

Analysis of the Aatma Nirbhar Bharat Abhiyaan

Following the announcement by the Prime Minister about the Aatma Nirbhar Abhiyaan with a special economic package worth Rs 20 lakh crore (equivalent to roughly 10% of India's GDP), the Finance Minister, Ms. Nirmala Sitharaman, through five press conferences, announced the detailed measures under the economic package.¹

A sector wise breakup of allocation under the Aatma Nirbhar scheme is given in Table 1.

Table 1: Sector wise allocation under Aatma Nirbhar Bharat Scheme

Sector	Banking (RBI measures)	State Borrowing	Business and MSME	Agriculture	Social Sector (including PMGKY)	Power	Housing	Taxation	Health	Total
Allocation (Rs lakh crore)	5.22	4.28	3.675	3.48	2.08	0.9	0.7	0.5	0.15	20.986
Allocation as % of total package	24.4%	20%	17.2%	16.3%	9.7%	4.2%	3.3%	2.3%	1.8%	100%

Note: PMGKY or the PM Garib Kalyan Yojana is a Rs 1.7 lakh crore relief package targeted towards helping the poor cope with COVID-19 and subsequent economic stress.

The table below highlights key items under the scheme and the current status of the initiatives undertaken with respect to these items based on data publicly available till September 12, 2020. The data sources have been indicated in the end notes.

Policy Priority	Current Status												
State Finances													
Give state governments more resources by increasing their borrowing limits to 5% of their Gross State's Domestic product (GSDP) for 2020-21.	<ul style="list-style-type: none"> ▪ Borrowing limits: The Scheme seeks to increase the borrowing limits of state governments from 3% to 5% of Gross State Domestic Product (GSDP) for the year 2020-21. This is estimated to give states extra resources of Rs 4.28 lakh crore.² After an unconditional increase of 0.5% of GSDP, the borrowing limit can be further increased by 0.25% for each of the four reforms implemented (Table 2) and by an additional 0.5% upon implementing three out of the four reforms. <p>Table 2: Reforms to be implemented by states for increase in borrowing limit³</p> <table border="1"> <thead> <tr> <th>Reform</th> <th>Stated Purpose</th> <th>Progress of Reforms</th> </tr> </thead> <tbody> <tr> <td>One nation one ration card</td> <td> <ul style="list-style-type: none"> ▪ Ensuring pan-India availability of food grain entitlements to beneficiaries through portable ration cards and Aadhaar based authentication. </td> <td> <ul style="list-style-type: none"> ▪ 24 states and union territories have adopted this reform in 2019-20. This covers 65 crore beneficiaries (80% of the population eligible for entitlements under the National Food Security Act).⁴ </td> </tr> <tr> <td>Ease of Doing Business</td> <td> <ul style="list-style-type: none"> ▪ Transparency in regulations, permit and inspections. streamlining of approval, labour regulation and contract enforcement to facilitate ease of doing businesses.⁵ ▪ The central government notified a list of 340 reforms under the Business Reform Action Plan (BRAP) in 2015 which were to be implemented by 2019.⁶ </td> <td> <ul style="list-style-type: none"> ▪ Ministry of Commerce and Industry releases state-wise rankings based on implementation of these reforms by the states. ▪ In the 2017-18 BRAP rankings, Andhra Pradesh, Telangana and Haryana were the top performers. Arunachal Pradesh, Lakshadweep and Meghalaya placed last.⁷ 16 states implemented 75% or more reforms and 16 states implemented less than 50% of identified reforms.⁸ </td> </tr> <tr> <td>Power distribution</td> <td> <ul style="list-style-type: none"> ▪ To replace subsidies given by states with Direct Benefit Transfers (DBT) to safeguard consumer interests while ensuring financial health of the power sector.⁹ </td> <td> <ul style="list-style-type: none"> ▪ No state has implemented or approved DBT across the board as a substitute for supply of subsidised electricity. </td> </tr> </tbody> </table>	Reform	Stated Purpose	Progress of Reforms	One nation one ration card	<ul style="list-style-type: none"> ▪ Ensuring pan-India availability of food grain entitlements to beneficiaries through portable ration cards and Aadhaar based authentication. 	<ul style="list-style-type: none"> ▪ 24 states and union territories have adopted this reform in 2019-20. This covers 65 crore beneficiaries (80% of the population eligible for entitlements under the National Food Security Act).⁴ 	Ease of Doing Business	<ul style="list-style-type: none"> ▪ Transparency in regulations, permit and inspections. streamlining of approval, labour regulation and contract enforcement to facilitate ease of doing businesses.⁵ ▪ The central government notified a list of 340 reforms under the Business Reform Action Plan (BRAP) in 2015 which were to be implemented by 2019.⁶ 	<ul style="list-style-type: none"> ▪ Ministry of Commerce and Industry releases state-wise rankings based on implementation of these reforms by the states. ▪ In the 2017-18 BRAP rankings, Andhra Pradesh, Telangana and Haryana were the top performers. Arunachal Pradesh, Lakshadweep and Meghalaya placed last.⁷ 16 states implemented 75% or more reforms and 16 states implemented less than 50% of identified reforms.⁸ 	Power distribution	<ul style="list-style-type: none"> ▪ To replace subsidies given by states with Direct Benefit Transfers (DBT) to safeguard consumer interests while ensuring financial health of the power sector.⁹ 	<ul style="list-style-type: none"> ▪ No state has implemented or approved DBT across the board as a substitute for supply of subsidised electricity.
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	<p data-bbox="600 284 712 371">Urban local body revenue</p> <ul data-bbox="745 248 1335 411" style="list-style-type: none"> <li data-bbox="745 248 1335 411">To promote urban development, health, and sanitation through an improvement in revenue. Proposed means to increase revenue collection include notification of appropriate floor rates (minimum value of a property based on which tax is levied) and water and sewerage charges, to recover operation and maintenance costs. <p data-bbox="544 419 2018 507">States such as Telangana and Uttar Pradesh have amended their respective Fiscal Responsibility and Budget Management Acts to raise limits for borrowing to help generate more resources, citing the adverse impact of COVID-19 pandemic and related lockdown on state finances. Both states have increased the limit for fiscal deficit limit from 3 to 5%.^{10, 11} The Acts require the state governments to ensure responsible fiscal management and long-term stability.</p>																																													
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<p data-bbox="197 576 510 683">Privatise Public Sector Enterprises (PSEs), excluding those designated to be of strategic importance.</p>	<ul data-bbox="544 576 2018 762" style="list-style-type: none"> <li data-bbox="544 576 2018 667">A PSE or a government company is defined to include companies and subsidiaries where 51% or more share capital is owned by the central or state governments.¹² As on March 2019, there were 348 central PSEs in India, with a total public investment of Rs 16.4 lakh crore. Of these, 249 were operational, 86 were under construction, and 13 were under closure or liquidation.¹³ Net worth of all PSEs administered by the central government (as of March 2019) is Rs 12 lakh crore.¹³ <li data-bbox="544 675 2018 762">The central government has announced that it will notify a new Public Sector Enterprise Policy to privatise all PSEs in non-strategic sectors.¹⁴ In case of strategic sectors, the government will notify a list of sectors which must have at least one PSE (maximum four), alongside the private sector. Other PSEs in these sectors will be privatised, merged, or brought under holding companies (a company with controlling stock of other companies) to minimise administrative costs. <p data-bbox="589 770 1469 794">Table 3: PSE disinvestment targets and achievements (2015-2016 to 2020-21) (in Rs crore)^{15, 16}</p> <table border="1" data-bbox="589 802 1697 890"> <thead> <tr> <th>Parameter</th> <th>2015-16</th> <th>2016-17</th> <th>2017-18</th> <th>2018-19</th> <th>2019-20</th> <th>2020-21</th> </tr> </thead> <tbody> <tr> <td>Target</td> <td>41,000</td> <td>56,500</td> <td>1,00,000</td> <td>80,000</td> <td>1,05,000</td> <td>2,10,000</td> </tr> <tr> <td>Achievement</td> <td>23,997</td> <td>46,246</td> <td>1,00,056</td> <td>84,972</td> <td>34,845</td> <td>--</td> </tr> </tbody> </table> <ul data-bbox="544 898 2018 1018" style="list-style-type: none"> <li data-bbox="544 898 2018 1018">In 2019, approval for strategic disinvestment was given for PSEs including Air India, some units of Bharat Petroleum Corporation Ltd, Container Corporation of India Ltd and Shipping Corporation of India Ltd.^{17, 18, 19} In 2020, as of February, the Cabinet has given in-principle approval for disinvestment in 25 central PSEs including Project and Development India Limited, Hindustan Prefab Limited and Engineering Project (India) Limited.²⁰ Table 4 shows disinvestment receipts from some PSEs in 2019-20. <p data-bbox="589 1026 1070 1050">Table 4: Disinvestment in central PSEs in 2019-20²¹</p> <table border="1" data-bbox="589 1058 1865 1257"> <thead> <tr> <th>Name</th> <th>North Eastern Electric Power Corporation Limited</th> <th>Tehri Hydro Development Corporation Limited India Ltd</th> <th>Kamarajar Port Ltd.</th> <th>RITES Ltd.</th> <th>IRCTC</th> </tr> </thead> <tbody> <tr> <td>Receipts (in Rs Crore)</td> <td>4,000</td> <td>7,500</td> <td>2,383</td> <td>1,130</td> <td>638</td> </tr> <tr> <td>% of shares disinvested</td> <td>100%</td> <td>75%</td> <td>66%</td> <td>15%</td> <td>12%</td> </tr> <tr> <td>Government shareholding post disinvestment</td> <td>0%</td> <td>0%</td> <td>0%</td> <td>72%</td> <td>87%</td> </tr> </tbody> </table>	Parameter	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	Target	41,000	56,500	1,00,000	80,000	1,05,000	2,10,000	Achievement	23,997	46,246	1,00,056	84,972	34,845	--	Name	North Eastern Electric Power Corporation Limited	Tehri Hydro Development Corporation Limited India Ltd	Kamarajar Port Ltd.	RITES Ltd.	IRCTC	Receipts (in Rs Crore)	4,000	7,500	2,383	1,130	638	% of shares disinvested	100%	75%	66%	15%	12%	Government shareholding post disinvestment	0%	0%	0%	72%	87%
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<p data-bbox="197 1326 510 1414">Enhance liquidity for Non-Banking Financial Companies (NBFCs), Housing Finance Companies</p>	<ul data-bbox="544 1326 2018 1414" style="list-style-type: none"> <li data-bbox="544 1326 2018 1414">Purchase of debt: The government will allow purchase and sale of short-term debt of NBFCs, HFCs and MFIs which have been rated as investment grade (rated BBB and above) till September 30, 2020.²² The RBI defines NBFCs as financial intermediaries engaged in the business of loans, acquisition of shares, stocks or bonds, or leasing, insurance and hire-purchase. HFCs are engaged in providing finance for housing sector and are the main providers of home loans in India.²³ 																																													

