries.
- **State Participation:** Delays in fund release often occur when states fail to provide their mandatory matching share.
- **Urban Migration Pressure:** Critics argue the scheme struggles to keep pace with rapid urbanization and the rising cost of land in tier-1 cities.
- **Complex Documentation:** Mandatory Aadhaar and digital geo-tagging requirements can be barriers for the least-literate or most vulnerable sections

## 7. Urban Challenge Fund:

The **Urban Challenge Fund (UCF)** is a **Centrally Sponsored Scheme** launched in early 2026 by the Ministry of Housing and Urban Affairs (MoHUA). It represents a paradigm shift from traditional grant-based funding to a **market-linked**, reform-driven approach to urban development.

## Aims and Objectives

- **Transform Cities into Growth Hubs:** Support projects that enhance economic productivity and urban resilience.
- **Catalyse Private Investment:** Leverage **₹1 lakh crore** of central assistance to trigger a total investment of **₹4 lakh crore** over five years.
- **Promote Reform-Driven Growth:** Link funding to tangible improvements in urban governance, financial systems, and planning.
- **Achieve Viksit Bharat @2047:** Position cities as the primary engines of India's long-term economic vision.

## Funding Mechanism & Features

- **Structure:** The Union Government provides **25%** of project costs. Cities must raise at least **50%** from market sources (bonds, loans, PPPs), with the remaining **25%** covered by States, ULBs, or further market finance.



- **Outlay Breakdown:** Of the ₹1 lakh crore total, ₹90,000 crore is for projects, ₹5,000 crore for project preparation, and **₹5,000 crore** for a [Credit Repayment Guarantee Sub-Scheme \(CRGSS\)](#) to help Tier-II and Tier-III cities access credit.
- **Verticals:** Focuses on **Creative Redevelopment** (city cores), **Cities as Growth Hubs** (economic nodes), and **Water & Sanitation**.
- **Selection:** Projects are selected through a competitive, transparent "**challenge mode**".

#### Update as of May 2026

- **Operational Guidelines:** Officially launched by the Union Minister in **April 2026**.
- **Timeline:** The scheme is operational from **FY 2025–26 to FY 2030–31**, with an extension possible until 2033–34.
- **Status:** Funds are expected to start flowing to cities by **September 2026** following a formal review of project proposals.

#### Achievements & Criticism (2026)

##### Aspect

##### Details

**Achievements** **Digital Ecosystem:** Launched an **e-directory** linking cities with credit rating agencies and banks. **Consensus:** Signed MoUs with all States to ensure collaborative implementation. **Market Readiness:** Catalysed interest from international financial institutions and private equity.

**Criticism** **Market Bias:** Risk that revenue-backed projects will prioritize wealthy zones over slums. **Capacity Gaps:** Many smaller Urban Local Bodies (ULBs) lack the technical expertise to structure complex financial deals. **Debt Burden:** High existing debt in states like Tamil Nadu and Uttar Pradesh may hinder their ability to contribute the required 25% share.

#### 8. Jal Jeevan Mission:

As of May 2026, the **Jal Jeevan Mission (JJM)** remains a cornerstone of India's rural development, having recently transitioned into its next phase, **Jal Jeevan Mission 2.0**, following an extension of the original 2024 deadline to **December 2028**.

#### Core Identity and Administration

- **Ministry:** **Ministry of Jal Shakti** (specifically the Department of Drinking Water and Sanitation).
- **Classification:** It is a **Centrally Sponsored Scheme (CSS)**.
- **Scope:** It is a **Flagship Scheme** of the Government of India.
- **Implementing Agency:** At the national level, the **National Jal Jeevan Mission**; at the state level, **State Water and Sanitation Missions (SWSM)**; and at the district level, **District Water and Sanitation Missions (DWSM)**.



## Aims and Objectives

The primary aim is to provide a **Functional Household Tap Connection (FHTC)** to every rural household.

- **Service Level:** Ensuring **55 litres per capita per day (lpcd)** of potable water.
- **Priority Areas:** Focusing on water quality-affected areas (e.g., arsenic/fluoride-hit), drought-prone/desert regions, and Japanese Encephalitis-Acute Encephalitis Syndrome (JE/AES) affected districts.
- **Institutional Access:** Providing tap water to schools, Anganwadi centres, and public health buildings.

## Funding Mechanism

Funding for the original mission was ₹3.60 lakh crore. For **JJM 2.0 (2026-2028)**, the total outlay has been enhanced to **₹8.69 lakh crore**.

- **Himalayan & North-Eastern States:** 90 (Central) : 10 (State).
- **Other States:** 50 (Central) : 50 (State).
- **Union Territories:** 100% Central funding.

## Key Features

- **Community Managed:** Emphasizes *Jan Bhagidari* (people's participation) with 50% representation of women in **Pani Samitis** (Village Water and Sanitation Committees).
- **Technological Monitoring:** Uses a real-time [JJM Dashboard](#) and sensor-based IoT for monitoring water supply and quality.
- **Integrated Water Management:** Focuses on source sustainability, greywater reuse, and rainwater harvesting.

## 2026 Status and Achievements

- **Household Coverage:** As of May 2026, approximately **81.87%** (over **15.84 crore**) of rural households have tap water connections, up from just 16.7% (3.23 crore) in 2019.
- **Certified States:** 11 States/UTs (including Goa, Telangana, Haryana, and Gujarat) have achieved **100% "Har Ghar Jal"** certification.
- **Public Institutions:** Coverage has reached nearly **9.3 lakh schools** and **9.7 lakh Anganwadi centres**.

## Criticism and Challenges

- **Infrastructure vs. Functionality:** Critics note that "taps in homes" do not always mean "water in taps." An assessment found only **76%** of household tap connections were fully functional when quantity, quality, and regularity were combined.
- **Source Sustainability:** Over-reliance on groundwater leads to many connections running dry within a year due to depleting water tables.
- **Quality Concerns:** Persistent geogenic contamination (arsenic and fluoride) in states like West Bengal and Punjab remains a hurdle.
- **Last-Mile Hurdles:** Only about **26% of districts** have achieved universal coverage, with large states and difficult terrains (e.g., Chhattisgarh, Northeast) lagging behind



## 9. City Economic Regions (CERs):

The **City Economic Regions (CER)** initiative is a new urban development strategy announced in the **Union Budget 2026-27**. It moves away from viewing cities as isolated administrative units, instead planning them as integrated economic ecosystems to drive growth in Tier-2 and Tier-3 cities.

### Core Framework of CERs (2026)

- **Ministry:** [Ministry of Housing and Urban Affairs \(MoHUA\)](#).
- **Implementing Agency:** Jointly executed by **State Governments** and **Urban Local Bodies (ULBs)**, often through a Public-Private Partnership (PPP) model.
- **Scheme Type:** Operates as a **Centrally Sponsored Scheme (CSS)**.
- **Classification:** It is considered a **Flagship Scheme** under the government's renewed urban push for "Viksit Bharat".

### Aims, Objectives, and Features

- **Primary Aim:** To develop cities as "engines of growth" by leveraging the **economic power of agglomeration** beyond standard municipal boundaries.
- **Specific Objectives:**
  - **Mainstreaming Tier-2/3 Cities:** Reducing population pressure on major metros by strengthening infrastructure in cities with over 5 lakh people.
  - **Economic Mapping:** Identifying specific growth drivers for each region (e.g., logistics, tourism, or manufacturing).
  - **Temple Town Development:** Specialized focus on creating faith-based economic circuits.
- **Key Features:**
  - **Challenge Mode:** Funds are awarded through a competitive "challenge" where states must prove project readiness.
  - **Reform-cum-Results Financing:** Funding is linked to achieving specific urban reforms and tangible outcomes.
  - **Regional Integration:** Planning focuses on connectivity between nearby towns to form a cohesive network.

### Funding Mechanism

- **Total Outlay:** ₹5,000 crore per identified region, spread over five years.
- **2026-27 Allocation:** The [Ministry of Finance](#) has initially allocated ₹2,000 crore for CERs and regional medical hubs for the first fiscal year.
- **PPP Model:** Significant reliance on **Public-Private Partnerships** and market-based instruments like municipal bonds to supplement central funding.

### 2026 Status and Achievements

As of May 2026, the scheme has moved from conception to its first phase of implementation:



- **Selected Phase-1 Regions:** Seven regions have been shortlisted, including **Bengaluru, Pune, Surat, Varanasi, Visakhapatnam**, the **Bhubaneswar-Puri-Cuttack** tri-city cluster, and the **Coimbatore-Erode-Tiruppur** cluster.
- **Diagnostic Completion:** NITI Aayog has completed "as-is" diagnostics and SWOT analyses for these initial hubs to establish their economic visions.

### Criticism and Challenges

- **Financial Risk:** Critics argue the budget signals a "withdrawal of direct funding," placing high execution and financial risks on under-funded Urban Local Bodies.
- **Capacity Issues:** There are concerns that smaller cities lack the **institutional capacity** and professional cadres needed to manage complex PPP projects effectively.
- **Execution Gaps:** Some analysts point to previous missions like the Smart Cities Mission, noting that technocratic fixes (like command centers) sometimes ignored basic needs like drainage and affordable housing

### 10. Purvodaya Plan:

The **Purvodaya Plan** (or Mission Purvodaya) is a comprehensive regional development initiative designed to transform **Eastern India**—specifically **Bihar, Jharkhand, West Bengal, Odisha, and Andhra Pradesh**—into a major economic growth engine.

#### Aims and Objectives

The primary aim is the all-round development of the eastern region to help achieve the **Viksit Bharat 2047** vision.

- **Infrastructure Enhancement:** Developing road connectivity (expressways like Patna-Purnea), bridges, power, and water projects.
- **Industrial Transformation:** Establishing an **Integrated Steel Hub** to leverage the region's 80% share of India's iron ore reserves.
- **Human Resource Development:** Strengthening educational and skill-development institutions, including new ITIs and medical colleges.
- **Economic Opportunity:** Driving growth through industrial corridors, manufacturing clusters, and MSME support.

#### Key Features & Update (2026)

The **Union Budget 2026-27** significantly expanded the scope of Purvodaya with several new initiatives:

- **Tourism Focus:** Creation of **five major tourism destinations**, one in each Purvodaya state, and a specialized **Buddhist Circuit** spanning six North-Eastern states.
- **Industrial Corridors:** Integrated development of the **East Coast Industrial Corridor**, with **Durgapur** emerging as a critical connecting node.
- **Green Mobility:** Provision for **4,000 electric buses** to improve sustainable transportation and last-mile connectivity for tourists and locals.
- **Irrigation:** Priority funding for the **Polavaram Irrigation Project** in Andhra Pradesh to enhance food security.



