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MAINS PUNCH

Capsule 2

(Important committees+ Highlights of Budget 2019)

for

UPSC Mains 2019

THE CIVILS CAFE IAS

Use the committees and the keywords from budgets in your suggestions/conclusions and off course, in the body of your mains answers. They will fetch an extra mark. Remember, 1/.5 marks extra in 130 qns will get you an interview call or a top rank that you deserve. Use the spaces we provided in between, to update the materials. Add your own notes and committees formed after release of this material in these spaces.

GS 2

EDUCATION

- Review of School Education system : Yashpal Committee
- Student politics and student-body elections in colleges. James Lyngdoh Committee-
- Role of Cooperate Sector in Higher Education: CSR funds for edu Narayan Murthi committee Report:
- shortlist 20 Institutions of Eminence (IoE): N Gopalaswami committee was constituted to select 20 institutes of higher education in India that will be developed into "world-class" institutes.
- review the JEET: Ashok Misra committee set up by the HRD Ministry in 2015 to review the JEE had recommended that an online aptitude test be offered two or more times a year.
- Growth of British India education -its effects :Hurtog Committee
- 20 percent reservation seats for the *girl students in IITs. Timothy Gonsalves Committee* Prof. Timothy Gonsalves Suggested to create
- issues related to girls education. Kadiyam Srihari
- free education for girls up to PG level.:Kadiyam Srihari CABE sub-committee
- National Education Policy : Krishnaswamy Kasturirangan Panel on
- To evolve the New Education Policy. T.S.R Subramanian Committee
- MCI reforms: RM Lodha-panel To oversee how the regulator of medical profession and education in India function
- a draft *national policy on marine fishery: AyyapanCommitttee* To prepare a draft national policy on marine fishery

•

GOVERNANCE

- Population policy: Swaminathan Committee
- Cinematograph Act/ Rules: Shyam Benegal Committee For Holistic interpretation of the provisions of the Cinematograph Act/ Rules
- Road Safety: S. Sunder committee, 2007 .S. Sunder committee, 2007 on Road Safety highlighted the need for scientific study of road infrastructure which includes effective road engineering solutions at the design stage, rectification of accident hot spots at the design stage,
- review pay structure and social security benefits provided to Gramin DakSevaks. Kamlesh Chandra Committee
- need for ADR mechanisms: Justice Malimath Committee Report (1989-90)
- Reforms in private sector: Rangarajan Committee:

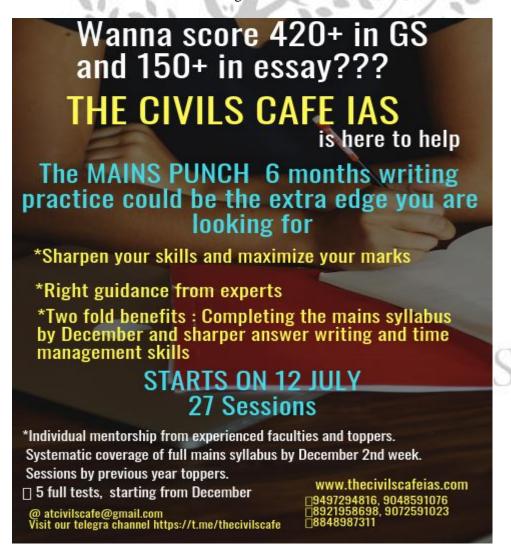
0 10

- *police reforms,:r*eport of Niti Ayog, Justice Verma committee, Justice Thomas committee-Prakash singh case
- custodial deaths: Sudhir Shrivastava Seven-member committee to Curb custodial deaths committee will recommend measures so that people get proper treatment at police stations.
- social, economic and educational status of the Muslims of India. Rajindar Sachar Committee 2 Report on the
- PRI: Balwant Rai Mehta Committee Recommendations on decentralization system.
- promote people centric planning and execution of new urban development schemes.:District Level Advisory and Monitoring Committees
- grant *autonomy in all spheres for gram sabhas t*o design and implement own schemes: *Mani Shankar Aiyar c*ommittees report to
- *Urban local bodies* having freedom to raise own revenue by levy of *user fees and sale of municipal bond* :Judge Isher Ahluwalia committees report
- Disha: District Development Coordination and Monitoring Committee (DDCMC) For effective development and coordination of Central Government's programme
- corruption, charges against ministers & Anna Hazare: Sawant Committee Enquiry
- Tehelka tapes: Saharya Committee
- Tehelka tapes: Phukan Commission & Saharya Committee:
- Corporate governance: Naresh Chandra Committee
- *Corporate Governance : UdayKotak* Committee on Corporate Governance improving the standards of corporate governance of listed companies.
- Nepotism in granting petrol pump, LPG connections: Agarwal Committee www.thecivilscafe: get summary of most important news for prelims and mains.

- Criminalization of politics : Vohra Committee
- First committee on backward castes :Kelkar Committee 1
- Restructuring of civil services: P.C. Hotha Committee
- Changes in the Centrally Sponsored Schemes.: Chaturvedi Committee
- Cow Protection Committees Uttar Pradesh government To make sure that cow sheds (gaushalas) are operated efficiently in all districts.
- *traffic reforms: Vinay P Sahasrabudd* 24-member Select Committee of the Rajya Sabha Has recommended body wearable cameras for traffic policemen and Regional Transport Offices (rtos) officials enforcing the Motor Vehicles Act
- Prevention of Damage to Public Property Act :K.T. Thomas Committee- to look into ways of enhancing the effectives of the
- Accountability and damages with regard to destruction of public property: Fali S. Nariman Committee-
- Board of Control for Cricket in India (BCCI) administrative committee Vinod Rai
- proper implementation of the *Rights of Persons with Disabilities* (RPD) Act :*Kang committee* N.S. Kang
- Haj Poilcy of India: Jeddah, Afzal Amanullah To look into the matter of how to improve the Haj Poilcy of India
- New Haj policy 2018-22 Afzal Amanullah In order to improve Indian Government's current Haj policy and also to look into issue of Haj subsidy in light of 2012 Supreme Court order on gradually reducing and abolishing it by 2022, Ministry of Minority Affairs had a formed this committee in February 201
- composition of the Election Commission and other electoral reforms: Tarkunde Committee-
- electoral reforms: Dinesh Goswami Committee-
- misuse of religion for electoral gains invistigated: Liberhan Ayodhya commission of inquiry.
- Model Code of Conduct. Umesh Sinha Committee To study the usage of social media and other digital platforms before elections and to suggest modifications in the Model Code of Conduct.(hrbani sing jalal case no legalise MCC)
- state funding of elections as recommended by Inderjeet gupta committee
- To recommend changes in the existing law of playing of the national anthem in cinema halls and public places B.R. Sharma committee.
- *SC/ST welfare: Kalelkar Commission*, appointed in 1953, suggested that the erstwhile 'Criminal Tribes' should not be called Tribes nor should be named criminals or the tag of excriminal be attached to them. They could be called De-Notified Communities[d.n.t]. The Commission also opined that these groups could be divided in to two section i.e. (i) Nomadic, and (ii) Settled.

