

# INDIA'S ECONOMIC REFORMS AND ITS IMPACT

A Compilation of Reforms  
Under the Modi Government





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Policy Papers



## Abstract

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India has always held immense potential to become a major global player in terms of trade, commerce and manufacturing. However, its growth story was marred by the vestiges of a colonial and socialist past, including outdated laws, exploitative middlemen-riddled systems, unresponsive bureaucracy, prevalence of inspector raj and an arbitrary taxation system. Despite a thriving market, a huge demographic dividend as well as its democratic set-up, lack of reforms hampered India's rise.

Several decisive political mandates were wasted as any shift in the status-quo was seen as a threat to established cartels, potentially affecting electoral outcomes.

In 2014, Narendra Modi was elected on the promise of reforms and economic growth. Since then, 'Ease of Doing Business' is the new mantra of governance and has resulted in transformative policy actions. Be it about steps that attract investors or furthering digitalisation, institutionalising transparency or reducing government interference, the list of reforms is quite impressive.

Today, India is well on its way to having a decisive decade of growth in the 2020s, backed by a reformist government that has consistently provided policy support to boost the economy. The country has emerged as a favoured investment destination, giving boost to industries, creating new jobs, attracting latest technology, and providing fillip to new and upcoming sectors. 'Ease of Compliance', 'Make in India' and 'Digital India' are the new chants heard within the industry circles

This paper documents all major reforms seen since 2014 across various sectors such as banking, taxation, labour, agriculture, education and health, among others. In a way, this is a go-to document, a ready reckoner that captures a panoramic snapshot of the Narendra Modi led government's reform landscape across domains. It also outlines their impact in the middle- and long-term from the investors' perspective.

# Contents

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1. Preferred Investment Destination .....	1
2. Facilitating Flow of FDI into India .....	5
3. Enacting Institutional Reforms .....	7
4. Agriculture Reforms .....	10
5. Reforms for Sustainable World-class Infrastructure .....	12
6. Enabling a Digital India .....	17
7. Building Social Assets : Larger Economic Class .....	19
8. Future-Proofing Reforms .....	23
9. Prioritising New Age Sectors : Defence and Space .....	25



# 1 | PREFERRED INVESTMENT DESTINATION

Historically known for dominating the world trade, India has always attracted interest from overseas businessmen for the voluminous market and enterprising community. On its trajectory to reclaim its economic and civilisational capital, a slew of initiatives have been taken in the past few years to make India the preferred investment destination.

## A. New Labour Regime<sup>1</sup>

**The big takeaway - just one registration, one inspection and one return for complying with all the central labour laws.** For any economy, it is of utmost importance that due attention is paid to wealth creators who are also critical about creation of jobs and sustaining livelihoods. In this direction, the revised Labour Laws strive to create a healthy environment for employers and employees.

- i. A total of 44 Union labour laws with 1,458 sections have been assimilated into 4 codes with just 480 sections i.e., Code on Wages, the Industrial Relations Code, The Occupational Safety, Health & Working Conditions Code, and the Code on Social Security.
- ii. About 542 different kinds of minimum wages that were applicable earlier have been simplified to 12 minimum wages.
- iii. The Occupational Safety, Health and Working Conditions Code subsumes 13 Acts into 1 and come with some of the biggest reforms. The number of registrations needed has been reduced from 6 to 1; there will now be just 1 license needed instead of 4 and there will just be 1 return needed to be filed for compliance instead of the earlier 21.
- iv. 'Hire and Fire' enabled for companies with workforce of 300 or more compared to the earlier limit of 100. Also, a deemed approval exists above this limit in case the regulators do not act. State Governments have been given the freedom to further raise the limits as per their local needs. New units can be completely exempt from these provisions.
- v. Giving further flexibility to enterprises in terms of hiring practices, fixed term employment has been enabled for all establishments.
- vi. For any work-order, a single 5-year, all India valid license for hiring contract workers.
- vii. Mandatory notice of 14 days prior to employee strikes and lockdowns ensures there are no flash strikes.
- viii. The reform creates a social security net for gig workers through the Social Security Code. India is one of the few countries where this unprecedented step to bring workers in this category under social security has been taken.

## B. Disinvestment

- i. Privatisation, which till now had been attempted only on an ad-hoc basis, has finally been put into a well-defined structural framework.
- ii. There will now be a shortlist of a few strategic sectors where a maximum of only four, but in practice even lower, Public Sector Enterprises (PSEs) would exist. Even within these strategic sectors, private sector would be allowed.

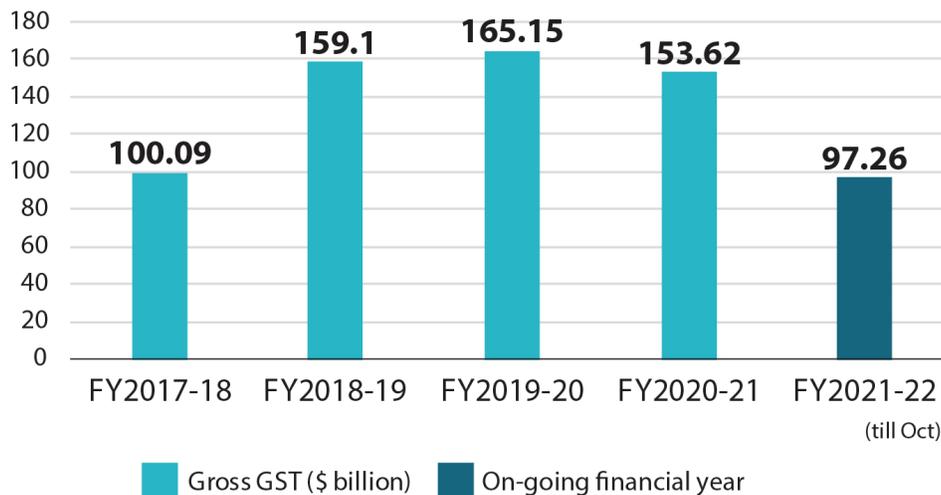
- iii. In non-strategic sectors, PSEs would completely exit. With the limit set to maximum four in strategic sectors, obviously many of these would be privatised as also all PSEs in non-strategic sectors.
- iv. The Central Board of Direct Taxes (CBDT)<sup>2</sup> has also amended the IT Act of 1961. A company can now claim depreciation benefit against the losses declared by the PSU that it has purchased, subject to the value of the loss at the time of the purchase. This is a big step towards allowing the Government to off-load a select number of loss-making PSUs.

### C. Goods and Services Tax<sup>3</sup>

Subsuming multiple State-level taxes and cesses, GST is the biggest tax reform since independence, paving the way for realisation of the goal of ‘One Nation - One Tax - One Market’. It has consolidated numerous taxes and cesses to a single tax and facilitated formalisation of the economy. Most common household items are in the 0-5% tax bracket. An annual benefit of \$13.51 billion (Rs. 1 trillion) has been extended to consumers, which means that an average household now saves about 4% on its monthly spends on account of reduced GST rates. This helps ensure a higher disposable income and increase in consumption.

- i. By subsuming VAT, Excise, Central Sales Tax and the resulting cascading effect of tax-on-tax into a single tax, weighted GST rate has reduced to 11.6% from initial high of 31%, giving a boost to the economy and making the products and services globally competitive.
- ii. Rates of 400 goods and 80 services have been reduced since inception of GST, and 200 out of 230 items in 28% slabs have been shifted to a lower slab. Lower cost of goods and services give a boost to the economy and make the products and services globally competitive.
- iii. GST has improved ease of doing business by adopting a purely technology-driven interface, which facilitated transactions worth \$153.62 billion (Rs. 11,36,800 crore) during FY2020-21. GST collection from April to October 2021 stood at \$97.26 billion (Rs. 7,19,736 crore)<sup>4</sup>.

