

WEBINAR HANDOUT



Yojana and Kurukshetra

YOJANA (OCTOBER 2020) AND KURUKSHETRA (SEPTEMBER, 2020)

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KURUKSHETRA-SEPTEMBER 2020

1. STRATEGIES TO BOOST INDIA'S GLOBAL AGRICULTURE TRADE

Introduction

- The World Trade Organisation (WTO) has forecasted that in 2020 global trade will plunge between 13 percent and 32 percent due to the ongoing pandemic.
- Agriculture accounts for a vital part of the Indian economy, accounting for 17 percent of Gross Value Added, 40 percent of employment and 11 percent of India's trade with the rest of the world.
- India is the eighth largest exporter of agricultural produce. These figures underscore the need for having a pragmatic strategy for India's trade in agriculture, especially in the wake of the pandemic.

Agricultural Exports

- 10.8 percent of India's total merchandise exports, agricultural imports stood at US\$ 19.9 billion, accounting for 4.2 percent of India's total merchandise imports.
- Agricultural exports include both food and non-food products. There are specific bodies including Agricultural and Processed Food Products Export Development Authority and Marine Products Export Development Authority, besides statutory commodity boards like Coffee Board, Rubber Board, Spices Board, Tea Board and Tobacco Board which inter alia specifically promote exports of agricultural commodities.
- Reverse migration, due to the pandemic, has resulted in a shortage of agricultural workers at affordable rates in some States, thereby adversely affecting the supply side of agricultural exports.
- In January-March, 2020 quarter, foreign direct investment in agricultural machinery and services dipped to US\$ 22.36 million as compared to the preceding quarter, viz. October- December, 2019.

Trade Barriers

- For an effective implementation of a strategy for boosting agricultural exports, the linkages both within and outside the country, need to be tapped and strengthened, along with addressing trade barriers. Trade barriers may take the form of tariffs or non-tariffs. While the former includes the imposition of customs duties which raise the price of the import and erode their competitive edge; the latter entails quotas, subsidies, prohibitions, standards, etc. which make it difficult to penetrate the destination market.

Tariffs Barriers

- Tariffs are an Important trade barrier used by most countries. Evidently Indian exporters find a steep tariff wall, both In developing and developed countries.
- High rates of tariffs render imports uncompetitive vis-a-vis produce.
- The average tariff on agricultural products in Switzerland is 36.5, which is comparable with India's 38.8.

Table -1 Country-wise India's Top 5 Agricultural Exports, 2019-20

ITC Chapter No.	Description	Destination	Value of Exports (US\$ billion)
10	Cereals (19.7%)	All Countries	6.7
		Iran	1.3
		Saudi Arabia	1.0
		Iraq	0.5
		Nepal	0.4
		UAE	0.3
3	Fish & crustaceans, etc. (18.2%)	All Countries	6.2
		USA	2.2
		China	1.3
		Japan	0.4
		Vietnam	0.3
		Thailand	0.2
2	Meat and edible meat offal (9.75%)	All Countries	3.3
		Vietnam	1.1
		Malaysia	0.4
		Egypt	0.3
		Indonesia	0.2
		Iraq	0.1
9	Coffee, tea, mate and spices (9.74%)	All Countries	3.2
		China	0.5
		USA	0.3
		Iran	0.23
		Bangladesh	0.2
		UAE	0.1
17	Sugars and sugar confectionery (6.5%)	All Countries	2.2
		Iran	0.3
		Sudan	0.29
		Somalia	0.2
		Sri Lanka	0.16
		Bangladesh	0.15
Total Agricultural Exports (US\$ billion)			33.9
Total Exports (US\$ billion)			313.2
Notes: 1. ITC stands for Indian Trade Clarification			
2. Figures in parentheses indicate export figures as a % of total agricultural exports.			
Source: Export-Import Data Bank, Department of Commerce, Government of India			

Way forward

India's Agriculture Export Policy, released in December, 2018, had rightly stressed on "agriculture export oriented production, export promotion, better farmer realization and synchronisation within policies and programmes of Government of India".