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(HFCs), and Micro Finance Institutions (MFIs).	<ul style="list-style-type: none"> ▪ The purchase of debt will be facilitated by a Special Purpose Vehicle (SPV) (a business association formed primarily to raise funds) managing a Stressed Asset Fund (SAF) (a fund of pooled money used to purchase loans from banks). The SPV will issue securities (financial instruments such as bonds and stock), which can then be purchased by the RBI. The central government will guarantee these securities up to a total of Rs 30,000 crore. The proceeds from these transactions will be used to acquire the short-term debt of NBFCs, HFCs and MFIs.²⁴ ▪ The SPV set up by the government will be operated by a subsidiary of the State Bank of India. To qualify, firms must be registered with the RBI, rated investment grade and have non-performing assets of less than 6%, alongside qualifying for other conditions.²⁴ ▪ Five proposals by NBFCs and HFCs worth Rs. 3,090 crore have been sanctioned by the SPV, as of July 2020. ²⁵ Further, 35 applications for financing up to Rs 13,776 crore are being processed.²⁵ The government estimates that its direct contribution to the scheme will be its stake of Rs five crore in the SPV.²⁶ ▪ Credit Guarantee: The Ministry of Finance had launched a Partial Credit Guarantee Scheme (PCGS) in December 2019. It provides a credit guarantee on a portion (10%) of the first loss on the purchase of bonds or debt issued by NBFCs, HFCs or MFIs. The credit guarantee is borne by public sector banks. The Scheme was valid till June 2020. In May 2020, the government extended the Scheme till March 2021 due to the financial stress induced by the COVID-19 pandemic.²⁷ Further, the guarantee was increased from 10% to 20% of the total loss in May, 2020. As of August 17, 2020, bonds worth Rs 21,262 crore from 90 NBFCs have been purchased.²⁸ 																															
Aid payment of instalments of loans.	<ul style="list-style-type: none"> ▪ The RBI has mandated banks to place a moratorium on payment of instalments and interest on loans between March-August 2020.²⁹ A moratorium legally authorises postponement of payment on the specified transaction. Such deferment will not result in downgrade in asset classification. Table 5 discusses the aggregate benefit of the moratorium across sectors. Table 5: Benefit of Loan Moratorium Availed as on April 30, 2020³⁰ <table border="1" data-bbox="584 810 1509 895"> <thead> <tr> <th>Sector</th> <th>Corporate</th> <th>MSME</th> <th>Individual</th> <th>Others</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>% of total customers</td> <td>30.8%</td> <td>45.8%</td> <td>50.4%</td> <td>45.7%</td> <td>48.6%</td> </tr> <tr> <td>% of total outstanding</td> <td>41.9%</td> <td>65%</td> <td>55.3%</td> <td>54.6%</td> <td>50.1%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> ▪ The Supreme Court on September 3, 2020 ruled that accounts not been declared as NPA as on August 31, 2020 will not be declared as NPAs until further orders.³¹ 	Sector	Corporate	MSME	Individual	Others	Total	% of total customers	30.8%	45.8%	50.4%	45.7%	48.6%	% of total outstanding	41.9%	65%	55.3%	54.6%	50.1%													
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Change qualifying limits of investment for MSMEs.	<ul style="list-style-type: none"> ▪ The government revised the upper limit for investment in MSMEs and established a new criterion based on the firm's annual turnover in the Micro, Small and Medium Enterprises Development Act, 2006.³² The new definition also states that MSMEs from service and manufacturing sectors will have the same investment limits, in contrast to the separate categorisation for the two sectors as per the 2006 Act.³³ ▪ The calculation of investment in plant and machinery will be linked to the Income Tax return of the previous years or self-declaration of the promoter of the enterprise, in case of new enterprises. Information on turnover will be linked to the GST identification number. All units with GSTIN listed against the same Permanent Account Number will be collectively treated as one enterprise for turnover and investment figures.³⁴ <p>Table 6: Changes in definition of MSME (figures in Rs)³³</p> <table border="1" data-bbox="584 1174 1771 1385"> <thead> <tr> <th rowspan="3">Enterprise</th> <th colspan="2" rowspan="2">Annual Turnover</th> <th colspan="3">Investment Limit</th> </tr> <tr> <th colspan="2">Previous Investment Limit</th> <th rowspan="2">Revised Investment Limit</th> </tr> <tr> <th>2006 Act</th> <th>Revised</th> <th>Service Sector</th> <th>Manufacturing Sector</th> </tr> </thead> <tbody> <tr> <td>Micro</td> <td>Up to 5 crore</td> <td>Up to 5 crore</td> <td>Up to 10 lakh</td> <td>Up to 25 lakh</td> <td>Up to 1 crore</td> </tr> <tr> <td>Small</td> <td>5 to 75 crore</td> <td>5- 75 crore</td> <td>10 lakh to 2 crore</td> <td>25 lakh to 5 crore</td> <td>1 to 10 crore</td> </tr> <tr> <td>Medium</td> <td>75 to 250 crore</td> <td>Up to 250 crore</td> <td>2 to 5 crore</td> <td>5 to 10 crore</td> <td>10 to 50 crore</td> </tr> </tbody> </table>	Enterprise	Annual Turnover		Investment Limit			Previous Investment Limit		Revised Investment Limit	2006 Act	Revised	Service Sector	Manufacturing Sector	Micro	Up to 5 crore	Up to 5 crore	Up to 10 lakh	Up to 25 lakh	Up to 1 crore	Small	5 to 75 crore	5- 75 crore	10 lakh to 2 crore	25 lakh to 5 crore	1 to 10 crore	Medium	75 to 250 crore	Up to 250 crore	2 to 5 crore	5 to 10 crore	10 to 50 crore
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Provide liquidity through investment and credit facilities for MSMEs.	<ul style="list-style-type: none"> ▪ Fund of funds: A fund with a corpus of Rs 10,000 crore will be set up to provide equity funding for MSMEs with growth potential and viability. The government expects that Rs 50,000 crore will be leveraged through it. The fund was approved by the Cabinet in June 2020.³⁵ ▪ Emergency Credit Line Guarantee Scheme (ECLGS): A fund to provide ECGLS was proposed and approved by the Cabinet in May, 2020.³⁶ Under this, MSMEs can borrow up to 20% of their entire outstanding credit from banks and NBFCs through loans guaranteed by the government. Borrowers with up to Rs 25 crore outstanding and a turnover of up to Rs 100 crore are eligible and can avail the scheme till October 31, 2020. Interest on the loan will be capped at 9.25% for banks and financial institutes, and at 14% for NBFCs. The government estimates that the emergency credit line guarantee scheme will provide a total liquidity of Rs three lakh crore to 45 lakh businesses. <p>Table 7: Progress on loans to MSMEs under ECLGS (May-August, 2020)^{37, 38}</p> <table border="1" data-bbox="584 504 1361 679"> <thead> <tr> <th rowspan="2">Banks</th> <th colspan="2">Number of Accounts (in lakhs)</th> <th colspan="2">Amount (in Rs Crore)</th> </tr> <tr> <th>Sanctioned</th> <th>Disbursed</th> <th>Sanctioned</th> <th>Disbursed</th> </tr> </thead> <tbody> <tr> <td>Public Sector</td> <td>33.56</td> <td>20.32</td> <td>76,044</td> <td>56,483</td> </tr> <tr> <td>Private Sector</td> <td>7.7</td> <td>3.05</td> <td>74,715</td> <td>45,762</td> </tr> <tr> <td>Total</td> <td>41.27</td> <td>23.37</td> <td>150,759</td> <td>102,245</td> </tr> </tbody> </table>	Banks	Number of Accounts (in lakhs)		Amount (in Rs Crore)		Sanctioned	Disbursed	Sanctioned	Disbursed	Public Sector	33.56	20.32	76,044	56,483	Private Sector	7.7	3.05	74,715	45,762	Total	41.27	23.37	150,759	102,245
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Provide liquidity to MSMEs with stressed or non-performing assets (NPAs).	<ul style="list-style-type: none"> ▪ NPAs are loans and advances where the borrower has stopped making interest or principal repayments for over 90 days while Special Mention Account-2 (SMA-2) are ones with a delay of payment between 61 and 90 days.³⁹ Sub-ordinate debt is debt which can only be repaid after all other debt has been settled. ▪ As part of the Credit Guarantee Scheme for Subordinate Debt, MSMEs with NPAs or SMA-2, will be given credit of Rs 75 lakh or 15% of their stake (whichever is lower), in exchange for equity under.⁴⁰ This credit will be offered by promoters as equity and will have a moratorium of seven years.⁴¹ The government estimates that this will infuse Rs 20,000 crore, helping two lakh MSMEs.³³ Guidelines for the scheme were released on August 19, 2020.⁴² 																								
Release of payments due to MSMEs by the government or CPSEs within 45 days.	<ul style="list-style-type: none"> ▪ According to the Micro, Small and Medium Enterprises Development Act, 2006, payment by any buyer of goods or services from an MSME cannot exceed 45 days.⁴³ As of September 2, 2020, 53,070 applications detailing delays in payment to MSMEs by governments or CPSEs have been filed. The total amount payable as per these applications is Rs 15,452 crore.⁴⁴ 																								
Limit competition from global firms.	<ul style="list-style-type: none"> ▪ Under the Scheme, the government announced that global tenders (an invitation for a bid by suppliers and manufacturers) of up to Rs 200 crores will not be allowed in tenders related to government procurement. In May 2020, the government notified the General Financial Rules, 2017 to specify that global tenders up to Rs 200 crore may only be notified with prior approval of the Cabinet in exceptional cases.⁴⁵ The previous procedure of approaching foreign embassies in India and Indian embassies abroad will continue. 																								
Amend the Insolvency and Bankruptcy Code, 2016.	<ul style="list-style-type: none"> ▪ The Insolvency and Bankruptcy (Amendment) Ordinance, 2020, was promulgated on June 5, 2020.⁴⁶ The Insolvency and Bankruptcy Code, 2016 provides a time-bound process for resolving insolvency in companies and among individuals. The Ordinance amends the Code to prohibit the initiation of insolvency proceedings, by either the debtor himself or its creditors, for defaults arising during the six months from March 25, 2020 (extendable up to one year).⁴⁶ ▪ The Code also allows the creditors of the company to initiate an insolvency resolution process, if the amount of default by the debtor company is at least one lakh rupees. The Ministry of Corporate Affairs has increased this threshold from one lakh rupees to one crore rupees.⁴⁷ 																								
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Increase liquidity available to banks.	<ul style="list-style-type: none"> ▪ RBI noted that the COVID-19 pandemic has triggered pressures on cash flows and markets. It has introduced measures to introduce more liquidity.⁴⁸ 																								

