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THIS WEEK IN POLICY

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Two Years of Ayushman Vay Vandana

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SPECIAL FEATURE · HEALTH

01 Two Years of Ayushman Vay Vandana

Since 29 October 2024, everyone in India aged 70 or above has been entitled to free hospital care of up to ₹5 lakh a year under AB PM-JAY, whatever their income. Two years on, **1.39 crore** of about 6 crore eligible seniors hold a card, and **23.46 lakh** hospital admissions worth **₹5,668.80 crore** have been authorised.

WHO IS ELIGIBLE

Every Indian aged 70 or above, whatever their income

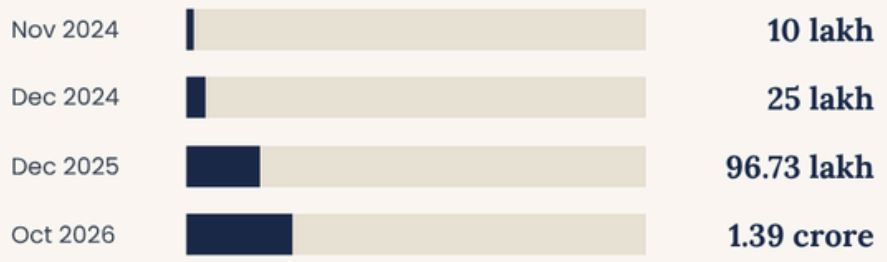
FAMILY ALREADY IN AB PM-JAY
An extra ₹5 lakh a year, for the senior alone

FAMILY NOT IN AB PM-JAY
Cover of up to ₹5 lakh a year

ON CGHS, ECHS OR AYUSHMAN CAPF
Choose that scheme or AB PM-JAY

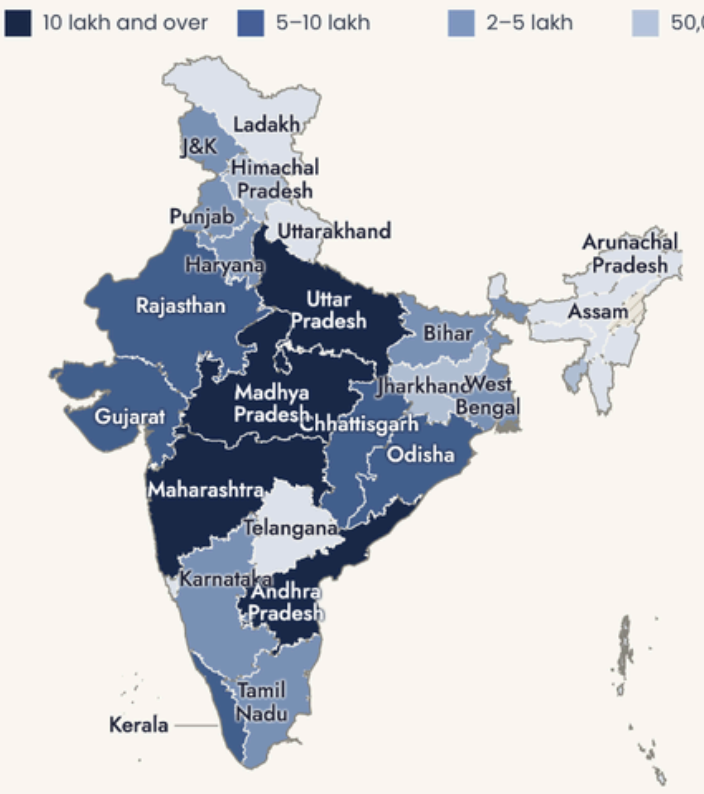
WITH PRIVATE INSURANCE OR ESI
Eligible as well