Apart from a strong logistic support entailing pre- and post-harvest facilities and storage; a conducive environment for investment; and an effective extension of agricultural research, the following may contribute to augmenting the performance of agricultural trade:

- The Government has recently amended the Essential Commodities Act and passed the Farming Produce Trade and Commerce (Promotion and Facilitation) Ordinance, 2020 and the Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Ordinance, 2020. **Effective implementation of these would ensure affirmative steps towards mitigating farmers' accessibility issues to markets, processors, wholesales, aggregators, large retailers and exporters.**
- **Collectivizing the strengths of small farmers may go a long way in specialisation and export-orientation of products by efficiently utilising economies of scale.**
- Both tariff and non-tariff issues are **to negotiate in bilateral, plurilateral or regional trade agreements.**
- **Putting in place an online system of alerts on imports which do not match Indian specifications/ standards may be a potent tool for negotiators of trade agreements with other countries.**

2. PRIORITISING AGRICULTURE AND ITS RESEARCH NEEDS

Introduction

- Indian agriculture, supporting majority livelihoods, constantly **needs knowledge inputs for addressing myriad problems.**
- The research system plays **an important role in generating knowledge, which is one of the factors of production in modern farming.**
- The success of the agricultural sector, however, **depends on how effectively the research system generates, acquires, utilises, and disseminates knowledge and solves the problems.**
- Indian agricultural research system comprises Indian Council of Agricultural Research (ICAR) institutes, Central and State Agricultural Universities (SAUs) and Krishi Vigyan Kendras (KVKs), CGIAR institutes, corporate/private research facilities.
- **NABARD conducts and supports research**, besides building an empowered and financially inclusive rural India through its financial, developmental, and supervisory roles.

Importance of Agricultural Sector

- It contributes about **one-sixth to the national income and provides direct employment to nearly 50 percent of the workforce.**
- It is **fundamental for ensuring the food security of the nation** and one of the major sources for foreign exchange earnings. In addition, it **influences the growth of secondary and tertiary sectors of the economy through its forward and backward linkages.**
- **Agricultural growth reduces poverty directly, by raising farm incomes, and indirectly, through generating employment and reducing food prices.**
- The low and fluctuating growth rate is an indication of many existing challenges in the agricultural sector: **small & fragmented landholdings, high dependence on rainfed farming, degradation of natural resources** due to practices such as imbalanced use of inputs, **low scale of mechanisation and low input productivity of crops.**

Agricultural Sector for Economic Recovery

- The economic implications of the novel Coronavirus (COVID-19) pandemic have brought the agricultural sector into sharp focus and heightened its responsibility to feed and employ thousands who might have lost livelihoods.
- The area sown under all major kharif crops is expected to be higher than corresponding period during the last year.
- We need to prioritise the agricultural sector during this time is essential to ensure speedy economic recovery of the country.
- It requires initiating measures to find solutions to many of the contemporary challenges through a differentiated focus on agricultural research.

Agricultural Research Structure

Agricultural research has been the key to technological development and increased productivity in agriculture

Future of Agri Research

The system of agricultural research and extension in India has so far responded well to the challenges of the agriculture sector. To address the contemporary and future challenges, it is important to incorporate the following in agricultural research:

Higher Agri Research Spending

- Considering the importance of the agricultural sector for achieving various desirable outcomes for the country, there is a need to increase the spending on agricultural research.
- The expenditure on agricultural research as a percentage of agriculture-GDP has been low at around 0.40 percent during 2012-14.
- Compared to India, **the expenditure in other countries is much higher: 1.8 percent in Brazil and 0.5 per cent in China.**
- In 2008, the same ratio was nearly 0.54 percent for developing countries together while developed countries, on average, spent around 3.07 percent of their agri-GDP on research.

