

## Analysis of the President’s Address to Parliament in 2019

The President of India, Mr. Ram Nath Kovind, addressed Parliament on June 20, 2019.<sup>1</sup> In his address, he outlined the major policy priorities of the government. The table below highlights some items outlined in the President’s Address and the current status of the initiatives undertaken with respect to these items based on data available till January 29, 2020. The data sources have been indicated in the end notes.

Policy Priority	Current Status																																										
<b>Economy and Finance</b>																																											
<p>India is on the way to become the world’s 5th largest economy in terms of GDP. The government seeks to make India a five trillion-dollar economy by 2024.</p> <p>The government is working to transform India into a Global Manufacturing Hub.</p> <p>Inflation is low and fiscal deficit is under control.</p>	<ul style="list-style-type: none"> <li> <b>Growth rate:</b> As per International Monetary Fund, India was the fifth largest economy in 2019 in terms of GDP at current prices.<sup>2</sup> GDP is estimated to grow at 5% in 2019-20 compared to 6.8% growth in 2018-19.<sup>3</sup> GDP in 2019-20 is estimated at USD 2.9 trillion, which is 7.5% higher than the provisional estimate for 2018-19.<sup>3</sup> <p><b>Table 1: Growth rate of Agriculture, Manufacturing, and Services sectors (in %)<sup>4</sup></b></p> <table border="1"> <thead> <tr> <th>Growth rate</th> <th>2014-15</th> <th>2015-16</th> <th>2016-17</th> <th>2017-18</th> <th>2018-19</th> </tr> </thead> <tbody> <tr> <td>Agriculture</td> <td>4.8</td> <td>5.4</td> <td>7.9</td> <td>5</td> <td>2.1</td> </tr> <tr> <td>Manufacturing</td> <td>6.5</td> <td>7.1</td> <td>8</td> <td>6.7</td> <td>7.6</td> </tr> <tr> <td>Services</td> <td>9.6</td> <td>9</td> <td>8.5</td> <td>8.6</td> <td>7.6</td> </tr> <tr> <td>GDP</td> <td>7.4</td> <td>8</td> <td>8.2</td> <td>7.2</td> <td>6.8</td> </tr> </tbody> </table> <p>Note: Agriculture includes agriculture, forestry, and mining; manufacturing includes manufacturing, construction, and electricity and water supply; and services includes trade, transport, financial, real estate and defence services.</p> </li> <li> <b>Inflation:</b> A target of 4% (within a 2% to 6% range) for the Consumer Price Index (CPI) inflation is set for the period 2016-2021.<sup>5</sup> CPI inflation in the first three quarters of 2019-20 was: (i) 3.1% (Apr-Jun); (ii) 3.5% (Jul-Sep); and (iii) 5.8% (Oct-Dec).<sup>6</sup> Food inflation in the first three quarters of 2019-20 was: (i) 1.7% (Apr-Jun); (ii) 3.5% (Jul-Sep); and (iii) 10.7% (Oct-Dec).<sup>6</sup> </li> <li> <b>Fiscal Deficit:</b> Target to be achieved as per the FRBM Act is 3% of GDP. In 2019-20 it is budgeted to be 3.3% of GDP (Rs 7,03,760 crore).<sup>7</sup> Till November 2019 (eight months of 2019-20), fiscal deficit stood at Rs 8,07,834 crore, i.e. 3.8% of GDP.<sup>8,9</sup> <p><b>Table 2: Fiscal Deficit as a percentage of GDP<sup>10</sup></b></p> <table border="1"> <thead> <tr> <th></th> <th>2014-15</th> <th>2015-16</th> <th>2016-17</th> <th>2017-18</th> <th>2018-19</th> </tr> </thead> <tbody> <tr> <td>Fiscal Deficit (as % of GDP)</td> <td>4.1%</td> <td>3.9%</td> <td>3.5%</td> <td>3.5%</td> <td>3.4%</td> </tr> </tbody> </table> </li> <li> <b>Current Account Deficit (CAD):</b> CAD in the first two quarters of 2019-20 has been: (i) USD 14.3 billion (Apr-Jun); and (ii) USD 6.3 billion (Jul-Sep).<sup>11,12</sup> </li> </ul>	Growth rate	2014-15	2015-16	2016-17	2017-18	2018-19	Agriculture	4.8	5.4	7.9	5	2.1	Manufacturing	6.5	7.1	8	6.7	7.6	Services	9.6	9	8.5	8.6	7.6	GDP	7.4	8	8.2	7.2	6.8		2014-15	2015-16	2016-17	2017-18	2018-19	Fiscal Deficit (as % of GDP)	4.1%	3.9%	3.5%	3.5%	3.4%
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<p>Foreign exchange reserves are growing.</p>	<ul style="list-style-type: none"> <li>▪ <b>Foreign Trade:</b> Between April to December 2019, India's exports grew at 0.9% over the same period in 2018, and stood at USD 397.5 billion.<sup>13</sup> Whereas, imports declined by 5.8%, and stood at USD 455.1 billion.</li> <li>▪ <b>Foreign Exchange Reserves:</b> As on January 10, 2020, foreign exchange reserves grew by 16% over the last one year, and stood at USD 461 billion, as compared to USD 397 billion on January 11, 2019.<sup>14</sup></li> </ul> <p><b>Table 3: Foreign exchange reserves as of January each year<sup>14</sup></b></p> <table border="1" data-bbox="947 384 1906 472"> <thead> <tr> <th></th> <th>Jan-16</th> <th>Jan-17</th> <th>Jan-18</th> <th>Jan-19</th> <th>Jan-20</th> </tr> </thead> <tbody> <tr> <td>Foreign exchange reserves (in USD billion)</td> <td>349</td> <td>360</td> <td>414</td> <td>397</td> <td>461</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>▪ <b>Foreign Direct Investment (FDI):</b> FDI inflows during the first half of 2019-20 (Apr-Sep) stood at USD 26 billion, as compared to USD 22.7 billion and USD 25.4 billion for the same time period in 2018-19 and 2017-18 respectively.<sup>15,16</sup></li> </ul>		Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Foreign exchange reserves (in USD billion)	349	360	414	397	461
	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20								
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<p>The Fugitive and Economic Offenders Act, 2018 has facilitated the receipt of information on fugitive economic offenders from 146 countries. Automatic exchange of information with 80 of these countries has been established.</p>	<ul style="list-style-type: none"> <li>▪ The Central Bureau of Investigation (CBI) has reported that as of December 2019, 51 proclaimed offenders from 66 cases have left for other countries.<sup>17</sup> CBI is processing 51 extradition requests which are pending at various stages. The total defrauded amount by persons in these 66 cases is approximately Rs 17,947 crore.<sup>17</sup></li> <li>▪ Enforcement Directorate (ED) and CBI has filed applications in the relevant court against 10 individuals under the Fugitive Economic Offenders Act, 2018. As per the Central Board of Indirect Taxes and Customs, as of November 2019 there are six fugitive economic offenders who have left the country illegally.<sup>17</sup> Further, ED has sent extradition requests for eight individuals.</li> </ul>												
<p>The Insolvency and Bankruptcy Code, 2016 has helped banks and other financial institutions settle loans of more than Rs 3.5 lakh crore.</p>	<ul style="list-style-type: none"> <li>▪ As of December 2019, 21,136 applications have been filed under the Insolvency and Bankruptcy Code (IBC). Of these, 9,653 cases (46%) involving an amount of about Rs 3.7 lakh crore have been disposed-off at pre-admission stage of IBC.<sup>18</sup> 2,838 cases (13%) have been admitted into Corporate Insolvency Resolution Process, of which 306 cases (1%) have been closed by appeal/review/withdrawal. In the 161 resolved cases, the realisable amount is Rs 1.6 lakh crore.<sup>18</sup></li> </ul>												
<p>With the implementation of GST, the concept of 'One country, One tax, One market' has become a reality. Efforts to further simplify the GST will continue.</p>	<ul style="list-style-type: none"> <li>▪ In 2018-19, the central government generated a revenue of Rs 5.8 lakh crore (provisional actuals) through GST, which was 21% short of the budget estimate for the year.<sup>10</sup> In 2019-20, GST revenue is budgeted to be Rs 6.6 lakh crore, an increase of 14% over the provisional actuals for 2018-19.<sup>9</sup> Till November 2019 (eight months of 2019-20), GST revenue amounted to Rs 4 lakh crore, an increase of 4% over the same period previous year.<sup>8</sup></li> </ul>												
<p>Along with continuous reform, simplification of taxation system is also being emphasised. In this direction, income tax exemptions have been provided to persons earning income up to five lakh rupees.</p>	<ul style="list-style-type: none"> <li>▪ The Ministry of Finance had constituted a task force in November 2017 to review the Income Tax Act, 1961 and draft a new direct tax law. The task force submitted its report in August 2019.</li> <li>▪ The Income Tax Act was amended in February 2019 to provide 100% deduction to individuals with income up to five lakh rupees, starting the assessment year 2020-21. In 2018-19, 5.4 crore returns (i.e. 98% of the returns) filed by individuals reported income less than five lakh rupees.<sup>19</sup></li> </ul>												