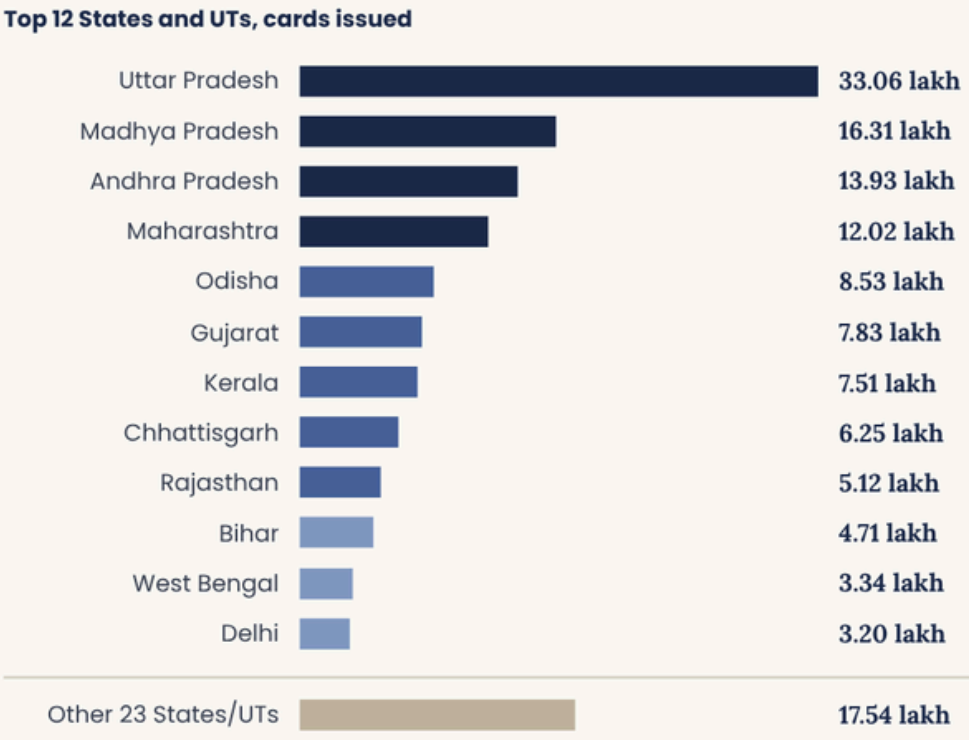
CARDS ISSUED, AGAINST ABOUT 6 CRORE ELIGIBLE



Treatment is cashless, and pre-existing conditions are covered from day one.

WHERE THE CARDS ARE · BY STATE AND UT





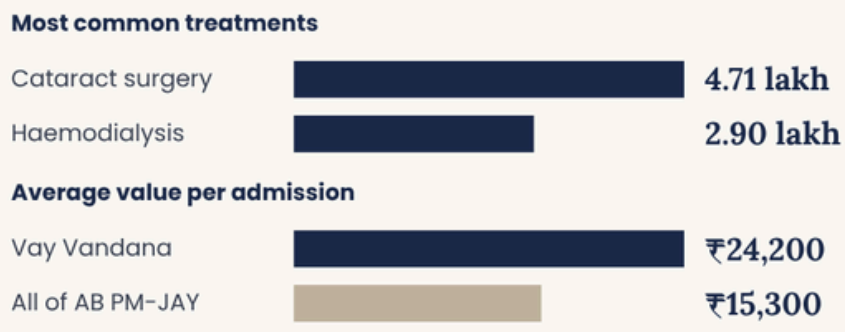
Uttar Pradesh, Madhya Pradesh, Andhra Pradesh and Maharashtra hold 54 percent of all cards.

HOSPITAL ADMISSIONS AUTHORISED, CUMULATIVE



More admissions in the last 10 months than in the first 14.

WHAT IT PAYS FOR



WHO HOLDS THE CARDS

Three in five cards went to seniors new to AB PM-JAY. Women hold 46 per cent of cards but had 38 per cent of admissions to December 2025.

THE NETWORK

AB PM-JAY runs in all 36 States and UTs since West Bengal joined in June 2026. Card holders can use any of more than 38,000 empanelled hospitals, in any state, for 1,961 procedures.

SOURCES NHA public dashboard, senior citizen (70+) card status, 30 October 2026; PIB, Ministry of Health and Family Welfare, November 2024 to October 2026. Map boundaries as per Survey of India.