- *SC/ST welfare:The Lokur committee* constituted in 1965 for the revision of Scheduled Castes and Scheduled Tribes lists observed that the development schemes usually designed for SCs and STs have not benefited the D.N.Ts to any significant extent because of their relatively small number, and their tendency to be continuously on the move.
- *SC/ST welfare: Justice Venkatachaliah Commission* in its report submitted to the Govt of India in 2002 recommended strengthening the programmes for the economic and educational development of DNTs and constituting a special commission to look into their need and grievances.
- Virginius Xaxa committee.. Tribals,
- Bezbaruah committee.. NE region.
- the working of the regulatory bodies: Arvind Panagariya
- social media: Umesh Sinha Committee
- *Model Code of Conduct. Umesh Sinha Committee* To study the usage of social media and other digital platforms before elections and to suggest modifications in the Model Code of Conduct.
- Karnataka committee for separate flag: G S Siddaramaya
- Development of North Eastern Region (DoNER). measures to generate more livelihood opportunities in the region.
- problems of people along IB, LOC in J&K: Rina Mitra Study
- Composition schem*e of GST: Himanta Biswa Sarma:* constituted a group of ministers (GoM) to make the 'composition scheme' more attractive and also revisit GST rates on restaurants.
- Trade Facilitation (NCTF): Pradeep Kumar Sinha Committee To develop the pan-India road map for trade facilitation.
- violence during the Jat agitation: S N Jha inquiry panel To probe the sequence of events leading to violence during the Jat agitation for reservation in February.
- To regulate online portals, including news websites, entertainment sites and media aggregators. 10-member committee
- government *advertisements: B B Tandon.* Three-member Committee To oversee the guidelines set for government advertisements by the Supreme Court are followed.
- violation of *programme and advertising codes by TV channels.: Rajyavardhan Rathore* Inter-ministerial committee *-Electronic Media Monitoring Centre (EMMC* To look into complaints of violation of programme and advertising codes by TV channels.
- Mahanadi and its tributaries.:Negotiation Committee on Mahanadi & its
 Tributaries Central Water Commission (CWC). To determine the availability and
 utilization of waters of the river Mahanadi and its tributaries.
- Krishna River Management: AK Bajaj: Krishna River Management Board (KRMB) To look into te Water sharing between Andhra Pradesh and Telangana

- proper management of *Water resources in the North Eastern Region (NER)*. Rajiv Kumar committee: (NITI vice chairman)
- water management: Mihir Shaw report
- desiltation of river Ganga: Madhav Chitale Committee To recommends measures for desiltation of river Ganga
- prepare draft Ganga Act: Justice Girdhar Malviya committee
- To revive Godavari.: Deepak Naik Committee
- Justice B N Srikrishna to review the Institutionalization of Arbitration Mechanism
- Sub Categorization of OBCs: G Rohini To examine sub categorization of Other Backward Classes (OBCs) under Article 340 of the Constitution.
- Secure the *Rights of Migrants: Partha Mukhopadhay committee* To Suggests Legal Framework to Secure the Rights of Migrants
- SC statusto six OBCcommunities in Assam: Mahesh Kumar Singla committee To recommend the modalities for Granting of SC statusto six OBCcommunities in Assam.



HEALTH

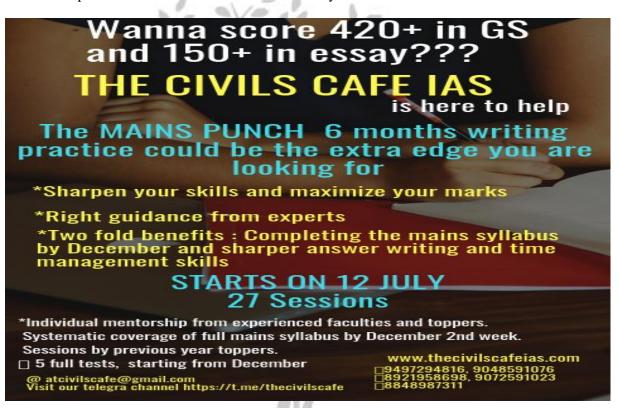
- krishnan committee health report 1992..voluntary health worker
- Bajaj committee health reprot-1986..formulation of nat health manpower panning based on realistic survey, Edu commission in one of UGC, National and medical edu policy ,uniform std,vocational courses in paramedical
- basic rural doctors cader-: Sivaraman committee--trained paraprofessionals
- Medical education-Srivastav committee--rural health scheme launched
- elimination of pvt practice by govt docs. Jungawalla committee-
- inter country removal & retention of children: Justice Rajesh Bindal Committee Submitted its report on legal issues related to inter country removal & retention of children
- Yoga Protocol for Diabetes Control: Dr. H.R. Nagendra To Prepare a
- drug de-addiction and rehabilitation: Punjab government's steering committee To monitor and coordinate the states drug de-addiction and rehabilitation programme.
- *fortification of foods:* 11 member panel To frame final regulations on fortification of foods and prepare strategies to address malnutrition problem.
- mid-day meal quality: Maa committee To check mid-day meal quality in UP schools.
- conditions of nurses employed in private hospitals: Anil R Dave Committee To investigate the living conditions and salary structure of over 3 lakh nurses employed in private hospitals

VILS CAFE IAS

- vigil on bird flu: Munialapp committee To keep vigil on bird flu situation
- Udupa Committee on Ayurveda, 1958
- Bajaj Committee, 1986
- Shrivastav Committee, 1975
- Kartar Singh Committee, 1973
- Jungalwalla Committee, 1967
- Mukherjee Committee, 1966
- Mukherjee Committee, 1965
- Chadha Committee, 1963
- Mudaliar Committee, 1962
- Bhore Committee, 1946

INTERNATIONAL RELATIONS

- cooperation between India and China in international organisations.: *ShashiTharoor*Standing Committee on External Affairs The Standing Committee on External Affairs will examine the issue of cooperation between India and China in international organisations.
- Qatar's complaint against measures imposed on Doha by the United Arab Emirates
 WTO Qatar insisted UAE's actions violate its rights and those of other countries by
 denying freedom of transit to Qatar. The UAE said the measures are allowed according to an
 exception under WTO rules for national security reasons



JUDICIARY

- Criminal Justice: Malimath Commission: (adultery law sec 497, adr)
- Reforms in the *higher judiciary*. *E.M.S. Nachiappan Committee*:
- P V Reddi Second National Judicial Pay Commission New salary structure for judges of lower courts in India
- Pendency of cases: Case Flow Management[CFM] system Justice M.Jagganatha Rao committee.. Law commission 245th report: additional judicial woman power

CONSTITUTION

- srikrishna commision- Telangana formation
- sarkaria commission.
- punchhi commission.

