



Indian Embassy Vienna

# INDIA NEWSLETTER

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## Focus Sector **FINANCIAL SERVICES**

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LittleGuru



Government of Telangana  
State Economic Profile

FICCI Annual Expo



**BIHAR TOURISM**

*Blissful Bihar*

Tourism



21-23 October, 2021 | New Delhi

Exhibitions

## News Flash

**1** FY-21 recorded US\$ 37.39 billion foreign portfolio investments (FPI) inflows in Indian equity markets. The robust FPI flows came on the back of faster than expected economic recovery supported by multiple tranches of innovatively designed stimulus packages.

**2** Union Cabinet approved the Production Linked Incentive (PLI) Scheme for White Goods (Air Conditioners and LED Lights) with a budgetary outlay of US\$ 848.96 million and the 'National Programme on High Efficiency Solar PV (Photo Voltic) Modules' with an outlay of US\$ 612.43 million.

**3** In February 2021, Indians spent 188 billion minutes on various OTT platforms, with daily soaps accounting for 69 billion minutes and movies accounting for 31 billion minutes, according to a report released on Tuesday. Free telecom bundling supported boost the amount of OTT subscriptions via smartphone users.

**4** Digital payment is expected to increase to 71.7% of all transactions in India by 2025, according to a report by ACI Worldwide. Other payment options such as Cash and cheques, will account for 28.3% of the market, according to a study by ACI Worldwide, an organization that offers payment solutions to companies.

**5** Telecom advertising in India is expected to grow at 11% by 2023, according to Zenith report. This is a much faster growth rate than global telecom advertising, which is expected to grow at an annual rate of 4.5% through 2023, according to the Business Intelligence Telecommunications report.

**6** The parliament approved a bill to increase foreign direct investment (FDI) in the insurance sector from 49% to 74%. Union Minister for Finance and Corporate Affairs, Ms. Nirmala Sitharaman, who is piloting the Bill, stated that increasing the FDI limit in the insurance sector will support insurers in boosting

additional funds and overcoming financial issues.

**7** India's IPO fundraising is at a 13-year high, due to increased foreign funds and rising interest from small investors, making it one of the hottest IPO markets in 2021. So far in FY21, Indian companies raised US\$ 2.2 billion through initial public offerings (IPOs), the highest since 2008, Refinitiv data indicated.

**8** India's exports increased by 17.27% to US\$ 14.22 billion in March 1-14, 2021, as compared to the same period last year. Engineering, rice, gems and jewellery were among the key sectors that recorded healthy growth in exports.

**9** Passenger vehicle sales in India increased by 17.92% YoY to 2,81,380 units in February 2021, according to the Society of Indian Automobile Manufacturers (SIAM). As per SIAM, in February 2021, two-wheeler dispatches to dealers increased by 10.2% to 14,26,865 units, up from 12,94,787 units in February 2020.

## Federation of Indian Chambers of Commerce & Industry (FICCI) initiatives



### Global Business Vantage Services

FICCI's "Global Business Vantage Service" offers ability to organizations to get connected to potential partners around the world. Today, data science and advanced analytics could support B2B matchmaking, as also being attempted with FICCI GLOBIZ portal. What is imperative for organizations is not just business connects, but also the "right ones" which comply to all parameters outlined by the client. Global Business Vantage Services goes a step beyond mere B2B connects. For more information please visit: [www.ficciglobiz.com](http://www.ficciglobiz.com).

A promotional banner for the FICCI ANNUAL expo 2020. The background is a collage of blue and white geometric shapes, including a world map, a city skyline at night, and a close-up of two hands shaking. The text is arranged as follows: "CONNECT. EXPAND. TRANSFORM." in blue, orange, and green; "365 days of" in blue; "ANNUAL expo 2020" in large blue letters with a stylized orange and blue 'x'; "Now Live!" in blue; "#365DaysOfBusiness" in orange; and "To Register click here" in blue at the bottom left. The FICCI logo is on the left, and social media icons for Facebook, Twitter, and LinkedIn are in the bottom right corner.

CONNECT. EXPAND. TRANSFORM.

365 days of

**ANNUAL expo** 2020

Now Live!

#365DaysOfBusiness

To Register click here

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[www.ficciexpo.in](http://www.ficciexpo.in)

## Government Initiatives for Business Development



AGNii – Accelerating Growth of New India’s Innovations – is a programme of the Office of the Principal Scientific Adviser to the Government of India, and a Mission under the Prime Minister's Science, Technology, and Innovation Advisory Council (PM-STIAC). AGNii convenes India's finest technologists and their deployment-ready technologies - from startups and laboratories - with top technology users from Indian and global enterprise, government, and non-profit sectors.