UNION GOVERNMENT & NATIONAL INSTITUTIONS

At the Centre

02

Cabinet approves ₹7,395-crore Pradhan Mantri Viksit Gram Swaraj Yojana

The Union Cabinet approved the Pradhan Mantri Viksit Gram Swaraj Yojana for 2026–27 to 2030–31, with an outlay of ₹7,395.55 crore, including ₹4,869.48 crore from the Centre. Covering over 2.55 lakh Panchayats and traditional local bodies, the scheme will integrate village development plans with Central and State programmes through eGramSwaraj. It provides annual capacity building for approximately 32 lakh elected representatives and other stakeholders, digital audits through AuditOnline, and assistance to strengthen Panchayats' own-source revenue.

CPRG INSIGHT

The earlier Rashtriya Gram Swaraj Abhiyan had an allocation of ₹5,911 crore for 2022–26, primarily supporting institutional capacity building. The new scheme increases this allocation by roughly 25% while placing greater emphasis on coordinating departmental expenditure through village-level plans. This is important because Panchayats often prepare development plans without controlling the funds or implementation of all schemes operating in their villages. Bringing these programmes onto one platform may improve coordination, but effective decentralisation will still depend on whether departments act on locally identified priorities rather than merely recording them.

03

Cabinet approves ₹10,000-crore Container Manufacturing Promotion Scheme

The Union Cabinet approved the Container Manufacturing Promotion Scheme with an outlay of ₹10,000 crore up to FY2039–40. It provides 3% annual interest subvention on eligible manufacturing loans, ₹8,891 crore in operational assistance for containers manufactured to international standards and sold, and ₹150 crore for testing and certification facilities. The scheme supports new and existing manufacturers and targets a tenfold increase in annual domestic container manufacturing capacity to 7.5 lakh twenty-foot equivalent units (TEUs). It is expected to generate over 53,000 direct and indirect jobs.

CPRG INSIGHT

India's existing container manufacturing capacity is approximately 70,000 TEUs annually, leaving the shipping industry dependent on imported equipment. The scheme differs from conventional manufacturing subsidies because nearly 89% of its outlay is tied to containers actually produced and sold, rather than simply establishing factories. This reduces the risk of subsidising capacity that remains unused. The scheme aims to raise domestic capacity roughly tenfold, to 7.5 lakh TEUs. If achieved, such an increase could improve the resilience of maritime supply chains and benefit related industries such as specialised steel, corner castings, and paints.

04

Cabinet approves ₹1,856-crore Khelo India Sports Goods Manufacturing Scheme

The Union Cabinet approved the Khelo India Sports Goods Manufacturing Scheme, allocating ₹1,856.67 crore through FY2033–34. It will establish dedicated manufacturing zones integrating producers, suppliers, testing laboratories and design centres. The scheme earmarks ₹1,130 crore for anchor investments and turnover-linked incentives, and ₹105 crore for international sports federation certifications. Additional support covers upgrades to existing MSME clusters, research centres, startups, industry-linked skilling and export promotion.

CPRG INSIGHT

India's sports goods industry already has established manufacturing clusters in Jalandhar and Meerut, with nearly 90% of production undertaken by small and micro enterprises. Exports reached approximately US$399 million in FY2025–26, but entry into higher-value international markets depends on quality certification, product development and relationships with global brands. The new scheme addresses these barriers through shared testing infrastructure and support for international certifications, rather than financing production alone.

05

Cabinet approves 3% increase in Dearness Allowance and Dearness Relief

The Cabinet approved an additional instalment of Dearness Allowance for Central Government employees and Dearness Relief for pensioners, with effect from 1 July 2026. The rate rises by 3 percentage points, from 60% to 63% of basic pay or pension. About 48.54 lakh employees and 68.71 lakh pensioners will benefit, at a combined cost to the exchequer of ₹10,016.10 crore a year. The increase follows the accepted formula based on the recommendations of the Seventh Central Pay Commission.

CPRG INSIGHT

Dearness Allowance helps government employees and pensioners maintain their purchasing power as prices rise. Unlike a regular salary increase, it is calculated as a percentage of basic pay or pension and revised periodically using inflation data. For example, an employee earning ₹50,000 in basic pay will receive an additional ₹1,500 per month following the three-percentage-point increase. Since the revision takes effect from July, beneficiaries will also receive arrears for the intervening months. This adjustment helps protect household spending on everyday essentials such as food, housing and transport.

