

## MD Speaks

nion Budget 2023 has the three essential hallmarks of a progressive budget: growth, sustainability, and inclusivity. Not only are these factors required to help the economy recover from the aftermath of the pandemic and inflation, but also boost economic growth.

The budget is well mapped to G20 priorities with increased outlays for switching to green fuel and emphasising on 'women led development' through launch of women-centric schemes. Promotion of Tourism on a mission mode, PPP, medical education & research, Make AI in India are some of other welcome announcements.

It is heartening to see high investment in Infra and capital expenditure. The tax slab rejig is also expected to drive domestic demand and push growth. However, reduction in MNREGA fund allocation amid high rural unemployment could have been bettered.

Overall greater with emphasis on a knowledgebased economy backed by a robust tech ecosystem, the budget is expected to steer growth and

accelerate India's
d e v e l o p m e n t
agenda aligned
with Sustainable
D e v e l o p m e n t
Goals (SDGs).

- Ashwajit Singh

## Vision For Amrit Kaal

#### **Empowered & Inclusive Economy**

- Opportunities for Citizens with focus on Youth
- **⊘** Growth in Job Creation
- Strong and Stable Macro-Economic Environment

To service these focus areas in country's journey to India@100, the budget identifies four transformative opportunities:-

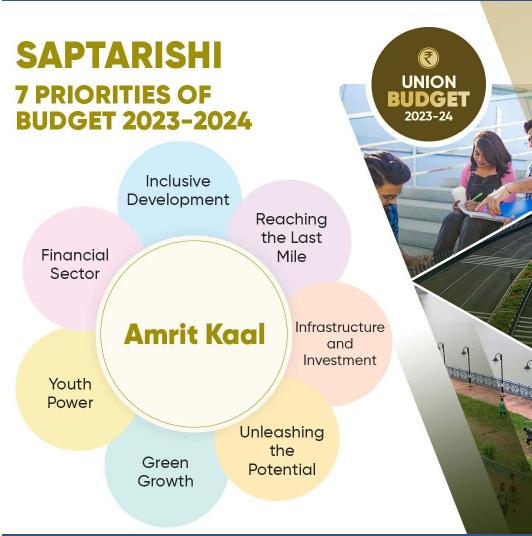
#### **JOURNEY TO INDIA @100**

#### **4 TRANSFORMATIVE OPPORTUNITIES**

- Economic Empowerment of Women
  - 81 lakh Self Help Groups under DAY-NRLM to be transformed into large producer enterprises
- PM VIshwakarma KAushal Samman (PM VIKAS)
  - Financial support, skill training and knowledge to traditional artisans
- Tapping the potential of Tourism
- Green Growth leading to efficient use of energy across sectors and green jobs



### Saptrishi: Guding Pillars of Budget 2023



Credit: https://pib.gov.in/newsite/unionbudget2023.aspx

# From the Editor's Desk

nion Budget 2023 is a peoplecentric budget. It has managed to strike a balance between social development and economic growth. It's reassuring to see the government's focus on financial literacy, green growth, education, infrastructure and 'women-led development.' Launch of Mahila Samman Saving Certificate, a one-time savings scheme for women is a step towards financial empowerment of women.

Income tax slabs announced under the new tax regime are also likely to benefit salaried women and those engaged in formal employment—particularly from the middle-class background—enhancing their capacity to save and take better investment decisions.

The edition presents highlights of Budget

'23. Out lining the allocations to various sectors, it attempts to captures our reaction on this annual financial

statement.

- Tanya Singh



# TOTAL EXPENDITURE ₹45.03 lakh cr The estimated total expenditure as seen by the government in 2023-24 ₹33.61 lakh cr The estimated gross tax revenue

CAPITAL EXPENDITURE

433%
Increase in capital expenditure outlay

\*\*TO lakh cr
New capital investment outlay

Capex has now steeply increased for the third consecutive year

# 5.9%

The proportion of GDP that the government estimates will be the fiscal deficit in FY24

The government has reiterated its intention to bring the fiscal deficit below 4.5 per cent of GDP by 2025-26