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	<ul style="list-style-type: none"> ▪ Repo Rate: In May 2020, the Monetary Policy Committee (MPC) decreased the repo rate from 4.4% to 4%.⁴⁸ The repo rate is the rate of short term lending by the RBI to banks. ▪ Reverse Repo Rate: The MPC also decreased the reverse repo rate from 3.75% to 3.35%.⁴⁸ The reverse repo rate is the rate at which RBI borrows money from banks. A decrease in it can prompt banks to lend more, instead of keeping their funds with the RBI. ▪ Cash Reserve Ratio (CRR): CRR was decreased from 4% to 3% in March 2020, for a period of one year.⁴⁹ CRR is the amount of liquid cash that banks have to maintain with the RBI, as a percentage of their total deposits. This is expected to provide a liquidity support of Rs 1.3 lakh crore. ▪ Marginal Standing Facility (MSF): MSF limit was increased from 2% to 3%.⁵⁰ MSF is the window in which banks can borrow additional money from the RBI. Raising the limit increases the total amount of funds that a bank can borrow. This is expected to provide a liquidity support of Rs 1.37 lakh crore to banks. 																
Provide liquidity to mid-sized companies and NBFCs.	<ul style="list-style-type: none"> ▪ RBI announced Targeted Long-Term Repo Operations (TLTRO) to provide Rs one lakh crore of liquidity to Non-Banking Financial Companies (NBFCs), Micro-Finance Institutes (MFIs), mutual funds and other eligible business holdings in March, 2020.⁵⁰ TLTRO provides banks with funds for one to three years at the repo rate to be invested in investment-grade debt of NBFCs and small to mid-sized companies. TLTRO of Rs 25,000 was put up for auction in April 2020 and 14 bids with Rs 12,850 were received.⁵¹ 																
Provide liquidity to mutual funds.	<ul style="list-style-type: none"> ▪ Special Liquidity Facility (SLF) of Rs 50,000 was announced for mutual funds in April, 2020.⁵² Funds availed under this facility will be used by banks to extend loans to mutual funds. As on July 13, 2020, Rs 2,430 crore was availed from the RBI under this scheme.⁵³ 																
Increase refinance capacities.	<ul style="list-style-type: none"> ▪ Special refinance facilities worth Rs 50,000 crore were announced for National Bank for Agriculture and Rural Development (NABARD), Small Industries Development Bank of India (SIDBI) and National Housing Bank (NHB) in April, 2020.⁵⁴ Refinance is the process by which a loan is replaced by another loan, generally offering more favourable terms.⁵⁵ <p>Table 8: Refinance facilities availed (in Rs crore) (as of July 2020)⁵⁵</p> <table border="1" data-bbox="584 882 1868 1023"> <thead> <tr> <th>Name of beneficiary</th> <th>Purpose of refinancing</th> <th>Total refinance announced</th> <th>Total refinance availed</th> </tr> </thead> <tbody> <tr> <td>NABARD</td> <td>Regional rural banks, cooperative banks and MFIs.</td> <td>25,000</td> <td>22,000</td> </tr> <tr> <td>SIDBI</td> <td>Banks for small and medium enterprise loans</td> <td>15,000</td> <td>7,935</td> </tr> <tr> <td>NHB</td> <td>Housing finance</td> <td>10,000</td> <td>9,537</td> </tr> </tbody> </table>	Name of beneficiary	Purpose of refinancing	Total refinance announced	Total refinance availed	NABARD	Regional rural banks, cooperative banks and MFIs.	25,000	22,000	SIDBI	Banks for small and medium enterprise loans	15,000	7,935	NHB	Housing finance	10,000	9,537
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Taxation																	
Increase liquidity by delaying date for filing returns and income tax refunds.	<ul style="list-style-type: none"> ▪ Refunds: The Income Tax Department has issued pending income tax refunds amounting to Rs 71,229 crore to 21.24 lakh persons between April 8, 2020 and July 17, 2020.⁵⁶ Refund arises when taxes paid are higher than the taxpayers actual tax liability. <p>Table 9: Annual income tax refund from 2015-16 to 2020-21^{57, 58}</p> <table border="1" data-bbox="584 1182 1830 1246"> <thead> <tr> <th>Year</th> <th>2015-16</th> <th>2016-17</th> <th>2017-18</th> <th>2018-19</th> <th>2019-20</th> <th>2020-21 (April-July)</th> </tr> </thead> <tbody> <tr> <td>Total refund amount (Rs thousand Crore)</td> <td>122</td> <td>162</td> <td>152</td> <td>161</td> <td>184</td> <td>71.23</td> </tr> </tbody> </table> <ul style="list-style-type: none"> ▪ Extension of due date: The due date for filing return of income for the assessment year 2019-20 (i.e. the financial year 2018-19) has been extended to July 31, 2020. The due date for filing return of income for the AY 2020-21 has been extended to November 30, 2020. However, in AY 2020-21, in case of persons who have tax payment due of more than one lakh rupees, 12% interest will be levied on the tax dues if the return is filed after the original due date (July 31 for individuals and October 31 for companies).⁵⁹ 	Year	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21 (April-July)	Total refund amount (Rs thousand Crore)	122	162	152	161	184	71.23		
Year	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21 (April-July)											
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Policy Priority	Current Status
	<ul style="list-style-type: none"> ▪ Ease compliance: The Taxation and Other Laws (Relaxation of Certain Provisions) Ordinance, 2020 was promulgated on March 31, 2020. Key features include: (i) extension of time limits for actions including issuance of notices, filings of appeals and making payments for claiming allowances, to be undertaken between March-June, 2020, (ii) cap on interest and no penalty on delay in payment of tax, (iii) makes Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund 100% tax deductible, and (iv) extension of deadline for filing declaration for dispute resolution and payment of penalty specified by designated committees
Increase liquidity by decreasing rates of Tax Deduction at Source (TDS).	<ul style="list-style-type: none"> ▪ The rates of Tax Deduction at Source and Tax Collected at Source for certain payments have been reduced by 25% from the existing rates. These payments include dividends, payments to contractors, rent for machinery and professional fee. This reduction is applicable from May 14, 2020 to March 31, 2021 and is estimated to provide liquidity of Rs 50,000 crore.⁶⁰
Benefits to workers	
Strengthen social benefits for salaried workers.	<ul style="list-style-type: none"> ▪ The Economic Survey (2020) estimates that India has 11.45 crore salaried employees or workers with regular wages.⁶¹ Those employed in firms with more than 20 workers or in industries specified in the Employees Provident Fund (EPF) and Miscellaneous Provisions Act, 1952 must establish an EPF. ▪ PM Garib Kalyan Yojana (PMGKY) is a Rs 1.7 lakh crore relief package announced on March 26, 2020 which covers benefits to workers, food distribution, cash transfers and other measures targeted towards helping the poor cope with COVID-19 and subsequent economic stress. ▪ Government contribution to EPF: Under PMGKY the monthly payments of 24% of the salary ordinarily disbursed by the employer and the employee will be replaced by contributions by the central government from March to August, 2020. This will apply to firms with up to 100 workers, 90% of whom earn a monthly salary of less than Rs 15,000. This is estimated to provide a total relief of Rs 4,860 crore and benefit 72 lakh employees from 3.67 crore establishments.⁶² This scheme has been approved by the Cabinet and Rs 4,800 crore has been allocated to it as part of the Aatma Nirbhar package.⁶² ▪ Reduced rate of contribution: Establishments covered under the EPF Act but excluded from PMGKY will have a reduced rate of contribution to the EPF from 12% to 10% from May to August. However, public sector enterprises will continue to contribute 12% towards employee benefits.⁶³ ▪ Advance from PF Account: The Ministry of Labour and Employment amended the Employees' Provident Funds Scheme, 1952 in March, 2020. The amendment allows people in areas declared to be affected by an epidemic or pandemic, to seek a non-refundable advance from their PF accounts. This must be authorised by the PF Commissioner. The permitted amount is up to three months' salary or 75% of amount lying in the member's PF account, whichever is lesser.⁶⁴
Provide relief to construction workers.	<ul style="list-style-type: none"> ▪ A welfare fund comprising of collections from an additional cess on construction work was established for this purpose. The 1% cess is levied and collected by state governments which remit the collections to the fund. 2.3 crore workers received financial support work through direct cash transfers ranging from Rs 1,000-6,000 between March 2020 to June 2020. A total of Rs 4,957 crore was transferred as assistance in this period.⁶⁵
Street Vendors	
Provide easy access to formal credit for street vendors.	<ul style="list-style-type: none"> ▪ Under the Prime Minister's Street Vendor's Aatma Nirbhar Nidhi (PM SVANidhi), the government will provide an initial working capital of up to Rs 10,000 to street vendors. Vendors under the scheme will also be eligible to receive an interest subsidy of 7% per annum, up to March 31, 2022. PM SVANidhi is estimated to provide a total liquidity of Rs 5,000 crore.⁶⁶ One lakh loans out of five lakh applications have been sanctioned under PM SVANidhi as of August 12, 2020.⁶⁷ ▪ The scheme can be implemented by states which have notified Rules and schemes under the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014. The Act specifies the rights and obligations of street vendors, regulates their business, and mandates the establishment Town Vending Committees responsible for conducting identification surveys of vendors in their zone/ward.⁶⁶