- venkatachallaya committee- nat commission for review of working of constn[NCRWC]
- Law commissions
- NGO-SHG-PG
- IB report
- UN commission on NGOS
- S. Vijay Kumar Committee on NGOs
- Microfinance: Malegam Committee on Microfinance

SPORTS

- Sports Code committee Injeti Srinivas National Sports Development Code functioning of sports federations.
- TOPS [target olympic podim scheme.]: Abinav Bindra Committee was constituted to identify and support potential medal prospects for 2020 and 2024 Olympic Games under the TOPS [target olympic podim scheme.]
- CK Khanna committee of BCCI To support staff of the Indian team and then decide on the contracts that will be handed to the coaches
- AIFF's Transfers Dispute Committee: Ushanath Banerjee Deal with the players' transfer disputes'.
- sports university in Patiala: Randhir Singh, IOC membe Setting up a sports university in Patiala
- For reforms in BCCI R M Lodha panel



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GS3

AGRICULTURE

- Model Land leasing law: T Haque committee of NITI aayog
- Financial Technology (Fintech) space in India.:Steering Committee under Ministry of Finance To consider various issues relating to development of Financial Technology (Fintech) space in India.
- regulated wholesale agri-market: Ashok Dalwai To establish a regulated wholesale agri-market at a distance of every 80 km.+
- doubling farmers income: Ashok Dalwai
- *Price policy*:The *Abhijit Sen Committee* also recommended the Price policy to be region wise based on three parameters namely growth pattern, competitiveness and trade response
- examine the methodological issues in fixing MSP. <u>Ramesh Chandra Committee</u>: , <u>Shanta Kumar Committee</u>:
- Price Deficiency Payment (PDP). :solve the problem of MSP, Both NITI and Economic Survey recommend Price Deficiency Payment (PDP).
- National Commission on Farmers (NCF): M.S. Swaminathan.
- Agriculture: Bhanu Pratap Singh Committee
- Congress agrarian Reforms Committee J.C.Kumarappa Committee
- Restructuring of FCI: Shanta Kumar Committee on
- Fisheries: meenakumari commitee, Nat fisheries policy ayyappan committee.
- horticulture : Bharat BhushanVyas :
- To investigate into illegal cultivation of HT (Herbicide Tolerant) cotton in 4 states namely Andhra Pradesh, Telangana, Gujarat and Maharashtra.:Field Inspection and Scientific Evaluation Committee (FISEC)
- Genetically Modified (GM)crop: Renuka Chowdhury Parliamentary panel Genetically Modified (GM)crop should be introduced only after biosafety, socio-economic evaluation.
- water management: Mihir Shaw committee

DISASTER MANAGEMENT

- Brahmaputra and flood control measures.: Rajiv Kumar To study Brahmaputra and flood control measures.
- High-level committee Rajnath sing Approves Rs 6000 crore for disaster-hit states

ECONOMY

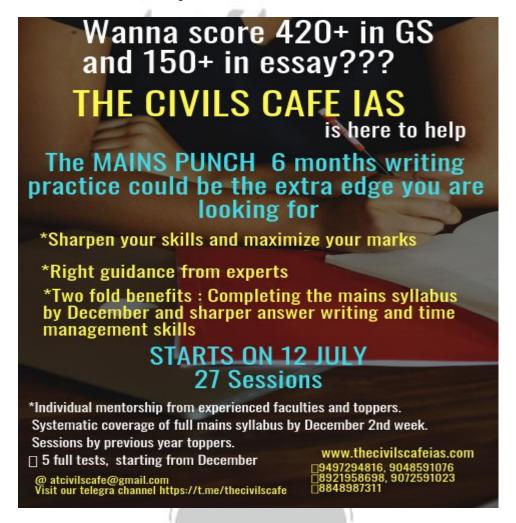
- *e- commerce,Akhilesh Ranjan commit*tee To examine the business models for e-commerce, identify the direct tax issues in relation to e-commerce transactions and provide suggestions.
- *e-commerce* rules on *foreign direct investment norms*. Amitabh kant committee *e-commerce* rules on *foreign direct investment norms*.
- 5-point formula to resolve NPAs in the banking system Project Sashakt Sunil Mehta-panel. :
- [NPA]stressed assets of the banking sector.: *Pradeep Kumar RBI* Overseeing Committee To look at the stressed assets of the banking sector.
- modify companies act 2013. Uday Kotak committee.
- Bibek Debroy Economic Advisory Council (EAC) The EAC is an independent body that gives advice on economic and related topics to the Government, especially to the Prime Minister
- Corporate Social Responsibility (CSR): Manmohan Juneja panel To review the enforcement of Corporate Social Responsibility (CSR) provisions under the Companies law and to recommend a uniform approach for its enforcement, Naresh chandra
- Direct Indirect Taxes: Kelkar Committee 2
- Structure of indirect taxation: Rekhi Committee
- Tax reforms: Chelliah Committee
- Tax enquiry: Wanchoo Committee
- simplify *income tax laws :Arbind Modi Task forc*e to simplify income tax laws . Chief Economic Advisor Arvind Subramanian will be a permanent special invitee on the panel.
- Insurance Reforms: Malhotra Committee.
- *insurance: Dilip C Chakraborty IRDAI panel* To help in implementing the new risk-based capital (RBC) regime and it will also enhance protection to policyholders.
- IRDA linked and non-linked insurance product regulations. :Amitabh Chaudhry committee
- Security Scam Janaki Ram Committee
- Companies[1956] and MRPT Act :Rajinder Sachar Committee 1
- Report on Octroi abolition. Jyoti Basu Committee
- Eradicating black money: Chelliah Committee
- on black money: justice A.P Shaw committee
- Reforms in private sector: Rangarajan Committee

- Banking sector reforms: Chakravarti Committee
- Banking sector reforms :Narasimham Committee
- Disinvestment in PSU shares: G.V.Ramakrishna Committee
- Industrial sickness: Omkar Goswami Committee
- Small scale industries: Abid Hussain Committee Recommendations on Small scale industries
- Skill devlt sarada Prasad committee.
- PPP: Khelkar committee
- Infrastructure financing: Deepak Pareck committee: financing from internat market.
- Statistics: Rangaraju Committee
- digital/crypto-currencies: Dinesh Sharma committee
- IFC (International Financial Centre) :Percy Mistry Committee : Making Mumbai an IFC (International Financial Centre)
- integrated wages, income and price policy. :Boothalingam Committee
- Price policy: The Abhijit Sen Committee [MSP] also recommended the Price policy to be region wise based on three parameters namely growth pattern, competitiveness and trade response
- Poverty Estimation : Tendulkar Commission
- Fiscal Consolidation measures: Vijay Kelkar Committee
- Working of Prasar Bharti: Sam Pitroda Committee Review
- ports: Arun Jaitley on old, pre-existing projects in ports, which have become unviable.
- *TIES.: Rita Teaotia* For sanctioning and monitoring of the project TIES.[trade infra for export scheme]
- Sagarmala Project: N Chandrababu Naidu For the speedy implementation of the Sagarmala Project in Andhra Pradesh.
- shell companies to prevent their *misuse for money laundering* and tax-evasion.: *Inter-Departmental Task Force Hasmukh Adhia* and the Tapan Rayto To monitor & review the functioning of shell companies to prevent their misuse for money laundering and tax-evasion.
- working of the *regulatory bodies* .: *Arvind Panagariya* To examine the working of the regulatory bodies .
- *MCLR: Janak Raj* Principal adviser of Monetary Policy Department Either to inflate the base rate and MCLR or prevent it from falling in line with the actual cost of funds.

