NEWS ITEMS ON CAG/ AUDIT REPORTS

1. After CAG, MOSPI report also reveals cost overruns in Dwarka Eway *(economictimes.indiatimes.com)* October 27, 2023

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In some packages of the Dwarka Expressway there have been cost overruns to the tune of 47% of the original cost of the package.

These packages mostly consisted of railway overbridges and underbridges for the expressway.

The flash report for August 2023 contains information on the status of the 1762 central sector infrastructure projects costing Rs 150 crore and above.

During the reference month, out of 1762 projects, 132 projects (112 railway projects, 15 road projects, four power projects and one project from the telecommunications sector) were completed.

Total of 830 projects are delayed with respect to their original schedules and 167 projects have reported additional delays vis-à-vis their date of completion reported in the previous month. Of these 167 projects, 59 are Mega Projects costing 1000 crore and above.

Total original cost of implementation of the 1762 projects was Rs 25.01 lakh crore and their anticipated completion cost is likely to be Rs 29.78 lakh crore. This reflects overall cost overruns of Rs 4.77 lakh crore, 19.08% more than the original cost.

The expenditure incurred on these projects till August 2023 is Rs 15.57 lakh crore, which is 52.28% of the anticipated cost of the projects.

Out of the 1762 projects,43 projects are ahead of schedule,550 are on schedule, 830 are delayed, 412 projects reported cost overrun and 264 projects reported both time and cost overrun with respect to their original project implementation schedules.

However, the number of delayed projects decreases to 624 if delay is calculated on the basis of the latest schedule of completion. Further, for 339 projects neither the year of commissioning nor the tentative gestation period has been reported.

The average time overrun in these 830 delayed projects is 36.96 months.

The reasons for time overruns as reported by various project implementing agencies are: delay in land acquisition, delay in obtaining forest and environment clearances, lack of infrastructure support and linkages, delay in tie-up of project financing, law and order issues and contractual issues among other things.

An audit report by CAG, in August this year, had pointed out cost escalation in the Dwarka Expressway project.

Highways Minister Nitin Gadkari on the other hand had expressed dismay over the handling of this issue by the officials of his ministry and NHAI. https://infra.economictimes.indiatimes.com/news/roads-highways/after-cag-mospi-report-also-reveals-cost-overruns-in-dwarka-eway/104748188

STATES NEWS ITEMS

2. North Indian states lag behind in producing doctors, Bihar is at the last position; why is health care in bad shape under Nitish Raj?

(connexionblog.com) October 26, 2023

There is a huge difference between the claims of Nitish government and the reality regarding health services in Bihar. Recently, in a program in Muzaffarpur, Chief Minister Nitish Kumar had praised the health system of Bihar.

The Chief Minister even said that now people do not need to go out of Bihar for medical treatment, but the recent data of the Center is enough to refute his claim.

In a reply in the Rajya Sabha, the Union Health Ministry has said that Bihar is far behind in the calculations of the National Medical Council in the matter of MBBS seats. Bihar is second from the bottom in the list. Below Bihar is Meghalaya in North-East.

It is further said in this data that there should be around 13 thousand medical seats in Bihar, but at present it is only 2565. That too, when Bihar government is spending 7 percent of the total budget only on the health department.

The government had announced a huge increase in its health budget this year.

First understand the story of MBBS seats…

The National Medical Council has recently made a rule regarding MBBS seats. According to this, there should be 100 medical seats for a population of 10 lakh. That means one seat for every 10 thousand population.

Bihar has lagged far behind on this scale. The population of Bihar is about 13 crores. In response to a question in Rajya Sabha, the Central Government said that according to NMC, MBBS seats in Bihar should be around 13 thousand, but it is much less.

At present there are only 2565 MBBS seats in 21 colleges of Bihar. If seen in terms of population, there is one MBBS seat for every 51 thousand people in Bihar.

If we talk about Union Territory Puducherry as compared to Bihar, there is one MBBS seat for every 1000 people. In the five southern states, there is an average MBBS seat of Rs 7,000.

Telangana, with a population of 3 crore 80 lakh, has 7415 MBBS seats, whereas according to NMC there should be only 3809 seats. Karnataka, with a population of 6 crore 76 lakh, has about 12 thousand MBBS seats, here too there should be around 6600 seats.

There are only 980 MBBS seats in Jharkhand, with a population of 3 crore 94 lakh. According to NMC, there should have been at least 3900 seats here. Similarly, the population of Madhya Pradesh is more than 8 crores, but the MBBS seats here are only 4180.

The population of West Bengal is around 10 crores, but there are only 4825 MBBS seats here. The number of MBBS seats in Odisha with a population of 4.6 crore is 2324.

How many medical colleges were built under Nitish Raj?
In 2005, Nitish Kumar became the Chief Minister of Bihar. At that time there were 6 government medical colleges and 2 private medical colleges in the state. After the arrival of Nitish, the number of medical colleges has increased to 20 in 15 years. Meanwhile, Government of India's AIIMS has also opened in Patna.

Due to the opening of new medical colleges, about 1200 MBBS seats have increased in Bihar. However, these seats have increased more in private colleges than in government colleges.

Health care is poor in Bihar, understand from 3 points…

- Huge shortage of PHC centers- The number of villages in Bihar is 44874, while there are around 1500 PHC centers in the entire state. If we look at the number of villages, on an average there is one PHC center in every 30 villages.

If we look at it geographically, 29 villagers will have to cover a distance of at least 5 kilometers to reach their PHC centre.

However, even where there are PHC centres, there is a severe shortage of manpower. According to the recent data of central agency NHM, only 496 out of 1484 PHC centers in Bihar are working 24/7. The number of PHCs where three nurses are posted is only 105.

According to government data, General Duty Medical Officers are deployed only at 148 PHC centers in Bihar, whereas in the neighboring state Jharkhand this number is 115.

