

Modi Government- An Era of Reforms

Reform, Perform, Transform

20+ Sectors

100+ Reforms

“Reforming India - Transforming India”



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Preface

In Historic General Elections of 2014, India elected its leader with an absolute majority to fulfill the aspirations of 1.25 billion Indians. On 26th May, 2014 when Narendra Modi took oath as the 14th Prime Minister of India, he had millions of eyes full of hope looking towards him for their bright future. He was expected to begin a new regime of governance in the country. As the leader of the world's largest democracy Modi was aware of the expectations from his government and was determined to live upto the expectations, he gave a glimpse of that with his first cabinet decision by constituting Special Investigation Team (SIT) against Black Money, since then a new Era of typical Modi style of reformative governance has begun in the country.

Modi government has delivered upon its pre poll promise of “Minimum government Maximum governance” by taking 100+ reform measures in 20+ sectors to streamline the governance in the country. From a reform as big as GST to as effective as Neem coating of Urea, this reformative style of governance has touched every sector from finance to Aviation and has been of every kind from being administrative to behavioral. After succeeding to a paralyzed economy, all the indicators of development and governance today speak for success of the reforms undertaken by Modi government in this short span of 3.5 years.

This research study is a holistic audit of all 51 Ministries which constitute Government of India and Apex offices like NITI Aayog, it inspects the changes in the governance of the country since 26 May, 2014 which have set new benchmarks and opened new gateways for all round development and growth across the length and breadth of the county. Let us explore the journey of this vision of our dynamic leadership which envisages building a New India from Reform, Perform and Transform approach.

Atalji's Vision about Good Governance



It was our Atalji who sowed the seeds of good governance in the country, his government laid the foundations of 21st century India with his farsighted reforms and schemes like Golden Quadrilateral, PMGSY etc. In his journey of incorporating inclusive and sustainable development in India's growth story, he also gave importance to the role of science and technology. He cared the common man of India and kept him at the centre of his governance, his belief in the philosophy of Antyodaya made him to reform every sector of Indian Economy to have a positive impact on the common man. His vision is now the mission for our Prime Minister Shri Narendra Bhai Modi who is on the footsteps of Atalji”

“I dream of an India that is prosperous, strong and caring. An India that regains a place of honour in the comity of great nations”- AtalBihari Vajpayee

PM Modi's Vision about Good Governance

The government must nurture an eco-system where the economy is primed for growth; and growth promotes all-round development. Where development is employment-generating and employment is enabled by skills. Where skills are synced with production; and production is benchmarked to quality. Where quality meets global standards; and meeting global standards drives prosperity. Most importantly, this prosperity is for the welfare of all. That is my concept of economic good governance and all round development. Good Governance cannot remain merely a philosophy. Concrete steps have to be taken in the form of reforms to realize its goals and which is the aim of my government i.e. to Reform, Perform and Transform”

“We do not run the government on whims of an individual, our progress is reforms driven, our reforms are policy driven and our policies are people driven.”- PM Modi



Modi's Succession to a Paralysed Economy

The situation of Indian Economy was pathetic when Narendra Modi came to power, it was the time when the world started talking that “I” in BRICS is shaky and investors had started to withdraw their capital in Indian market, even Indian corporates had packed their bags for abroad, Indian rupee was all time low and inflation was all time high, governance was missing as policy paralysis was coupled with huge corruption and policies of crony capitalism, thanks to the then government in power. In such circumstances if today India has become the brightest spot on globe for business and investment it is not a mere reformation or transformation it is a sheer miracle which has happened due to our workaholic Prime Minister. In order to understand Ki kitni Muskil se laen hain hum toofan se kasti Nikal ke it is pertinent to trace the events before Modi assumed power in Delhi.

1. On 10th November, 2010 Comptroller and Auditor General submitted his sensational report claiming a loss of 1.76 lakh crore to the exchequer in the allocation of 2G spectrum. This was the biggest scam in the history of the country, people in the country counted the zeros in the scam figure for months.
2. On 8th August, 2012 CAG crossed earlier figure and estimated a loss of 1.86 lakh crore to the exchequer in the allocation of Coal Mines. Entire country was shocked to see this plunder of natural resources and was completely disillusioned from the incumbent government.
3. On 16 July, 2012 Times magazine did a cover story on Dr. Manmohan Singh and termed him as an “Underachiever”, western media for which economist turned politician Dr. Singh was once sweet darling, was exposed by it, it tarnished the image of India within the global investors, FDI touched its all-time low and Indian economy became stagnant with high inflation and nominal growth that too was “jobless”.

4. On 21st September, 2012 Dr. Manmohan Singh addressed the nation on television to defend the decisions of cap on LPG cylinders and oil prices, he warned the nation about the delicate condition of the economy and increasing fiscal deficit. His address was taken as if 1991 crisis was knocking India's doors. Those born after 1991 need to know the seriousness of crisis when India mortgaged tons of gold in Bank of England. In such situations Indian economy faced its worst phase during 2011-14. In these critical circumstances Modi assumed power in Delhi on 26th May, 2014 and rest of all since then is history which is portrayed here.

Analysis of Reforms in different sectors of the Economy

This research study is a detailed analysis of changes in the instruments of governance which have taken place since 26th May, 2014. This is a holistic inspection into reforms undertaken in 51 ministries and Apex offices that constitute the Government of India since Modi rose to power. In order to bring out the entire substance different ministries have been combined to form different sectors of Indian economy and then each sector has been thoroughly looked into to bring out the Changes which Modi has brought to the phenomenon of Governance.

I) Reforms in Finance Sector

1. Implementation of Goods and Services Tax

“GST is economic integration of India just like what Sardar Vallabhbhai Patel had done decades back to integrate the country” – PM Modi in the Central Hall

At the stroke of the midnight hour, when the world slept we entered into an Era of New India by implementing the biggest economic reform of the century in the form of Goods and Service Tax (GST) to ensure the objective of one nation, one market and one tax. Great political acumen of our dynamic Prime Minister Shri Narendra Modi and his consistent efforts with determination made sure that 21st century India enters into Good and Simple Tax regime characterized by transparency and neutrality. In a real tribute to the protagonist of Good Governance in the country Shri Atal Bihari Vajpayee who dreamt for this unified Indirect tax regime, PM Modi left no stone unturned to ensure that Atalji's vision becomes a reality and India comes out of the mesh of a complex taxation system, following the footsteps of his predecessor he successfully accomplished Atalji's vision for India on the midnight of 30th June, 2017 in a historic event at the Central hall of the Parliament by launching GST across the length and breadth of our country.

“GST is a good and simple tax regime that will eliminate the compounding effects of multi-layered tax system” – PM Modi

GST is not simply a tax but it is a Game changer in the growth story of India. It comprises of one simple tax under 4 slabs (5%, 12%, 18% and 28%) after combining following Centre and state taxes-

Central taxes

- i. Central Excise duty**
- ii. Duties of Excise (Medicinal and Toilet Preparations)**
- iii. Additional Duties of Excise (Goods of Special Importance)**
- iv. Additional Duties of Excise (Textiles and Textile Products)**
- v. Additional Duties of Customs (commonly known as CVD)**
- vi. Special Additional Duty of Customs (SAD)**
- vii Service Tax**
- viii. Central Surcharges and Cesses so far as they relate to supply of goods or services.**

Taxes related to State

- i. State VAT**
- ii. Central Sales Tax**
- iii. Luxury Tax**
- iv. Octroi and Entry Tax (all forms)**
- v. Entertainment and Amusement Tax (except when levied by the local bodies)**
- vi. Taxes on advertisements**
- vii. Purchase Tax**
- viii. Taxes on lotteries, betting and gambling**
- ix. State Surcharges and Cesses so far as they relate to supply of goods or services.**

It will not only create a unified tax market in the country but also reduce the overall tax burden on common people and will have soothing effects across Indian Economic spectrum. For Business and Industry it will not only increase competitiveness and remove cascading but will also be beneficial to manufacturers/exporters and easy to compliant. For Centre and State governments, it will be better to administer and control leakages, it will certainly be revenue efficient as well. End consumer will get the most out of it and will be relieved by excessive tax burden because of this transparent and proportionate tax.

This reform has sown the seeds of a transparent and corruption free governance in the country which will transform India into a dynamic global economy vibrant enough to fulfill the aspirations of millions of Indians. This mammoth task which was pending for 17 years has seen the light of the day because of our visionary leadership which pushed the interest of the nation without bothering about the electoral stakes, keeping his promise of India First, Prime Minister removed all the hurdles in the way of this massive reform and gave us a GST regime to ensure India's tryst with destiny.

2. Demonetization

“Demonetization was a major step to fight black money and corruption; People had asked me to fight graft”- PM Modi

It was 8:00 pm in the clocks across India on an ordinary evening of 8th day of November, 2016 when the most popular leader of the largest democracy in the world announced the historic decision of withdrawing 86% of the currency in the market in the form of 500 and 1000 rupee notes to give a war cry in the battle against corruption, black money, terror funding and fake currency in his address to the nation. This address to the nation on television sets witnessed two-fold reactions, it was catastrophic for those tax-evaders who had accumulated huge amount of wealth in the form of cash with them, their world got destroyed that moment other set of reaction was from honest tax-paying middle class and the poor of the country who thanked Prime Minister from the bottom of their hearts that atleast somebody has come to examine the account of injustices done to them. That particular moment made every honest Indian to keep his head held high and take pride of his honesty. In this mammoth exercise every sphere of Indian public life contributed with its sweat in this movement of Nation building to make India victorious by following achievements-

- In an unprecedented increase in the number of e>Returns filed with Income tax registered an increase of about 57 lakhs returns about 25.3% more than what was filed during the corresponding period last year. For Financial Year 2016-17, 1.26 crore new taxpayers (return filers + non-filers making tax payments) were added to the tax base.
- The government has cancelled registration of over 1 lakh companies in a single stroke and more than 37,000 shell firms have been identified for strong action, all this has become possible due to demonetization, in an astonishing instance one shell company was found with 2000 bank accounts as well.
- After the demonetization, the Central Board of Direct Taxes (CBDT) have identified over 300 Benami Properties. These properties were identified during Income Tax's clean money operation. The tax authorities also identified over 1,300 high-risk cases where people's real estate deals and land purchases did not match with their tax profiles. The total value of these property transaction was more than Rs 6,000 crore.
- Economic Survey 2016-17 showed that currency in circulation contracted by 19.7 per cent whereas reserve money contracted by 12.9 per cent thereby cash to GDP ratio declined considerably due to demonetization.
- At least 18 lakh people were identified with suspicious transactions after demonetization, tax department had found over 1 crore accounts where above Rs 2 lakh money was deposited, it means that demonetization has not only brought all the unaccounted money in the formal banking sector but it also means that money deposited in the bank does not become white per se.

“This is a policy I have long supported. First step toward cashless and good start on reducing corruption”--- Nobel Prize winner 2017 in Economics (Richard Thaler).

Prime Minister Modi has not come to Delhi to run a routine government, his determination to give a Pro-poor governance is reflected when a step like demonetization is taken. An individual who rose to the post of Prime Minister from a very ordinary family background can understand the pain of poverty and this reformative step which is a revolution in itself reflects that grass-root understanding of problems in the country. Accomplishment of Demonetization is not simply a reform but it is the victory of 1.25 billion Indians who stood with the brave Prime Minister who lead the country from the front to clean the garbage in the economy accumulated in 70 years and envisages to do it in future also.

“I know the forces who are up against me. They may ruin me because their loot of 70 years is in trouble. Have more projects in mind to make India corruption-free”- PM Modi.

3. Opened Gateways for Foreign Direct Investment

“My Definition of FDI is First Develop India”- PM Modi launching Make In India

India emerged as the brightest spot for foreign Investors in the Modi regime by attracting almost double investments in 2016-17 as compared to 2013-14 amounting to all time high of 60.8 billion US dollars from 36 billion. This miraculous transformation took place in an Economy which was suffering from policy paralysis few years back and Investors were suspicious to that extent that ‘I’ in BRICS was termed as shaky but aggressive reforms in the sector changed the picture and rest is just a success story.

Modi government welcomed foreign Investment with a red carpet instead of red tape. FDI upto 49% was allowed in Defense Sector through automatic route, upto 100% with government approval. FDI reforms were also undertaken in the Insurance Sector (49% under automatic route instead of earlier up to 26%), Pension Sector (upto 49% under automatic route instead of earlier provision which stipulates up to 26% FDI on automatic route), Pharma (74% FDI is allowed on automatic route and beyond it to 100% on approval route), Civil Aviation (100% FDI is allowed under automatic route in Brownfield Airport projects), Animal Husbandry (FDI in Animal Husbandry (including breeding of dogs), Pisciculture, Aquaculture and Apiculture is allowed under 100% FDI even in uncontrolled conditions), Single Brand Retail Trading (Local sourcing norms has been relaxed for up to 3 years and a relaxed sourcing regime for another five years), Broadcasting Carriage Services (In Cable Networks (with MSOs and other MSOs), Teleports, DTH, Mobile TV, HITS sectors, 100% FDI is allowed on automatic route) and Plantation (FDI upto 100% is allowed on automatic route in Coffee, Rubber, Cardamom, Palm oil tree and Olive Oil Tree Plantations in addition to tea plantations). In a visionary step government gave nod to 100% FDI in single brand retail as well.

In order to streamline the procedure for government approvals, Department of Industrial policy and promotion (DIPP) revised the FDI policy 2017-18 with following provisions-

- Abolition of the Foreign Investment Promotion Board (FIPB).
- Introduction of ‘Competent Authorities’ to grant government approval for FDI.
- Introduction of ‘Standard Operating Procedure’ (SOP) to process FDI proposals.

Impact of reforms in FDI policy of Modi government has drastically changed India's perception among Global Investors throughout the globe and turned a paralyzed economy into the brightest spot on earth for investments ready with a red carpet after removing all red tapes.

“FDI reforms will give a boost to employment, job creation & benefit the economy” - PM Modi

4. Acceptance of 14th Finance Commission Report

“In my letter to CMs, wrote about the Centre accepting recommendations of 14th Finance Commission, which will strengthen our federal spirit. Yes, Centre will be left with lesser funds but we want to strengthen hands of States in pursuing their development agenda as per their needs” - PM Modi in a tweet on 24th Feb, 2015.

In a historic decision to begin a new era of cooperative financial federalism Modi government accepted the report of 14th finance commission in its entirety to give a boost to state anchored development plans and projects. After the acceptance of the report Centre will share 42% of its net tax revenue with states during the five-year period starting 2015-16, up from the existing 32%. As a former Chief Minister, Prime Minister understood the grievances of CM's when he says in tweet after writing a letter to the Chief Minister's informing them of the acceptance of the 14th finance commission report, “Accepting recommendations of 14th Finance Commission is another indicator of our commitment to move away from ‘One Size Fits All’ approach on States”

Prime Minister has always believed in the idea of cooperative federalism, he did promised to give all his support to the states in their development and to work with them as Team India. Acceptance of this report means that Prime Minister does exactly what he says, this reformative decision will certainly boost up India's development trajectory.

“Whenever the Prime Minister speaks he brings out lots of wisdom. I am so happy that he has used ‘competitive cooperative federalism’. It is a brilliant idea” - NR Narayan Murty.

5. Introduction of Insolvency and Bankruptcy Code, 2016

Parliament passed a legislation on 11th May, 2016 to amend the Bankruptcy Code in India to make it more viable and business friendly to create more business friendly environment in the country and to reach the set standards of Ease of doing business. The Code aims to promote entrepreneurship, availability of credit, and balance the interests of all the stakeholders by consolidating and amending the laws relating to reorganization and insolvency resolution of corporate persons, partnership firms and individuals in a time bound manner and for maximization of value of the assets of such persons and matters connected therewith or incidental thereto. Major benefits include:

1. Early detection of stress in a business.
2. Initiation of the insolvency resolution process by debtor, financial creditor or operational creditor.
3. Timely revival of viable businesses.
4. Liquidation of unviable businesses.
5. Minimization of losses to all stakeholders.
6. Avoiding destruction of value of failed business.