### Scheme Classification & Funding

- **Ministry:** Ministry of Steel (for Mission Purvodaya) in collaboration with other relevant ministries like Tourism, Road Transport, and Finance.
- **Implementing Agency:** Jointly managed by **Central Ministries, State Governments,** and bodies like the **Joint Plant Committee (JPC)** and **CII**.
- **Scheme Type:** Functionally operates as an **Umbrella Initiative** that integrates various sector-specific schemes (Central Sector and Centrally Sponsored) to focus them on the eastern region.
- **Funding Mechanism:** Primarily funded through **Central Government allocations** (specifically increased in the 2024 and 2025 budgets), supplemented by state-level investments and private-sector agreements valued at approximately **₹1.8 lakh crore** as of 2025.

### Achievements & Criticism (2026)

#### Achievements

**Industrial Scale:** Signing of major agreements, such as the 12 million tonne integrated steel plant by ArcelorMittal-Nippon Steel in Odisha.

**Infrastructure Progress:** Approval of the **Amritsar-Kolkata Industrial Corridor** node at Gaya and multiple new expressway projects.

**Service Integration:** Successful deployment of the first phase of **e-buses** and initiation of destination-based tourism strategies.

#### Criticism

**Regional Exclusion:** States like **Chhattisgarh**, though rich in resources and geographically adjacent, have been excluded from the specific Purvodaya framework.

**Slow Implementation:** Critics point to delays in ground-level execution for complex multi-modal logistics hubs.

**Funding Disparities:** Concerns that funding is heavily skewed towards certain states (like Bihar and Andhra Pradesh) due to political considerations.

### 11. North East Infrastructure (NESIDS):

The **North East Special Infrastructure Development Scheme (NESIDS)** is a dedicated initiative for the eight North Eastern States of India, focusing on bridging critical gaps in both physical and social infrastructure.

#### Overview (Status as of 2026)

- **Ministry:** Ministry of Development of North Eastern Region (MDoNER).
- **Scheme Type:** [Central Sector Scheme](#) (100% funding by the Central Government).
- **Structure:** Restructured in 2022 into two specific components:
  - **NESIDS-Roads:** Managed by the [North Eastern Council \(NEC\)](#).
  - **NESIDS-Other Than Road Infrastructure (OTRI):** Managed directly by MDoNER.



- **Implementing Agencies:** Primarily the State Government departments (e.g., PWD, Health Department) of the eight North Eastern states.

### Aims and Objectives

- **Bridge Infrastructure Gaps:** Supplements existing central/state schemes to fund projects that would otherwise remain uncovered.
- **Support Tourism:** Prioritises projects that improve connectivity and facilities for the tourism sector.
- **Social Development:** Focuses on primary and secondary levels of education and healthcare.
- **Inclusive Growth:** Aims to ensure remote areas are integrated into the regional economy through improved power and water supply.

### Funding and Features

- **Funding Mechanism:** 100% centrally funded. Funds are typically released in instalments: an initial token amount (₹10 lakh) for tendering, followed by 40% upon work award, and the remaining 60% based on progress reviews.
- **Project Size:** Under NESIDS-OTRI, projects generally range between [₹5 crore and ₹50 crore](#).
- **Non-Lapsable:** Funds are geared toward ensuring projects are not stalled by annual budget expirations.

### Achievements (As of 2026)

- **Project Volume:** Between FY 2023-24 and early 2026, [82 projects costing ₹4,703.81 crore](#) were sanctioned.
- **Infrastructure Completion:** Over [1,098 projects](#) under the OTRI component (including legacy projects) have been completed as of latest reports.
- **Regional Impact:** An IIM Shillong study (2025) highlighted that road projects have significantly [enhanced trade and mobility](#) and aligned with Sustainable Development Goals.

### Criticisms

- **Implementation Delays:** Difficult terrain and unpredictable weather in the North East often lead to missed timelines.
- **Administrative Gaps:** Critics point to a medium-delivery system where limited administrative capacity at the state level hinders faster completion and stricter accountability.
- **Uneven Progress:** While connectivity has improved, social sector infrastructure (education and health) has seen slower relative growth in more remote hilly areas

### 12. Industrial Training Institutes (ITIs):

As of 2026, the primary framework for Industrial Training Institutes (ITIs) is governed by the **PM-SETU (Pradhan Mantri Skilling and Employability Transformation through Upgraded ITIs)** scheme, a major initiative designed to modernize the vocational training ecosystem.

### Core Identity and Governance

- **Ministry:** [Ministry of Skill Development and Entrepreneurship \(MSDE\)](#).



- **Implementing Agency:** The [Directorate General of Training \(DGT\)](#) is the apex body for policy and standards, while day-to-day administration rests with **State Governments**.
- **Scheme Type:** It is a **Centrally Sponsored Scheme (CSS)**.
- **Classification:** It is a **Flagship Scheme** under the Prime Minister's package for skilling.

Directorate General of Training +4

### Aims and Objectives

The overarching goal is to transform ITIs into "government-owned, industry-managed" aspirational institutes.

- **Modernization:** Upgrading 1,000 Government ITIs using a **Hub and Spoke model** (200 Hubs, 800 Spokes).
- **Industry Alignment:** Redesigning courses for "new-age" sectors like AI, robotics, and renewable energy.
- **Global Standards:** Setting up 5 **National Centres of Excellence (NCOE)** at select [National Skill Training Institutes \(NSTIs\)](#).
- **Scale:** Target to skill **20 lakh youth** over five years.

### Funding Mechanism (Total Outlay: ₹60,000 Crore)

The funding is shared between the Centre, States, and Industry partners:

- **Central Share:** ₹30,000 Crore (50%) — notably, 50% of this central share is co-financed by the [World Bank](#) and the Asian Development Bank.
- **State Share:** ₹20,000 Crore (~33%).
- **Industry Share:** ₹10,000 Crore (~17%).

### Key Features as of 2026

- **Industry-led SPVs:** Special Purpose Vehicles (SPVs) manage each upgraded ITI to ensure curriculum remains relevant to local industry needs.
- **Mandatory OJT:** Inclusion of **150 hours of On-the-Job Training (OJT)** or group projects to bridge the gap between classroom and workplace.
- **Dual System of Training (DST):** Enhanced focus on combined institutional and industrial training.

### Achievements and Progress (2026 Update)

- **Network Expansion:** Total ITIs have grown to over **14,600** (approx. 3,300 Government and 11,300 Private).
- **Curriculum Revamp:** Over 169 courses now offered, including high-tech trades like drone technology and EV maintenance.
- **Trainer Development:** Capacity built to train **50,000 instructors** through upgraded NSTIs to maintain teaching quality.

### Criticisms and Challenges

- **Infrastructure Gaps:** Despite recent funding, many older ITIs still struggle with outdated equipment and digital divides in rural areas.



- **Perception Problem:** Vocational training is still often viewed as a "second-best" option compared to formal academic degrees.
- **Regional Disparity:** Skilling infrastructure remains concentrated in industrial hubs, leaving many districts with limited access to quality training.
- **Employment Outcomes:** Critiques persist regarding the actual wage-premium and long-term career growth of ITI graduates in the formal sector.

### 13. Interest-Free Loans to States:

The **Scheme for Special Assistance to States for Capital Investment (SASCI)** provides **50-year interest-free loans** to state governments to boost capital expenditure (Capex). Initially launched in 2020-21 during the COVID-19 pandemic, it has since evolved into a critical tool for promoting national infrastructure and state-level reforms.

#### Core Details (As of 2026)

- **Aims & Objectives:** To assist states in boosting productive capital expenditure and catalyzing overall investment in the economy. It also incentivizes citizen-centric reforms and sector-specific projects.
- **Funding Mechanism:** **50-year interest-free loans** provided over and above the normal borrowing limits of states.
- **Nodal Ministry:** [Ministry of Finance](#).
- **Implementing Agency:** **Department of Expenditure** (specifically the Public Finance-States Division).
- **Scheme Type:** It is a **Central Sector (CS) Scheme**. Unlike Centrally Sponsored Schemes (CSS) where costs are shared, the Center provides 100% of the loan amount.
- **Classification:** While not always explicitly labelled as such in all documents, it is treated as a major **Umbrella Scheme** because it encompasses various reform-linked "Parts" (e.g., Mining, Tourism, Urban Reforms).

#### Key Features & Update 2026

- **Budgetary Outlay:** For FY 2026-27, the allocation has been significantly increased to **₹2 lakh crore**, up from ₹1.5 lakh crore in 2025-26.
- **Multi-Part Structure:** The scheme is divided into parts (Part-I to Part-X):
  - **Part-I (Untied):** Roughly ₹68,000 crore for capital projects of the states' choice.
  - **Reform-Centric Parts:** Includes incentives for **Mining Sector Reforms** (₹5,000 crore), **Urban Reforms**, **Tourism** (Iconic Tourist Centres), and **Land Reforms**.
- **Mandatory Conditions:** To avail funds, states must comply with the naming and branding of all Centrally Sponsored Schemes (CSS) and maintain transparency in fund flow.

#### Achievements (2020–2026)

- **Increased Capex:** State capital spending reached **2.7% of GDP** in 2024-25, up from 2.2% in 2021-22.
- **Total Disbursal:** Since inception, over **₹4.25 lakh crore** has been released as 50-year interest-free loans to states.



- **Infrastructure Growth:** Enabled the sanctioning of numerous projects, including 40 iconic tourist centres across 23 states for over ₹3,295 crore.
- **Top Beneficiaries:** States like **Uttar Pradesh, Bihar, and Madhya Pradesh** have consistently been top recipients by meeting reform criteria.

### Criticism & Challenges

- **Uneven Utilization:** Utilization is highly inconsistent; while states like Maharashtra and Madhya Pradesh show >90% uptake, others like **Kerala (69.7%) and Telangana (57.5%)** lag significantly due to fiscal or administrative constraints.
- **Flat Own-Revenue Spending:** Critics note that while central assistance has increased, states' capital spending from their **own revenues** has remained largely flat, suggesting a substitution effect rather than a net increase in all cases.
- **Conditionalities:** Some states have criticized the mandatory branding requirements and rigid reform criteria as an infringement on fiscal autonomy.

