

NEWS ITEMS ON CAG/ AUDIT REPORTS

1. Payment of Rs 113 crore withheld over suspicious claims under Ayushman Bharat: Govt tells RS (*moneycontrol.com*) December 5, 2023

Ineligible households were found registered as PMJAY beneficiaries and had availed the benefits ranging between Rs 0.12 lakh to Rs 22.44 crore under the scheme, said the audit report tabled in Parliament on August 8.

Claims worth approximately Rs 113 crore under the Ayushman Bharat health insurance scheme that were allegedly found to be suspicious have been withheld from payment till a probe on it is completed, the Rajya Sabha was told on Tuesday.

In a written reply, Minister of State for Health SP Singh Baghel said that over 900 hospitals have been de-empanelled under the scheme. The minister was responding to a question on anomalies in the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) cited in the Comptroller and Auditor General of India (CAG) report and if the government has taken any corrective steps to resolve the issue. The CAG has highlighted discrepancies, including invalid names, unrealistic dates of birth, duplicate health IDs and unrealistic family sizes in the database of PMJAY.

Ineligible households were found registered as PMJAY beneficiaries and had availed the benefits ranging between Rs 0.12 lakh to Rs 22.44 crore under the scheme, said the audit report tabled in Parliament on August 8. It stated that 7.49 lakh people are registered against the mobile number 9999999999 as beneficiaries. The National Health Authority (NHA), which implements the PMJAY has submitted its action taken note to the CAG observations. "With respect to anti-fraud initiatives, the NHA has moved from a 'recovery' approach to 'prevention' approach. This would mean payment of such suspicious claims are withheld till the investigation is completed," Baghel told the Rajya Sabha.

"As on date, over 900 hospitals have been de-empanelled under the scheme. Claims worth approximately Rs. 113 crore have been withheld from payment under the scheme," he said in his written reply. Baghel said that the audit report on PMJAY suggested certain improvisations in the scheme implementation with regard to beneficiary verification, hospital empanelment, claims settlement, fund release to states, and monitoring and evaluation.

Regarding beneficiary verification, a new Beneficiary Identification System (BIS) with improved workflow and validations has been launched, he said. Further, the Government of India's decision to use alternative digitised Aadhaar-seeded databases to identify beneficiaries has brought ease and certainty in the beneficiary verification process, the minister said. Baghel said efforts have been made to achieve Ayushman card saturation at the earliest through activities such as the "Ayushman Bhava" campaign. He said that, as of November 30 this year, 99 per cent of the total registered grievances (4.76 lakh) under the scheme have been resolved. The minister said that constant monitoring is done to ensure timely redressal of the grievances received under the scheme. Concerted efforts are also taken to ensure effective implementation of the scheme at the state and district level, he added.

<https://www.moneycontrol.com/news/trends/health/payment-of-rs-113-crore-withheld-over-suspicious-claims-under-ayushman-bharat-govt-tells-rs-11859731.html>

STATES NEWS ITEMS

2. Delhi CM orders CAG audit of Jal Board over misappropriation of funds allegation (*hindustantimes.com*) December 6, 2023

Delhi chief minister Arvind Kejriwal said on Wednesday that he has directed the audit of the Delhi Jal Board by the Comptroller and Auditor General of India (CAG) to ascertain whether there have been any irregularities amid allegations of misappropriation of funds in the water utility of the capital.

Kejriwal said that an audit covering the last 15 years will be undertaken by CAG. “We have ordered a CAG audit of the last 15 years of records of the Delhi Jal Board. CAG is a third-party and the biggest agency in the country. Things will become clearer now.” “...If someone has committed irregularities, they should be punished. If no irregularities have been committed, then those who level baseless allegations will get to know,” he added.

He said that the audit will be carried out in accordance with Section 69, DJB Act and Section 19(3), CAG (Duties, Power and Conditions of Services) Act.

Speaking to the reporters, Kejriwal further said that there could be a water and sewage crisis in the coming days owing to the non-release of funds.

Delhi water minister Atishi said that the finance department has raised concerns regarding financial mismanagement, but has not pointed out specific instances of alleged improprieties or errant officials which is what makes a CAG audit essential.

The decision to undertake the audit comes in the wake of a series of allegations of corruption. The Bharatiya Janata Party’s (BJP) Delhi unit had last week alleged corruption in the allocation of works for the upgradation of Delhi Jal Board’s ten sewage treatment plants while demanding a probe by the Enforcement Directorate and the Central Bureau of Investigation. Delhi BJP president Virendra Sachdeva had also written to Lieutenant Governor VK Saxena requesting him to order an investigation into the matter.

The BJP and the Aam Aadmi Party have been sparring over alleged irregularities in the Delhi Jal Board since last month.

DJB is also undergoing a financial crisis with the government alleging that the finance department has not released the second instalment of grant in aid for the agency.

Last week, the DJB had informed the Delhi high court that it had submitted a final annual account report for three years (from 2015 to 2018) with the national auditor, as prescribed under the law, and to direct CAG to conduct an audit of the board following Delhi BJP leader’s petition seeking sought direction to DJB.

However, the annual accounts for 2018-21 are yet to be audited by the CAG or the Accountant General.

DJB had also informed the court that to expedite the entire process in a time-bound manner, it will appoint a nodal officer for supervision of work of Annual Accounts, adding that the observations of CAG “will be replied as early as possible and preferably within three months after receiving the same”.

The finance department had argued that Rs.1,598 crore was released to the Jal Board in June earlier this year and further funds will be released based on evidence of the progress of works and geotagging to ensure that public funds are not being misappropriated. <https://www.hindustantimes.com/cities/delhi-news/delhi-cm-orders-cag-audit-of-jal-board-over-misappropriation-of-funds-allegation-101701848305664.html>

3. जल बोर्ड के पिछले 15 वर्षों का होगा CAG ऑडिट, सीएम केजरीवाल ने दिया आदेश (amarujala.com) December 6, 2023

दिल्ली के मुख्यमंत्री अरविंद केजरीवाल ने दिल्ली जल बोर्ड के पिछले 15 वर्षों के सीएजी ऑडिट का आदेश दिया है। सीएजी ऑडिट का फैसला दिल्ली जल बोर्ड में वित्तीय अनियमितताओं को लेकर उठी चिंताओं के मद्देनजर लिया गया है।

सीएम केजरीवाल ने कहा कि सार्वजनिक धन का दुरुपयोग बर्दाश्त नहीं किया जाएगा। वहीं, जल मंत्री आतिशी ने कहा कि वित्त विभाग ने वित्तीय कुप्रबंधन के संबंध में चिंता जताई है, लेकिन वित्तीय अनियमितताओं या दोषी अधिकारियों के विशिष्ट उदाहरणों की ओर इशारा नहीं किया है। यही बात सीएजी ऑडिट को जरूरी बनाती है। <https://www.amarujala.com/delhi-ncr/delhi-cm-arvind-kejriwal-orders-cag-audit-of-delhi-jal-board-of-last-15-years-2023-12-06>

4. Noida: भ्रष्टाचार की नींव से निकल रहा घोटालों का दीमक, प्राधिकरण में चल रही हैं 58 प्रकरण की जांच (jagran.com) 05 Dec 2023

नोएडा प्राधिकरण में सीएजी आयकर विजिलेंस एसआईटी के अलावा नोएडा में विभागीय स्तर पर 43 जांच चल रही हैं। इससे अलग शासन स्तर पर 15 जांच की जा रही है। पांच वर्षों में करीब 170 से ज्यादा अधिकारियों कर्मचारियों को प्रतिकूल प्रविष्टि और सात अधिकारियों कर्मचारियों को सस्पेंड किया जा चुका है। ये सभी प्राधिकरण की कार्यशैली को प्रभावित कर रहे हैं।

नोएडा। नोएडा प्राधिकरण में सीएजी, आयकर, विजिलेंस, एसआईटी के अलावा नोएडा में विभागीय स्तर पर 43 जांच चल रही हैं। इससे अलग शासन स्तर पर 15 जांच की जा रही है। पांच वर्षों में करीब 170 से ज्यादा अधिकारियों कर्मचारियों को प्रतिकूल प्रविष्टि और सात अधिकारियों कर्मचारियों को सस्पेंड किया जा चुका है।