Policy Priority	Current Status
Food Distribution	
Provide subsidised ration.	<ul style="list-style-type: none"> ▪ To assist with COVID-19 induced financial stress, beneficiaries of PM Garib Kalyan Anna Yojana (identified by state governments based on annual income) will be provided 5 kg of grains per person and 1 kg of chana per family per month between April and November 2020.⁶⁸ ▪ This scheme is expected to cost Rs 76,602 crore and aid 80 crore beneficiaries.⁶⁹ As of June, 2020, 74 crore beneficiaries have been covered by disbursement of 120 lakh metric tonnes of food grains.⁷⁰
Provide ration across states to migrant workers.	<ul style="list-style-type: none"> ▪ Beneficiaries of the Public Distribution System (PDS) are identified by state governments, making it difficult for migratory workers to access subsidised food grains. To enable the required nation-wide portability of ration card holders, the One Nation One Ration Card scheme was launched in August, 2019 to allow beneficiaries across India access to PDS. As of August, 2020, 24 states and union territories were integrated under the scheme.⁷¹ This covers 65 crore beneficiaries, or 80% of the population eligible for entitlements under the National Food Security Act.⁷¹ ▪ Between May and August, 2020, of 6.38 Lakh Metric Tonnes (LMT) food grains given by the central government to state governments, about 2.65 LMT (41%) food grains were distributed.⁷² 2.48 crore persons benefitted from the scheme in June. This is 88.5% of the 2.8 crore migrants targeted across the country for food distribution. India has a total of 45.6 crore migrants, according to the 2011 Census.⁷³ 16 lakh migrants received entitlements in August. 17 states have utilised 80% or more food grains lifted from the central government.⁷²
Housing and Real Estate	
Provide affordable living facilities to urban migrants.	<ul style="list-style-type: none"> ▪ The Affordable Rental Housing Complexes scheme seeks to convert government-owned projects and housing stock (projects available with the central government) to affordable housing through Public-Private Partnerships and encourage development on private land by giving special incentives including streamlining of permits and credit. It also includes a total grant of Rs 600 crore for technologically innovative construction techniques. The scheme is yet to be approved by the Cabinet.¹⁴ It is part of the Pradhan Mantri Awas Yojana-Urban (PMAY-U). ▪ The PMAY-U seeks to provide housing for all in urban areas by 2022. Under PMAY-U, the construction of 1.07 crore houses has been sanctioned, while the construction of 35 lakh houses has been completed, as of August, 2020. Of the Rs 1.6 lakh crores of central assistance sanctioned for the Scheme (since 2016), Rs 72,646 crores has been released.⁷⁴ The budgetary allocation towards the scheme for 2020-21 is Rs 8,000 crore, which is a 17% increase since 2019-20.⁷⁵
Provide credit to middle income workers for housing needs.	<ul style="list-style-type: none"> ▪ The Credit Linked Subsidy Scheme for middle income group (annual income between Rs 6 lakh and Rs 18 lakh) was extended till March 2021 (from March 2020). The scheme provides grants on home loans by eligible urban poor or middle-income group for acquisition, construction or enhancement of houses. The government estimates that this will bring in an investment of Rs 70,000 crore in the housing sector and benefit 2.5 lakh families.⁷⁶ Between January 2017 and November 2019, 2.3 lakh families have benefitted from this scheme.⁷⁷
Health	
Increase investment in public health and grass root health institutions.	<ul style="list-style-type: none"> ▪ A Rs 15,000 crore package for expenditure on healthcare was declared in April, 2020. Rs 4,113 crore (27%) was released to states and Rs 3,750 (25%) has been spent on procurement of essential items, as of May, 2020.⁷⁸ The package focuses on the following: (i) diagnostics and COVID-19 dedicated treatment facilities, (ii) procurement of essential medical equipment and drugs, (iii) strengthening national and state health systems, (iv) setting up laboratories, (v) encouraging research, and (vi) bolstering surveillance and risk communication.⁷⁹
Strengthen lab networks at the district and block levels for efficient management of the pandemic.	<ul style="list-style-type: none"> ▪ In March, 2020, 79 labs had been identified and approved by the Ministry of Health and Family Welfare for COVID-19 testing.⁸⁰ As of August 3, the number of operational labs reporting to the Indian Council for Medical Research has increased to 1,356, of which 917 are government owned and operated, and 439 are private laboratories.⁸¹ A cumulative total of 4.96 crore samples have been tested for COVID-19 as of September 6, 2020.⁸²