<p>India's ranking in the Ease of Doing Business Index has improved from 142 in 2014 to 77 in 2019. The government seeks to be among the top 50 countries in the world.</p>	<ul style="list-style-type: none"> <li>▪ In October 2019, World Bank released its annual 'Ease of Doing Business' report. In the report, India's rank improved to 63 out of 190 countries in 2019, from its rank of 77 in the previous year.<sup>20,21</sup></li> <li>▪ According to the report, India introduced changes in certain parameters which led to this increase in its business ranking. These include changes related to starting a business, dealing with construction permits, trading across borders, and resolving insolvency.<sup>21</sup></li> </ul>																					
<p>The world's largest financial inclusion campaign 'Jan-Dhan Yojana' has seen success.</p>	<ul style="list-style-type: none"> <li>▪ As on January 8, 2020, 37.83 crore accounts have been opened under the Pradhan Mantri Jan Dhan Yojana since its launch (including 5 crore accounts opened in 2017-18). Of this 59% of accounts have been opened in rural areas. Deposits worth Rs 1.12 lakh crore have been made and 29.8 crore RUPAY debit cards have been issued.<sup>22,23</sup></li> </ul> <p><b>Table 4: Accounts opened under Jan Dhan Yojana<sup>22</sup></b></p> <table border="1" data-bbox="952 574 1892 758"> <thead> <tr> <th></th> <th>Jan-17</th> <th>Jan-18</th> <th>Jan- 19</th> <th>Jan- 20</th> </tr> </thead> <tbody> <tr> <td><b>Number of accounts opened (in crore)</b></td> <td>6.84</td> <td>3.72</td> <td>3.1</td> <td>3.68</td> </tr> <tr> <td><b>Amount of deposits held (in Rs lakh crore)</b></td> <td>0.67</td> <td>0.74</td> <td>0.89</td> <td>1.12</td> </tr> </tbody> </table> <p>Note: The data for Jan 2020 is updated till January 08, 2020.</p>		Jan-17	Jan-18	Jan- 19	Jan- 20	<b>Number of accounts opened (in crore)</b>	6.84	3.72	3.1	3.68	<b>Amount of deposits held (in Rs lakh crore)</b>	0.67	0.74	0.89	1.12						
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<p>Under the Direct Benefit Transfer (DBT) scheme, funds from more than 400 schemes are being directly credited into the accounts of beneficiaries.</p> <p>Since 2014, Rs 7.3 lakh crore have been transferred through DBT. Further, DBT has prevented the transfer of Rs 1.4 lakh crore to ineligible beneficiaries and enabled the removal of eight crore ineligible beneficiaries.</p>	<ul style="list-style-type: none"> <li>▪ As on January 22, 2020, Rs 9.1 lakh crore has been disbursed through the Direct Benefit Transfer (DBT) programme to beneficiaries under 430 schemes and 56 ministries since it was launched in 2013.<sup>24</sup></li> </ul> <p><b>Table 5: Amount disbursed through DBT (2014-2020)<sup>24</sup></b></p> <table border="1" data-bbox="952 909 1881 1093"> <thead> <tr> <th></th> <th>2014-15</th> <th>2015-16</th> <th>2016-17</th> <th>2017-18</th> <th>2018-19</th> <th>2019-20</th> </tr> </thead> <tbody> <tr> <td><b>Amount disbursed (in Rs crore)</b></td> <td>38,926</td> <td>61,942</td> <td>74,689</td> <td>1,90,871</td> <td>3,29,796</td> <td>2,08,824</td> </tr> <tr> <td><b>Number of DBT beneficiaries (in crore)</b></td> <td>22.8</td> <td>31.2</td> <td>35.7</td> <td>124</td> <td>129.2</td> <td>143.3</td> </tr> </tbody> </table> <p>Note: The data for 2019-20 is updated till January 22, 2020. From 2017-18, numbers include both cash and in kind transfers.</p>		2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	<b>Amount disbursed (in Rs crore)</b>	38,926	61,942	74,689	1,90,871	3,29,796	2,08,824	<b>Number of DBT beneficiaries (in crore)</b>	22.8	31.2	35.7	124	129.2	143.3
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<b>Number of DBT beneficiaries (in crore)</b>	22.8	31.2	35.7	124	129.2	143.3																
<p>About 1.5 lakh post offices in the country are being prepared to provide banking services through 'India Post Payment Bank' to ensure that banking services are readily available in every village.</p>	<ul style="list-style-type: none"> <li>▪ India Post Payments Bank was launched by opening postal banks in 650 districts in September 2018.<sup>25</sup> It has enabled more than 1.35 lakh banking access points, of which 1.1 lakh are in rural areas.</li> </ul>																					