ये सभी प्राधिकरण की कार्यशैली को प्रभावित कर रहे हैं। वर्तमान में नोएडा में मुआवजा वितरण घोटाले की जांच एसआईटी कर रही है। जिसमें करीब एक हजार करोड़ रुपये से अधिक की वित्तीय अनियमितता सामने आ सकती है। 1976 में नोएडा प्राधिकरण का गठन औद्योगिक विकास को बढ़ावा देने के लिए किया गया। पूर्व की सरकारों में यहां घोटालों की नींव रखी गई।

अरबों रुपये के राजस्व का नुकसान किया गया। इस भरपाई तो नहीं हो पाई, लेकिन प्राधिकरण की छवि लगातार धूमिल होती चली गई। यही वजह है कि विगत पांच वर्षों में 170 को प्रतिकूल प्रविष्टि

दी गई। हाल ही में सीईओ डा लोकेश एम इस छवि को सुधारने का प्रयास कर रहे हैं। नतीजन उनको भी अधिकारियों का वेतन रोकना पड़ रहा है। लगातार कार्यालय में औचक निरीक्षण करना पड़ रहा है।

यह है घोटालों की सूची

नोएडा क्रिकेट स्टेडियम घोटाला

वर्ष 2010-11 में सेक्टर-21-ए स्थित नोएडा स्टेडियम में पवेलियन व दर्शक दीर्घा सहित क्रिकेट स्टेडियम बनाने को नोएडा प्राधिकरण की ओर से 60 करोड़ रुपये का टेंडर जारी किया था। इसके निर्माण को पूरा करने में 300 करोड़ रुपये खर्च किए गए। वर्ष 2015 में जब तीनों प्राधिकरण के इंजीनियर इन चीफ यादव सिंह के खिलाफ सीबीआइ ने भूमिगत केबलिंग की जांच शुरू की, उस समय नोएडा स्टेडियम प्रकरण की एफआइआर को इसी के साथ शामिल कर दिया गया। क्रिकेट स्टेडियम जांच के प्रथम चरण की कार्रवाई में टेंडर जारी करने में भारी अनियमितताएं मिली थी।

भूमि आवंटन घोटाला

बाजार मूल्य को नजरअंदाज करते हुए करीब 16 हजार करोड़ रुपये की आवासीय भूमि कुछ चुनिंदा बिल्डर को मात्र 8131 करोड़ रुपये में सौंप दी गई। पूरे सौदे को बहुत ही गोपनीय तरीके से अंजाम दिया। आवंटन सर्किल रेट से भी काफी कम में किया गया। 23 माह की अवधि में 73 आवासीय भूखंड बेचे गए। बोली का केवल 5 प्रतिशत पैसा ही जमा कराया गया। इसमें कई हजार करोड़ रुपये का राजस्व हानि हुई।

फार्म हाउस घोटाला

2009 में फार्म हाउस घोटाले की शुरुआत हुई थी। इस दौरान आवंटन प्रक्रिया में गड़बड़ी करते हुए कई गांवों की जमीन अधिग्रहीत कर उन्हें कम दाम पर बांट दिए गए। करीब 150 फार्म हाउस आवंटित किए गए थे। इससे करीबन एक हजार करोड़ रुपये के नुकसान होने का आंकलन किया गया था।

होटल आवंटन घोटाला

22 मई 2006 को पर्यटन विभाग ने पर्यटन नीति के तहत होटलों को उद्योग का दर्जा दिया था। इसे आधार बनाते हुए नोएडा प्राधिकरण ने पांच जून, 2006 को अपनी 135वीं बोर्ड बैठक में 25 होटल की योजना को मंजूरी देते हुए एक योजना जारी की थी। इसमें 7400 रुपये प्रति वर्गमीटर की दर पर तीन सितारा होटल के लिए तीन, 12500 रुपये प्रति वर्गमीटर की दर पर चार सितारा होटल के लिए दो और 24000 रुपये प्रति वर्गमीटर की दर से पांच सितारा होटल के लिए नौ भूखंड आवंटित किए गए थे। मकसद था राष्ट्रमंडल खेलों से पहले इन होटलों का निर्माण कर शहर को अंतरराष्ट्रीय पहचान दिलाना। इसके बाद सूबे में सत्ता बदली और जुलाई 2007 में प्राधिकरण ने सभी 14 होटल के भूखंड आवंटन निरस्त कर दिए।

भूमिगत केबलिंग घोटाला

यादव सिंह प्रकरण की शुरुआत ही इस घोटाले के साथ हुई थी। 954 करोड़ रुपये की भूमिगत केबलिंग का टेंडर यादव सिंह ने दिया था। उस दौरान असिस्टेंट प्रोजेक्ट इंजीनियर (एपीई) होने के बावजूद रामेंद्र प्राधिकरण के इलेक्ट्रिकल एंड मेंटीनेंस डिपार्टमेंट के प्रोजेक्ट इंजीनियर थे। सपा सरकार के आने पर तत्कालीन चेयरमैन राकेश बहादुर और सीईओ संजीव सरन ने जून 2012 में 954 करोड़ रुपये के टेंडर में बड़े पैमाने पर अनियमितताओं के चलते यादव सिंह के साथ-साथ रामेंद्र को भी सस्पेंड कर दिया था।

वर्तमान में 82 करोड़ रुपये अतिरिक्त बांटने की एसआइटी कर रही है जांच

2015-16 में प्राधिकरण अधिकारियों ने मिलीभगत करके कुल 11 प्रकरणों में 82 करोड़ रुपये अतिरिक्त मुआवजे के रूप में बांट दिया। जिसका लेखा जोखा तक नहीं है। सुप्रीम कोर्ट ने आदेश दिया कि ये कोई एक मामला नहीं, बल्कि बड़ा गंभीर प्रकरण है। इसलिए अब एसआइटी 15 वर्षों

का जमीन अधिग्रहण और मुआवजे की करीब 1500 फाइल की जांच कर रही है। दो दिन से एसआइटी की टीम नोएडा प्राधिकरण में है।

इनके खिलाफ हुई है कार्रवाई
विरेंद्र सिंह नागर - तत्कालीन विधि अधिकारी

दिनेश सिंह - तत्कालीन विधि सलाहकार

श्रीपाल भाटी - डीजीएम सिविल

मुकेश गोयल - मैनेजर

विमला सिंह - प्लानिंग असिस्टेंट

अनीता - प्लानिंग असिस्टेंट

ऋतुराज -जीएम प्लानिंग

सीएजी की रिपोर्ट ने बताया कैसे हुई वित्तीय अनियमितता

2017 में सत्ता बदलने के बाद शासन ने नोएडा प्राधिकरण में व्याप्त वित्तीय अनियमितताओं की जांच के लिए सीएजी को कहा था। उन्होंने करीब एक साल तक प्राधिकरण में जांच की और 400 पेज की एक रिपोर्ट तैयार की। जिसमें 30 हजार करोड़ रुपये के वित्तीय अनियमितता की बात सामने आई थी। रिपोर्ट में ग्रुप हाउसिंग, वाणिज्यिक, एफएआर, भू-आवंटन व विकास परियोजनाओं में बरती गई अनियमितता को बताया गया था। अधिकांश मामले 2004 से 2017 के बीच किए गए ग्रुप हाउसिंग आवंटन के दौरान के हैं।
<https://www.jagran.com/uttar-pradesh/noida-ncr-58-cases-investing-in-noida-authority-of-scam-in-cag-income-tax-and-vigilance-and-sit-23597604.html>

5. ईडी के बाद राजस्थान के जलदाय विभाग में CAG की एंट्री, RWSSC प्रोजेक्ट की जांच शुरू, जानें मामला? (amarujala.com) 06 Dec 2023

Rajasthan News: जलजीवन मिशन के बाद अब पीएचईडी का एक और घोटाला सामने आ रहा है। जलजीवन मिशन में भ्रष्टाचार की शिकायतों के बाद ईडी जांच के लिए आई अब सीएजी ने भी पीएचईडी की आरडब्लूएसएससी प्रोजेक्ट को अपनी जांच के दायरे में ले लिया है।

