

my
GOV PULSE 
मेरी सरकार
A CITIZEN CONNECT
FORTNIGHTLY NEWSLETTER

WHAT'S INSIDE

11 Years of PM MUDRA
Yojana

India's Maritime Rise

Naxal-Free India

India's Nuclear Energy
Breakthrough

VIKSIT BHARAT STARTS WITH HER



RESOLUTIONS FOR VIKSIT BHARAT



EMBRACE
YOGA



**“Yoga is the pause button
humanity needs... to breathe, to
balance, to become whole again.”**

- PM Narendra Modi

THE 9 RESOLVES

Plant Trees

Conserve Water

Swachh Bharat

Support Swadeshi

Desh Darshan

Promote Natural
Farming

Adopt Healthy
Lifestyle

Embrace Yoga

Help the Poor

FROM THE CEO'S DESK



Dear Readers,

We are excited to share with you our latest edition of MyGov Pulse, at the heart of which lies the special feature on 'Nari Shakti: The Power Behind Viksit Bharat'. The story explores how India is transitioning from women's development to women-led development—highlighting milestones in economic empowerment, leadership, education, and social transformation that are shaping a more inclusive future.

This edition also brings you

powerful narratives of India's progress across sectors. We celebrate 11 years of Pradhan Mantri MUDRA Yojana, showcasing how access to credit is transforming millions of small entrepreneurs. Our feature on India's payment revolution traces the journey from cash to QR codes, redefining financial inclusion and trust.

You will also discover how India is strengthening its strategic capabilities through a major nuclear energy breakthrough, while India's maritime rise highlights the country's growing role as a global trade hub. The story on Naxal-Free India reflects how a balanced approach of security and development is transforming once-affected regions into centres of growth.

From key Cabinet decisions to our vibrant Engagement Corner and social media highlights, this edition captures how policy meets people and progress translates into participation.

Happy Reading!

Shri Ajit Kumar, IAS,
CEO, MyGov

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ENGAGEMENT CORNER

Committed to its mission, MyGov consistently presents a dynamic range of interactive initiatives spanning diverse fields. Seize these opportunities to actively engage and win exciting prizes, participation certificates & more. Ensure your voice contributes to the development of a new India!

International Day of Yoga 2026 Contests

Celebrate wellness through creativity!
Showcase your spirit of Yoga for a healthier India by taking part in various exciting contests - Reel | Jingle | E-Poster



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PM Internship Quiz

Step Ahead With Internship Opportunities
Explore exciting internship opportunities under the PMIS and boost your knowledge by taking part in the quiz



Scan To Participate



Fit India School Certification Survey

Share your insights on creating an aspirational yet achievable rating framework, practical fitness assessments and robust district-level governance.



Scan To Participate



TRANSFORMING INDIA STORIES (1-15 April)

Discover India's rapid evolution! Here are the latest inspiring stories and key headlines driving the nation's transformation across sectors like economy, technology, infrastructure, and social progress.

Digital, AI & Electronics Boom



- » India's digital payments hit 93% share of total value in FY26
- » AI investment hits \$800 billion, India emerges as key applications hub
- » IndiaAI Mission advances AI-driven cancer care
- » Nationwide rollout of AI & Computational Thinking curriculum
- » Domestic value addition in electronics manufacturing improves to 18–20%

Manufacturing & Export Momentum

- » India's major ports handle record 915 million tonnes cargo

- » Defence exports hit record ₹38,424 crore
- » Fish production nears 198 lakh tonnes; exports cross ₹62,000 crore
- » Coffee exports hit record \$2.13 billion

Climate & Sustainability

- » India becomes 3rd largest country globally in Renewable Energy Installed Capacity
- » India's wind energy addition surges 46% to record 6.05 GW in FY26
- » India clears a major nuclear milestone as Kalpakkam fast breeder reactor turns 'critical'

Mobility & Infrastructure

- » India EV sales hit record 24.5 lakh in FY26
- » Indian Railways fast-tracks safety with ₹1,364 crore Kavach push



PM MUDRA YOJANA

11 Years of Funding Entrepreneurial Dream



Across India's towns and villages, small businesses form the backbone of local economies—be it a roadside vendor, a small workshop, or a transport operator. For decades, these micro-entrepreneurs faced one persistent challenge: access to formal credit. The launch of the Pradhan Mantri MUDRA Yojana (PMMY) in April 2015 marked a turning point, bringing the vision of “Funding the Unfunded” into reality.