- The condition of the district level is still bad- In Bihar, 36 out of 38 districts have district hospitals, the condition of which is still bad. According to NITI Aayog, there should be at least 22 beds in the district hospital for every 1 lakh population in Bihar.

However, in Bihar this number is 6. CAG had presented a report regarding health services in the Assembly in 2022. In this, the condition of all the district hospitals of Bihar was said to be bad. CAG had said that 59 percent of the patients were not provided free medicines by the district hospitals.

According to CAG, patients coming to 12 departments like Cardiology, Gastro, Enterology, Nephrology, ENT etc. in the district hospitals of Bihar do not get proper treatment, which is unfortunate.

The condition of testing in government hospitals is also very bad. According to CAG, there was no operation theater in the district hospitals of Patna, Madhepura, Hajipur, Jehanabad and Bihar Sharif, due to which people had to go from government hospitals.

There was also a shortage of blood banks in these hospitals. There was no blood bank facility in the government hospitals of Patna and Darbhanga.

- No specialist doctors at the district level- In the field of medical emergency, it is believed that if a serious patient (heart attack, brain hemorrhage etc.) comes under the supervision of the departmental doctor within 1 hour, then his chances of survival increase significantly.

Except for some big cities of Bihar, specialist doctors are not available in most of the areas. Experts say that there are 4 main reasons for this.

– On the condition of anonymity, an official of the Health Department says – When vacancies arise in rural areas, many posts are not filled. In 2021, the Bihar government had filed an affidavit in the Patna High Court. According to this, there are 1795 doctors out of 5508 specialist sanctioned posts in the entire state. In February 2022, the government had announced recruitment for 207 posts. However, the figure of how many people were admitted was not disclosed.

– Specialist doctors do not want to go to rural areas. Government policy is also responsible for this. In many states including Chhattisgarh, doctors working in rural areas are given separate incentives, but there is no such system in Bihar. In such a situation, big doctors focus more on living in cities instead of going to villages.

– Private nursing homes and private hospitals dominate at rural levels. Recently, two senior officials of Bihar government were seen getting treatment in a private hospital instead of the government one, on which questions were also raised.

– Health is considered an important and necessary department in any state and country, but in Bihar the health department does not have its own secretary. Presently IAS officer Pratyaya Amrit is commanding the health department. He also has the charge of road construction and disaster. Doctors in Bihar often complain that to get a license they have to take permission from 26 places, for which there is no transparent system.

- Far ahead in infant and maternal mortality rates- According to the Union Health Ministry, Bihar is also far ahead in terms of infant and maternal mortality rates. The infant mortality rate in Bihar is 27. That means out of 1000 born children, 27 die. The infant mortality rate in Jharkhand is 25.

Talking about maternal mortality rate, 130 out of 1 lakh mothers in Bihar die during pregnancy. However, Bihar government cites old data behind this. The government says that earlier this number was much higher, which has improved.

Top hospital raises its hand in every disaster

In the last 5 years, during major disasters in Bihar, the top hospitals of Bihar raise their hands. During Corona, the condition of all the big hospitals including PMCH was in ruins. People could not get beds.

The High Court had to intervene and the officials were strongly reprimanded by the court. Same situation was seen in Muzaffarpur during Chamki fever. In 2019, 200 children died due to Chamki fever.

After this the Union Health Minister had to come to Bihar. After a lot of beating, Bihar government decided to open a separate pink ward for children in Muzaffarpur. This matter reached the Supreme Court.

Also know what the government is doing…

Bihar government has given special attention to the health department in its budget for 2023-24. The budget of the health department in Bihar was increased by Rs 800 crore. It was said in the budget speech that medical colleges will be opened in 9 districts.

According to Bihar government, 21 model Sadar hospitals will be built in the budget year. 1379 small health centers will also be constructed in 243 assembly constituencies of Bihar.

The government also allocated Rs 3,691 crore to the department for the provision of health services in urban areas. Rs 1,830 crore allocated for capital outlay on health services.

The government is also focusing on making PMCH a world class hospital. Its building construction work is claimed to be completed by the end of this year.

Health service is not good even in UP

The condition of health care is bad in Bihar as well as Uttar Pradesh. The infant mortality rate in Uttar Pradesh is 38. That means 38 out of 1000 children die as soon as they are born. UP is also far behind in preventing maternal mortality.

Even in terms of MBBS seats, Uttar Pradesh is almost at par with Bihar. According to NMC ratio, there should be around 26 thousand MBBS seats in UP, which is around 9 thousand.

The population in Uttar Pradesh is 26 crores. The number of PHC centers in the state is around 2800. Many of these are also not operating. Recently, SP supremo Akhilesh Yadav had said that treatment is not being provided in big hospitals of the state, leave alone PHC.

Even during Corona, hospitals in Uttar Pradesh made headlines like Bihar. The condition of government hospitals is so bad that even doctors are not ready to work here.

In the year 2022, the government had issued recruitment for 1039 posts, out of which 230 doctors did not join. The government had to publish advertisement again to fill these posts. https://www.connexionblog.com/2023/10/north-indian-states-lag-behind-in-producing-doctors-bihar-is-at-the-last-position-why-is-health-care-in-bad-shape-under-nitish-raj/

3. How many medical colleges were built under Nitish Raj? *(indiaherald.com)* Oct 27, 2023

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4. डॉक्टर बनाने में उत्तर भारत के राज्य पिछड़े, बिहार अंतिम पायदान पर; नीतीश राज में क्यों बदहाल है स्वास्थ्य सेवा? *(abplive.com)* 26 Oct 2023

बिहार में स्वास्थ्य सेवा को लेकर नीतीश सरकार के दावे और हकीकत में जमीन आसमान का फर्क है. हाल ही में मुजफ्फरपुर के एक कार्यक्रम में मुख्यमंत्री नीतीश कुमार ने बिहार के स्वास्थ्य व्यवस्था की जमकर तारीफ की थी.