### 14. Asset Monetization Phase II:

**Asset Monetization Phase II**, officially known as **National Monetisation Pipeline (NMP) 2.0**, was launched on **February 23, 2026**. Building on the first phase (FY22–25), NMP 2.0 targets a significantly higher monetisation potential of **₹16.72 lakh crore** over a five-year period from **FY 2025–26 to FY 2029–30**.

#### Aims and Objectives

- **Asset Recycling:** Unlocking the economic value of underutilised or "brownfield" public assets to fund new infrastructure projects (greenfield).
- **Fiscal Space:** Reducing the government's budgetary outgo and debt-to-GDP ratio by leveraging private capital for public sector capital expenditure (CAPEX).
- **Operational Efficiency:** Enhancing the management and efficiency of existing public assets through private sector participation and modern logistics.
- **Investor Visibility:** Providing a clear, medium-term roadmap to attract global and domestic investors, including sovereign wealth funds and insurance companies.

#### Key Features and Funding

- **Total Potential:** Estimated at ₹16.72 lakh crore, with roughly **₹5.8 lakh crore** expected from direct private sector investment.
- **Sectors Covered:** Spans 12 major sectors, with **highways (26%)** and **power (17%)** being the largest contributors. Other sectors include railways, aviation, telecom, and mining.
- **Funding Mechanism:** Utilises structured frameworks like:
  - **Toll-Operate-Transfer (ToT):** Common in the roads sector.
  - **InvTs & REITs:** Securitising cash flows from assets like transmission towers or pipelines.



- **Leasing/Concessions:** Long-term leases where the government retains ownership but transfers operational rights.
- **Revenue Flow:** Proceeds flow to the **Consolidated Fund of India** (for Central Ministry assets), respective **PSUs**, or **State Consolidated Funds** depending on the asset owner.

#### Governance and Administrative Details

- **Ministry:** Under the **Ministry of Finance**.
- **Implementing Agency:** **NITI Aayog** developed the pipeline in consultation with line ministries. A **Core Group of Secretaries on Asset Monetisation (CGAM)**, chaired by the **Cabinet Secretary**, monitors progress.
- **Scheme Type:** It is a **Central Sector initiative** rather than a typical grant-based scheme; it is a strategic policy framework to recycle central government assets.
- **Classification:** It acts as an **umbrella framework** for monetisation across various central ministries and public sector entities.

#### Achievements (Updated as of 2026)

- **NMP 1.0 Success:** The first phase (FY22–25) achieved nearly **90% of its ₹6 lakh crore target**, raising approximately **₹5.3 lakh crore**.
- **Capital Recycling:** Successfully raised over ₹1.4 lakh crore specifically for road infrastructure development through ToT and InvIT models in the previous years.
- **Institutional Capacity:** Developed "best practices" and standard operating procedures (SOPs) that are now being scaled in Phase II.

#### Criticism and Challenges

- **Execution Risks:** Skepticism regarding the ambitious ₹16.72 lakh crore target, which is 2.6 times higher than Phase I.
- **Monopoly & Cronyism:** Concerns that the allocation of assets may favor select large corporates, leading to market concentration or cronyism.
- **Consumer Impact:** Potential for increased costs for the public (e.g., higher tolls or user fees) once private operators take over maintenance.
- **Complex Regulation:** Jurisdictional and regulatory overlaps between line ministries can slow down time-bound results

### 15. NaBFID Credit Enhancement:

The **National Bank for Financing Infrastructure and Development (NaBFID)** is India's principal development financial institution (DFI), established to bridge long-term funding gaps in the infrastructure sector. As of 2026, it is being repositioned as a global-standard institution, potentially rebranding as the **Infrastructure Development Bank (IDB)**.

#### 1. Credit Enhancement Facility (CEF)

The Credit Enhancement (CE) product is a key strategic tool designed to "wrap" infrastructure bonds with a guarantee, making them more attractive to institutional investors.

- **Aims & Objectives:**



- **Deepen Bond Markets:** Shift infrastructure financing from traditional bank loans to corporate bonds.
- **Boost Credit Ratings:** Improve bond ratings (e.g., from 'A' to 'AA' or 'AA+') to meet the investment mandates of pension and insurance funds.
- **Crowd-in Capital:** Attract private and foreign "patient capital" into the National Infrastructure Pipeline (NIP).
- **Mechanism:** NaBFID provides an irrevocable contingent line of credit or a first-loss guarantee for a portion of a bond's principal and interest.
- **Target Sectors:** Primarily renewable energy, annuity-based road projects, and urban local bodies.

## 2. Institutional Framework & Governance

- **Ministry:** Functions under the **Department of Financial Services, Ministry of Finance.**
- **Implementing Agency:** **NaBFID itself** serves as the implementing body, regulated by the **Reserve Bank of India (RBI)** as an All-India Financial Institution (AIFI).
- **Scheme Type:** It is **not a scheme** (central sector or sponsored) in the traditional sense, but a **statutory corporate body** established by an Act of Parliament (NaBFID Act, 2021). It acts as a **flagship institution** for the National Infrastructure Pipeline.

## 3. Funding Mechanism & Features

- **Capital Base:** Authorized share capital of **₹1 lakh crore**, with an initial government infusion of **₹20,000 crore** and a **₹5,000 crore grant**.
- **Market Borrowing:** Sources funds by issuing tax-free/taxable bonds and tapping multilateral credit lines (e.g., World Bank, IFC).
- **Product Suite:** Offers term loans (long-tenor up to 20-50 years), green bonds, take-out financing, and transaction advisory services.

## 4. Status Update (May 2026)

- **Total Sanctions:** Expected to reach **₹3 lakh crore** by March 2026. As of early 2026, it has already sanctioned over **₹2.5 lakh crore**.
- **Recent Achievement:** Launched its first credit-enhanced bond in late 2025 and plans to cover **₹4,000–5,000 crore** in credit exposure for infra-bonds in FY26.
- **New Initiatives:** Expanding into green finance, data centres, and urban metros; developing a sector-wide data repository for project monitoring.

## 5. Criticism & Challenges

- **Implementation Speed:** Initial operations were slower due to the high risk associated with "greenfield" (new) projects.
- **Target Revisions:** The portfolio growth target was revised from an initial **₹5 lakh crore** to **₹3 lakh crore** by March 2026, signaling a more cautious approach.
- **Funding Dependency:** Ongoing concerns regarding its reliance on government guarantees and the slow maturation of the domestic bond market

## 16. PM GatiShakti National Master Plan:



The **PM GatiShakti National Master Plan (PMGS-NMP)** is a transformative digital platform for integrated infrastructure planning and coordinated implementation across India. Launched in October 2021, it seeks to break departmental silos and create a "Whole-of-Government" approach to logistics and connectivity.

### Core Identity & Administration

- **Ministry:** It is under the **Ministry of Commerce and Industry** (Logistics Division).
- **Implementing Agency:** The **Department for Promotion of Industry and Internal Trade (DPIIT)** serves as the nodal department. The digital platform itself was developed by **BISAG-N** (Bhaskaracharya National Institute for Space Applications and Geo-informatics).
- **Scheme Type:** It is a **Central Sector Scheme** as it is fully funded and driven by the Union Government to create a national-level digital infrastructure.
- **Categorisation:** It is a **flagship umbrella scheme**. It does not replace existing schemes like Bharatmala or Sagarmala; rather, it **subsumes and aligns** them under one framework for unified planning.

### Aims, Objectives, and Features

- **Primary Aims:** To reduce India's logistics cost (from ~13-14% of GDP to the global benchmark of 8%) and achieve a \$5 trillion economy.
- **Key Objectives:**
  - **Multi-modal Connectivity:** Seamlessly linking road, rail, air, and water transport.
  - **Break Silos:** Synchronising the planning of various ministries (e.g., preventing a road from being dug up for cables immediately after construction).
  - **Last-Mile Connectivity:** Bridging critical infrastructure gaps to economic zones like textile clusters and pharma hubs.
- **The Seven Engines:** Roads, Railways, Airports, Ports, Mass Transport, Waterways, and Logistics Infrastructure.
- **Digital Pillars:** Built on 6 pillars—Comprehensiveness, Prioritisation, Optimisation, Synchronisation, Analytical (GIS-based), and Dynamic.

### Funding Mechanism

- **Direct Investment:** The plan involves a massive **₹100 lakh crore** investment initiative for infrastructure development over five years.
- **State Support:** For 2025-26, the Centre provided **₹5,000 crore** as 50-year interest-free loans to states to encourage their participation in the GatiShakti framework.
- **Budget 2026 Update:** The Union Budget allocated **₹12.21 lakh crore** for capital expenditure to specifically boost GatiShakti projects like high-speed rail and "Rare Earth Corridors".

### Update & Achievements (as of May 2026)

- **Project Evaluation:** The Network Planning Group (NPG) has evaluated over **352 big-ticket projects** worth approximately **₹16.10 lakh crore**.
- **Expansion to Social Sector:** The platform now maps over **1,600 data layers** and has expanded beyond transport to include social infrastructure like schools, hospitals, and Anganwadis in underserved areas.
- **Railways Expansion:** In 2025-26, Indian Railways sanctioned **100 expansion projects** involving an investment of over **₹1.53 lakh crore**.



- **Private Sector Opening:** The portal was recently opened to the **private sector** to improve last-mile delivery and help industries plan their logistics more efficiently.
- **International Reach:** India is now sharing the GatiShakti framework and geospatial technology with neighbouring and developing nations like **Nepal, Bangladesh, and Sri Lanka.**

### Criticisms and Challenges

- **Data Accuracy:** Maintaining real-time accuracy across 1,600+ data layers from various state and central agencies remains a technical hurdle.
- **State Alignment:** While all 36 States/UTs are onboard, the pace of updating State Master Plans (SMP) varies, leading to regional planning gaps.
- **Inter-Ministerial Friction:** Despite the EGoS (Empowered Group of Secretaries), resolving long-standing conflicts over land use and environmental clearances between ministries can still cause delays.
- **Implementation Complexity:** Small-scale regional projects often find the GIS-heavy requirements complex to navigate compared to traditional planning methods

### 17. Bharatmala Pariyojana (Phase I & II):

**Bharatmala Pariyojana** is India's **flagship umbrella programme** for the highway sector, launched to optimize freight and passenger movement by bridging critical infrastructure gaps.