Over the past eleven years, PMMY has emerged as one of the world's largest grassroots credit programmes, enabling millions to transform aspirations into enterprises.

Bridging the Credit Gap

PMMY was designed to provide collateral-free loans to non-corporate, non-farm

micro and small enterprises engaged in manufacturing, trading, services, and allied activities. By removing the requirement of collateral, the scheme opened the doors of institutional finance to those previously excluded.

Loans are structured across four categories—Shishu, Kishor, Tarun, and Tarun Plus—ensuring support at every stage of business growth, from start-ups to scaling enterprises. Over a decade, the scheme has achieved remarkable scale and outreach:

- » ₹40.07 lakh crore loans disbursed
- » 57+ crore loan accounts created
- » 12+ crore new entrepreneurs brought into formal finance

Driving Inclusive Growth



One of PMMY's most significant contributions has been its focus on inclusion. The scheme has empowered traditionally underserved groups and strengthened social equity in access to credit.

- » Women account for nearly 60% of total loan accounts
- » Over 45% of loans extended to SC, ST, and OBC communities
- » Around 30% of disbursed amount goes to new entrepreneurs

This inclusive approach has helped convert job seekers into job creators, especially in rural and semi-urban regions.

Strengthening the Credit Ecosystem

PMMY operates through a robust institutional framework involving MUDRA Ltd., banks,

NBFCs, MFIs, and other lending institutions. This ensures seamless credit flow to the last mile. The ecosystem has been further strengthened through:

- » Credit Guarantee Fund for Micro Units (CGFMU) reducing lender risk
- » JanSamarth portal enabling digital access to loans
- » Digitisation improving transparency and ease of application

Transforming Lives and Local Economies



The real impact of PMMY lies in its ability to transform lives at the grassroots. From street vendors adopting digital payments to small manufacturers expanding operations, the scheme has enabled millions to build

sustainable livelihoods.

A significant share of loans falls under the Shishu category, indicating strong support for first-time entrepreneurs and micro-enterprises. At the same time, the growing share of higher-value loans reflects the scaling up of businesses and increasing financial maturity.

The scheme has also contributed to formalising the informal economy, improving financial discipline, and strengthening India's MSME sector.

A Decade of Expansion

The scale and consistency of PMMY's growth highlight its sustained impact across India's credit landscape:

- » Over 4 crore loans sanctioned in FY 2025–26 alone, maintaining strong annual momentum
- » ₹5.45 lakh crore disbursed in FY 2025–26, reflecting continued demand for micro-credit
- » Around 78% of loans under Shishu category, supporting first-time and small-scale entrepreneurs
- » Kishor loan share rising to 40–45%, indicating business expansion and scaling
- » Significant outreach in aspirational districts, with lakhs of beneficiaries accessing formal credit

Small Loans, Big Transformations



Eleven years of the Pradhan Mantri MUDRA Yojana reflect a powerful shift in India's development narrative—from exclusion to empowerment. By providing collateral-free credit at scale, the scheme has unlocked entrepreneurial potential across the country, especially among women, youth, and marginalised communities.

As India moves towards a Viksit Bharat, PMMY continues to play a critical role in building a self-reliant, inclusive, and opportunity-driven economy—one small enterprise at a time.

Viksit Bharat Starts With HER

India's development story is undergoing a defining shift—from women's development to women-led development. Today, Nari Shakti is not just a pillar of progress but a driving force shaping the nation's future. Across villages, cities, boardrooms, laboratories, and even battlefields, women are leading change with confidence and capability.