Policy Priority	Current Status																																																		
Implement the National Digital Health Blueprint, to create an ecosystem to support universal health coverage using digital technology.	<ul style="list-style-type: none"> The National Digital Health Blueprint was released in 2019 and provided for: (i) the creation of the National Digital Health Mission (NDHM), an autonomous government body, (ii) building of a system of personal health records and health data analytics, and (iii) improvement of access and delivery of healthcare services through digital interventions.⁸³ As of September 8, 2020, the NDHM has not been implemented. Draft rules for implementation of the Health Data Management Policy were released in August, 2020 and will be open for public feedback till September 21. It seeks to ensure maintenance of data privacy once NDHM is implemented and has the following features: (i) applicable to all entities involved in the NDHM, (ii) establishes a framework for secure processing of personal data, (iii) gives complete control and decision making power to data principals, and (iv) allows persons to create a new health ID to hold data at no additional cost.⁸⁴ 																																																		
Enable self-assessment and contact tracing of COVID-19.	<ul style="list-style-type: none"> A mobile application, Aarogya Setu was launched on April 2. The application allows people to assess their exposure and risk from COVID-19 based on their proximity with those who have the application installed.⁸⁵ As of August 22, 2020, the app has 15 crore users.⁸⁶ According to the Ministry of Electronics and Information Technology, more than 66 lakh Bluetooth contacts have been traced through the app (as of August, 2020) and 27% of those tested among them tested positive for COVID-19. Analytics from the application have been used to identify 30,000 hotspots at the district level.⁸⁶ 																																																		
Insurance cover of Rs 50 lakh per health worker. ⁸⁷	<ul style="list-style-type: none"> Under the scheme, insurance cover will be provided to 22.12 lakh healthcare providers, including public healthcare providers and private hospital staff.⁸⁸ The insurance provided will be above any other insurance cover being availed by the beneficiary and does not require any additional registration. The premium for it will be borne by the Ministry of Health and Family Welfare. The insurance scheme was operationalised on March 30 and will be in force till September, 2020.⁸⁹ 																																																		
Social Sector																																																			
Expand the coverage of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 2005.	<ul style="list-style-type: none"> MGNREGA provides at least 100 days of guaranteed wage employment every year to each rural household whose adult members volunteer to do unskilled manual work.⁸⁹ In the 2020-21 Union Budget, the scheme was allocated Rs 61,500 crore. In May 2020 allocation to the scheme was increased by 65% to Rs 1,01,500 crore.⁸⁹ Of this, Rs 31,400 crore (31%) was released between April and May 2020. Further, under the Pradhan Mantri Garib Kalyan Yojana, MGNREGA wage has been increased from Rs 182 to Rs 202 per day. <p>Table 10: Comparison of implementation of MGNREGA from 2017-2018 to 2020-21^{90, 91, 92}</p> <table border="1" data-bbox="584 951 1921 1134"> <thead> <tr> <th>Parameter</th> <th>2017-18</th> <th>2018-19</th> <th>2019-20</th> <th>2020-21</th> </tr> </thead> <tbody> <tr> <td>Budgeted Expenditure (Rs crore)</td> <td>48,000</td> <td>55,000</td> <td>60,000</td> <td>101,500</td> </tr> <tr> <td>Actual Expenditure (Rs crore)</td> <td>55,166</td> <td>61,815</td> <td>71,002</td> <td>31,493</td> </tr> <tr> <td>Actual Expenditure as % of Budgeted Expenditure</td> <td>115%</td> <td>112%</td> <td>118%</td> <td>31%</td> </tr> <tr> <td>% of delayed payments (as of July, 2020)</td> <td>15.5%</td> <td>10.4%</td> <td>3.4%</td> <td>2%</td> </tr> <tr> <td>Average work demand per month (crore households) (as of August, 2020)</td> <td>165</td> <td>186</td> <td>189</td> <td>245</td> </tr> </tbody> </table> <p>Note: 2019-20 actual expenditure is based on revised estimates. Actual expenditure and % of delayed payments for 2020-21 as of July 2020. Average work demand per month for 2020-21 as of August, 2020.</p> <ul style="list-style-type: none"> Table 11 highlights the work demand pattern of MGNREGA in 2020, which is record of the number of households filing for work under MGNREGA. <p>Table 11: Work demand pattern of MGNREGA in 2020 (figures in lakh households)⁹²</p> <table border="1" data-bbox="584 1246 1809 1310"> <thead> <tr> <th>Month</th> <th>January</th> <th>February</th> <th>March</th> <th>April</th> <th>May</th> <th>June</th> <th>July</th> <th>August</th> <th>September</th> </tr> </thead> <tbody> <tr> <td>Work Demand Pattern</td> <td>189</td> <td>223</td> <td>208</td> <td>128</td> <td>362</td> <td>440</td> <td>318</td> <td>242</td> <td>50</td> </tr> </tbody> </table>	Parameter	2017-18	2018-19	2019-20	2020-21	Budgeted Expenditure (Rs crore)	48,000	55,000	60,000	101,500	Actual Expenditure (Rs crore)	55,166	61,815	71,002	31,493	Actual Expenditure as % of Budgeted Expenditure	115%	112%	118%	31%	% of delayed payments (as of July, 2020)	15.5%	10.4%	3.4%	2%	Average work demand per month (crore households) (as of August, 2020)	165	186	189	245	Month	January	February	March	April	May	June	July	August	September	Work Demand Pattern	189	223	208	128	362	440	318	242	50
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Increase private investment in social infrastructure projects by improving their viability.	<ul style="list-style-type: none"> Viability Gap Funding (VGF) will be established up to 30% of the total cost of a proposed project. VGF gives a one-time capital subsidy for projects considered unattractive for complete private investment. Currently, the government provides VGF up to 20% of the total project cost.⁹³ The total expense earmarked for VGF will be Rs 8,100 crore.⁹⁴ The proposed increase in the funding limit is yet to be approved by the Cabinet and operationalised. 																																																		