ईडी के बाद अब सीएजी ने भी पेयजल से जुड़ी सरकारी परियोजनाओं में खर्च प्रक्रिया को लेकर जांच बिठा दी है। वित्त (मार्गोपाय) विभाग ने पेयजल परियोजना आरडब्लूएसएससी में पेयजल के यूजर चार्ज की राशि बिना विधानसभा से अनुमति सीधे पीडी खातों में ट्रांसफर करने की अनुमति दे दी। यह न सिर्फ विधायिका का विशेषाधिकार हनन के दायरे में आता है, बल्कि संवैधानिक प्रावधानों के खिलाफ भी है। सीएजी ने एक बार इस आपत्ति जातते हुए वित्त (मार्गोपाय) विभाग से स्पष्टिकरण देने को कहा है। हालांकि इस संबंध सीजीए पहले भी राज्य सरकार को तीन चिट्ठी लिख चुका है लेकिन वित्त (मार्गोपाय) विभाग के अधिकारियों ने इस पर कोई जवाब तक देना जरूरी नहीं समझा।

इससे नाराज होकर सीएजी ने अब स्पष्ट निर्देश दिए हैं कि इस प्रकार नियम विरुद्ध खर्च की गई राशि की सूचना तत्काल प्रस्तुत करें। साथ ही यह भी हिदायत दी है कि जल राजस्व एवं व्यय का लेखांकन पूर्व प्रक्रिया के अनुसार नियमानुसार बजट शीर्ष क्रमशः 2015 एवं 4215 के अंतर्गत ही किया जाए।

क्या है घोटाला?

तत्कालीन गहलोल सरकार में वित्त (मार्गोपाय) विभाग ने विधानसभा को बताए बिना ही बजट मद 0215 में प्राप्त राजस्व को राजस्थान जल प्रदाय एवं सीवरेज निगम (आरडब्लूएसएससी) के पीडी अकाउंट में जमा करवाकर इसे विधायिका की अनुमति लिए बिना सीधे खर्च करने संबंधित आदेश पारित कर दिया गया था जो कि नियम विरुद्ध है। विधानसभा भी इस मामले को लेकर वित्त (मार्गोपाय) विभाग के अधिकारियों पर विशेषाधिकार हनन की कार्रवाई कर सकती है।

जानिए आरडब्लूएसएससी के गठन का उद्देश्य?

आरडब्लूएसएससी का गठन गजट नोटिफिकेशन के द्वारा आरडब्लूएसएससी एक्ट 1979 के अंतर्गत 22 अगस्त 1988 को हुआ था। जिसका मुख्य कार्य जल वितरण एवं सीवरेज हेतु योजनाएं तैयार करना, उन्हें लागू करना और उनको आगे बढ़ाना है। नियमानुसार पानी के बिलों से संबंधित यूजर चार्ज एवं अन्य सभी प्रकार की प्राप्तियों को नियमानुसार बजट शीर्ष 0215 के तहत राज्य के खजाने में जमा किया जाता है इसके बाद विधानसभा में विधायिका इस बजट को पास करती है। इसके बाद ही यह राशि खर्च की जा सकती है।

विधायिका को बायपास करने वाला आदेश

मामले को लेकर पूर्व नेता प्रतिपक्ष राजेंद्र राठौड़ ने कहा कि यह तो विधायिका को सीधे बायपास करने वाला आदेश है। <https://www.amarujala.com/rajasthan/jaipur/scam-in-rajasthan-water-supply-department-cag-starts-investigation-into-phed-rwsac-project-2023-12-06>

6. हरमू नदी की दुर्दशा: अयोग्य व अनुभवहीन ठेकेदार को सौंपा सौं था काम, योजना हुई फेल (newswing.com) December 5, 2023

Ranchi: हरमू नदी जीर्णोद्धार व संरक्षण कार्य होने के बावजूद इस नदी की दुर्दशा के लिए सीएजी ने अपात्र व अनुभवहीन संवेदक से काम कराने के लिए अफसरों को जिम्मेदार ठहराया है। सीएजी की ऑडिट में स्पष्ट रूप से यह बात सामने आयी कि परियोजना के क्रियान्वयन में अनुभवहीन व अयोग्य संवेदक का चयन किया गया था, जिस वजह से योजना फेल हो गयी। जुडको द्वारा निविदा आमंत्रण सूचना की शर्त के अनुसार चिह्नित उपसंवेदक के पास फाइटोरिड तकनीक में या ऐसी कोई भी स्थानीय प्रकृति आधारित अथवा प्रक्रिया वाली एसटीपी का रेखांकन, निर्माण व संचालन का अनुभव होना आवश्यक था।

जुडको द्वारा तैयार किए गये तुलनात्मक विवरणी की जांच से यह पता चला कि दो संवेदक मेसर्स ज्योति बिल्डटेक ओर मेसर्स ईगल इंफ्रा इंडिया लि.से यह निविदा प्राप्त हुई थी। निविदा की शर्तों के अनुसार निविदा के प्रपत्र, बैंक शोधन क्षमता प्रमाण पत्र और चिह्नित उप संवेदक के अनुभव प्रमाण पत्र नहीं जमा करने के कारण, तकनीकी मूल्यांकन में जुडको की निविदा समिति ने मेसर्स ज्योति बिल्डटेक को अयोग्य घोषित कर दिया हालांकि, निविदा समिति ने मेसर्स से ज्योति बिल्डटेक को पुनर्निविदा की सिफारिश नहीं की और एकमात्र निविदाकर्ता मेसर्स ईगल इंफ्रा इंडिया लि. को डिजाइन बिल्ड ऑपरेट एंड ट्रांसफर मॉडल पर 85.43 करोड़ बीओक्यू से 9.97 प्रतिशत अधिक का ठेका फरवरी 2015 में दे दिया। परियोजना के कार्यान्वयन के बाद पांच साल तक संचालन व मेटेमेंटेनेंस भी इसमें शामिल था।

निविदा की संचिका ओर सफल निविदादाता द्वारा दिए गये निविदा दस्तावेजों की ऑडिट में पता चला कि ठेकेदार मेसर्स ईगल इंफ्रा इंडिया लि. के पास फाइटोरिड तकनीक या किसी भी प्रकृति आधारित उपचार प्रक्रिया का अनुभव नहीं था तथा इन्हें एक उपसंवेदक मेसर्स इंदरदीप कंस्ट्रक्शन कंपनी, उल्हासनगर के अनुभव के प्रमाण पत्र के आधार पर योग्य माना गया। हालांकि, संवेदक ने कथित

उपसंवेदक को एसटीपी कार्य के करने के लिए तथा सीवर लाइन बिछाने के लिए नियुक्त नहीं किया गया. जुडको से संबंधित परियोजना अभियंताओं द्वारा एक लेखा परीक्षा प्रश्नवाली के उत्तर में लेखा परीक्षा को यह सत्यापित किया गया था. इस प्रकार निविदा शर्त जिसने संवेदकों को चिंहित उप संवेदकों के अनुभव के आधार पर निविदा डालने की अनुमति दी थी, का निविदा प्राप्त करने के लिए दुरुपयोग किया गया.

इस प्रकार एक अनुभवहीन एवं अपात्र संवेदक को परियोजना का काम दिया गया. इसने पूरी निविदा प्रक्रिया को दूषित कर दिया. एजी ने इस मामले की अग्रतर जांच की अनुशंसा की है. हरमू नदी नदी जीर्णोद्धार योजना भी फेल गयी. हालांकि इस मसले पर विभाग ने कहा कि जुलाई 2022 कि एसटीपी का निर्माण एनईईआरआई की देखरेख में किया गया जिनके पास फाइटोरिउ तकनीक का एकाधिकार था. आगे निकास सम्मेलन अगस्त 2022 में सचिव ने लेखा परीक्षा के निष्कर्ष को स्वीकार भी किया. <https://newswing.com/plight-of-harmu-river-the-work-was-entrusted-to-an-incompetent-and-inexperienced-contractor-the-plan-failed/671808/>

SELECTED NEWS ITEMS/ARTICLES FOR READING

7. India detects \$18 billion goods and services tax evasion in Apr-Oct (*financialexpress.com*) December 5, 2023

The highest tax evasion of 844 billion rupees was detected in the industrial state of Maharashtra, Minister of State for Finance Pankaj Chaudhary told lawmakers.

The Indian government has detected goods and services tax (GST) evasion of 1.51 trillion rupees (\$17.99 billion) in 2023/24, and recovered tax worth 185.4 billion rupees up to October, according to data shared by the finance ministry on Tuesday. The highest tax evasion of 844 billion rupees was detected in the industrial state of Maharashtra, Minister of State for Finance Pankaj Chaudhary told lawmakers.