Focus on Crop and Non-crop Sector

- **Research on the crop sector is still relevant for a country like India with a vast and increasing population**, a large section of which is below the poverty line, considering that national food security faces many challenges in the coming decades such as those of climate change.
- However, the **non-crop sector too needs emphasis since it is expected to be the pillar of future growth of agriculture.**

For the Smallholders and Women sector

- **Trends in Indian agriculture have been the prevalence of small holders (86 percent of total farmers having 47.3 percent of land holding, as per Agriculture Census 2015- 16) and increasing feminisation of agricultural sector with 73.6 percent of rural women workers being farmers with 12.6 percent of land holdings.**
- With the formation of 10,000 FPOs being targeted for next 5 years, **future research in the agricultural sector may look to develop low-cost effective solutions to address the challenges being faced by the small holders and women.**

Private Sector for Research-Extension

- Collaborating with the private sector is essential to undertake agricultural research and taking the same from lab to the field.
- There is a need to provide an appropriate ecosystem to agri-preneurs to enable them to Innovate In the form of products, services or applications across the value chain for Improving competitiveness of the agriculture sector.

NABARD Survey

- **NABARD launched the 'NABARD All India Rural Financial Inclusion Survey' (NAFIS) in 2016-17 to gain deeper insights into the livelihood and financial inclusion aspects of households and bridge critical gaps in the understanding of the present rural financial inclusion scenario.**

- The survey has estimated that **the average monthly income of agricultural households (AH)** is higher at Rs 8,931, as compared to Rs 7,269 for non-agricultural households (NAH).
- The survey also points out that **nearly 47 percent of households in the country** were found to be having **some outstanding debt and the incidence was higher among AH as compared to NAH.**

Way Forward

- The Indian agricultural research system has so far responded well to the **challenges facing the Indian economy, including enhancing agricultural growth, reducing poverty and making India self-sufficient in food grains.**
- There is a **need to increase spending on agricultural research & extension to address challenges such as achieving inclusive growth, improving resistance of crops to climate change, improving nutritional quality of food and improving resource use efficiency.**
- **Bio- fortification methods must be used to develop high quality crop varieties having high protein, zinc, irons, etc. nutritional content.**
- **The plant breeders need to use the latest bio- technological methods in addition to traditional methods of farming.**
- There is a **need to go for a 'technology revolution' encompassing Big Data, Artificial Intelligence, Internet of Things, Computing BlockChain, Nanotechnology, etc.** to accelerate growth in the agriculture sector.
- There is a **need for the multi- stakeholder approach in generating and sharing knowledge, including traditional knowledge,** for addressing production constraints and harnessing growth opportunities in agriculture.
- NABARD will look forward to **partnering with different institutions to deliver maximum services to rural India to achieve its mission of promoting sustainable agriculture and rural development.**

3. STRENGTHENING HUMAN RESOURCES IN AGRI- SUPPLY CHAIN

Introduction

- Agri-supply chains are **economic systems which distribute benefits and apportion risks among participants.**
- **Supply chains ensure** farmers to have **real time access to market information and technology.**
- Also **efficient supply chains include environmental development, more employment opportunities** and significant decline in product losses which in turn resolves the inherent issues in the agricultural sector.

National Agriculture Market

Agriculture Market (e-NAM) a **pan India unified electronic portal** has been set up where farmers can directly sell their produce. It connects all the markets formed

under the Agriculture Produce Committee (APMC).

Under e-NAM, there is **only one license for each State and duty is levied only on one point.** Prices are decided through electronic auction.

Now farmers are directly exposed to the markets and available prices. They can finalise the price and then sell their produce. This system is more transparent and has facilitated farmers to get better prices for their agro product.