**Home Affairs, External Affairs and Defence**

To prevent illegal immigration, the government has decided to implement the National Register of Citizens on priority basis in areas affected by infiltration. Security along the border will be further strengthened to prevent infiltration.

Government is fully committed to protecting the victims of persecution due to their faith. In this regard, efforts will be made to amend the Citizenship Act, 1955 while protecting the linguistic, cultural and social identities.

All necessary steps for the development of Jammu and Kashmir and to provide a safe and peaceful environment to its residents will be taken.

National security is a priority, steps are being taken to tackle Terrorism and Naxalism. Considerable success has been achieved in this direction from 2014 to 2019. Area affected by Naxalism is reducing continuously.

The government is rapidly taking forward the work of modernisation of the army and the armed forces. India will receive the first Rafael fighter aircraft and Apache helicopters. Government is also promoting the manufacture of modern armaments under Make in India.

- The National Register of Citizens (NRC) was updated in Assam and the complete draft was published on August 31, 2019.<sup>26</sup> 3,11,21,004 persons were found eligible for inclusion in the final NRC. 19,06,657 persons were not included in the final NRC (including those who did not submit claims).<sup>26</sup> Any person who is not satisfied with the outcome of the claims and objections can file appeal before the Foreigners Tribunals.
- Table 6 gives the total number of infiltration cases along Indian borders from 2016 to 2018.

**Table 6: Cases of infiltration along Indian borders<sup>27</sup>**

Cases reported	Bangladesh	Pakistan	Nepal	Myanmar	Bhutan	China
2016	3	25	6	74	Nil	Nil
2017	Nil	21	3	99	Nil	Nil
2018	Nil	28	3	109	Nil	Nil

- The Citizenship (Amendment) Bill, 2019 was passed on December 11, 2019. The Bill amends the Citizenship Act, 1955 and provides that the Hindus, Sikhs, Buddhists, Jains, Parsis and Christians from Afghanistan, Bangladesh and Pakistan, who entered India on or before December 31, 2014, will not be treated as illegal migrants.<sup>28</sup>
- The Jammu and Kashmir Reorganisation Bill, 2019 was passed by Parliament on August 6, 2019. The Bill provides for reorganisation of the state of Jammu and Kashmir into the Union Territory of Jammu and Kashmir and Union Territory of Ladakh.<sup>29</sup> The Union Territory of Jammu and Kashmir will be administered by the President, through an administrator appointed by him known as the Lieutenant Governor.
- Table 7 shows the number of Left Wing Extremism violence in India between 2016 to 2019.

**Table 7: Incidents of left wing extremism between 2016-19<sup>30</sup>**

Year	Incidents	Security forces killed
2016	1,048	65
2017	908	75
2018	833	67
2019	339	38

Note: Data for 2019 is up till June 15, 2019.

- There is a 10% increase in the capital outlay in the defence budget 2019-20 from the revised estimates of 2018-19.<sup>31</sup> This includes expenditure on tanks, naval vessels, and aircrafts, construction work, and machinery.

**Table 8: Capital outlay on defence services: budget allocation (in Rs crore)<sup>31</sup>**

	Actual 2017-18	Revised Estimates 2018-19	Budgeted Estimates 2019-20
Capital Outlay	90,438	93,982	1,03,394