मुख्यमंत्री ने यहां तक कह दिया कि अब मजबूरी में लोगों को चिकित्सा के लिए बिहार से बाहर जाने की जरूरत नहीं है, लेकिन केंद्र का हालिया डेटा उनके इस दावे को मुंह चिढ़ाने के लिए काफी है.

राज्यसभा में केंद्रीय स्वास्थ्य मंत्रालय ने एक जवाब में बताया है कि एमबीबीएस सीट के मामले में नेशनल मेडिकल काउंसिल के हिसाब-किताब में बिहार काफी पिछड़ा हुआ है. सूची में बिहार नीचे से दूसरे नंबर पर है. बिहार से नीचे नॉर्थ-ईस्ट का मेघालय है.

इस डेटा में आगे कहा गया है कि बिहार में मेडिकल की करीब 13 हजार सीटें होनी चाहिए, लेकिन वर्तमान में यह 2565 ही है. वो भी तब, जब बिहार सरकार कुल बजट का 7 प्रतिशत सिर्फ स्वास्थ्य विभाग पर खर्च कर रही है.

सरकार ने इसी साल अपने स्वास्थ्य बजट में भारी बढ़ोतरी का ऐलान किया था.

पहले एमबीबीएस सीटों की कहानी समझिए...
नेशनल मेडिकल काउंसिल ने हाल ही में एमबीबीएस सीट को लेकर एक नियम बनाया है. इसके मुताबिक 10 लाख की जनसंख्या पर मेडिकल की 100 सीटें होनी चाहिए. यानी प्रत्येक 10 हजार की आबादी पर एक सीट.

इस पैमाने पर बिहार काफी पिछड़ गया है. बिहार की आबादी करीब 13 करोड़ है. राज्यसभा में एक सवाल के जवाब में केंद्र सरकार ने कहा कि एनएमसी के हिसाब से बिहार में एमबीबीएस की सीटें 13 हजार के आसपास होनी चाहिए, लेकिन यह काफी कम है.

बिहार के अभी 21 कॉलेज में एमबीबीएस की 2565 सीटें ही हैं. अगर आबादी के हिसाब से देखा जाए, तो बिहार में करीब 51 हजार लोगों पर एमबीबीएस की एक सीट है.

बिहार के मुकाबले केंद्र शासित पुडुचेरी की बात की जाए, तो यहां 1000 लोग पर एमबीबीएस की एक सीट है. दक्षिण के पांचों राज्यों में औसतन 7 हजार पर एमबीबीएस की एक सीट है.

3 करोड़ 80 लाख आबादी वाले तेलंगाना में एमबीबीएस की 7415 सीटें हैं, जबकि एनएमसी के मुताबिक यहां 3809 सीटें ही होनी चाहिए. 6 करोड़ 76 लाख आबादी वाले कर्नाटक में एमबीबीएस की करीब 12 हजार सीटें हैं, यहां भी 6600 के आसपास सीटें होनी चाहिए.

3 करोड़ 94 लाख आबादी वाले झारखंड में एमबीबीएस की सिर्फ 980 सीटें हैं. एनएमसी के मुताबिक यहां कम से कम 3900 सीटें होनी चाहिए थी. इसी तरह मध्य प्रदेश की आबादी 8 करोड़ से ज्यादा है, लेकिन यहां एमबीबीएस की सीटें 4180 ही है.

पश्चिम बंगाल की आबादी 10 करोड़ के आसपास है, लेकिन यहां एमबीबीएस की 4825 सीटें ही हैं. 4.6 करोड़ आबादी वाले ओडिशा में एमबीबीएस सीटों की संख्या 2324 है.

नीतीश राज में कितने मेडिकल कॉलेज बने?

2005 में नीतीश कुमार बिहार के मुख्यमंत्री बने. उस वक्त राज्य में 6 सरकारी मेडिकल कॉलेज और 2 निजी मेडिकल कॉलेज था.नीतीश के आने के बाद 15 साल में मेडिकल कॉलेज की संख्या बढ़कर 20 हो गई है. इसी दौरान भारत सरकार का एम्स भी पटना में खुला है.

नए मेडिकल कॉलेज खुलने से बिहार में करीब 1200 सीटें एमबीबीएस की बढ़ी है. हालांकि, यह सीटें सरकारी की तुलना में निजी कॉलेजों में ज्यादा बढ़ी हैं.

बिहार में ढर्रे पर स्वास्थ्य सेवा, 3 प्वॉइंट्स से समझिए...

- **पीएचसी केंद्रों की भारी कमी-** बिहार में गांवों की संख्या 44874 है, जबकि पूरे राज्य में 1500 के आसपास पीएचसी केंद्र है. अगर गांवों के गुणा-गणित के हिसाब से देखा जाए तो औसतन 30 गांव पर एक पीएचसी केंद्र है.

अगर यह भौगोलिक रूप से देखा जाए, तो 29 गांव वालों को अपने पीएचसी केंद्र पहुंचने में कम से कम 5 किलोमीटर की दूरी तय करनी पड़ेगी.

हालांकि, जहां पीएचसी केंद्र है भी, वहां मैनपावर की भारी कमी है. केंद्रीय एजेंसी एनएचएम हालिया डेटा के मुताबिक बिहार में 1484 में से सिर्फ 496 पीएचसी केंद्र 24/7 काम कर रहा है. तीन नर्स जिन पीएचसी में तैनात है, उसकी संख्या मात्र 105 है.

सरकारी आंकड़ों के मुताबिक बिहार के 148 पीएचसी केंद्रों पर ही जनरल ड्यूटी मेडिकल ऑफिसर्स तैनात हैं, जबकि पड़ोसी राज्य झारखंड में यह संख्या 115 का है.