## **15.4** lakh cr

Estimated gross market borrowings to finance the fiscal deficit in 2023-24. Net market borrowings from dated securities are estimated at ₹11.8 lakh crore

#### NOMINAL GDP GROWTH

The projected rate of growth for India's nominal gross domestic product (GDP) in the Budget

calculations compared to the 6-6.8% real GDP growth projected by the Economic Survey tabled in the Parliament on Tuesday

The Economic Survey said India's GDP will grow at a baseline value of 11% in nominal terms

#### PERSONAL INCOME TAX

₹7 lakh

The new limit for rebate of income tax – increased from ₹5 lakh

₹3 lakh

INCOME	TAX RATES
₹0 to ₹3lakh	NIL
₹3 lakh to ₹6 lakh	₹ 05%
₹6 lakh to ₹9 lakh	10%
₹9 lakh to ₹12 lakh	15%
₹12 lakh to ₹15 lakh	20%
>₹15 lakh	30%

₹2.40 lakh cr

Capital outlay provided for Railways – the highest ever RURAL **₹79,000 cr**Outlay for PM Awas Yojana is being enhanced by 66%

## SUBSIDIES ₹3.75 lakh cr

Total subsidy allocation. Of this, ₹1.75L cr was for fertiliser, ₹1.97L cr for food, ₹2,257cr for petroleum

## AGRICULTURE BOOST ₹20 lakh cr

The new agriculture credit target will be increased to with focus on animal husbandry, dairy and fisheries

# ₹35,000 cr

Outlay for priority capital investments towards energy transition and net zero objectives, and energy security by ministry of petroleum and natural gas

Credit: Hindustan Times Planet IPE I FEBRUARY 2023

## **ECONOMY**



Overall a balanced budget covering fiscal prudence, growth and inclusive development; creates a sense of optimism with Indian economy expected to grow at 7% in FY2023 amidst the rest of the world staring at a recession.

- Ashwajit Singh

- Revamped credit guarantee for MSMEs to take effect from Apr 1, 2023 with infusion of Rs 9,000 crore in corpus
- The scheme would enable additional collateral-free guaranteed credit of Rs 2 lakh crore and also reduce the cost of the credit by about 1 per cent.

#### EASE OF DOING BUSINESS

- Govt to bring another dispute resolution scheme Vivad Se Vishwas-2 to settle commercial disputes
- 2 PAN as common identifier for all digital systems of govt. agencies
- One stop solution for reconciliation and updating identity maintained by various agencies to be established using digi locker and Aadhaar as foundational identity
- 4 Central Processing Centre to be set up for faster response to companies filing forms under Companies Act
- For business establishments required to have Permanent Account Number, the PAN will be used as a common identifier for all Digital Systems of specified government agencies
- More than 39,000 compliances have been reduced and over 3,400 legal provisions decriminalised to enhancing ease of doing business
- 7 Finance Minister announces multiple measures to enhance business activity in GIFT City

Click here for coverage

## For the Common Man

## SUBSTANTIAL RELIEF IN PERSONAL INCOME TAX

BENEFITING OUR HARD- WORKING MIDDLE CLASS



No Income tax for persons with income up to **7 lakh** in the new tax regime



Standard deduction of 50,000 to salaried people and deduction up to 15,000 for pensioners under new tax regime also



Reduction of the highest surcharge rate from **37% to 25%** under new tax regime



Tax exemption limit on leave encashment on retirement of non-govt salaried employees increased to 25 lakh

Credit: https://pib.gov.in/newsite/unionbudget2023.aspx

#### **BUDGET 2023**

# Old vs new tax regime for individuals



Tax outgo

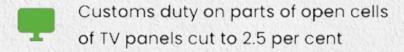
Income slab	Old tax regime	New tax regime	Gain/Loss
₹5 lakh	0	0	0
₹6 lakh	0	0	0
₹7 lakh	0	0	0
₹8 lakh	28,600	31,200	-2,600
₹9 lakh	49,400	41,600	7,800
₹10 lakh	70,200	54,600	15,600
₹12 lakh	1,11,800	85,800	26,000
₹15 lakh	2,02,800	1,45,600	57,200
₹20 lakh	3,58,800	2,96,400	62,400