#### Core Details

- **Ministry:** [Ministry of Road Transport and Highways \(MoRTH\)](#).
- **Implementing Agencies:** Primarily the **National Highways Authority of India (NHAI)**, along with the National Highways and Infrastructure Development Corporation Limited (NHIDCL) and State Public Works Departments (PWDs).
- **Type:** It is a **Central Sector Scheme** (100% centrally funded).
- **Status:** It is an **umbrella scheme** that subsumed previous projects like the National Highways Development Project (NHDP).

#### Aims and Objectives

1. **Logistics Efficiency:** Interconnect 550 district headquarters via minimum 4-lane highways to move 80% of freight traffic to National Highways (up from 40%).
2. **Economic Corridors:** Develop 9,000 km of economic corridors to boost trade.
3. **Connectivity:** Focus on border roads, international connectivity, and coastal/port connectivity.
4. **Employment:** Generate significant direct and indirect employment through massive infrastructure construction.

#### Funding Mechanism

Funding is mobilized through a mix of sources:

- **Cess:** Revenue from the fuel cess (Central Road and Infrastructure Fund).



- **Toll Revenue:** Collections from existing toll booths.
- **Market Borrowings:** Funds raised by NHAI from the market.
- **Private Investment:** Participation through Public-Private Partnership (PPP) models.

### Phases and Features

- **Phase I:** Approved in 2017 to develop **34,800 km** of highways with an estimated outlay of ₹5.35 lakh crore. It includes 24,800 km of new roads and 10,000 km of residual NHDP projects.
- **Phase II:** Envisaged to develop an additional **48,000 km** of road network.
- **Key Components:** Economic Corridors, Inter-corridors/Feeder routes, National Corridors Efficiency Improvement, Border & International connectivity, and Green-field Expressways.

### 2026 Update and Achievements

As of **February 2026**, the program has reached the following milestones:

- **Construction Progress:** Out of the 34,800 km planned in Phase I, projects for **26,425 km** have been awarded, and **22,223 km** have been completed.
- **Completion Target:** The remaining awarded length (~4,200 km) is targeted for completion by the end of **FY 2026-27**.
- **Strategic Shift:** New sanctions under Bharatmala Phase I have been discontinued; new projects are now sanctioned under the **National Highway (Original) Scheme** on a standalone basis, aligned with the **PM Gati Shakti National Master Plan**.

### Criticisms and Challenges

- **Cost Escalation:** Significant increases in project costs due to rising land acquisition expenses and changes in project scope.
- **Execution Delays:** Bottlenecks include slow land acquisition, statutory clearance delays, and contractor performance issues.
- **Financial Constraints:** Heavy reliance on market borrowings has raised concerns about the debt sustainability of NHAI.
- **CAG Audit (2023):** The CAG flagged that nearly 50% of the target length included roads already developed or awarded under previous schemes without further improvement plans

### 18. Pradhan Mantri Gram Sadak Yojana (PMGSY) Phase IV:

The **Pradhan Mantri Gram Sadak Yojana (PMGSY) Phase IV** is a centrally sponsored flagship scheme approved by the Union Cabinet in **September 2024**. It aims to provide all-weather road connectivity to **25,000 previously unconnected habitations** across India during the period from **2024–25 to 2028–29**.

### Aims & Objectives



- **Primary Objective:** To provide **all-weather road connectivity** to eligible unconnected rural habitations that have seen population growth as per the **2011 Census**.
- **Target Population Thresholds:**
  - **500+** in plain areas.
  - **250+** in North Eastern and Hill States/UTs, and special category areas (Tribal Schedule V, Aspirational Districts/Blocks, and Desert areas).
  - **100+** in Left Wing Extremism (LWE) affected districts.
- **Socio-Economic Linkages:** Focuses on connecting habitations to nearby essential public utility services like educational institutions, health centres, and markets.

### Key Features

- **Total Outlay:** ₹70,125 crore for the construction of **62,500 km** of roads.
- **Greener Technologies:** Mandates the use of "Green Technologies" such as **waste plastic**, cold mix technology, and construction waste (like Fly Ash and Steel Slag).
- **Planning Tools:** Road alignment and planning are facilitated through the **PM Gati Shakti portal**.
- **Maintenance:** Includes a 5-year initial maintenance contract followed by an additional 5 years of state-funded maintenance.

### Funding Mechanism & Structure

- **Type of Scheme:** It is a **Centrally Sponsored Scheme (CSS)**.
- **Funding Ratio:**
  - **General States:** 60 (Centre) : 40 (State).
  - **NE and Himalayan States:** 90 (Centre) : 10 (State).
- **Total Central Share:** Approx. ₹49,087.50 crore.
- **Total State Share:** Approx. ₹21,037.50 crore.

### Administration & Implementation

- **Nodal Ministry:** [Ministry of Rural Development \(MoRD\)](#).
- **Implementing Agencies:**
  - **National Level:** National Rural Infrastructure Development Agency (NRIDA).
  - **State Level:** State Rural Roads Development Agencies (SRRDA).
- **Monitoring:** Real-time monitoring is conducted via the [Online Management, Monitoring and Accounting System \(OMMAS\)](#).

### Status & Achievements (as of 2026)

- **Sanctioned Progress:** Since its overall inception in 2000, over **8,25,114 km** of rural roads have been sanctioned, with nearly **7,87,520 km** completed as of late 2025.
- **PMGSY-IV Launch:** Actively approved and transitioning into the implementation phase for its 2024–2029 target.



- **Social Impact:** Evaluated by NITI Aayog, the scheme has been credited with improving access to healthcare, education, and market opportunities, contributing significantly to **SDGs 2 & 9**.

### Criticism & Challenges

- **Project Delays:** Parliamentary committees have noted delays in previous phases (PMGSY I & II), leading to cost escalations and delayed benefits for rural populations.
- **Maintenance Issues:** While construction is often prioritised, the upkeep of older roads remains a concern, with some states struggling to meet post-5-year maintenance obligations.
- **Geographical Barriers:** Reaching the most remote habitations in Himalayan and LWE-affected areas continues to face logistical and security challenges.

### 19. AMRUT 2.0 (Atal Mission for Rejuvenation and Urban Transformation):

**AMRUT 2.0 (Atal Mission for Rejuvenation and Urban Transformation)** is a **flagship centrally sponsored scheme (CSS)** launched on October 1, 2021, to make Indian cities "water secure" by 2025–26. As of **May 2026**, the mission is in its final scheduled year, focusing on completing thousands of water and sewerage projects across nearly 4,800 statutory towns.

#### Core Identity & Governance

- **Ministry:** Ministry of Housing and Urban Affairs (MoHUA).
- **Implementing Agency:** Urban Local Bodies (ULBs) and state agencies, overseen by State-Level High Powered Steering Committees (SHSPCs).
- **Scheme Type:** It is a **flagship umbrella scheme** (often categorized as a CSS) where funds are shared between the Centre and States.

#### Aims & Objectives

- **Universal Water Supply:** Provide **100% household tap connections** in all ~4,800 statutory towns (target: 2.68 crore connections).
- **Sewerage Management:** Achieve **100% coverage** of sewerage and septage management in the 500 original AMRUT cities (target: 2.64 crore connections).
- **Circular Economy of Water:** Focus on the recycle/reuse of treated sewage and **rejuvenation of water bodies**.
- **Pey Jal Survekshan:** Foster healthy competition among cities to benchmark water services.

#### Funding Mechanism

- **Total Outlay:** ₹2,99,000 crore (including a Central share of **₹76,760 crore**) for five years (2021–2026).
- **Outcome-Based Funding:** Funds are released in **three tranches** (20:40:40) based on mandatory reforms and physical progress.
- **Sharing Pattern:**
  - **Cities with >10 lakh population:** 1/3 Central Assistance.
  - **Cities with 1 lakh to 10 lakh population:** 50% Central Assistance.
  - **NE/Himalayan/UTs:** 90% Central Assistance.



### Achievements (Updated May 2026)

- **Project Status:** Over **8,736 projects** worth approximately ₹1.95 lakh crore have been approved nationwide.
- **Water & Sewerage:** Significant progress in creating over **11,393 MLD** of water treatment capacity and **6,649 MLD** of sewage treatment capacity.
- **Citizen Engagement:** The **AMRUT Mitra** initiative has involved over **38,000 women** from Self-Help Groups in water quality testing and infrastructure operations.
- **Urban Greening:** Rejuvenation of over **700 water bodies** and development of thousands of parks across mission cities.

### Criticism & Challenges

- **Execution Delays:** Implementation rates in several states (e.g., Kerala) remain low, with many projects still in the "tendering" or "DPR" stage as the mission deadline nears.
- **Funding Gaps:** Parliamentary panels have highlighted a mismatch between projected urban needs and actual budget allocations.
- **Operation & Maintenance (O&M):** Smaller ULBs often lack the financial capacity or technical expertise to maintain high-tech STPs, leading to underutilization.
- **Fragmented Governance:** Critics argue the scheme remains **top-down** (bureaucrat-led) rather than community-driven, often bypassing elected city representatives in favor of consultants.

### Sector-Specific Highlights

#### Sector Key Schemes & Initiatives (2024-2026)

**Railways** Development of three major economic corridors (Energy, Mineral, and Cement; Port Connectivity; High Traffic Density). Completion of the **Delhi-Mumbai Expressway** is expected by October 2025.

**Aviation** **UDAN (Ude Desh Ka Aam Nagarik)** continues to expand air connectivity, with plans to connect 120 new airports over the next decade.

**Water & Rural** **Jal Jeevan Mission** continues providing tap water to every rural home. New flood management and irrigation projects (₹11,500 crore) were announced for Bihar and North-East states.

**North-East** **NESIDS** (North East Special Infrastructure Development Scheme) and **PM-DevINE** target connectivity and social infrastructure in the North-East.



## 20. India Infrastructure Project Development Fund (IIPDF):

The **India Infrastructure Project Development Fund (IIPDF)** is a **Central Sector Scheme** designed to provide financial assistance to Project Sponsoring Authorities (PSAs) for meeting the costs of developing **Public-Private Partnership (PPP)** projects.

### Core Details (Update as of 2026)

- **Ministry:** Department of Economic Affairs (DEA), **Ministry of Finance**.
- **Implementing Agency:** The scheme is administered by an **Approval Committee (AC)** chaired by the Joint Secretary of the DEA, with members from NITI Aayog. The **Infrastructure Finance Secretariat (IFS)** within the DEA provides operational support.
- **Scheme Type:** It is a **Central Sector Scheme**. It is considered a support mechanism rather than a "flagship" or "umbrella" scheme itself, often acting as a bridge to other major infrastructure initiatives like the **National Infrastructure Pipeline (NIP)**.
- **Current Status (May 2026):** The scheme was restructured in November 2022 with a total outlay of **₹150 crore** for the period 2022-23 to 2024-25, which remains active in the 2026 pipeline for approved projects.