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- That effective interest rate burden on the borrower has remained the same even after switching to the MCLR regime from the base rate regime since April 1, 2016.
- new *National Mineral Policy*.: *K Rajeswara Rao* To review the National Mineral Policy, 2008, and for submission of a report for a new National Mineral Policy.
- core services and other services.: *IBBI: Dr. R. B. Barman* Technical Committee To lay down Technical Standards for the performance of core services and other services.
- *data on employment* situation in the country.: *Arvind Panagariya* High-level task force To compute timely data on employment situation in the country.
- PPP: Khelkar committee
- Infrastructure financing: Deepak Pareck committee: financing from internat mrkt.
- 1. *Market Infrastructure Institutions (MII)* R Gandhi, ,Reviewing norms related to stock exchanges, clearing corporations and depository participants.
- Fiscal Responsibility and Budget Management (FRBM) Act.: N.K. Singh Committee To review the
- improved surveillance of *the markets.: T K Viswanathan SEBI* committee The committee will suggest short term and medium term measures for improved surveillance of the markets.
- Public Credit Registry (PCR): Yeshwant M. Deosthalee High-level Task Force on Public Credit Registry (PCR) for India. Review and considerations, it will then propose a state-of-the-art information system and suggest a roadmap for developing a transparent, comprehensive and near-real-time PCR for India.
- Hedging commodities in global markets : Chandan Sinha RBI Panel on Hedging commodities in global markets It has recommended a list of commodities (which includes gold, silver, zinc, tin, crude oil and its derivatives, coal, natural gas, tea, coffee, sugar and cocoa) which can be hedged in the overseas markets by all residents i.e. by both domestic users and exporters/importers.
- National Anti-profiteering Authority. : Pradeep Kumar Sinha GST Council panel To select National Anti-profiteering Authority.
- Rights- based privacy framework in household finance: Tarun Ramadorai RBI panel
- *Hate speech on internet : T.K. Viswanathan* Hate speech on internet The committee has suggested that section 78 of the IT Act needs to be substituted and *Section 153 & 505A* of the Indian Penal Code needs to be amended
- Employment & Exports: Dr.Rajiv Kumar NITI Aayog Expert Task Force on Employment & Exports: to provide a major thrust to job creation by enhancing India's exports.
- issues of export sector: Hasmukh Adhia To look at the issues of export sector and to recommend to the GST Council
- implementation of *Goods and Services Tax (GST) :Sushil Kumar Modi* Group of Ministers on the implementation of GST. To monitor and resolve IT challenges faced in implementation of Goods and Services Tax (GST)

- Group of Ministers on the implementation of GST.
- Financial Resolution and Deposit Insurance Bill, 2017. : Bhupender Yadav Joint Parliamentary Committee To examine and present a report on the Financial Resolution and Deposit Insurance Bill, 2017.
- Indian Railways committee to review the flexi-fare system in premium trains The committee comprises Ravinder Goyal, Adviser in Niti Ayog, Meenakshi Malik, Executive Director for Revenue Management in Air India



ENERGY

- National Auto Fuel Policy.: Mashelkar Committee
- Enron Power Project. : Godbole Committee

ENVIRONMENT AND BIODIVERSITY

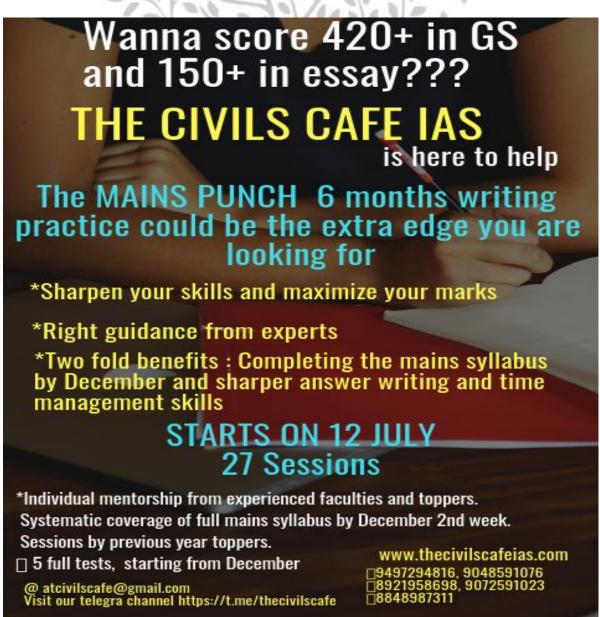
- Justice B.N.Kirpal Committee 1st chairman National Forest Commission.
- Godbole Committee :Enron Power Project.
- Green Tribunal committee To inspect over 1700 hotels, lodges and home stay accommodations in Kullu and Manali towns of Himachal Pradesh.

• Gadgil, Kasturirangan, Omman V Omman

SECURITY AND DEFENCE

- <u>Committee to check mob lynching</u> High Level Committee chaired by the Union Home Secretary Rajiv Gauba
- *DRDO's research :The Rama Rao Committee*, in 2008, had asked the government to limit the DRDO's research focus to just core technologies of strategic importance.
- Rama Rao Committee on DRDO says that it requires passionate and inspiring leadership.
- IT points to poor HR management with only 3% of its scientists have PhDs in engineering-related subjects.
- It warns that DRDO's "biggest challenge" is to attract, nurture and retain talent.
- Bias against *private sector participation in defence Kelkar committee* had suggested nominating more than a dozen Indian private sector companies Raksha Udyog Ratnas, with a status equivalent to that of the defence.
- Faster promotions in Army. : Ajay Vikram Singh Committee
- *DB Shekatkar Committee* To reform the *military financial management*.
- Shekatkar Committee: Cabinet Committee on Security (CCS) To enhance combat capability and rebalancing Defence Expenditure of the Armed Forces.
- B C Khanduri Parliamentary Standing Committee on Defence To examine operational preparedness of armed forces
- Criminalization of politics: Vohra Committee
- Criminal Justice: Malimath Commission:
- Kelkar Committee 3 Enquiry on Kargil defense deals.
- data protection framework : Justice BN Srikrishna Committee
- Cyber Security . : Meena Hemchandra. committee
- Cynber security: Gulshan Rai committee
- police reforms :report of Niti Ayog, Justice Verma committee, Justice Thomas committee, prakesh sinng case
- Soli Sorabjee Committee: Police Reforms [it was constituted after the Judgement of the Supreme Court in Parkash Singh vs Union of India (2006)]
- Sri Krishna Commission 1992 Bombay Riots
- Hgher defence planning and national security strategy. : Ajit Doval planning committee To reform the process of higher defence planning and national security strategy.

- MHA Panel Special secretary (Internal Security) in the Ministry of Home Affairs To examine the rules which allows free movement of Indian and Myanmarese citizens within 16 kms of the border.
- *Traffic reforms: Vinay P Sahasrabudd* 24-member Select Committee of the Rajya Sabha has recommended body wearable cameras for traffic policemen and Regional Transport Offices (rtos) officials enforcing the Motor Vehicles Act
- Defence acquisitions : Dr. Pritam Singh
- •
- •
- •
- •



SCIENCE AND TECHNOLOGY

- Cyber Security . : Meena Hemchandra.
- Artificial Intelligence (AI) for India's Economic Transformation. :Dr. V. Kamakoti Task Force on Artificial Intelligence .
- *India's pod taxi scheme : S K Dhramadhikari* Five-member committee for technical and safety standards of India's pod taxi scheme To invite fresh bids incorporating strictest safety standards on the lines of those prescribed by an American body.
- White paper by BN SriKrishna Committee "Since technologies such as Big Data, the Internet of Things, and Artificial Intelligence are here to stay and hold out the promise of welfare and innovation, India will have to develop a data protection law... to ensure a balance between innovation and privacy."
- usage of social media and other digital platforms: Umesh Sinha Committee To study the usage of social media and other digital platforms before elections and to suggest modifications in the Model Code of Conduct.
- For medicinal and aromatic plants for the north-east (NE). :Inter-ministerial committee (IMC)
- illegal cultivation of HT (Herbicide Tolerant) cotton in 4 states namely Andhra Pradesh, Telangana, Gujarat and Maharashtra. : Field Inspection and Scientific Evaluation Committee (FISEC)
- Hate speech on internet: T.K.Viswanathan The committee has suggested that section 78 of the IT Act needs to be substituted and Section 153 & 505A of the Indian Penal Code needs to be amended.
- expert group Committee to roll out 5G technology in India by 2020. Secretaries of the
 ministries of Communications, Information Technology and Science and Technology,
 representatives from industry and academics. Committee would analyse and approve
 plans for 5G rollout in India by 2020. This is aimed to have Indian participation in defining
 global standards for 5G technology
- Suggesting Artificial Intelligence Policy: Union Ministry of Electronics and Information Technology Internal committee which will provide suggestions to Indian government on framing a national policy on artificial intelligence (AI).