Note: Calculation done by subtacting Rs 2.25 lakh from income under old tax regime due to standard deductions, 80C & 80D. Individuals can claim more deductions



Source: AMRG & Associates

## What Gets Cheaper



Govt proposes to reduce customs duty on the import of certain inputs for mobile phone manufacturing

Govt to reduce basic customs duty on seeds used in manufacturing of lab-grown diamonds

Govt to reduce customs duty on shrimp feed to promote exports

## WHAT GETS COSTLIER



Taxes on cigarettes hiked by 16 per cent



Basic import duty on compounded rubber increased to 25 per cent from 10 per cent



Basic customs duty hiked on articles made from gold bars



Customs duty on kitchen electric chimney increased to 15 per cent from 7.5 per cent

Credit: India Today

## HEALTH



It's a very Luke-warm budget when it comes to health sector. While new proposals to set-up 157 nursing colleges, a mission to eliminate Sickle Cell Anaemia, focus on R&D, AI, Tribal Groups and skilling courses on medical devices are all encouraging, the budget has limited focus on fast pacing the implementation of some of the flagship schemes announced in previous budgets. The budgetary allocations for schemes under Ayushman Bharat

umbrella, remain stagnant. This is concerning as in previous years as well actual expenditure has remained way below the budgeted expenditure. Critical areas of Pandemic Preparedness, AMR, Mental Health, as well as focus required for infrastructure development have remained wanting in the budget.

- Himanshu Sikka

#### WHAT NUMBERS SAY

Central and State Governments' budgeted expenditure on the health sector reached 2.1 per cent of GDP in FY23 (BE) and 2.2 per cent in FY22 (RE), against 1.6 per cent in FY21. – Economic Survey 2022-23

BUDGETARY ALLOCATIONS	FROM FY 2022-23	TO FY 2023-24	
Ministry of Health and Family Welfare (MoHFW)	₹ 86,200 Cr	₹ 89,155 Cr	3.43%
Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)	₹ 7,200 Cr (BE)	₹ 6,457 Cr	12%
Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)	₹ 4,846 Cr (BE)	₹ 5,156 Cr	12.9%
National Health Mission (NHM)	₹ 37160 Cr	₹ 36875 Cr	1%
Ayushman Bharat National Digital Health Mission (ABDM)	₹ 200 Cr	₹341 Cr	70.5%

## AFFORDABLE HEALTH FOR ALL



#### INCLUSIVE DEVELOPMENT



Enhanced Health Expenditure: **2.1%** of GDP in FY23



Sickle Cell Anaemia elimination Mission to be launched



**157** New Nursing Colleges to be established



Joint Public and Private Medical Research to be encouraged via select ICMR labs



New Programme to promote research in Pharmaceuticals to be launched

Credit: https://pib.gov.in/newsite/unionbudget2023.aspx

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## **URBAN DEVELOPMENT**



It is great to note that infrastructure investment and green growth are key priorities in this budget.
Increase in capital investment is a step in the right direction.
The proposed Infrastructure
Finance Secretariat should be set up quickly to catalyse private investment for infrastructure.

set up quickly to catalyse private investment for infrastructure.

Similarly, the Urban Infrastructure Development Fund (UIDF) announced needs higher outlay and convergence with ongoing urban missions covering tier 2 & 3 cities. We believe that the numerous initiatives under the 'green growth' umbrella need clear alignment with India's INDC with well-defined targets and timelines. The national green hydrogen mission is timely and should aim to go beyond

replacing current grey hydrogen

demand by 2030, if India wants

to lead in this sector.