- जिला स्तर का हाल अब भी बेहाल- बिहार में 38 में से 36 जिलों में जिला अस्पताल है, जिसकी हालात अब भी खराब है. नीति आयोग के मुताबिक बिहार में 1 लाख की आबादी पर जिला अस्पताल में कम से कम 22 बेड होने चाहिए.

हालांकि, बिहार में यह संख्या 6 है. कैग ने 2022 में विधानसभा में स्वास्थ्य सेवा को लेकर एक रिपोर्ट पेश किया था. इसमें बिहार के सभी जिला अस्पतालों का हाल खस्ता बताया गया था. कैग ने कहा था कि 59 प्रतिशत मरीजों को जिला अस्पतालों के द्वारा मुफ्त दवा मुहैया नहीं कराया गया.

कैग के मुताबिक बिहार के जिला अस्पतालों में कार्डियोलॉजी, गैस्ट्रो, एंटरोलॉजी, नेफ्रोलॉजी, ईएनटी आदि जैसी 12 विभागों में आने वाले मरीजों का समुचित इलाज नहीं हो पाता है, जो दुर्भाग्यपूर्ण है.

सरकारी अस्पतालों में जांच की स्थिति भी काफी खराब है. कैग के मुताबिक पटना, मधेपुरा, हाजीपुर, जहानाबाद और बिहारशरीफ के जिला अस्पतालों में ऑपरेशन थिएटर भी नहीं था, जिसकी वजह से लोगों को सरकारी अस्पतालों से जाना पड़ा.

ब्लड बैंक की भी इन अस्पतालों में कमी पाई गई. पटना और दरभंगा के सरकारी अस्पतालों में ब्लड बैंक की कोई सुविधा नहीं थी.

- **जिला स्तर पर विशेषज्ञ डॉक्टर नहीं-** मेडिकल इमरजेंसी के क्षेत्र में माना जाता है कि गंभीर रोगी (हार्ट अटैक, ब्रेन हेमरेज आदि) अगर 1 घंटे के भीतर विभागीय डॉक्टर के निगरानी में आ जाता है, तो उसके बचने की संभावनाएं काफी ज्यादा बढ़ जाती है.

बिहार के कुछ बड़े शहरों को छोड़ दिया जाए, तो अधिकांश इलाकों में विशेषज्ञ डॉक्टर मौजूद नहीं हैं. जानकारों का कहना है कि इसकी 4 मुख्य वजह है.

- नाम न बताने की शर्त पर स्वास्थ्य विभाग के एक अधिकारी बताते हैं- ग्रामीण इलाकों की वैकेंसी जब निकलती है, तो कई पद भरे नहीं जाते हैं. 2021 में बिहार सरकार ने पटना हाईकोर्ट में एक हलफनामा दाखिल किया था. इसके मुताबिक पूरे राज्य में 5508 स्पेशलिस्ट स्वीकृत पदों में 1795 डॉक्टर हैं. फरवरी 2022 में सरकार ने 207 पदों के लिए भर्ती निकाला था. हालांकि, कितने लोग भर्ती हुए, यह आंकड़ा नहीं बताया गया.

- विशेषज्ञ डॉक्टर ग्रामीण इलाकों में नहीं जाना चाहते हैं. इसके लिए सरकार की पॉलिसी भी जिम्मेदार है. छत्तीसगढ़ समेत कई राज्यों में ग्रामीण इलाकों में काम करने वाले डॉक्टरों को अलग से इंसेंटिव दिया जाता है, लेकिन बिहार में ऐसी कोई व्यवस्था नहीं है. ऐसे में बड़े डॉक्टर गांव जाने की बजाय शहरों में रहने पर अधिक फोकस करते हैं.

- ग्रामीण स्तरों पर प्राइवेट नर्सिंग होम और निजी अस्पतालों का दबदबा है. हाल ही में बिहार सरकार के 2 बड़े अधिकारी सरकारी के बजाय निजी अस्पताल में इलाज कराते नजर आए थे, जिस पर सवाल भी उठे थे.

- किसी भी राज्य और देश में स्वास्थ्य एक महत्वपूर्ण और जरूरी विभाग माना जाता है, लेकिन बिहार में स्वास्थ्य विभाग के पास अपना एक सचिव नहीं है. वर्तमान में आईएएस अधिकारी प्रत्यय अमृत स्वास्थ्य विभाग की कमान संभाले हुए हैं. उनके पास पथ निर्माण और आपदा का भी प्रभार है. बिहार में अक्सर डॉक्टरों की शिकायत रहती है कि उन्हें लाइसेंस लेने के लिए 26 जगहों से परमिशन लेनी पड़ती है, जिसकी पारदर्शी व्यवस्था नहीं है.

- **शिशु और मातृ मृत्यु दर में भी काफी आगे-** केंद्रीय स्वास्थ्य मंत्रालय के मुताबिक बिहार शिशु और मातृ मृत्यु दर मामले में भी काफी आगे है. बिहार में शिशु मृत्यु दर 27 है. यानी 1000 जन्मे बच्चे में से 27 की मौत हो जाती है. झारखंड में शिशु मृत्यु दर 25 है.

बात मातृ मृत्यु दर की करें तो बिहार में 1 लाख में से 130 माएं गर्भावस्था के दौरान मर जाती हैं. हालांकि, बिहार सरकार इसके पीछे पुराने डेटा का हवाला देती है. सरकार का कहना है कि पहले यह संख्या काफी ज्यादा था, जिसमें सुधार हुआ है.

हर आपदा के वक्त हाथ उठा लेता है टॉप हॉस्पिटल
बिहार में पिछले 5 साल में बड़े आपदा के वक्त बिहार के टॉप हॉस्पिटल हाथ उठा लेता है. कोरोना के वक्त पीएमसीएच से लेकर तमाम बड़े अस्पतालों की हालत चरमरा गई. लोगों को बेड नहीं मिल पाया.