#### Annual Gross GST Collection (\$ billion)



## D. Corporate Tax Cut<sup>5</sup>

Pushing the 'Make-in-India' initiative, new companies making fresh investment in manufacturing pay Income-Tax at the rate of just 15%.

## E. Simplifying Tax Payment and Process

**The Narendra Modi Government has consistently believed in bridging the trust deficit between the Government and wealth creators.** Several steps have been taken in this direction including:

- i. Union Budget 2020-21 proposed 'Vivad Se Vishwas' Scheme (No dispute, but trust) aimed at reducing litigations in the direct tax payments.
- ii. To impart greater efficiency and considerably reduce the cost of filing, faceless E-Assessment Scheme was introduced in August 2020<sup>6</sup>. This ensures no physical meeting with any officer and team-based assessment to further reduce discretion. Notably, India is the first country to implement this system.
- iii. As the next step, an e-filing portal was launched in June 2021, to provide the taxpayer the convenience of an immediate processing of Income Tax Returns and quick refunds. The portal offers multiple payment options such as net-banking, UPI, credit card and RTGS/NEFT from any account of taxpayer in any bank, for easy payment of taxes<sup>7</sup>.
- iv. Inspiring further commitment by way of the Taxpayers' Charter, the Income Tax Department is committed to "treat taxpayer as honest, provide a fair and just system and also provide a fair, courteous and reasonable treatment". In return, taxpayers are also expected to "be honest and compliant, be informed, keep accurate records, know what the representative does on his or her behalf, respond in time and pay in time".
- v. The Remission of Duties & Taxes on Exported Products will boost exports in sectors like marine, agriculture, leather, gems & jewellery, automobile, plastics, electrical/electronics and machinery by providing a level playing field to the domestic industry abroad. A total of 8,555 duties/taxes/levies at the Central, State & local level have been covered under the scheme<sup>8</sup>.

## F. Retrospective Tax Removed<sup>9</sup>

The removal of retrospective tax is a progressive step taken by the government with the vision to provide stability in doing business and to maintain consistency in policies. The move is expected to create a positive environment for foreign investors to do business in India.

## G. Abolishing the Angel Tax<sup>10</sup>

Angel Tax, which was aimed at funds raised by start-ups if they exceed the fair market value of the company, was formally removed by the Narendra Modi Government in 2019. It was observed that the tax was forcing start-ups to raise additional money to meet the gap created due to angel tax.

## H. Repeal of Thousands of Old and Defunct Laws

Enabling maximum ease of doing business and minimum legislation, 1,500 old and obsolete laws have been repealed since 2014.

## **I. Decriminalisation of Offences Under Companies Act<sup>11</sup>**

- i. 48 sections of the Companies Act dealing with minor, procedural and technical offences decriminalised to ensure ease of doing business and promoting greater compliance.
- ii. 23 of the remaining 66 compoundable offences can be dealt by the company itself through in-house adjudicating mechanism.

## **J. PLI Scheme to boost Manufacturing and Exports in Key Sectors<sup>12</sup>**

- i. As part of the 'Atmanirbhar Bharat' initiative, a Production-Linked Incentive (PLI) Scheme has been introduced for 13 key sectors - Advance Chemistry Cell Battery; Electronic/Technology Products; Automobiles, Auto Components & Drones<sup>13</sup>; Pharmaceuticals drugs; Telecom & Networking Products; Textile Products; Food Products, High Efficiency Solar PV Modules; White Goods (ACs & LED); Speciality Steel; Medical Devices; Large-scale Electronics manufacturing; and Key Starting Materials/Drug Intermediates & Active Pharmaceutical Ingredients, through an outlay of \$26.62 billion (Rs. 1.97 lakh crore) over five years<sup>14</sup>.
- ii. To develop India as a hub for semiconductor manufacturing, a \$10.08 billion (Rs. 76,000 crore) PLI scheme was launched, taking another step towards the development of a cutting-edge technology ecosystem.
- iii. These schemes are expected to make Indian manufacturers globally competitive, attract investment, encourage inclusion of cutting-edge technology, and reduce import dependency.
- iv. The government is looking to create a positive environment for the manufacturing sector that will lead to overall growth in the economy and create huge employment opportunities.
- v. This massive boost in production has the potential to create up to 11.3 million direct jobs and about 34 million collateral jobs<sup>15</sup> due to the cascading effect on MSMEs.

## **K. A National Single Window System (NSWS) for Investors & Businesses<sup>16</sup>**

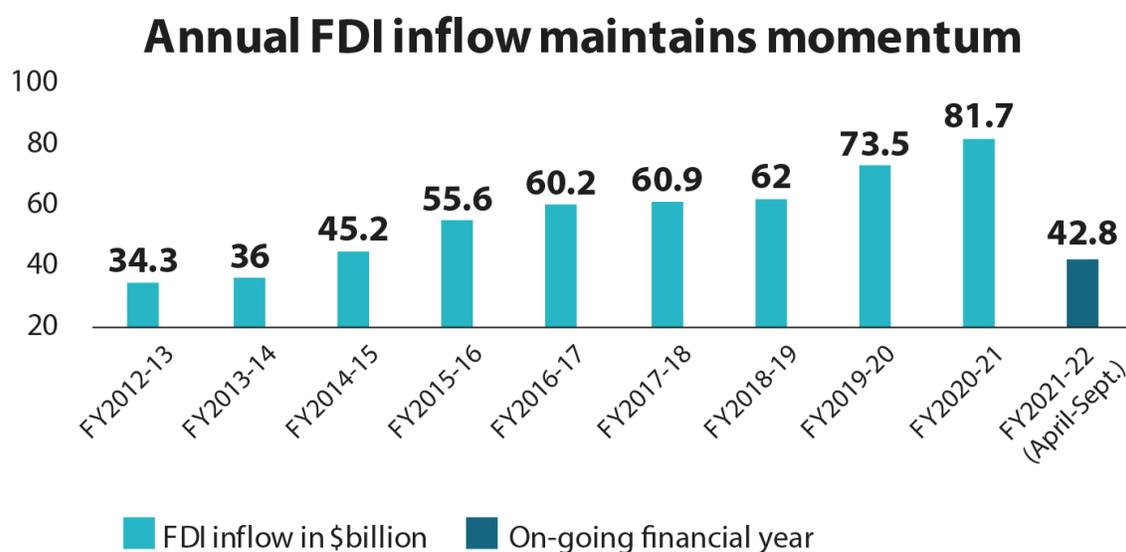
- i. As part of the 'Ease of doing Business' mandate, the NSWS will end the system of running to government offices for approvals and provide freedom from incessant paperwork, duplication, information asymmetry, and inefficient tracking of approvals/registration faced by investors at the Central and State level.
- ii. The portal already hosts approvals across 18 Central departments and 9 States, with another 14 Central departments and 5 States to be added in the near future.
- iii. NSWS is a one-stop-shop for investors and businesses for approvals and clearances and creates an environment of transparency, accountability and responsiveness. An applicant will be able to apply, track and respond to queries just by the click of a button.

## 2 | FACILITATING FLOW OF FDI INTO INDIA<sup>17</sup>

**F**DI inflow has seen remarkable growth since Narendra Modi opened the doors of India wider for investment by facilitating various ease of doing business measures and enacting structural reforms in the economy. As the Prime Minister remarked during his address at the India Ideas Summit 2020, despite the worldwide lockdown due to pandemic, India attracted \$20 billion FDI between April and June of that year. From \$36 billion in 2013-14, FDI inflow doubled to \$73 billion in 2019-2020. This was facilitated by the gradual easing of the FDI norms into India, including increasing the FDI cap and granting automatic entry route in most sectors. India registered its highest ever annual FDI Inflow of \$81.72 billion during the financial year 2020-21<sup>18</sup> and continued to maintain its momentum by attracting \$42.8 billion between April and September 2021<sup>19</sup>.