[www.agnii.gov.in](http://www.agnii.gov.in)

## Digital Platform: PRABHASS



A National Digital Platform: PRABHASS (Pravasi Bharatiya Academic & Scientific Sampark) has been created to synergize with Global Indian S&T Community for networking & collaborating in the Indian innovation ecosystem & contributing to nation-building. For more information click [here](#).

## News Articles

### **Businesses owned by women entrepreneurs likely to grow up to 90% in next 5 yrs in India: IBEF**

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According to a new report, women-owned businesses in India are projected to accelerate by ~ 90% in the next five years.

EdelGive Foundation, a philanthropic organisation, conducted a survey in 13 states and union territories (UTs).

Nearly 3,300 women entrepreneurs were identified during the mapping of these regions, who were divided into three categories: manufacturing, retail, and service delivery. A total of 1,235 women entrepreneurs were chosen for the study and interviewed.

These entrepreneurs, as well as their family members, staff, and customers, were interviewed. In-depth interviews were also conducted with 20 NGOs that encourage women entrepreneurs.

After starting a company, ~ 80% of women in semi-urban and rural India report a significant boost in their socioeconomic and cultural status.

The study suggests that states conduct meta-analysis to determine their particular requirements and priorities and execute related initiatives, promote goods from women entrepreneurs under a common brand with tax incentives, and impart soft-skills training such as accounting.

Jammu and Kashmir, Uttar Pradesh, Gujarat, Haryana, Rajasthan, Maharashtra, Manipur, Tripura, Daman, West Bengal, Jharkhand, Tamil Nadu and Madhya Pradesh are the states/UTs where the study was conducted.

### **Copyright (Amendment) Rules, 2021 notified; Amendments will bring the existing rules in parity with other relevant legislations; New rules will encourage accountability and transparency: PIB**

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The Government of India has notified Copyright (Amendment) Rules, 2021 vide Gazette notification under reference G.S.R. 225(E) dated 30th March, 2021. In India, the copyright regime is governed by the Copyright Act, 1957 and the Copyright Rules, 2013. The Copyright Rules, 2013 were last amended in the year 2016.

The amendments have been introduced with the objective of bringing the existing rules in parity with other relevant legislations. It aims to ensure smooth and flawless compliance in the light of the technological advancement in digital era by adopting electronic means as primary mode of communication and working in the Copyright Office.

A new provision regarding publication of a copyrights journal has been incorporated, thereby eliminating the requirement of publication in the Official Gazette. The said journal would be available at the website of the Copyright Office.

In order to encourage accountability and transparency, new provisions have been introduced, to deal with the undistributed royalty amounts and use of electronic and traceable payment methods while collection and distribution of royalties.

To reinforce transparency in working of copyright societies a new rule has been introduced, whereby the copyright societies will be required to draw up and make public an Annual Transparency Report for each financial year.

The amendments have harmonised the Copyright Rules with the provisions of Finance Act, 2017 whereby the Copyright Board has been merged with Appellate Board.

The compliance requirements for registration of software works have been largely reduced, as now the applicant has the liberty to file the first 10 and last 10 pages of source code, or the entire source code if less than 20 pages, with no blocked out or redacted portions.

The time limit for the Central Government to respond to an application made before it for registration as a copyright society is extended to one hundred and eighty days, so that the application can be more comprehensively examined.

The company is also waiting for the government's production-linked incentive (PLI) scheme for the food processing sector, which would be a good step for the industry that has the best ratio of capital investment and employment generation.

## **India poised to play "decisive role" in 5G era: TRAI secretary- The Economic Times**

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India is poised to play a "decisive role" in the 5G era, given inherent strengths in digital and software capabilities, while liberal FDI regime, progressive manufacturing programmes, and resolve for self-reliance would usher large investments and growth in the telecom market, a senior TRAI official said on Thursday. The heavy dependence on the import of telecom equipment has been a point of concern, given financial impact and security implications, and a well-planned and focused approach on indigenous production "will be the way forward". This particularly so, as existing global supply chains are getting disrupted and new opportunities are emerging in telecom development, Telecom Regulatory Authority of India (TRAI) secretary S.K Gupta said.

"While there has been an exponential growth of telecom networks, we are hugely dependent on the import of telecom equipment. Telecom imports have been in the range of 1 lakh crore plus every year which is a point of concern," Gupta said.

The focus now is on boosting the production of equipment in India and becoming self-reliant.

"Import of telecom equipment not only has an adverse financial impact but also raises security concerns. The risk associated with the concentration of supply chain in a few geographies have attracted the attention of world leaders," Gupta said addressing a webinar organised by the PHD Chamber of Commerce and Industry (PHDCCI).

The government's clarion call for Atmanirbhar Bharat is "well-timed" as "existing global supply chains are getting disrupted and new opportunities are emerging in the field of telecom development", he observed.

India will play a decisive role in the new era of 5G and related developments, backed by strengths in software and digital infrastructure.