हाईकोर्ट को दखल देना पड़ा और अधिकारियों को कोर्ट ने जमकर फटकार लगाई. वहीं हाल मुजफ्फरपुर में चमकी बुखार के दौरान देखने को मिली. 2019 में चमकी बुखार से 200 बच्चों की मौत हो गई.

इसके बाद केंद्रीय स्वास्थ्य मंत्री को बिहार आना पड़ा. काफी भद्द पिटने के बाद बिहार सरकार ने मुजफ्फरपुर में बच्चों के अलग से पिंक वार्ड खोलने का फैसला किया. यह मामला सुप्रीम कोर्ट तक पहुंच गया.

सरकार क्या कर रही है, यह भी जान लीजिए...
बिहार सरकार ने 2023-24 के अपने बजट में स्वास्थ्य विभाग को खास तवज्जो दी है. बिहार में स्वास्थ्य विभाग के बजट में 800 करोड़ रुपए की बढ़ोतरी की गई. बजट भाषण में कहा गया कि 9 जिलों में मेडिकल कॉलेज खोले जाएंगे.

बिहार सरकार के मुताबिक बजट साल में 21 मॉडल सदर अस्पताल बनाए जाएंगे. बिहार के 243 विधानसभा क्षेत्रों में 1379 छोटे स्वास्थ्य केंद्रों का निर्माण भी होगा.

सरकार ने इसी के साथ शहरी क्षेत्रों में स्वास्थ्य सेवाओं के प्रावधान के लिए विभाग को 3,691 करोड़ रुपये आवंटित किए. स्वास्थ्य सेवाओं पर पूंजी परिव्यय के लिए 1,830 करोड़ रुपये आवंटित किए गए.

सरकार पीएमसीएच को विश्व स्तर का अस्पताल बनाने पर भी खास फोकस कर रही है. उसके भवन निर्माण का काम इस साल के अंत तक पूरा करने का दावा किया जा रहा है.

यूपी में भी स्वास्थ्य सेवा ठीक नहीं
बिहार के साथ-साथ उत्तर प्रदेश में भी स्वास्थ्य सेवा का हाल बेहाल है. उत्तर प्रदेश में शिशु मृत्यु दर 38 है. यानी 1000 में से 38 बच्चे जन्म लेते ही काल के गाल में समा जाते हैं. मातृ मृत्यु दर रोकने में भी यूपी काफी पीछे है.

एमबीबीएस सीट के मामले में भी उत्तर प्रदेश बिहार के लगभग बराबर है. एनएमसी रेसियो के मुताबिक यूपी में एमबीबीएस के करीब 26 हजार सीटें होनी चाहिए, जो 9 हजार के आसपास है.

उत्तर प्रदेश में आबादी 26 करोड़ है. राज्य में पीएचसी केंद्रों की संख्या 2800 के करीब है. इनमें से भी कइयों का संचालन नहीं हो रहा है. हाल ही में सपा सुप्रीमो अखिलेश यादव ने कहा था कि राज्य के बड़े अस्पतालों में इलाज नहीं हो रहा है, पीएचसी की तो बात ही छोड़ दीजिए.

कोरोना के समय भी उत्तर प्रदेश के अस्पतालों ने बिहार की तरह ही सुर्खियां बटोरी थी. सरकारी अस्पतालों की हालत इतनी खराब है कि यहां डॉक्टर भी नौकरी करने को तैयार नहीं है.

साल 2022 में सरकार ने 1039 पदों के लिए भर्तियां निकाली थी, जिसमें से 230 डॉक्टरों ने ज्वॉइन नहीं किया. सरकार को इन पदों को भरने के लिए दोबारा से विज्ञापन प्रकाशित करना पड़ा. https://www.abplive.com/news/bihar-or-up-lag-behind-producing-doctors-why-health-care-in-bad-shape-nitish-kumar-government-abpp-2523009

5. Jharkhand High Court Clarifies Section 42(3) Of VAT Act Does Not Extend Time Limits Following Audit Objections, Quashes Repeated Assessment Orders *(verdictum.in)* October 26, 2023

The Jharkhand High Court has recently observed that there is a need for a definitive conclusion in the assessment process under the Income Tax Act and emphasized that repeated reassessment proceedings, solely initiated based on directives from the audit party, should not be permitted. The High Court also stated that allowing the assessing authority to repeatedly initiate reassessment against a taxpayer at the behest of the audit party would undermine the concept of finality in the assessment.

The Division Bench of Justice Rongon Mukhopadhyay and Justice Deepak Roshan were dealing with a Writ Petition of a businessman, engaged in the business of manufacturing sponge iron, M.S. billets, and TMT bars, challenging the reassessment made by the Assessing Authority, which was carried out in response to an audit objection raised by the office of the Accountant General and executed under Section 42(3) of the Jharkhand Value Added Tax Act, 2005.

It was the contention of the Petitioner that the reassessment orders were issued after the expiration of the statutory time limit set by the JVAT Act. It was submitted that Section 42(3) of the JVAT Act only outlines the circumstances in which reassessment proceedings can be initiated and that the sole provision that allows reassessment proceedings to take place is found in Section 40, read with Section 40(4) of the JVAT Act, which sets a time limit of five years.

It was submitted that since the reassessment orders were issued after the statutory time limit, they lack jurisdiction. However, on the other hand, Respondents stated that a straightforward interpretation of Section 42(3) makes it clear that this section is an independent provision allowing for reassessment based on objections from the Comptroller and Auditor General of India, whether related to facts or legal aspects.

Respondent also submitted that the use of the term 'shall,' indicates the mandatory nature of reassessment when such objections are raised. They further argued that under Section 40(1) of the JVAT Act, the prescribed authority must establish a 'reason to believe' based on information or other means to proceed with dealer reassessment and that Section 42(3) omits the need to establish a 'reason to believe,' and it makes it obligatory for the Assessing Authority to reassess a dealer.