### Rationalisation of Local Sourcing Norms

- i. Local sourcing norms have been eased for FDI in the single brand retail sector to integrate India into the global value chain.
- ii. Permitting single-brand retail to conduct online sales prior to opening of brick-and-mortar stores brings policy in sync with current market practices. Online sales will also lead to creation of jobs in logistics, digital payments, customer care, training and product skilling.
- iii. Local sourcing norms for single brand retail trading entities with products having 'state-of-art' and 'cutting-edge' technology will not be applicable for the first three years of commencement of business.



Source: DPIIT

S.no	Sector/Activity	FDI Cap	Entry Route
1	Renewable Energy	100%	Automatic route
2	Roads, Ports and Airports (Greenfield & Brownfield)	100%	Automatic route
3	Coal and Lignite Mining	100%	Automatic route
4	E-commerce	100%	Automatic route
5	Railway Infrastructure	100%	Automatic route
6	Single Brand Retailing	100%	Automatic route
7	Insurance Intermediaries	100%	Automatic route
8	Automobiles and Auto-components	100%	Automatic route
9	Biotechnology and Pharmaceuticals	100%	Automatic route
10	Defence	74%	Automatic route; 100% case-by-case
11	Multi Brand Retailing	51%	Government approval required
12	Insurance Companies	74%	Subject to certain safeguards

# 3 | ENACTING INSTITUTIONAL REFORMS

Since 2014, a host of reform measures for strengthening financial markets, fiscal policy and monetary policy framework have been undertaken by the Narendra Modi Government. This has stabilised macroeconomic fundamentals of the Indian economy. Significant reforms to empower public sector banks and central public sector enterprises have also been carried out.

## A. Enacting Insolvency and Bankruptcy Code

- i. The need was felt to give the highest priority in repayment to last mile funding of corporate debtors to prevent insolvency, in case the company goes into corporate insolvency resolution process or liquidation.
- ii. Strong legal framework to allow exit of financially unviable firms instituted with passing of the Insolvency and Bankruptcy Code, 2016.
- iii. Since 2014, more than \$54 billion (Rs. 4 trillion) has been recovered through the Insolvency and Bankruptcy Code proceedings.

## B. Reforming Public Sector Banks

- i. The Professional Banks Board Bureau has been created for arm's length selection of management in public sector banks.
- ii. The National Financial Reporting Authority has been established as an independent regulator to enforce auditing standards and ensure audit quality.
- iii. Third-party data sources will be used for comprehensive due diligence of loans mitigating risk on account of misrepresentation and fraud.

## C. Bilateral Netting of Financial Contracts Enabled<sup>20</sup>

- i. Law to provide legal framework for bilateral netting of qualified financial contracts, which are over the counter derivatives contracts, was passed by the Indian Parliament in September, 2020.
- ii. This framework enables financial institutions to evaluate financial risks in a more real-time basis and release large amounts of locked up capital in the banking system for onward lending.

## D. Formalisation of MPC Structure<sup>21</sup>

- i. The Reserve Bank of India Act, 1934 was amended to provide for a statutory and institutionalised framework for a Monetary Policy Committee (MPC) in 2016.
- ii. A Committee-based approach will add value and transparency to monetary policy decisions to maintain price stability, while keeping in mind the objective of growth.
- iii. The MPC will have 6 members: 3 members from RBI and other three members of MPC will be experts in the field of economics or banking, appointed for a single term of four years.
- iv. The current mandate of the committee is to maintain 4% annual inflation until 31st March, 2021, with an upper tolerance of 6% and a lower tolerance of 2%.

## E. Amending Fiscal Responsibility & Budget Management Act (FRBM Act)<sup>22</sup>

- i. The FRBM Act was amended to use debt as the primary target for fiscal policy with fiscal deficit as operational target; a cap of 0.5% for expansion with a clear commitment to return to the original fiscal target in the ensuing fiscal year is also provisioned.
- ii. Escape clauses have been defined and can be invoked only in exceptional circumstances like war, external shock or far-reaching structural reforms.

## F. Direct Listing of Indian Companies on Foreign Exchange

- i. Companies allowed to directly list their securities in foreign jurisdiction without listing in India first.
- ii. This will enable new age companies and large corporate houses to get access to deeper pools of capital abroad.

## G. Definition of MSMEs Revised Upwards

Definition revised upwards in favour of MSMEs, thereby facilitating higher investments and jobs in this sector.

Category	Investment Limit		Turnover Limit	
	Old Limit	New Limit	Old Limit	New Limit
Micro Enterprise	Rs 2.5 million	<b>Rs 10 million</b>	Rs 1 million	<b>Rs 50 million</b>
Small Enterprise	Rs 50 million	<b>Rs 100 million</b>	Rs 20 million	<b>Rs 500 million</b>
Medium Enterprise	Rs 100 million	<b>Rs 500 million</b>	Rs 50 million	<b>Rs 2.5 billion</b>

## H. Forming Stronger Global-scale Public Sector Banks

In a move aimed at having lenders with robust balance sheets in India, merger and consolidation of 10 public sector banks into 4 large banks has been approved.

## I. Asset Monetisation of CPSEs to Generate More Revenue<sup>23</sup>

- i. To create greater financial leverage and value for CPSEs and create new sources of revenue generation, monetisation of CPSEs is being pursued.
- ii. Diverse assets of CPSEs like land, pipelines, roads, airports and mobile towers are now being monetised to unlock their true value and ensure optimal financial management of government resources.
- iii. This asset monetisation exercise will reduce the debt burden and free up resources including government-owned land for building better social assets.

## J. Commercial Courts Formed

Against the backdrop of increasing investments and economic activities, commercial courts have been set up to address the issue of faster resolution of matters relating to commercial disputes in a responsive legal system.

## **K. Enabling Lateral Entry into Civil Services**

Bringing in fresh talent to augment the availability of manpower, lateral entry of specialists is being adopted in the bureaucracy.

## **L. Transparent Online Auction and Tendering Process**

- i. A more objective and transparent e-auction policy has been put into place for auction of all- natural resources.
- ii. Major government procurement is also done transparently through the Government e- Marketplace portal.

## **M. Ease of Doing Business and Increases Efficiency of DISCOMS<sup>24</sup>**

- i. Electricity Contract Enforcement Authority to be formed to enhance sanctity of contracts and spur much needed investment in the power sector.
- ii. To enable ease of doing business, cross subsidies on large open access consumers to be reduced to 20% within four years.

## **N. Diesel Price Deregulated**

- i. Diesel is the most used fuel in agriculture and the transportation industry. Its prices have a direct effect on food prices. Drop in diesel prices will lower inflation and push forward the purchasing capacity of common people.
- ii. Linking diesel prices to the market will reduce the Government's subsidy bill, reduce the fiscal deficit, increase room for asset creation and boost the economy.

## **O. Reforms in Natural Gas Marketing<sup>25</sup>**

- i. To enable better price discovery of gas price in the market, transparent and open bidding process through e-platform to be enabled for gas producers.
- ii. This will help in further development of gas-based economy in India by encouraging further investment and domestic production.

# 4 | AGRICULTURE REFORMS<sup>26</sup>

Recognising the need for treating farmers as agents of economic growth and giving the community the same opportunities as entrepreneurs, the Narendra Modi Government undertook multiple initiatives to pull farmers out of the poverty trap, break the shackles of middlemen and double their income through deepening crop insurance, creating markets for sale of produce, adopting sustainable agricultural practices and eventually create a self-reliant rural economy that would comprise of agriculture and non-agriculture industries. Many hurdles have prevented the sector from contributing to economic growth that is proportionate to the workforce engagement. Reforms that offer farmers the freedom to sell to a buyer of choice across States and freedom to store produce are historic. These reforms will allow the farmers to stretch the realm of their operations overseas and provide a good opportunity for start-ups to scale-up their operations.