In 2022/23, tax authorities detected tax evasion of 1.32 trillion rupees, and recovered 332.3 billion rupees, data showed. The tax authorities have issued 71 notices to online gaming companies for not paying GST of 1.12 trillion rupees in financial years 2022/23 and 2023/24, Chaudhary said.

In August, India decided to impose a 28% tax on online gaming companies on the total funds deposited to play online games, leading to some firms like Mobile Premier League laying off employees. <https://www.financialexpress.com/policy/economy-india-detects-18-billion-goods-and-services-tax-evasion-in-apr-oct-3328909/>

8. Finance Minister Reveals Detection of 21,791 Fake GST Registrations (*deccanchronicle.com*) December 5, 2023

Union finance minister Nirmala Sitharaman on Tuesday said GST officers have detected 21,791 fake GST registrations and over Rs 24,000 crore of suspected tax evasion during a two-month-long special drive. She also said that in order to safeguard the interest of honest taxpayers and avoid extreme hardship to taxpayers, instructions have been issued from time to time, directing officers to exercise due caution and care

in the exercise of powers such as summons, provisional attachment of property, blocking of tax credit etc.

"A total of 21,791 entities (11,392 entities pertaining to state tax jurisdiction and 10,399 entities pertaining to CBIC jurisdiction) having GST registration were discovered to be non-existent. An amount of Rs 24,010 crore (state - Rs 8,805 crore + Centre - Rs 15,205 crore) of suspected tax evasion was detected during the special drive," the finance minister said in a written reply to a question in Rajya Sabha.

Sitharaman's statement came while she was replying to a question on the number of entities identified as having fake registrations, and the total amount of evasion detected during the special drive against fake GST registrations conducted by the tax department from May 16 to July 15, 2023. "Considering special nature of e-commerce operators, a simplified procedure for registration of e-commerce operators has already been notified," she said.

<https://www.deccanchronicle.com/business/economy/051223/finance-minister-reveals-detection-of-21791-fake-gst-registrations.html>

9. Four states drive 70% of net direct tax mop-up in FY23 (*indianexpress.com*) 06 Dec 2023

On the indirect taxes side as well, five states accounted for nearly half of the states' total Goods and Services Tax (GST) share

Maharashtra, Delhi, Gujarat and Tamil Nadu accounted for 70 per cent of the total net direct tax collections of Rs 16.27 lakh crore in financial year 2022-23, data presented by the Finance Ministry in Parliament on Tuesday showed.

Net direct tax collection in Maharashtra stood at Rs 6.14 lakh crore in 2022-23, the highest by any state, followed by Rs 2.12 lakh crore collected in Delhi, Rs 2.05 lakh crore in Karnataka and Rs 1.07 lakh crore collected in Tamil Nadu, Minister of State for Finance Pankaj Chaudhary said in a written reply to a question by John Brittas, Rajya Sabha MP from CPI(M).

On the indirect taxes side as well, five states accounted for nearly half of the states' total Goods and Services Tax (GST) share.

Maharashtra, Uttar Pradesh, Tamil Nadu, Gujarat and West Bengal accounted for over 45 per cent of the total GST revenue of states of Rs 7.7 lakh crore in the financial year 2022-23, the reply stated. <https://indianexpress.com/article/business/economy/four-states-drive-70-of-net-direct-tax-mop-up-in-fy23-9056117/>

10. Banks write off Rs 10.5 trn in 5 yrs, NPA recovery worth Rs 7.1 trn: FinMin (*business-standard.com*) 06 Dec 2023

Banks have written off Rs 10.57 lakh crore during the last five financial years, of which Rs 5.52 lakh crore was in respect of loans pertaining to large industries, the government informed the Parliament on Tuesday.

"As per RBI data, scheduled commercial banks (SCBs) have written off an aggregate loan amount of Rs 10.57 lakh crore during the last five financial years," Minister of State for Finance Bhagwat Karad said in reply to a question in the Rajya Sabha.

The scheduled commercial banks have also recovered Rs 7.15 lakh crore of non-performing assets (NPAs) during the five-year period.

"Comprehensive steps have been taken to recover NPAs, enabled by which, SCBs have made an aggregate recovery of Rs 7,15,507 crore (RBI provisional data for FY 2022-23) in NPA accounts, including written-off loans, during the last five financial years," he said.

In reply to a separate question, Karad said: "Scheduled commercial banks have written off an aggregate amount of Rs 5.52 lakh crore in respect of loans pertaining to large industries and services during the last five financial years (FYs), i.e. from FY 2018-19 to FY 2022-23." He also said that this includes Rs 93,874 crore written off by all the banks on account of fraud during the five-year period.

Karad said banks regularly evaluate the impact of write-offs as part of the exercise to clean up their balance sheet, avail tax benefit and optimise capital, in accordance with the said guidelines and policies of the respective boards.

"Such write-off does not result in waiver of liabilities of borrowers to repay and therefore, write-off does not benefit the borrowers. The borrowers of written-off loans continue to be liable for repayment and banks continue to pursue recovery actions initiated in written-off accounts through various recovery mechanisms available to them..." Karad said. https://www.business-standard.com/finance/news/banks-write-off-rs-10-5-trn-in-5-yrs-npa-recovery-worth-rs-7-1-trn-finmin-123120500736_1.html

11. Highways authority is awarding projects at a snail's pace (*livemint.com*) 06 Dec 2023

The National Highways Authority of India (NHAI) has been awarding projects at a snail's pace of late. So far this financial year it has cleared just 310 km of highways or about 5% of its 6,000-km target, which is roughly in line with FY23 levels. This has had an impact on road construction companies. Motilal Oswal Financial Services noted that NHAI would pick up the pace in December, but even so, most road construction companies have reduced their order-inflow guidance for FY24.

Lagging behind

The projects awarded by NHAI in FY24 so far is only 5% of the targeted amount

On the other hand, road construction has gathered pace. So far in FY24, NHAI has built about 1,990 km of roads. In FY23, road construction touched 4,882 km, or 13.4 km a day, up from 11.8 km a day in FY22. <https://www.livemint.com/industry/infrastructure/chart-beat-highways-authority-is-awarding-projects-at-a-snail-s-pace-11701845193029.html>

12. Questions remain over the govt's 'smart city mission' project, says new report (*hindustantimes.com*) Dec 05, 2023

Initiatives under the flagship Smart Cities Mission (SCM) launched by the NDA government in 2015 are already noticeable. However, there are a few question marks over its overall impact on Indian cities, noted the India Infrastructure Report (IIR) 2023. The report was released by former vice president and former union urban development minister M Venkaiah Naidu on Monday.

The IIR 2023 report, compiled by the National Institute of Urban Affairs, Infrastructure Development Corporation (Karnataka) Ltd, and the IDFC Foundation, has authored papers on issues such as planning and governance, smart initiatives, PPPs and financing, housing and migration, public service delivery, integrating infrastructure, and urban redevelopment by subject matter experts.

The authors of this chapter — Tathagata Chatterji, professor at Xavier Institute of Management, Bhubaneswar and Chetan Vaidya, independent director (non-executive) of GIFT City in Gujarat, noted that SCM has been the “most important initiative” to reform urban management and improve the urban situation. But if the SCM can transform Indian cities into “livable and efficient cities is still an open question”, they wrote.

The authors noted that while the mission had started to “smarten” Indian cities to emulate advances made by cities of the global north, the SCM in India had relegated to enhancing the existing infrastructure of cities in areas of water supply, mobility, and other such aspects. Some of the projects that have been taken are developing parks and cycle paths, and the redesign of streets to be friendly to people and children.

Smart cities work under a special purpose vehicle (SPV) model by forming a company jointly owned by the urban local body and state government for the particular city. A CEO appointed for the SPV is an IAS officer working under the state government. The board of the smart city company is composed of high-ranking IAS officers who choose the projects that are to be taken up following broad-based guidelines of the Union government.

The elected mayoral council has no role in the board of the Smart City initiatives.

The authors of this chapter said that this parallel authority of the SCM is “a violation of the spirit of the 74th Amendment”. The 74th Amendment to the Constitution of 1993 recognised urban local bodies as constitutional entities and granted them autonomy for decentralised governance. However, since the CEOs of these SCMs are not autonomous and neither the existing framework of urban local bodies is disbanded, the authors doubted if the present structure will work.