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GS1

 National Cadet Corps (NCC) and National Service Scheme (NSS). committee Shri Anil Swarup to suggest measures to strengthen National Cadet Corps (NCC) and National Service Scheme (NSS).

HISTORY

- Relation between Indian states & paramount power: Butler Committee
- British India education: Hurtog Committee Growth of British India education -its effects, Hunter commission, Macaluay minutes 1935.
- Working of Diarchy as in Montague Chelmsford reforms: Muddiman Committee

GEOGRAPHY

- Mahanadi and its tributaries.: Negotiation Committee on Mahanadi & its
 Tributaries Central Water Commission (CWC). To determine the availability and
 utilization of waters of the river Mahanadi and its tributaries.
- Krishna River Management: AK Bajaj: Krishna River Management Board (KRMB) To look into te Water sharing between Andhra Pradesh and Telangana
- desiltation of river Ganga: *Madhav Chitale* Committee To recommends measures for desiltation of river Ganga
- prepare draft Ganga Act: Justice Girdhar Malviya committee
- A .K. Sinha expert committee To study the silt in the river
- Brahmaputra and flood control measures.: Rajiv Kumar To study Brahmaputra and flood control measures

CULTURE

• Mani Shankar Aiyar Committee Zonal Cultural Centres

SOCIAL JUSTICE

- Rajindar Sachar Committee 2 Report on the social, economic and educational status of the Muslims of India.
- inter country removal & retention of *children*: Justice *Rajesh Bindal Committee* Submitted its report on legal issues related to inter country removal & retention of children
- Population policy: Swaminathan Committee
- creamy layers among Backward Castes. : Ram Nandan Prasad Committee
- National Policy on Senior Citizens: V Mohini Giri Committee

- Caste-based discrimination against students in AIIMS: Thorat Committee:
- Ragging in colleges: R.K.Raghavan Committee:
- problems of people along I.B, LOC in J&K: Rina Mitra Study
- Bezbaruah committee on NE hate crimes
- Virginious Xaxa committee on Tribals.

WOMEN

- *adultry: Justice Malimath Committee* report on reforms in the criminal justice system had suggested making section 497 gender-neutral.[adultry, if done without consent of husband]
- trafficking. : Inter- ministerial Committee Chairpersonship of Secretary, Women and Child Development To tackle the menace of trafficking.
- women's safety: Anil Baijal Special Task Force To review the decisions taken by the Delhi Police and other departments regarding women's safety.
- Sexual Harassment : J.S Verma committee
- TG/LGBTO

URBANISATOIN

• municipal bonds: Judge Isher Ahluwalia recommendations



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Key Highlights of Union Budget 2019-20

Use these notes to enrich your answer writing. Remember the schemes + keywords

10-point Vision for the decade

- Building Team India with Jan Bhagidari: Minimum Government Maximum Governance.
- Achieving green Mother Earth and Blue Skies through a pollution-free India.
- Making Digital India reach every sector of the economy.
- Launching Gaganyan, Chandrayan, other Space and Satellite programmes.
- Building physical and social infrastructure.
- Water, water management, clean rivers.
- Blue Economy.
- Self-sufficiency and export of food-grains, pulses, oilseeds, fruits and vegetables.
- Achieving a healthy society via **Ayushman Bharat**, well-nourished women & children, safety of citizens.
- Emphasis on MSMEs, Start-ups, defence manufacturing, automobiles, electronics, fabs and batteries, and medical devices under Make in India.

Towards a 5 Trillion Dollar Economy

- "People"s hearts filled with Aasha (Hope), Vishwas (Trust), Aakansha (Aspirations)", says FM.
- Indian economy to become a 3 trillion dollar economy in the current year.
- Government aspires to make India a 5 trillion dollar economy.
- "India Inc. are India"s job-creators and nation"s wealth-creators", says FM.
- Need for investment in:
- o Infrastructure.
- o Digital economy.
- o Job creation in small and medium firms.
- Initiatives to be proposed for kick-starting the virtuous cycle of investments.
- Common man"s life changed through MUDRA loans for ease of doing business.

• Measures related to MSMEs:

- o Pradhan Mantri Karam Yogi Maandhan Scheme
- Pension benefits to about three crore retail traders & small shopkeepers with annual turnover less than Rs. 1.5 crore.
- Enrolment to be kept simple, requiring only Aadhaar, bank account and a selfdeclaration. o Rs. 350 crore allocated for FY 2019-20 for 2% interest subvention (on fresh or incremental loans) to all GST-registered MSMEs, under the **Interest Subvention**

Scheme for MSMEs.

- o **Payment platform for MSMEs** to be created to enable filing of bills and payment thereof, to eliminate delays in government payments.
- India"s first indigenously developed payment ecosystem for transport, based on **National Common Mobility Card (NCMC)** standards, launched in March 2019.
- Inter-operable transport card runs on RuPay card and would allow the holders to pay for bus travel, toll taxes, parking charges, retail shopping.

Infrastructure

- Massive push given to all forms of physical connectivity through:
- o Pradhan Mantri Gram Sadak Yojana.
- o Industrial Corridors, Dedicated Freight Corridors.
- o Bhartamala and Sagarmala projects, Jal Marg Vikas and UDAN Schemes.
- State road networks to be developed in second phase of **Bharatmala** project.
- Navigational capacity of Ganga to be enhanced via multi modal terminals at *Sahibganj* and *Haldia* and a navigational lock at *Farakka* by 2019-20, under **Jal Marg Vikas Project**.
- Four times increase in next four years estimated in the cargo volume on Ganga, leading to cheaper freight and passenger movement and reducing the import bill.
- Rs. 50 lakh crore investment needed in **Railway Infrastructure** during 2018-2030.
- Public-Private-Partnership proposed for development and completion of tracks, rolling stock manufacturing and delivery of passenger freight services.
- 657 kilometers of Metro Rail network has become operational across the country.
- Policy interventions to be made for the development of **Maintenance**, **Repair and Overhaul (MRO)**, to achieve self- reliance in aviation segment.
- Regulatory roadmap for making India a hub for aircraft financing and leasing activities from Indian shores, to be laid by the Government.
- Outlay of Rs. 10,000 crore for 3 years approved for Phase-II of FAME Scheme.
- Upfront incentive proposed on purchase and charging infrastructure, to encourage faster adoption of Electric Vehicles.
- Only advanced-battery-operated and registered e-vehicles to be incentivized under FAME Scheme.
- National Highway Programme to be restructured to ensure a *National Highway Grid*, using a financeable model.
- Power at affordable rates to states ensured under "One Nation, One Grid".
- Blueprints to be made available for gas grids, water grids, i-ways, and regional airports.
- High Level Empowered Committee (HLEC) recommendations to be implemented:
- o Retirement of old & inefficient plants.
- o Addressing low utilization of gas plant capacity due to paucity of Natural Gas.
- Cross subsidy surcharges, undesirable duties on open access sales or captive generation for industrial and other bulk power consumers to be removed under **Ujjwal DISCOM Assurance Yojana (UDAY)**.
- Package of power sector tariff and structural reforms to be announced soon.
- Reform measures to be taken up to promote **rental housing**.
- Model Tenancy Law to be finalized and circulated to the states.
- *Joint development* and *concession* mechanisms to be used for public infrastructure and affordable housing on land parcels held by the Central Government and CPSEs.