"Given the skill base in India, the scale of domestic market and technology orientation, India presents

an attractive option for global manufacturers," he said.

Progressive and liberal Foreign Direct Investment (FDI) regime, as also PLI scheme (Production Linked Incentive) for telecom equipment are set to spur manufacturing ecosystem in India, attracting large investment to the market.

The existing wide base of telecom and internet subscribers, affordable broadband services, combined with the power of advanced technologies like cloud, Artificial Intelligence, and platforms are paving the way for a digitally-strong 'new India', he noted.

The pandemic has boosted the adoption of technologies across-the-board in a short span of time, and the emergence of telecom as one of the critical infrastructure for various services will further boost investment and growth in the sector.

Outlining the robust digital landscape, Gupta said India has 1.2 billion telephone subscribers, 1 billion digital ID holders of Aadhaar, 800 million internet subscribers. The data consumption too has risen to over 11 GB per subscriber per month.

"We have one of the world's largest fibre roll-out programmes Bharat Net, six lakh villages are to be connected through this flagship programme...we are able to provide all services - much cheaper prices and better standards," Gupta said.

## **Newly launched "DGFT Trade Facilitation App" aims to provide "instant access to Exporters/Importers: NDT Bureau**

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On April 12, Commerce & Industry Minister Shri Piyush Goyal launched the DGFT 'Trade Facilitation' Mobile App. The app aims to provide instant access to Exporters/Importers anywhere and at any time.

Shri Piyush Goyal said that very often, the simple trade-related process becomes cumbersome, but when they are available at the touch of a button, like with a mobile app, we will ensure the Ease of doing business and the speedy growth in international trade. "We desire to move towards paperless, automated processing systems, simple procedures for trade players, online data exchange between departments & digital payments & acknowledgments.", he added

The App will be available on Android and iOS platforms. The App can also be downloaded from the DGFT Website (<https://dgft.gov.in>). It has been developed by the Tata Consultancy Services (TCS), as per the directions of the Directorate General of Foreign Trade (DGFT).

## **BharatPe clocks 106 million monthly UPI transactions in Mar; aims 3x rise in FY22: IBEF**

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BharatPe, a fintech firm, announced that it recorded 106 million monthly transactions in the UPI QR payments segment in March 2021 and aims to triple UPI payments in FY22.

According to a statement, the company reported US\$ 830 million in transactions (US\$ 10 billion annualised) in March 2021.

With an 8.8% market share, BharatPe continued its trend of outgrowing the market, according to the company.

BharatPe has evolved at an exponential rate over the last year, becoming one of the most widely used payment systems in the UPI person-to-merchant (P2M) market.

From April 2020 to March 2021, the company saw a 7x increase in UPI transaction volume. In addition, from February to March 2021, the Unified Payments Interface (UPI) payments vertical increased by 23.7%.

BharatPe Group President, Mr. Suhail Sameer said, "The pandemic boosted the country's adoption of digital payments. In addition, over the last year, all of our business verticals have seen significant growth. In UPI P2M, we continuously outgrew the industry."

He said, "The rise in the adoption of digital payments across tier-I, -II, and beyond towns and cities has fueled our growth in the UPI P2M

segment."

He added, "BharatPe saw a massive rise in digital transactions outside of its top-30 cities as customers shifted to digital payments for convenience and security."

He further said, "We grew our footprint from 30 to 100 cities in the last 12 months to meet the increased demand."

Mr. Sameer stated that In FY22, the company plans to expand its footprint in India by another 100 cities, focusing on raising awareness about digital payments and introducing new-age fintech services and credit offerings to the last mile.

He said, "By the end of 2021, we hope to have added four million merchants to our current list of six million."

He added, "With our current and upcoming fintech offerings, specifically developed to meet the needs of the merchant community, we are optimistic that we will be able to positively affect millions of more companies in FY22."

The company has set a 3x growth goal for its payments market, with a TPV (total payment value) of US\$ 30 billion by March 2023.

## **Indian Railways achieves highest ever scrap sale in Financial Year 2020-21: PIB**

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Indian Railways has achieved highest ever scrap sale in Financial Year 2020-21. Through this sale, Indian Railways earned total US\$ 622.36 million during 2020-21 compare to US\$ 589.70 million during 2019-20 which is 5.5% higher. This is the previous best was US\$ 600.04 million in 2009-10. Indian Railways makes all out efforts to optimally utilise resources by mobilising scrap materials and sale through e-auction.