- Anil Kumar Bansal

#### WHAT NUMBERS SAY

The ministries of housing and urban affairs (MoHUA) and railways will see a capex surge in FY24, getting close to Rs 3.2 trillion together

ALLOCATIONS	FROM FY2022-23	TO FY2023-24	
Ministry of Housing and Urban Affairs (MoHUA)	₹ 74545 Cr (RE)	₹ 76432 Cr	2.5%
Urban Rejuvenation Mission: AMRUT and Smart Cities Mission	₹ 15300 Cr	₹ 16000 Cr	4.5%
Prime Minister Awas Yojana (PMAY) -urban	₹ 28708 Cr	₹ 25103 Cr	12.5%
Swachh Bharat Mission (Urban)	₹ 2000 Cr	₹ 5000 Cr	150%

# INVESTMENT IN INFRASTRUCTURE AND PRODUCTIVE CAPACITY



## GROWTH AND EMPLOYMENT MULTIPLIER



Increase in capital investment outlay by 33.4% to ₹10 lakh crore



Infrastructure Finance Secretariat to assist stakeholders for more private investment in infrastructure



Urban Infrastructure in Tier 2 and 3 cities via establishment of **UIDF**\*



Continuation of 50-year interest free loan to State Governments

\*UIDF: Urban Infrastructure Development Fund

Credit: https://pib.gov.in/newsite/unionbudget2023.aspx

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## **TOURISM**



Promotion of tourism will be taken up on mission mode, with active participation of states, convergence of government programmes and public-private partnerships. The sector holds huge opportunities for jobs and entrepreneurship for youth in particular.

#### WHAT NUMBERS SAY

ALLOCATIONS	FROM FY2022-23	TO FY2023-24	
Ministry of Tourism	₹ 1343 Cr (RE)	₹ 2400 Cr	2.5%
Urban Rejuvenation Mission: AMRUT and Smart Cities Mission	₹ 15300 Cr	₹ 16000 Cr	4.5%

Union Budget 2023- 24

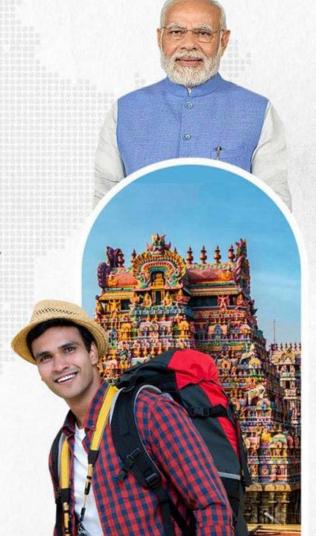




## Dekho Apna Desh

Under the **Vibrant Villages Programme,** tourism infrastructure and amenities will be facilitated in border villages

States will be encouraged to set up a Unity Mall for promotion and sale of their own ODOPs (one district, one product), GI products and other handicraft products



Credit: https://pib.gov.in/newsite/unionbudget2023.aspx

#### **EDUCATION & SKILLS DEVELOPMENT**



Union Budget 2023 is extremely encouraging for the education sector. Ministry of Education has received its 1.12 Lakh Crore, its highest-ever budgetary allocation. The government's attention to youth & skill development is reflected through measures of National Apprenticeship Scheme, PMKVY 4.0 & establishment of 30 Skill India International Centers. These initiatives will not only equip youth with future-proof skills, but also tap into the demographic dividend in the long run. The Government's commitment to a self-reliant India will be strengthened through smart classrooms, precision farming, 5G technology and R&D grants. Employment of teachers in Eklavya tribal schools and setting up of a National Digital Library for children & adolescents will make education accessible for all. Announcement of developing of District Institutes of Education and Training (DIETs) as 'vibrant institutes of excellence' has been long due and will be critical for last mile implementation of NEP 2020.

- Shalender Sharma & Shashiranjan Jha

#### WHAT NUMBERS SAY

Highest-ever allocation for the education budget, emphasis on the setting up of National Digital Libraries that will facilitate access to quality books for children and adolescents across geographies, languages, genres, and levels.

ALLOCATIONS	FROM FY2022-23	TO FY2023-24	
Ministry of Education	₹ 104277 Cr	₹ 112899 Cr	8%
National Education Mission	₹ 32612 Cr	₹ 38953 Cr	19.5%
Samgra Shiksha	₹ 37383 Cr	₹ 37453 Cr	0.1%
Pradhan Mantri Poshan Shakti Nirman (PM POSHAN)	₹ 12800 Cr (RE)	₹ 11600 Cr	9% 👃