Features introduced to the agricultural sector of the country

- **Digital and analytics** which is poised to play a critical role in building India's farms of the future:
 - **Precision farming** including integrating field data, weather patterns to drive agronomic advice to farmers, and yield forecasting.
 - **Efficient farm lending** with electronic applications, disbursement of loans, insurance payouts linked to weather, field data, Direct Benefits Transfer in agriculture and centralised platform integrating farmers and wholesale market, to provide timely information for price realisation.
 - **IoT-based advanced analytics** in manufacturing plants to improve availability, throughput and save costs
- **Financing and crop insurance** which can help in strengthening the ecosystem.
 - **Innovative financing models** to farmers through partnerships with manufacturers, weather forecast agencies, and digital partners.
 - **Easy financing for Farmer-producer organisations (FPOs)** : To provide community infrastructure for storage and transportation and to create digital ecosystems for financing and crop insurance.
- **Establishing market linkages between farmers and buyers** : It will establish transparency in pricing and better value, especially for perishable products. It could also help to increase farmer incomes by at least 8 to 10 percent.
- **Investing in cold-storage** : Cold chain players could invest in alternate energy technologies like solar powered systems, they can explore chemical treatments to extend the shelf-life of produce, set up pack houses, and reefer transport. They could also optimise the use of existing facilities by opening them up for multiple crops instead of a single crop or product.

- **Invest in fruits and vegetables and pulses to meet demand:** With demand concentrated in six crops mango, tomato, potato, pomegranate, onion, and grapes by 2025, these crops will account for around 65 percent of the incremental produce value, through a combination of exports and food processing. In pulses, the demand will be driven by a need for packaged and branded pulses, fortified pulses, and the market for.