Policy Priority	Current Status																																	
Financially aid women by transferring Rs 500 to female Jan Dhan Account holders. ⁶⁹	<ul style="list-style-type: none"> <li data-bbox="542 245 2051 336"> <p>▪ The Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched in August, 2014 with an aim to provide bank accounts to unbanked persons. As on August 5, 2020, 40.21 crore accounts have been opened under the Pradhan Mantri Jan Dhan Yojana since its launch. Of this, 64% of accounts have been opened in rural areas. Deposits of Rs 1.3 lakh crore have been made and 29.68 crore debit cards have been issued.^{95, 96}</p> <p>Table 12: Accounts opened under Jan Dhan Yojana⁹⁵</p> <table border="1" data-bbox="584 373 2000 464"> <thead> <tr> <th>Particular</th> <th>2016 -17</th> <th>2017- 18</th> <th>2018 -19</th> <th>2019 - 20</th> <th>2020 (as of July)</th> <th>Cumulative (as of August 2020)</th> </tr> </thead> <tbody> <tr> <td>Number of accounts opened (in crore)</td> <td>6.84</td> <td>3.72</td> <td>3.1</td> <td>3.86</td> <td>2.13</td> <td>40.4</td> </tr> <tr> <td>Amount of deposits held (in Rs lakh crore)</td> <td>0.67</td> <td>0.74</td> <td>0.89</td> <td>1.14</td> <td>1.29</td> <td>1.30</td> </tr> </tbody> </table> <li data-bbox="542 469 2051 528"> <p>▪ Under the Aatma Nirbhar package, Rs 500 per month will be transferred to 20.4 crore female PMJDY account holders between April and June. Between April-June, 2020, Rs 30,705 crore was credited into female PMJDY account holders.⁹⁷ Table 13 shows the implementation progress.</p> <p>Table 13: Implementation of the PMJDY for women (figures in crore) (As of June 19)⁹⁹</p> <table border="1" data-bbox="584 560 1115 683"> <thead> <tr> <th>Month</th> <th>Total Amount (Rs)</th> <th>Total Beneficiaries</th> </tr> </thead> <tbody> <tr> <td>April</td> <td>10,325</td> <td>20.65</td> </tr> <tr> <td>May</td> <td>10,315</td> <td>20.62</td> </tr> <tr> <td>June</td> <td>10,312</td> <td>20.62</td> </tr> </tbody> </table> 	Particular	2016 -17	2017- 18	2018 -19	2019 - 20	2020 (as of July)	Cumulative (as of August 2020)	Number of accounts opened (in crore)	6.84	3.72	3.1	3.86	2.13	40.4	Amount of deposits held (in Rs lakh crore)	0.67	0.74	0.89	1.14	1.29	1.30	Month	Total Amount (Rs)	Total Beneficiaries	April	10,325	20.65	May	10,315	20.62	June	10,312	20.62
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Provide free of cost gas cylinders under the Ujjwala scheme.	<ul style="list-style-type: none"> <li data-bbox="542 702 2051 793"> <p>▪ Under the Scheme, gas cylinders will be provided to 8 crore families between April and June, 2020. In April, 7.48 crore individuals benefited from the Ujjwala scheme, 4.43 crore beneficiaries were recorded in May and 1.82 beneficiaries in June.⁹⁸ More than 11.9 crore cylinders worth Rs 9,700 crore were booked and delivered between April 2020 and June 2020.⁹⁹</p> <li data-bbox="542 798 2051 920"> <p>▪ The Comptroller and Auditor General of India submitted a performance audit report on the Ujjwala Yojana on December 11, 2019 which included the following findings: (i) while LPG coverage in India has increased from 62% to 94% in 2016-19, average annual refill consumption continues to be low, pointing to lack of sustained usage by beneficiaries, (ii) only 19% of total connections were installed within seven days of giving details, pointing to delays in installations, (iii) there is a risk of domestic cylinders being diverted for commercial purposes in high consumption cases, and (iv) there is a lack of performance indicators in the scheme.¹⁰⁰</p> 																																	
Provide financial aid to senior citizens.	<ul style="list-style-type: none"> <li data-bbox="542 941 2051 1032"> <p>▪ A total of Rs 201 crore was allocated for aid to senior citizens in the 2020-21 Union Budget.¹⁰¹ The allocation was increased under the Aatma Nirbhar scheme. Under PMGKY the government announced that it will provide Rs 1,000 per month between April and June to 3 crore senior citizens (29% of the total 10.4 crore senior citizens estimated to live in India).¹⁰² Rs 2,814 crore has been disbursed as of June, to 2.81 crore senior citizens (93% of targeted senior citizens).⁹⁹</p> <li data-bbox="542 1037 2051 1160"> <p>▪ Note that the Maintenance and Welfare of Parents and Senior Citizens (Amendment) Bill, 2019 is currently pending in the Parliament. The Bill removes the upper limit (currently Rs 10,000 per month) on maintenance fee, brings step-children, adoptive children, children-in-law, and legal guardians of minor children under the definition of children and provides for regulation of private care homes. It also states that a failure to comply with maintenance orders can be punishable with a fine and imprisonment of up to one month.¹⁰³</p> 																																	
Education																																		
Improve access and quality of digital and online education.	<ul style="list-style-type: none"> <li data-bbox="542 1224 2051 1385"> <p>▪ National Education Policy: The National Education Policy, 2020, released on July 30, 2020, included the following recommendations towards inclusive digital education: (i) development of interface for online classes, (ii) creation of digital repository for coursework, (iii) use of channels like radio and TV in multiple languages where digital infrastructure lacking, (iv) creation of virtual labs, and (v) training of teachers to become high quality online content creators. It also proposed the formation of the National Education Technology Forum to facilitate decision making on the induction, deployment and use of technology through evidence-based advice.¹⁰⁴</p> 																																	

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	<ul style="list-style-type: none"> ▪ Guidelines for digital education: Guidelines for digital education in schools were released by the Ministry of Human Resources Development on July 14, prescribing steps that could be taken by schools towards digital learning. Its key features include: (i) provision for categorisation of households based on availability of digital infrastructure through a survey, (ii) teachers to device comprehensive plans based on factors including availability of digital devices and special needs, and (iii) cap on the screen time and total online activities of teachers per day.¹⁰⁵ ▪ PM eVidya: PM eVidya scheme will be launched to unify all efforts towards access to online education.¹⁰⁶ The scheme includes: Table 14: Components of PM eVidya scheme^{107, 108} <table border="1" data-bbox="584 437 1980 810"> <thead> <tr> <th data-bbox="584 437 1133 467">Component and Purpose</th> <th data-bbox="1133 437 1980 467">Implementation Progress</th> </tr> </thead> <tbody> <tr> <td data-bbox="584 467 1133 523">National Digital Infrastructure for Teachers which establishes a common platform across India</td> <td data-bbox="1133 467 1980 523">Launched in 2017, the portal 67,000 content-pieces hosted on it, as of 2019.</td> </tr> <tr> <td data-bbox="584 523 1133 553">QR code energised textbooks</td> <td data-bbox="1133 523 1980 553">10.5 crore scans have happened through QR code energised textbooks.</td> </tr> <tr> <td data-bbox="584 553 1133 609">'One-class, one-channel' scheme for a dedicated TV Channel for each grade</td> <td data-bbox="1133 553 1980 609">The scheme has 5 dedicated channels, as of 2019 with a daily air-time of four hours.</td> </tr> <tr> <td data-bbox="584 609 1133 695">E-content for visually and hearing impaired</td> <td data-bbox="1133 609 1980 695">A DTH channel is specifically operated with content in sign language for hearing impaired students. 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Table 15 details access to computer and internet in households and ability to use them among children aged 5-14. Table 15: Access and ability to use Computer and Internet (2017-18)¹⁰⁹ <table border="1" data-bbox="584 911 1980 1059"> <thead> <tr> <th data-bbox="584 911 757 967">Particular</th> <th data-bbox="757 911 1025 967">Households having computers</th> <th data-bbox="1025 911 1317 967">Households having internet facility</th> <th data-bbox="1317 911 1659 967">Ability to use computer in age group 5-14</th> <th data-bbox="1659 911 1980 967">Ability to use internet in age group 5-14</th> </tr> </thead> <tbody> <tr> <td data-bbox="584 967 757 997">Rural</td> <td data-bbox="757 967 1025 997">4.4%</td> <td data-bbox="1025 967 1317 997">14.9%</td> <td data-bbox="1317 967 1659 997">5.1%</td> <td data-bbox="1659 967 1980 997">5.1%</td> </tr> <tr> <td data-bbox="584 997 757 1027">Urban</td> <td data-bbox="757 997 1025 1027">23.4%</td> <td data-bbox="1025 997 1317 1027">42.0%</td> <td data-bbox="1317 997 1659 1027">21.3%</td> <td data-bbox="1659 997 1980 1027">19.7%</td> </tr> <tr> <td data-bbox="584 1027 757 1059">Overall</td> <td data-bbox="757 1027 1025 1059">10.7%</td> <td data-bbox="1025 1027 1317 1059">23.8%</td> <td data-bbox="1317 1027 1659 1059">9.1%</td> <td data-bbox="1659 1027 1980 1059">8.8%</td> </tr> </tbody> </table> <p data-bbox="584 1059 1980 1145">Note: Computer does not include smartphone. Ability to use computer means to be able to carry out any of the tasks such as: (i) copying or moving a file/folder, (ii) sending emails, (iii) transferring files between a computer and other devices, among others. Ability to use internet means to be able to use the internet browser for website navigation, using e-mail or social networking applications.</p>	Component and Purpose	Implementation Progress	National Digital Infrastructure for Teachers which establishes a common platform across India	Launched in 2017, the portal 67,000 content-pieces hosted on it, as of 2019.	QR code energised textbooks	10.5 crore scans have happened through QR code energised textbooks.	'One-class, one-channel' scheme for a dedicated TV Channel for each grade	The scheme has 5 dedicated channels, as of 2019 with a daily air-time of four hours.	E-content for visually and hearing impaired	A DTH channel is specifically operated with content in sign language for hearing impaired students. 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Agriculture and allied sectors																																			
Strengthen access to formal credit for farmers.	<ul style="list-style-type: none"> ▪ Kisan Credit Cards (KCC): Farmers will be provided institutional credit at a concessional rate through KCC. KCC was introduced in 1998 and aims to provide adequate and timely credit through a single window system. This scheme will provide credit of Rs 2 lakh crore rupees to 2.5 crore farmers.¹¹⁰ Data as on February 2019 suggests that there are 6.92 crore KCCs against 14.5 crore operational landholdings.¹¹¹ As on August 17, 2020, 1.22 crore KCCs have been sanctioned with a total credit limit of Rs 1.02 lakh crore.¹¹² ▪ Emergency working capital: Rs 30,000 crore will be released as emergency working capital to approximately three crore small and marginal farmers to meet their crop loan requirements.¹⁴ The advances of Scheduled Commercial Banks to agriculture and allied activities in 2017-18 amounted to Rs 13.69 lakh crore.¹¹³ As of 																																		