The report also said that worldwide, smart city initiatives such as New York, Amsterdam, Barcelona, Sao Paulo, and Johannesburg have been single-city initiatives where the cities themselves set the key policy objectives and decide upon the technical specifications. But in India, as it is done through a union government scheme, there are significant city-to-city variations in the implementation of the programme.

Unlike routine infra projects, SMC projects aim to bring qualitative change, the authors noted that there is a need to develop a comprehensive framework that would take into consideration the extent to which smart cities can improve the quality of life of the people. The authors noted that in this direction, the Ministry of Housing and Urban Affairs has engaged 15 well-known academic institutions to assess 75 smart city projects across the country.

“These studies can provide valuable inputs towards scaling up and replicating the smart city projects, especially those in the pilot stage. However, it is also necessary to go beyond individual projects and address some of the bigger questions that have come up about the Smart City Mission’s programme design and policy implementation process,” the authors noted.

They said learnings from these will help understand issues like the lack of lasting popularity of bicycle sharing schemes launched under the SCM in various cities. The chapter highlighted the lack of planning, integration, and citizen engagement that led to the failure of such a kind of project. The authors also questioned the effectiveness of the SPV model on which smart city companies for each of the 100 cities are set up. They said it is not clear, due to inadequate research, if SPVs are better equipped to raise funds without an increase in municipal revenue as a whole.

Among other highlights of the report, another set of authors—Debjani Ghosh, assistant professor and research associate Anna Brittas of NIUA—noted that some urban indices introduced by the Ministry of Housing and Urban Affairs for measuring the performance of cities, even though currently useful, are overlapping in nature and can be improved further.

These indices were introduced to measure outcomes of investment in urban development in India through various flagship schemes and programs. Among such exercises, the Swachh Survekshan (SS) is the largest survey of its kind and is aligned with the goals of the Swachh Bharat Mission. The authors noted that while the current trend of ranking cities against one another has a positive impact, certain challenges arise as well. “The changes in indicators, definitions, etc., make comparability difficult as there are overlaps in the parameters/ indicators. Often, the scope and definition of indicators do not consider local context – it must be kept in mind that a ‘One-size-fits-all’ approach does not work in every case,” the authors said.

They suggested that professional agencies collect data on performance with long contracts to do so under the control of the National Sample Survey Organisation (NSSO), or by the NSSO itself rather than by consultants, ad hoc chosen for the purpose. <https://www.hindustantimes.com/india-news/questions-remain-over-the-govt-s-smart-city-mission-project-says-new-report-101701787518044.html>

13. Climate Finance: Addressing the Urgent Need (*ddnews.gov.in*) Dec 06, 2023

Climate finance refers to local, national, or transnational financing from public, private, and alternative sources to support mitigation and adaptation actions addressing climate change.

Climate finance has taken center stage in discussions surrounding global climate action, particularly at COP28 in Dubai. The finance day at COP28 witnessed a significant breakthrough in international financial architecture, with influential countries and financial institutions committing to innovative mechanisms that support low-income and vulnerable nations in their fight against climate change.

Key announcements include the expansion of Climate-Resilient Debt Clauses (CRDCs) by prominent entities such as the UK, France, World Bank, Inter-American Development Bank, European Investment Bank, European Bank for Reconstruction and Development, and African Development Bank (AFDB). This move has garnered support from 73 countries, urging donors to extend the use of CRDCs by 2025 and provide fiscal space for climate action.

During his address at COP28, Prime Minister Modi underscored the importance of providing climate finance and technology to Global South countries to help them fulfill their commitments. He called for progress in a new collective quantified goal on climate finance, replenishment of the Green Climate Fund and Adaptation Fund, affordable finance from Multilateral Development Banks (MDBs) for climate action, and developed countries eliminating their carbon footprint before 2050.

What is Climate Finance?

Climate finance refers to local, national, or transnational financing from public, private, and alternative sources to support mitigation and adaptation actions addressing climate change. The majority of the funds are allocated for disaster adaptation and mitigation.

While there is no common ground on the definition and elements of climate financing, it remains a highly debated and considered a vital tool to address the climate crisis.

Where is Climate Finance Being Spent?

Developing countries advocate for climate finance to be new and additional, while developed nations debate whether it should consist of grants only or include loans and other forms of finance. This ongoing debate aims to clearly delineate climate finance from existing financial sources.

With current pledges totaling only around \$700 billion, vulnerable countries already affected by costly climate disasters are calling for additional funds through a newly formed disaster fund.

According to a report by the Organization for Economic Cooperation and Development (OECD) released on November 16, developed countries provided and mobilized \$89.6 billion in climate finance for developing countries in 2021. However, the estimated amount needed for the energy transition, climate adaptation, and disaster relief is staggering, reaching \$2.4 trillion annually for emerging markets and developing countries.

Where Shall Climate Finance Be Spent?

While opinions vary among stakeholders, experts believe that funds should be directed toward the most vulnerable populations. Partha Hefaz Shaikh from WaterAid Bangladesh suggests that climate finance should be allocated to water, hygiene, and sanitation, emphasizing the importance of supporting services to provide climate-

resilient Water, Sanitation, and Hygiene (WASH) services to those most affected by climate change. He highlights the need to prioritize households facing the greatest impact of the climate crisis.

It is crucial to note that Bangladesh, ranked as the 7th most vulnerable to climate change according to Energy Tracker Asia's Special Report, faces a potential 2-9% GDP loss by 2050, as warned by the Intergovernmental Panel on Climate Change (IPCC).

Similarly, Kitty van der Heijden, Deputy Executive Director - Partnerships at UNICEF, expresses concern that only 1% of all climate finance goes to education. She insists that this percentage must increase at COP28 to align with the rising temperatures and the urgent need for comprehensive climate action.
<https://ddnews.gov.in/international/climate-finance-addressing-urgent-need>

14. Why India cannot afford to repeat its nuclear weapons mistakes with AI (*indianexpress.com*) Dec 06, 2023

Delhi's political posturing on technological development in the 1970s set India back badly. It can't afford to make the same mistake on AI today

All current discussions on the geopolitics of Artificial Intelligence inevitably hark back to the nuclear experience. As the world recalls the lessons from the nuclear age to cope with the problems and opportunities presented by AI, India too could benefit from a reflection on its complex nuclear history.

Although nuclear and AI are very different, there are similarities too. The nuclear revolution was revealed to the world by the use of atomic bombs against Hiroshima and Nagasaki in August 1945. The enormous destructive power and its horrendous consequences compelled statesmen and scientists to consider ways to limit the threats to the survival of humanity in the nuclear age. The AI revolution threatens an even bigger catastrophe — machines taking over from humanity and enslaving them. The broader impact of the AI revolution is likely to be far more sweeping; while nuclear technology never lived up to its economic promise of “delivering electricity too cheap to meter”, AI promises to transform the economy, society and polity in fundamental ways.

Yet, many of the issues that animate AI governance today are similar to those the world faced at the dawn of the nuclear age. These challenges include managing the impact of this new technology on geopolitical rivalry among the great powers, erecting a firewall between the use and abuse of these technologies and creating international norms and institutions to govern its use. As in the nuclear age, many today demand a ban on military uses of AI or at least a “freeze” on research and development until there is a better assessment of the technology at hand. As in the past, those concerns have not slowed the rapid advances in AI.

Like in the nuclear era, there is growing interest in promoting “arms control” agreements between the great powers. If the US and the Soviet Union — the superpowers of the post-War world — dominated the discourse on nuclear weapons, Washington and Beijing do the same in the AI arena today. It is no surprise that US-China agreements on AI are viewed as critical for the management of the new

technological revolution. At their summit in San Francisco last month, US President Joe Biden and Chinese leader Xi Jinping agreed to initiate sustained discussions on the regulation of military AI. The attempt to manage US-China competition in the military uses of AI does not mean they are standing still. Both sides are moving vigorously to develop the military uses of AI.

Even as the US seeks to put guardrails against AI's potential to destabilise relations with China, Washington is taking a range of steps to slow Beijing's development of AI by choking off the supply of advanced chips and chip fabrication equipment. However, Beijing is finding diverse ways of beating these restrictions and accelerating the development of sophisticated chips so critical for the development of AI.