Considering the submissions of both sides, the High Court in its judgement observed that in Sections 42(1) and 42(2) of the JVAT Act, the Legislature deliberately included a non-obstante clause to extend the limitation period. The High Cour further stated that however, for Section 42(3), the Legislature chose not to extend the limitation period following an audit objection.

The Bench also observed that this was a conscious decision since reassessment proceedings could still be initiated under Section 40(1) when information is received by the Audit Party, with the only additional requirement being to record "reasons to believe." The Bench further noted that in Section 42(3), the only thing dispensed with is the necessity to record "reasons to believe" and the non-obstante clause was not included in Section 42(3) to extend the limitation period from the date of receiving an audit objection. The Court held that therefore, the limitation period is governed by Section 40(1) in conjunction with Section 40(4) of the JVAT Act.

"However, in view of deliberations made above in preceding paragraphs and following the principles laid down by Hon'ble Apex Court in the case of 'Bhatinda District Cooperative Milk Producers Union Ltd.' (supra), we declare that in cases where no period of limitation has been prescribed under the JVAT Act, proceedings should be carried out within a reasonable period of limitation; and reasonable period of time is to be decided depending upon the scheme of the Act", stated the Judgement.

Accordingly, the present writ petition was granted, and the reassessment order issued by the Assessing Authority-Deputy Commissioner of Commercial Taxes was quashed and invalidated.
https://www.verdictum.in/court-updates/high-courts/jharkhand-high-court-clarifies-section-423-of-vat-act-does-not-extend-time-limits-following-audit-objections-1501379

SELECTED NEWS ITEMS/ARTICLES FOR READING

6. India's fiscal situation unlikely to improve much in next 2-3 years: S&P *(moneycontrol.com)* October 27, 2023

India's public finances are unlikely to improve "materially" in the next two or three years compared to where they stood before the coronavirus outbreak, analysts at S&P Global have said.

"In the next 2-3 years, we don't expect things to be materially better compared to the pre-COVID situation. In fact, we are likely to see (general government) deficits ranging between 7-8 percent," Kim Eng Tan, S&P Global's Senior Director for APAC sovereign rating, said on October 26.

General government deficit and debt refers to the combined position of the central and state governments.

According to Tan, India's fiscal metrics are "probably the weakest part" of its credit profile, with total debt at "pretty high" levels.

"At the same time, the government adds to it by running large deficits year on year," Tan added.

S&P has a BBB- rating on India with a stable outlook.

The central government is looking to lower its fiscal deficit, which had surged to 9.2 percent of GDP in the pandemic-hit 2020-21 – to 5.9 percent this year, with an eye on bringing it below 4.5 percent by 2025-26. Similarly, the combined fiscal deficit of state governments has also declined from 4.1 percent of GDP in 2020-21 to a budget estimate of 3.1 percent in 2023-24.

As per professional forecasters surveyed by the Reserve Bank of India (RBI), the combined fiscal deficit of the Centre and states is seen at 8.7 percent of GDP this year and 8.3 percent in 2024-25.

In terms of the debt level, the International Monetary Fund's latest projections say that India's general government debt will increase from 81.0 percent of GDP in 2022 to 81.9 percent in 2023 and 82.3 percent in 2024 before declining gradually to 80.5 percent in 2028. According to the recommendations of the FRBM Review Committee, the combined government debt should be reduced to 60 percent of GDP – 40 percent for the Centre and 20 percent for states. In 2022-23, states' debt stood at 29.5 percent of GDP according to their budget estimates.

India's public finances have taken centerstage because of the upcoming state and national elections, with political parties' efforts to woo voters expected to lead to some additional spending.

"No Indian government would run a very tight fiscal policy in an election year," Kim Eng Tan said, although he noted that there was little the Centre could do to control states' actions.

A second reason cited by Tan as to why the fiscal deficit is unlikely to reduce materially is the need to spend on infrastructure, which remains "relatively weak" compared to India's peers. While Tan said India was attracting "quite a lot of positive attention from international investors", the need to keep attracting foreign investment meant the Indian government will continue to keep investing in infrastructure.

"And for that reason, we also do not believe that the government will cut spending enough or in sufficient amount to cause deficits to come down materially," he said.

The Centre has set itself a record capex target of Rs 10 lakh crore for 2023-24. https://www.moneycontrol.com/news/business/economy/indias-fiscal-situation-unlikely-to-improve-much-in-next-2-3-years-sp-11611411.html

7. Defence Ministry procures systems worth 100 cr to augment tank training with realistic simulations *(republicworld.com)* Oct 26, 2023

MoD to procure Force-On-Force tank training systems worth 100 cr to enhance military training with realistic simulations, aligning with Army's GSQR requirement.

The Ministry of Defence has granted a Rs 100 crore contract to an Indian firm for the procurement of their 'Force-On-Force' Tank training system, sources said on October 26, 2023.

This system, as per the firm, aids Tank Units and Subunits in their training regimen. It enables them to engage in realistic training scenarios on genuine terrains, utilizing their equipment, all without the need for live ammunition. Zen Technologies, the firm behind this tech, developed it following the Government’s IDDM-Buy India initiative, which focuses on products designed and developed in India.

Following trials, it was determined by officials that the system aligns with the General Staff Qualitative Requirements (GSqr) of the Army for their training necessities. While this marks the initial order for the force-on-force tank training simulators, the firm foresees a demand for this product in both the domestic and international markets in the foreseeable future.

"We anticipate a robust demand for this product in both domestic and international markets in the forthcoming period," stated the firm in their official press release. They added, "Zen remains optimistic about the Army's potential transition to the Zen Armoured Combat Training System (ACTS) for their force-on-force training requirements."

The ACTS, in conjunction with the Tactical Engagement Simulator (TacSim), is, as per claims, capable of facilitating the force-on-force training of combined arms detachments, including armour, infantry, and supporting arms.Notably, Zen Technologies had recently also secured an order of approximately 123 crore a few months back for its Counter-drone systems, Training simulators, and associated services, including equipment maintenance.