“Time demands that our agriculture sector becomes modern and there should be value addition, there should be food processing, food packaging. And it needs better infrastructure”

PM Narendra Modi

## A. Agriculture infrastructure fund

The \$13.5 billion (Rs. 1 lakh crore) fund is earmarked for funding agriculture infrastructure projects at farm-gate and at primary agricultural cooperative societies, farmers producer organisations, agriculture entrepreneurs, start-ups, etc.

- i. The scheme offers a medium to long-term debt financing facility for projects relating to post-harvest infrastructure and community farming assets through incentives and financial support.
- ii. This will allow farmers to directly sell to a larger number of consumers, thus improving their overall income.

## B. Neem Coated Urea

- i. The landmark decision to introduce 100% Neem Coating on all subsidised agricultural grade urea in the country helped increase the nutrient efficiency, crop yield, soil health and check the diversion of agricultural grade urea for non-agricultural activities.
- ii. Special funds of \$ 1 billion (Rs. 10,000 cr) were arranged to clear fertilizer subsidy dues.

## C. DBT Scheme for ensuring MSP to Farmers

For the first time, farmers have started receiving MSP payments directly into their bank accounts against sale of their crops. This empowers farmers directly, removing multiple layers of exploitative entities that used this as a rent-seeking opportunity.

## D. National Agriculture Market (eNAM)

eNAM is a pan-India electronic trading portal that provides a common online market platform as “One Nation, One Market” for agricultural commodities. This provides a single window service for all information and services, including commodity arrivals, quality assaying, competitive bid offers and electronic payment settlement directly into farmers’ accounts.

## E. Soil Health Card

The Soil Health Card Scheme was launched in February 2015, as part of a larger initiative of Soil Health Management (SHM). The card contains information on the soil nutrient status of a farmer’s holding, and recommends the dosage of different nutrients needed. It also guides the farmer on the fertilizers, the quantities he should apply; and the soil amendments that he should undertake so as to realize optimal yields.

## F. Pradhan Mantri Fasal Bima Yojana (PMFBY)

Pradhan Mantri Fasal Bima Yojana expands the risk coverage, does away with upper limit for subsidy, considers even cyclonic and unseasonal rains, etc. in case of post-harvest losses, and harnesses technology for quicker claim settlement.

### Comparison of earlier crop insurance with PM Fasal Bima Yojana

S.no	Feature	Earlier Crop Insurance	Pradhan Mantri Fasal Bima Yojana
1	<b>Capping on Premium/Sum Insured</b>	Premium capped at 9-13% of sum insured leading to proportional reduction in sum insured above capped premium rates	No cap on premium. Farmers get claim against full sum insured
2	<b>Upper limit on government subsidy</b>	Yes	No. Even if balance premium is 90%, government pays
3	<b>Risk Coverage</b> 1) <b>Area approach</b> 2) <b>Plot level Assessment</b>	1) Natural risk on Standing crops 2) Hailstorm, landslide	1) All non-preventable natural risk of crop cycle – Pre sowing to post harvest. 2) Hailstorm, landslide, inundation, Cloud burst, natural fire
4	<b>Post-harvest Losses coverage</b>	Only coastal areas -for cyclonic rain	All India – for cyclonic unseasonal rain and hails storm
5	<b>Use of Technology for quicker claim settlement</b>	Ad Hoc	Mandatory
6	<b>For extremely localised calamities or post-harvest losses</b>	Considered a larger reference unit area rather than the affected insured field of the individual farmer	Unit of Insurance for loss assessment is the affected insured field of the individual farmer

# 5 | REFORMS FOR SUSTAINABLE WORLD-CLASS INFRASTRUCTURE

The massive pace of infrastructure building in the country since 2014 has been facilitated by fundamental reforms, especially in financing infrastructure projects like implementation of hybrid annuity model and infrastructure status to affordable housing sector. The landmark move to open up railway operations to private sector also has the potential to unleash an economic revolution.

## A. Air India Disinvestment

- i. Strategic disinvestment of Air India was long considered the touchstone of reforms.
- ii. The winning bid was for \$2.3 billion (Rs. 18,000 crore) as Enterprise Value consideration.
- iii. Non-core assets such as land and buildings valued at \$1.95 billion (Rs. 14,718 crore) transferred to a special purpose vehicle (AIAHL).
- iv. With this, India's aviation is completely privatised and this step, after decades of efforts by many governments, opens doors for similar moves in other domains.

## B. Commercial Coal Mining

- i. Leveraging India's vast coal reserves, commercial coal and mineral mining by the private sector without any end-use restriction has been allowed, ending government monopoly in the area.
- ii. A unified single license will be issued to private players for exploration, mining and production, thereby ending uncertainties at each stage, and ensuring seamless recovery of costs and earning profits.
- iii. Difference between captive and non-captive blocks has been eliminated, making it a truly welcome space for private industry.
- iv. Process for auction of 41 coal blocks that have a capacity to produce 225 million tonnes of coal per year has already been initiated.
- v. Further, with 100% foreign direct investment allowed in the coal sector, global companies can also participate in the auctions.
- vi. The complete freedom to decide on sale, pricing, and captive utilisation has already attracted many private sector firms to participate in the auction process.

## C. Mineral Conservation & Mining Rules<sup>27</sup>

- i. The Minerals (Other than Atomic & Hydro Carbons Energy Mineral) Concession Rules, 2016, has been amended to allow up to 50% sale of minerals produced from the private leases. This will not only enhance production from such mines, but also boost availability of minerals in the market.
- ii. Disposal of overburden/waste rock/mineral below the threshold value will enable ease of doing business for the miners.
- iii. The minimum area for grant of mining lease has been revised from 5 to 4 hectare, and for certain deposits up to 2 hectare.

- iv. New rules allow Mining Lease/Commercial Lease to be transferred to the legal heirs upon death of the original licensee.
- v. A separate notification on the Mineral Conservation and Development (Amendment) Rules, 2021, now requires for the licensee to submit digital images of the mining area. This will help improve mine planning practices, security and safety in the mines.
- vi. Compliance norms have also been eased to benefit the licensee. Small miners will be allowed to hire a part-time mining engineer/geologist.

## **D. Landmark Reforms in Government Procurement & Project Management<sup>28</sup>**

The Public Procurement & Project Management Guidelines were introduced to finish public projects on time, within the approved cost and with good quality. The guidelines will transform the bidding process by making it more flexible and help the vendors (mostly MSMEs) manage their finances better through expedited payments.

- i. *Bidding process*: For the first time, focus is on quality parameters through a Quality cum Cost-based Selection (QCBS) process instead of the lowest bid followed in the traditional L1 system. The guidelines will also help to achieve a better understanding between the executing agency and the Central Vigilance Commission (CVC)/Comptroller & Auditor General (CAG), and bring about greater transparency in the allocation process.
- ii. *Payment to contractors*: It is now mandatory for the government to make bulk payments within a fixed time after submission of the bill. This will provide immediate financial relief to a vast number of such contractors/vendors who are MSMEs and whose operations are entirely dependent on regular cash flow.

## **E. Bringing Transparency in Real Estate Sector<sup>29</sup>**

- i. The Real Estate Act of 2016 has ensured balance between the interests of the consumers and the developers by imposing clear responsibilities on both and seeks to establish symmetry of information between the promoter and the purchaser.
- ii. It also provides framework to ensure transparency of contractual conditions; set minimum standards of accountability; and a fast-track dispute resolution mechanism.