06

Centre amends motor vehicle rules to enable E85 and E100 flex-fuel certification

The Ministry of Road Transport and Highways notified amendments to the Central Motor Vehicles Rules, 1989, extending emission certification provisions to E100 alongside E85 flex-fuel vehicles. Manufacturers must ensure that vehicles designed for high-ethanol fuels satisfy the applicable emission and safety standards. The amendments also update biodiesel-related provisions. The notification does not require owners of existing petrol vehicles to switch fuels or modify their engines, and E20 compatibility does not automatically qualify a vehicle to operate on E85 or E100.

CPRG INSIGHT

India achieved 20% ethanol blending in petrol in 2025–26, compared with just 1.5% in 2014–15. The new rules represent the next stage by enabling certification of vehicles that can operate on much higher ethanol blends, including E100. Unlike conventional petrol vehicles, flex-fuel vehicles can automatically adjust their engines to different fuel mixtures. This creates a pathway for manufacturers to introduce vehicles using predominantly domestically produced ethanol. It also builds on India's existing ethanol production capacity, creating further opportunities for agricultural suppliers while reducing dependence on imported petroleum.

07

Centre lowers turnover threshold for fourth round of Textile PLI Scheme

The Ministry of Textiles announced a fourth application round under the Production Linked Incentive Scheme for man-made fibre apparel, man-made fibre fabrics and technical textiles. The minimum turnover requirement for Part 2 applicants has been reduced from ₹200 crore to ₹100 crore. Applications will be accepted from 1 November to 31 December 2026, with the scheme tenure extended to FY2033–34 for newly approved applicants. Existing participants who have not received incentives may withdraw and reapply under the revised round.

CPRG INSIGHT

The original textile PLI framework required substantial investment and turnover, favouring larger manufacturers capable of expanding production quickly. Halving the turnover threshold for Part 2 improves access for mid-sized firms that might otherwise have struggled to qualify. The provision allowing existing participants to reapply is also important because companies that previously entered the scheme but failed to generate eligible claims can reconsider their investment plans under the revised terms.

08

NSO proposes PLFS redesign to better measure gig workers and unpaid work

The National Statistics Office proposed changes to the Periodic Labour Force Survey from January 2027, introducing an updated sampling frame and a separate sampling stratum for households with digital platform workers. The revised questionnaire will identify platform work across rural and urban households and collect information on unpaid domestic work, caregiving, household production, volunteering and unpaid trainee activities. During the transition, monthly estimates will combine samples from the existing and revised survey panels. Public comments have been invited within 15 days.

CPRG INSIGHT

The PLFS began collecting information on digital platform workers experimentally in January 2026, but the existing sampling design captured too few such workers for reliable analysis. The proposed dedicated stratum addresses this statistical problem by increasing their representation in the survey, rather than simply adding another question. The inclusion of unpaid care work addresses a separate gap: activities performed largely outside paid employment remain insufficiently visible in conventional labour indicators. Measuring them separately could improve research on time use and labour participation.

09

Centre notifies National Social Security Board for unorganised, gig and platform workers

The Ministry of Labour and Employment notified the constitution of the National Social Security Board under the Code on Social Security, 2020. Chaired by the Union Labour Minister, the Board will include representatives of governments, employers, digital aggregators and workers' organisations. It will recommend welfare schemes, monitor their implementation, review expenditure and oversee state-level record-keeping. Meeting at least three times annually, the Board will support social security planning for unorganised workers and gig and platform workers, including those engaged through digital platforms.

CPRG INSIGHT

India's gig workforce grew from 77 lakh in 2020–21 to approximately 1.2 crore in 2024–25, and is projected to reach 2.35 crore by 2029–30. Unlike salaried employees, delivery partners, ride-hailing drivers and other gig workers often work across multiple platforms, making employer-linked social security less suitable. Karnataka has already introduced a transaction-based welfare fee for platform workers, while the Central Social Security Code provides for aggregator contributions of 1–2% of annual turnover, capped at 5% of worker payouts. The new Board creates a national mechanism to coordinate welfare financing and develop portable benefits, allowing workers to retain social protection when changing platforms or moving between states.