According to officials, this system can be deployed to coordinate exercises for a combined arms battle group, incorporating an infantry brigade anda mechanised forces combat group, across various wartime operations.This acquisition of such equipment is part of the multi-faceted approach the Indian Armed Forces are delving into to modernise its fleet at a faster pace. This acquisition, as suggested by its nature, will help 'elevate' the training methods currently employed by the Indian Armed Forces, in alignment with the Framework for Simulators issued by the MoD in September 2021. Opting for simulated training not only offers substantial cost and time savings but also significantly boosts efficiency. https://www.republicworld.com/defence/defence-technology/defence-ministry-procures-systems-worth-100-cr-to-augment-tank-training-with-realistic-simulations.news

8. No coal shortage, withdraw orders to continue import, Centre urged *(hindustantimes.com)* October 27, 2023

Objecting the Centre's decision to continue to import coal, All India Power Engineers' Federation (AIPEF) has said the Ministry of Power was repeatedly invoking Section 11 of the Electricity Act, 2003 and directing imported coal-based power plants to operate at full capacity. The government initially issued orders to this effect till September 30, but has since extended the duration of its instructions till June next year, AIPEF added.

In a note issued to the media, AIPEF chairman Shailendra Dubey said this was a clear attempt to provide business and profits to companies engaged in coal trading/ import at the expense of cost escalation to the consumers.

AIPEF chairman Shailendra Dubey said the ministry's decision to continue coal imports till June 30 was not justified since the Ministry of Coal had ensured the availability of domestic coal. The Federation demanded that the power ministry withdraw its orders as there was no coal shortage or crisis in the country at the moment.

He added: "The Ministry of Coal has strongly contended that there was no shortage of coal, and the coal stock and supply position are vastly better this year... The coal stock on 21/10/2023 was 71.35 million tonnes against 60.44 million tonnes last year."

"If at all any coal is to be imported henceforth, then the Ministry of Power should bear the extra cost of the imported coal," added Dubey. https://www.hindustantimes.com/cities/lucknow-news/no-coal-shortage-withdraw-orders-to-continue-import-centre-urged-101698345123259.html

9. Who is keeping coal alive? *(livemint.com)* 27 Oct 2023

The financiers saving the world's dirtiest fuel from extinction

Mountains of coal are piled beneath azure skies at the port of Newcastle, Australia. Giant shovels chip away at them, scooping the fuel onto conveyor belts, which whizz it to cargo ships that can be as long as three football pitches. The harbour's terminals handle 200m tonnes of the stuff a year, making Newcastle the world's biggest coal port. Throughput is roaring back after floods hurt supply last year. Aaron Johansen, who oversees ncig, the newest, uber-automated terminal, expects it to stay near all-time highs for at least seven years. Rich Asian countries, such as Japan and South Korea, are hungry for the premium coal that passes through the terminal. So, increasingly, are developing ones like Malaysia and Vietnam.

Halfway across the world the mood music is rather different. In recent weeks activists have made use of quotes from great writers, including Shakespeare ("Don't shuffle off this mortal coil") and the Spice Girls ("Stop right now"), to disrupt annual general meetings of European banks and energy firms, as part of a call for an end to coal extraction. A broader chorus worries that the fuel is the biggest source of greenhouse gases, making up more than 40% of energy-related carbon emissions in 2022. The un says output must fall by 11% a year to keep warming less than 1.5°C above pre-industrial levels. The International Energy Agency (iea), an official forecaster, argues against opening new mines and expanding existing ones. Climate wonks think that 80% of reserves must remain unburnt.

This is mainly meant to happen by starving the supply chain of funding. More than 200 of the world's largest financiers, including 87 banks, have announced policies restricting investments in coal-mining or coal-fired power plants. Lenders representing 41% of global banking assets have signed up to the Net-Zero Banking Alliance, pledging to align portfolios with net-zero emissions by 2050. At the cop26 summit in 2021, the un predicted that this campaign would "consign coal to history". As recently as 2020 the iea believed consumption had peaked a decade ago.

Yet King Coal looks brawnier than ever. In 2022 demand for it surpassed 8bn tonnes for the first time. This article will look at who is greasing the wheels of the once doomed trade. We find that the market is lively, well-funded and profitable. More striking still, the motley crew bankrolling it will probably allow trade to endure well into the 2030s, lining survivors' pockets to the detriment of the planet.

It is tempting to see 2022 as exceptional. Russia cut piped gas to Europe, and Europe banned coal imports from Russia. The bloc turned to liquefied natural gas (lng) destined for Asia and thermal coal from Colombia, South Africa and distant Australia. Meanwhile, Asian countries reliant on Russia’s premium coal also diversified. Prices for top grades jumped. Europe’s poorer neighbours, priced out of the gas market, gorged on lower-grade stuff.

Now the storm has abated. After a mild winter European utility firms retain good stocks of gas and coal. But as the need to power cooling units rises in the summer, coal imports will accelerate. China’s economy has emerged from zero-covid; India’s is going gangbusters. Traders expect global use to grow by another 3-4% this year.

Coal is likely to remain sought-after beyond 2023. True, demand in Europe will fall as renewables ramp up. It is already low in America, where fracked gas is cheaper. Yet last year’s crunch has reminded Asia’s import-dependent countries that, when energy is scarce, coal can be a lifeline. It is cheaper and more abundant than other fuels, and once loaded on rudimentary ships can be sent anywhere—unlike lng, which requires vessels and regasification terminals that take years to build. China is planning 270 gigawatts of new coal-fired plants by 2025, more than any country has installed today. India and much of South-East Asia are following a similar path.

Even with a speedy Western exit from coal, Boston Consulting Group thinks thermal coal demand will fall by just 10-18% between now and 2030. Much of the demand will be met by domestic production in China and India, the world’s biggest consumers. But imports will still be crucial. Investment banks do not expect traded volumes to drop below 900m tonnes, from 1bn last year, for much of the decade. One, Liberum Capital, thinks imports will rise over the next five years.