## **F. Railways to be Opened Up for Private Sector Participation<sup>30</sup>**

- i. For the first time in the 167-year history of the Indian Railways, private sector participation has been invited for operation of passenger train services over 109 pairs of routes through the introduction of 151 modern trains.
- ii. This will enable \$4 billion (Rs. 300 billion) investment into railway infrastructure.
- iii. This will usher modern technology rolling stock with reduced maintenance and transit time, boost job creation, provide enhanced safety, and provide world class travel experience to passengers.
- iv. The Tejas Express is already running in 3 routes as a corporate passenger train run by IRCTC.

## **G. Major Port Authorities Act<sup>31</sup>**

To provide greater autonomy and flexibility for 12 major ports in India that handle up to 60% of the total cargo traffic, the Major Port Authorities Act has been passed.

## H. Civil Aviation Sector

- i. Effective utilisation of the Indian Air Space: Opening the Defence airspace for civilian use will save up to \$135 million (Rs. 10 billion) every year for the aviation industry, make air travel efficient and also reduce the oil import bill.
- ii. Global hub for Aircraft Maintenance, Repair and Overhaul: With the objective to boost investment in the MRO sector and create employment, GST rate on MRO services has been reduced from 18% to 5% with full Input Tax Credit.

## I (1). The Drone Rules simplify Processes<sup>32</sup>

The Rules will impact different sectors including transportation, agriculture, defence, law enforcement, surveillance, etc.

- i. Specific zones have been created for operation of drones and several permissions abolished. The number of forms has reduced from 25 to 5 and the types of fee cut from 72 to 4.
- ii. A digital platform will offer user-friendly single-window clearance.
- iii. The need to acquire a remote pilot licence for operating a drone for non-commercial use has been done-away with.
- iv. Restrictions on security clearance, import clearance and foreign ownership in Indian drone companies have been completely removed.
- v. With drones now allowed to carry a weight of up to 500 kg, they can also be used for cargo deliveries and as drone taxis.

## I (2). Airspace Map for Drone Operations

This is an interactive map of India that demarcates the country into Green, Yellow and Red zones.

- i. The Green zone is the airspace up to 400 feet, and up to 200 feet above the area located between 8-12 km from the perimeter of an operational airport. One does not require any permission for operating drones up to a weight of 500 kg.
- ii. The Yellow zone covers an additional area located between 5-8 km from the perimeter of an operational airport. Permission to fly drones is required from the concerned air traffic control authority – AAI, IAF, Navy, HAL etc. as the case may be.
- iii. The Red zone is the ‘no-drone zone’ within which drones can be operated only after a permission from the Central Government.

## J. Hybrid Annuity Model Implemented to Encourage PPP in Road Construction<sup>33</sup>

- i. In 2016, the Hybrid Annuity Model for building National Highways was introduced to speed up the construction of roads in the country by renewing interest of private developers in highway projects.
- ii. By bearing 40% of the construction cost and paying balance 60% as annuity payments over the operation period along with interest, the government has enabled investors to have access to higher liquidity and lowered their financial risk at the same time.

## K. Infrastructure Status to Affordable Housing Sector<sup>34</sup>

- i. By granting infrastructure status to affordable housing sector, projects will be able to avail benefits such as lower borrowing rates, tax concessions and increased flow of foreign and private capital.

- ii. Profit-linked income tax deduction, relaxations on tax for vacant/unsold units for 1 year, counting of the carpet area have made the sector attractive for private investments.

## L. Strategic Petroleum Reserve

- i. In 1998, the Atal Bihari Vajpayee administration proposed building petroleum reserves as a long-term solution to managing the oil market.
- ii. The establishment of two additional strategic petroleum reserve facilities by the Modi government, with total storage capacity of 6.5 MMT is estimated to provide for an additional 11.57 days of India's crude oil needs.

## M. New Hydrocarbon Exploration Policy-Infra

- i. It is primarily characterised by Revenue Sharing Mechanism replacing the Production Sharing Mechanism.
- ii. The Hydrocarbon Exploration & Licensing Policy offers advantages such as: Reduced royalty rates; No oil cess; Marketing and pricing freedom; Round-the-year bidding; Freedom for investors to carve out blocks of their interest; A single license to cover both conventional and unconventional hydrocarbon resources; Exploration permission during the entire contract period; and an easy, transparent and swift bidding and awarding process. The Policy is a giant step towards improving the 'Ease of Doing Business' in the Indian Exploration and Production (E&P) sector.

## N. Expansion of SEZs and Land Banks for Plug & Play Infra

Now any trust or entity notified by the Central Government will be eligible for grant of permission to set up a unit in Special Economic Zones.

## O. Establishment of National GIS-enabled Land Bank System<sup>35</sup>

- i. Prototype of GIS-enabled Land Database launched in August, 2020. Approx. 4,000 industrial parks mapped across an area of 5.5 lakh hectare of land. The system has been integrated with industry-based GIS systems of 17 States to allow the portal to be updated on a real-time basis. It will achieve pan-India integration by December 2021.
- ii. The portal lists all industrial infrastructure-related information – connectivity, infra, natural resources & terrain, plot-level information on vacant plots, line of activity, and contact details.

## P. Major Reforms in Telecom Sector<sup>36</sup>

The Telecom reforms have been designed to address multiple issues impacting the sector including liquidity crunch, connectivity issues, infrastructure upgrade, etc. Up to nine structural and five procedural reforms have been introduced.

- i. 100% FDI under automatic route permitted.
- ii. Requirement of licenses under 1953 Customs Notification for wireless equipment has been removed and replaced with a simple self-declaration.
- iii. Tenure of spectrum increased from 20 to 30 years, and spectrum sharing encouraged.

- iv. The Bank Guarantee (BG) requirement against the License Fee (LF) has been slashed by 80%. The telecom service provider (TSP) will submit only one BG as against multiple BGs in different Licenced Service Areas across the country.
- v. Interest rates have been rationalised and penalties removed.
- vi. SACFA clearance for telecom towers has been eased. The Department of Telecom will accept all self-declared data on the portal.
- vii. TSPs have been provided further relief with a moratorium/deferment of up to four years in the annual payment of dues arising out of the AGR judgement, along with the option to pay the interest arising due to the deferment by way of equity. This will give the much-needed relief to the TSPs by easing liquidity and cash flow.
- viii. Overall, the reforms protect interests of consumers, infuse liquidity, encourage investment and reduce the regulatory burden on TSPs.

## **Q. Geospatial Data Guidelines allow Private entry of Private Entities<sup>37</sup>**

Over the years, there has been immense progress in technology for capture of geospatial data through ground-based survey techniques, manned/unmanned satellites, mobile mapping systems, LIDAR/RADAR, and other techniques. With the arrival of publicly available geospatial services, a lot of this data is now freely exchanged, creating the need to reform the country's mapping policy. The new Geospatial Data Guidelines are expected to create a level playing field for both public and private entities, and ultimately benefit diverse sectors of the economy.

- i. The guidelines remove any prior approval, security clearance, license or other restrictions on the collection, generation, preparation, dissemination, storage, publication, updating and digitisation of geospatial data and maps.
- ii. Individuals, companies, organisations, and Government agencies will be free to process the acquired data to build applications, develop solutions, applications, etc. for selling, distributing, and publishing purposes.
- iii. It is expected that the liberalisation of the mapping industry will spur domestic innovation and enable Indian companies to compete in the global mapping ecosystem.
- iv. Locally available maps and geospatial data would also help in improved planning and management of resources.
- v. Industries such as fisheries, deep sea mining and offshore oil & gas that make up a large section of India's blue economy, will be greatly benefitted.
- vi. These reforms will have a direct impact on the proposed 'Deep Ocean Mission' to explore India's rich cache of minerals, energy and marine diversity, a vast part of which still remains unexplored.