This transformation reflects a deeper societal shift—where women are not beneficiaries but decision-makers, entrepreneurs, innovators, and leaders powering India's growth story.

Economic Empowerment at Scale

Women's growing participation in the economy is one of the strongest pillars of this transformation. Across rural and urban India, women are emerging as entrepreneurs, innovators, and job creators.

- » 3.07+ crore Lakhpati Didis earning sustainable incomes through Self-Help Groups
- » Women account for nearly 60% of Mudra loan beneficiaries
- » SHGs have accessed over ₹12 lakh crore in institutional credit
- » 15,000+ Drone Didis trained as agri-service providers

NA
SHA
The Power Behind



- » Nearly 48% of startups have at least one woman director

These initiatives have enabled women to move from informal livelihoods to structured economic participation, strengthening both household incomes and the broader economy.



From Inclusion to Leadership

The rise of women is not limited to economic participation—it is equally visible in leadership and decision-making roles.

- » The Nari Shakti Vandan Adhiniyam marks a major step towards political representation
- » Over 11,000 women officers are now serving in the armed forces
- » Women's participation in Panchayati Raj Institutions continues to strengthen grassroots governance

This growing presence ensures that governance becomes more inclusive, responsive, and representative.

Education and the Knowledge Economy

Education has been a key driver in enabling women to take on new roles in emerging sectors. India is among the global leaders in women's participation in STEM fields.

- » Women constitute ~43% of STEM graduates in India
- » Female enrolment in higher education continues to rise steadily
- » Institutions like NDA and Sainik

Schools are now open to women

With increasing participation in areas such as artificial intelligence, research, and technology, women are shaping India's future knowledge economy.



Dignity, Safety & Rights

Empowerment is rooted in dignity and security. Over the years, several landmark reforms have strengthened women's rights and improved quality of life.

- » Triple Talaq abolished, ensuring justice for Muslim women
- » Maternity leave extended to 26 weeks
- » 790 Fast Track Courts operational for women and child safety
- » Stronger legal frameworks for faster justice delivery

Alongside legal reforms, initiatives in sanitation, healthcare, and access to clean cooking fuel have significantly enhanced everyday dignity for women.

Transforming Everyday Lives

The impact of these efforts is visible in daily life across the country, where women are gaining greater agency and independence.

- » 56% of Jan Dhan accounts are held by women
- » Over 11 crore Ujjwala LPG connections improving health and safety
- » 74% of houses under PMAY-G registered in women's names
- » Improved maternal health outcomes and access to sanitation

These interventions are not only improving quality of life but also strengthening women's decision-making power within households and communities.





A Cultural Shift in Motion

Beyond policies and programmes, India is witnessing a deeper cultural shift in how women are perceived and positioned in society. From increasing visibility in sports, armed forces, and entrepreneurship to growing digital participation, women are redefining traditional roles.

Campaigns promoting Beti Bachao Beti Padhao and women's participation in national movements have strengthened societal acceptance of women as equal stakeholders in progress. This shift is critical, as true empowerment lies not only in access and opportunity, but also in recognition and respect.

Viksit Bharat: The Future is Women-Led

India's focus is now on scaling these gains and ensuring long-term sustainability. The

government has set an ambitious target of creating 6 crore Lakhpati Didis, further expanding women-led economic growth at the grassroots.

Convergence with initiatives like Digital India, Skill India, and financial inclusion programmes is creating a robust ecosystem where women have access to credit, skills, and markets. As more women transition from micro-enterprises to scalable businesses, their role in driving India's economic growth will only deepen.

India's journey towards a Viksit Bharat is being powered by the strength and leadership of its women. From Parliament to panchayats, from startups to science labs, Nari Shakti is redefining the nation's development trajectory.

The ongoing discussions in Parliament mark not just a policy milestone, but a symbolic shift—one that affirms that India's future will be shaped equally by its women. As opportunities expand and participation deepens, one truth stands clear: India's growth story is, and will be, women-led.