“A systemic vacuum exists with regard to bankruptcy situations in financial firms. This code will provide a specialized resolution mechanism to deal with bankruptcy situations in banks, insurance firms and financial sector entities. This Code will provide a comprehensive resolution mechanism for our economy”

- Arun Jaitley

6. Merged the railway budget with Union budget

In another efficient reformative measure Union budget was merged with railway budget after 92 years since 1924. This out of the box initiative of the government will certainly have the following benefits-

- Introducing Railway Budget with the Union budget will be less time consuming in terms of initiation and implementation of the policy.
- There will be less of political pressure on the Railway budget and the Centre will have the ultimate hold of the decision making.
- When Rail budget had to be introduced separately, the railways needed to pay an annual dividend to render its budgetary support to the government. The railways will be free of this now and the same fund could now be used in better ways for development the conditions of Indian railways.

“Though in the railway committee and in the subsequent note that I wrote, we argued out the case for not having a separate railway budget as we understand it today. But it is not my idea at all. It was the Prime Minister’s idea”- Bibek Debroy

7. Ranking in Ease of doing business

Keeping the pre-poll promise of Minimum Government-Maximum Governance, Modi Government started removing all the hurdles in the path of business friendly environment in the country since it came into office. The result was visible in the World Bank Group’s latest report ‘Doing Business 2018: Reforming to Create Jobs’ where India has for the first time moved into the top 100 in the World Bank’s Ease of Doing Business rankings by jumping 30 spots. The report said, India, with eight reforms, was one of this year’s top ten improvers worldwide and the leading regional performer. This is the first year that India is in the top 100 economies globally”. Here is how India has performed on 10 parameters of the report.

PARAMETERS	THIS YEAR'S RANK	LAST YEAR'S RANK
Starting a business	156	155
Getting credit	29	44
Trading across borders	146	143
Dealing with construction permits	181	185
Protecting minority investors	4	13
Getting electricity	29	26
Enforcing contracts	164	172
Paying taxes	119	172
Resolving insolvency	103	136
Registering property	154	138

The global recognition of PM Modi's reformative governance speaks for itself that Indian economy is on the right trajectory. After succeeding to an Economy where deficits were high, Inflation was out of control and policy paralysis was the norm, it is nothing but the reformative style of governance from PM Modi with his clear vision that today the whole world is looking towards India with the eyes full of hope. Moreover government has expedited regulatory clearances, including security and environmental clearance, increased validity period of industrial licenses; de-licenced many defense items, lifted curbs on end-use certificates and increased validity of defense industrial licenses to 18 years from three years.

“Similarly, the government has clarified that it would not resort to retrospective taxation and reinforced it by not levying Minimum Alternative Tax (MAT) on foreign portfolio investors and deferred implementing the General Anti-Avoidance Rules (GAAR) by two more years”.

“With the monumental reforms like GST and Demonetization Indian Economy is on very solid track”- Christian Laggard IMF Chief.

“The reforms undertaken by Prime Minister Narendra Modi have been “significant” and the results would be reflected in the mid and long-term growth figures”- World Bank Chief Jim Yong Kim.

8. Financial Sector Legislative Reforms

Initiatives were taken for speedy implementation of the recommendations which include the following achievements-

1. An MIS software/portal for monitoring progress of implementation of non-legislative recommendations of FSLRC was inaugurated by Finance Minister on 15.5.2015
2. Task Force for creating a sector-neutral Financial Redress Agency (FRA) as announced in Budget Speech 2015-16 that was set up on 5.6.2015 submitted its report on 30.6.2016.
3. The Forward Markets Commission has been merged with Securities and Exchange Board of India (SEBI) with effect from 28.9.2015 to achieve convergence of regulations of securities market and commodity derivatives market.

4. Key aspects of the Indian Financial Code (IFC) are being fast tracked.

5. Government has set up a Public Debt Management Cell (PDMC) on 6th October, 2016, as an interim arrangement before setting up of a full-fledged independent and statutory debt management body, namely, Public Debt Management Agency (PDMA)



Financial Sector Legislative Reforms

II) Reforms in Banking Sector

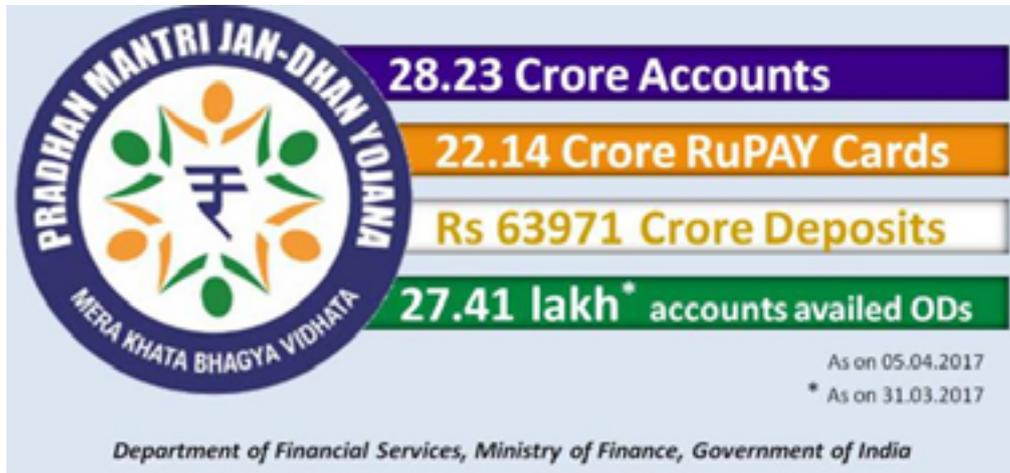
“Jan Dhan Revolution is a historic movement to bring the poor, downtrodden and marginalised into the financial mainstream” - PM Modi

9. Pradhan Mantri Jan Dhan Yojana

In a mega financial inclusion programme Prime Minister Modi launched this huge banking sector reform which opened the gates of the banking institutions closed even after the Bank nationalization for the poor of the country to have a bank account even with a zero balance alongwith the following special benefits and the rest of all is a history-

1. Interest on deposit and accidental Insurance cover of Rs.1.00 lac
2. No minimum balance required and Life insurance cover of Rs.30, 000.
3. Easy Transfer of money across India and Beneficiaries of Government Schemes will get Direct Benefit Transfer in these accounts

4. After satisfactory operation of the account for 6 months, an overdraft facility will be permitted.
5. Access to Pension, insurance products.
6. Accidental Insurance Cover, RuPay Debit Card must be used at least once in 45 days.
7. Overdraft facility upto Rs.5000/- is available in one account per household, preferably



This scheme was the first of its kind initiative launched in the history of the country which brought a revolution in the banking sector with a record breaking success registering itself in the Limca Book of World Records. It not only connected the poor of the country with the formal banking sector but also brought them closer in terms of getting the benefits from the government and receiving direct transfers of subsidies in their bank accounts. In a country of 1.25 billion people there are thousands of stories of how this scheme impacted the life of Indians, few of them would make the picture clear about the impact of the scheme not only financial but also social.

- “We observed that there is both statistically significant and economically meaningful drop in consumption of intoxicants such as alcohol and tobacco products in states where more PMJDY accounts were opened” the study conducted by Soumya Kanti Ghosh, group chief economic adviser at SBI.
- Smt. Nabisha Begam works as a maid servant. Her Husband is a contract labour and she has two school going children. Her earnings were wasted due to unwanted spending habits in her family before opening a bank account. The PMJDY Account is her First Bank Account opened through Financial Literacy Camp conducted in that area by IDBI Bank. After opening of PMJDY account, she has improved her banking habits by making regular transactions and savings. She is now a part time Flower seller too in that same area because of the amount saved through this bank account. Her family is much benefited by this account as she has increased her earnings in dual way- working as servant maid in forenoon and as a flower seller in evening. She has also planned to increase her business by availing OD facility through this account.
- Shri M. Marivel s/o Mariappa Thevar got his account opened with Central bank of India on 19.09.2014 .Very next day, he collected his passbook and also deposited Rs.100/- in his account. Thereafter he did not turn up to branch. He died due to massive heart attack on 03.01.2015 at the age of 42 years. He was the sole bread earner of his family. Shocked with sudden grief, his family members along with neighbors visited branch and conveyed the death. Branch Manager collected the necessary papers and processed

the claim. Within 48 hours information was received by branch that Saving Account of the spouse of the deceased got the credit of Rs.30, 000/- i.e. the life insurance claim amount under PMJDY. Wife of the deceased thanked profusely to the branch staff and PMJDY Scheme for helping in nick of the time.

For millions of Indians who were devoid of the formal reach of the banking sector, this was not just an ordinary bank account but as our PM says, “It is not a bank khata but BHAGYAVIDHATA”. In terms of impact this was the biggest reform in the history of Indian banking sector which was embedded with a clear vision that India of 21st century will not be away from the banking institutions, objective of the reform today stands fulfilled with the unprecedented success which it has achieved in a time bound manner, Many Thanks to banking institutions and employees for such a hard work and our leadership for such a remarkable vision.

10. Indradhanush

“As part of the Indradhanush scheme, the government, from the budgetary resources, decided to infuse Rs 70,000 crore to strengthen the lending capacity of the banks in industrial and social sectors”-

Finance Minister Arun Jaitley

Modi government received a stressed banking system in advance from the previous government, it became imperative to bring big bang reforms to streamline the functioning of the banking system of the country. In order to deal with the increasing Non-Performing Assets (NPA) and strengthen the lending capacity of the banks, government came up with a phased scheme of reforms in the form of Indradhanush I and Indradhanush II which has the following provisions to revamp the banking sector of the country



Components of Mission Indradhanush-I

- Mission Indradhanush I is a 7 step plan to address the challenges faced by public sector banks (PSBs).
- The 7 parts include Appointments, Banks board bureau, Capitalization, De-stressing, Empowerment, Framework of accountability and Governance reforms.

- **Appointments - Separation of posts of CEO and MD to check excess concentration of power and smoothen the functioning of banks by induction of talent from private sector.**

- **Bank Boards Bureau**

- o will replace the appointments board of PSBs.
- o It will advise the banks on how to raise funds and how to go ahead with mergers and acquisitions.
- o It will also hold bad assets of public sector banks.
- o It will be a step into eventual transition of the bureau into a bank holding company. It will separate the functioning of the banks from the government by acting as a middle link.

- **Capitalization**

- o Capitalization of the banks by inducing Rs 70,000 crore into the banks in the next 4 years
- o Banks are in need of capitalization due to high NPAs and due to need to meet the new BASEL- III norms

- **De-stressing**

- o Solve issues in the infrastructure sector to check the problem of stressed assets in banks

- **Empowerment**

- o Greater autonomy for banks; more flexibility for hiring manpower

- **Framework of accountability**

- o The banks will be assessed on the basis of new key performance indicators. These quantitative parameters such as NPA management, return on capital, growth and diversification of business and financial inclusion as well as qualitative parameters such as human resource initiatives and strategic steps to improve assets quality.

- **Governance Reforms**

- o GyanSangam conferences between government officials and bankers for resolving issues in banking sector and chalking out future policy.

After this mega reform Government is all set to launch Indradhanush 2.0 for recapitalization of public sector lenders. It aims to clean up the balance sheets of PSBs to ensure banks remain solvent and fully comply with global capital adequacy norms, Basel-III. This mega reformation would certainly revamp

the banking sector of the country and would contribute in the growth story of India with a full-fledged lending capacity.

III) Reforms in Insurance Sector

11. Foreign Direct Investment upto 49% in the Insurance Sector

Modi government raised the FDI cap in the Insurance sector upto 49% which was a long due reform pending since 2008 to boost the investment in the sector and infuse a new life into it. In order to move towards an insured society government made this important transition which will certainly have the following consequences-

- Increased FDI limits will allow new players to come in the market and will increase Insurance penetration.
- The increased FDI limit will bring capital inflow to the loss making companies.
- With more money coming in the sector, it will create more jobs.
- The end beneficiary in this case will be the common man who can avail the benefits of competitive quotes, improved services and better claim settlement ratio.

12. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY)

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) is a renewable insurance scheme designed to offer life insurance coverage of Rs 2, 00, 000 to all savings bank account holders on death due to any reason, Risk coverage is normally for 1 year however the scheme can be renewed after 1 year, one can opt for a longer duration than a year in which case one's savings account will be auto debited by the bank every year which amounts to Rs 330 only.

Understanding the plight of the poor, the government launched the Pradhan Mantri Suraksha Bima Yojana (PMSBY) which includes the death benefit up to Rs.2 lakhs. In the case of total disability such as the loss of both hands or eyes, the insurance cover is up to Rs.2 lakh. In the case of partial disability such as the loss of one limb or eyes, the sum assured is Rs.1 lakh. The insurance premium of PMSBY scheme is Rs.12 per annum for each member.

In financial year 2016-17, Cumulative Gross enrolment reported by Banks is over 3.09 Crore under PMJJBY. A total of 62006 Claims were registered under PMJJBY of which 58805 have been disbursed. Upto 31st March 2017, Cumulative Gross enrolment reported by Banks is over 9.94 Crore under PMSBY. A total of 12488 Claims were registered under PMSBY of which 9364 have been disbursed.

These two schemes changed the picture of the insurance sector of the country and for the very first time people in India were insured at a premium of just 12 rupees per annum, In the vision of moving towards

a completely insured society these two schemes are certainly a milestone which will give a new shape to Insurance sector in the coming years.

“Pradhan Mantri Jeevan Jyoti Beema Yojana and Suraksha Beema Yojana will help us to get a completely Insured Indian Society”- Arun Jaitley

IV) Reforms in Power Sector

13. Ujjwal Discom Assurance yojana (UDAY)

“Ujjwal Discom Assurance Yojana (UDAY) will improve the financial capacity of the state distribution companies to make timely payments to power generators”- Moody Rating Agency

UDAY is an efficient reform measure for fulfilling PM Modi’s mission of accessible 24/7 power for all. It is a scheme for the financial turnaround of Power Distribution Companies (DISCOM’s) with an objective to improve the operational and financial efficiency of the state DISCOM’s. This scheme has the following key benefits apart from supporting indebted DISCOMS-

- It will reduce the cost of power with the support of the Centre.
- Supply of domestic coal will increase and coal price will be rationalized.
- It will ensure power purchase through competitive bidding and will complete transmission lines faster.

The results of the scheme are evident when the distribution sector saw progress, with savings of nearly Rs. 12,000 crores for DISCOMs and India’s ranking in ‘Ease of Getting Electricity’ by the World Bank rose from 99 in 2015 to 26 in 2017. This scheme would certainly turnout to be a gamechanger in the revamping of Indian power sector and would fulfill the dream of the Prime Minister of providing 24/7 power supply throughout the territory of India.

14. Deen Dayal Upadhaya Gram Jyoti Yojana and 24/7 Power for All

“Development is the panacea for all problems related to poverty and unemployment and this is the light of Development”- PM Modi

Prime Minister Modi believes in the governance of Antyodya and therefore when he chairs the cabinet in Delhi, his decisions paves way for supplying electricity to the huts of poor Indians living in distant villages which are very far from the ambit of policies of Delhi so very far that thousands of them remained unelectrified in this 21st century before PM took the initiative to provide them with the light of

development. One such initiative is Deen Dayal Upadhyaya Gram Jyoti yojana which has been launched to accomplish an ambitious objective set up by our Prime Minister, it includes-

- Village Electrification.
- Providing Access to households.
- Feeder Separation
- Strengthening of sub-transmission and distribution network.
- Metering.

Scheme has an outlay of Rs 76000 Cr for implementation of the projects and with a dynamic minister in the ministry less than 4,000 of the 18,452 remaining un-electrified villages are targeted to be electrified by May 2018 to provide electricity to every village and to ensure light in not just every village but every home, the Government has set the target of electrifying every household by 2022, moreover Grameen Vidyutikaran (GARV) App has been upgraded for monitoring the villages and households electrification in the country.