Policy Priority	Current Status
	2016-17, only 41% of small and marginal farmers are covered by public and private sector banks. ¹¹⁴ National Bank for Agriculture and Rural Development will disburse the credit through Rural Cooperative Banks and Regional Rural Banks. Rs 24,877 crore has been disbursed from this fund, as of July 6, 2020. ¹¹⁵
Provide relief to farmers under the PM KISAN scheme.	<ul style="list-style-type: none"> ▪ The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme aims to provide income support of Rs 6,000 per year to farmer families. In 2019-20, it had a budget estimate of Rs 75,000 and a revised estimate of Rs 54,370.^{116, 117} In 2020-21, Rs 17,891 was disbursed to 8.94 crore beneficiaries as of June 2020.⁹⁹
Strengthen post-harvest farm-gate infrastructure.	<ul style="list-style-type: none"> ▪ A fund of Rs one lakh crore was approved by the Cabinet in July 2020 to provide credit for development of agricultural infrastructure projects at the farm-gate level.¹¹⁸ The fund will be disbursed as loans by banks and financial institutions, on which the government will provide a 3% interest subsidy, up to Rs two crore for seven years. The government is estimated to incur an expenditure of Rs 10,736 crore under the scheme until 2029.¹¹⁹ The first sanction of over Rs. 1,000 Crore to over 2,280 farmer societies was made in August.¹²⁰
Formalise micro-food processing enterprises.	<ul style="list-style-type: none"> ▪ The Cabinet approved a scheme for formalisation of micro food processing enterprises aiming to assist 2 lakh micro-enterprises with credit linked subsidy in May 2020.^{121, 122} Micro enterprises will get credit linked subsidy at 35% of the eligible project cost, up to a total of Rs 10 lakh. The total expenditure up to Rs 10,000 crore will be shared by states and the central government (in a 60 to 40 ratio). States must notify the scheme and an implementing nodal agency for its implementation.¹²³
Incentivise private investment in infrastructure in the livestock sector.	<ul style="list-style-type: none"> ▪ The establishment of the Animal Husbandry Infrastructure Development Fund of Rs 15,000 crore was approved by the Cabinet in June 2020.¹²⁴ The Fund aims to incentivise private investment in infrastructure for dairy and meat processing. Eligible beneficiaries, including private companies, MSMEs, food processing organisations, and individual farmers must contribute at least 10% of the total investment. The central government will provide 3% interest subsidy. Beneficiaries can repay the principal loan amount over a period of six years, after the completion of the two-year moratorium period.
Provide support to fishermen under the Pradhan Mantri Matsya Sampada Yojana (PMMSY).	<ul style="list-style-type: none"> ▪ The Cabinet approved the PMMSY scheme to provide Rs 11,000 crore for marine, inland fisheries and aquaculture and Rs 9,000 crore for developing infrastructure (such as fishing harbours, cold chain, markets).¹²⁵ Guidelines for the Scheme were released in June 2020.¹²⁶ The scheme is to be implemented till 2024-25.¹²⁶
Amend the Essential Commodities Act, 1955 to enable better price realisation for farmers.	<ul style="list-style-type: none"> ▪ The Essential Commodities (Amendment) Ordinance, 2020 was promulgated in June 2020.¹²⁷ The Ordinance provides: (i) regulation of commodities by the central government permitted only under exceptional circumstances such as war, famines and natural calamities, and (ii) stock limits imposed must be based on price rise and may be imposed only in case of an increase in retail price by 50% (non-perishable agricultural food items) or 100% (horticultural produce).
Bring a central law to give farmers choice to sell at remunerative prices, remove barriers to inter-state trade, and create a framework for e-trading.	<ul style="list-style-type: none"> ▪ The Farmers' Produce Trade and Commerce (Promotion and Facilitation) Ordinance, 2020 was promulgated in June 2020.¹²⁷ The Ordinance: (i) permits intra-state and inter-state trade of farmers' produce outside of Agricultural Produce Market Committee (APMC) markets and markets notified under state APMC Acts, (ii) permits inter-state and intra-state trade, only by a farmer producer organisation, agricultural cooperative society or a PAN card holder, (iii) permits electronic trading, and (iv) prohibits levying of fees for trade on farmer, trader or electronic platforms.
Establish a facilitative legal framework for farmers with provisions for risk mitigation, assured returns, and quality standardisation.	<ul style="list-style-type: none"> ▪ The Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Ordinance, 2020 was promulgated in June 2020 to establish this framework.¹²⁷ Its key features include: (i) provision for farming agreements aimed at enabling farmers to sell through agreements with specified pricing, details for payments and delivery, (ii) exemption for participating farmers from state Acts regulating sale, purchase and stock limit obligations for produce under such agreements, and (iii) establishment of a three-tier system for dispute resolution, consisting of a Conciliation Board, the Sub-Divisional Magistrate, and the appellate authority (Collector/ Additional Collector).