### Aims and Objectives

- **Support Project Preparation:** To help Central and State government authorities afford the high costs of hiring **Transaction Advisors (TAs)** and consultants.
- **Quality & Quantity:** To increase the volume and technical quality of "bankable" PPP projects that are attractive to private investors.
- **Modernization:** To assist in achieving the national vision of modern, world-class infrastructure.

### Funding Mechanism & Features

- **Financial Limit:** Provides up to **₹5 crore** per single proposal to cover consultant and TA costs.
- **Cost Sharing:** The IIPDF contributes up to **75%** of project development expenses as an **interest-free loan**, while the Sponsoring Authority co-funds the remaining **25%**.
- **Recovery Model:** If the bidding process is successful, the expenditure is **recovered from the winning bidder**.
- **Grant Conversion:** If a bid fails, the loan is converted into a **grant**.
- **Scope:** Covers feasibility studies, environmental impact studies, legal reviews, and development of concession agreements.

### Achievements (As of 2026)

- **Project Pipeline:** As of May 2026, **31 projects** have been approved with funding of approximately **₹64.13 crore**.
- **Sector Diversification:** Supported projects across transport, logistics, energy, social infrastructure (hospitals/education), and water sanitation.
- **Institutional Strengthening:** Successfully reduced the financial burden on States, encouraging more regional authorities to propose complex infrastructure developments.

### Criticisms

- **Limited Corpus:** Critics argue that the **₹150 crore outlay** is relatively small given the massive scale of India's National Infrastructure Pipeline needs.



- **Complexity for PSAs:** Small-scale project authorities often struggle with the technical requirements to even apply for the fund, leading to a concentration of benefits in more "prepared" states.
- **Bureaucratic Delays:** The multi-layered approval process (AC and DEA) can sometimes slow down the very "early-stage" support the fund is meant to provide

## 21. Expressways

India's expressway development is primarily managed under the **Bharatmala Pariyojana**, a massive, high-speed road network expansion program. As of **May 2026**, this project continues to be the central driver for transforming India's logistics landscape.

### Quick Facts Table (Status 2026)

Feature	Details
Primary Scheme	<a href="#">Bharatmala Pariyojana</a> (Phase-I & II)
Ministry	<a href="#">Ministry of Road Transport and Highways (MoRTH)</a>
Implementing Agency	<a href="#">National Highways Authority of India (NHAI)</a>
Scheme Type	Central Sector Scheme (100% central funding)
Nature	<b>Umbrella Scheme</b> (subsumes previous projects like NHDP)
Funding	Central Road Fund (Fuel Cess), <a href="#">NHAI InvIT</a> , Private Investment (BOT/HAM)

### 1. Aims and Objectives

- **Reduce Logistics Costs:** Lowering India's logistics costs from ~14% to below 10% of GDP to improve global competitiveness.
- **Faster Connectivity:** Reducing travel time between major hubs (e.g., [Delhi-Mumbai travel](#) cut from 24 to 12 hours).
- **Economic Corridors:** Developing 50 corridors to carry 80% of freight traffic.
- **Safety & Standardisation:** Implementing world-class features like access control, trauma centres every 100 km, and intelligent traffic systems.



## 2. Key Features of Expressways

- **Access Control:** High-speed, 6 to 16-lane corridors with restricted entry/exit points for seamless flow.
- **Smart Infrastructure:** Integration with [FASTag](#), electronic tolling, and advanced surveillance.
- **Green Initiatives:** Development of "Greenfield" corridors (new alignments) and use of sustainable materials like fly ash.
- **Emergency Amenities:** First-ever highways with **helipads** for medical evacuation (e.g., Delhi-Mumbai).

## 3. Funding Mechanisms

Projects are executed via three main models to manage the heavy capital requirement:

1. **EPC (Engineering, Procurement, and Construction):** Government funds 100% of construction; contractor builds but doesn't take traffic risk.
2. **HAM (Hybrid Annuity Model):** A mix of EPC (40% govt funding) and BOT (60% private debt/equity). Repaid through annual payments (annuities).
3. **BOT (Build, Operate, Transfer):** Private players build and maintain the road, recovering costs via tolls. This model is seeing a revival in 2026 to reduce government debt.
4. **Toll-Operate-Transfer (TOT) & InvITs:** Asset monetisation where completed roads are leased to investors to raise immediate capital for new projects.

## 4. Major Achievements (as of 2026)

- **Network Growth:** Operational length of high-speed corridors increased by over 3,000% since 2014, exceeding **3,000 km** in 2026.
- **Phase-I Progress:** Over **21,700 km** of Bharatmala Phase-I projects constructed as of early 2026.
- **Iconic Completions:** Full completion of the **Delhi-Mumbai Expressway** and **Bengaluru-Chennai Expressway** expected by mid-to-late 2026.

## 5. Key Criticisms & Challenges

- **Cost Overruns:** The estimated cost of [Bharatmala Phase-I](#) nearly doubled to over ₹11 trillion, attracting CAG scrutiny.
- **Deadlines:** Initial targets for 2022 were repeatedly pushed; the final completion of Phase-I is now slated for **2027–28**.
- **Land Acquisition:** High costs and legal disputes remain the primary cause for project delays.
- **Debt Levels:** Rising debt of NHAI has raised concerns about the long-term sustainability of aggressive borrowing

## 22. National Geospatial Mission:



The **National Geospatial Mission**, announced in the [Union Budget 2025-26](#), is a transformative initiative aimed at modernising India's foundational spatial infrastructure. It serves as an implementation arm of the [National Geospatial Policy \(NGP\) 2022](#).

### Overview (Updated 2026)

- **Ministry:** Ministry of Science and Technology.
- **Implementing Agency:** **Department of Science and Technology (DST)**, with the Survey of India (Sol) acting as the nodal agency for foundational data.
- **Scheme Type:** It is a **Central Sector Scheme** (100% funded and implemented by the Central Government).
- **Status:** It is a **flagship mission** designed to integrate and support other umbrella frameworks like PM Gati Shakti.

### Aims and Objectives

- **Modernisation:** Update land records and enhance urban planning and infrastructure design.
- **Foundational Infrastructure:** Develop high-accuracy Digital Elevation Models (DEM) and a National Geodetic Reference Frame.
- **Democratisation:** Provide open access to publicly funded geospatial data through a unified interface.
- **Socio-economic Upliftment:** Assist the urban poor and marginalised communities through better data-driven governance.

### Key Features

- **High-Resolution Mapping:** Targets 25 cm resolution for plains/urban areas and 1-3 m for hilly regions.
- **National Geo-Platform:** A scalable system for standardising and sharing authoritative datasets via APIs and web services.
- **Integration with PM Gati Shakti:** Leverages the existing framework to streamline infrastructure project execution.
- **CORS Network:** A pan-India Continuously Operating Reference Stations network for high-accuracy real-time positioning.

### Funding Mechanism

- **Initial Outlay:** Allocated **₹100 crore** in the Union Budget 2025-26.
- **Nature:** Funding is central, focusing on developing the core "Digital Twin" of the country and providing the infrastructure for state-level agencies to link their data nodes.

### Achievements (as of 2026)

- **SVAMITVA Success:** Over 2.8 lakh villages surveyed using drone technology to provide property rights.
- **DEM Availability:** Nation-wide Digital Elevation Model now available at 10m resolution, with progress toward the 25cm target.



- **Private Sector Growth:** Deregulation has led the geospatial economy toward a projected ₹63,000 crore valuation.
- **Continuity:** Establishment of the first **National Centre for Geodesy** at IIT Kanpur.

### Criticisms and Challenges

- **Data Privacy & Security:** Concerns remain regarding the risk of sensitive geospatial data being misused, requiring robust encryption and AI-powered threat detection.
- **Infrastructure Costs:** High initial and recurring costs for maintaining high-accuracy datasets.
- **Skilled Workforce Shortage:** A significant gap in trained professionals capable of handling advanced geospatial analytics.
- **Integration Hurdles:** Challenges in ensuring seamless data adoption across fragmented government departments

### 23. Digital Public Infrastructure (DPI):

As of 2026, India's **Digital Public Infrastructure (DPI)**, often referred to as the **India Stack**, is the core engine of the country's digital governance and economy.

#### Aims and Objectives

- **Democratic Technology:** To democratise access to technology and empower citizens across all socio-economic strata.
- **Service Delivery at Scale:** Enabling the delivery of essential public services (finance, identity, health, education) to 1.4 billion people at a low cost.
- **Viksit Bharat 2047:** Acting as a non-linear driver for India to become a developed nation by 2047 through **DPI 2.0** and **DPI 3.0** frameworks.
- **Global Public Good:** Position India as a global architect of digital solutions by sharing its DPI model with other nations.

#### Institutional Framework

- **Ministry:** Primarily governed by the **Ministry of Electronics and Information Technology (MeitY)**.
- **Implementing Agency:** The **National e-Governance Division (NeGD)** under MeitY leads the implementation. Sector-specific agencies like **NPCI** (for UPI) and **UIDAI** (for Aadhaar) manage individual pillars.
- **Scheme Type:** DPI is a **Flagship Programme** under the **Digital India** initiative. It functions as an **Umbrella framework** comprising various central sector and mission-mode projects.

#### Key Features & Updates (2026)

- **The Three Layers:** Operates on an **Identity layer** (Aadhaar), **Payments layer** (UPI), and **Data layer** (Account Aggregators).
- **Interoperability:** Built on open APIs and open-source standards (e.g., MOSIP), allowing diverse platforms to "talk" to each other.
- **DPI@2047 Roadmap:** Launched in April 2026 by NITI Aayog to focus on productivity-led growth and grassroots innovation.



- **DPI Coordination Council:** Proposed in 2026 to ensure unified governance across the expanding digital ecosystem.

### Achievements (As of early 2026)

- **UPI Dominance:** In January 2026 alone, UPI processed **21.70 billion transactions** worth over ₹28.33 lakh crore.
- **Direct Benefit Transfer (DBT):** Saved the government over **₹4.31 lakh crore** by eliminating duplicate and fake beneficiaries through PFMS.
- **Financial Inclusion:** Successfully linked identity (Aadhaar), finance (Jan Dhan), and connectivity (Mobile) to bank the unbanked.
- **Global Footprint:** UPI is now operational in **8 countries** (including France, UAE, and Singapore), and over **25 nations** are exploring India's MOSIP platform for their identity systems.