This scheme would certainly have remarkable benefits in terms of impacts on rural life and standard of living of common people in the remote parts of the country who were devoid of electricity by increasing agriculture productivity, improving health, education, services and communication in rural areas and by connecting them with viable electric services and would help in fulfilling a part of PURA (providing Urban Amenities in Rural Areas) initiative of our revered President Late Shri APJ Abdul Kalam.

15. Unnat Jyoti by Affordable LEDs for All (UJALA)

“National Programme for LED-based Home and Street Lighting is as “Prakash Path” – “way to light”
- PM Modi

PM Modi has always emphasized on the need for clean and efficient source of energy, in a very small but very effective reform measure more than 23 crore LED bulbs have been distributed under UJALA (Unnat Jyoti by Affordable Electricity for All), and this has served a twofold purpose - helped save Rs. 12,400 crores in electricity bills and reduced CO2 emissions by over 2.5 crore tonnes annually and it made India receive world recognition for its energy efficiency initiatives. This style of governance is typical Modi style which looks ordinary but results are always extra-ordinary.

16. Sahaj Bijali Har Ghar Yojana (SAUBHAGYA)

“Saubhagya Yojana will brighten the lives of crores of Indians & give wings to India’s development journey” - PM Modi

In order to push the electrification drive in a very aggressive manner and to ensure electrification of all willing households in the country in rural as well as urban areas, Prime Minister launched a new

scheme in the form of Pradhan Mantri Sahaj Bijli Har Ghar Yojana with a total outlay of 16, 320 crore rupees to bring the light of development to every household in the country. The beneficiaries for free electricity connections would be identified using Socio Economic and Caste Census (SECC) 2011 data and would receive solar power packs of 200 to 300 Wp with battery bank for un-electrified households located in remote and inaccessible areas, comprises of Five LED lights, One DC fan, One DC power plug. It also includes the Repair and Maintenance (R&M) for 5 years.

Such a welfare initiative would no longer keep the dream of 100% electrified India in abeyance and would certainly help the country to get a better life standards in rural areas with removing the dependence on kerosene, improve quality of life for women and enhance connectivity through radio, television etc. Indeed this was the measure which the country was waiting for a long time to achieve the target of electrification which today seems becoming true.

17. Scheme for Harnessing and Allocating Koyala Transparently in India (SHAKTI)

Modi government finalized a transformational Coal linkage policy named SHAKTI to auction long term coal linkages to power companies that will lead to affordable power, access to coal and accountability in the allocation of coal. The Mega Power Policy will facilitate competitive bidding for future Power Purchase Agreements and ensure long term project viability with the following key benefits-

- It will ensure adequate supply of fuel to power plants, which are awaiting fuel supply.
- It will help power producers ensure fuel supplies in a coordinated manner.
- It is expected to reduce power costs to consumers.
- It will cut down on the use of imported coal.
- Fuel supply pact will help banks exposed to the power sector to cut down on NPA's.

PM envisages India to be a power surplus country and for the first time India became a net exporter of electricity in 2016-17. Its foundation has been laid down by pertinent mechanisms being set as this one otherwise there were times in this country when Media was speculating that for how many days thermal plants in India are left with enough coal to produce electricity such a change in such a short time is not a mere reform but a Miracle.

18. Reforms in the field of Renewable Energy

“For me, renewable energy is an Article of faith. We are opting for green energy today for a greener world tomorrow”- Narendra Modi

Prime Minister Modi knows the importance of Renewable sources of energy. He was the first global leader to float the idea of International Solar Alliance (ISA) in Wembley stadium which was later on joined by 121 countries and is headquartered in Gurgram, Haryana. As per his vision government launched world's largest renewable energy expansion programme of about 175 GW till 2022-

- 4th largest wind power capacity in the world- highest ever wind capacity addition of 5.5 GW in 2016-17, 21 GW in March 2014- 32 GW in March 2017, record wind tariff rupees 3.46 per unit.
- Solar capacity increased 370% from 2.6 GW to 12.2 GW- record low tariff rupees 2.44 per unit- 10 lakhs solar lamps distributed-15 times more installation of solar rooftops- Suryamitra and Arun app.

19. Vidyut Pravah, Tarang, DEEP, Urja Mitra and One Nation One Grid

“I am going to turn everything into an app and I am going to allow people to monitor daily what work we are doing, what work States are doing”- Piyush Goyal.

Vidyut Pravah is a mobile application which provides highlights of the power availability in the country on real time basis. Making consumer the king it is a user friendly interface which provides visualization of the power available at prices throughout the country.

- Tarang is transmission App for Real Time monitoring and growth which paves way for E-bidding and E- Reverse Auctions in transmission projects to discover best prices.
- DEEP stands for Discovery of efficient electricity Price which is made for short and medium term power procurement through transparent E-bidding and E-Reverse auctions to ensure DISCOMS to get the best price.
- Urja Mitra- power cut information sent through SMS and E-mail in advance to nearly 9 cr. Consumers, historic power cut data can be checked and compared.
- One Nation One Grid and one price- the objective of the government.

V) Reforms in Defense Sector

20. One Rank One Pension

“One Rank- One Pension is not only a Poll- promise but it is my commitment- Modi”

Lal Bahadur Shastri ji gave the slogan, “JAI JAWAN JAI KISAN” because Jawans and Kisans are the two foundationson which our country is standing. Prime Minister very often talks about his days of serving tea to Security forces on Vadnagar Railway station during Chinese and Pakistan war, he has great affection for armed forces and it is that admiration that makes him to celebrate his Diwali with Army in border areas. His love and affection for Armed forces personnel is reflected when he cleared a reform

pending from four decades which was highly intricate to implement and costing about 10,000 crore to the exchequer within few months of coming to power.

Implementing OROP will cost the government at least an estimated Rs. 10, 000 crore annually and it will benefit about 25 lakh Ex- Serviceman and war widows. Congress government made a provision of 500 crore in the budget to implement OROP which was nothing but a cruel joke with the sentiments of our Armed personal and it was Congress only which hindered it since 1973 but our Armed forces need not to be disillusioned when they have a brother like Narendra Bhai in Delhi who proved it that he not only utters JAI JAWAN as slogan but also lives it when it comes to decision making.

21. Foreign Direct Investment Cap Increased

Modi government took an ambitious decision of allowing 49% FDI in defense sector which earlier was 26% through automatic route and FDI upto 100% after permission from the government. This reform in the defense sector is historic with respect to the investment and defense manufacturing in India and will help in more technology transfer and will push growth and development. This is a very crucial reform toward making India self-reliant in defense manufacturing.

22. Amendments in Defense Procurement Procedure

“The Defense Procurement Procedure (DPP) can push the agenda of Make in India and India’s target of achieving defense industry network. With the new DPP, it will be ensured that there is greater transparency and faster clearances” - Manohar Parrikar in Goa defense Expo.

India cannot become a world power without being self- reliant in defense sector. In order to pave way for the dream to come true, Modi government launched the New Defense Procurement Procedure 2016 to move towards making India independent of foreign countries for its defense needs. The salient features of the procurement policy which will boost defense manufacturing and Make in India initiative includes:

- DPP-2016 introduces a new category besides the existing five categories. Buy (Indian-IDDM), the most favoured category, is expected to be a game changer as this is likely to galvanize Indian Industry to undertake serious R&D to meet the stringent criteria and will also expected to reduce participation of foreign companies.
- Policies and procedures for procurement under MAKE Category have undergone a total change from that of DPP-2013. Make category has been totally delinked from other categories of Acquisition and will be handled separately altogether under a new organization named Project Management Unit (PMU).
 - ◆ Make will have a dedicated AAP totally delinked from AAP for other categories.
 - ◆ Make will have two sub categories, Make-I and Make-II. Cases under Make-I would be

- Government funded whereas cases under make-II would have no government funding.
- Government funding for Make-I cases has been increased from 80% to 90% of Prototype Development cost.
- Acquisition under Make will be in two stages i.e. Prototype Design and Development Stage and Acquisition Stage under Buy (Indian-IDDMM). Policies and Procedures for Design and Development Stage have been streamlined and are given in Chapter III of DPP 2016.
- There is assured business for MSMEs under Make I and Make II who will have projects of certain values reserved only for them.
- There will be more number of Make Cases as compared to very few (in single digit) that have been categorised as Make in last 10 years or so.
- MoD will make a list of Make II sub-category cases and upload them on MoD website. First list of Make-II cases is already there on the website.

23. Defense procurements and Production with transparency

Defense procurement in India has witnessed a unique feature since the new government. India today closes defense deals after two pre- conditions are met. One of them is the technology transfer and the other is Make in India and it has become an integral part of India's defense procurement policy. Recent Defense deals such as Kamov ka-226, Apache, M777 all of them are under the category Buy and Make which means initial procurement of limited quantity in fully formed state, followed by indigenous production through Transfer of Technology.

Defense Research and Development Organization (DRDO) has been catalyzed to speed up with the projects like Astra, LRSAM, MALE-UAV etc. Tejas which is indigenously build state of the Art light combat Aircraft has been inducted into Air Force along with Akash missile defense system. Indigenously build Naval Warship INS Kochi, INS Kolkata commissioned into Indian Navy. Twenty three projects have been taken under Make in India by defense Ministry. In a very unprecedented decision government has empowered Vice Chief of Army Staff to sanction weapon purchase of up to Rs 40,000 crore without any approval from Defense Acquisition Council (DAC). This is aimed at expediting weapon acquisition, which is often delayed by bureaucratic red tape and political considerations. All this speaks for India's strength and increasing capabilities with respect to attaining self-reliance in defense equipment but this has come true due to timely reforms and transparent mechanism instituted by Modi government in the sector.

VI) Reforms in Oil Sector

24. Deregulation of Diesel prices

“Government will no longer decide the price of diesel decrease in crude oil prices would directly benefit the end consumer”

In the biggest economic reform of the Oil sector, NDA government deregulated the price of diesel on 18th October, 2014 to link it to the market. This is the for the first time in the history of the country that oil prices are determined by market, it is beneficial in two folds first it will reduce the burden of the government in the form of subsidies on diesel and that money can be used in healthcare and Education. Secondly this reform benefits the end consumer the most who is able to get oil at the market linked price and that would include the cheaper price as well. This measure expressed the political will which this government has to reform the oil sector.

25. SAHAJ Initiatives

“The vision of Digital India is to transform the country into a digitally empowered society and ensure that government services are available to citizens electronically SAHAJ is one such initiative”

- Dharmendra Pradhan

This reform changed the fundamentals of governance in the petroleum sector. In our country we have grown up seeing big lines for LPG cylinders, lathicharges and black-marketing which was a normal picture in front of any distribution centre. This initiative has changed the entire scenario of distribution in the country it has not only made the process of getting LPG connections easier but also made its delivery smooth as per the convenience of the consumer. Initiative has following essential features-

- In a unified web portal www.mylpg.in, consumers can book online LPG cylinders and it is available in 13 languages.
- Without visiting to the LPG distributor people can apply for the new LPG connections.
- This facility is available around the clock and with online or offline payment options. LPG cylinders will be delivered at home even in their absence.

26. PAHAL Scheme

“PAHAL, a scheme aimed to improve the subsidy administration of LPG across the country, has ensured smooth transfer of subsidy on LPG cylinder directly to the customers’ bank accounts”

- Dharmendra Pradhan.

PaHaL stands for Pratyaksha Hastantrit Labh. It was an initiative launched to stop the leakage of LPG subsidy and its black-marketing by asking the consumer availing the benefits of subsidy to link his LPG connection with the Aadhaar number and that was linked with a bank account to transfer the subsidy directly into the bank accounts of the beneficiaries. The PaHal scheme has been acknowledged by the Guinness Book of World Records for being the largest cash transfer program (households) with 19.63 crore households receiving cash transfer.

It is an unprecedented reform not in terms of its coverage but the savings from it are an eye opener, an estimate of 3.34 crore of LPG connections have been detected which were not worth getting the subsidy. As per an estimate by the ministry PAHAL has saved an amount of 21, 261.40 crore rupees in two years of its implementation. Truly when statistics speak for themselves there is no need to say more except that this

was the governance which India was looking for from a very long time.

27. Give It Up Campaign

“Give Up LPG Subsidy- Contribute towards Nation Building”

In this out of the box initiative Prime Minister made an appeal to the financially affluent section of the society to voluntarily give up their LPG subsidy for the well -being of Indian mothers in rural areas who are still cooking food in smoke and inviting different diseases related to eyes and lungs. The response of the country was over-whelming more than 11 million people voluntarily gave up their LPG subsidy helping government to save almost 5000 crore rupees which was used again to distribute free connections to the rural areas of the country.

The objective of this campaign was to motivate LPG users across the country to pay the market price of the LPG cylinder if they can afford it and surrender their LPG subsidy back to the government so that people below the poverty line can get access to it. The driving force behind the success of this initiative of the government was the appeal which PM Modi has in masses, indeed this campaign reminded us of Bhoodan Movement by Acharya Vinobha Bhave.

28. Pradhan Mantri UJJAWALA Yojana

“I was born in a very small house, there were no windows. When my mother used to cook food on firewood, sometimes there used to be such thick smoke that we wouldn't be able to see our mother as she served food. This is why I can completely understand the pain of mothers and their children” – PM Narendra Modi

On 1st May, 2016 Modi government launched Pradhan Mantri Ujjwala Yojana with a sum of 8000 crore rupees. Under this scheme, the government aimed to provide about 50 million LPG connections to women who fall below the poverty line in our country. This scheme covers 712 districts of the country where 3.30 crore BPL LPG connections have been released with giving a sum of 1600 rupees as monetary support. This welfare initiative increased the coverage of the LPG as a cooking fuel to those marginalized sections of the society which were dependent on other fuel like kerosene for cooking food and had to take smoke equivalent to 400 cigarettes per day.

29. Disinvestment in the Public Sector Undertakings

In order to bring efficiency and transparency in the working of Public Sector Undertakings under the Ministry which include Oil India, ONGC etc. government is all set to go for aggressive disinvestment to reduce the public stake holdings in these corporations. It has been an inherent feature of the Modi regime that government has achieved its annual disinvestment targets much comfortably as compared

to other regimes and petroleum sector has effectively contributed to it. This reflects the commitment to reforms which this government has shown.

VII) Reforms in Infrastructure Sector

30. Smart City Mission

“The country’s 40 per cent population lives in cities and it is the responsibility of the government to uplift their standards of life. We cannot leave them on their fate”- PM Modi

In a huge Urban Infrastructure building initiative, PM Modi launched Smart City Mission on 25th June, 2015 to develop 100 Smart Cities in the country with an estimated expenditure of 50,000 crore rupees. This mission will not only help us to develop cities with world class infrastructure but will create immense economic opportunities in the country as PM Modi states, “Urbanisation should be viewed as an opportunity and urban centres should be viewed as growth engines”

The salient features of the scheme includes-

- In Smart city initiative, selected cities will be equipped with adequate water supply and electricity including solid waste management.
- It will ensure efficient urban mobility and public transport with affordable housing.
- Smart cities will take care of IT connectivity and digitalization to deliver good governance.
- Smart City will be characterized by citizen participation, sustainable environment, safety and security alongwith education and Health services.

In 21st Century New India Smart cities will be the centre of India’s development story and Prime Minister Modi realized this need of the hour to come with this initiative. With increasing urbanization in the country, infrastructure in the cities can hardly be ignored now and this mission will ensure that by the time majority of comes to cities to live, there shall be adequate infrastructure to accommodate them.

31. Atal Mission for Rejuvenation and Urban Transformation (URBAN Mission)

“There is a lack of holistic vision about urban planning, and expansion is driven not by the administrators of a city, but by property developers. Through AMRUT, the aim of the Government is to give cities themselves the chance to plan their future growth”- PM Narendra Modi

This initiative has been launched to develop urban infrastructure in the smaller towns and cities. 500 towns will be developed with all essential features of Urban living with an outlay of 50,000 crore. With increasing population and urbanization this initiative is a farsighted step to ensure standards of urban living. In this mission Government will focus on developing Digital platforms to pave way for E- governance, green open areas and public places, waste management projects, road infrastructure and housing. This is one of the schemes which lay a strong foundation of 21st Century India where we are ambitious to become an Economy with double digit growth.