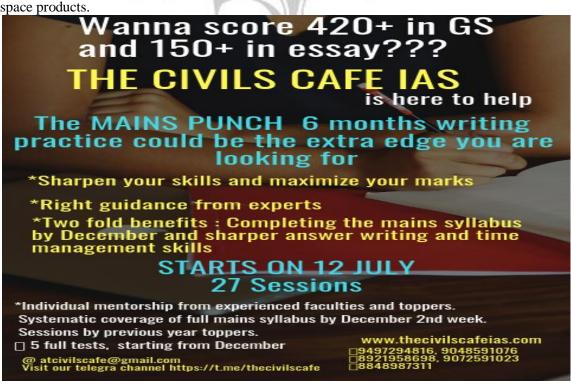
• Measures to enhance the sources of capital for infrastructure financing:

- o Credit Guarantee Enhancement Corporation to be set up in 2019-2020.
- o Action plan to be put in place to deepen the market for long term bonds with focus on infrastructure.
- o Proposed transfer/sale of investments by FIIs/FPIs (in debt securities issued by IDFNBFCs) to any domestic investor within the specified lock-in period.
- Measures to deepen bond markets:
- o Stock exchanges to be enabled to allow AA rated bonds as collaterals.
- o User-friendliness of trading platforms for corporate bonds to be reviewed.
- Social stock exchange:
- o Electronic fund raising platform under the regulatory ambit of SEBI.
- o Listing social enterprises and voluntary organizations.

- o To raise capital as equity, debt or as units like a mutual fund.
- SEBI to consider raising the threshold for minimum public shareholding in the listed companies from 25% to 35%.
- Know Your Customer (KYC) norms for Foreign Portfolio Investors to be made more investor friendly.
- Government to supplement efforts by RBI to get retail investors to invest in government treasury bills and securities, with further institutional development using stock exchanges.

• Measures to make India a more attractive FDI destination:

- o FDI in sectors like aviation, media (animation, AVGC) and insurance sectors can be opened further after multi-stakeholder examination.
- o Insurance Intermediaries to get 100% FDI.
- o Local sourcing norms to be eased for FDI in Single Brand Retail sector.
- Government to organize an annual Global Investors Meet in India, using National Infrastructure Investment Fund (NIIF) as an anchor to get all three sets of global players (pension, insurance and sovereign wealth funds).
- Statutory limit for FPI investment in a company is proposed to be increased from 24% to sectoral foreign investment limit. Option to be given to the concerned corporate to limit it to a lower threshold.
- FPIs to be permitted to subscribe to listed debt securities issued by ReITs and InvITs.
- NRI-Portfolio Investment Scheme Route is proposed to be merged with the Foreign Portfolio Investment Route.
- Cumulative resources garnered through new financial instruments like Infrastructure Investment Trusts (InvITs), Real Estate Investment Trusts (REITs) as well as models like Toll-Operate-Transfer (ToT) exceed Rs. 24,000 crore.
- New Space India Limited (NSIL), a PSE, incorporated as a new commercial arm of Department of Space.
- To tap the benefits of the Research & Development carried out by ISRO like commercialization of products like launch vehicles, transfer to technologies and marketing of space products.



Direct Taxes

- Tax rate reduced to 25% for companies with annual turnover up to Rs. 400 crore
- Surcharge increased on individuals having taxable income from Rs. 2 crore to Rs. 5 crore and Rs. 5 crore and above.
- India"s Ease of Doing Business ranking under the category of "paying taxes" jumped from 172 in 2017 to 121 in the 2019.
- Direct tax revenue increased by over 78% in past 5 years to Rs. 11.37 lakh crore **Tax Simplification and Ease of living -** making compliance easier by leveraging technology:
- Interchangeability of PAN and Aadhaar
- o Those who don"t have PAN can file tax returns using Aadhaar.
- o Aadhaar can be used wherever PAN is required.
- Pre-filling of Income-tax Returns for faster, more accurate tax returns
- o Pre-filled tax returns with details of several incomes and deductions to be made available.
- o Information to be collected from Banks, Stock exchanges, mutual funds etc.
- Faceless e-assessment
- o Faceless e-assessment with no human interface to be launched.
- o To be carried out initially in cases requiring verification of certain specified transactions or discrepancies.

Affordable housing

- Additional deduction up to Rs. 1.5 lakhs for interest paid on loans borrowed up to 31st March, 2020 for purchase of house valued up to Rs. 45 lakh.
- o Overall benefit of around Rs. 7 lakh over loan period of 15 years.

Boost to Electric Vehicles

- Additional income tax deduction of Rs. 1.5 lakh on interest paid on electric vehicle loans.
- Customs duty exempted on certain parts of electric vehicles.

Other Direct Tax measures

- Simplification of tax laws to reduce genuine hardships of taxpayers:
- o Higher tax threshold for launching prosecution for non-filing of returns
- o Appropriate class of persons exempted from the anti-abuse provisions of Section 50CA and Section 56 of the Income Tax Act.

Relief for Start-ups

- Capital gains exemptions from sale of residential house for investment in start-ups extended till FY21.
- •Angel tax" issue resolved- start-ups and investors filing requisite declarations and providing information in their returns not to be subjected to any kind of scrutiny in respect of valuations of share premiums.
- Funds raised by start-ups to not require scrutiny from Income Tax Department
- o E-verification mechanism for establishing identity of the investor and source of funds.
- Special administrative arrangements for pending assessments and grievance redressal o No inquiry in such cases by the Assessing Officer without obtaining approval of the supervisory officer.
- No scrutiny of valuation of shares issued to Category-II Alternative Investment Funds.
- Relaxation of conditions for carry forward and set off of losses.

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NBFCs

• Interest on certain bad or doubtful debts by deposit taking as well as systemically important non-deposit taking NBFCs to be taxed in the year in which interest is actually received.

International Financial Services Centre (IFSC)

- Direct tax incentives proposed for an IFSC:
- o 100 % profit-linked deduction in any ten-year block within a fifteen-year period.
- o Exemption from dividend distribution tax from current and accumulated income to companies and mutual funds.
- o Exemptions on capital gain to Category-III Alternative Investment Funds (AIFs).
- o Exemption to interest payment on loan taken from non-residents.

Securities Transaction Tax (STT)

• STT restricted only to the difference between settlement and strike price in case of exercise of options.

Indirect Taxes

Make In India

- Basic Customs Duty increased on cashew kernels, PVC, tiles, auto parts, marble slabs, optical fibre cable, CCTV camera etc.
- Exemptions from Custom Duty on certain electronic items now manufactured in India withdrawn.
- End use based exemptions on palm stearin, fatty oils withdrawn.
- Exemptions to various kinds of papers withdrawn.
- 5% Basic Custom Duty imposed on imported books.
- Customs duty reduced on certain raw materials such as:
- o Inputs for artificial kidney and disposable sterilised dialyser and fuels for nuclear power plants etc.
- o Capital goods required for manufacture of specified electronic goods.