Policy Priority	Current Status
Coal and Mining	
Promote private investments in the mineral sector, improve efficiency of mineral production	<ul style="list-style-type: none"> ▪ The Ministry of Mines invited public comments on the reforms in the mining sector to implement the announcements under the Aatma Nirbhar Scheme on August 24, 2020. For this purpose, the Ministry proposed certain amendments in the Mines and Minerals (Development and Regulation) Act, 1957 and rules under the Act. Key proposals include: (i) removal of end use restrictions in future auctions and increase in sale limit for captive mines, (ii) provision of a composite prospecting-cum-mining lease for partially explored mineral blocks, (iii) provision for reallocation of privately owned mines not made operational within three years, and (iv) revision in definition of illegal mining, and (v) rationalisation of stamp duty levied by states, calculation to be based on the area of mine instead of the value of mineral.¹²⁸
Promote commercial mining in coal sector	<ul style="list-style-type: none"> ▪ New methodology for auction: The Cabinet approved a new methodology based on revenue sharing for auction of coal and lignite blocks for commercial sale. Key features include: (i) bidding for a percentage share of revenue payable to the government, (ii) upfront amount to be paid by the bidders will be 0.25% of the value of estimated geological reserves of the mine, (iii) monthly payment based on percentage of revenue share, quantity of coal and price to be made by successful bidder, (iv) provision for rebate in case of early production or sale for gasification and liquefaction, and (v) permission to exploit coal bed methane in the lease area. ▪ The Coal Blocks Allocation (Amendment) Rules, 2020: The rules were notified by the Ministry of Coal on May 18, 2020.¹²⁹ It stipulates that prices for auction and allotment can be specified as a price or percentage by the central government to allow revenue sharing. ▪ Rate of Royalty: The Ministry of Coal specified the rate of royalty for coal mined for the purpose of sale through an amendment in the schedule of the Mines and Minerals (Development and Regulation) Act, 1957 on July 14, 2020.¹³⁰ The rate of royalty for the coal produced from commercial mining will be 14% over the notional price (price after adjusting for representative price from National Coal Index) or the actual price (sale invoice value, excluding taxes and contributions). ▪ Auction of commercial coal mines: As of September 1, 2020, the process of auction of 38 coal mines for commercial mining is underway. Of these, 10 mines are in Madhya Pradesh, 9 mines in Jharkhand and 7 in Chattisgarh.¹³¹
Provide liquidity in the energy sector.	<ul style="list-style-type: none"> ▪ Loans to discoms: The Ministry of Power noted that the COVID-19 pandemic and the resultant lockdown have adversely impacted finances of the power sector, especially state-owned distribution companies (discoms).^{132,133} As of June 2020, the total overdue amount for discoms was Rs 1.31 lakh crore.Error! Bookmark not defined. Discoms paid Rs 6,500 crore (5% of the total overdue amount) against this overdue in June 2020.¹³⁴ To mitigate this financial stress, discoms will be provided with loans guaranteed by state governments for discharging their liabilities to power generation companies in two tranches of Rs 45,000 crore each.Error! Bookmark not defined. ▪ In August 2020, the Cabinet approved a one-time relaxation to rural electrification corporations and power finance corporation for extending working capital loans to discoms above the limit imposed by the Ujjwal DISCOM Assurance Yojana, i.e. 25% last year revenue.¹³⁵ ▪ Deferral of fixed and penal charges: A proposal to defer fixed charges levied by central government owned power generating companies was passed by the Cabinet in August 2020.¹³⁶ The charges can be repaid in three interest free equal instalments. Further, the Cabinet advised generation companies and transmission companies to keep the rate of penal charges for late payments (late payment surcharge) less than simple interest rate of 12% per annum.¹³⁷ To avail these benefits, discoms will have to send a proposal to their respective state governments.¹³⁸
Amend the Electricity Act, 2003 to ensure a progressive reduction in cross-subsidies and gradually replace it with Direct Benefit Transfer (DBT).	<ul style="list-style-type: none"> ▪ The Electricity Act, 2003 empowers State Electricity Regulatory Commissions (SERCs) to determine the retail tariff for electricity and make regulations on tariff-related matters. This includes regulating the manner of reduction of cross-subsidy and determining such cross-subsidy. The Ministry of Power released a draft Electricity (Amendment) Bill in April, 2020, which requires the SERCs to follow the National Electricity Tariff Policy to determine cross-subsidy, and withdraws the powers of SERCs to make regulations on manner of reduction of cross-subsidy.¹³⁹ ▪ The Act provides that state governments may subsidise retail consumption of electricity. However, it does not explicitly specify the manner of accounting for such subsidy in the tariff determination process. Typically, the tariffs charged to the consumers are lowered to the extent of the subsidy provided by the government to the

Policy Priority	Current Status														
	state discoms. The Bill also introduces DBT and requires that government subsidy not be accounted for while determining tariff. This implies that state governments will be required to pay subsidy directly to the consumers. ¹³⁹														
Civil Aviation															
Build 12 world-class airports with a total investment of around Rs 13,000 crore.	<ul style="list-style-type: none"> ▪ The Airport Authority of India (AAI) awarded bid for operation and maintenance on public private partnership basis in three airports (Ahmedabad, Lucknow, and Mangaluru) in July 2019 to Adani Enterprises, with a lease for fifty years.¹⁴⁰ The Cabinet further approved lease for the other airports part of the first round (Thiruvananthapuram, Jaipur, and Guwahati) in August 2020.¹⁴¹ Six airports each will be identified for the next two round of bidding process.¹⁴² ▪ In 2019, the AAI Board had recommended leasing of six airports (Bhubaneswar, Varanasi, Indore, Amritsar, Raipur and Trichy) through PPP model.¹⁴³ ▪ As of December, 2017, nine projects for development had been recommended by the Public Private Partnership Appraisal Committee (PPAC). Estimated project cost was declared for six of them (Table 16). <p style="text-align: center;">Table 16: List of development projects in civil aviation approved by PPAC (figures in Rs crore)¹⁴⁴</p> <table border="1" data-bbox="584 596 1682 663" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Location</th> <th style="text-align: center;">Ahmedabad</th> <th style="text-align: center;">Jaipur</th> <th style="text-align: center;">Lucknow</th> <th style="text-align: center;">Guwahati</th> <th style="text-align: center;">Mangaluru</th> <th style="text-align: center;">Trivandrum</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Total Estimated Project Cost</td> <td style="text-align: center;">1,704</td> <td style="text-align: center;">1,838</td> <td style="text-align: center;">1,673</td> <td style="text-align: center;">1,507</td> <td style="text-align: center;">1,482</td> <td style="text-align: center;">813</td> </tr> </tbody> </table>	Location	Ahmedabad	Jaipur	Lucknow	Guwahati	Mangaluru	Trivandrum	Total Estimated Project Cost	1,704	1,838	1,673	1,507	1,482	813
Location	Ahmedabad	Jaipur	Lucknow	Guwahati	Mangaluru	Trivandrum									
Total Estimated Project Cost	1,704	1,838	1,673	1,507	1,482	813									
To build international airports across the country.	<ul style="list-style-type: none"> ▪ The Ministry of Civil Aviation has granted "in principle" approval for setting up of international airports in Mopa in Goa, Navi Mumbai and Shirdi in Maharashtra, Kushinagar and Noida in Uttar Pradesh, Dholera and Hirasar in Gujarat, Kannur in Kerala and Bhogapuram in Andhra Pradesh.¹⁴⁵ 														
Defence and Space															
Increase investment and promote 'Make in India' in the defence sector.	<ul style="list-style-type: none"> ▪ Increase in FDI limit: The government has announced that it will increase the FDI limit in defence manufacturing under automatic route from 49% to 74%.¹⁴⁶ The total FDI inflows in defence and aerospace sector in 2019 was over Rs 1,834 crore.¹⁴⁷ ▪ Draft Acquisition Procedure: The government released the draft Defence Acquisition Procedure, 2020 (DAP) for public feedback in July 2020.¹⁴⁸ The draft DAP revises the Defence Procurement Procedure, 2016 with the aim of increasing indigenous manufacturing and reducing timelines for procurement of defence equipment. Its key features include: (i) introduction of 'leasing' as a mode of acquisition, substituting initial capital outlays with periodical rental payments, (ii) addition of 'Buy (Global-Manufacture in India)' to categories of capital acquisition, and (iii) provision for a list of weapons and platforms banned for import. ▪ Embargo on import of 101 items: To increase production in India, the Ministry of Defence placed an embargo on the import of 101 items (such as artillery guns, anti-submarine rocket launchers, high power radar and upgrade systems) in July 2020.¹⁴⁹ An embargo is an official ban on specified commercial activity. Further, in August 2020, the Defence Research and Development Organisation has identified 108 systems (including systems such as mini and micro unmanned aerial vehicles, marine rocket launchers, fire detection systems, and transponder systems) that will be designed, developed and manufactured only in India.¹⁵⁰ ▪ Export promotion policy: The draft Defence Production and Export Promotion Policy, 2020 was released on August 3, 2020 with an aim to reduce dependence on imports and promote exports for self-reliance. Its key features include: (i) increase in turnover to Rs 1.75 lakh rupees from the current Rs 80,000 crore size of domestic defence industry, (ii) double procurement from domestic industries, (iii) proposal to establish new initiatives towards research and innovation, and (iv) reform in defence public service units through disinvestment and corporatisation.¹⁵¹ 														
Corporatize the Ordnance Factory Board (OFB) to improve autonomy, accountability and efficiency.	<ul style="list-style-type: none"> ▪ The OFB currently functions as part of the Department of Defence Production, Ministry of Defence and includes 41 factories across 10 states.¹⁵² The government has established dialogue with employees' federations and unions through a High-Level Official Committee in June, 2020. The Committee will also seek comments on future orders a budgetary support from the government.¹⁵³ 														

Policy Priority	Current Status
Boost participation of private sector in space sector.	<ul style="list-style-type: none"> ▪ The Cabinet approved reforms to boost private sector participation in Space in June 2020. These include: (i) formation of an autonomous nodal agency under the Department of Space responsible for permitting and regulating private industry, (ii) redefinition of the role of New Space India Ltd., a PSU responsible for transfer of ISRO's small satellite technology to industry, to a demand-driven model for space-based services, and (iii) permission to private sector to use ISRO facilities ISRO.¹⁵⁴ The reforms are expected to allow enhance research and development and expand private sector participation.¹⁵⁵

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²⁵ "Five proposals involving an amount of Rs. 3090 crore sanctioned; 35 more applications under process", Press Information Bureau, Ministry of Finance, July 24 2020.

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