<p>Through 'One Rank One Pension', increased pensionary benefits are being given to ex-service men and expansion of health facilities, efforts are being made to improve their living standards.</p>	<ul style="list-style-type: none"> <li>From 2016-17 to 2018-19, 149 capital acquisition contracts have been concluded.<sup>32</sup> Of these, 91 contracts for procurement of defence equipment have been placed by Indian vendors.</li> <li>36 Rafale fighter aircrafts were purchased through an agreement between India and France, of which three aircrafts have been handed over to the Indian Air Force.<sup>33</sup> Contract to purchase 22 Apache Attack Helicopters was signed with the Boeing Company and the US government, of which eight helicopters have been delivered.<sup>34</sup></li> <li>A sum of Rs 10,795 crore has been paid as One Rank One Pension (OROP) arrears.<sup>35</sup> Table 9 shows the progress in the implementation of OROP.</li> </ul> <p><b>Table 9: Implementation progress of OROP<sup>35</sup></b></p> <table border="1"> <thead> <tr> <th></th> <th>2015-16</th> <th>2016-17</th> <th>2017-18</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Amount paid (in Rs crore)</td> <td>2,862</td> <td>5,370</td> <td>2,563</td> <td>10,795</td> </tr> </tbody> </table> <p>Note: The data is updated till June 26, 2019.</p>		2015-16	2016-17	2017-18	Total	Amount paid (in Rs crore)	2,862	5,370	2,563	10,795														
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Amount paid (in Rs crore)	2,862	5,370	2,563	10,795																					
<b>Industry</b>																									
<p>The government seeks to establish 50,000 start-ups in India by 2024. Provisions will be made to enable entrepreneurs to avail loans up to Rs 50 lakh without any guarantee. The credit guarantee coverage for entrepreneurs in the MSME sector will be enhanced to one lakh crore rupees.</p>	<ul style="list-style-type: none"> <li>As on November 26, 2019, there are 25,115 start-ups in India recognized by the Department for Promotion of Industry and Internal Trade.<sup>36</sup></li> <li>The credit guarantee scheme for Micro and Small Enterprises provides guarantees for credit facilities extended by lending institutions to the borrowers in the MSME sector.<sup>37</sup> In 2018-19, the scheme had 4,35,520 beneficiaries and a cumulative loan amount of Rs 30,169 crore was approved.<sup>37</sup></li> </ul>																								
<p>Under the Pradhan Mantri Mudra Yojana, 19 crore loans have been disbursed for self-employment. The scheme will be expanded to cover 30 crore people.</p>	<p><b>Table 10: Pradhan Mantri Mudra Yojana for loans given to micro/small business enterprises<sup>38</sup></b></p> <table border="1"> <thead> <tr> <th></th> <th>2015-16</th> <th>2016-17</th> <th>2017-18</th> <th>2018-19</th> <th>2019-20</th> </tr> </thead> <tbody> <tr> <td>Number of loans sanctioned (in lakh)</td> <td>349</td> <td>397</td> <td>481</td> <td>599</td> <td>374</td> </tr> <tr> <td>Amount sanctioned (in Rs crore)</td> <td>1,37,449</td> <td>1,80,529</td> <td>2,53,677</td> <td>3,21,723</td> <td>1,91,520</td> </tr> <tr> <td>Amount disbursed (in Rs crore)</td> <td>1,32,955</td> <td>1,75,312</td> <td>2,46,437</td> <td>3,11,811</td> <td>1,85,858</td> </tr> </tbody> </table> <p>Note: The data for 2019-20 is updated till January 17, 2020.</p>		2015-16	2016-17	2017-18	2018-19	2019-20	Number of loans sanctioned (in lakh)	349	397	481	599	374	Amount sanctioned (in Rs crore)	1,37,449	1,80,529	2,53,677	3,21,723	1,91,520	Amount disbursed (in Rs crore)	1,32,955	1,75,312	2,46,437	3,11,811	1,85,858
	2015-16	2016-17	2017-18	2018-19	2019-20																				
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<b>Agriculture</b>																	
<p>To double farmers' income by 2022, certain decisions have been taken from 2014. These include increasing Minimum Support Prices, approving 100% foreign direct investment in food processing, and extension of 'Crop Insurance Scheme' and 'Soil Health Cards'.</p>	<ul style="list-style-type: none"> <li>▪ The Minimum Support Price (MSP) for paddy increased by 3.7% from Rs 1,750 per quintal in 2018-19 to Rs 1,815 per quintal in 2019-20. The MSP for wheat increased by 4.6% from Rs 1,840 per quintal in 2018-19 to Rs 1,925 per quintal in 2019-20.<sup>39</sup></li> <li>▪ Pradhan Mantri Fasal Bima Yojana (PMFBY) was launched from Kharif 2016. The scheme provides insurance coverage to farmers for crop failure.</li> <li>▪ <b>Table 11: Implementation of PMFBY from 2016-17 to 2018-19<sup>40</sup></b></li> </ul> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th>Year</th> <th>Farmers enrolled</th> <th>Farmers who filed claims</th> <th>Claims paid (in Rs crore)</th> </tr> </thead> <tbody> <tr> <td>2016-17</td> <td>5.81 crore</td> <td>1.48 crore</td> <td>16,662</td> </tr> <tr> <td>2017-18</td> <td>5.27 crore</td> <td>1.74 crore</td> <td>21,743</td> </tr> <tr> <td>2018-19</td> <td>5.64 crore</td> <td>1.65 crore</td> <td>18,921</td> </tr> </tbody> </table>	Year	Farmers enrolled	Farmers who filed claims	Claims paid (in Rs crore)	2016-17	5.81 crore	1.48 crore	16,662	2017-18	5.27 crore	1.74 crore	21,743	2018-19	5.64 crore	1.65 crore	18,921
Year	Farmers enrolled	Farmers who filed claims	Claims paid (in Rs crore)														
2016-17	5.81 crore	1.48 crore	16,662														
2017-18	5.27 crore	1.74 crore	21,743														
2018-19	5.64 crore	1.65 crore	18,921														
<p>To increase income support to farmers, the Pradhan Mantri Kisan Samman Nidhi has been extended to every farmer in the country. Under the scheme, Rs 12,000 crore has been disbursed to farmers in three months. The expected expenditure on the scheme is Rs 90,000 crore per annum.</p> <p>A pension scheme has also been introduced for farmers above 60 years of age.</p>	<ul style="list-style-type: none"> <li>▪ PM-KISAN scheme envisages beneficiaries to receive three instalments of Rs 2,000 each, per year. With the increase in coverage, the government expected the scheme to cover around 14.5 crore beneficiaries. So far, in 2019-20, 7.5 crore beneficiaries have received the first instalment, 6.1 crore have received the second instalment and 3 crore have received the third instalment.<sup>41</sup></li> <li>▪ In 2019-20, Rs 75,000 crore has been allocated to the PM-KISAN scheme. Till December 13, 2019, Rs 29,877 crore has been released under the scheme for the year 2019-20.<sup>42</sup> In 2018-19, Rs 6,005 crore was released under the scheme (as against the revised estimate of Rs 20,000 crore for the year).</li> <li>▪ Pradhan Mantri Kisan Maan Dhan Yojana, launched in September 2019, provides for payment of minimum pension of Rs 3,000 per month to eligible small and marginal farmers on attaining the age of 60.<sup>43</sup> It is a voluntary and contributory pension scheme, with monthly contribution by farmers ranging from Rs 55 to Rs 200. As of January 2020, about 19 lakh farmer beneficiaries have registered under the scheme.<sup>43</sup> In 2019-20, Rs 900 crore has been allocated to the scheme.</li> </ul>																
<p>Government will start a special scheme for treatment of cattle-related diseases with an allocation of Rs 13,000 crore.</p>	<ul style="list-style-type: none"> <li>▪ The total proposed cost of the scheme for the period 2019-24 is Rs 13,343 crore. The scheme has been allocated Rs 2,683 crore in 2019-20.<sup>44</sup></li> </ul>																

### Rural and Urban Development

Every poor will have a pucca roof and access to medical facilities by 2022.