Defence

- Defence equipment not manufactured in India exempted from basic customs duty **Other Indirect Tax provisions**
- Export duty rationalised on raw and semi-finished leather
- Increase in Special Additional Excise Duty and Road and Infrastructure Cess each by Rs. 1 per litre on petrol and diesel
- Custom duty on gold and other precious metals increased
- Legacy Dispute Resolution Scheme for quick closure of pending litigations in Central Excise and Service tax from pre-GST regime

Grameen Bharat / Rural India

- **Ujjwala** Yojana and **Saubhagya** Yojana have transformed the lives of every rural family, dramatically improving ease of their living.
- Electricity and clean cooking facility to all willing rural families by 2022.
- **Pradhan Mantri Awas Yojana Gramin** (PMAY-G) aims to achieve "Housing for All" by 2022:
- o Eligible beneficiaries to be provided 1.95 crore houses with amenities like toilets, electricity and LPG connections during its second phase (2019-20 to 2021-22).
- Pradhan Mantri Matsya Sampada Yojana (PMMSY)

Department of Fisheries.

o To address critical gaps in the value chain including infrastructure, modernization, traceability, production, productivity, post-harvest management, and quality control.

• Pradhan Mantri Gram Sadak Yojana (PMGSY)

- o Target of connecting the eligible and feasible habitations advanced from 2022 to 2019 with 97% of such habitations already being provided with all weather connectivity. o 30,000 kilometers of PMGSY roads have been built using Green Technology, Waste Plastic and Cold Mix Technology, thereby reducing carbon footprint.
- o 1,25,000 kilometers of road length to be upgraded over the next five years under PMGSY III with an estimated cost of Rs. 80,250 crore.

• Scheme of Fund for Upgradation and Regeneration of Traditional Industries" (SFURTI)

- o Common Facility Centres (CFCs) to be setup to facilitate cluster based development for making traditional industries more productive, profitable and capable for generating sustained employment opportunities.
- o 100 new clusters to be setup during 2019-20 with special focus on Bamboo, Honey and Khadi, enabling 50,000 artisans to join the economic value chain.

• Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship" (ASPIRE) consolidated.

- o 80 Livelihood Business Incubators (LBIs) and 20 Technology Business Incubators (TBIs) to be setup in 2019-20.
- o 75,000 entrepreneurs to be skilled in agro-rural industry sectors.
- Private entrepreneurships to be supported in driving value-addition to farmers" produce from the field and for those from allied activities.
- Dairying through cooperatives to be encouraged by creating infrastructure for cattle feed manufacturing, milk procurement, processing & marketing.
- 10,000 new **Farmer Producer Organizations** to be formed, to ensure economies of scale for farmers.
- Government to work with State Governments to allow farmers to benefit from e-NAM.
- **Zero Budget Farming** in which few states" farmers are already being trained to be replicated in other states.

• India"s water security

- o New Jal Shakti Mantralaya to look at the management of our water resources and water supply in an integrated and holistic manner
- o Jal Jeevan Mission to achieve Har Ghar Jal (piped water supply) to all rural households by 2024
- o To focus on integrated demand and supply side management of water at the local level.
- o Convergence with other Central and State Government Schemes to achieve its objectives.
- o 1592 critical and over exploited Blocks spread across 256 District being identified for the Jal Shakti Abhiyan.
- o Compensatory Afforestation Fund Management and Planning Authority (CAMPA) fund can be used for this purpose.

• Swachh Bharat Abhiyan

- o 9.6 crore toilets constructed since Oct 2, 2014.
- o More than 5.6 lakh villages have become Open Defecation Free (ODF).
- o Swachh Bharat Mission to be expanded to undertake sustainable solid waste

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management in every village.

• Pradhan Mantri Gramin Digital Saksharta Abhiyan,

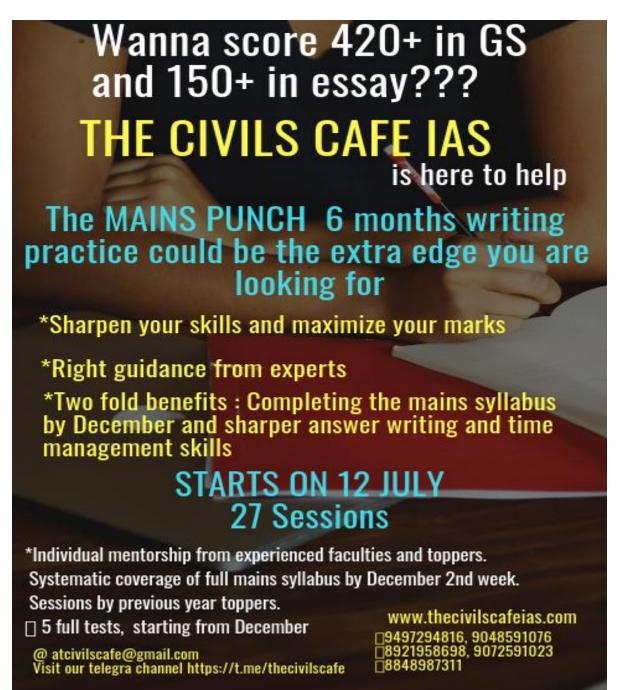
- o Over two crore rural Indians made digitally literate.
- o Internet connectivity in local bodies in every Panchayat under Bharat-Net to bridge rural-urban divide.
- o Universal Obligation Fund under a PPP arrangement to be utilized for speeding up Bharat-Net.

Shahree Bharat/Urban India

• Pradhan Mantri Awas Yojana – Urban (PMAY-Urban)-

- o Over 81 lakh houses with an investment of about Rs. 4.83 lakh crore sanctioned of which construction started in about 47 lakh houses.
- o Over 26 lakh houses completed of which nearly 24 lakh houses delivered to the beneficiaries.
- o Over 13 lakh houses so far constructed using new technologies.
- More than 95% of cities also declared Open Defecation Free (ODF).
- Almost 1 crore citizens have downloaded Swachhata App.
- Target of achieving Gandhiji"s resolve of **Swachh Bharat** to make India ODF by 2nd October 2019.
- o To mark this occasion, the **Rashtriya Swachhta Kendra** to be inaugurated at Gandhi Darshan, Rajghat on 2nd October, 2019.
- o **Gandhipedia** being developed by National Council for Science Museums to sensitize youth and society about positive Gandhian values.
- Railways to be encouraged to invest more in suburban railways through SPV structures like Rapid Regional Transport System (RRTS) proposed on the Delhi-Meerut route.
- Proposal to enhance the metro-railway initiatives by:
- o Encouraging more PPP initiatives.
- o Ensuring completion of sanctioned works.
- o Supporting transit oriented development (TOD) to ensure commercial activity around transit hubs.





Youth

- New National Education Policy to be brought which proposes
- o Major changes in both school and higher education
- o Better Governance systems
- o Greater focus on research and innovation.
- National Research Foundation (NRF) proposed
- o To fund, coordinate and promote research in the country.
- o To assimilate independent research grants given by various Ministries.
- o To strengthen overall research eco-system in the country
- o This would be adequately supplemented with additional funds.
- Rs. 400 crore provided for "World Class Institutions", for FY 2019-20, more than three times the revised estimates for the previous year.
- •Study in India" proposed to bring foreign students to study in Indian higher educational institutions.