DIPLOMACY & EXTERNAL AFFAIRS

India & the World

10

India and Canada establish annual Migration and Mobility Dialogue

India and Canada held their inaugural Migration and Mobility Dialogue in New Delhi, jointly chaired by senior officials from India's Ministry of External Affairs and Immigration, Refugees and Citizenship Canada. The two countries signed Terms of Reference establishing an annual consultation mechanism, supported by a Joint Working Group on Migration and Mobility. Discussions covered student mobility, skilled workers, professionals, business visitors and migration management. Both sides agreed to hold the next meeting in Canada, establishing a regular institutional framework for cooperation on cross-border mobility.

CPRG INSIGHT

India is an important source of students and skilled professionals for Canada, while Canada's labour market benefits from international talent. The dialogue creates a dedicated channel between the two governments to coordinate these interests. Unlike broader foreign office consultations, it brings officials responsible for migration and immigration directly into a recurring bilateral process. This allows student mobility, professional opportunities and migration management to be considered together.

11

BRICS Parliamentary Forum adopts joint declaration on global governance and development

The 12th BRICS Parliamentary Forum concluded in New Delhi with the adoption of a joint declaration reaffirming support for United Nations reform, including greater representation in the Security Council. Participating parliaments condemned cross-border terrorism, terrorist financing and safe havens. The declaration also emphasised cooperation on digital public infrastructure, responsible artificial intelligence and sustainable development, recognising the principle of Common but Differentiated Responsibilities. Members called for stronger parliamentary cooperation, institutional accountability and greater representation of developing countries in international decision-making.

CPRG INSIGHT

The declaration builds on the New Delhi Declaration adopted at the BRICS Summit earlier this year, extending several commitments from national governments to their legislatures. This creates an additional channel for cooperation because parliaments influence domestic legislation, budgets and oversight of government programmes. It is particularly relevant to digital public infrastructure and AI governance, where countries are developing different regulatory approaches. Parliamentary exchanges can help share practical experiences in these areas while strengthening coordination on international issues.

12

India and France sign manuscript preservation agreement under Gyan Bharatam Mission

India's Ministry of Culture and the Bibliothèque nationale de France signed a Memorandum of Understanding to strengthen cooperation in preserving and digitising manuscript heritage. The agreement brings together the National Archives of India, the National Library in Kolkata and the French national library under the Gyan Bharatam Mission. It covers digitisation, digital repository sharing, technology exchange, conservation and research. The institutions will also cooperate on cataloguing standards, Indian-script recognition technologies, manuscript restoration, scholarly exchanges and the digitisation of Indic-origin collections held in France.

CPRG INSIGHT

India's manuscript heritage is spread across public institutions, private collections and libraries abroad, making preservation and research access a shared challenge. The agreement allows manuscripts held in France to be studied through digital copies without requiring the physical originals to be transferred. It also brings specialised technologies such as optical and handwritten text recognition into the preservation process, helping convert historical scripts into searchable material. Common cataloguing and digitisation standards can make collections from different institutions easier to study together, expanding opportunities for research into India's linguistic, scientific and cultural history.

13

India and Mexico launch negotiations for Preferential Trade Agreement

India and Mexico signed Terms of Reference formally launching negotiations for a Preferential Trade Agreement. The framework covers market access for goods, rules of origin, customs procedures, trade facilitation, dispute settlement, sanitary and phytosanitary measures, technical barriers to trade and trade remedies. Negotiations will explore opportunities in automobiles, pharmaceuticals, electronics, chemicals, agriculture, energy and critical minerals. Both countries also discussed a proposed Mexican business delegation to India to identify investment and commercial partnerships.

CPRG INSIGHT

Bilateral merchandise trade reached approximately US$7.83 billion in 2025–26, with India's exports accounting for US$5.73 billion. A preferential trade agreement differs from a comprehensive free trade agreement because it can reduce tariffs on selected goods without requiring wider market liberalisation. This allows both countries to focus initially on products where trade opportunities are strongest. Mexico is also integrated into North American manufacturing supply chains, making it relevant to Indian automobile, pharmaceutical and engineering companies. Preferential market access could strengthen these commercial links while creating opportunities for diversification in bilateral trade.