- The Pradhan Mantri Awas Yojana-Gramin (PMAY-G) targets to provide 2.95 crore houses by 2022 to households that are houseless or living in kutchha houses.<sup>45</sup> According to the Socio Economic and Caste Census, 2011, 5.4 crore households are landless.<sup>46</sup>

**Table 12: Target completion under the programme (in lakh)<sup>47</sup>**

Year	Physical Target	Houses Completed	% Completed
2015-16	21.20	18.69	88%
2016-17	42.76	37.18	87%
2017-18	32.03	26.80	84%
2018-19	25.16	23.03	92%

No poor will defecate in the open after 2022.

- Table 13 shows the number of toilets constructed under Swachh Bharat Mission (SBM)-Gramin between 2014-15 and 2019-20.

**Table 13: Toilets constructed and households covered: SBM-Gramin (in lakh)<sup>48,49</sup>**

	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
<b>Toilets constructed</b>	49	124	216	296	224	228
<b>Households covered</b>	58	125	218	300	224	16

Note: The data for 2019-20 is updated till January 27, 2020.

- As on January 27, 2020, 6,03,175 villages have declared themselves Open Defecation Free (ODF), of which 99.3% have been verified.<sup>50</sup> Table 14 shows the number of ODF villages.

**Table 14: Number of open defecation free villages (cumulative)<sup>50</sup>**

	2016-17	2017-18	2018-19	2019-20
<b>Declared ODF villages</b>	1,82,482	3,48,994	5,56,232	6,03,175
<b>Verified ODF villages</b>	1,82,461	3,48,795	5,53,923	5,99,064

Note: The data for 2019-20 is updated till January 27, 2020.

Development of urban infrastructure in cities and suburbs will pave the way for economic progress and enhance employment opportunities.

- In 2019-20, the Atal Mission for Rejuvenation and Urban Transformation (AMRUT) was allocated Rs 7,300 crore which was 14% higher than the revised estimates for 2018-19 (Rs 6,400 crore).<sup>51</sup> Similarly, in 2019-20, the Smart Cities Mission was allocated Rs 6,450 crore which was 5% higher than the revised estimates for 2018-19 (Rs 6,169 crore).
- Under the Smart Cities Mission 5,151 projects worth Rs 2,05,018 crore have been proposed by the 100 Smart Cities. Of these, projects worth Rs 1,49,512 (73%) have been tendered, and projects worth Rs 23,170 (11%) have been completed.<sup>52</sup>