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- Regulatory systems of higher education to be reformed comprehensively:
- o To promote greater autonomy.
- o To focus on better academic outcomes.
- Draft legislation to set up **Higher Education Commission of India (HECI)**, to be presented.
- **Khelo India Scheme** to be expanded with all necessary financial support.
- National Sports Education Board for development of sportspersons to be set up under Khelo India, to popularize sports at all levels
- To prepare youth for overseas jobs, focus to be increased on globally valued skill-sets including language training, AI, IoT, Big Data, 3D Printing, Virtual Reality and Robotics.
- Set of four labour codes proposed, to streamline multiple labour laws to standardize and streamline registration and filing of returns.
- A television program proposed exclusively for and by start-ups, within the DD bouquet of channels.
- **Stand-Up India Scheme** to be continued for the period of 2020-25. The Banks to provide financial assistance for demand based businesses.

Ease of Living

- About 30 lakh workers joined the **Pradhan Mantri Shram Yogi Maandhan Scheme** that provides Rs. 3,000 per month as pension on attaining the age of 60 to workers in unorganized and informal sectors.
- Approximately 35 crore LED bulbs distributed under **UJALA Yojana** leading to cost saving of Rs. 18,341 crore annually.
- Solar stoves and battery chargers to be promoted using the approach of LED bulbs mission
- A massive program of railway station modernization to be launched.

Naari Tu Narayani/Women

- Approach shift from women-centric-policy making to women-led initiatives and movements.
- A Committee proposed with Government and private stakeholders for moving forward on Gender budgeting.

• SHG:

- o Women SHG interest subvention program proposed to be expanded to all districts.
- o Overdraft of Rs. 5,000 to be allowed for every verified women SHG member having a Jan Dhan Bank Account.
- o One woman per SHG to be eligible for a loan up to Rs. 1 lakh under MUDRA Scheme.

India"s Soft Power

- Proposal to consider issuing Aadhaar Card for NRIs with Indian Passports on their arrival without waiting for 180 days.
- Mission to integrate traditional artisans with global markets proposed, with necessary patents and geographical indicators.
- 18 new Indian diplomatic Missions in Africa approved in March, 2018, out of which 5 already opened. Another 4 new Embassies intended in 2019-20.
- Revamp of Indian Development Assistance Scheme (IDEAS) proposed.
- 17 iconic Tourism Sites being developed into model world class tourist destinations.
- Present digital repository aimed at preserving rich tribal cultural heritage, to be strengthened.

Banking and Financial Sector

- NPAs of commercial banks reduced by over Rs. 1 lakh crore over the last year.
- Record recovery of over Rs. 4 lakh crore effected over the last four years.
- Provision coverage ratio at its highest in seven years.
- Domestic credit growth increased to 13.8%.

• Measures related to PSBs:

- o Rs. 70,000 crore proposed to be provided to PSBs to boost credit.
- o PSBs to leverage technology, offering online personal loans and doorstep banking, and enabling customers of one PSBs to access services across all PSBs.
- o Steps to be initiated to empower accountholders to have control over deposit of cash by others in their accounts.
- o Reforms to be undertaken to strengthen governance in PSBs.

• Measures related to NBFCs:

- o Proposals for strengthening the regulatory authority of RBI over NBFCs to be placed in the Finance Bill.
- o Requirement of creating a Debenture Redemption Reserve will be done away with to allow NBFCs to raise funds in public issues.
- o Steps to allow all NBFCs to directly participate on the TReDS platform.
- Return of regulatory authority from NHB to RBI proposed, over the housing finance sector.
- Rs. 100 lakh crore investment in infrastructure intended over the next five years. Committee proposed to recommend the structure and required flow of funds through development finance institutions.
- Steps to be taken to separate the NPS Trust from PFRDA.
- Reduction in Net Owned Fund requirement from Rs. 5,000 crore to Rs. 1,000 crore proposed:
- o To facilitate on-shoring of international insurance transactions.
- o To enable opening of branches by foreign reinsurers in the International Financial Services Centre.

• Measures related to CPSEs:

- o Target of Rs. 1, 05,000 crore of disinvestment receipts set for the FY 2019-20.
- o Government to reinitiate the process of strategic disinvestment of Air India, and to offer more CPSEs for strategic participation by the private sector.
- o Government to undertake strategic sale of PSUs and continue to consolidate PSUs in the non-financial space.
- o Government to consider going to an appropriate level below 51% in PSUs where the government control is still to be retained, on case to case basis.
- o Present policy of retaining 51% Government stake to be modified to retaining 51% stake inclusive of the stake of Government controlled institutions.
- o Retail participation in CPSEs to be encouraged.
- o To provide additional investment space:
- Government to realign its holding in CPSEs
- Banks to permit greater availability of its shares and to improve depth of its market.
- o Government to offer an investment option in ETFs on the lines of Equity Linked Savings Scheme (ELSS).
- o Government to meet public shareholding norms of 25% for all listed PSUs and raise the foreign shareholding limits to maximum permissible sector limits for all PSU companies which are part of Emerging Market Index.
- Government to raise a part of its gross borrowing program in external markets in external currencies. This will also have beneficial impact on demand situation for the government securities in domestic market.
- New series of coins of One Rupee, Two Rupees, Five Rupees, Ten Rupees and Twenty Rupees, easily identifiable to the visually impaired to be made available for public use shortly.

Digital Payments

- TDS of 2% on cash withdrawal exceeding Rs. 1 crore in a year from a bank account
- Business establishments with annual turnover more than Rs. 50 crore shall offer low cost

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digital modes of payment to their customers and no charges or Merchant Discount Rate shall be imposed on customers as well as merchants.

Mega Investment in Sunrise and Advanced Technology Areas

• Scheme to invite global companies to set up mega-manufacturing plants in areas such as Semi-conductor Fabrication (FAB), Solar Photo Voltaic cells, Lithium storage batteries, Computer Servers, Laptops, etc

o Investment linked income tax exemptions to be provided along with indirect tax benefits.

Achievements during 2014-19

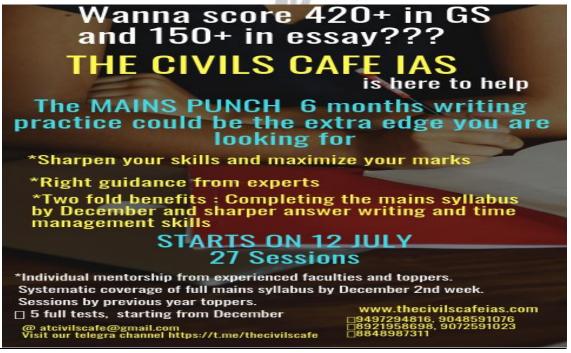
- 1 trillion dollar added to Indian economy over last 5 years (compared to over 55 years taken to reach the first trillion dollar).
- India is now the 6th largest economy in the world, compared to 11th largest five years ago.
- Indian economy is globally the 3rd largest in Purchasing Power Parity (PPP) terms.
- Strident commitment to fiscal discipline and a rejuvenated Centre-State dynamic provided during 2014-19.
- Structural reforms in indirect taxation, bankruptcy and real estate carried out.
- Average amount spent on food security per year almost doubled during 2014-19 compared to 2009-14.
- Patents issued more than trebled in 2017-18 as against the number in 2014.
- Ball set rolling for a New India, planned and assisted by the NITI Aayog.

Roadmap for future

- Simplification of procedures.
- Incentivizing performance.
- Red-tape reduction.
- Making the best use of technology.
- Accelerating mega programmes and services initiated and delivered so far.

Use the committees and the keywords from budgets in your suggestions/conclusions and off course, in the body. All the very best.

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