14

India and Liechtenstein explore bilateral tax treaty to strengthen investment cooperation

India and Liechtenstein discussed a proposed Double Taxation Avoidance Agreement during Hereditary Prince Alois's state visit. India acknowledged receiving a draft agreement, while both sides explored cooperation in advanced manufacturing, precision engineering, medical technology, financial services, clean technologies and artificial intelligence. They also reviewed progress under the India–EFTA Trade and Economic Partnership Agreement, which seeks to facilitate investment and employment generation in India. Liechtenstein expressed support for India's candidature for a non-permanent United Nations Security Council seat for 2028–29.

CPRG INSIGHT

India and Liechtenstein already have a Tax Information Exchange Agreement, which facilitates cooperation between tax authorities. A Double Taxation Avoidance Agreement would serve a different purpose by establishing how income earned across the two countries is taxed, providing greater certainty to investors and businesses. This is particularly relevant under the India–EFTA trade agreement, which carries a collective commitment to facilitate US$100 billion in investment over 15 years. A bilateral tax framework could support this broader investment objective by providing clearer rules for companies operating across both jurisdictions.

STATE POLICY & GOVERNANCE

Across the States

15

Maharashtra approves amendments to Public-Private Partnership Policy 2026

The Cabinet approved amendments to the Maharashtra Public-Private Partnership (PPP) Policy 2026 to simplify infrastructure project approvals. The original framework required projects to undergo scrutiny at multiple stages, including initial evaluation, tender preparation and final sanction. The amendments seek to reduce repeated examination by competent committees and clarify approval procedures. The Cabinet also approved inviting the Chief Executive Officer of the Maharashtra Institution for Transformation (MITRA) to meetings of the Cabinet Infrastructure Committee.

CPRG INSIGHT

Maharashtra introduced its comprehensive PPP framework earlier this year to standardise how infrastructure projects are developed with private participation. The latest amendments focus on making this framework more efficient. Previously, proposals could return to the same approving committee at several stages, extending the time between project preparation and tendering. Simplifying these procedures allows departments to move more directly from technical evaluation to implementation decisions. MITRA's participation also brings the state's broader development-planning institution into infrastructure approvals, helping improve coordination between departmental projects and state investment priorities.

16

Goa approves Chief Minister's MSME Innovation Scheme 2026

The Cabinet approved the Chief Minister's MSME Innovation Scheme 2026 to extend startup-policy incentives to eligible non-IT enterprises, including micro, small and medium businesses. Enterprises must be registered and recognised as non-IT startups by the state's Startup and IT Promotion Cell to qualify. The scheme seeks to support innovation in manufacturing, products and business processes, particularly commercially viable and affordable solutions. Detailed incentive ceilings and implementation guidelines have not yet been publicly specified.

CPRG INSIGHT

Goa's Startup Policy 2025 already provides incentives for activities such as research, product development, intellectual property registration and employment generation. The new scheme creates a more direct route for eligible MSMEs undertaking innovation outside the IT sector to access similar support. This is relevant to traditional manufacturing businesses, where innovation often involves improving machinery, production methods, materials or existing products rather than developing software. Extending startup-style incentives to these enterprises can encourage small manufacturers to invest in product development and adopt technologies that improve their competitiveness.

17

Nagaland secures Presidential assent for Frontier Nagaland Territorial Authority Bill 2026

President Droupadi Murmu granted assent to the Frontier Nagaland Territorial Authority (FNTA) Bill, 2026. Passed unanimously by the State Assembly, the legislation provides for a self-governing authority covering Mon, Tuensang, Longleng, Kiphire, Noklak and Shamator. The authority will have 62 members, including 40 directly elected representatives, with one-third of elected seats reserved for women. It will exercise devolved functions across 46 subjects, including agriculture, education and healthcare. Implementation awaits a commencement notification.

CPRG INSIGHT

The FNTA introduces a new model of self-governance within a state. Instead of creating a separate state, it gives the six eastern districts their own elected authority with law-making powers over 46 subjects, bringing decisions on schools, healthcare and farming closer to the people they affect. Development funds will be allocated in proportion to the region's population and area through a dedicated budget head audited by the CAG, giving the region predictable resources. The one-third reservation for women also strengthens their role in local leadership.