Beyond the bilateral, there is talk of international norms to manage the potential negative consequences of the AI revolution. Some have proposed the setting up of an "International Agency for Artificial Intelligence" (IAAI), much like the International Atomic Energy Agency (IAEA) that was set up in 1957 to regulate the uses of nuclear energy. While an IAAI may not be around the corner, the US is focused on building "like-minded coalitions" to discuss the development of AI and manage its effects. One such initiative is the GPAI or the Global Partnership for Artificial Intelligence which has 28 members. It is also bringing its allies and partners together to enhance military deterrence against Russia and China.

As India hosts the GPAI summit next week in Delhi, what kind of lessons can it draw from its own nuclear history in dealing with AI? Three of them stand out.

For one, the disarmament idealism of the kind that animated India's approach to nuclear weapons is fortunately behind us when it comes to AI. The endless drumbeat from Delhi about the "time-bound elimination of nuclear weapons" prevented India from thinking clearly about the role of atomic weapons in the international system. The too-clever-by-half posture of "keeping the nuclear weapon option open" imposed massive political, economic and technological costs for India. Unlike in the nuclear domain, India does not have the luxury of taking things easy until it's too late in the AI domain.

Second is the importance of building on the current momentum in the partnership with the US on AI and other critical and emerging technologies. Independent India began with expansive technological cooperation with the US and the West that were eager to shore up Delhi's position vis a vis Communist China. But an India that was determined to befriend China dropped the ball. As told by the former foreign secretary and one of India's most distinguished diplomats, Maharaj Krishan Rasgotra, US President John F Kennedy had sent a hand-written note in the early 1960s to help India build a nuclear weapon. The idea was to ensure that democratic India beat the PRC in the race to become the first Asian country to possess nuclear weapons.

India nearly dropped the ball again in 2005. After Prime Minister Manmohan Singh negotiated a historic civilian nuclear deal with the US in July 2005, the Congress leadership developed cold feet about going forward. The fear of offending Beijing and ideological worries about getting too close to Washington prevented Delhi from taking full advantage of the possibilities that the civil nuclear initiative had opened up. The NDA government is less inhibited and has put technological cooperation with the US

and the West at the very top of India's national agenda. However, it needs to move on multiple policy fronts quickly to raise its position in the global AI hierarchy.

Third, one danger persists on the downside. It is Delhi's traditional temptation to find a "third way" in technological development and proclaim India's exceptionalism. While their application can be country-specific and context-dependent, science and technology are universal. There is no such thing as "Indian physics".

Delhi's political posturing on technological development in the 1970s set India back badly, and it can't afford to make the same mistake on AI today. Building strong domestic capabilities in AI is critical to making the best out of international cooperation. That, in turn, calls for a larger role for the private sector. If technological progress in the second half of the 20th century — especially in nuclear and space — were led by governments, it is the private sector that leading AI research, development and innovation in the West. The NDA's recent efforts to open up the S&T sectors is a welcome first step. But the agenda of reforming India's technology sector is at once large and urgent. <https://indianexpress.com/article/opinion/columns/c-raja-mohan-writes-why-india-cannot-afford-to-repeat-its-nuclear-weapons-mistakes-with-ai-9056025/>

15. Securing a brighter future (*millenniumpost.in*) Dec 05, 2023

An enduring and sustained effort in the maritime domain, with the Indian Navy at the forefront, is an absolute necessity for India to realise its ambitious national growth target

In a decade that has thus far been characterised by a slew of significant maritime challenges — from the COVID-19 pandemic to the maritime manifestations of the rash of armed conflicts that are breaking-out across a world increasingly embroiled in geopolitical contestations — the Indian Navy, in demonstrating its unwavering commitment to preserve India's maritime security interests, has been both, quick and resolute in seizing the concomitant opportunities that arise from such challenges.

India's reliance on — and its inextricable linkage with — the sea is well-known. More than 95 per cent of the country's trade by volume is transported by sea route. This includes 83 per cent of our crude oil imports and 45 per cent of natural gas imports. Nearly 40 per cent of India's GDP comes from export-import, an activity that relies almost entirely on the medium of the sea. India's vast Exclusive Economic Zone (EEZ) contains enormous resources such as oil and gas, minerals and fish. More than half of the domestic production of crude oil is from offshore basins and 67 per cent of the country's proven oil reserves lie offshore in the EEZ. India is the third largest producer of fish in the world, a sector that employs about 1.5 crore people in the country. Increasingly, the sea is gaining importance as a major source of metals such as cobalt, nickel, copper and manganese and it is estimated that there might be over 380 million tonnes of polymetallic nodules in India's EEZ. Simply put, India's economy and her future are anchored in the maritime domain.

A brilliantly crafted strategy document that was published in 2015, shows the prescience with which the Indian Navy, having recognised this enormous responsibility, set about to prepare itself to deliver what would be expected from it in the coming decades. The Navy's strategy document specifies five interwoven strategies

that it would pursue across its four distinct roles – the Military, the Diplomatic, the Constabulary, and the Benign. These strategies have been tested and proven on several occasions. In the wake of the COVID-19 pandemic, the Navy launched OPERATION SAMUDRA SETU to supplement medical equipment and supplies, specifically the critically required oxygen, from friendly nations such as Brunei, Qatar and Singapore. Within the country, the Navy proactively set-up several ‘COVID care centres’ and developed innovative systems such as the ‘Oxygen On Wheels’ to ameliorate the impact of the pandemic upon the population. The Navy also facilitated reciprocal goodwill of the Government of India by supplying relief and medical assistance to distant nations in the Indian Ocean Region. Indian Naval ships were also mobilised to repatriate our citizens from Maldives, Sri Lanka, Mauritius and Iran.

This year, the Navy evacuated citizens from the conflict zone in Sudan under the aegis of OPERATION KAVERI. Other instances where the Navy has played a sterling role in providing relief and succour, both within the country and abroad, have been the leveraging of its inherent characteristic of flexibility and reach in responding to crises resulting from natural disasters, exemplified by the rehabilitation and search and rescue (SAR) missions that were conducted during the cyclone Tauktae off the West Coast of India in 2021 and cyclone Idai in the Southern Indian Ocean in 2019.

From the ‘Benign’ end of its full-spectrum capabilities to the ‘Military’ end, the Indian Navy has led the Government’s efforts in securing India’s maritime interests. The Navy’s ongoing OPERATION SANKALP in the Persian Gulf and the Gulf of Oman, now underway for the fourth consecutive year, has ensured the safe passage of Indian Flag Vessels transiting through the Strait of Hormuz where maritime security threats have hampered the movement of trade. Even more noteworthy have been the continuous deployment of warships, since 2008, in the piracy-ridden Gulf of Aden and the Somali coast which have facilitated unhindered transit of India’s maritime trade. The Navy’s deployments in the aftermath of the Galwan incident are also symbolic of its credibility as a deterrent force.

The Indian Navy has continued to play a pivotal role in India’s surefooted economic ascendancy, and has also rendered yeoman service in nation-building. As the coordinator of Navigational Area VIII (NAVAREA VIII), the Indian Navy has stood as the guarantor of timely and accurate navigational information. Indian Naval officers have also been involved in scientific ventures of national importance such as our missions in Antarctica, as also the Deep Ocean Mission being piloted by the Ministry of Earth Sciences. The Navy’s support and sponsorship of ocean sailing has placed the country at the centre stage of adventure activities and has also attracted interest among India’s youth in marine sports. The Indian Navy has also been instrumental in reclaiming India’s maritime heritage. The Navy’s support and patronage of think-tanks such as the National Maritime Foundation are reflective of its investment in promoting maritime consciousness among our citizens. Another hugely popular initiative of the Indian Navy is THINQ, which began last year as a national-level Inter School Quiz competition.