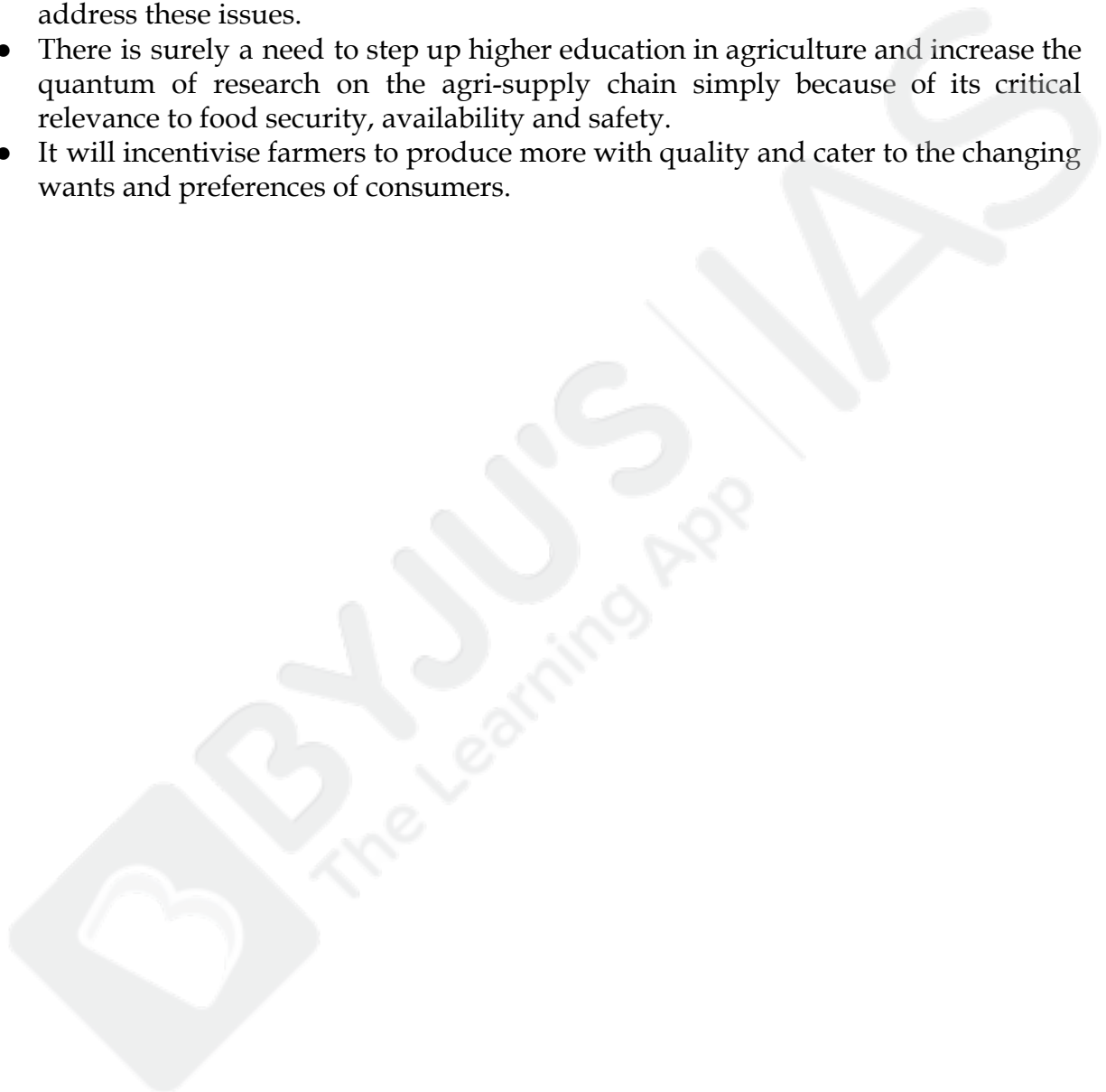
Need for a Specialised Agri Education

- The legacy of agricultural education in India **can be traced back to the ancient curricula of Nalanda and Takshashila Universities** where it was treated as an **important subject**.
- The earliest formal **steps to institutionalise education emerged in 1829 in the form of a camel and ox-breeding farm at Karnal**.
- **The Imperial Agriculture Research Institute (IARI) was started at Pusa in Bihar in 1905.**
- **Agricultural research, education and extension (AGREE)** received much greater attention during the post- independence period, which helped in ushering during the pre-independence the famous 'Green Revolution', turning the country from a state of acute food shortage to that of a food surplus state.
- **Estimates suggest that by the year 2020, more than 16,000 scientific manpower would be required to cater to the needs of R&D in the country.** At present, there is a substantial gap of 50 percent or more between demand and supply of manpower in the agriculture and allied sciences sector.
- The days when agricultural education focused on academic disciplines related to improving on-farm productivity are nearly over as it today **stretches beyond the farm to encompass many entities that operate at different links in the production, processing and distribution chain of food and agri-products**.
- The non-farm components play a **critical role in promoting agricultural growth and sustainable livelihoods**. It enables farmers to **transform productivity gains into higher incomes through value addition and improved access to markets**.
- **The Agricultural Education Division of ICAR** is involved in strengthening and streamlining of higher agricultural education systems to enhance the quality of human resources in the agri-supply chain to meet future challenges in the agriculture sector in the country.
- **The Human Resource developed by ICAR** has played a pivotal role in transforming the agricultural scenario in the country and achieving self-sufficiency in food grain production.
- There is an urgent need to develop quality human resources to face the multifaceted and complex challenges of the Indian agriculture arising due to changing climate, threat to sustainability, inefficient use of agro-inputs and depleting quality of the natural resources and rising competitiveness under the globalisation pressure.
- The government has also approved the continuation of the **Three Year Action Plan (2017- 2020) of the scheme for Agricultural Education Division and ICAR institutes**.
- The scheme aims to **generate quality human resources from the institutions**. It is taking measures for quality faculty, international ranking, and alumni involvement, promoting innovations and more.

- ICAR-NAARM will cater to farmers, young scientists, students and agri-industry in National Agricultural Research and Education System (NARES), to enhance their capability.

Conclusion

- Indian agriculture is dominated by innumerable small farms which are highly dispersed and unorganised.
- It calls for innovative supply chain management (SCM) through the application of SCM in different sectors of agriculture will help throw innovative ideas to address these issues.
- There is surely a need to step up higher education in agriculture and increase the quantum of research on the agri-supply chain simply because of its critical relevance to food security, availability and safety.
- It will incentivise farmers to produce more with quality and cater to the changing wants and preferences of consumers.



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4. INTERNATIONALISATION OF HIGHER EDUCATION

In the 12th and 13th century, India was the global leader in attracting global scholars from across the world to its world class universities such as Nalanada, Takshila, Vikramshila etc.

In the 20th century, the USA and UK led the internationalisation of Higher Education to attract a talent pool from across the world that added invaluable diversity of knowledge, content and culture in the universities leading to cutting-edge research and innovation.