18

Jharkhand approves Mineral Exploration and Block Development Policy 2026

The Cabinet approved the Jharkhand Mineral Exploration and Block Development Policy, 2026. The policy establishes a framework for exploring, developing and operating mineral blocks allocated to state entities, including the Jharkhand Exploration and Mining Corporation and Jharkhand State Mineral Development Corporation. Blocks will be classified as partially or fully explored, with operational models selected according to geological information, project costs, timelines and commercial risks. The framework introduces lifecycle assessments and development plans to guide procurement and investment decisions.

CPRG INSIGHT

India's mineral auction system has expanded substantially since 2015, but bringing allocated blocks into commercial production remains a separate challenge. According to the Union Ministry of Mines, only 105 of 720 auctioned mineral blocks had become operational by August 2026. Jharkhand's new policy addresses this distinction by linking the development model to each block's geological readiness. Partially explored blocks can be assessed differently from deposits with sufficient data for mining. This enables state enterprises to plan exploration, investment and project development according to the requirements of individual mineral assets.

19

Bihar approves Artificial Intelligence Policy 2026 to attract technology investment

The Cabinet approved the Bihar Artificial Intelligence Policy 2026 to promote AI-based industries, startups, Global Capability Centres and digital enterprises. The policy provides for capital investment and interest subsidies, cloud-computing support, rental and electricity subsidies, employment incentives and SGST reimbursement. It also proposes AI innovation hubs, research facilities, data platforms and technology parks. Priority applications include agriculture, healthcare, education, manufacturing and urban services.

CPRG INSIGHT

Several states are introducing dedicated AI policies, with different approaches to building their technology ecosystems. Maharashtra's AI Policy 2026 targets ₹10,000 crore in investment and 1.5 lakh jobs by 2031, alongside a 20% subsidy for AI adoption by 5,000 MSMEs. Uttar Pradesh is developing an AI City in Lucknow and focusing on computing infrastructure, public datasets and research. Bihar's policy places greater emphasis on attracting AI enterprises through cloud-computing subsidies, model-development support and employment incentives. Together, these approaches show how states are moving beyond traditional IT services to develop specialised AI industries, infrastructure and skilled workforces.

20

Tamil Nadu approves Battery Energy Storage Systems Policy 2026

The Cabinet approved the Battery Energy Storage Systems (BESS) Policy 2026, targeting at least 2,500 MW/10,000 MWh of storage capacity. The policy covers standalone and renewable energy-linked battery projects of 1 MW or more, offering a 100% waiver of eligible transmission and wheeling charges for up to ten years, subject to regulatory approval. New solar and solar-hybrid projects of 1 MW or more must incorporate storage equivalent to at least 10% of their capacity for four hours.

CPRG INSIGHT

The Central Electricity Authority previously recommended that new solar projects include storage equivalent to 10% of their capacity for at least two hours. Tamil Nadu's policy goes further by specifying four hours, allowing stored solar electricity to meet demand for a longer period after sunset. For example, a 100 MW solar project would require at least 10 MW of storage capable of supplying electricity for four hours. The transmission-charge waiver also supports investment by reducing operating costs. Together, these measures help shift renewable electricity from periods of surplus generation to periods of higher demand.

21

Karnataka and Madhya Pradesh introduce new rules to regulate private coaching centres

Madhya Pradesh notified the Coaching Centres (Registration and Regulation) Rules, 2026, while Karnataka published draft rules for public consultation. Both frameworks require registration for centres enrolling more than 20 students, disclosure of fees and tutor qualifications, and provisions for student safety and mental health support. Madhya Pradesh mandates registration within 90 days, with three-year validity. Karnataka additionally proposes a five-hour daily coaching limit, a minimum admission age of 15, fees payable in at least four instalments and proportionate refunds within ten days.

CPRG INSIGHT

The Centre's 2024 coaching guidelines provided a common framework for regulation, covering institutions with more than 50 students. Both states extend this coverage to centres enrolling more than 20 students, bringing smaller institutions under oversight. Their approaches also differ. Madhya Pradesh has made registration, safety and counselling requirements legally enforceable, while Karnataka's proposed framework places additional emphasis on fee payments and student protections. Karnataka also proposes a minimum admission age of 15, compared with 16 under the central guidelines. Together, the measures show how states are adapting national recommendations to their own regulatory requirements.

REFERENCES

Sources

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