## **R. Inland Vessels Bill replaces 100-year-old Act<sup>38</sup>**

The reformist Bill is expected to bring in a new era in the inland water transport sector.

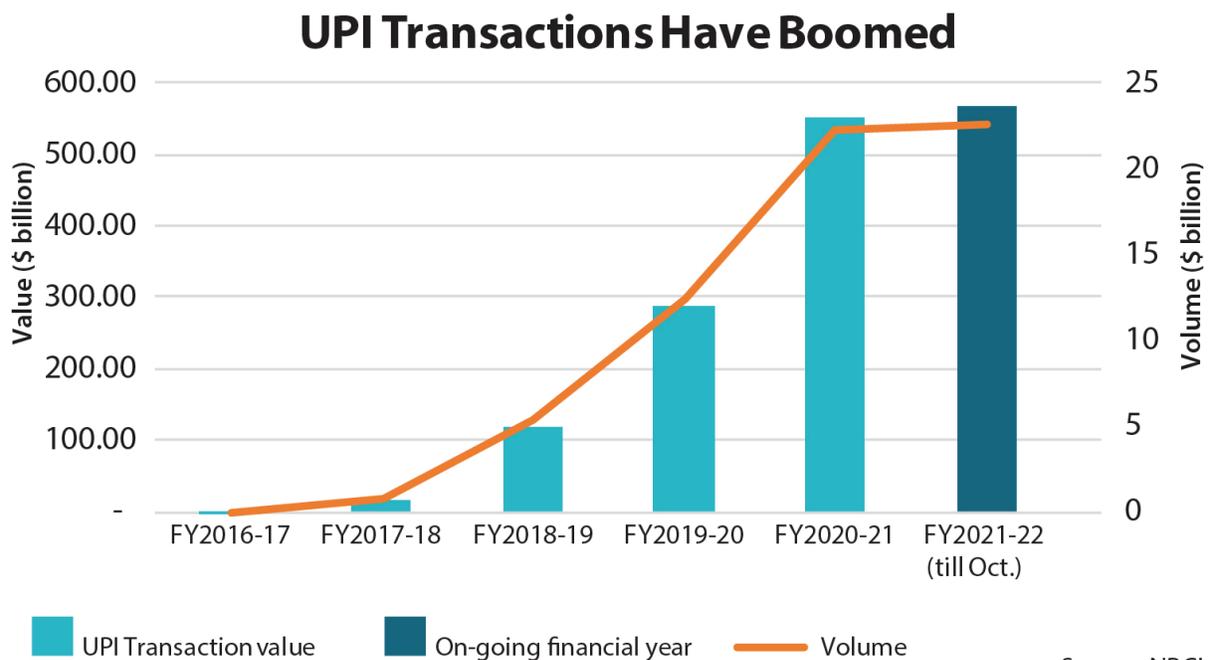
- i. It provides an opportunity to realise the potential of inland water transport for movement of cargo and passengers.
- ii. It prescribes the standards for uniform applicability of rules and regulations while preserving the status of authorities established by the respective State Governments.
- iii. For the first time, provisions for liability and insurance have been introduced.

# 6 | ENABLING A DIGITAL INDIA

Using e-governance tools and digital infrastructure to radically improve the administrative efficiency of the government has been one of the hallmarks of this government. Since 2014, the Union Government led by PM Narendra Modi has left no stone unturned to digitally empower every citizen, whether it is extending corruption-free direct benefit transfer of benefits to more than 1 billion citizens, providing internet connectivity to 600,000+ villages, or digitally empowering 1.33 billion citizens of India.

## A. UPI-Globally Competitive Digital Payments Interface<sup>39</sup>

- i. Unified Payments Interface (UPI) is a digital payments interface that powers multiple bank accounts into a single mobile application of any participating bank, merging several banking features, seamless fund routing and merchant payments into one hood.
- ii. Launched in 2016 with just 21 banks, today it boasts of over 261 banks. Growth of the UPI is reflected in the fact that while it took UPI three years to reach 1 billion monthly transaction mark in October 2019, it has taken only one more year to cross 2 billion monthly transactions with UPI recording 2.07 billion transactions in October 2020.
- iii. Over 22.6 billion transactions valued at approx. \$567 billion have taken place via UPI till October 2021<sup>40</sup>.



## **B. Ease of Doing Business for IT/ITES Industries**

- i. Registration requirement for Other Service Providers (OSP) done away with and the BPO industry engaged in data related work was taken out of the ambit of OSP regulations.
- ii. Need for paperwork such as deposit of bank guarantees, requirement for static IPs, frequent reporting obligations, publication of network diagrams, and penal provisions removed.
- iii. Many regulations which prevented companies from adopting 'Work from Home' and 'Work from Anywhere' policies scrapped.

## **C. SVAMITVA: Digitising Rural Land Records**

This scheme provides digital property cards to rural citizens. This goes a long way in helping them with financialization of their assets as well as reduces chances of disputes and distress.

## **D. Connecting Every Village with High Speed Internet<sup>41</sup>**

- i. On August 15, 2020, PM Narendra Modi announced that in the next 1,000 days, more than 600,000 villages in India will be connected with optical fiber providing high speed internet.
- ii. Till 2014, barely 60 village Panchayats had optical fiber connection. Since then, more than 169,000 village Panchayats have been connected with optical fiber under BharatNet Scheme.

## **E. Setting Up of New Umbrella Entity (NUE) to Regulate Retail Payments<sup>42</sup>**

- i. Framework for authorisation of a New Umbrella Entity (NUE) for retail payments has been finalised by the Reserve Bank of India.
- ii. This forms the framework necessary to foster innovation and fair market.
- iii. Security risk is also diversified with formation of NUE while ensuring interoperability.

## **F. Making Government Services Accessible to All Citizens<sup>43</sup>**

- i. As of October 2020, Modi Government had set up 367,000 common service centers across the country, especially in remote and rural areas, creating village level entrepreneurs.
- ii. This has ensured access to essential government services in the fields of health, education, agriculture, social and financial inclusion for citizens in rural and remote areas.

## **G. Linking Voter Id with Aadhar**

- i. The Election Laws (Amendment) Bill, 2021 provides for linking of electoral roll data with the Aadhaar ecosystem.
- ii. This curbs the menace of multiple enrolment of the same voters in different places.

# 7 | BUILDING SOCIAL ASSETS: LARGER ECONOMIC CLASS

Narendra Modi is known for building assets that can be expensed over a period of time to extract social returns. These assets have the ability to push economic mobility, drive aspirations, shift behavioral change and have a cross-generational impact. Multiple social assets have been created that have helped a critical mass bring tangible change in their lives so that their energies can be better utilised.

## A. Affordable Public Healthcare

India under Narendra Modi has taken several steps in this direction to decrease financial burden and ensure affordable healthcare for every Indian. A healthy population is imperative for economic growth and realisation of demographic dividend. Moreover, it has been estimated that more than 60% of the average family's spending goes on medicines and healthcare<sup>44</sup>. In the same vein, the National Digital Health Mission, envisioned to increase efficiency, effectiveness, and transparency of health service delivery will help India fulfil the UN SDG 3.8 of Universal Health Coverage, including financial risk protection<sup>45</sup>.

- i. **Universal Health Care**<sup>46</sup>: A total of 227 trillion (as on November 10, 2021) hospital admissions have taken place under the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana, the world's largest healthcare coverage scheme. With the aim of ensuring financial risk protection to more than 100 million poorest households and provide affordable healthcare in the form of tertiary hospital treatment to most vulnerable families in the country, this programme is a step forward towards achievement of Universal Health Coverage in India.