Generation and sales of unserviceable/scrap railway material is an ongoing process and is monitored at highest level in Zonal Railways and in Railway Board. Railway administration makes all out efforts to mobilise scrap materials and sale through e-auction. In construction projects, scrap is normally generated in Gauge Conversion projects. Released Permanent Way items being offered for scrap are not reusable on track. These are disposed off in accordance with the Codal provisions of Railways

## Focus Sector

### Financial Services

India has a diversified financial sector undergoing rapid expansion, both in terms of strong growth of existing financial services firms and new entities entering the market. The sector comprises commercial banks, insurance companies, non-banking financial companies, co-operatives, pension funds, mutual funds and other smaller financial entities. The banking regulator has allowed new entities such as payment banks to be created recently, thereby adding to the type of entities operating in the sector. However, financial sector in India is predominantly a banking sector with commercial banks accounting for more than 64% of the total assets held by the financial system.

The Government of India has introduced several reforms to liberalise, regulate and enhance this industry. The Government and Reserve Bank of India (RBI) have taken various measures to facilitate easy access to finance for Micro, Small and Medium Enterprises (MSMEs). These measures include launching Credit Guarantee Fund Scheme for MSMEs, issuing guideline to

banks regarding collateral requirements and setting up a Micro Units Development and Refinance Agency (MUDRA). With a combined push by Government and private sector, India is undoubtedly one of the world's most vibrant capital markets.

#### Market Size:

As of November 2020, Assets Under Management (AUM) managed by the mutual fund industry stood at US\$ 407.39 billion. Inflow in India's mutual fund schemes via the Systematic Investment Plan (SIP) route reached US\$ 11.70 billion in 2019. Equity mutual funds registered a net inflow of US\$ 114.06 billion by end of December 2019.

Another crucial component of India's financial industry is the insurance industry. Insurance industry has been expanding at a fast pace. The total first year premium of life insurance companies reached US\$ 36.73 billion in FY20.

Furthermore, India's leading bourse, Bombay Stock Exchange (BSE), will set up a joint venture with Ebix Inc to build a robust insurance distribution network in the country through a new distribution exchange platform.

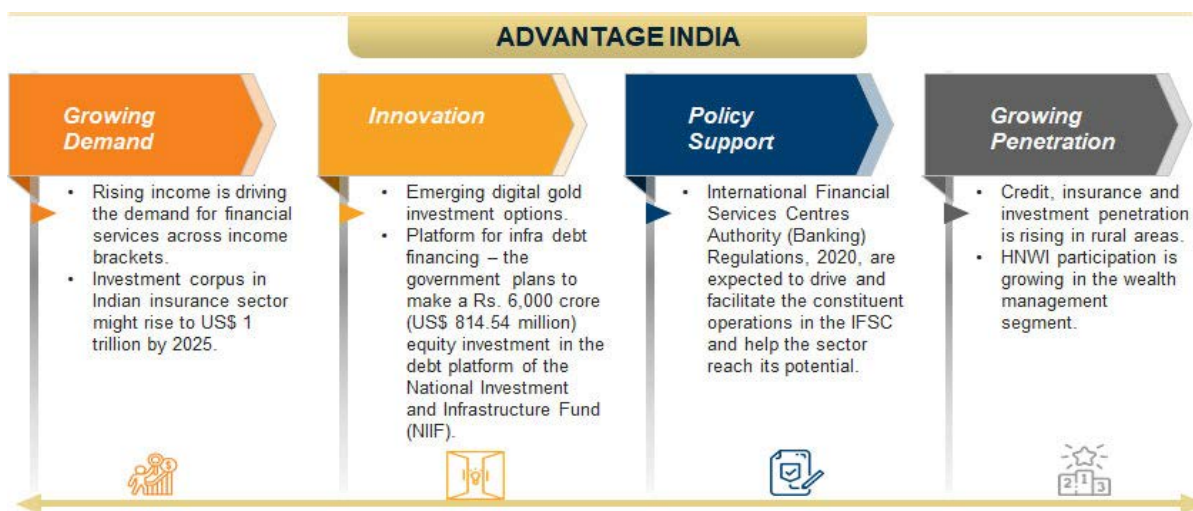
#### Investments/ Developments:

- In November 2020, LIC took initiatives to facilitate quicker proposal completion by launching a digital application – ANANDA.

- In November 2020, Paytm reported 2x growth in digital gold transactions in the last six months. New customers have increased 50% since the beginning of this financial year and the average order value has increased by 60%.

- In October 2020, Unified Payments Interface (UPI) recorded 2.07 billion transactions worth US\$ 52.10 billion.

- On November 6, 2020, WhatsApp started its UPI payment services in India on receiving the National Payments Corporation of India (NPCI) approval to 'Go Live' on UPI in a graded manner.



Note: HNWI – High Net Worth Individuals



- VC investments grew to US\$ 3.6 billion in July-September 2020 from US\$ 1.5 billion in the previous quarter, powered by the mega deals, which included the US\$ 1.3 billion raised by the online retailer Flipkart.