32. Bullet Train Project

“It’s a new India which has to fly high to grow one needs to expand his dreams and decide his strength to achieve that is what sums bullet train project”- PM in Ahmedabad

In a very ambitious project of increasing Rail Infrastructure in the country Modi government decided to run Indian Railway with the speed of bullet with an estimated cost of 1.10 lakh crore rupees project of running a train with the speed of 350 Km/h between Ahmedabad to Mumbai with the help of all time friend Japan. This project will lay new foundations of increasing infrastructure in the country in par with the developed economies of the world and will increase business and investment in the Ahmadabad-Mumbai corridor. In an estimated figure this train will carry about 1.6 crore passengers in a year and fares will be Affordable for All. The train will have two categories of seats - executive and economy -- with prices comparable with the base AC 2-tier fare of the Rajdhani Express.

33. Reforms in Railway Infrastructure

“The century has changed and so must the systems in our Railways. Our Railways has to develop and be financially strong. This benefits India and particularly those working for the Railways”- PM Modi

With the completion of 3.5 years of Modi government, one sector which has seen the most radical changes and developments is the Indian Railways. From new technology to attracting investment and running the entire rail network with efficiency huge reforms measures have been taken up by Modi government, let’s have a look at them.

- FDI upto 100% is allowed by the Modi government in Railway Infrastructure to change the picture of Indian rail and make it a world class Railway Network.
- Rail Infrastructure in North East

“Lack of connectivity is one of the biggest hurdles in the path of development in the northeastern region. We aim for a transformation by transportation through investment in infrastructure in the region”-PM Modi

For the very first time North-East has been brought on the map of Indian Railway with 20 major railway projects, encompassing 13 new lines, two gauge conversions and five doublings with a length of nearly 2,624 km.

- A new train Tejas has been introduced which is India’s fastest train, which is capable of running at a speed of 200 km/hour. This will enhance the average speed of Indian Railways.
- Free Wi fi has been extended to more than 150 Railway stations, aim is to provide this facility in 400 railway stations across the country.
- Redevelopment of stations: Taking the Public-Private Partnership route, the Indian Railways plans to redevelop 400 stations across the country to provide modern and world class passenger facilities, in the next few years.

- **Humsafar Express:** This is the new, completely 3-tier AC train launched by the Indian Railways, which will run between major stations. The coaches are equipped with modern facilities such as LED screens which display information about stations, train speed, etc, vending machines which provide tea and coffee, smoke alarms and CCTV cameras, refrigeration boxes and heating chambers to heat food, charging ports for electronic devices, bio toilets in compartments, side curtains and khadi bedroll. This is just a glimpse of Indian Rails in future.
- **Corporate mode of functioning:** The Railways is looking to move towards a more corporate mode of functioning by doing away with its social sector subsidies of about Rs 30,000 crore each year. Currently the Indian Railways recovers only 57 percent on the cost of passenger services.

34. Sagarmala Project

“The development of India’s ports is directly linked to creation of job opportunities, boosting industrial development, increasing exports, and resulting in the overall improvement in the economy it will become “Gateways to India’s prosperity”- PM Narendra Modi

In a very ambitious effort to maximize India’s merchandise export, Sagarmala Project, has been proposed across major and non-major ports of India’s fourteen Coastal Economic Zones (CEZ). Promotion of port- led direct and indirect development and provide infrastructure to transport goods to and from ports quickly, efficiently and cost- effectively is the main focus of this project and it will cost around 12 lakh crore rupees. After the completion of the project Indian competitiveness in movement of cargo, materials, skill and infrastructure will reach to a new height in efficiency. Indeed, this was a much needed approach which was required in the development of the port infrastructure.

35. Bharatmala Project

“Our idea is to plan for a structured programme for building roads along our borders, especially the northern borders. And yes, we are calling it Bharat Mala”- Union Road Secretary Vijay Chibbar.

Bharatmala is a mega plan of the government and the second-largest highways project after the NHDP that saw development of about 50,000 km. Linking India’s vast west-to-east land border from Gujarat to Mizoram this is Narendra Modi’s Rs 14,000 crore project. Road networks will also be linked in coastal states from Maharashtra to West Bengal. In a way, this road network will garland the entire country. In 5 years, the Modi government is planning to finish the 5000-km road project. This project will not only create viable road infrastructure across the country but also give rise immense economic opportunities and employment throughout the country.

36. Setubharatam Project

“We have taken comprehensive integrated approach to build bridges for safe & seamless travel on National Highways”- PM Modi

The Setu Bharatam project is worth Rs 50,800-crore that aims to ensure safety in highways without railway crossings by 2019 and overhaul of 1,500 British-era bridges. By 2019, at an estimated cost of Rs 20,800 crore the project will replace 208 railway crossings with rail over bridges (ROBs). Also, across the country 1,500 bridges of the British era will be overhauled for around Rs 30,000 crore. This will help in increasing the average road speed on the highways, reduce the chances of accidents and will end the problems with unmanned railway crossings.

37. Inland Waterway Projects

“India needs next generation Infrastructure Waterways are one such”- PM Modi

Development of inland waterways has been planned by the Modi Government in rivers like Ganga, Brahmaputra and Mahanadi. 106 inland waterways are to be developed for transport of cargo and passengers in the next 2-3 years. For the development of waterway facilities in Ganga the government has a budget of around Rs 4,000 crore. The government would also invest Rs 50000 crore for development of Paradip port. This is a visionary step towards developing the water bodies as the modes of transport. In India only 0.5% of total transport takes place with help of water bodies while the rest of the world has utilized this cheaper and greener mode of transport in a very efficient manner. This project will not only reduce the transportation cost in India but will also reduce the burden on road and rail networks.

38. Record Road development and other Salient Projects

“Importance of roads for a nation, is the same as the importance of arteries and veins in the human body” - PM Modi

Starting with an over-ambitious target of building 41 Km road per day, Modi government has touched the benchmark of building 30 km road per day accelerating the speed from 9.3 km per day in 2012-13. In rural areas road construction has touched a record mark under PMGSY with 133 km road constructed this year as compared to 73 km/day in 2012-13. This speed of road construction is unprecedented in India, all this has become possible due to massive reform measures taken in the processes of granting clearances etc. Modi government has floated projects like Chardham Mahamarg Vikas Pariyojana, Rashtriya Rajmarg Zila Sanjoyokta Pariyojana with ambitious projects in North- Eastern states to revitalise the stagnant infrastructure development in the country.

39. National Road Safety Policy and Motor Vehicle Amendment Bill, 2016

“We seek innovative technologies in highway projects and provisional mechanism with awareness to reduce fatal road accidents by 50 per cent by the end of 2020 as the country is signatory to UN Decade of Action”- Nitin Gadkari

With an objective to reduce road accidents by 50% till 2020 Modi government introduced the new National Road Safety policy to establish road safety information data base, encouraging safer road infrastructure, enforcement of safety laws etc. A National Road safety council has been constituted as an Apex body to take the policy decisions and to work on the strategy of 4E which include Education, Engineering, Enforcement and Emergency care to tackle the issue.

Motor Vehicle Amendment Bill, 2016 has been brought to address road safety issues by providing for stiffer penalties, permitting electronic enforcement, improving fitness certification and licensing regime, statutory provisions for protection of good Samaritans and recognition of IT enabled enforcement systems. The Bill also paves way for reforms in public transport which in turn will help in improving road safety. The Bill contains provisions for treatment of accident victims during golden hour which will help in saving precious lives.

40. Green and black Spot free highways, E-Tolling, PMIS and INAM Pro

National Green Highways Project - The initial plantation drive on 1,500 km of National Highways at a cost of about Rs 300 crore was launched as part of the Green Highways (Plantation, Transplantation, Beautification and Maintenance) Policy – 2015 on 1st of July, 2016. The Policy aims to develop eco-friendly National Highways with the participation of community, farmers, NGOs and private sector. Under the Green Highways Project the government has made it mandatory to set aside 1 per cent of the total project cost of any NH contract to a Green Fund corpus that will be used for plantation purposes. The afforestation is expected to help in sequestering approximately 12 lakh mt carbon annually. Moreover notification mandating implementation of Bharat Standards-VI (BS-VI) emission norms from 1st April 2020 for all vehicles has been published. This is a significant step to combat vehicular pollution in the country.

- **Black Spot free Highways-** Top priority has been accorded to correction of black spots on National Highways and adopting regulatory measures for improving automobile safety.
- **E-tolling -** In order to remove traffic bottle neck at toll plazas and ensure seamless movement of vehicles and hassle-free collection of toll, the Government has implemented a nationwide Electronic Toll Collection based on passive Radio Frequency Identification (RFID) conforming to EPC Gen-2, ISO 18000-6C standards. It provides for electronic collection of toll through FASTags.
- **PMIS-** An online state-of-the-art real time Project Monitoring and Information System (PMIS) has been developed to digitally monitor 2000+ projects executed by multiple agencies.

- INAM PRO has been developed as a web-based application for Infrastructure and Material Providers. It is a kind of a web based market place that brings together the material providers and the prospective buyers on a common platform.

VIII) Reforms in Mining Sector

41. Mines and Minerals (Development and Regulation) MMDR Amendment Act, 2015

“PM Modi is taking the Mining sector from red tape to red carpet,” Vedanta Chairman Anil Agarwal

Major reforms in mining sector have been brought by amending the Mines and Minerals (Development and Regulation) (MMDR) Act, 1957 through the MMDR Amendment Ordinance, 2015 which was promulgated on 12th January, 2015. The most important provision of the MMDR Amendment Act, 2015 is the grant of mineral concessions, for major minerals, through auction by competitive bidding which is a transparent and non-discriminatory method and which will also obtain for the State Government its fair share of value of the mineral resources. The other important reforms done by MMDR Amendment Act, 2015 are as follows:

- Assured tenure and easy transferability of concessions granted through auctions, in order to attract private investment and Foreign Direct Investment;
- Constitution of District Mineral Foundation (DMF) to take care of people and areas affected by mining related activities;
- Stricter punitive provisions to deter illegal mining, wherein penalties have been increased from Rs. 25 thousand per hectare to Rs. 5 lakhs per hectare and the term of imprisonment has been increased from 2 years to 5 years;
- Creation of National Mineral Exploration Trust (NMET) for regional and detailed exploration.

42. The Pradhan Mantri Khanij Kshetra Kalyan Yojna (PMKKKY)

PMKKKY is a revolutionary and unprecedented scheme of its kind, which will transform the lives of people living in areas which are affected directly or indirectly by mining. The Pradhan Mantri Khanij Kshetra Kalyan Yojna (PMKKKY) aims at the implementation framework for schemes to be undertaken for the welfare and development of mining affected people and areas through funds collected from District Mineral Foundation Fund (DMF) which has to be created after the mandate of MMDR Amendment Act, 2015.

43. Star Ratings, MSS and TAMRA.

Government of India has decided to award star ratings to the mining leases for their efforts and initiatives towards the implementation of Sustainable Development Framework (SDF).

- MSS is a satellite-based monitoring system which aims to establish a regime of responsive mineral administration, through public participation, by curbing instances of illegal mining activity through automatic remote sensing detection technology.
- TAMRA stands for Transparency, Auction Monitoring and Resource Augmentation (TAMRA) and is a Portal and Mobile Application, developed by the Ministry of Mines. It has an objective to enhance transparency and accountability, as a part of the Ease of Doing Business in the Mining sector.

IX) Reforms in housing Sector

44. Real Estate (Regulation and Development) Act, 2016

“Middle class invests their life long savings and capital in one-time investment. To protect the interests of buyers, we brought forward Real Estate Bill to regulate the builders. This measure will help the middle class home buyers”- PM MODI

ReaL Estate (Regulation and Development) Act, 2016 is a landmark reform in housing sector which aims to protect the interest of homebuyers and boost the confidence of investors. The provisions within RERA strike at the root cause of consumer dissatisfaction- misrepresentation on quality, time and misuse of money paid to the developer for other reasons except for the completion of the project. It is for the first time that Indian Real Estate market gets a regulator to streamline the fastest growing sector of Indian Economy. This reform has come as a ray of hope for millions of flat buyers in the country who were be-fooled by the builders and their life-savings were entangled in the projects of builders and were denied the possession of their house for years.

45. Housing For All- Pradhan Mantri Awaas Yojana (Urban/Rural)

“My government is conscious of the fact that our infrastructure is under severe stress. By the time the nation completes 75 years of its Independence, every family will have a pucca house”

- President Pranab Mukheji in Presidential address in Parliament

In order to fulfill the obligations of a welfare state PM Modi took the massive task of Housing for All by 2022. In this scheme Pradhan Mantri Awaas yojana has been divided into two parts one is Urban and other is Rural. In this scheme financial assistance is provided to the beneficiaries in terms of monetary

help in their bank accounts (Gramin) and subsidized loan is provided for urban housing. The target of the government for Urban scheme alone is to build 2 crore new houses which will help us to provide shelter to every Indian by 2022. This initiative will not only make sure that housing prospects in a highly populous country are met but it will generate immense economic opportunities and chances of employment.

46. Relaxation of FDI Norms in the Sector

Government relaxed the FDI norms related to construction, housing, township developing etc. by removing the condition of minimum build up area and capital area. This is called as the game changer for the entire housing sector where the demand is rising day by day but paralyzed decision making in terms of giving environmental clearances were hindering the much awaited boom in the sector but the timely action by the government has given the opportunity to the housing sector to flourish.

X) Reforms in health Sector

47. Swatch Bharat Mission

“Swacch Baharat is the guarantee against the diseases- PM Modi”

On 2nd October 2014, PM Modi launched nationwide drive of Swachh Bharat Mission with multi-dimensional approach, one of them was of Swastha Bharat. Working on the principle of Prevention is better than Cure, Swatch Bharat Mission aims to make India completely Open defecation free by 2019, to end manual scavenging, proper waste management and develop behavioral changes of cleanliness. This initiative alone will help to reduce our vulnerabilities against diarrhea, cholera and other water borne diseases. Indeed Swacch Bharat Mission is the best health sector reform of the century in the country.

48. National Health Policy (NHP), 2017

“National Health Policy is comprehensive and futuristic, placing the interests of the citizens first & foremost it marks a historic moment in our endeavour to create a healthy India where everyone has access to quality healthcare”- PM MODI

New National Health Policy (NHP) 2017 was launched by government recently with the aim to strengthen India’s healthcare system. The policy seeks to achieve universal health coverage and delivering quality health services to all at the affordable cost with the following salient features:

- It aims to raise public healthcare expenditure to 2.5% of GDP from current 1.4%, with more than two-thirds of those resources going towards primary healthcare.

- It envisages providing a larger package of assured comprehensive primary healthcare through the ‘Health and Wellness Centers’
- It is a comprehensive package that will include care for major non-communicable diseases (NCDs), geriatric healthcare, mental health, palliative care and rehabilitative care services.
- It seeks to establish regular tracking of disability adjusted life years (DALY) Index as a measure of burden of disease and its major categories trend by 2022.

49. Pradhan Mantri Jan Aushadhi Pariyojna

“With over 3,000 Jan Aushadhi Centres under ‘Pradhan Mantri Jan Aushadhi Yojana’, medicines are available at 50 per cent to 90 per cent cheaper than branded drugs available in the market. This is making healthcare affordable and encouraging ‘Ease of Living’.”- PM Modi

Pradhan Mantri Jan Aushadhi Pariyojna is launched by government for making quality medicines available at affordable prices for all, particularly the poor and disadvantaged, through exclusive outlets Jan Aushadhi Medical Store”, so as to reduce out of pocket expenses in healthcare. In his determination of pro-poor governance PM Modi is determined to provide Health for all and for that he fights the strong pharma lobby to fix the lower price of seven hundred life-saving drugs in the country.