<p>Metro rail network is being expanded rapidly in several cities. The facility of 'One Nation, One Card' has been launched for seamless mobility.</p>	<ul style="list-style-type: none"> <li>AMRUT focuses on the development of basic infrastructure services and governance reforms through a project based approach.<sup>53</sup> Funds to states are released based on State Annual Action Plans. Projects proposed under all State Annual Action Plans amount to Rs 77,640 crore.<sup>54</sup></li> <li>As of November 2019, 27 cities have rail metros that are operational or under construction.<sup>55</sup> In 2019-20, the centre allocated Rs 19,152 crore towards metro projects, which is 23% more than the revised estimate for 2018-19 (Rs 15,600 crore).<sup>51</sup></li> </ul>																								
<p>The Real Estate (Regulation and Development) Act, 2016 was passed to curb black money transactions in the real estate sector.</p> <p>Under Pradhan Mantri Awas Yojana, nearly two crore new houses will be built in the villages by 2022.</p>	<ul style="list-style-type: none"> <li>As of December 31, 2018, 28 states/UTs have set up Real Estate Regulatory Authorities (of which 13 are interim authorities), and 21 States/UTs have set up Real Estate Appellate Tribunals (of which 12 are interim).<sup>56</sup> As of July 2019, 43,398 real estate Projects have been registered under Real Estate (Regulation and Development) Act.<sup>57,58</sup></li> <li>Pradhan Mantri Awas Yojana (PMAY) was launched to provide housing for all by 2022. It has two components- PMAY-Urban and PMAY-Gramin.</li> </ul> <p><b>Table 15: Houses completed under the programme (in lakh)</b><sup>59,60</sup></p> <table border="1" data-bbox="952 671 1693 823"> <thead> <tr> <th>PMAY</th> <th>Houses sanctioned</th> <th>Houses completed</th> <th>% Completed</th> </tr> </thead> <tbody> <tr> <td>Gramin</td> <td>139</td> <td>93</td> <td>67%</td> </tr> <tr> <td>Urban</td> <td>103</td> <td>32</td> <td>31%</td> </tr> <tr> <td>Total</td> <td>242</td> <td>125</td> <td>52%</td> </tr> </tbody> </table> <p>Note: The data is as of January 25, 2020.</p>	PMAY	Houses sanctioned	Houses completed	% Completed	Gramin	139	93	67%	Urban	103	32	31%	Total	242	125	52%								
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<b>Transport</b>																									
<p>Every village will be connected by road by 2022.</p> <p>Under the 'Bharatmala Project', construction or upgradation of about 35,000 kilometers of National Highways is to be undertaken by 2022.</p> <p>Under the 'Sagarmala Project', a network of good quality roads is being constructed in coastal areas and areas adjoining ports.</p>	<p><b>Table 16: Length of road constructed under Pradhan Mantri Gram Sadak Yojana (in km)</b><sup>61</sup></p> <table border="1" data-bbox="943 963 1680 1193"> <thead> <tr> <th>Year</th> <th>Target Length</th> <th>Completed Length</th> <th>% Completed</th> </tr> </thead> <tbody> <tr> <td>2015-16</td> <td>33,649</td> <td>35,155</td> <td>104%</td> </tr> <tr> <td>2016-17</td> <td>48,812</td> <td>47,447</td> <td>97%</td> </tr> <tr> <td>2017-18</td> <td>51,000</td> <td>28,844</td> <td>57%</td> </tr> <tr> <td>2018-19</td> <td>57,700</td> <td>49,041</td> <td>85%</td> </tr> <tr> <td>2019-20</td> <td>50,097</td> <td>13,475</td> <td>27%</td> </tr> </tbody> </table> <p>Note: Data for 2019 is as of January 25, 2020.</p> <ul style="list-style-type: none"> <li>As of October 2019, 255 road projects with an aggregate length of about 10,699 km have been approved under the Bharatmala project with total cost of approximately Rs 2,64,916 crore.<sup>62</sup></li> <li>Under port connectivity, 35 (15%) of 235 identified projects have been completed and 94 (40%) projects are under implementation. The project cost for these 235 projects is Rs 2,35,528 crore.<sup>63</sup></li> </ul>	Year	Target Length	Completed Length	% Completed	2015-16	33,649	35,155	104%	2016-17	48,812	47,447	97%	2017-18	51,000	28,844	57%	2018-19	57,700	49,041	85%	2019-20	50,097	13,475	27%
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There is emphasis on improving connectivity in North-East, hilly and tribal areas.	<ul style="list-style-type: none"> <li>From 2015 to 2019, under Special Accelerated Road Development Programme 1,262 km of road length worth Rs 17,065 crore has been completed in the North-East region.<sup>64</sup> Under Bharatmala project, roads of about 5,301 km have been approved for improvement in the region. Under PMGSY, road length of 20,708 km has been constructed at a cost of Rs 9,034 crore in the region.<sup>65</sup></li> </ul>												
Under the 'UDAN Scheme', air connectivity to smaller towns is being expanded rapidly.	<ul style="list-style-type: none"> <li>As of October 2019, 106 airports and 31 heliports have been identified for commencement of Regional Connectivity Scheme (RCS) flights connecting small cities. There are 40 functional airports for RCS flights. 232 of the 706 sanctioned RCS routes have been operationalised.<sup>66,67</sup></li> </ul>												
<b>Energy</b>													
<p>Every poor will have access to clean fuel and electricity by 2022.</p> <p>For supply of electricity, optimal utilisation of solar energy is being stressed upon.</p>	<ul style="list-style-type: none"> <li>About 2.63 crore households were electrified under the Pradhan Mantri Sahaj Bijli Har Ghar Yojana including those in rural and tribal areas.<sup>68</sup> During September 2019, in 18 states, average hours of power supply during the day to rural areas was more than 20 hours.<sup>69</sup></li> <li>Under the Pradhan Mantri Ujjwala Yojana scheme 7.2 crore connections have been issued against a target of eight crore by March 2020 (90%).<sup>70</sup> Further, the LPG coverage in the country has increased from 62% in May 2016 to 94% in March 2019.</li> </ul> <p><b>Table 17: Solar Energy-Installed Generation Capacity<sup>71</sup></b></p> <table border="1" data-bbox="943 794 1933 994"> <thead> <tr> <th></th> <th>Target (By 2022)</th> <th>Installed Generation Capacity (As of December 2019)</th> <th>% of target capacity installed</th> </tr> </thead> <tbody> <tr> <td><b>Renewable Energy</b></td> <td>175 GW</td> <td>84.4 GW</td> <td>48.2%</td> </tr> <tr> <td><b>Of which Solar Energy</b></td> <td>100 GW</td> <td>32.5 GW</td> <td>32.5%</td> </tr> </tbody> </table>		Target (By 2022)	Installed Generation Capacity (As of December 2019)	% of target capacity installed	<b>Renewable Energy</b>	175 GW	84.4 GW	48.2%	<b>Of which Solar Energy</b>	100 GW	32.5 GW	32.5%
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Electric vehicles are being promoted to reduce vehicular pollution. The network of electric charging stations for electric cars is being expanded rapidly.	<ul style="list-style-type: none"> <li>The Department of Heavy Industry launched Phase-II of the Faster Adoption and Manufacturing of Electric Vehicles (FAME) India Scheme in March 2019. This phase is for a period of three years with a total budgetary support of Rs 10,000 crore.<sup>72</sup> Of this, Rs 1,000 crore has been earmarked for establishment of charging infrastructure</li> </ul>												
<b>Education and Sports</b>													
Government has provided for 10% reservation in education and employment for youth belonging to the economically weaker sections of the general category of the society.	<ul style="list-style-type: none"> <li>In January 2019, government passed the Constitution (One Hundred and Third Amendment) Act, 2019 which implemented the provision for 10% reservation for the economically weaker sections.<sup>73</sup></li> </ul>												
Government is striving to increase the number of seats in higher education institutions by 1.5 times by 2024. This will add two crore seats.	<ul style="list-style-type: none"> <li>The government has sanctioned Rs 4,315 crore for creation of additional 2,14,766 seats in 158 central educational institutions.<sup>74</sup></li> </ul>												

<p>To enable higher educational institutions of India to find a place in the top 500 educational institutions of the world, they are being encouraged through grant of autonomy and financial assistance.</p> <p>To promote the use of technology in education, the Atal Innovation Mission is seeking to establish Atal Tinkering Labs in approximately 9,000 schools across the country. Atal Incubation Centres will be set up in 102 universities and other institutions.</p>	<ul style="list-style-type: none"> <li>Some institutions have been accredited the status of Institutions of Eminence by the Ministry of Human Resource Development. The Ministry expects that these institutions will rank among the top 500 institutions in the world in the next 10 years.<sup>75</sup> To achieve this, greater autonomy is being given to such institutions in admitting foreign students, fixing fees, and recruiting foreign faculty. As of November 2019, the government has selected 10 Private Institutions and eight Public Institutions as Institutions of Eminence.<sup>76</sup></li> <li>As of January 27, 2020 there are 5,441 Atal tinkering labs in the country.<sup>77</sup> As of November 2019, the Mission has given grants-in-aid to 38 Atal incubation centres.<sup>78</sup></li> </ul>									
<p>To identify the players at the state and district level, 'Khelo-India Programme' will be widened. Under this, 2,500 talented players have been selected, and are being trained. This facility will be provided to 2,500 new players every year.</p> <p>Sports infrastructure in the country will be modernised and expanded.</p>	<ul style="list-style-type: none"> <li>The Khelo India programme was allocated Rs 601 crore in 2019-20, which was 90% more than the revised estimates for 2018-19 (Rs 317 crore).<sup>79</sup> In 2018-19, 1,518 players were selected for training under the Khelo-India programme, of which 625 joined.<sup>80</sup> As of November 2019, 2741 athletes have been identified under the scheme, of which 1388 athletes opted for the training.<sup>81</sup></li> <li>As of November 2019, 173 sports infrastructure projects have been sanctioned and Rs 581 crore has been released for this purpose under the scheme.<sup>82</sup></li> </ul>									
<b>Women &amp; Child Development</b>										
<p>Penalties for crimes against women have been made harsher and the new penal provisions are being strictly enforced.</p>	<ul style="list-style-type: none"> <li>Crimes against women cover a range of gender-related crimes, like rape, dowry death, assault with intent to outrage modesty, and cruelty by husband or his relatives.</li> </ul> <p><b>Table 18: Crime against women in 2016 and 2017<sup>83</sup></b></p> <table border="1" data-bbox="943 963 1995 1070"> <thead> <tr> <th>Year</th> <th>Incidence</th> <th>Crime per lakh women</th> </tr> </thead> <tbody> <tr> <td>2016</td> <td>3,38,954</td> <td>55.2</td> </tr> <tr> <td>2017</td> <td>3,59,849</td> <td>57.9</td> </tr> </tbody> </table>	Year	Incidence	Crime per lakh women	2016	3,38,954	55.2	2017	3,59,849	57.9
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<p>To secure equal rights for every sister and daughter in the country, eradication of social evils like 'Triple Talaq' and 'Nikah-Halala' is important.</p>	<ul style="list-style-type: none"> <li>Parliament passed the Muslim Women (Protection of Rights on Marriage) Bill, 2019 on July 30, 2019, which makes all declaration of talaq, including in written or electronic form, to be void and illegal.<sup>84</sup></li> </ul>									
<p>'Beti Bachao Beti Padhao' campaign has brought down female foeticide and improved the sex ratio in many districts of the country.</p>	<ul style="list-style-type: none"> <li>In 2019-20, 'Beti Bachao Beti Padhao' the scheme was allocated Rs 280 crore. Note that this is the same as the revised and budget estimate for 2018-19.<sup>85</sup> Details of the financial progress of the scheme for the last five years are given in Table 19.</li> </ul>									