### Funding Mechanism

- **Central Funding:** Largely funded as **Central Sector Schemes** where the Union Government provides 100% funding for core platforms like Aadhaar or the India Stack Global portal.
- **Co-creation Model:** Leverages a partnership where the government builds the foundational "rails" and the private sector builds competitive applications on top.

### Criticism

- **Privacy Concerns:** Critics point to the lack of robust structural accountability before deployment and potential for surveillance.
- **Exclusion Risks:** Vulnerable populations sometimes face exclusion from welfare benefits due to technical authentication failures (e.g., biometric mismatches).
- **Mandatory Participation:** Arguments that the "optional" nature of some DPIs is often negated by making them practical necessities for basic rights

## 24. Broadband Connectivity:

**BharatNet** (under the **National Broadband Mission**) is India's flagship initiative to provide high-speed broadband to all Gram Panchayats (GPs) and villages. As of **May 2026**, the project is in its most advanced phase, **BharatNet Phase III** (or the Amended BharatNet Program), which aims to extend connectivity to approximately **6.5 lakh villages**.

### Core Details (As of 2026)

- **Ministry:** [Ministry of Communications](#) (Department of Telecommunications - DoT).
- **Implementing Agency:** **Bharat Broadband Network Limited (BBNL)**, a Special Purpose Vehicle, with **BSNL** recently nominated as the Project Management Agency for modernized phases.
- **Scheme Type:** It is a **Central Sector Scheme**, entirely funded by the Central Government.
- **Status:** It is a **Flagship Scheme** and serves as the backbone for the broader **National Broadband Mission (NBM)**

### Aims, Objectives & Features



- **Aims:** Bridge the digital divide by providing affordable, non-discriminatory broadband access to rural areas to enable e-governance, e-health, and e-education.
- **NBM 2.0 Targets (by 2030):**
  - Achieve minimum fixed download speeds of **100 Mbps**.
  - Connect **90% of anchor institutions** (schools, health centres, Anganwadis).
  - Extend fiber connectivity to **2.70 lakh villages** with 95% uptime.
- **Key Features:**
  - **Technology Upgrade:** Transitioning from linear to **ring topology** for 100% network redundancy and moving from GPON to **MPLS technology**.
  - **Udyami Model:** Involving local entrepreneurs (**BharatNet Udyamis**) to provide 1.50 crore home fiber connections.
  - **Satellite Integration:** Using satellite broadband for "shadow areas" and difficult terrains where fiber is impractical.

### Funding Mechanism

The project is funded through **Digital Bharat Nidhi (DBN)** (formerly known as the **Universal Service Obligation Fund - USOF**). For the amended program (2023–2026), the government approved a total outlay of **₹1.40 lakh crore**.

### Achievements (Updated May 2026)

- **Village Connectivity:** Over **2.17 lakh Gram Panchayats** have been made "service-ready" as of early 2026.
- **Infrastructure Growth:** Optical Fiber Cable (OFC) length has exceeded **42 lakh route km**, a massive jump from 19.35 lakh km in 2019.
- **Speed & Efficiency:** Average Right of Way (RoW) approval time dropped from 449 days to just **30.4 days** by 2026.
- **Internet Penetration:** Total broadband connections in India reached approximately **99.56 crore** in late 2025.

### Criticisms

- **Implementation Delays:** Despite progress, the project missed several earlier deadlines for connecting all 2.5 lakh GPs, leading to cost overruns.
- **Low Utilization:** While many GPs are "service-ready," actual last-mile usage in homes remained low until the introduction of the BNU model.
- **Maintenance Issues:** Critics frequently point to poor "uptime" in rural areas due to frequent fiber cuts and lack of localized maintenance teams, though the new ring topology aims to fix this

### 24. National Highways & Expressways:

As of May 2026, India's **National Highways (NH) and Expressways** network has expanded to approximately **1,46,560 km**, marking a 61% increase since 2014. These roads are the country's primary arterial network, carrying 40% of total traffic despite making up only about 2% of total road length.



## Core Framework & Administration

- **Aims & Objectives:** To optimize freight and passenger movement, reduce logistics costs, and bridge critical infrastructure gaps through high-speed, access-controlled corridors.
- **Ministry:** Ministry of Road Transport and Highways (MoRTH).
- **Implementing Agencies:** Primarily the **National Highways Authority of India (NHAI)**, along with the **National Highways and Infrastructure Development Corporation Limited (NHIDCL)** and State Public Works Departments (PWDs).
- **Scheme Type:** These projects generally fall under **Centrally Sponsored Schemes (CSS)**.
- **Flagship/Umbrella Scheme:** **Bharatmala Pariyojana** is the current **umbrella scheme**. It subsumed the previous flagship **National Highways Development Project (NHDP)**.

## Funding Mechanism (2026-27)

For the 2026-27 fiscal year, MoRTH has been allocated **₹3.10 lakh crore**. Funding is a mix of:

- **Budgetary Support:** Direct government allocation.
- **Asset Monetisation:** Targets of ₹30,000 crore through **Toll-Operate-Transfer (TOT)** and **Infrastructure Investment Trusts (InvITs)** like [Raajmarg InvIT](#).
- **Public-Private Partnership (PPP):** Including models like **Hybrid Annuity Model (HAM)** and **Build-Operate-Transfer (BOT)**.

## Status & Achievements (Update 2026)

- **Network Growth:** Operational expressways grew from 93 km in 2014 to over **3,052 km** by 2026.
- **Execution Milestones:** NHAI exceeded its FY26 construction goal by 15%, building **5,313 km** against a target of 4,640 km.
- **Connectivity Targets:** The government aims to complete **12,000 km** of new highways by December 2026, including the Delhi-Mumbai and Bengaluru-Chennai Expressways.
- **Debt Management:** NHAI has prioritized "debt rationalisation," aiming to bring its total debt below **₹2 lakh crore**.

## Criticisms & Challenges

- **Slowdown in New Awards:** Awarding of new projects hit a seven-year low in FY26 (approx. 7,000 km) due to stricter "land-first" policies requiring 100% land acquisition before starting.
- **Quality Concerns:** Public complaints regarding road surface quality and maintenance surged by **60%** in FY26.
- **Safety Issues:** The Supreme Court recently flagged national highways for accounting for **30% of all road fatalities**, labeling some expressways as "corridors of peril".
- **External Pressures:** Projects face 5-8% cost overruns due to supply chain disruptions and rising material costs (bitumen, steel) linked to geopolitical conflicts

## 25. Bihar Connectivity:



Bihar Connectivity" typically refers to the **Building a Connected and Prosperous Bihar** initiative, a strategic infrastructure push that combines various **Centrally Sponsored** and **Central Sector** schemes to modernize the state's transport network. As of **May 2026**, the focus has shifted toward high-speed corridors, expressways, and multimodal integration.

### Core Details (Update 2026)

- **Aims & Objectives:**

- Reduce travel time between key districts (e.g., Patna to Gaya in 90 minutes).
- Enhance freight movement through 6-lane highways and multimodal logistics parks.
- Link rural hamlets to national markets through the construction of bridges and all-weather roads.
- **Ministry:** primarily the Ministry of Road Transport and Highways (MoRTH) and the Ministry of Railways.
- **Implementing Agency:** **NHAI** (National Highways Authority of India) for highways, and **Bihar State Road Development Corporation Limited (BSRDCL)** for state-level projects.
- **Scheme Type:** It is a **flagship program** comprising both:
  - **Central Sector Schemes:** 100% funded by the Centre (e.g., Amrit Bharat Station Scheme and National Highway projects).
  - **Centrally Sponsored Schemes:** Shared funding (e.g., PMGSY for rural roads, typically 60:40 or 75:25).
- **Funding Mechanism:** Leverages a mix of Union Budget allocations, multilateral loans (ADB, JICA), and **Hybrid Annuity Mode (HAM)** for private sector participation.

### Key Features & Achievements (as of 2026)

- **Varanasi–Aurangabad 6-Lane Highway:** Bihar's first six-lane national highway, targeted for completion by April 2026.
- **Amas–Darbhanga Access-Controlled Highway:** The state's first high-speed corridor designed for uninterrupted travel, slated for 2026 completion.
- **Amrit Bharat Stations:** 98 stations in Bihar selected for redevelopment, with major work completed at stations like Pirpainti and Thawe by 2025.
- **Rural Connectivity:** Over **900 new bridges** and 72 major rural road projects cleared in early 2026 to ensure all-weather access to hospitals and schools.
- **Varanasi-Siliguri High-Speed Rail:** Announced in the 2026 Union Budget, this 700km corridor will pass through Buxar, Patna, and Katihar.

### Criticism & Challenges

- **Land Acquisition Hurdles:** Significant delays in projects like the Mokama–Munger Four-Lane Expressway have been attributed to unresolved land acquisition issues.
- **Urban-Rural Gap:** While major highways are progressing, critics point out that **49% of Major District Roads (MDRs)** remain single-lane, lagging behind national standards.
- **Budget Dependency:** The heavy reliance on external borrowings (ADB/JICA) and federal grants raises concerns about long-term fiscal sustainability for state-led maintenance.
- **Environmental Impact:** Construction along the Ganga corridor has faced scrutiny regarding the impact on National Waterway-1 and local ecosystems



## 26. Phase-wise BOT Projects:

As of 2026, **Build-Operate-Transfer (BOT)** projects in India—specifically the **BOT-Toll** model—have entered a "2.0" phase of revival. After nearly a decade of stagnation where the **Hybrid Annuity Model (HAM)** dominated, the government has overhauled the **Model Concession Agreement (MCA)** to attract private capital back into greenfield highway development.

### Core Framework & Objectives

- **Aims & Objectives:** To leverage private sector capital and efficiency for infrastructure growth, reducing the fiscal burden on the government. The current goal is to build 50,000 km of high-speed corridors by 2037, with 25,000 km targeted by 2031.
- **Funding Mechanism:** Primarily funded by the private developer (Special Purpose Vehicle) through **equity and commercial debt**. In 2026, the government began allowing **pension and sovereign wealth funds** to bid directly to ensure long-term, low-cost capital.
- **Ministry & Agency:** The **Ministry of Road Transport and Highways (MoRTH)** is the governing body. The **National Highways Authority of India (NHAI)** serves as the primary implementing agency.
- **Scheme Status:** BOT is a **Central Sector** mechanism (not a scheme itself) primarily utilized under the **Bharatmala Pariyojana**, which is a **flagship umbrella scheme** for highway development.