NAXAL-FREE INDIA

From Red Corridor to Rising Regions



India's fight against Left-Wing Extremism (LWE) is witnessing a decisive shift. Once spread across a vast "Red Corridor," Naxalism posed a major internal security challenge. Today, a focused strategy combining security and development is steadily moving the country towards a Naxal-free future. This transformation goes beyond curbing violence—it is about restoring governance, enabling development, and rebuilding trust in long-affected regions.

The government's approach has been

comprehensive—targeting both extremism and its root causes. Alongside firm security operations, efforts have focused on rehabilitation, infrastructure expansion, and improved coordination between Centre and States. Dialogue remains open for those willing to renounce violence, ensuring a balanced and humane approach.

Shrinking the Red Corridor: Key Milestones

The impact of sustained efforts is clearly visible in the shrinking geographical footprint of Naxalism:

- » Naxal-affected districts reduced from 126 in 2014 to just 2 today
- » Most-affected districts reduced from 35 to zero
- » Police stations reporting incidents reduced from 350 to about 60
- » 596 fortified police stations established to strengthen security presence
- » 406 CAPF camps set up in recent years to improve area domination

Operational successes have also significantly weakened the leadership and organisational structure of extremist groups. Between 2024 and early 2026:

- » 706 Naxalites neutralised in encounters
- » 2,218 arrested
- » 4,839 surrendered

Development Reaches the Last Mile



Improved security has enabled rapid development in previously inaccessible areas:

- » 17,589 km roads approved, over 12,000 km constructed
- » Nearly 5,000 mobile towers installed
- » 1,804 bank branches, 1,321 ATMs, and 37,850 banking correspondents
- » Over 6,000 post offices and 259+ Eklavya schools

Empowering Communities, Restoring Trust

At the core of this transformation lies the

empowerment of local communities, particularly tribal populations who were historically affected by both deprivation and extremism. Key initiatives include:

- » ₹1 crore development grant for villages declared Naxal-free
- » Attractive rehabilitation packages, including financial assistance, housing, and skill training
- » Monthly financial support and livelihood assistance for surrendered cadres
- » Promotion of education, sports, and cultural participation

Towards a Naxalism-Free India

With the significant decline in violence, India is now closer than ever to achieving the goal of a Naxalism-free nation. Sustained efforts in governance, infrastructure, and community engagement will be crucial to consolidating these gains. The focus going forward remains on:

- » Strengthening last-mile governance
- » Expanding economic opportunities
- » Ensuring long-term peace and stability

India's fight against Naxalism demonstrates how a balanced approach can transform the challenging regions. As development reaches every village and communities reclaim their future, the vision of a Naxalism-free India is fast becoming a reality.

FROM CASH TO QR CODES

Transforming
Transactions to
Build Trust & Global
Leadership



India's payment landscape has undergone a remarkable transformation over the past decade. What once required long queues, paperwork, and time-consuming processes has now become instant, seamless, and accessible at the tap of a screen. This shift is not just technological—it represents a fundamental change in how citizens participate in the economy.

JAM Trinity: The Foundation

At the core of this transformation lies the JAM Trinity—Jan Dhan accounts, Aadhaar,

and mobile connectivity. Together, these have built a robust digital financial ecosystem that has brought millions into the formal banking system.

Through Direct Benefit Transfers (DBT), government benefits now reach citizens directly, reducing leakages and building trust in digital systems. This widespread participation laid the groundwork for India's next big leap in payments.

UPI: The Game Changer

The launch of the Unified Payments Interface (UPI) in 2016 marked a turning point. By simplifying transactions into a mobile-based interface, UPI removed the need for complex banking details and enabled real-time payments across banks and platforms.



Its ease of use, interoperability, and low-cost structure have made it accessible to everyone—from urban professionals to street vendors—driving mass adoption across the country.