50. Initiative of E-Health

The Digital India campaign, launched as a flagship program of the Centre in 2015, is spreading mainly towards the non-metros via healthcare services and products, as an increasing number of people from smaller cities and villages with Internet connectivity get doctor’s advice and medicines on their smart phones or computers. Healthcare services like E- Pharmacy, E-Diagnostics can remove many mal-practices of the healthcare industry and make it accessible to even those in remote areas having little access to healthcare. The introduction of Electronic Health Record (EHR), national knowledge network for tele-education, teleconsultations and digital library are some vital digital intervention for nation’s health which have been initiated by Modi government.

51. Mission Indradhanush

“Let no child suffer from any vaccine-preventable disease”- Modi

Indradanush scheme was launched by Ministry of Health and Family Welfare in 2014. The Mission Indradanush, depicting seven colours of the rainbow, aims to cover all those children by 2020 who are either unvaccinated, or are partially vaccinated against seven vaccine preventable diseases like diphtheria, whooping cough, tetanus, polio, tuberculosis, measles and hepatitis B.

52. National Medical Commission Bill, 2017

Modi Cabinet has passed National Medical Commission Bill to revamp the Medical Council of India (MCI) which has been under scrutiny for corruption and unethical practices. This reform measure will give a new direction to the medical education in the country and will ensure the following objectives:

- Availability of adequate and high-quality medical professionals
- Adoption of the latest medical research by medical professionals
- Periodic assessment of medical institutions.
- An effective grievance redressal mechanism

XI) Reforms in Manufacturing Sector

53. Make In India

“Let’s resolve to steer the country to one destination. We have it in us to move in that direction. Come, make in India”, “Come, manufacture in India”. Sell in any country of the world but manufacture here. We have got skill, talent, discipline, and determination to do something. We want to give the world a favourable opportunity that come here, “Come, Make in India” and we will say to the world, from electrical to electronics, “Come, Make in India”, from automobiles to agro value addition “Come, Make in India”, paper or plastic, “Come, Make in India”, satellite or submarine “Come, Make in India”. Our country is powerful. Come, I am giving you an invitation” - PM Modi

Manufacturing has emerged as one of the high growth sectors in India. Prime Minister of India, Narendra Modi, had launched the ‘Make in India’ program to place India on the world map as a manufacturing hub and give global recognition to the Indian economy. India is expected to become the fifth largest manufacturing country in the world by the end of year 2020. Government of India aims to increase the share of the manufacturing sector to the gross domestic product (GDP) to 25 per cent by 2022, from 16 per cent, and to create 100 million new jobs by 2022. Make in India incentive has addressed the issues of ease of doing business, sectoral incentives, and intellectual property rights (IPR) and skill development under Skill India. This incentive has involved state governments on 340 investment facilitation parameters which has led to 90% success rate in as many as 12 states. Under Make in India initiative, some of the major investments vis-à-vis development in manufacturing sector are-

- Siemens has announced that it will invest € 1 billion (US\$ 1.13 billion) in India to add 4,000 jobs to its existing workforce of 16,000 in the country.

- US-based First Solar Inc. and China's Trina Solar have plans to set up manufacturing facilities in India. Clean energy investments in India increased to US\$ 7.9 billion in 2014, helping the country maintain its position as the seventh largest clean energy investor in the world.
- Samsung Electronics has invested Rs 517 Crore (US\$ 77.82 million) towards the expansion of its manufacturing plant in Noida, Uttar Pradesh (UP). "Samsung India Electronics is committed to strengthen its manufacturing infrastructure and will gradually expand capacity at this plant to meet the growing domestic demand for mobile handsets, as per the company.
- India is currently among the top 10 sourcing countries for IKEA. The plan is to double sourcing from India to €630 million (US\$ 711.65 million) by 2020.
- Shantha Biotechnics Private Limited has started building a facility to manufacture Insuman, an insulin product to treat diabetes. Sanofi SA, which acquired Shantha Biotechnics, will invest Rs 460 Crore (US\$ 69.24 million) to build the facility.
- BMW and Mercedes-Benz have intensified their localization efforts to be part of Make in India's initiative.
- Suzuki Motor Corp plans to make automobiles for Africa, the company's next big bet as well as for India at its upcoming factory in Hansalpur, near Ahmadabad, Gujarat.
- Foxconn is planning an aggressive expansion in India, building up to 12 new factories and employing as many as one million workers by 2020.

The Government of India has taken several initiatives to promote a healthy environment for the growth of manufacturing sector in the country. Some of the notable initiatives and developments are:

- The Government of India has introduced several policy measures in the Union Budget 2017-18 to provide impetus to the manufacturing sector. Some of which include reduction of income tax rate to 25 per cent for MSME companies having turnover up to Rs 50 crore (US\$ 7.5 million), MAT credit carry forward extended to 15 years from 10 years and abolishment of Foreign Investment Promotion Board (FIPB) by 2017-18.
- The Government of India has launched a phased manufacturing programme (PMP) aimed at adding more smartphone components under the Make in India initiative thereby giving a push to the domestic manufacturing of mobile handsets.
- The Government of India is in talks with stakeholders to further ease foreign direct investment (FDI) in defense under the automatic route to 51 per cent from the current 49 per cent, in order to give a boost to the Make in India initiative and to generate employment.
- The Ministry of Heavy Industries and Public Enterprises, Government of India, has approved the setting up of four Centres of Excellence (CoE) in areas of textile machinery, machine tools, welding technology and smart pumps, which will help raise the technology depth of the Indian Capital Goods Industry.
- The Ministry of Defense, Government of India, approved the "Strategic Partnership" model which will enable private companies to tie up with foreign players for manufacturing submarines, fighter jets,

helicopters and armoured vehicles.

- The Union Cabinet has approved the Modified Special Incentive Package Scheme (M-SIPS) in which, proposals will be accepted till December 2018 or up to an incentive commitment limit of Rs 10,000 crore (US\$ 1.5 billion).

“It is important for the purchasing power of the common man to increase, as this would further boost demand, and hence spur development, in addition to benefiting investors. The faster people are pulled out of poverty and brought into the middle class, the more opportunity will there be for global business. Therefore, investors from abroad need to create jobs. Cost effective manufacturing and a handsome buyer – one who has purchasing power – are both required. More employment means more purchasing power”
– PM Modi

XII) Reforms in Telecom Sector

54. Digital India

“Digital technology defies our stereotypes of age, education, language and income. In this digital age, we have an opportunity to transform lives of people in ways that was hard to imagine just a couple of decades ago” - PM Modi in Silicon Valley

The Digital India programme is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy. The Digital India program launched by Modi government aims at inclusive growth in areas of electronic services, product manufacturing and job opportunities etc. It is centered on three key areas-

- Digital infrastructure as a Utility to Every Citizen,
- Governance and Services on Demand,
- Digital Empowerment of Citizens.

It has been felt that a lot more thrust is required to ensure e-Governance in the country promote inclusive growth that covers electronic services, products, devices and job opportunities. Moreover, electronic manufacturing in the country needs to be strengthened. In order to transform the entire ecosystem of public services through the use of information technology, the Government of India has launched the Digital India programme with the vision to transform India into a digitally empowered society and knowledge economy

55. Bharat Net

“The world used to think we are a land of snake charmers and black magic. But our youth has surprised the world with its IT skills. I dream of a digital India”

For the deeper digital penetration in rural areas, the Government has taken up BharatNet, in mission mode to link each of the 2.5 lakh Gram Panchayats of India through Broadband optical fibre network. On its completion, BharatNet would facilitate Broadband connectivity (with a 100 Mbps of bandwidth) for over 600 million rural citizens of the country. This is the largest rural connectivity project of its kind in the world, and is the first pillar of Digital India Programme. It will facilitate the delivery of various e-Services and applications including e-health, e-education, e-governance and e-commerce in the future.

56. Spectrum Auction

“Ask your inner conscience, has corruption gone or not? Did the doors close on corruption or not? We have done it”-PM MODI on Successful spectrum Auction

Modi regime has done away with the era of favoritism in allocation of public resources by successfully auctioning the blotted spectrum to contribute heavily to the exchequer by a transparent auction setting a new precedent against a corrupt past. Actually India has suffered from a chronic shortage of spectrum and as per the needs of the sector this was dealt with decisively through the mega auction of spectrum in 700, 800, 900, 1800, 2100, 2300 & 2500 MHz bands that was concluded successfully in October, 2016. The auction sold 965 MHz of spectrum in different bands, which is more than 929 MHz sold cumulatively in last four auctions from 2012 to 2015. The auction also fetched a total amount of 66,000 crore, and highest ever upfront payment of 33,000 crore since 2012. The auction of October, 2016 is undoubtedly the most complex and sophisticated auction of natural resources conducted smoothly & transparently, without any glitch. The auction would put an end to spectrum scarcity in the country. Besides, call drops will reduce, service quality will improve, leading to better data speed and enhanced data use through mobile broadband.

57. Virtual Network Operators (VNO)

The Government has issued guidelines for UL(VNO) on 31st May, 2016. VNO system allows Telecom Service Providers to utilize their networks and spectrum efficiently by sharing active and passive infrastructure. Further, VNOs can provide services in small towns and rural areas using the network of existing TSPs having unutilized capacity or by last mile connectivity. This apart, the VNOs can be effective in providing services in airports or buildings or in smart cities.

58. Right of Way Rules

The Central Government has notified the Indian Telegraph Right of Way Rules, 2016 to regulate underground infrastructure (optical fibre) and overground infrastructure (mobile towers). This rule is applicable to all telecom service providers holding a licence issued under sub-section (1) of section

4 of the Indian Telegraph Act, 1885. These rules have simplified the grant of right of way permissions for creation of telecom infrastructure by making it transparent and timebound manner.

59. Aadhaar Based e-KYC for New Subscribers

Towards realising the goal of ‘green telecom’, the Government has prescribed an Aadhaar based E-KYC services’ for issuing mobile connections from September, 2016. Under this, a subscriber can authenticate himself using his biometrics at the point of sale and obtain a new activated sim-card in 30 minutes. When manually done, this process takes almost a day and involves a lot of paper work. In addition to simplifying the process this also ensures security assurance and is an environment friendly measure saving more than 50,000 trees annually.

60. Phased Manufacturing Programme (PMP) and FDI limit raised upto 100%

The Government of India has launched a Phased Manufacturing Programme (PMP) aimed at adding more smartphone components under the Make in India initiative thereby giving a push to the domestic manufacturing of mobile handsets. In these attempts to trap the domestic market of mobile handset users, government has aggressively attracted manufacturers across the world and about 95 mobile companies have set up their plants in India and if it is to be said in the words of the Telecom Minister a new Digital World is Emerging in India

The FDI cap in the telecom sector has been extended to 100% to attract foreign investment and boost the sector and create new opportunities and jobs, to fulfill the aspirations of the youth in the country.

61. Abolition of Wireless Operating License for Telecom Service Providers and Active Infrastructure sharing

To facilitate the ease of doing business, Department of Telecom has abolished the wireless operating licence for telecom providers from 2nd November, 2016. This would obviate the need for about 250,000 endorsements to be done by Department of Telecom annually and result in consequential convenience to telcos. Furthermore, this would prevent the delay in utilisation of scarce infrastructure as radio transmission can be started immediately on installation of base stations without waiting for obtaining clearance from Department of Telecom. The Government issued a notification on February 11, 2016 permitting sharing of active infrastructure amongst service providers based on mutual agreements. The active sharing will be limited to antenna, feeder cable, Node B, Radio Access network (RAN) and transmission systems. This measure would help in provision of better and speedy services to the consumers while alleviating the cost burden incurred by the operators for laying telecom infrastructure.

62. Consumer Empowerment Reforms

Full Mobile Number Portability (MNP) - Government has allowed One Nation - Full Mobile Number Portability (MNP) recently. This has enabled the subscribers to change their licence service area and still retain their mobile number. MNP also allows subscribers to retain their existing mobile number when they switch from one telecom service provider to another irrespective of technology or service area limitation. This also helps in developing mobile numbers as an identity of individuals for providing various government services and more towards JAM (Jan Dhan-Aadhar-Mobile) Trinity.

“Use of JAM trinity of Jan Dhan accounts, mobile numbers and Aadhaar has helped save \$10 billion in subsidies by plugging leakages”- PM Modi

- All new mobiles to have panic button from 2017- The Government has mandated that mobile phones sold in India will come with a dedicated “panic button” that can be used to send out a signal in case of distress. The Department has notified the Panic button and Global Positioning System facility in all Mobile Phone Handsets Rules, 2016, in April 2016 aimed at improving the safety of women and ensuring a quick response from security agencies.
- Single number 112- The single emergency number ‘112’ will be operational throughout India from January 2017 to help people reach immediate services of police, ambulance and fire department. This would be similar to the ‘911’ all-in-one emergency service in the US.
- Machine to Machine (M2M) Communications- Department of Telecommunications launched the National Telecom Machine to Machine Roadmap’ on 12th May, 2015. The Roadmap document endeavours to assimilate various M2M standards, outline policy and regulatory approaches and measures for increased M2M proliferation.
- IPv6- The ‘Digital India’ programme aims to connect all gram panchayats by broadband Internet, promote e-governance and transform India into a connected knowledge economy. Accordingly, ‘Compendium on IPv6 based Solutions /Architecture/ Case Studies for Different Industry Verticals’ was released by the Department for the benefit of the ecosystem.
- Cable TV network for providing broadband services- It is estimated that there are about 100 million Cable TV subscribers in the country, out of which only 1.06 million receive broadband services through cable network. To incorporate enabling provisions in the current regulatory framework so that existing infrastructure including Cable TV networks are optimally utilised for extending high quality broadband services in rural areas also, an Inter-Ministerial Committee under the Chairmanship of Cabinet Secretary has been constituted to take a view on convergence of Cable TV network for providing broadband services.

63. Network for Left Wing Extremism Areas

Department of Telecom executed a project for providing Mobile Services in 2199 locations in Andhra Pradesh, Bihar, Chhattisgarh, Jharkhand, Maharashtra, Madhya Pradesh, Odisha, Telangana, Uttar

Pradesh and West Bengal, which are affected by Left Wing Extremism (LWE). This large project was completed in a short period of 18 months and has brought connectivity to about 3000 villages and helped in the operation of security forces. Because of this success, the Ministry of Home Affairs has now requested a follow up project of another 2000 towers.

XIII) Reforms in Agriculture and Food Processing

64. Pradhan Mantri Fasal Bima Yojana

“Pradhan Mantri Fasal Bima Yojana will provide the solution to the problems our Aandata face in difficult times” – PM MODI

The Union Cabinet has approved Pradhan Mantri FasalBima Yojana, a new crop insurance scheme to boost farming sector in the country. It is a farmers welfare scheme that aims to reduce the premium burden on farmers and ensure early settlement of crop assurance claim for the full insured sum. Pradhan Mantri Fasal Bima Yojana (PMFBY) aims at supporting sustainable production in agriculture sector by way of –

- a) Providing financial support to farmers suffering crop loss/damage arising out of unforeseen events.
- b) Stabilizing the income of farmers to ensure their continuance in farming
- c) Encouraging farmers to adopt innovative and modern agricultural practices
- d) Ensuring flow of credit to the agriculture sector; which will contribute to food security, crop diversification and enhancing growth and competitiveness of agriculture sector besides protecting farmers from production risks.

This scheme has not only reduced the premium amount drastically but it has reduced the standard of cover from 50% to 33%. It will be pertinent to conclude that this scheme has come as a savior for already suffering farmers of the country and would certainly help them to cope up with any kind of calamity.

65. Soil Health Card Scheme

“In order to achieve land that is truly “Sujalam, Suphalam,” it is necessary to nurture the soil. The soil health card scheme is a step towards fulfilling this dream” - PM Modi

Soil Health Card (SHC) is a Government of India’s scheme promoted by the Department of Agriculture & Co-operation under the Ministry of Agriculture and Farmers’ Welfare. A SHC is meant to give each farmer soil nutrient status of his/her holding and advise him/her on the dosage of fertilizers and also the needed soil amendments, that s/he should apply to maintain soil health in the long run. Under the scheme, the government plans to issue soil cards to farmers which will carry crop-wise recommendations of nutrients and fertilizers required for the individual farms to help farmers to improve productivity through judicious use of inputs.