- In November 2020, the Reserve Bank of India (RBI) announced establishment of its Innovation Hub. In order to encourage access to financial services and goods and foster financial inclusion, this initiative would create an ecosystem. The Innovation Hub of the Reserve Bank (RBIH) is intended to promote innovation across the financial sector by leveraging technology and creating a conducive environment for innovation.

**Government Initiatives:**

- In November 2020, the Union Cabinet approved the government's equity infusion plan for US\$ 814.54 million in the NIIF Debt Platform funded by the National Investment and Infrastructure Fund (NIIF) consisting of Aseem Infrastructure Finance Limited (AIFL) and NIIF Infrastructure Finance Limited (NIIF) (NIIF-IFL).

- On November 11, 2020, The Cabinet Committee on Economic Affairs approved continuation and revamping of the scheme for financial support to public-private partnerships (PPPs) in 'Infrastructure Viability Gap Funding (VGF) Scheme' until 2024-25 with a total outlay of US \$ 1.08 billion.


- In November 2020, two MoUs were signed—one between India International Exchange (India INX) and Luxembourg Stock Exchange and another between State Bank of India and Luxembourg Stock Exchange for cooperation in financial services, ESG (environmental, social and governance) and green finance in the local market.



January | 2021

# FINANCIAL SERVICES

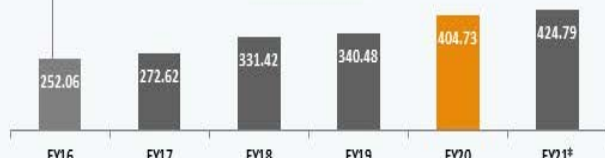
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**MARKET SIZE**


### Mutual Fund's Assets Under Management (AUM) (US\$ billion)

CAGR (in Rs): 12.6%




Fiscal Year	AUM (US\$ billion)
FY16	252.06
FY17	272.62
FY18	331.42
FY19	340.48
FY20	404.73
FY21*	424.79

Note: \* up to December 2020



**SECTOR COMPOSITION**


### Investor Break-up (US\$ billion)#




Sector	Value (US\$ billion)
Corporates	167.64
High Networth Individuals*	123.29
Retail	78.37
Banks/FIs	6.08
FIs	0.66

Note: # - September 2020

### Total Companies Listed on NSE and BSE

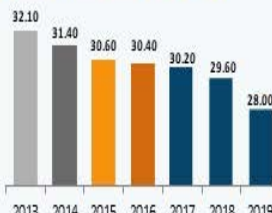


Fiscal Year	Number of Companies
FY16	7,719
FY17	7,651
FY18	7,501
FY19	7,586
FY20	7,403



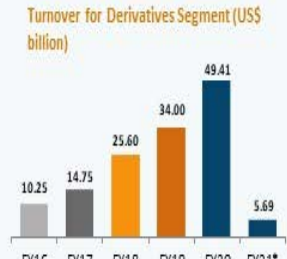
**KEY TRENDS**

### Gross National Savings (% of GDP)




Year	Gross National Savings (% of GDP)
2013	32.10
2014	31.40
2015	30.60
2016	30.40
2017	30.20
2018	29.60
2019	28.00

### Turnover for Derivatives Segment (US\$ billion)




Fiscal Year	Turnover (US\$ billion)
FY16	10.25
FY17	14.75
FY18	25.60
FY19	34.00
FY20	49.41
FY21*	5.69


Note: \* - up to 1 May 2020



**GOVERNMENT INITIATIVES**




49% FDI through Automatic Route



Bank Recapitalisation

International Financial Services Centres Authority (Banking) Regulations, 2020



**ADVANTAGE INDIA**

- Robust demand: Rising income is driving the demand for financial services across income brackets.
- Innovation: Emerging digital gold investment options.
- Policy support: International Financial Services Centres Authority (Banking) Regulations, 2020, are expected to drive and facilitate the constituent operations in the IFSC and help the sector reach its potential.
- Growing Penetration: Credit, insurance and investment penetration is rising in rural areas.

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www.ibef.org



# Indian State Economic Profile

## Telangana

Telangana was formed in June 2014 with Hyderabad as its capital. The state was formed as a result of the split of erstwhile Andhra Pradesh state. The state is land locked by (new) Andhra Pradesh to the south and the east, Maharashtra and Karnataka to the west, and Odisha and Chhattisgarh to the north.

Telangana's Gross State Domestic Product (GSDP) is estimated to expand at a Compound Annual Growth Rate (CAGR) of 13.84% (in Rupee terms) to reach US\$ 156.78 billion between 2015-16 and 2020-21BE. Tertiary sector has been the fastest growing sector, growing at a CAGR of 15.69% (in rupee terms) between 2011-12 and 2019-20, accounting for 65.19% share of the overall GSDP.