English-speaking countries are among the largest hosts of international students, with the United States enrolling about one-quarter of the world's globally mobile students. 50% of the world's international students enrol in five English-speaking countries (United States, UK, Australia, Canada, and New Zealand).

Internationalisation of Higher Education, globally, in the last three decades (1990-2020) has witnessed the following key trends:

- Increasingly driven by national and global rankings with focus on internationalisation abroad than on "internationalisation at home".
- More of a 'case by case basis', ad hoc, arrangement with regards to internationalisation policy and absence of a comprehensive and robust foreign education policy,
- Mostly catered to a small segment of elite students and not being inclusive and intercultural.
- Economic and political imperatives have been the primary force for promoting it as opposed to creating a global intellectual world order embedded with rich socio-cultural diversity.
- Prominently and strategically practiced more among developed economies than in emerging and developing economies.

The Indian higher education sector is the largest education system in the world in terms of institutions with over 990 Universities, 39931 Colleges, 10725 standalone institutions and second largest in terms of student enrolment with 34.6 million students.

The **maximum share of students come from neighbouring countries with Nepal contributing 26.88%, followed by Afghanistan (9.8%), Bangladesh (4.38%), Sudan (4.02%), Bhutan (3.82%). Nigeria(3.4%), United States of America (3.2%). Yemen (3.2%), Sri Lanka (2.64%), and Iran(2.38%).**

The reason for the large number of Indian students going abroad to study can be attributed to the large young population base in the country, supply demand gap of quality higher education, aspirations and career growth prospects and quality of life available in developed countries.

General Agreement on Trade in Services (GATS) under the WTO in 1995, identifies education as a 'service to be liberalised and regulated by trade rules.' Under the provisions of the GATS of which India is a signatory, there are four kinds of supply of services:

- Cross-border supply of services from territory of one member to another member (distance education, e-learning).
- Consumption of a service abroad by the citizens of a member country in the territory of another member country (study abroad).
- Commercial presence of service supplier of a member country in the territory of another member country (presence of foreign universities in other territories).
- Presence of natural persons enables a form of trade resulting from mobility of people from one-member country to another country (cross-border mobility of teachers).

Recent Initiatives

- **Global Initiative for Academic Networks (GIAN)** which promotes interaction between scientists, entrepreneurs and students internationally and the **Connect to India programme** by the HRD which encourages student mobility by offering short-term programmes.
- Other key initiatives include UK-India Education and Research Initiative (UKIERI), the Generation UK India initiative, the Indo-US 21st Century Knowledge Initiative, the Fulbright-Nehru programme and the Scheme for Promotion of Academic and Research Collaboration (SPARC).
- In 2018, the Union Ministry of Human Resource Development which is now the Ministry of Education launched an ambitious "**Study in India**" program to project India as a higher education destination by attracting and facilitating inward mobility of foreign students from 34 target countries (representing Africa, Middle East, and SAARC regions).
- The recently released National Education Policy (NEP) 2020 has clearly emphasised the need to achieve global standards of quality in Indian higher education both in class and distance learning modules.

Way forward

- In the current phase of Covid-19 pandemic, it is important for Indian universities to ensure reliable communications with current and prospective international students, students' sponsors, embassies, recruitment agents and international partners.
- Since the post-Covid-19 era will compel the world to be more connected, hence the government must ensure a strong ecosystem of internationalisation across the length and breadth of the country.

5. INDIAN DIASPORA : MAJOR ISSUES AND CHALLENGES

Steps taken by the Indian Government to Handle the Issues of Diaspora

- Indian Government has signed a MoU with six Gulf countries, Jordan and Malaysia.
- Government has also started a 'Madad' portal for online lodging of the grievances of the emigrants, which are attended to on priority basis.
- New Embassies in Latin America and African countries to help the Diaspora.
- Bilateral engagement with the US, UK to address concerns of skilled labour.
- The government recently amended the rules of the PIO Card Scheme so that new recipients of PIO cards will receive cards that will be valid for the duration of their life.