66. Pradhan Mantri Krishi Sinchai Yojana

“Per Drop More Crop is what we Target”- PM Modi

This scheme has been approved with an outlay of Rs. 50,000 crore for a period of 5 years (2015-16 to 2019-20). The major objective of PMKSY is to achieve convergence of investments in irrigation at the field level, expand cultivable area under assured irrigation, improve on-farm water use efficiency to reduce wastage of water, enhance the adoption of precision irrigation and other water saving technologies (More crops per drop), promote sustainable water conservation practices etc. This initiative was launched with the Motto of Har Khet Ko Pani.

67. Neem Coating of Urea

“We decided that 100% neem coating of urea has to be done so that it can only be used in farming and not in chemical factories. Neem coating of urea helped farmers and stopped corruption as well as theft. No matter how many corrupt people come together, it is honesty which is going to win at the end of everything” - PM MODI

Government took the brave step of Neem Coating of Urea and because of this for the first time in the history farmers did not had to wait in a queue across the length and breadth of the country. In January 2015, the government allowed the urea producers to produce up to 100% of production as Neem coated urea. Further, the government made it mandatory to produce at least 75% of domestic Urea as Neem coated. The current policy is that Government has mandated all indigenous producers of Urea to produce 100% of urea as Neem coated urea only. This has stopped the black-marketing and has directly benefitted the farmer.

68. E- National Agriculture Market (NAM)

“E-NAM is the turning point in the Agriculture Sector which will usher transparency And benefit the farmer”- PM Modi

National Agriculture Market (NAM) is a pan-India electronic trading portal which networks the existing APMC mandis to create a unified national market for agricultural commodities. The NAM Portal provides a single window service for all APMC related information and services. This includes commodity arrivals & prices, buy & sell trade offers, provision to respond to trade offers, among other services. While material flow (agriculture produce) continues to happen through mandis, an online market reduces transaction costs and information asymmetry.

69. Integrated Horticulture Mission and SAMPADA Scheme

Department of Agriculture, Cooperation & Farmers Welfare has launched Mission for Integrated Development of Horticulture (MIDH) by subsuming schemes on horticulture viz. (i) National Horticulture Mission (NHM), (ii) Horticulture Mission for North East and Himalayan States (HMNEH), (iii) National Bamboo Mission (NBM), (iv) National Horticulture Board (NHB), (v) Coconut Development

Board (CDB), (vi) Central Institute of Horticulture (CIH), Nagaland.

Government approved umbrella programme Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters (SAMPADA) for food processing sector with Rs 6,000 crore outlay to integrate current and new schemes aimed at reducing food wastage and doubling farmers' income.

70. 100% FDI in Food Products, Oilseed Mission and NMSA

The government also allowed 100 per cent FDI in trading of food products, including through e-commerce, to give a fillip to the country's food processing sector and decrease food wastage and generate employment in the country.

National Mission on Oilseeds and Oil Palm (NMOOP) was launched in 2014-15 which restructured previous schemes of Integrated Scheme of Oilseeds, Oil Palm and Maize (ISOPOM), Tree Borne Oilseeds (TBOs) and Oil Palm Area Expansion (OPAE) for increasing oilseeds production and area expansion under oil palm.

National Mission for Sustainable Agriculture (NMSA) was made operational from the year 2014-15 aims at making agriculture more productive, sustainable, and remunerative and climate resilient by promoting location specific integrated/composite farming systems; soil and moisture conservation measures; comprehensive soil health management; efficient water management practices and mainstreaming rainfed technologies.

71. Indian Forest (Amendment) Ordinance, 2017

"I don't carry the burden of the past or the madness of the future. I live in the present. Mind is never a problem. Mindset is" - PM Modi

Modi government, in a landmark initiative, has promulgated the Indian Forest (Amendment) Ordinance, 2017 to exempt bamboo grown in non-forest areas from definition of tree, thereby dispensing with the requirement of felling or transit permit for its economic use. For so many years in the country this small glitch in the definition prevented the domestic and small scale use of bamboo which could otherwise be useful for generating considerable rural income. This reform looks small but would certainly have long term benefits to rural households.

72. Double Farmer's Income by 2022

In a very ambitious target to bring rural India's development at par with urban India Modi government has begun to focus on Making Agriculture as a profitable business so as address the concerns of 70% of the population which is dependent on agriculture. In a number of initiatives like Per Drop more Crop, Massive irrigation scheme to provide water to every farm, Soil cards etc., government is focusing to take

Indian farmers towards more scientific and business oriented profitable farming which is pro- market and it is this vision of implementation of schemes to change the picture of agriculture that enables PM Modi to dare to see a dream of doubling Farmer's Income by 2022.

XIV) Reforms in Tourism Sector

73. Swadesh Darshan and PRASAD

“Tourism provides employment to the poorest of the poor. Gram seller earns something, auto-rickshaw driver earns something, pakoda seller earns something, and tea seller also earns something”- PM Modi

Prasad means Pilgrimage Rejuvenation and Spiritual Augmentation Drive and under this 12 cities have been identified for development initially, namely Amritsar, Ajmer, Dwaraka, Mathura, Varanasi, Gaya, Puri, Amaravati, Kanchipuram, Vellankanni, Kedarnath and Guwahati for development of tourism infrastructure in the country including historical places and heritage cities.

Swadesh Darshan means Integrated Development of Theme-Based Tourist Circuits. Under Swadesh Darshan scheme, Spiritual Circuit has been identified as theme circuit for development. Rs 100 crore and Rs 600 crore have been allocated for Prasad and Swadesh Darshan schemes, respectively, to develop tourist destinations of global standards. Both these initiatives will boost the tourism sector in the country and will generate immense employment opportunities.

74. Incredible India Helpline

On a pilot basis, an ‘Incredible India Helpline’ has been set up to be operated in-house to address and guide the tourists during any emergency which may include medical, crime natural calamities or on being stranded. This service will be available as toll free on telephone 1800111363 or on a short code 1363.

75. E- VISA For 150 Countries

In order to boost the tourism sector of the country and generate more and more employment, Tourism Ministry has reformed the VISA norms to attract more tourists in the country by floating a scheme by name e- Tourist Visa and allowing E-Visa for more than 161 countries with, an application for e-Tourist Visa must be made four days in advance of the date of arrival.

76. Adarsh Smarak

ASI has identified 100 monuments to be developed as Model Monuments. These monuments would be provided necessary tourist facilities including Wi-Fi, security, signage, encroachment free area, interpretation centres showing short films about the importance of monuments; moreover government is building world class infrastructure to boost tourism.

77. Web based E-Ticketing

The Ministry of Culture launched Web based E-Ticketing to facilitate visitors to the monuments in getting better access. This facility will be available at some of the monument which are frequently visited by a large number of tourists. E-ticketing- The facility of online ticketing has been launched at all ticketed monuments in India. There are currently 116 ticketed documents and 32 museums under the protection of Archaeological Survey of India (ASI). E-ticketing facility has been launched in coordination with Canara Bank with the aim of providing online facility to the visitors. Moreover, the facility is proving to be less expensive when compared to manual ticketing system which was prevalent earlier.

78. National Medical and Wellness Tourism Board

ANational Medical and Wellness Tourism Board has been set up to work as an umbrella organization to govern and promote medical tourism in India. The National Medical and Wellness Tourism Board is the enabling body for the promotion of medical tourism, wellness tourism and Yoga, Ayurveda tourism and Indian medicine and it will effectively deal with promoting Medical tourism in the country.

XV) Reforms in Education Sector

79. National Eligibility cum Entrance Test (NEET)

The Union government finally introduced a standardized National Eligibility cum Entrance Test (NEET) for admissions to all medical colleges in India. The National Eligibility cum Entrance Test (UG) is a new qualifying cum entrance examination notified under the 'Regulations on Graduate Medical Education 1997 and BDS Course Regulations, 2007' by the Medical Council of India as published in the Gazette of India Extraordinary dated 21st December, 2010 and 15th February, 2012 and the Dental Council of India as published in the Gazette of India Extraordinary dated 31st May, 2012. NEET has been

introduced by Ministry of Human Resource Development (MHRD) Govt, of India and Medical Council of India (MCI). NEET has been introduced for: Undergraduate (NEET-UG) Medical Course like MBBS, BDS etc.

Post Graduate (NEET-PG) Medical Courses like M.S, M.D etc.

80. National Testing Agency (NTA)

One of the new plans introduced by Modi government is the formation of a new institutional body 'National Testing Agency' (NTA), which will be solely responsible for organizing, and conducting entrance examinations, including NEET, JEE and NET, which are conducted by CBSE. The NTA will be chaired by an eminent educationist appointed by the Ministry of Human Resource Development. There will be a Board of Governors comprising members from user institutions

81. Higher education regulator, tentatively christened Higher Education Empowerment Regulation Agency (HEERA)

The Modi government is all set to scrap the University Grants Commission (UGC) and the All India Council for Technical Education (AICTE) and replace them with one higher education regulator, tentatively christened Higher Education Empowerment Regulation Agency (HEERA). A single statutory body for higher education will simplify and consolidate the mass of regulations and compliances that currently operate in the sector.

82. Unnat Bharat Abhiyan

Unnat Bharat Abhiyan is a Ministry of Human Resource Development, Government of India programme to uplift rural India. The programme is being launched in collaboration with the Indian Institutes of Technology (IITs), National Institutes of Technology (NITs) and other leading Government Engineering Institutes like College of Engineering, Pune across the country. The objectives of Unnat Bharat Abhiyan are broadly two-fold:

- Building institutional capacity in Institutes of higher education in research & training relevant to the needs of rural India.
- Provide rural India with professional resource support from institutes of higher education, especially those which have acquired academic excellence in the field of Science, Engineering & Technology and Management

83. Indian Institute of Management Bill, 2017

“The IIM Bill focuses on complete autonomy, effective administration, more alumni participation & many other areas”-PM Modi

Modi government introduced Indian Institute of Management Bill, 2017 to give complete autonomy to management institutions. The Bill declares 20 existing Indian Institutes of Management (IIMs) as institutions of national importance and confers on them the power to grant degrees.

84. Scrapped Interviews

“People were getting robbed for getting employment and even when they could not get a job. It often crossed my mind as to why there was the need for an interview for small jobs. I have never heard of a psychologist who can evaluate a person during an interview of one to two minutes”- PM MODI

The government of India scrapped interview process for non-gazetted junior level posts for group C & D to make public sector recruitments transparent and corruption-free. The Prime Minister Modi has called upon the Government Organizations’ to end this practice at the earliest as it will help in curbing corruption, more objective selection in transparent manner substantially easing the problems of poor people.

85. National Education Policy

“Our Educational Apparatus cannot be one which produces robots, National Education Policy shall change it”- PM Modi

The government is all set to introduce New Education Policy after 1986 to shape education system as per the requirements of modern time. The Kasturirangan committee has been appointed and mandated to make Indian education contemporary, improve its quality, and internationalize it. The formulation of New Education Policy has been the primary objective of Ministry of Human Resource and Development.

86. UDAAN Scheme

Udaan scheme has been launched by Ministry of HRD to encourage girls for higher technical education and it aims to provide a platform that empowers girl students and provides them with better learning opportunities. It is a mentoring and scholarship scheme to enable meritorious girl students to transit from schools to technical education without much difficulty and also aims to enrich and enhance teaching and learning of mathematics and science at senior secondary school level by providing free on-line resources for all.

87. Shala Ashmita Yojana

The Union Ministry of Human Resource Development (HRD) has decided to launch ASMITA, a student tracking system programme. ASMITA is acronym for All School Monitoring Individual Tracking Analysis and shall be launched under Shala Asmita Yojana (SAY). Key facts SAY aims to track the educational journey of school students from Class I to Class XII across the 15 lakhs private and government schools in the country. ASMITA will be an online database which will carry information of student attendance and enrolment, learning outcomes, mid-day meal service and infrastructural facilities among others. Students will be tracked through their Aadhaar numbers and incase those not having unique number will be provided with it

88. Key Initiatives by Ministry of Human Resource Development

NROER (National Repository of Open Educational Resources) - It is an initiative to bring together all digital and digitisable resources across all stages of school education and teacher education. Presently, it has more than 20,000 resources of various categories and images in 29 languages.

- **GIS Mapping-** With a view to ensuring universal access to schools within a reasonable distance of any habitation and without any discrimination, the Geographic coordinates of school along with the school information available in UDISE is being uploaded on the school GIS Web enabled platform.
- **'Padhe Bharat Badhe Bharat'**- This was major initiative of Modi government launched under Sarwa Shiksha Abhiyan. The twin-track approach which has been planned is- (i) to improve language development by creating an enduring interest in reading and writing with comprehension; and (ii) to create a natural and positive interest in mathematics related to their physical and social world.
- **National Institutional Ranking Framework (NIRF) -** National Institutional Ranking Framework (NIRF) was launched in September 2015 to rank the institutions based on teaching/learning resources, research, graduation outcomes, outreach/inclusive nature and the public perception.
- **SWAYAM-** SWAYAM is the Indian electronic e-education platform which proposes to offer courses from the high school stage to Post-Graduate stage in an interactive electronic platform using the Massive Open Online Courses (MOOCs).
- **National Digital Library-** This is a single window access to all higher educational institutions of all the e-books, audio books, educational videos digitally available across the country.
- **Global Initiative for Academic Networks (GIAN) -** It is a programme launched to garner the best international experience into our systems of education, enable interaction of students and faculty with the best academic and industry experts from all over the world.
- **Launch of NIOS Community Radio-**The Community Radio Station of NIOS is a radio service of-

fering to the public with special approach to the community. NIOS is serving the communities with special attention on education

89. Rashtriya Yuva Sashaktikaran Karyakram (RYSK)

The Ministry of Youth Affairs launched an umbrella scheme named “Rashtriya Yuva Sashaktikaran Karyakram (RYSK)” which merged all other previous schemes into one for empowerment of the youth to enable them to realise their potential and in the process, to contribute to the nation-building process.

90. Khelo India

Khelo India scheme has been launched by Department of Sports for development of sports which merged existing scheme Rajiv Gandhi Khel Abhiyan (RGKA), Urban Sports Infrastructure Scheme (USIS) and National Sports Talent Search System Programme (NSTSSP). The objectives of Scheme are given below:-

- Mass participation of young population in sports through annual sports competitions;
- Identification of sporting talent;
- Nurturing of the sporting talent through sports academies.
- Creation of Sports Infrastructure at Block, District and State/UT level.

91. National Sports Talent Search Scheme (NSTSS)

National Sports Talent Search Scheme (NSTSS) was launched to identify sporting talent among students in the age group of 8–12 years. The scheme is being implemented by the Sports Authority of India (SAI), under the Ministry of Youth Affairs & Sports for spotting talented young children in the age group of 8-14 years from schools and nurturing them by providing scientific training.

XVI) Reforms in Social Sector

92. Beti Bachao, Beti Padhao Yojana

“When you teach a boy you teach an individual but when you teach a girl you teach an entire family”
- PM Modi

This scheme was launched in 2015 to generate awareness and improving the efficiency of welfare services meant for women. Since coordinated and convergent efforts are needed to ensure survival, protection and empowerment of the girl child, Government has announced Beti Bachao Beti Padhao initiative. This will be implemented through a national campaign and focused multi sectoral action in 100 selected districts low in CSR, covering all States and UTs. This is a joint initiative of Ministry of Women

and Child Development, Ministry of Health and Family Welfare and Ministry of Human Resource Development. The objectives of this initiative are: 1) Prevention of gender biased sex selective elimination, 2) Ensuring survival & protection of the girl child, 3) Ensuring education and participation of the girl child.

93. Sukanya Samriddhi Account Yojana

“We have reached Moon but still we kill our daughters, I have come here as a Bhikshuk to save the life of our daughters” - PM Modi

It is a Government of India backed saving scheme targeted at the parents of girl children. The scheme encourages parents to build a fund for the future education and marriage expenses for their female child. The scheme was launched by Prime Minister Narendra Modi on 22 January 2015 as a part of the Beti Bachao, Beti Padhao campaign. The scheme currently provides an interest rate of 8.1% (for October 2017 to December 2017) and tax benefits. The account can be opened at any India Post office or branch of authorised commercial banks

94. Maternity Benefit Programme

Under this scheme, Rs. 6000 would be given to lactating mothers, but restricted the scheme to first-borns only. The mother will receive the initial Rs 1,000 after early registration of pregnancy, Rs 2,000 after at least one antenatal check-up (after six months of pregnancy) and Rs 2,000 after the child birth is registered and has received the first cycle of BCG, OPV, DPT and Hepatitis-B or its equivalent.