One manifestation of an Indian Navy that is rapidly becoming truly Indian in every way lies in indigenous ship construction. The Honourable Prime Minister has very recently articulated the government’s pledge to rapidly transform India into one of the top five shipbuilding nations in the coming decade. India has internalised the plough-back effect

inherent in indigenous warship construction, where a very large proportion of every rupee spent is ploughed back into the Indian economy. Since the Prime Minister's call for an Aatmanirbhar Bharat, some 80 per cent of all naval shipbuilding projects whose necessity has been accepted by the government have been awarded to Indian vendors and today, very nearly all Indian Naval ships and submarines that are on order are being constructed indigenously. Of even greater import is the fact that 90 per cent of the value of ship-repair is undertaken by Indian vendors — the large bulk of them being MSMEs. Incontrovertible data exists to show that the multiplier effect of one worker employed in a shipyard is approximately 6.4 on ancillary industries. India's Indigenous Aircraft Carrier (IAC) project, which was commissioned as the Vikrant last September, is illustrative of the huge economic impact that indigenous warship construction offers, besides the very obvious military advantage that it provides the Indian Navy with. A major spin-off of the IAC has been the development and production of indigenous warship grade steel for the ship through a partnership between Navy, DRDO and Steel Authority of India (SAIL).

Supplementing Aatmanirbharta with Swavalamban, and with innovation at the crosshairs of its future force development, the Indian Navy had set up a Naval Innovation and Indigenisation Organisation (NIIO) in 2020. Last year, at the maiden edition of the NIIO seminar in July 2022, the Hon'ble Prime Minister had launched 75 challenges for the start-ups/ MSMEs as a part of the 'SPRINT' initiative. These were aimed at boosting the use of indigenous technology in the Indian Navy, which is committed to developing at least 75 technologies and products as part of the 'Azadi ka Amrit Mahotsav'. On one hand, the Indian Navy has been proactive in supporting domestic Start-Ups. On the other, the Navy has proactively engaged with the DRDO to develop critical naval technologies such as sensors and weapon systems to achieve a high level of indigenisation.

The national leadership fully recognises that it will be possible for India to prosper if, and only if, the region prospers as a whole. This philosophy is encapsulated in the acronym 'SAGAR' (Security and Growth for All in the Region). On its part, the Indian Navy is mindful of the fact that regional security cannot come from the efforts of any one country alone; it would require collaboration and cooperation with all willing and like-minded partners. Therefore, the Navy has sought to expand the breadth and depth of its cooperation with other maritime agencies in the region through a series of bilateral, minilateral, and multilateral exercises, Navy-to-Navy talks, and regional dialogues such as the Goa Maritime Conclave (GMC) and the Indo-Pacific Regional Dialogue (IPRD). From hosting the biennial MILAN series of exercises which began in 1992 to conceptualising the Indian Ocean Naval Symposium (IONS) in 2008, the Indian Navy has demonstrated unwavering commitment to cooperative regional maritime security and has emerged as the 'Preferred Security Partner' in the Indian Ocean Region.

As India strides forward to fulfil her goal of enhancing the size and worth of her economy from the current value of three-trillion US dollars to thirty-trillion US dollars by the year 2047, it is in the maritime domain that the most sustained and enduring effort will need to be exerted. This would only be possible if conditions conducive for exploration, exploitation and utilisation of the maritime domain are created, and sustained. Therefore, it is natural that as India's economic strength and political influence grows, the Indian Navy too would need to hone its capabilities, and grow in

tandem, to secure our national interests.
<https://www.millenniumpost.in/opinion/perilous-polarisation-543074?infinitemscroll=1>

16. Mainstreaming the marginalized in India: Reimagining impact funding (*timesofindia.indiatimes.com*) Dec 06, 2023

The Covid-19 pandemic had not only caused grave human costs, but has also been a wake-up call for those who care to sit up and take notice. It had laid bare the dystopian landscape underlying the sheen of robust economic growth and cultural progress. Indeed, every community worldwide had to bear its brunt, but those underprepared, unheard and underfunded were less favourably disposed. No wonder when the tragedy struck, its impact across the Global South was disproportionate and far-reaching.

A desperate call to preserve sustainable progress

For more than 25 years, extreme poverty across the continents has been on a steady state of decline. It had been an uphill battle for generations of activists, administrators and enlightened politicians. However, the quest to end poverty suffered its worst setback due to the recent pandemic. The World Bank estimates that the successive waves of Covid-19 can push an additional 150 million citizens under the poverty line by as early as late 2021.

So how is the situation unfolding for India, one of the five countries harbouring half of the 736 million people living in extreme poverty worldwide? A severe crisis was unleashed by the pandemic in the subcontinent which indicates that despite our geopolitical and economic progress, we have been out manoeuvred. This has been mainly due to our failure to drive inclusive development that can ensure the security and sustenance of all, even for India's forgotten millions. And unfortunately, this has been the scenario across the globe; a fact that has been aptly demonstrated by Oxfam's Inequality Virus Report, published at the World Economic Forum in Jan 2021. But back to India; there has been a drop of 8.7% in our per capita GDP in 2020-21. However, the study found that the wealth of Indian billionaires went up by 35% amidst the lockdown! This dichotomy has perhaps been at the root of India's undoing, as a social construct, if not as an economy.

Impact funding: A key to a sustainable future

As the developing world watches with rapt attention expecting a befitting response from a country that has championed its cause at the global arena for more than seven decades, there seems to be hope. The country's social impact programs that were traditionally driven as philanthropic initiatives, are slowly transitioning to far more organized, data and tech centric approaches. We are seeing more need for clear indications of outcomes and impact, while creating sustainability and leveraging financial innovations such as impact investing to bridge the widening funding gap. Worldwide the growth of Impact Investing has been robust, with IFC reporting that 72% of investors plan to maintain or increase the volume of capital dedicated to impact investing, despite the pandemic. This sentiment has indeed reached our shores, where the Indian Development Review found impact investors continuing to pledge support to solve critical social and environmental challenges leveraging scalable investments. The outcomes of such persistence are heartening. For instance, Ghaziabad Municipal Corporation (GMC) became India's

first local administrative body to raise ₹150 crores to fund a tertiary sewage treatment plant for producing drinking water. The initiative's success has reportedly inspired the leadership across other cities like Kanpur, Agra and Varanasi.

But what makes an accelerated mainstreaming of impact funding even more critical in the Indian context? In 2019 the UNDP Global Multidimensional Poverty Index hailed India's efforts acknowledging that it lifted 271 million citizens out of extreme poverty within a decade from 2006 to 2016. But here, there was a caveat, juxtaposing the achievement against a sharp rise in poverty in India in 2020. It's a reminder that the progress risks to set on a free fall unless bolstered with resources and policy actions to guide them. Also, in late 2019, Standard Chartered estimated a \$2.64 trillion investment gap to meet India's commitment to the UN Sustainable Development Goals (UN SDG), a divergence that the pandemic had only widened. We are too pressed for time and leverage to depend solely on public finance and CSR funding to orchestrate the dual objectives of setting the country on a solid economic growth trajectory and spur sustainable development to maximize collective capital.

Reimagining profitability

Impact funding is based on an influential school of thought that seeks to couple financial materiality with the human and environmental cost of growth. While the imperative for profitability remains, impact investors looking for greater socio-environmental accountability of their funds also want benefits to percolate to the community grassroots and positively affect the environment and the quality of living. This method brings into the equation purpose-driven investments and intent for financial resources to push for transformative and measurable changes. It brings investors, the government and business on the same page, bound by their singular commitment towards the environment and human values. Considering the Indian context and how fast disruption can trip the balance, leaving its teeming millions vulnerable is a huge risk. Impact funding with measurable socio-environmental outcomes seems to be the most practical vehicle to complement public finance or CSR funding in propelling the country's growth.

The way forward

Unlike mere philanthropy, impact funding is replete with possibilities. In fact it can meet India's sustainable development investment gap by creating economic opportunities to a tune of \$ 1.12 trillion. It includes \$ 701.5 billion for clean energy, \$ 226.5 billion for digital access, \$ 176.9 billion for transport infrastructure, and \$ 19.2 billion for clean water and sanitation. However, to unlock its full potential, India's Impact funding landscape needs transformative policy thrusts and greater collaboration across the sectoral continuum.

Today India's legislature and executives are under an imperative to facilitate the free flow of capital. This could be from investors, both domestic and global, to the epicentres of opportunities where they can have maximum impact and profitability not only for themselves, but the countries teeming millions who still live below the poverty line. Impact investment which calls for quantifiable metrics of achievement, use of tech and data will ensure transparency in reporting as well as equity in distribution of benefits. For instance, the high cost of borrowing for green bonds and a considerable information

asymmetry due to a centralized and reliable system for tracking climate finance, as observed by the RBI Bulletin, January 2021, can be priority policy action areas. But simultaneously, as impact funding gets gradually mainstreamed, India will have to equip herself with the necessary regulatory safeguards to prevent instances of greenwashing. It will also ensure these efforts are reinforced through sustainable and meaningful community initiatives, that do not just solve problems, but address the root-cause of the issue.