**Table 19: Financial progress of BBBP (in Rs crore)<sup>86,87</sup>**

	2015-16	2016-17	2017-18	2018-19	2019-20
<b>Allocated</b>	75	43	200	280	280
<b>Released</b>	59	29	169	245	34
<b>% Released</b>	79%	67%	85%	88%	12%

Note: The data for 2019-20 is updated till December 9, 2019.

### **Health**

The Ayushman Bharat Scheme has been implemented to provide health insurance to 50 crore poor persons. As of June, 2019, 26 lakh patients had availed treatments under this scheme.

- Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana scheme has been allocated Rs 6,400 crore in 2019-20.<sup>88</sup> As of November 2019, 13.6 crore beneficiary families are covered under the scheme.<sup>89</sup>
- As of November 2019, 54.85 lakh claims have been made under the scheme and the amount of claim raised is Rs 7,609 crore.

Target to set up about 1.5 lakh 'Health and Wellness Centres' in all rural areas by 2022. As of 2019, about 18,000 such Centres have been operationalised.

- In 2019-20, Health and Wellness Centres were allocated Rs 1,600 crore. This was an increase of 33% from the revised estimates of 2018-19.<sup>88</sup> As of November 2019, there are 24,070 operational Health and Wellness Centres across the country.<sup>90</sup>

### **Water and Environment**

To address the challenges posed by air pollution, the National Clean Air Programme has been started in 102 cities.

- The National Clean Air Programme was launched in January, 2019 to set national level targets of reducing PM<sub>2.5</sub> and PM<sub>10</sub> by 20-30%, by 2024 (as compared to 2017 levels).<sup>91</sup> The programme enables Central Pollution Control Board to identify non-attainment cities, i.e. cities that do not comply with the notified the National Ambient Air Quality Standards.
- It identified 102 non-attainment cities where the ambient air quality crossed the prescribed standards continuously during the period 2011-15.<sup>92</sup> It observed that in most of these cities, PM<sub>10</sub> levels exceed the prescribed standards.<sup>93</sup> Further, as per the ambient air pollution database released by World Health Organisation in 2018, 14 Indian cities are among the 20 most polluted cities of the world, when ranked on the basis of their PM<sub>2.5</sub> levels.<sup>94</sup>
- In 2019, the Ministry of Environment, Forest and Climate Change allocated Rs 10 crore each for 28 cities with population more than 10 lakh and PM<sub>10</sub> level over 90µg/m<sup>3</sup>.<sup>95</sup>

<p>The Ministry of Jalshakti has been created to work towards water conservation.</p> <p>River Ganga will flow uninterrupted and pollution free by 2022. Under the 'Namami Gange' scheme, government will accelerate the campaign for closure of drains releasing effluents in the river Ganga.</p>	<ul style="list-style-type: none"> <li>Ministry of Jal Shakti was created in June, 2019 with two departments: (i) Drinking Water and Sanitation, and (ii) Water Resources, River Development and Ganga Rejuvenation.<sup>96</sup> Table 20 shows the allocations to the Ministry in the Union Budget over the last three years.</li> </ul> <p><b>Table 20: Ministry of Jal Shakti budget estimates (in Rs crore)<sup>97</sup></b></p> <table border="1"> <thead> <tr> <th>Department</th> <th>Actuals (17-18)</th> <th>Revised (18-19)</th> <th>Budgeted (19-20)</th> <th>% change (Revised to Budgeted)</th> </tr> </thead> <tbody> <tr> <td>Water Resources</td> <td>5,313</td> <td>7,613</td> <td>8,245</td> <td>8.3%</td> </tr> <tr> <td>Drinking water</td> <td>23,939</td> <td>19,993</td> <td>20,016</td> <td>0.1%</td> </tr> <tr> <td><b>Total</b></td> <td><b>29,252</b></td> <td><b>27,606</b></td> <td><b>28,261</b></td> <td><b>2.4%</b></td> </tr> </tbody> </table> <p>Note: RE is Revised Estimate; BE is budget Estimate</p> <ul style="list-style-type: none"> <li>Table 21 shows the allocations to the Namami Gange scheme over the last three years.</li> </ul> <p><b>Table 21: Allocation for Namami Gange (in Rs crore)<sup>98</sup></b></p> <table border="1"> <thead> <tr> <th>Scheme</th> <th>Actuals (17-18)</th> <th>Budgeted (18-19)</th> <th>Revised (18-19)</th> <th>Budgeted (19-20)</th> </tr> </thead> <tbody> <tr> <td>Namami Gange</td> <td>700</td> <td>2,300</td> <td>750</td> <td>750</td> </tr> </tbody> </table>	Department	Actuals (17-18)	Revised (18-19)	Budgeted (19-20)	% change (Revised to Budgeted)	Water Resources	5,313	7,613	8,245	8.3%	Drinking water	23,939	19,993	20,016	0.1%	<b>Total</b>	<b>29,252</b>	<b>27,606</b>	<b>28,261</b>	<b>2.4%</b>	Scheme	Actuals (17-18)	Budgeted (18-19)	Revised (18-19)	Budgeted (19-20)	Namami Gange	700	2,300	750	750
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<p>Forest and tree cover has increased by more than 1%. Further, protected areas in the country have also increased from 692 to 868.</p>	<ul style="list-style-type: none"> <li>There has been an increase of 0.6% of forest cover, and 1.3% of tree cover in 2019 compared to the previous assessment in 2017.<sup>99</sup></li> </ul>																														
<b>Science and Technology</b>																															
<p>The government seeks to launch Chandrayaan 2, which will be India's first aircraft to reach the moon.</p> <p>By 2022, it also aims to send the first Indian to space under 'Gaganyaan'.</p>	<ul style="list-style-type: none"> <li>Chandrayaan-2 was successfully launched into an earth orbit on 22 July, 2019 and entered the moon orbit but failed to make a soft-landing.<sup>100</sup> It is India's second mission to the moon, after Chandrayaan-1 in 2008.<sup>100</sup> Approved cost (excluding launch cost) for the project was Rs 603 crore.<sup>101</sup></li> <li>The total fund requirement for the Gaganyaan Programme is about Rs 10,000 crore.<sup>102</sup></li> </ul>																														