95. Dhanlakshmi Yojana

Dhan Laxmi Yojana Laadli Lakshmi Yojana started with the aim of improving the educational and health status of girls in the state, to lay the foundation for better future, to prevent female feticide and to bring positive thinking in the public about the birth of girl child and to prevent child marriage. Has been. The scheme is for girls born after January 1, 2006

96. Reforms undertaken by Ministry of Women and Child Development

- **T**he Ministry is in process of finalization of National Policy for Women (NPW) 2016. The draft has been unveiled for comments and consultation. Apart from the safety issues, the draft also seeks to address the emerging challenges confronting Indian women.
- The Ministry has approved Scheme for setting up One Stop Centre to support women affected by violence on 4th March, 2015. The scheme aims to facilitate access to an integrated range of services in-

cluding medical aid, police assistance, legal aid/case management, psychosocial counselling, temporary support services to women affected by violence

- The Ministry of Women and Child Development had taken up the issue of installation of Panic Button on mobile phones as one of the initiatives. Panic button is to be provided on mobile phones in order to enable women to send out a distress signal to a family member or the police authorities.
- Initiative to combat cyber-crime- The Ministry of Women and Child Development dedicated an e-mail solely to address and resolve the issues of hateful conduct and stalking on social media platforms such as Twitter, Facebook etc. with effect from July, 2016.
- The ministry made a revision in passport rules. Earlier, the name of father was mandatory to get a passport but after the revised rules, the name of either parent is sufficient.

97. Pradhan Mantri Garib Kalyan Yojana

The Pradhan Mantri Garib Kalyan Yojana (PMGKY) notified along with other provisions of Taxation Laws (Second Amendment) Act, 2016 came into effect from 17 December, 2016. PMGKY is Union Government's second income disclosure scheme (IDS) to allow tax evaders to come clean with unaccounted wealth. It provides for 50 per cent tax and surcharge on declarations of unaccounted cash deposited in banks. This is nothing but discharging the obligation of being a welfare state as per the constitutional mandate.

98. Triple Talaq bill and MAHRAM Scrapped

“Muslim Sisters need not bother when they have brother like Narendra Modi”
– PM Modi in public rally in UP.

On the historic day of December 28, 2017, the Law Minister of India, Dr. Ravishankar Prasad, introduced The Muslim Women (Protection of Rights on Marriage) Bill, 2017 in Lok Sabha. The bill, popularly known as Triple Talaq Bill, was single-handedly passed by Lok Sabha by voice vote. The bill seeks to make triple talaq or talak-e-biddat a criminal offence with a punishment of imprisonment upto 3 years. The bill makes the pronouncement of triple talaq as “void and illegal”. Also, the pronouncement of triple talaq has been made cognizable and non-bailable offence. The criminalization of the practice of triple talaq is a great step towards equality by Modi government. This bill, if made law in future, will act as a protective right for Muslim women against the arbitrary practice of triple talaq. As stated in the objects and reasons of this bill that this bill will “help in ensuring the larger constitutional goals of gender justice and gender equality of married Muslim woman and help subserve their fundamental rights of non-discrimination and empowerment.” Clause 5 and 6 of the bill also make the provision for the allowance and custody of children to Muslim women. This was all possible because of the firm stand by Modi government in favour of gender equality. In another big gift to Muslim sisters Modi government removed the restriction of Mahram i.e a male guardian accompanying a Muslim women for Haj. This means that crores of Muslim women can go for Haj alone.

99. International Yoga Day

“Yoga is an invaluable gift of India’s ancient tradition. It embodies unity of mind and body; thought and action; restraint and fulfilment; harmony between man and nature; a holistic approach to health and well-being. It is not about exercise but to discover the sense of oneness with yourself, the world and the nature. By changing our lifestyle and creating consciousness, it can help us deal with climate change. Let us work towards adopting an International Yoga Day” – PM Modi

With the consistent efforts of Prime Minister Modi United Nations General Assembly decided to celebrate 21st June as International Yoga Day after historic support for the resolution in the history of the organization when 177 countries voted in favour of the resolution. This is the world-wide recognition of 5000 years old practice of Yoga in Indian society which keeps people mentally and physically fit to excel in life and act as a preventive health care measure which will help in building a vibrant society.

XVII) Reforms in IT Sector

100. Digital India

“In order to fulfill the aspirations of masses, we have to sharpen the tool called the government machinery: we have to make it keen, more dynamic, and it is in this direction that we are working” - PM Modi

This is an umbrella programme of Modi government to prepare India for a knowledge based transformation. It weaves together a large number of ideas and thoughts into a single, comprehensive vision so that each one of them is seen as a part of a larger goal. The focus of Digital India is on being transformative to realize- IT(Indian Talent)+ IT(Information Technology)= IT (India Tomorrow) and is making technology central to enabling change. This programme pulls together many existing schemes. These schemes have been restructured and re-focused and are being implemented in a synchronized manner.

The Digital India program is centered on three key vision areas-

- Digital Infrastructure as a Utility to Every Citizen.
- Governance and Services on Demand.
- Digital Empowerment of citizens

101. Digital Identity- Aadhar

“Linking Aadhaar with mobile and Jan Dhan accounts have evolved such a system which was not even thought of till some years ago -- a system which is irreversible,”- PM MODI

Unique Identification Authority of India (UIDAI) is a transformational e-governance initiative that involves establishing an identity infrastructure for providing unique digital identity to residents. The digital IDs are verifiable online as a tool to enhance the quality of service delivery mechanisms, improve governance, aid financial inclusion and promote fiscal prudence. UIDAI has been mandated to empower every resident of India with Unique Identification Number and provide a digital platform for authentication in an easy, electronic and cost-effective way. The Aadhar system is built on sound strategy and strong technology backbone and has now evolved into a vital digital identity infrastructure.

102. Online e-sign (E-Hastakshar)

One of the initiatives taken under Digital India programme is to provide non-repudiable authentication of applicant's identity through a facility called eSign. This facility is an online digital signature service. E-Sign was formally launched by Hon'ble Prime Minister on July 1, 2015

103. Biometric Attendance System (BAS)

As a part of Digital India programme, the government introduced Aadhar enabled Biometric Attendance System in all government offices. The system enables an employee to register attendance by simply presenting his/her biometric (Finger print/IRIS) and is authenticated online with their bio-metric attributes stored with UIDAI. The system allows anyone authenticated to track the employee attendance details in government organization that is visible attendance.gov.in.

104. Digitize India Platform

This is an initiative of Government of India under Digital India programme to provide digitization services for scanned document images or physical document for any organization. The aim is to digitize and make usable all the existing point in different formats and media, languages, digitize and create data extracts for document management, IT applications and records management. This platform was launched in August, 2015 under Digital India. The main objective of this project is to provide an end-to-end workflow based IT framework for digitization of Government records to enhance service delivery to the citizen and to empower self-identified volunteers, part-time workers, housewives, students, and general public, who add small portions of their contribution through crowd sourcing mechanism to achieve the greater result.

105. Financial transaction electronic and cashless

Electronic payments and fund transfers have the advantage of targeted and direct delivery to the intended beneficiaries without the involvement of middlemen who may otherwise subvert the system.

Similarly, online mechanisms for payment of fees for certain public services offer a transparent, friendly and expeditious channel to citizen for payments. It is envisaged that all financial transactions above a certain threshold shall be made electronic and cashless. Further, there is also a move towards strengthening the implementation of Direct Benefit Transfer (DBT) by leveraging the JAM Trinity (Jan Dhan, Aadhar and Mobile) As Aadhar is unique and does not change over the lifecycle of an individual, the 12-digit Aadhar is sufficient to transfer any payments to an individual. Today, in order to transfer money to a beneficiary, the Governments/institutions need to know the bank account, IFSC code, and bank branch details etc. which is prone to change. However, Aadhar offers the possibility of sending money by just using the 12-digit Aadhar number for life without bothering about any changes in the bank account of the individuals. Thus, with this unique property of being valid for a lifetime, Aadhar is very well perceived as a Financial Address in the banking sector. Use of BHIM App as the mode of digital payment is something which has the potential to turn India quickly into a less- cash Economy.

106. Pradhan Mantri Vidya Lakshmi Karyakram

A fully IT based Student Financial Aid Authority has been proposed through the ‘Pradhan Mantri Vidya Lakshmi Karyakram’, to administer and monitor Scholarship as well Educational Loan Schemes, with a view to enable all poor and middle class students to pursue higher education of their choice without any constraint of funds. Vidya Lakshmi Portal is a first of its kind portal for students seeking Education Loan. It provides single window electronic platform for students to access information and prepares applications for Educational Loans and Government Scholarships. It provides information on the following:

- i) Educational Loan Schemes of various Banks
- ii) Common Educational Loan Application Form for Students
- iii) Application for Education Loan to multiple Banks
- iv) Facility for Banks to download Students Loan Applications
- v) Facility for Banks to upload loan processing status
- vi) Facility for Students to email grievances/queries relating to Educational Loans to Banks
- vii) Linkage to National Scholarship Portal for information and application for Government Scholarships.

107. Government Procurement- Government e-Marketplace

“Objective of E-GEM is minimum price and maximum ease, efficiency and transparency”- PM Modi

Government created one stop Government e-Marketplace (GeM) to facilitate on line procurement of common use Goods & Services required by various Government Departments / Organizations / PSUs. GeM will enhance transparency, efficiency and speed in public procurement. It will also provide the tools of e-bidding and reverse e-auction as well as demand aggregation to facilitate the government users to achieve the best value for the money

108. MyGov

It is a platform for Citizen Engagement towards better governance. It is a platform founded by the Government of India to promote the active participation of Indian citizens in their country's governance and development. MyGov was launched on 26th July, 2014 by Hon. Prime Minister Shri Narendra Modi to facilitate continuous engagement between the government and the citizens. The upgraded version of the application software (MyGov v.2.0) was launched on 27th Feb 2015.

109. Digi Locker

To provide a secure dedicated personal electronic space for storing the documents of resident Indian citizens government launched this facility which is a part of Digital India programme, Digital Locker has been designed to reduce the administrative overhead of government departments and agencies created due to paper work. It will also make it easy for the residents to receive services by saving time and effort as their documents will now be available anytime, anywhere and can be shared electronically

XVIII) Reforms in Aviation Sector

110. UDAN Scheme

UDAN-RCS, UDAN (Ude Desh ka Aam Naagrik) is a regional airport development and “Regional Connectivity Scheme” (RCS) of Government of India, with the objective of “Let the common citizen of the country fly”, aimed at making air travel affordable and widespread, to boost inclusive national economic development, job growth and air transport infrastructure development of all regions and states of India. At the beginning of the scheme, out of total 486 airports, 406 were participating unserved airports, 27 well-served airports out of 62 non-RCS airports and 12 operational out of 18 participating

underserved regional operational airports (Nov 2016) with regular fixed-wing scheduled flights. Scheme will add to this number by expediting the development and operationalisation of India's potential-target of nearly 425 unserved, underserved and mostly underdeveloped regional airports with regular scheduled flights.

111. Development of Greenfield Airports

Government of India has granted “in principle” approval for setting up of the 18 Greenfield airports in the country. The list of these airport is as under: Mopa in Goa, Navi Mumbai, Shirdi and Sindhudurg in Maharashtra, Bijapur, Gulbarga, Hasan and Shimoga in Karnataka, Kannur in Kerala, Durgapur in West Bengal, Dabra in Madhya Pradesh, Pakyong in Sikkim, Karaikal in Puducherry, Kushinagar in Uttar Pradesh, Dholera in Gujarat and Dagadarthi Mendal, Nellore Dist., Bhogapuram in Vizianagaram District near Visakhapatnam and Oravakallu in Kurnool District, Andhra Pradesh. Government of India has granted “site clearance” approval for setting up of the 5 Greenfield airports in the country. The list of these airports is as under: Machiwara, Ludhiana Airport, Itanagar in Arunachal Pradesh, Jamshedpur in Jharkhand, Alwar in Rajasthan and Kothagudem in Telangana.

112. Project DISHA

The AAI unveiled Project DISHA – Driving Improvement in Service and Hospitality at Airports – in a bid to improve customer service. It was aimed at improving queueing time and convenience at all customer touch points, improving airport facilities such as toilets, seating areas, simplify customer flows, improve navigation and offering best and affordable food and beverages, among others. The project is being implemented at 10 airports at present – Kolkata, Chennai, Lucknow, Varanasi, Bhubaneswar, Pune, Goa, Guwahati, Coimbatore and Trivandrum.

113. WINGS 2017

Sab Uden Sab Juden”- Expanding Regional Connectivity was hosted in New Delhi by the Ministry of Civil Aviation. Around 338 delegates from Government and Civil Aviation sector participated in the first edition of WINGS-2017. This event brought together the key stakeholders of the Aviation Sector such as States, Tourism Departments and Tour Operators as a Group representing airline consumers to facilitate interaction with various airlines, airport operators, cargo operators and other ecosystem players at a common forum.

114. Disinvestment in Air India

The Union Cabinet gave an in-principle approval for Air India's strategic disinvestment in June 2017 and a panel of ministers headed by FM Arun Jaitley is now devising the strategy for executing the sale. Tata Group, which runs two JV airlines in India, IndiGo and Jet Airways are among the Indian carriers who may bid for Air India. Some foreign airlines have also expressed interest informally.

115. E-boarding facility

The Bureau of Civil Aviation Security has approved e-boarding facility that will help domestic fliers at airports reduce waiting time for baggage check-in and security clearance. The e-boarding facility covers all boarding processes right from entry into the terminal building, check-in, security checks, boarding gate and boarding bridge check before entering the aircraft.

XIX) Reforms in Labour and Employment Sector

116. National Career Service (NCS) Project

The Ministry of Labour and Employment is implementing the National Career Service (NCS) Project as a Mission Mode Project for transformation of the National Employment Service to provide a variety of employment related services like career counselling, vocational guidance, information on skill development courses, apprenticeship, internships etc. The NCS Portal (www.ncs.gov.in) has been made functional. The portal was dedicated to the Nation by Hon'ble Prime Minister of India on 20.7.2015.

117. Pradhan Mantri Rojgar Protsahan Yojana

The Ministry has also implemented this initiative in 2016-17 with the objective of promoting employment generation and an allocation of Rs. 1000 crores has been made. Under the scheme, Government of India will pay the Employees Pension Scheme (EPS) contribution of 8.33% for all new employees enrolling in EPFO for the first three years of their employment. This will incentivise the employers to recruit unemployed persons and also to formalize informal employees. The scheme will be applicable to those having earnings Rs. 15,000/- per month. A budget provision of Rs. 1000/- crore for this scheme has been made. For the textile (garmenting) sector, Government of India will be paying the complete 12% employers' contribution (8.33% EPS + 3.67% EPF) for these new employees. Till 2nd November, 2016, 151 establishments had registered under PMRPY scheme and EPS contribution was reimbursed for 19 beneficiaries

118. SHRAM SUVIDHA PORTAL

The Ministry of Labour & Employment has developed a unified Web Portal ‘Shram Suvidha Portal’, to bring transparency and accountability in enforcement of labour laws and ease complexity of compliance. It caters to four major organizations under the Ministry of Labour, namely:

- Office of Chief Labour Commissioner (Central),
- Directorate General of Mines Safety,
- Employees’ Provident Fund Organization; and
- Employees’ State Insurance Corporation.