**Ayushman Bharat is the largest health assurance scheme in the world. It aims at providing a health cover of Rs 500,000 per family per year for secondary and tertiary care hospitalization to approximately 500 million beneficiaries that form the bottom 40% of the Indian population.**

- ii. As a part of the *Aatmanirbhar Bharat Abhiyan* or Self-Reliant India, public expenditure on health will continue to increase in the future. Infectious diseases hospital blocks will be set up in districts. Also, robust network of laboratories surveillance by Integrated Public Health Labs help manage pandemics at the last mile<sup>47</sup>.
- iii. *National Digital Health Mission*: This aims to create a national digital health ecosystem which provides timely and efficient access to inclusive, affordable, and safe healthcare to all citizens. There are six building blocks of NDHM i.e. HealthID, DigiDoctor, Health Facility Registry, Personal Health Records, e-Pharmacy & Telemedicine of which e-Pharmacy and Telemedicine are the only blocks remaining to be deployed<sup>48</sup>.
- iv. *PM Atmanirbhar Swasth Bharat Yojana*<sup>49</sup>: The Yojana was launched on 25th October 2021, with an outlay of about \$8.6 billion (Rs. 64,180 crore) up till FY 2025-26 and is in addition to

the National Health Mission. With a broader vision to prepare India's healthcare system for future calamities/epidemics, the Yojana is looking to:

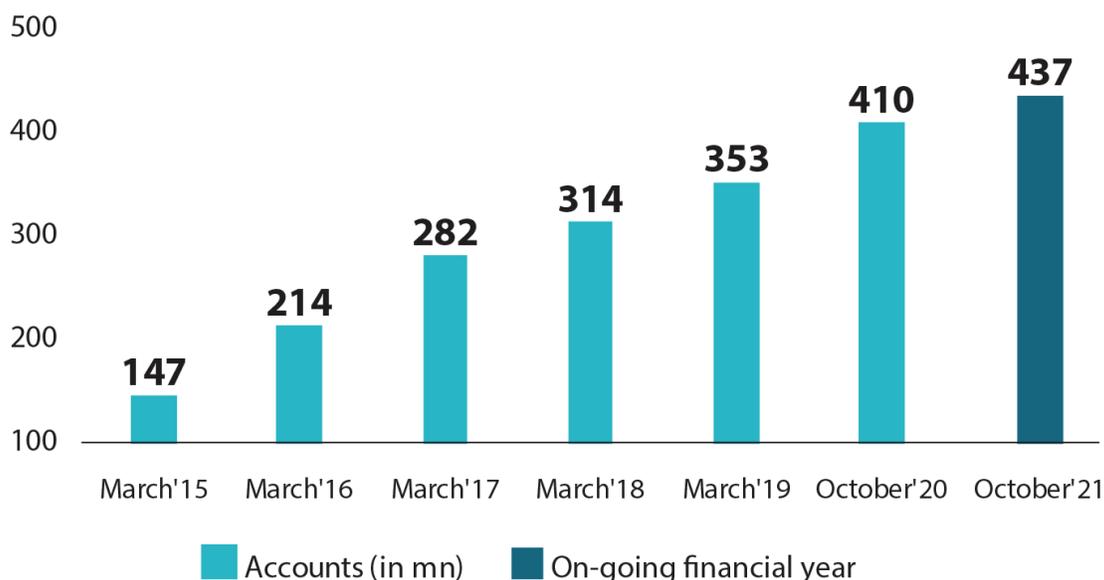
- Support approx. 17,788 rural health and wellness centres in 10 high focus States.
- Set up 11,024 urban health and wellness centres in all the States.
- Set up integrated public health labs in all districts and 3,382 block public health units.
- Establish critical care hospital blocks in 602 districts and 12 central institutions
- Set up 15 health emergency operation centres and 2 mobile hospitals.
- Set up a national institution for One Health, a regional research platform for WHO South East Asia Region, 9 Bio-Safety Level III laboratories and 4 regional National Institutes for Virology.

## B. Financial Inclusion

Narendra Modi's economic policies are known for their people centric approach.

- i. One such success story is the Pradhan Mantri Jan-Dhan Yojana (PMJDY), which has banked more than 437 million (43.71 crore) beneficiaries and amounting to \$20.1 billion (₹148,935.05 crore) till October, 2021<sup>50</sup>.
- ii. PMJDY is the world's largest financial inclusion initiative. Moreover, promotion of digital payments including RuPay debit card usage amongst PMJDY accountholders is also being pursued to move towards a less-cash economy<sup>51</sup>.

### Steady Growth in total Jan Dhan Accounts



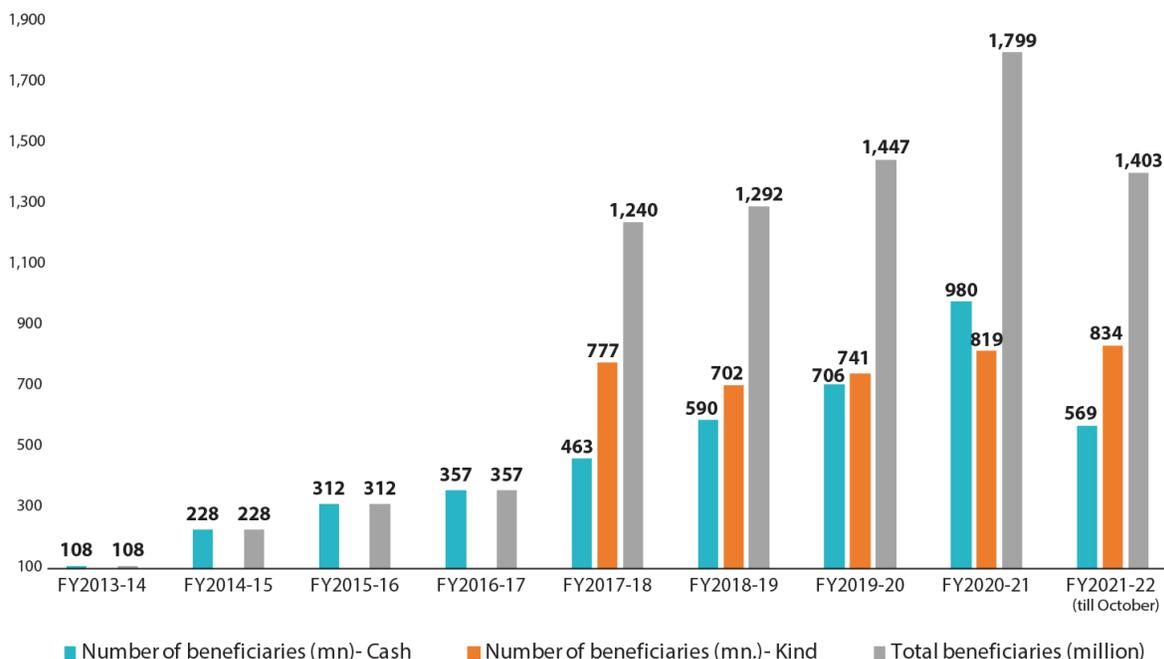
## C. Direct Benefit Transfer (DBT)

With an impressive framework built on the JAM Trinity i.e. Jan Dhan (bank accounts), Aadhaar (Unique ID) and Mobile number, Direct Benefit Transfer ensures that the cash benefit is directly credited into the account of the beneficiary, eliminating leakage and improving efficiency. A major reform to transfer cash and non-cash benefits to targeted beneficiaries with high accuracy, DBT intends to:

- a. Curb pilferage and duplication
- b. Accurately target the beneficiary
- c. Reduce delay in payments
- d. Electronic transfer of benefits

As of October 2021, \$42.6 billion (Rs. 3,15,284 cr) has been directly transferred under 310 schemes as part of Direct Benefit Transfer (DBT)<sup>52</sup>.