- » 21.7 billion transactions processed in January 2026
- » ₹28.33 lakh crore transaction value in a single month
- » 81% share in India's retail digital transactions
- » 49% of global real-time payment transactions

Driving Inclusion & Opportunity

The real impact of this revolution lies in inclusion. Small merchants, informal workers, and rural users are now active participants in the digital economy. QR codes have replaced cash dependency, and instant transfers have enabled faster business cycles.



UPI has also evolved into a broader financial platform, supporting features like recurring payments, micro-transactions, and access to credit—expanding opportunities for individuals and enterprises alike.

Building Trust and Global Leadership



Strong regulatory frameworks, including two-factor authentication, have enhanced security and user confidence. At the same time, India's payment model is gaining global recognition, with UPI expanding to multiple countries and setting benchmarks for efficiency and inclusiveness.

India's payment revolution is more than a shift from cash to digital—it is a transformation in participation, empowerment, and trust. By combining innovation with inclusion, the country has built a system that not only simplifies transactions but also strengthens the foundation of a modern, digital economy.

INDIA'S NUCLEAR ENERGY BREAKTHROUGH

Indigenous Fast Breeder Reactor Achieves Criticality



India has taken a significant step in its clean energy journey with the indigenously built 500 MWe Prototype Fast Breeder Reactor (PFBR) at Kalpakkam attaining its first criticality on 6 April 2026. This marks the beginning of a controlled nuclear chain reaction and places India among a select group of nations with advanced nuclear capabilities.

A Historic Milestone

This milestone is not just technological—it represents decades of scientific effort and a major leap in India's energy strategy.

- » India enters Stage 2 of its three-stage nuclear programme
- » Becomes only the second country after Russia to operate a commercial fast breeder reactor

- » Developed indigenously by Indian scientists and institutions
- » Supports India's net-zero target by 2070

Unlike conventional reactors, the PFBR is designed to produce more fuel than it consumes, making it highly efficient and sustainable.

India's Nuclear Vision

India's nuclear programme is built around long-term energy independence:

Stage 1: Uses uranium to generate power and produce plutonium

Stage 2: Fast Breeder Reactors use plutonium to generate energy and create more fuel

Stage 3: Will use India's vast thorium reserves for large-scale energy production

The PFBR is the critical bridge connecting current capabilities to a future powered by thorium.

Boosting Clean Energy and Self-Reliance

The reactor strengthens India's position as a clean energy leader:

- » Generates low-carbon, reliable electricity
- » Reduces dependence on imported fuel and fossil energy
- » Enables recycling of nuclear fuel, minimising waste
- » Enhances energy security for the long term

India's current nuclear capacity stands at 8.78 GW, with plans to expand to 22.38 GW by 2031–32 and 100 GW by 2047.



Global Significance and Strategic Impact

This achievement also enhances India's

standing in the global nuclear landscape. With proven capability in advanced reactor technology, India is emerging as a credible partner for international collaboration in clean energy. It demonstrates how indigenous innovation, backed by strong policy support, can deliver solutions that are both sustainable and scalable for the future.

Powering Strong Nuclear Future



The Government's Nuclear Energy Mission and initiatives like Small Modular Reactors (SMRs) are accelerating this journey. Policy reforms such as the SHANTI Act, 2025 are also opening avenues for innovation and investment.

The first criticality of the PFBR marks a turning point in India's energy journey. It reflects the strength of indigenous innovation and a clear vision for sustainable growth. As India advances towards energy security and climate goals, nuclear power is set to play a central role in powering a self-reliant and resilient future.



INDIA'S MARITIME RISE

Powering Trade, Connectivity and Growth

India's maritime sector is undergoing a quiet yet powerful transformation. With a coastline spanning over 11,000 kilometres and a vast network of waterways, the country is strengthening its position as a key global trade hub. Today, maritime routes handle nearly 95% of India's trade by volume and about 70% by value, making ports and shipping central to economic growth.