As of November 2020, the total installed power capacity in Telangana was 16,626.97 MW. Of this, 7,953.65 MW was contributed by state utilities, 6,527.82 MW (private utilities) and 2,145.50 MW (central utilities). Thermal power was the largest

contributor to the state's total installed capacity with 9,640.54 MW, followed by hydropower (2,479.93 MW), renewable energy (4,357.77 MW) and nuclear power (148.73 MW).

The capital city of Hyderabad is a hub for information technology (IT) and pharmaceutical sectors. Hyderabad was ranked second among the top 20 global cities in JLL's City Momentum Index (CMI) 2019. IT & ITeS export from Telangana grew at a CAGR of 10.55% to reach US\$ 15.63 billion in 2018-19. Leading IT companies like Facebook, Google, IBM, and Microsoft hold significant presence in Hyderabad.

As of February 2020, Telangana had 29 operational Special Economic Zone (SEZs), 56 notified SEZs, and 63 formally approved SEZs.

According to Department for Promotion of Industry and Internal Trade (DPIIT), cumulative Foreign Direct Investment (FDI) inflow in Telangana totalled US\$ 1,347.74 million during October 2019 and September 2020.

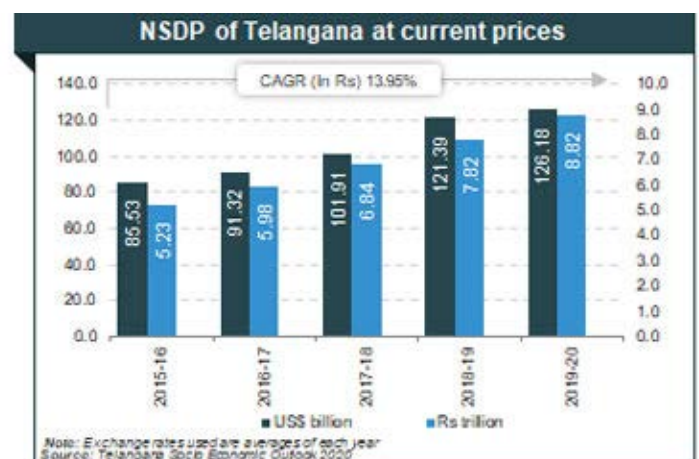
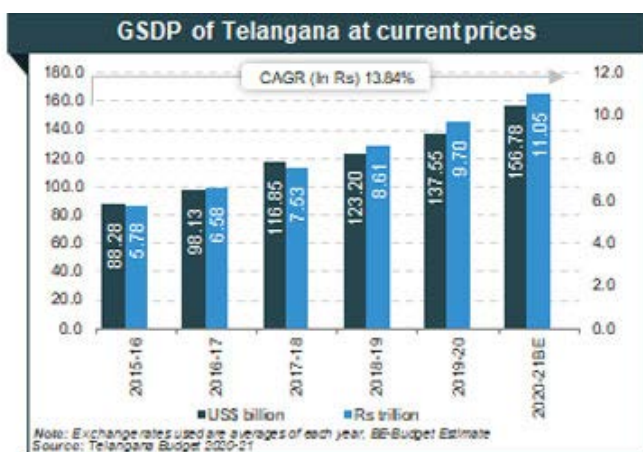
### Key Sectors:

- Telangana is the pharmaceutical manufacturing hub in the country, attracting over US\$ 1.49 billion in investment in the life sciences sector over the last four years.

- In December 2020, IBM and the Telangana state government announced collaboration to provide curated online courses for the state's students (to enhance their technical and professional skills).

- In October 2020, the State Government rolled out 10-year Electric Vehicle (EV) policy with the aim to attract US\$ 4 billion investments. The policy will aim to make the state a hub for electric vehicles and energy storage systems, and to create employment for 120,000 people through shared mobility, charging infrastructure development, and manufacturing activities.

- Pharmaceutical exports also have a majority share in the total merchandise exports from the state. In 2019-20, pharmaceutical product exports from the state stood at US\$ 4.63 billion.



## Indian Trade Fairs/ Webinars

### INTERESTED IN VISITING A TRADE SHOW IN INDIA?

In case your company is interested in visiting a tradeshow/B2B event in India, be it one listed here or another one that came to your attention, get in contact with us via [comm1.vienna@mea.gov.in](mailto:comm1.vienna@mea.gov.in) to get more information about possible assistance/subsidies.

**FICCI**

**LEADS 2021**

LEADERSHIP EXCELLENCE ADAPTABILITY DIVERSITY SUSTAINABILITY

**REIMAGINE THE WORLD**

14<sup>th</sup> - 15<sup>th</sup> September 2021 (Tuesday-Wednesday)

A globe with a grid overlay, showing the world's continents. The globe is tilted, and the colors are a mix of blues and greens. The word 'LEADS' is written across the top of the globe, with each letter containing a list of country names. The year '2021' is written in a blue box on the right side of the globe.