### Year-wise DBT Beneficiaries in millions



## D. Women Empowerment: Providing Right to Choose<sup>53</sup>

- i. An amendment to the Medical Termination of Pregnancy Bill (last visited in 1971) allows women to choose if they want to terminate pregnancy under special categories such as survivors of rape, victims of incest, differently-abled women, minors etc.
- ii. Upper gestation limit does not apply in cases of substantial foetal abnormalities diagnosed by Medical Board.
- iii. The amendments increase the access of women to safe abortion services with dignity, autonomy and confidentiality.

## **E. Affordable Domestic Energy**

In a bid to provide a healthy cooking environment and reduce dependency of women on firewood as a preferred medium for cooking fuel, the Narendra Modi Government launched the Ujjwala scheme which provides free LPG connections to the economically weaker sections. This has also reduced cooking time and therefore allowed women to pursue other economical activities.

## **F. Protecting Consumer Rights<sup>54</sup>**

The Legal Metrology (Packaged Commodities) Rules 2011 have been amended to give consumers power to make an informed choice while buying packed products.

- i. It is compulsory to declare the MRP in Indian currency inclusive of all taxes. Consumers can now see the actual unit sale price on all pre-packed commodities, compare to other similar products, and decide whether to purchase it or not.
- ii. It is also mandatory to declare the date of manufacture on the pre-packed commodities.

# 8 | FUTURE-PROOFING REFORMS

PM Narendra Modi's commitment to governance through reforms has been time and again established by the sheer timeline that is envisaged at the time of introduction and implementation of these reforms. It is widely accepted that reform is a process and not an event. This perhaps explains why reforms need to be pursued relentlessly through interventions such as policies, campaigns, schemes, periodical outreach programs etc.

## A. Education Reforms<sup>55</sup>

“Higher education institutions need to be empowered through Autonomy”

PM Narendra Modi

With due emphasis on linking autonomy with quality, the education sector in India is poised to witness a liberalised regime. Higher educational institutions have been granted autonomy and will have the freedom to start research parks, hire foreign faculty, enroll foreign students, give incentive-based emoluments to the faculty, enter into academic collaborations and run open distance learning programmes.

### National Education Policy

The National Educational Policy (NEP) is looking to introduce pathbreaking changes to an education system put in place in 1986, with the objective to make the youth “future ready”.

NEP 2020 has been formulated after an unprecedented process of consultation that involved nearly over 200,000 suggestions from 250,000 Gram Panchayats, 6600 Blocks, 6,000 ULBs, 676 Districts. The MHRD initiated an unprecedented collaborative, inclusive, and highly participatory consultation process from January 2015.

- i. NEP provides for universalisation of education from pre-school to secondary level by 2030. Close to 20 million out-of-school children are expected to re-enter the mainstream through an open schooling system.
- ii. Similarly, the GEP in higher education is expected to be raised to 50% by 2035 through addition of 35 million seats in higher education.
- iii. NEP aims to establish Multidisciplinary Education and Research Universities (MERUs), at par with IITs, IIMs, as models of best multidisciplinary education of global standards in the country.

- iv. Since education is a concurrent subject i.e., both the Centre and the State governments can make laws on it, these reforms will translate into deeper reach post ownership of these changes by the States.

## **B National Medical Commission Act<sup>56</sup>**

- i. There was an impending need for an independent regulator and a transparent process for appointment of regulators. The NMC takes care of this by appointing eminent medical personalities for only one term of four years.
- ii. To ensure probity and integrity of the highest order, members will be asked to declare their professional and commercial engagement or involvement, which will be published on the website of the Commission.
- iii. A Nation-wide exit test (NEXT) will grant a license to practice medicine, an MBBS degree, and entrance to postgraduate courses.
- iv. Doctors are a precious resource in India. As a result, scarcity is observed in rural areas. The NMC Act provides for a health professional who can counsel the population, provide early warnings, treat elementary ailments, and provide early referral to a higher facility. This is aligned to generate a positive outlook on mid-level health professionals by the WHO and success of similar model in USA.

## **C. The IT Intermediary Guidelines & Digital Media Ethics Code Rules<sup>57</sup>**

The IT Act of 2000 has been amended several times to keep pace with the evolution of information technology and digital media and their growing influence in every walk of human life. The landmark Intermediaries & Digital Media Rules are the next big step in this direction and focus on an individual's rights, while pinning ultimate responsibility on the digital platforms under the Constitution of India.

- i. The Rules introduce the concept of digital media - an intermediary or publishers of online news and current affairs, as well as other online curated content.
- ii. An oversight mechanism that relies on the existing laws and statutes of the country allows self-regulation by social media entities as part of an accountability process, under the broader guidance of the Ministry of Electronics and Information Technology (MEITY).
- iii. Meanwhile, ordinary users can seek redressal for their grievances and command accountability in case of infringement of their rights on a social media platform.
- iv. The Digital Media Ethics Code relating to digital media, online news and OTT platforms will be administered by the Ministry of Information & Broadcasting.
- v. The Rules establish a self-regulatory system supported by a Code of Ethics where such platforms would be required to classify the content into five age-based categories.
- vi. The news and current affairs publishers are expected to follow the Norms of Journalistic Conduct of Press Council of India and the Programme Code under the Cable Television Network Act.

# 9 | PRIORITISING NEW AGE SECTORS : DEFENCE AND SPACE

## A. Radical Reforms in the Defence Sector<sup>58</sup>

- i. After a long wait, the Indian armed forces got the first Chief of Defence Staff (CDS). Through its role as the principal military adviser and head of the newly-created Department of Military Affairs, the CDS will be the converging point between the Ministry of Defence and the tri-services.
- ii. The position is expected to enhance the much-needed cooperation in areas such as planning, procurements, training, etc. between the Army, Navy and the Indian Air Force to achieve greater budgetary efficiency.
- iii. A new category of capital procurement (Indian Indigenously Designed, Developed & Manufactured - IDDM) was introduced in the Defence Procurement Procedure-2016 and has been given top priority, with the provision to provide funding of 90% of development cost by the Government.
- iv. The Policy for Indigenisation of Components & Spares used in Defence Platforms (2019) creates an industry ecosystem capable of indigenising imported components and sub-assemblies for defence equipment manufactured in India.
- v. A number of industry-friendly provisions such as relaxation of eligibility criterion, minimal documentation, reservations for MSMEs, etc. have also been introduced.
- vi. In continuation to the 'Make in India' theme, import of 101 defence equipment items has been restricted under the New Defence Acquisition Procedure (2020).
- vii. An FDI of up to 74% through automatic route, and 100% on case-to-case basis will be permitted.
- viii. The Ordnance Factory Board (OFB) has been restructured to corporatise the management for greater accountability, efficiency and productivity.
- ix. The Ministry of Defence has undergone a 'Digital' transformation that will allow the implementation of its new Cyber Security Policy and address any security threats.

## B. Inclusion of Private Players in the Space Sector

- i. In a major boost to space sector in India, Government decided to provide level playing field for private companies to use Indian space infrastructure.
- ii. Indian National Space Promotion and Authorisation Centre (IN-SPACe) to be formed to guide the private industries in space activities through encouraging policies and a friendly regulatory environment.
- iii. This will augment greater investments in technology development and acquisition, capacity-building and space exploration.
- iv. Public sector company NSIL has been mandated to play the role of the aggregator for the commercial demand and supply of space assets and services such as imaging, communication transponders, satellites, launch services etc<sup>59</sup>.
- v. The Polar Satellite Launch Vehicle (PSLV) and Small Satellite Launch Vehicle (SSLV) have been identified for transfer of technology to the private sector.



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For the First Time, Farmers of Punjab receiving payments directly into their bank accounts against sale of their Rabi crops without any delay  
<https://pib.gov.in/PressReleaselframePage.aspx?PRID=1712700>  
Soil Health Card Scheme helped India achieve surplus capacity in foodgrain production: Shri Narendra Singh Tomar  
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