Sagarmala: Driving Port-Led Development

The transformation has been anchored by the Sagarmala Programme, launched in 2015. It adopts an integrated approach—modernising ports, improving connectivity, promoting industrial clusters, and supporting coastal communities.

By linking ports with road, rail, and inland waterways, Sagarmala is reducing logistics costs and enhancing India's competitiveness in global trade.

Over the past decade, India's maritime ecosystem has witnessed significant expansion and efficiency gains. Key achievements include:

- » 845 projects identified under Sagarmala worth ₹6.06 lakh crore
- » 315 projects completed with investments of ₹1.57 lakh crore
- » Record cargo handling: 915 million tonnes in FY 2025-26



- » Turnaround time reduced: from 96 hours (2014) to about 49 hours
- » Inland water cargo growth: nearly 7-fold increase

Beyond Ports: Connecting People and Regions

Maritime transformation is not limited to trade—it is reshaping connectivity and everyday mobility. Ferry and Ro-Pax services are reducing travel time across coastal regions, while inland waterways are offering sustainable transport alternatives.

At the same time, coastal communities are benefiting from targeted interventions. Development of fishing harbours, skill training initiatives, and tourism promotion are creating new livelihood opportunities and strengthening local economies.

Inclusive Growth and Livelihood Impact

The sector's growth is translating into real impact on the ground:

- » 7,600+ youth trained under skill development initiatives
- » 30,000+ fishermen supported through modern harbour infrastructure
- » Around 1 crore jobs potential (direct and indirect)

Towards a Global Maritime Hub

Looking ahead, Sagarmala 2.0 and long-term visions such as Maritime India Vision 2030 are set to deepen this transformation. With a focus on green ports, digital systems, and multimodal connectivity, India is positioning itself as a key player in global maritime trade.

India's maritime journey reflects a shift from infrastructure creation to ecosystem development. By combining scale, efficiency, and inclusivity, the sector is powering trade, generating livelihoods, and strengthening connectivity. As India moves towards becoming a global maritime hub, its ports and waterways will remain central to its growth story.



CABINET DECISIONS

(8 April 2026)



Ensuring Affordable Fertilizers for Farmers

The Cabinet has approved Nutrient Based Subsidy (NBS) rates for Kharif 2026 with an outlay of ₹41,533.81 crore. The decision ensures timely availability of phosphatic and potassic fertilizers at affordable prices, supporting farmers during the cropping season while maintaining price stability and strengthening agricultural productivity across the country.

Strengthening India's Refining Capacity

The Cabinet has approved revision of the HPCL Rajasthan Refinery project cost to ₹79,459 crore, with additional equity investment by HPCL. The project will enhance

fuel and petrochemical output, reduce import dependence, support energy security, and drive industrial growth, while generating employment and boosting development in Rajasthan.

Boost to Power & Urban Connectivity

Urban Mobility Transformation

The approval of Jaipur Metro Phase-2 (₹13,037 crore) will expand a 41 km corridor, improving citywide connectivity, reducing congestion and emissions, and promoting sustainable public transport for a growing urban population.

Clean Energy Expansion

The Cabinet approved two major hydropower projects—1720 MW Kamala HEP (₹26,069 crore) and 1200 MW Kalai-II HEP (₹14,105 crore) in Arunachal Pradesh. These projects will strengthen power supply, support peak demand, enhance grid stability, and drive infrastructure and socio-economic development in the region.



SOCIAL MEDIA CORNER

Catch the buzz!

Explore top MyGov social media highlights — trending videos, thought-provoking podcasts, inspiring blogs, and snapshots of New India's progress across platforms, all in one place.

GDP At MyGov

In the latest GDP at MyGov Podcast, Srinath Ravichandran, Co-founder of Agnikul Cosmos, highlights how the groundbreaking 2020 space privatization policy -IN-SPACE, made it possible for an Indian startup to build mobile launchpads and patented single-piece rocket engines.