**CII**  
Confederation of Indian Industry

In Association with

**FREE 2021**  
14th INTERNATIONAL RAILWAY  
EQUIPMENT EXHIBITION  
Global Platform for Railway Technology & Services  
21-23 October, 2021 | New Delhi

**ASIA'S LARGEST RAIL  
TRANSPORTATION EVENT**

A collage of images related to railways. The main image shows a modern high-speed train in blue and white. Other images include a train on tracks, a train in a station, and a group of people holding awards. The text is in various colors and fonts, including red, white, and blue.

# Tourism

## Bihar

<http://www.bihartourism.gov.in/>



Valmiki Tiger Reserve, Bihar

Bihar's antiquity is evident from its name, which is derived from the ancient word "VIHARA" (monastery). It is indeed a land of monasteries. Hindu, Buddhist, Jain, Muslim and Sikh shrines abound in this ancient land where India's first major empires rose and fell. Where the ruins of the worlds' earliest university slumbers in the void of time. The passage of Ganga, flowing wide and deep enrich the plains of Bihar before distributing in Bengal's deltoid zone.

Among all Indian states, Bihar is the one most intimately linked to the Buddha's life, resulting in a trail of pilgrimages which have come to be known as the Buddhist circuit. The Buddhist trail begins at the capital city, Patna, where a noteworthy museum contains a collection of Hindu and Buddhist sculptures as well as a terracotta urn said to contain the ashes of Lord Buddha.

The Buddha spent five years at Rajgir after having attained enlightenment, and many of the remains at Rajgir commemorate various incidents related to life of Buddha, the hill of Gridhrakuta being perhaps the most important, as this is where the Buddha delivered most of his sermons. Bodhgaya is the spot where Lord Buddha attained enlightenment, with the Mahabodhi Temple marking the precise location.

This landlocked state of Bihar is surrounded by



Ruins Of Nalanda, Bihar

Nepal, Bengal, Orissa, Madhya Pradesh, Uttar Pradesh and comprises four cultural regions- Bhojpur, Mithila and Magadha and Chotanagpur. Rivers Kosi and Gandak from the north and Sone from the south join the Ganga. In the fertile plains, rice, sugarcane, oilseeds, gram, maize, jute, barley and wheat are cultivated.

### Places to Visit:

#### Patna

Situated on the southern bank of Ganga, Patna is the largest city of Bihar. Better known as Patliputra in ancient India, the city is also believed to be the one of the oldest continuously inhabited cities in the world. Patna is a pilgrimage for Sikh devotees as it is reckoned to be the birthplace of the last Sikh Guru, Sri Guru Gobind Singh Jee. The city flourished in the period of Haryanka, Nanda, Mauryan, Shunga, Gupta and Pala, and earned fame across India. Today's Patna is a developing city, which is endeavouring to match up to the modernisation; malls, high-end hotels and theatres have cropped in the city. Altogether, Patna is a decent destination with most of the modern facilities available. Famous places to visit in Patna are Kumhrar, Didarganj Yakshi, Takht Sri Patna Sahib, Gurdwara Pahila Bara, Gurdwara Gobind Ghat, Gurdwara Guru ka Bagh, Gurdwara Bal Leela, Gurdwara Handi Sahib, Padri Ki Haveli, Golghar, Buddha Smriti Park, Patna Museum, Qila House.

## Nalanda

Nalanda is an important site to visit in Bihar. A perfect reflection of the time of flourishing Gupta and Pala period, Nalanda is an acclaimed tourist attraction in Bihar. It is believed that the last and most famous Jain Tirthankara, Mahavira, spent 14 monsoon seasons here. Buddha is said to have delivered lectures near the mango grove in Nalanda. The fame of this education centre was to an extent that Hieun Tsang, the famous Chinese traveller, visited here and stayed for at least two years. Even, I-tsing, another famous Chinese voyager, stayed at Nalanda for about 10 years. Today most parts of Nalanda lie in ruins but the place is surely worth exploring. Famous Places near Nalanda are Nalanda Archaeological Museum, Xuanzang Memorial Hall, Nalanda Multimedia Museum, Silao, Surajpur Baragaon, Rajgir Dance Festival.

## Vaishali

Vaishali is an important archaeological site that was once the capital city of Licchavi rulers. Vaishali earned fame as a birthplace of last Jain Tirthankar, Lord Mahavira. It is believed that Mahavira was born and brought up in 6th century BCE in Kundalagram of Republic of Vaishali. Another major event this place was a witness to was the last sermon of Buddha in

483 BCE. Vaishali was a prosperous kingdom during the time of Buddha, it is also known for its beautiful courtesan Amrapali. So, you see, one has enough to recall in Vaishali and adding to its historic charm is the well-preserved Ashokan Pillar. This ancient city finds mention in the travel accounts of eminent Chinese travellers like Fa-hien and Hieun Tsang.