The main features of the portal are-

- Allotment of Unique Labour Identification Number (LIN) to Units to facilitate online registration. The unique Labour Identification Number (LIN) has been issued to 18,26,879 Units as on 06.02.2017.
- Filing of self-certified and simplified Single Online Common Annual Return by the establishments. Units will only file a single consolidated Return online instead of filing separate Returns.
- Transparent Labour Inspection Scheme through computerized system based on risk based criteria and uploading the inspection reports within 72 hours by the Labour inspectors.

119. COMMON REGISTRATION UNDER 5 CENTRAL LABOUR ACTS, BY INTEGRATION WITH DIPP’S E-BIZ PORTAL

Facility for Common Registration under 5 Central Labour Acts has been developed on e-Biz Portal of the Department of Industrial Policy & Promotion. The Acts covered under this include:-

- The Employees Provident Fund & Miscellaneous Provisions Act, 1952,
- The Employees State Insurance Act, 1948,
- The Building & Other Construction Workers (RECS) Act, 1996,
- The Contract Labour (Regulation & Abolition) Act, 1970, and
- The Inter-State Migrant Workmen (RECS) Act, 1979.

120. IMPLEMENTATION OF MINIMUM PENSION PROVISION

Long awaited demands for implementation of the minimum pension was given effect to. The Central Government had issued Gazette Notification No. 593(E) dated 19.08.2014 providing a minimum pension of Rs. 1,000/- per month for member/ widow(er)/ disabled/ nominee/ dependent parent pensioners, Rs. 750/- per month for orphan pensioners and Rs. 250/- per month for children pensioners.

121. EMPLOYEES' STATE INSURANCE CORPORATION (ESIC)

H Health Reforms Agenda of ESIC 2.0- Hon'ble Prime Minister Shri Narendra Modi launched a series of Health Reforms Agenda ESIC 2.0 at the time of inauguration of Indian Labour Conference, which includes-

- Online availability of Electronic Health Record of ESI Beneficiaries (Insured Persons and their family members).
- Abhiyan Indradhanush: Ensuring the change of bed sheet according to VIBGYOR pattern during the week i.e. to be changed every day.
- Medical Helpline No. 1800 11 3839 for emergency and seeking guidance from casualty/emergency of ESIC Hospitals.
- Special OPD for Sr. Citizens and differently abled persons in ESIC hospitals, in the afternoon.

Extending coverage of Social Security net of ESI Scheme (under ESIC 2.0) -

1. Extending the social security benefits of ESI Scheme in the remaining NorthEast States Arunachal Pradesh, Mizoram, Manipur and also in Andaman & Nicobar Islands. It has been implemented in Mizoram w.e.f. 1.12.2015 and in Port Blair w.e.f. 01.01.2016.
2. At present, ESI Scheme is being implemented in industrial/commercial clusters within districts. Now, the target is to cover whole of the 393 districts of the States, where these clusters are located.
3. Opening of Health Scheme for selected group of unorganized workers like rickshaw pullers/auto rickshaw drivers in selected urban/metropolitan areas, on pilot basis, has been announced.
4. ESI Coverage has been extended to Construction Workers in the implemented areas. Construction site been covered to avail benefits under the ESI Scheme w.e.f. 1st August, 2015.
5. The ESI Scheme was extended to 99 new geographical areas covering additional 89,117 employees, as per phased programme.
6. The number of Insured Persons covered under the ESI Scheme has increased to 21361880. The number

of beneficiaries covered under Scheme has gone up to 82884094.

Digital India – e-initiatives of ESIC-

- **e-Biz Platform:** ESIC is the first organization of Central Government, to integrate its services (Registration of Employers via e-Biz portal of Department of Industrial Policy and Promotion of DIPP) to promote ease of business and curb transaction costs.
- Under its flagship digital project ‘Panchdeep’ ESIC has facilitated Online Payment of ESI Contribution by the Employer, via the payment gateway of 58 other banks w.e.f. 1st April, 2015, in addition to State Bank of India.
- ESIC has launched independent Public Grievance Module 2.0 from 15.08.2015 for lodging ESIC related Grievance online through ESIC website ‘www.esic.in’ or ‘www.esic.nic.in’.
- Launch of dedicated website www.esichospitals.gov.in for ESIC Hospitals and Dispensaries in December, 2015. This website offers a host of hasslefree features to the ESIC Insured Persons and their beneficiaries. This also includes booking of online appointment with ESIC specialist doctors for treatment on a convenient date according to location and specialties of treatment available in all 36 ESIC hospitals.

122. National Apprenticeship Promotion scheme

National Apprenticeship Promotion Scheme (NAPS) is a new scheme of Government of India to promote apprenticeship. It was launched on 19th August 2016. The scheme has the following two components: Reimbursement of 25% of prescribed stipend subject to a maximum of Rs. 1500/- per month per apprentice by the Government of India to all employers who engage apprentices. Reimbursement of cost of basic training (upto a limit of Rs. 7500/- for maximum of 500 hours/3 months) by the Government of India to Basic Training Providers (BTPs) in respect of apprentices who come directly for apprenticeship training without any formal training. It aims to promote apprenticeship training. To incentivize employers who wish to engage apprentices. To increase the engagements of apprentices from present 2.3 lakh to 50 lakh cumulatively by 2020.

123. MUDRA Yojana

“Combination of Integrity with MUDRA- capital- will be the key to success for small entrepreneurs”
- PM Modi

In order to give financial support for growth of micro enterprises sector and to provide employment to the people other than public services and to make a job seeker a job created Pradhan Mantri MUDRA (Micro Units Development and Refinance Agency) Yojana was launched with the purpose to provide

funding to the non-corporate small business sector. Pradhan Mantri Mudra Yojana (PMMY) is open and is available from all Bank branches across the country. The small businesses/startups or entrepreneurs can avail loans from Rs. 50 thousand to 10 Lakh to start/grow their business under the three, Shishu, Kishore and Tarun categories of the scheme. As per the Minister, loans to 9 crore people have been sanctioned worth 4 lakh crore under the scheme. This is the largest financial inclusion scheme in the world.

124. Start Up and Stand Up India

“The progress of India is the destiny of one-sixth of humanity. And it will also mean a world more confident of its prosperity and more secure about its future”- PM Modi

To provide support to all start-up businesses in all aspects of doing business in India and especially empower SC/ST and Women, Modi government launched this initiative to generate more job creators in the country. This initiative brought Entrepreneurship as a priority in the policy making. Features of Start Up India are as follows-

Single Window Clearance with the help of a mobile application

10,000 crore fund of funds

80% reduction in patent registration fee

Modified and friendlier Bankruptcy Code to ensure 90-day exit window

Eliminating red tape

Self-certification compliance

Innovation hub under Atal Innovation Mission

Stand Up India is to promote entrepreneurship among SC/ST and Women entrepreneurs. The scheme is a part of Start-up India, Stand up India slogan to encourage entrepreneurial projects. The scheme will facilitate two entrepreneurial projects on an average one for each category (Women and SC/ST) of entrepreneurs per bank branch. The scheme will provide financial aid through SIDBI with an initial amount of Rs 10,000 crore. A credit guarantee system would also be implemented under the scheme through the National Credit Guarantee Trustee Company (NCGTC), which will act as the operating agency for financial aids. The scheme will also familiarize the entrepreneurs with factoring services, e-market places and registration with online platforms and other aspects of web entrepreneurship.

125. Skill India

“It’s not that skill only brings money in your pocket, it instills you with a sense of confidence, brings a new strength in life”- PM Modi

The main goal of Skill India Program is to create opportunities, space and scope for the development of talents of the Indian youth. The scheme also targeted to identify new sectors for skill development

and develop more of those sectors which have already been put under skill development for the last so many years. The ambitious plan is to train over 40 crore people in India in different skills by 2022. This Mission will certainly write a new chapter in the history of Entrepreneurship in India.

“There is no reason to be disappointed. India will progress very fast and the skills of our youth will take India ahead”- PM Modi

XX) Reforms in Pension Sector

126. ATAL Pension Yojana

“A government is one that thinks and hears the voice of the poor. A government must live for the poor”
- PM Modi

In order to secure a pensioned society Modi government launched Atal pension Yojana which aims to increase the number of people covered under any kind of pension scheme. Atal Pension Yojana is one of the three Jan Suraksha schemes launched by PM Narendra Modi. APY is aimed at increasing the number of pension scheme beneficiaries across the country. The scheme is especially targeted to the private unorganized sector and is open to all Indian citizens between the ages of 18 to 40 years. Under the scheme, the beneficiary have to make contribution for at least 20 years before he/she can get pension after attaining age of 60 years. The scheme provides a monthly pension of Rs 1000 to Rs. 5000 per month based on the contribution amount.

127. 49% FDI in Pension Sector

The government has notified an increase in the cap on foreign direct investment (FDI) in the pension sector to 49 per cent from 26 per cent, paving the way for more foreign funds to enter the National Pension System. Foreign investment in pension funds will be subject to the condition that entities bringing in foreign equity investment shall obtain necessary registration from the PFRDA and comply with other requirements as per the PFRDA Act.

128. Increased the Age to join NPS from 60 to 65

Ministry of Finance increased the maximum age of joining the National Pension System (NPS) from the existing 60 years to 65 years under NPS Private Sector (i.e. all citizen and corporate model). The subscriber joining NPS beyond the age of 60 years will have the same choices of pension fund and investment, as those individuals who subscribe to it before the age of 60 years. Subscriber joining NPS after the age of 60 years will have an option of normal exit from NPS after completion of three years.

XXI) Reforms in Governance

129. NITI Aayog

“Federalism is no longer the fault line of Centre-State relations but the definition of a new partnership of Team India. Citizens now have the ease of trust, not the burden of proof and process. Businesses find an environment that is open and easy to work in” - PM Modi

The National Institution for Transforming India called NITI Aayog, was formed via a resolution of the Union Cabinet on January 1, 2015. NITI Aayog is the premier policy ‘Think Tank’ of the Government of India, providing both directional and policy inputs which scraped decade old stereotyped institution named Planning Commission. While designing strategic and long term policies and programmes for the Government of India, NITI Aayog also provides relevant technical advice to the Centre and States. This was done in order to better serve the needs and aspirations of the people of India. An important evolutionary change from the past, NITI Aayog acts as the quintessential platform of the Government of India to bring States to act together in national interest, and thereby fosters Cooperative Federalism.

At the core of NITI Aayog’s creation are two hubs – Team India Hub and the Knowledge and Innovation Hub. The Team India Hub leads the engagement of states with the Central government, while the Knowledge and Innovation Hub builds NITI’s think-tank capabilities. These hubs reflect the two key tasks of the Aayog.

NITI Aayog is also developing itself as a State of the Art Resource Centre, with the necessary resources, knowledge and skills, that will enable it to act with speed, promote research and innovation, provide strategic policy vision for the government, and deal with contingent issues

130. MyGov.in

“Good governance with good intentions is the hallmark of our government. Implementation with integrity is our core passion” - PM Modi

It is a platform for Citizen Engagement towards better governance. It is a platform founded by the Government of India to promote the active participation of Indian citizens in their country’s governance and development. MyGov was launched on 26th July, 2014 by Hon. Prime Minister Shri Narendra Modi to facilitate continuous engagement between the government and the citizens. The upgraded version of the application software (MyGov v.2.0) was launched on 27th Feb 2015. The vision of this platform is creating a participatory digital democracy, leveraging technology to enable every citizen to contribute ideas and efforts towards nation-building, transforming these ideas into action and recognizing individual contributions. The major attributes of MyGov.in include-

Discussion- This section invites suggestions from users on various governance issues.

Do- It includes tasks and activities that encourage users to showcase their creative skills.

Talks- It is an initiative to facilitate the live interaction with senior government decision makers, domain experts and eminent academicians on current governance topics and initiatives.

Polls- It is an objective method to gauge the opinion of the citizens through voting on current issues of public importance.

Blogs- Provides insight about the activities managed by MyGov.

MyGov platform has been successful in keeping the citizens engaged on important policies, issues and governance. Some of the prominent activities of MyGov are-

- ‘Mann Ki Baat’, radio show of Hon. PM Shri Narendra Modi commenced on 3rd October 2014 seeking citizen ideas.
- On 18th May, 2015, MyGov provided expert group discussion for AIM (ATAL Innovation Mission) and SETU (Self Employment and Talent Utilisation) under NITI Aayog.
- Android Mobile applications for MyGov and Swacch Bharat Abhiyan were launched by Hon. PM Shri Narendra Modi on 1st July 2015 during Digital India Week.

131. PRAGATI video conferencing

“PRAGATI is a unique integrating and interactive platform which is ambitious multi-purpose and multi-modal platform”- PM Modi

The Hon’ble Prime Minister of India launched his ambitious multi-purpose and multi-modal platform PRAGATI (Pro-Active Governance and Timely Implementation) on 25th March, 2015. PRAGATI is a unique integrating and interactive platform through which Hon’ble Prime Minister clear hurdles in implementation of various government schemes, grievances, state and central related projects & programmes by directly interacting with all stake holders through videoconferencing on a single platform.

132. E-governance

“E-governance is easy governance, effective governance, and also economic governance. E-governance paves the way for good governance”- PM Modi

Electronic governance or e-governance is the application of information and communication technology (ICT) for delivering government services, exchange of information, communication transactions, integration of various stand-alone systems and services between government-to-citizen (G2C), government-to-business (G2B), government-to-government (G2G), government-to-employees (G2E) as well

as back office processes and interactions within the entire government framework. Through e-governance, government services will be made available to citizens in a convenient, efficient and transparent manner. The three main target groups that can be distinguished in governance concepts are government, citizens and businesses/interest groups. In e-governance there are no distinct boundaries. Generally four basic models are available – government-to-citizen (customer), government-to-employees, government-to-government and government-to-business

133. Direct benefit Transfer

Direct Benefit Transfer (DBT) is Government's major reform initiative to re-engineer the existing delivery processes, ensuring better and timely delivery of benefits using Information & Communication Technology (ICT). As in Dec, 2017, 400 schemes from 56 Ministries/ Departments are being implemented under DBT. As a process, Centrally Sponsored Schemes are implemented through State Governments and granular level details are being maintained by the respective State Governments. DBT focuses on better targeting of beneficiary, timely disbursement of benefits and curbing of pilferage by de-duplication, elimination of ghost beneficiaries etc. In last three years it has helped the government to save around 50,000 crore rupees.

134. Simplification Of Passport Rules

Once people in our country in common parlance use to say that to get a Passport issued in India is to win World Cup but Modi government simplified the passport rules to ensure that every applicant in the country is delivered with passport in a time bound simple manner. Amending the Passport Rules, 1980 government allowed eight different documents to be accepted as proof of Date of Birth (DOB). Moreover new rules allow single parents to apply for passports for their children, number of annexures have been reduced and self –declaration is acceptable. Marriage certificate is not required for married applicants and Spouse name is not required for divorced one's and many more simplifications have been made to make the passport application procedure simpler.

135. Acceptance of Self- Attested Documents

“Obtaining either an attested copy or affidavit not only costs money to the poor citizen but also involves wastage of time of the citizens as well as of the government officials” - PM MODI

In a very small but very effective measure PM Modi asked the government departments to accept self-attested documents from the citizens instead of asking them to get the documents attested by Notary officers, lawyers etc. Though it might look a very small measure but in terms of impact this reform has affected almost every citizen of the country. This is typical Modi style governance where the government vests its faith in the citizens and simplifies the public scrutiny processes as per the needs of the common masses of the country.



Conclusion

“I can promise you. If you work 12 hours, I will work for 13. If you work 14 hours, I will work for 15 hours. Why? Because I am not a ‘pradhan mantri’, but a ‘pradhan sevak”

The vision of Prime Minister Modi is to build a New India by fulfilling the dreams of 1.25 billion Indians. Every second of his life is devoted to the service of the country. He has brought the derailed economy on right track and now the atmosphere in the country is optimistic enough to see glass half full of water. International community is confident that India is emerging in the leadership of PM Modi but the conclusion of this study is contradictory to it. India is not emerging it has already emerged under the dynamic leadership of a visionary Prime Minister.

“Only those who keep walking get sweet returns... look at the sun’s perseverance dynamic & always on the move, never dormant... hence keep moving”



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Modi Government - An Era of Reforms