### Key Features (2026 Update)

The revamped BOT model introduced several "investor-friendly" shifts to balance risks:

- **Risk Sharing:** The government now shares both profits and losses with contractors.
- **Land Availability:** Construction cannot begin until **95% of the land** is acquired to prevent delays.
- **Traffic Guarantees:** Annual compensation is provided if traffic falls 10% below projections during the first seven years.
- **Buy-out Clause:** A "traffic-linked buy-out" principle allows the government to buy back projects if traffic exceeds targets, enabling easier expansion.
- **Flexible Concession:** Concession periods (typically 20–30 years) can be extended or reduced based on real-time **FASTag** data.

### Achievements (As of 2026)

- **Investment Surge:** Private players are expected to commit approximately **₹1 trillion** (₹1 lakh crore) to BOT projects in FY 2026–27 alone.
- **Project Pipeline:** A massive pipeline of **53 projects worth ₹2.1 lakh crore** has been lined up for bidding under the new model.
- **Digital Integration:** High accuracy in revenue collection and traffic monitoring due to 100% **FASTag** penetration.

### Criticisms & Challenges

- **High Upfront Equity:** Unlike HAM, BOT requires developers to bring significantly more initial capital, which remains a barrier for smaller firms.



- **Traffic Risk:** Despite new guarantees, developers still fear unforeseen economic shifts or competing roads affecting long-term toll revenue.
- **Lender Caution:** Banks remain wary of long-term non-recourse debt after the "financial stress" wave seen in 2014.
- **Zero-Bid Concerns:** Some high-profile projects have seen "zero-bids," indicating that developers still find certain routes too risky

## 27. The **Border Infrastructure and Management (BIM)** scheme:

The **Border Infrastructure and Management (BIM)** scheme is a major government initiative designed to secure India's international land borders through the creation of physical and technological infrastructure.

### Quick Overview (as of 2026)

- **Ministry:** [Ministry of Home Affairs \(MHA\)](#)
- **Scheme Type:** **Central Sector Umbrella Scheme** (100% funded by the Union Government)
- **Budgetary Outlay:** ₹13,020 crore for the 15th Finance Commission cycle (2021-22 to 2025-26)
- **Implementing Agency:** Primarily the **Border Management-I Division** of the MHA, with execution often carried out by the **Border Roads Organisation (BRO)**, CPWD, and NBCC

### Aims and Objectives

The primary goal is to strengthen the security apparatus and policing along India's borders with Pakistan, Bangladesh, China, Nepal, Bhutan, and Myanmar. Key objectives include:

- **Border Policing:** Providing infrastructure for better guarding and patrolling.
- **Security Infrastructure:** Constructing physical barriers and floodlighting to curb infiltration and smuggling.
- **Technological Integration:** Deploying high-tech surveillance in areas where physical fencing is not possible.
- **Enhanced Connectivity:** Building strategic roads to ensure rapid troop movement and supply logistics.

### Key Features & Components

- **Physical Infrastructure:** Construction of border fences, border outposts (BOPs), helipads, and foot tracks.
- **Technological Solutions:** Implementation of the **Comprehensive Integrated Border Management System (CIBMS)**, which integrates sensors, networks, and command-control solutions (Smart Fencing).
- **Strategic Connectivity:** Development of bridges and tunnels in high-altitude regions like Ladakh and Arunachal Pradesh.
- **Support for Allied Schemes:** Complements the **Vibrant Villages Programme (VVP)** and **Border Area Development Programme (BADP)** to ensure holistic development of border populations.

### Recent Achievements (2024–2026)

- **Project Milestones:** In the 2024-2025 period alone, 250 infrastructure projects were dedicated to the nation by the BRO.



- **Funding Surge:** The BRO recorded its highest-ever expenditure of ₹16,690 crore in FY 2024–25, with a further target of ₹17,900 crore for FY 2025–26.
- **Connectivity:** Massive progress in "all-weather" connectivity through projects like the [Sela Tunnel and Shinku La Tunnel](#).
- **Village Integration:** Sanctioning of 112 roads and 35 bridges under **Vibrant Villages Programme-I** to connect 135 previously unconnected villages.

### Criticisms

- **Environmental Impact:** Massive construction in the fragile Himalayan ecosystem has raised concerns regarding landslides and ecological degradation.
- **Displacement & Compensation:** Occasional local protests regarding land acquisition and inadequate compensation for villagers whose lands fall behind the border fence.
- **Execution Delays:** Historically, high-altitude projects faced significant time and cost overruns due to extreme weather and topographical challenges, though pace has improved significantly in recent years.
- **Maintenance:** Critics point to the high maintenance cost of technological sensors (CIBMS) in harsh terrain compared to traditional physical barriers

### 28. Industrial Smart Cities:

The **Industrial Smart Cities** are developed under the **National Industrial Corridor Development Programme (NICDP)**. This initiative aims to transform India into a global manufacturing hub by creating greenfield industrial cities with world-class, integrated infrastructure.

#### Key Details (as of May 2026)

- **Ministry:** Under the administrative control of the **Ministry of Commerce & Industry** (specifically the Department for Promotion of Industry and Internal Trade - DPIIT).
- **Implementing Agency:** **National Industrial Corridor Development Corporation (NICDC)** and the **National Industrial Corridor Development and Implementation Trust (NICDIT)**.
- **Scheme Type:** It is a **Central Sector Scheme**.
- **Classification:** It is a **Flagship Scheme** of the Government of India.

#### Aims and Objectives

- **Boost Manufacturing:** Increase the share of manufacturing in GDP from 17% to **25% by 2047**.
- **Global Competitiveness:** Develop futuristic cities that can compete with top global manufacturing destinations.
- **Employment Generation:** Create approximately **1 million direct jobs** and up to 3 million indirect jobs.
- **Export Target:** Align with the national goal of achieving **\$2 trillion in exports by 2030**.

#### Funding Mechanism

- **Structure:** Managed through **Special Purpose Vehicles (SPVs)** formed between the Central and State governments.
- **Financing:** Funds are leveraged via central grants, state contributions (often land), and innovative tools like **user fee funding, municipal bonds, and Public-Private Partnerships (PPP)**.



- **Investment Potential:** The projects are expected to attract investments worth approximately **₹1.52 lakh crore**.

#### Key Features

- **Plug-and-Play Infrastructure:** Pre-developed plots with 24/7 power, water, and waste management systems, allowing industries to start operations immediately.
- **Multi-modal Connectivity:** Integrated with the **PM GatiShakti National Master Plan** for seamless rail, road, and port access.
- **Walk-to-Work Concept:** Integrated townships where residential, commercial, and industrial areas are combined to improve the quality of life.
- **Sustainability:** Features green energy, water reuse systems, and underground utility corridors to ensure a "no-dig" environment.

#### Achievements (Up to 2026)

- **Project Scaling:** The government expanded the programme to include **12 new industrial smart cities** in late 2024, creating a "necklace" of industrial hubs along the Golden Quadrilateral.
- **Operational Cities:** Early cities like **Dholera (Gujarat)**, **AURIC (Maharashtra)**, **Greater Noida (UP)**, and **Vikram Udyogpuri (MP)** have already attracted over **\$20.6 billion** in investments and created 100,000 jobs.
- **Expansion:** As of 2026, NICDC is developing **20 greenfield industrial smart cities** across 11 industrial corridors.

#### Criticisms

- **Land Acquisition:** Delays in acquiring large contiguous land parcels from states often slow down project timelines.
- **Low Occupancy:** Some early-stage "smart cities" have faced criticism for low occupancy rates in industrial plots compared to initial projections.
- **High Initial Cost:** The massive capital expenditure required for greenfield development has led to concerns regarding the long-term return on investment

### 29. Nuclear Power Partnerships:

The **Nuclear Energy Mission for Viksit Bharat**, launched in the Union Budget 2025-26, is the primary vehicle for India's "Nuclear Power Partnerships" as of 2026. It aims to achieve **100 GW** of nuclear capacity by **2047** through public-private collaborations.

#### Core Framework & Objectives

- **Aims & Objectives:** To scale nuclear capacity to 100 GW by 2047 and ensure 24/7 clean energy security. Key goals include:
  - Developing **Bharat Small Reactors (BSRs)** and **Bharat Small Modular Reactors (BSMRs)**.
  - Standardizing reactor design through "fleet-mode" deployment to reduce costs.
  - Transitioning from Stage 1 to **Stage 2** (Fast Breeder Reactors) of India's three-stage nuclear program.
- **Ministry & Agency:** The **Department of Atomic Energy (DAE)** remains the administrative head. However, as of 2026, the **Ministry of Power** is seeking a greater role in overseeing civil nuclear energy development.
- **Implementing Agency:** **Nuclear Power Corporation of India Limited (NPCIL)** is the lead agency, often operating through joint ventures (e.g., **ASHVINI** with NTPC).



- **Scheme Type:** It is a **Central Sector Scheme**. It is considered a **flagship mission** under the "Viksit Bharat" vision.

### Funding & Mechanisms

- **Funding:** The mission received a dedicated allocation of **₹20,000 crore** in the 2025-26 and 2026-27 budgets.
- **Mechanism:** Projects typically follow a **70:30 debt-to-equity ratio**. Private partners are now encouraged to provide land, cooling water, and capital, while NPCIL handles technology and operations.

### Key Features (As of 2026)

- **SHANTI Act, 2025:** Replaced the Atomic Energy Act (1962) to resolve "civil liability" issues, allowing private and foreign entities to build and operate plants under regulatory oversight.
- **SMR Focus:** At least **five indigenously designed SMRs** are targeted to be operational by 2033.
- **Brownfield Expansion:** Identification of retired coal plant sites for repurposing into nuclear reactor sites.

### Achievements & Criticism (2026 Update)

#### Achievements

**First Criticality of PFBR:** The 500 MWe Prototype Fast Breeder Reactor at Kalpakkam reached criticality in April 2026.

**Installed Capacity:** Reached **8.88 GW** (approx. 3.1% of total generation) as of mid-2025/early 2026.

**Legislative Breakthrough:** The SHANTI Act unlocked stalled international projects like Jaitapur and Kovvada.

#### Criticism

**Financial Disadvantage:** Nuclear power faces higher GST (18%) compared to renewables (~5-9%), making tariffs less competitive.