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- <sup>1</sup> President's Address 2019, [https://presidentofindia.nic.in/writereaddata/Portal/Speech/Document/683/1\\_sp200619.pdf](https://presidentofindia.nic.in/writereaddata/Portal/Speech/Document/683/1_sp200619.pdf).
- <sup>2</sup> GDP: current prices, International Monetary Fund data mapper, last accessed on January 27, 2020, <https://www.imf.org/external/datamapper/NGDPD@WEO/OEMDC/ADVEC/WEOORLD>.
- <sup>3</sup> "First Advance Estimates of National Income: 2019-20", Press Information Bureau, Ministry of Statistics and Program Implementation, January 7, 2020, <https://pib.gov.in/newsite/PrintRelease.aspx?relid=197299>.
- <sup>4</sup> Annual and Quarterly Estimates of GDP at constant prices, 2011-12 series, National Accounts Data, Ministry of Programme and Statistics Implementation, <http://www.mospi.gov.in/data>.
- <sup>5</sup> Overview-Monetary Policy, Reserve Bank of India, [https://www.rbi.org.in/scripts/FS\\_Overview.aspx?fn=2752](https://www.rbi.org.in/scripts/FS_Overview.aspx?fn=2752).
- <sup>6</sup> "Press Release Consumer Price Index Numbers on Base 2012=100 for Rural, Urban and Combined for the Month of December 2019", Ministry of Statistics and Programme Implementation, January 13, 2020, [http://www.mospi.gov.in/sites/default/files/press\\_release/cpi\\_pr\\_13jan20.pdf](http://www.mospi.gov.in/sites/default/files/press_release/cpi_pr_13jan20.pdf).
- <sup>7</sup> Medium Term Fiscal Policy cum Fiscal Policy Strategy Statement, Union Budget 2019-20, <https://www.indiabudget.gov.in/mtfpcfss.php>.
- <sup>8</sup> Monthly Accounts for November 2019-20, Union Government Accounts, Controller General of Accounts, Ministry of Finance, <http://www.cga.nic.in/MonthlyReport/Published/11/2019-2020.aspx>.
- <sup>9</sup> Union Budget at a Glance, 2019-20, [https://www.indiabudget.gov.in/doc/Budget\\_at\\_Glance/bag1.pdf](https://www.indiabudget.gov.in/doc/Budget_at_Glance/bag1.pdf).
- <sup>10</sup> Provisional Accounts for 2018-19, Union Government Accounts, Controller General of Accounts, Ministry of Finance, <http://www.cga.nic.in/MonthlyReport/Published/3/2018-2019.aspx>.
- <sup>11</sup> "Developments in India's Balance of Payments during the first quarter of 2019-20", Reserve Bank of India, Press Release, September 30, 2019, [https://www.rbi.org.in/Scripts/BS\\_PressReleaseDisplay.aspx?prid=48273#](https://www.rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=48273#).
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- <sup>13</sup> "India's Foreign Trade: December 2019", Press Information Bureau, Ministry of Commerce and Industry, January 15, 2020, <https://pib.gov.in/newsite/PrintRelease.aspx?relid=197443>.
- <sup>14</sup> RBI Database, <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=home>.
- <sup>15</sup> Factsheet on Foreign Direct Investment, April, 2000 to September 2019, [https://dipp.gov.in/sites/default/files/FDI\\_Factsheet\\_September2019\\_01January2019.pdf](https://dipp.gov.in/sites/default/files/FDI_Factsheet_September2019_01January2019.pdf).
- <sup>16</sup> Factsheet on Foreign Direct Investment, April, 2000 to September 2018, [https://dipp.gov.in/sites/default/files/FDI\\_FactSheet\\_1February2019.pdf](https://dipp.gov.in/sites/default/files/FDI_FactSheet_1February2019.pdf).
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- <sup>18</sup> "Year End Review – 2019 of Ministry of Corporate Affairs", Press Information Bureau, Ministry of Corporate Affairs, December 15, 2019, <https://pib.nic.in/PressReleseDetail.aspx?PRID=1596523>.
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- <sup>21</sup> 'Doing Business 2019', World Bank, [https://www.doingbusiness.org/content/dam/doingBusiness/media/Annual-Reports/English/DB2019-report\\_web-version.pdf](https://www.doingbusiness.org/content/dam/doingBusiness/media/Annual-Reports/English/DB2019-report_web-version.pdf).
- <sup>22</sup> Pradhan Mantri Jan Dhan Yojana, Archive, last accessed on January 22, 2020, <https://www.pmjdy.gov.in/Archive>.
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