Significance and Contribution

- It helps the transfer of knowledge resources expertise and also bridges the markets for the development of the country of origin and the rest of the world.
- A vital role played by the Indian Diaspora is critical in the success of the Indo- US nuclear deal.
- The development of Science and Technology is mostly due to the role played by the Indian Diaspora.
- The Diaspora is the major source of trade investment in India.
- The world bank predicts Indian diaspora to be the largest contributor and earner of inflows of remittances which is helping the balance of the Current accounts.

Government Initiatives

- Pravasi Bharatiya Diwas" is an initiative started by the Government in 2003 to mark the contribution of the Indian community overseas in the development of India.
- The Ministry of Overseas Indian Affairs has been merged with that of the Ministry of External affairs .
- Almost 43 countries have been permitted to have a Visa on arrival by the Indian Government. These countries include the United States, Australia and Fiji.
- The "Pravasi Kaushal Vikas Yojana" is another important programme taken by the Indian Government which promotes the growth and engagement of youth who target employment overseas.
- Evacuation of Indian diaspora in Yemen in 2015 through Operation "Rahat" and also from South Sudan through Operation ' Sankat Mochan".

Issues Faced by Indian Diaspora

- Discriminative practices owing to a racist, colonial mindset persists.
- Revision of visa norms in the UK post-Brexit might hit the Indian diaspora hard, especially the IT professionals.
- The disparity in jobs and racial abuse due to terrorist branding.
- Low' oil prices or ink to Shale gas boom and slower global growth is resulting in job cuts for Indians.
- Competition from skilled labour from the Philippines and cheap labour from Nepal.

- Employers seizing the travel documents upon arrival known as “Kafala’ labour system.

Indian Diaspora in COVID-19

- As part of psychological safety for a migrant worker, the following steps can be adopted for their well-being:
- All the migrant workers must be treated with dignity, respect, empathy and compassion.
- Make them realise their importance in the community and appreciate their contributions to the society and make them aware of the Government policies.
- Try to understand their issues and be patient. Instead of reflecting any mercy, seek their support in the spirit of winning over the situation together.

Government needs to address the problems blue-collar workers working overseas like:

- To negotiate a Standard Labour Export Agreements with the host countries.
- To Monitor and supervision of overseas workers by our Missions.
- To provide Compulsory insurance schemes covering the risks faced by overseas workers.

Conclusion

- The pandemic has affected movements globally. The university students studying in different parts of the world are stranded and if all these students want to come back, it is a major challenge to India.
- The world which was friendly to Indians is slowly turning hostile and certainly, lives will be disturbed and disrupted.
- New contingency plans must be set up to avert this crisis. Not just negotiating with the Governments to retain the Indians abroad but also arrange a livelihood for Indians coming home if the doors are shut in their migrant countries.

6. INDIAN FOREIGN POLICY IN THE TIMES OF THE PANDEMIC

India is a nation on the move. It is evolving and progressing along multiple axes at a very rapid rate. The fundamental challenge facing Indian foreign policy is to ensure that India engages with the international community in a manner that is both consistent and responsive to contemporary realities

Our foreign policy has to be one of continuity and change. The current international environment is particularly challenging.

Our foreign policy objective is captured in the concept of **'Neighbourhood First'**. Ties with our neighbours receive the greatest attention as reflected in frequent high-level exchanges: **significant improvements in connectivity, economic integration and people-to-people contact; and special focus on neighbouring countries in India's development partnership program.**

Look East has been upgraded to Act East under which ties with ASEAN countries are strengthened through improvements in road, maritime and air connectivity with a special focus on connecting our northeastern states to these countries.

In the last five years, our outreach to the **Gulf and west Asian countries has become an increasingly important pillar** of our foreign policy. Our engagement with Africa, both in political and economic terms, has also intensified.

India-US relationship has been elevated to a Comprehensive Global Strategic Partnership in recent years. Defence, security and counter-terrorism are important part of our partnership in growing trade and investment in both directions, collaboration in R&D.