**Gestation Periods:** Projects still face long timelines and high upfront costs despite "fleet-mode" efforts.

**Safety & Perception:** Concerns persist regarding public trust and the handling of nuclear waste in private-led projects.

### 30. Green Hydrogen Mission:

The **National Green Hydrogen Mission (NGHM)** is a **Central Sector Scheme** launched in January 2023 with an initial outlay of **₹19,744 crore** through 2029-30. It serves as an **umbrella scheme** designed to make India a global hub for the production, usage, and export of Green Hydrogen and its derivatives.

#### Core Framework & Administration

- **Ministry:** [Ministry of New and Renewable Energy \(MNRE\)](#).
- **Implementing Agency:** MNRE oversees overall coordination, while the **Mission Secretariat** (headquartered in MNRE) manages specific programs.
- **Classification:** It is a **flagship** initiative of the government and is structured as a **Central Sector Scheme**, meaning it is 100% funded by the Union Government.



## Aims, Objectives & Features

The mission aims to achieve the following by 2030:

- **Production:** Capacity of at least **5 MMT** (Million Metric Tonnes) per annum.
- **Decarbonisation:** Abatement of nearly **50 MMT** of annual greenhouse gas emissions.
- **Energy Independence:** Reducing fossil fuel imports by over **₹1 lakh crore**.
- **Investment & Jobs:** Attracting over **₹8 lakh crore** in total investments and creating **6 lakh jobs**.

### Key Features (The SIGHT Programme):

- **SIGHT (Strategic Interventions for Green Hydrogen Transition):** Two distinct financial incentive mechanisms for **domestic electrolyser manufacturing** and **Green Hydrogen production**.
- **Green Hydrogen Hubs:** Identification and development of regions (such as major ports) to serve as integrated production and export centres.
- **R&D (SHIP):** The [Strategic Hydrogen Innovation Partnership \(SHIP\)](#) facilitates public-private research partnerships.

### Update (as of May 2026)

By early 2026, the mission shifted from policy formulation to large-scale project awarding and infrastructure development:

- **Awarded Capacity:** Incentive schemes for **3,000 MW** per annum of electrolyser manufacturing were awarded to 15 companies.
- **Production Awards:** Green hydrogen production capacity of **862,000 MTPA** has been awarded to 18 companies.
- **Hub Recognition:** In October 2025, the [Deendayal, V.O. Chidambaranar, and Paradip ports](#) were officially recognized as major **Green Hydrogen Hubs**.
- **Certification:** The **Green Hydrogen Certification Scheme of India (GHCI)** was established to specify standards for "green" labels.

### Achievements & Successes

- **Global Partnerships:** Signed MoUs with international entities like [H2Global \(Germany\)](#) to facilitate export markets.
- **Skilling:** Over **5,600 trainees** have been certified in hydrogen-related qualifications as of late 2025.
- **Inaugural Projects:** The [Prakriti 2026](#) initiative launched the **Indian Carbon Market Portal** to support climate commitments.

### Criticisms & Challenges

- **Execution Gap:** As of early 2026, roughly **94%** of planned production capacity remains unbuilt, with only a small fraction operational.



- **Incentive Disparity:** Critics argue the ₹50/kg incentive is lower than international standards (e.g., the US offers up to \$3/kg), potentially making Indian exports less competitive.
- **Demand Risk:** There is a lack of committed domestic buyers, raising the risk of "idle electrolyzers" unless purchase obligations or "contracts for difference" are introduced.
- **Resource Strain:** The requirement for **125 GW** of dedicated renewable energy may divert capacity away from general grid decarbonisation

### 31. Digital Public Infrastructure (DPI) for Agriculture:

The **Digital Public Infrastructure (DPI) for Agriculture**, primarily driven by the [Digital Agriculture Mission \(DAM\)](#), is a comprehensive tech ecosystem designed to modernize Indian farming through data-driven governance.

#### Core Identity and Governance

- **Ministry:** Ministry of Agriculture & Farmers Welfare (MoA&FW).
- **Implementing Agency:** Department of Agriculture & Farmers Welfare (DA&FW) in collaboration with **State Governments**.
- **Scheme Type:** It is an **Umbrella Scheme** (subsuming several IT initiatives like NeGP-A) and is implemented as a **Centrally Sponsored Scheme** where the Centre provides a significant portion of the outlay.
- **Flagship Status:** It is considered a **flagship initiative** of the government, aimed at building the digital foundation for "Viksit Bharat".

#### Aims and Objectives

The mission seeks to create a "farmer-centric" digital ecosystem with the following goals:

- **Single Source of Truth:** Establish reliable, standardized databases for farmers, land, and crops.
- **Efficiency:** Streamline the delivery of government schemes like PM-KISAN and PMFBY with minimal documentation.
- **Evidence-based Policy:** Provide data for better crop estimation, disaster relief, and input supply planning.
- **Innovation:** Foster a private-public partnership (PPP) model to encourage agritech startups.

#### Key Features and Components

1. **AgriStack:** The foundational layer consisting of three registries:
  1. **Farmers Registry:** Unique Farmer IDs linked to land records and demographic data.
  2. **Geo-referenced Village Maps:** Digitized maps for precise land identification.
  3. **Crop Sown Registry:** Real-time data on crops sown, verified through digital surveys.
2. **Krishi Decision Support System (Krishi-DSS):** A geospatial platform integrating satellite, weather, soil, and water data for drought/flood monitoring.
3. **Soil Profile Mapping:** Detailed nationwide soil maps (1:10,000 scale) for sustainable land use.



4. **Bharat-VISTAAR:** A newly introduced multilingual AI tool (Budget 2026-27) that integrates AgriStack with AI-driven farmer advisories.

#### **Funding Mechanism**

- **Total Outlay:** ₹2,817 crore was approved in September 2024 for the initial rollout.
- **2026 Update:** For FY 2026-27, the Ministry has been allocated **₹1,40,529 crore**, with specific focuses on scaling digital infrastructure.
- **Center-State Sharing:** As a centrally sponsored scheme, funds are released based on State-specific proposals following signed Memorandums of Understanding (MoUs).

#### **Achievements (as of May 2026)**

- **Farmer IDs:** Over **8.48 crore** digital Farmer IDs have been generated as of February 2026.
- **Digital Crop Survey:** Successfully expanded to all districts by FY 2025-26, enabling near real-time tracking of sowing patterns.
- **State Success:** Maharashtra used AgriStack to transfer **₹14,000 crore** to 89 lakh farmers for disaster relief in 2025 without manual intervention.
- **Precision Mapping:** Soil survey of **39.10 million hectares** completed by the end of 2025.

#### **Criticism and Challenges**

- **Data Privacy:** Concerns persist regarding the security of sensitive farmer data and the potential for commercial misuse by private entities.
- **Digital Divide:** Small and marginal farmers in remote areas often lack the digital literacy or connectivity required to use these platforms independently.
- **State Variation:** The uneven pace of implementation across different states creates "digital gaps," leading to delayed benefits in non-partnering regions.
- **Consent Protocols:** Critics argue that the "consent" mechanism for data sharing is often complex and not well-understood by rural users



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"லட்சங்கள் தேவையில்லை லட்சியம் போதும்"

## UNIQUE UPSC CIVIL SERVICE (IAS/IPS) COACHING INSTITUTION

### OFFLINE COURSE DETAILS

DURATION : 12 MONTHS + FREE ACCESS TO ALL TILL SUCCEEDING  
IN CIVIL SERVICE EXAM  
MODE : HYBRID (PHYSICAL CLASSROOM + ONLINE)  
TIMING : 7.30 A.M TO 9.30 P.M

### TOTAL FEES STRUCTURE INCOME SLAB WISE

BELOW ₹1 LAKH PER ANUM	: ₹ 6000/-
BETWEEN ₹1 LAKH TO ₹ 2.5 LAKH PA	: ₹ 12,000/-
BETWEEN ₹2.5 LAKH TO ₹ 5 LAKH PA	: ₹ 24,000/-
BETWEEN ₹5 LAKH TO ₹ 7 LAKH PA	: ₹ 36,000/-
BETWEEN ₹7 LAKH TO ₹ 8 LAKH PA	: ₹ 50,000/-
BETWEEN ₹8 LAKH TO ₹ 10 LAKH PA	: ₹ 60,000/-
ABOVE ₹ 10 LAKH PA	: ₹ 80,000/-

### COURSE INCLUDE

- INCLUDE ABOVE ALL ONLINE COURSE FEATURES
- REGULAR MAINS WRITING PRACTICE AND MOCK TEST
- REGULAR MOCK INTERVIEWS
- REGULAR INTENSIVE CURRENT AFFAIRS DISCUSSION
- SKILL DEVELOPMENT COURSE INCLUDE SPOKEN ENGLISH
- TOPIC WISE GROUP DISCUSSIONS
- ETHICS BASED LEADERS STAGE TALKS
- REAL TIME ONE TO ONE MENTOR SHIP
- REGULAR SUBJECT WISE SEMINARS
- ACCESS TO LIBRARY AND BOOKS

### ONLINE COURSE DETAILS

DURATION : 12 MONTHS  
MODE : ONLINE  
TIMING : 9.00 P.M TO 10.30 P.M

### TOTAL FEES STRUCTURE INCOME SLAB WISE

BELOW ₹1 LAKH PER ANUM	: ₹ 3000/-
BETWEEN ₹1 LAKH TO ₹ 2.5 LAKH PA	: ₹ 6000/-
BETWEEN ₹2.5 LAKH TO ₹ 5 LAKH PA	: ₹ 12,000/-
BETWEEN ₹5 LAKH TO ₹ 7 LAKH PA	: ₹ 24,000/-
BETWEEN ₹7 LAKH TO ₹ 8 LAKH PA	: ₹ 36,000/-
BETWEEN ₹8 LAKH TO ₹ 10 LAKH PA	: ₹ 50,000/-
ABOVE ₹ 10 LAKH PA	: ₹ 60,000/-

### COURSE INCLUDE

- INCLUSIVE COVERAGE OF ALL PRELIMINARY SUBJECTS (INCLUDE CSAT)
- INCLUSIVE COVERAGE OF ALL MAINS SUBJECT (INCLUDES ETHICS SUBJECT)
- MONTHLY PRELIMINARY MOCK TEST

NOTE: SEVAKAR'S APPLYING FOR THE COURSE FEES BELOW 10 LAKH PER ANNUM HAVE TO SUBMIT  
1. INCOME CERTIFICATE  
2. SEVAKAR IAS INCOME DETERMINATION FORM