#### MINISTRY OF SKILL DEVELOPMENT & ENTREPRENEURSHIP

Focus on upgrading skills & tech, 3 new AI centres to come up

ALLOCATIONS	FROM FY2022-23	TO FY2023-24	
Ministry of Skill Development & Entrepreneurship	₹ 2999 Cr (BE)	₹ 3517 cr	20%

## ACCESSIBLE EDUCATION AND SKILLING

## UNION BUDGET 2023-24

#### **INCLUSIVE DEVELOPMENT**



Enhanced Education Expenditure: **2.9%** of GDP in FY23



Revamped Teachers' training via District Institutes of Education and Training



**National Digital Library** to be set up for children and adolescents



States will be encouraged to set up physical libraries at Panchayat and ward levels



PMKVY 4.0 to be launched to skill lakhs of youth

Credit: https://pib.gov.in/newsite/unionbudget2023.aspx

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## **CLEAN ENERGY**



Union Budget 2023 was tabled with a mission 2024 focused on strengthening India's thought leadership on climate mitigation by renewing its fiscal allocation worth 35K Cr to net zero commitments and ensuring viability gap funding for climate mitigation-related activities. Through a walk-the-talk green growth and green-transition, budget speech, it tries to climateproof the trinity of jobs, growth, and sustainability but misses patenting the invaluable grains of climate adaptation. Thrust to natural framing and focus on restoration of the mangroves and wetlands spells clear intent but straight mandates to curb climate change called for a razor-sharp imperative. Balanced fiscal consolidation in a changing climate scenario should have targeted increasing climate adaptation actions spending, especially to the rural economy climate resilient.

- Abinash Mohanty

#### WHAT NUMBERS SAY

Green Growth ranks high in Budget 2023; Vision of "LiFE", or Lifestyle for Environment, will move the country towards netzero carbon emission by 2070 to usher in green industrial and economic transition.

allocations	FROM FY2022-23	TO FY2023-24	
Ministry of Environment, Forest & Climate Change	₹ 2478 Cr (RE)	₹ 3079 Cr	24%
Ministry of New and Renewable Energy	₹ 7033 Cr	₹ 10222 Cr	45%

## **GREEN GROWTH**



## MOVING FORWARD TO ACHIEVE THE CLIMATE GOALS

- Green Credit Programme to be launched to incentivize sustainable actions
- PM-PRANAM\* to be launched to incentivize States/UTs to promote alternative fertilizers
- 500 new 'Waste to Wealth' plants to be established under GOBARdhan Scheme
- MISHTI<sup>\*</sup> to be taken up for Mangrove plantation along coastline
- Amrit Dharohar to be implemented over next 3 years for optimal usage of wetlands

\* PRANAM: PM Programme for Restoration, Awareness, Nourishment and Amelioration of Mother Earth ^ MISHTI: Mangrove Initiative for Shoreline Habitats and Tangible Incomes

Credit: https://pib.gov.in/newsite/unionbudget2023.aspx

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## WOMEN AND CHILDREN



The Union budget 2023-24 has made a convincing attempt to prioritise investments in women and girls by facilitating women's economic empowerment. The Mahila Samman Savings Certificate initiative that promotes a one-time new small saving scheme for women will revitalise the government's efforts for girls' and women's empowerment. However, it will be vital to relook at the mechanisms and build capacities for effective implementation and appropriate utilisation of several of the womencentric schemes - both existing and new ones.

- Namita Wadhwa

#### MINISTRY OF RURAL DEVELOPMENT

Allocation for rural jobs scheme witnesses one-third cuts in budget 2023

ALLOCATIONS	FROM FY2022-23	TO FY2023-24	
Ministry of Rural Development	₹ 138203 Cr	₹ 159964 Cr	16%
MGNREGA	₹ 89400 Cr	₹ 60000 Cr	33%
National Livelihood Mission - Ajeevika	₹ 13336 Cr	₹ 14129 Cr	6%
Pradhan Mantri Awas Yojna (PMAY)- Rural	₹ 48422 Cr	₹ 54487 Cr	12.5%

#### MINISTRY OF WOMEN & CHILD DEVELOPMENT

Marginal rise in allocation; new savings scheme for women - 'Mahila Samman Saving Certificate' - announced