Famous Places near Vaishali are Relic Stupa, Kutagarasala Vihara, Coronation Tank, World Peace Pagoda, Archaeological Survey of India Museum, Bawan Pokhar Temple, Kundalpur, Raja Vishal ka Garh, Choumukhi Mahadeva.

## Gaya

Gaya is a Hindu pilgrimage hub and a transit point for Buddhist pilgrimage center of Bodhgaya. It is believed that it was here under a tree that Buddha attained enlightenment. Gaya is a busy city situated on the bank of River Phalgu and it is replete with many temples and historic sites dating back to different eras that stand as the evidence to the successful rule of Maurya and Gupta dynasty here. The glory of Gaya was such that even Hiuen Tsang could not resist mentioning it in his travelogues. Popular places nearby are Bodhgaya, Mahabodhi Temple, Vishnupad Temple, Magla Gauri Shrine, Dungeshwari Cave Temples, Barabar Caves, Bodhi Tree, Chinese Temple and Monastery, Bodhgaya Archaeological Museum, Muchalinda Lake, Thai Temple and Monastery, Royal Bhutan Monastery.

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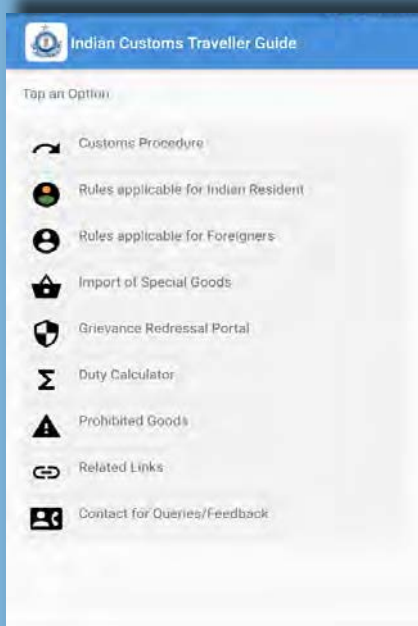
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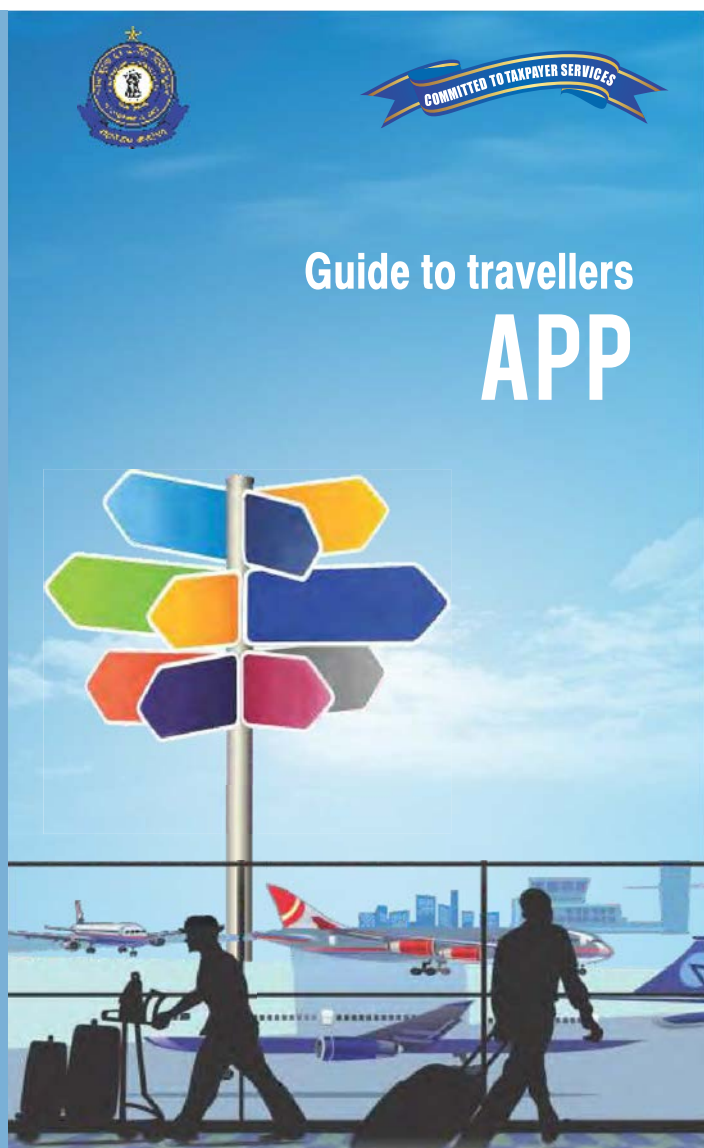
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The application has been launched to inform traders, exporters and importers about Customs Baggage Rules, 2016.

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