Relationship with Russia has not only deepened in traditional areas of cooperation like defence, space, nuclear, science and technology *etc.*, but has expanded to include non-traditional and new areas of cooperation like energy, investments and cooperation

We believe that all nations must join hands to address common challenges and achieve common goals. However, **multilateralism needs to represent the reality of the contemporary world.** India believes that only reformed multilateralism with a reformed United Nations at its centre can meet the aspirations of humanity.

India has demonstrated through the current crisis that it is a responsible member of the global community. The pandemic produced an explosion in demand for drugs such as Hydroxychloroquine (HCQ) and Paracetamol produced in India were able to supply.

Through initiatives such as **Operation Sagar, Operation Sanjeevani**, the deployment of medical Rapid Response Teams in several countries, the linking of health professionals and the pooling of health capacities, and supply of essential medical products, we reinforced our credentials as providers of net health security and first responders.

The Indian model of developmental cooperation is comprehensive and involves multiple instruments

It ranges from commerce to culture, energy to engineering, health to housing, IT to infrastructure, sports to science, disaster relief and humanitarian assistance to restoration and preservation of cultural and heritage assets.

The pandemic is leaving a lasting imprint on all domains, including on how to engage with the world. In this past, Indian diplomacy has shown the necessary agility and adaptability to respond to the emerging challenges, while also cementing India's credentials as a responsible and constructive member of the global community.



Congratulations to our toppers

04 Ranks in Top 10 | **09** Ranks in Top 20 | **13** Ranks in Top 50 | **22** Ranks in Top 100



RANK 03

Pratibha Verma



RANK 06

Vishakha Yadav



RANK 08

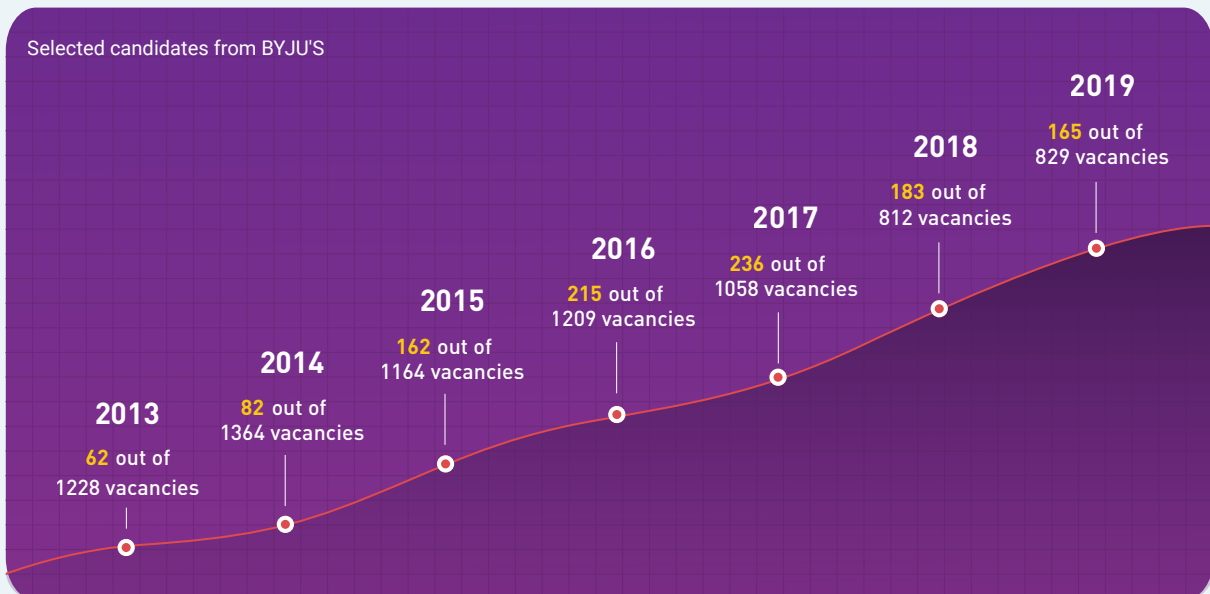
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