ALLOCATIONS	FROM FY2022-23	TO FY2023-24	
Ministry of Women & Child Development	₹ 23912 Cr	₹ 25448 Cr	6.4%
Mission Shakti (Mission for Protection and Empowerment for Women)	₹ 3184 Cr	₹ 3144 Cr	1.2%

Union Budget 2023-24





## What's In It For Me? Women

Mahila Samman Savings
Certificate—Deposit facility upto
₹2 lakh for girls for 2 years at fixed interest rate of 7.5 per cent

Enable **SHGs** to reach next stage of economic empowerment through *large*, professionally managed producer enterprises

Supporting policies for women producer enterprises to **scale up their operations** to serve the large consumer markets

Credit: https://pib.gov.in/newsite/unionbudget2023.aspx



**Aanchal Jain** HEALTH



Kailash Kumar Devra SEE



Amit Harishankar Gupta URBAN



Khushi Mathur SEE



Deepti Tripathi HEALTH



Sudheer Nadipally HEALTH



Divya Santhanam SEE



Vipin Kumar QA



Aman Singh Rajput URBAN

Vipin Sharma

. HEALTH



Arushi Mathur EDUCATION



Swati Mishra SEE



Sheezan Azad URBAN

#### IT TEAM SHILLONG



Shivendra Prakash Suman HEALTH



Ranjan Kumar HEALTH



Barikordor Wankhar HEALTH

## **Events**

On the occasion of National Girl Child Day, Manzil launched a special coffee table book capturing its key success stories. The event honoured girl achievers and Manzil community motivators. 450+ girls (aged 18-22 years), school principals, training providers and employers associated with the programme attended the event.





A team that laughs, learns and listens together does magic together! Here's a glimpse from SEE team's strategic meet.



Meeting with Chief Secretary, Government of Nagaland to present the progress of TAMS project

STARS-PMU and Samagra Shiksha, Himachal Pradesh organised a 5-day workshop on Life Skills Curriculum Development.



The SANKALP PMU
Team facilitated the organisation of Pradhan Mantri Apprenticeship Mela held by
Directorate of Training,
Govt. of Puducherry at
Govt. ITI College for
Men, Mettupalayam
to help students
secure apprenticeship opportunities and strengthen the skilling ecosystem.





A successful project progress review meet was completed with the Secretary of Labour and Employment along with Director, PSDS under the PSDS Sankalp project in Puducherry.





STARS PMU team facilitated 5-day capacity building workshop on Technology Enablement and School leadership in Kullu, Himachal Pradesh. The workshop was conducted by Dr Shashiranjan Jha and Ms. Roopa Dhawan.





Shalender Sharma facilitated a stakeholder consultation to discuss National Achievement Survey results under STARS Project in Dharamshala, Himachal Pradesh.



Stakeholder consultation to discuss National Achievement Survey results in multiple districts of Himachal Pradesh under the STARS project.



सर्वें के लक्ष्य को ध्यान पर

क्षाद्र कुछान में बर्गामान पंत्रिकाली प्रतिक्रित करी कार्या ना कुछान (विकास प्रतिक्रा ) तथा विकास में 3,23 अवस्था के कार्या पंत्रिकाली कर्मामान प्रतिक्र कर्मा क्षात्र अर्था क्षात्र कर्मा क्षत्र कर्मा क्षात्र कर्मा क्षात्र कर्मा क्षात्र कर्मा क्षात्र क्षात्र कर्मा क्षात्र कर्मा क्षात्र क We have you all the control of the c

The first convention of Freedom Consortium on Childhood Pneumonia was conducted in Jharkhand. The meeting was convened by the National Health Mission, Jharkhand to fight against Childhood Pneumonia.



WHO SEARO (South-East Asia Regional Office) is developing a manual for a Short Program Review on RMNCAH (Reproductive, Maternal, Newborn, Child and Adolescent Health) under SAMVEG Project, which has been providing technical support to identify problems, bottlenecks and suggest solutions to include in the next planning period to improve performance of the programmes.



Dr. Devina Bajpayee presented early learnings from an implementation model in public health settings on strengthening AMTSL with a focus on appropriate use of RTS- Carbetocin at AICOG in Kolkata.