Creating real and sustainable transformation

Considering that the UNSDGs are already in their last decade and the country of 1.36 billion can be on veritable inclusive developmental downslide, there needs to be an immediate consensus across sectors for the influx of impact funds into India's economic systems. And this needs to be for society in addition to climate action. Impact investing can add momentum for growth, especially among struggling social enterprises, create capital that can be reinvested for development, promote collective action that prioritizes efficient utilization of limited funds and change the philanthropic landscape in the country, ensuring lasting change. But most importantly, it can have a cumulative positive impact on a series of national priority areas, allowing India to deliver sustainably on its democratic ideals and ethos of a welfare state. <https://timesofindia.indiatimes.com/blogs/everything-else/mainstreaming-the-marginalized-in-india-reimagining-impact-funding/>

17. Make steady nutrition grants to reap demographic dividend (*newindianexpress.com*) Dec 06, 2023

Adequate nutritious food in the early stages of life is crucial for ensuring good physical and mental development. Malnutrition has been identified as one of the principal causes limiting India's global economic potential as it affects the quality of human resources. In the past few years, a series of incidents such as pandemic lockdowns, the Russia-Ukraine war, soaring food prices, higher energy costs, climate disasters and now the Gaza war have impacted the world. These incidents have pushed vulnerable low- and middle-income countries into food crises. The extent to which countries can recover from shocks depends largely on factors such as income inequality, governance, food availability and poverty level.

In India, there has been a rise in the number of undernourished people from 572 million to about 735 million since 2017. According to the Multidimensional Poverty Index (MPI) published by the UN Development Programme and the Oxford Poverty and Human Development Initiative, 25 countries halved their MPI score in four to 12 years, demonstrating that halving poverty within 15 years in line with Sustainable Development Goals is possible. The report says that 415 million Indians moved out of poverty between 2005-06 and 2019-21. The incidence of poverty fell from 55.1 per cent to 16.4 per cent and all indicators of deprivation improved.

But despite the improvement in MPI indicators, one of the major deprivation factors—malnutrition—is still at an alarming level in India. According to NITI Aayog's MPI report in 2023, 14.9 per cent of Indians are categorised as being poor and nutrition deprivation is the major contributor to this at around 30 per cent. Between 2005-06 and 2019-21 (National Family Health Survey 5 or NFHS 5), the two indicators of

malnutrition, stunting and underweight in children below five, registered a considerable decrease by 12 and 11 percentage points respectively. For wasting, the decrease was very marginal, by just 1 per cent. Two other indicators of health, anaemia among children and mothers, also showed a decline by 2.3 and 5.7 percentage points respectively.

Malnutrition refers to deficiencies, excesses or imbalances in a person's intake of energy and nutrients, but let's briefly discuss the deficiency indicators. Food and feeding behaviours in children are the main factors behind these. Due to low income, many families cannot afford or access sufficient nutritious food such as fresh fruits and vegetables, legumes, nuts, meats and milk. Parents may also lack knowledge about appropriate foods for the child's age, apart from proper care.

Anaemia is another severe public health problem among women, adolescent girls and young children. The World Health Organization noted in 2017 that with increased morbidity and negative effects on physical well-being, anaemia is related to delayed mental and psychomotor development and an increased risk of maternal mortality. Poor nutrition leads to iron deficiency, the main underlying factor in more than 60 per cent of anaemia cases.

India will have to analyse the performance of states on malnutrition, as this is the foundation of the demographic dividend. A comparison of NFHS 4 and NFHS 5 on the state-wise prevalence of stunting, wasting, underweight and anaemia among children under five and anaemia among women aged 15 to 49 provides better insights into the status of malnourishment. One of the major observations that emerges is inter-year shifts in nutritional status, offering a granular perspective on the experience of states. The other is variations between states and the shocking fact that no state's malnutrition status is single-digit.

Anaemia can impair cognitive development, stunt growth and increase morbidity from infectious diseases. According to the respected medical journal Lancet, a fifth of maternal mortality can be averted by addressing maternal stunting and iron deficiency. The prevalence of anaemia among children aged six to 59 months has increased in almost all major states except Jharkhand and Haryana. On the incidence of anaemia in pregnant mothers, except Jharkhand, Madhya Pradesh, Maharashtra, Rajasthan and Uttar Pradesh, all other states are showing an increase. The decrease in Rajasthan is negligible.

The burden of malnourishment is still a mammoth task for states. This calls for a proper nutrition mandate at the central policy level and additional focused interventions at the state level. There are several government schemes such as Saksham Anganwadi, Poshan 2.0 and Pradhan Mantri Poshan Shakti Nirman which have been running for long and now have newer components. Still, the average level of nutrition continues to be dire at the micro level.

Considering this, the 15th Finance Commission recommended an additional grant of ₹7,735 crore to states for nutrition in 2020-21, along with the grants allocated under centrally-sponsored schemes for child nutrition. The finance commission stated that these grants cannot substitute the state or Union shares and are an addition that would

be released in two instalments. The second instalment should be released after effective utilisation of the first grant received by a state for the purpose.

Schemes providing direct nutrition interventions are crucial for eliminating malnutrition, but budgetary allocation may vary from year to year. Thus a focused, steady allocation aimed at nutritional outcomes is needed. The Global Nutrition Report 2015 reported that there was a benefit-cost ratio of 16:1 for investments in nutrition in 40 low- and middle-income countries. Therefore, the 16th Finance Commission should reconsider the sectoral grant for nutrition while deciding the kitty for states. This will address the needs of present as well as future generations. <https://www.newindianexpress.com/opinions/2023/dec/06/make-steady-nutrition-grants-to-reap-demographic-dividend-2638900.html>

18. Five years on, central ayurveda dispensaries in Punjab don't even have essential medicines (*hindustantimes.com*) Dec 06, 2023

The Punjab health department has left out central ayurveda dispensaries while distributing medicines procured with funds given by the ministry of ayush under centrally-sponsored National Ayush Mission (NAM). The central dispensaries have been without even the essential medicines for five years now.

An official of the state health department confirmed that they had completed the distribution last week and the Centre-run dispensaries did not receive any medicines.

The state government had procured medicines at a cost of ₹6.5 crore, of which ₹3.9 crore were contributed by the central ministry as its 60% share under NAM, which is also a part of the National Health Mission (NHM).

Even the state-run dispensaries have received medicines after a gap of five years as the Punjab and Haryana high court had ordered a stay on procurement of medicines. They stay order was vacated in March this year.

There are a total 726 ayurveda dispensaries in Punjab. Of these, 536 are run by the state government and 190 are functioning under the NAM at primary health centres (PHCs).

The officials and doctors working under the NAM have lodged their grievance with the department over the exclusion of central dispensaries.

Ayurveda medical officer Wahid Mohammed, who is the president of the NHM's employees' union said, "We have registered our grievance with the department for leaving out dispensaries being run under the NAM. The department, however, did not give a clear answer on our grievances. These dispensaries have been functioning for the past 15 years and now, it is almost impossible to run them as basic medicines are not available. The state government is only focusing on Aam Aadmi clinics and ignoring other health facilities."

"It is very unfortunate that medicines are not given to central dispensaries even after procuring them with central funds," he added.

Director ayurveda, Punjab, Dr Ravi Dhoomra confirmed that the medicines have been distributed at only state government-run ayurveda dispensaries, but claimed that there was no intention to exclude central dispensaries.

Will give meds to Centre dispensaries with State Annual Action Plan funds: Ayurveda director

“We have procured and distributed medicines after five years as there was a high court stay on procurement of medicines. It has been vacated now. I am aware that the dispensaries being run under the NAM are without medicines and we did not exclude them intentionally. We are likely to get funds under the State Annual Action Plan (SAAP) and whenever the funds come, medicines will be given to central dispensaries,” Dr Dhoomra said. <https://www.hindustantimes.com/cities/chandigarh-news/five-years-on-central-ayurveda-dispensaries-in-punjab-don-t-even-have-essential-medicines-101701805103197.html>