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Fridays At MyGov

Did you know that every single minute, over 70 loans are approved under the PM Mudra Yojana? This episode of Fridays at MyGov dives deep into one of the world's largest grass-roots credit ecosystems.



Scan To Watch



Thursday Thriller

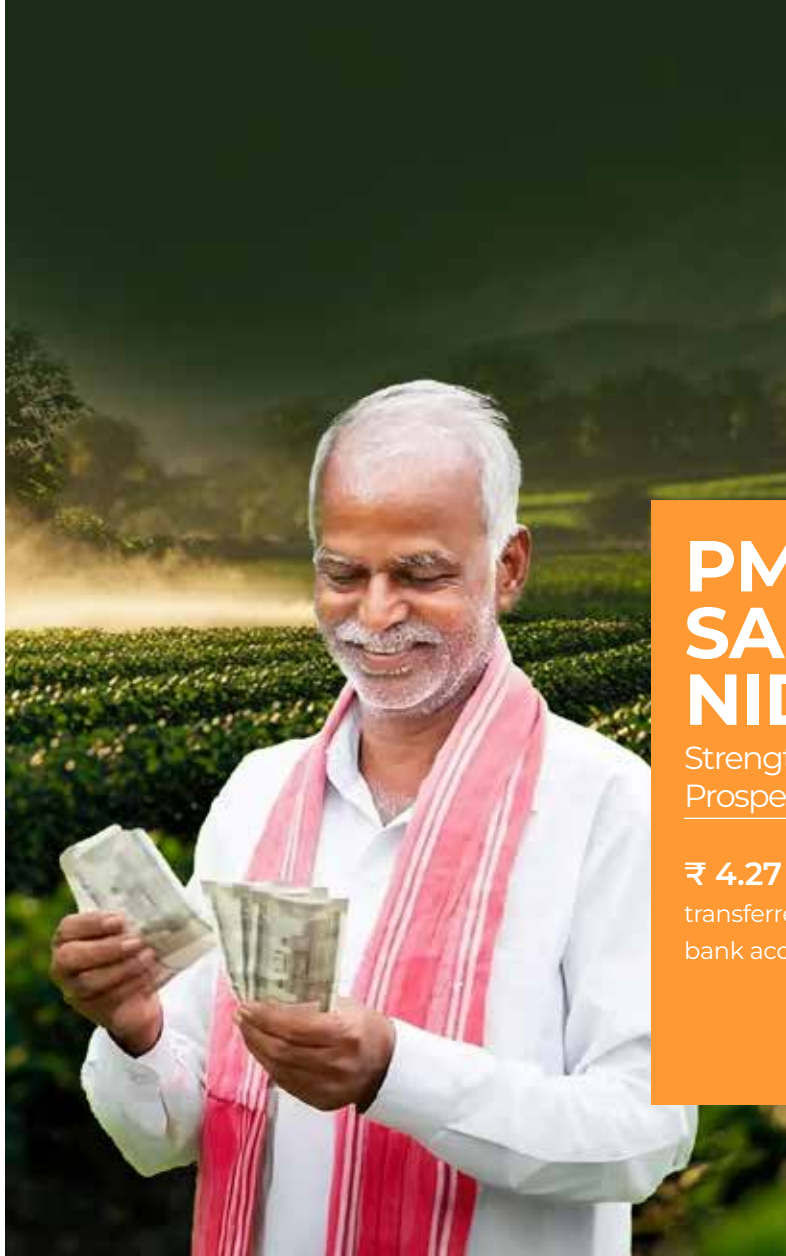
In this special episode of Thursday Thriller, learn about India's Prototype Fast Breeder Reactor (PFBR) at Kalpakkam that has achieved criticality, marking an important step toward the next phase of the nuclear program.



Scan To Watch



EMPOWERING CITIZENS



PM KISAN SAMMAN NIDHI

Strengthening Farmer's
Prosperity

₹ 4.27 lakh crore

transferred directly to farmers'
bank accounts till March 2026

BUILDING NATION



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