Himanshu Sikka represented SAMRIDH at a training session- Blended Finance for the Health Sector: Opportunities, Challenges and Latest Trends hosted by Convergence.

Temple Development Concept Plan to CM, MP.



Misson Megarement Directors International Efficience footsty for Immunication

Prince Aggarwal from Urban team presented The Salkanpur

Inc.
T.

Induction Workshop held in
Trivandrum on Kerala Solid Waste
Management Project. We have been
awarded with two packages under
this project: Package B, Kochi and
Package D, Kozhikode.





Project DIGITS
implemented by
CKD and supported
by GAIL launched
in Bokaro. 70+
teachers from 25
schools attended
along with the District
Educational Officer
and other education
dept officials.



हले अपने संस्थान से लेना होगा एनओसी वर्तमान दौर में डिजिटल साक्षरता वहुत जरूरी



इंडिया के असीम अंसारी। इसमें शिक्षा विभाग के कर्मी शामिल हुए 🍨 जानरण

#### 350 पीएचडी छात्र, इनमें 50 प्रतिशत से ज्यादा नौकरीपेशा

बीबीएमकेयू में पीएच ही को से वर्क के लिए 350 से अधिक छात्र हैं, जिन्हें रजिस्ट्रेशन कराना होगा। उनमें से 50 प्रतिशास से अधिक छात्र-नीकरीपेशा है। नीकरी करते हुए प्रतिश्वास करने को शहरूक छात्रों ने विश्वविद्यालय कोर्स वर्क के नियम में बदलव का असह किया था। उनके असह को नेजरअंकज पर नमें व्यवस्था लागू कर दी गई। बच्चे हिजिटल स्क्रीन, प्रोजेक्टर व पर्सलल इंस्कटाप का उपयोग कर कर्पुअल करता संस्थितित जातावरण का अनुभव करती हैं। समार्ट पाउपक्रम आकर्षक व इंटिंग्स्टब विषय प्रदान करता है, जो सार्प्य करता के विषयों को पढ़ने में सरल व संस्थित में मजेदार बनता है। जिले के 25 विखालयों में समार्ट बलास की

Regional Training of Trainers on Facility Based Integrated Management Neonatal and Childhood Illness (F-IMNCI) presented by Dr Ashfaq on Decision Support System (DSS) application IMNCI for frontline workers.



TISS- Campus Hiring



## Celebrations!

## Republic Day













Birthdays for those born in December & January...









## In the Media

### Post Budget Reactions



#### News X

- Ashwajit Singh



#### **ZEE Business**

- Ashwajit Singh



#### The Quint

- Himanshu Sikka



A LIVE Global Podcast Show

Hosted focuses on Money &

- Abinash Mohanty

**Business** 



#### Pre Budget Expectations



#### **NDTV**

- Ashwajit Singh



#### The Mint

- Ashwajit Singh



#### The Mint

- Himanshu Sikka



#### Times of India

- Himanshu Sikka



## The Mint, First Post, India TV

- Anil Kumar Bansal



#### The Mint

- Shashiranjan Jha

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#### Others



The weekend read: What's next for Joshimath, India's sinking town
In conversation with climate expert Abinash Mohanty

n conversation with climate expert Abinash Mohanty

## Lights on - South Asian newsletter

Focusing on Environment, Energy and Climate change

- Abinash Mohanty



#### The Quint

Three Out of Ten Indians Are Vulnerable to Cold Wave

- Abinash Mohanty





## Express Healthcare Magazine

Public Health in India: The journey ahead

- Himanshu Sikka



#### Sansad TV

Mitigating climate risks across Himalayan Ecosytem

- Abinash Mohanty

## Congratulations!

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#### LATEST RELEASES

Rajpushtika – October Edition
Learn about the importance of a family's contribution to childcare and a facility-level initiative to ensure antenatal care for pregnant women. Read More



course a diverse constation of 1050 that economics



#### **Credits: Team Corporate Communication**

Tanya Singh, Shilpi Jain, Ishita Tewari, Sapna Subba, Priyanka Nagpal, Dhriti Sharan

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