Back in black

Will the global coal market continue to meet stubborn demand? Our research suggests it will. That is because there will remain cash for three vital links in the supply chain: trading and shipping; more digging at existing mines; and new projects.

Financing trade is the easy part. Modelling for The Economist by Oliver Wyman, a consultancy, suggests high prices, together with the longer journeys made by rerouted exports, buoyed the working-capital needs of coal traders in 2022 to $20bn, four times the historical average. Assuming average coal prices remain above $100 a tonne, as many analysts do, those needs will sit above $7bn until at least 2030.

Commodity merchants retain access to generous sources of liquidity to finance coal purchases. One is corporate borrowing, via multi-year bank loans or bonds, which gives firms a lump sum they can use however they want. Traders can also draw on short-term, revolving credit facilities, provided by clubs of banks. Many such lines have been expanded since the start of 2022—their limits often reach several billion dollars—to help traders cope with volatile prices. Banks that impose restrictions, specifying the money should not be used to buy coal, face a high risk that traders decamp to lenient rivals. So few do.

Finance chiefs at trading firms say banks in countries where trading is bread-and-butter, including Singapore’s dbs and Switzerland’s ubs, still finance coal purchases. Swiss cantonal lenders are happy to help. Banks in consuming countries, like China or Japan, also oblige, as does Britain’s Standard Chartered, which focuses on Asian business.

(dbs and Standard Chartered both point out they are reducing their exposure to thermal coal.) Only European lenders—particularly French ones—have exited. They are being replaced by banks from producing countries, such as Australia, Indonesia and South Africa.

Smaller, “pure-play" coal traders have faced a bigger squeeze. Banks, which never made much money from them anyway, can hardly claim to be unaware of how lent funds are put to use. Last year some traders were forced to borrow from private vehicles, often backed by wealthy individuals, at annual rates nearing 25%—about five times standard costs. Yet after months of booming business many no longer need external financing. A banker says some of his coal-trading clients have seen profits grow ten-fold in 2022. One in London witnessed his total equity leap from £50m ($62m) in 2021 to £700m in 2023.

To then ship the stuff to buyers, traders often need a guarantee, provided by a reputable bank, that they will be paid on time. Ever fewer lenders are keen to provide such “letters of credit", but there are ways around this, too. Some traders charge their clients more to cover counterparty risk. It helps that exposure is limited. At today’s prices, a cargo of coal may be worth just $4m-5m. By contrast, an oil tanker may carry $200m-worth of crude. Others insert trusted intermediaries in the trade, or ask for bigger guarantees on other wares being bought by the client. Some governments in recipient countries provide the guarantee themselves, or even pay upfront.

Outside South Africa, where rail strikes have paralysed transport, there is plenty of infrastructure on land to move coal about. Soon there will be even more. Global Energy Monitor, a charity, reckons that India plans to more than double its coal terminals to 1,400 (today the planet counts 6,300). Seaborne logistics are more restricted: pressured by green shareholders, some shippers have started to shun coal. But smaller ones, often Chinese or Greek, have stepped in. Traders report no difficulties in insuring the cargo. Even sanctions-hit Russia is exporting most of its coal, using the same mix of obscure traders and seafarers, based in Hong Kong or the Gulf, that it employs to ship its oil to Asia.

Financing more digging at existing mines—the second link in the supply chain—is no problem either. Last year coal production hit a record 8bn tonnes. It is not quite business as usual. Since 2018 many mining “majors" (large, diversified groups listed on public markets) have sold some or all of their coal assets. Yet rather than being decommissioned, disposed assets have been picked up by private miners, emerging-market rivals and private-equity firms. New owners have no qualms about making full use of mines. In 2021 Anglo American, a London-based major, spun off its South African mines into a new firm that instantly pledged to crank up output.

Like traders, the miners have been printing money. Australia’s three biggest pure-play coal producers went from posting net debt of $1bn in 2021 to $6bn in net cash last year. They have repaid most of their long-term borrowing, so have no big deadlines to meet soon. “The conversation has gone from ‘How do I refinance my debt?’ to ‘What do I do with my extra cash?’," says a finance chief at one of them.

Coal miners can still borrow money when needed. Data compiled by Urgewald, a charity, shows they secured an aggregate $62bn in bank loans between 2019 and 2021.

According to the outfit's research, Japanese firms (smbc, Sumitomo, Mitsubishi) were the biggest lenders, followed by Bank of China and America's jpMorgan Chase and Citigroup. European banks also featured in the top 15. During this period coal miners, mainly Chinese, also managed to sell $150bn worth of bonds and shares, often underwritten by Chinese banks. The liquidity is not drying out. Urgewald calculates that in 2022 60 large banks helped channel $13bn towards the world's 30 largest coal producers.

This is possible because the coal-exclusion policies of financial firms are wildly inconsistent. Many do not kick in until 2025. Some cover only new clients. Others prohibit financing for projects, but not general corporate loans that miners may use to dig for coal. Policies that do restrict such lending often do so only for miners that derive lots of their revenue from coal, typically 25% or 50%. Many big firms, including Glencore, a Swiss commodities giant which produces 110m tonnes a year, fall below such thresholds.

Some policies are vaguely worded to allow for exemptions. Although Goldman Sachs, a bank, promises to stop financing thermal-coal mining companies that do not have a diversification strategy "within a reasonable timeframe", it has reportedly continued to lend to Peabody, a huge Australian miner that derived 78% of its revenue from coal sales in 2022 (it may have helped that the firm recently launched a modest solar subsidiary). Out of 426 large banks, investors and insurers assessed by Reclaim Finance, another charity, only 26 were deemed to have a coal-exit policy consistent with a 2050 net-zero scenario. Even fewer have said they will exit completely. Most of China's and India's state-owned banks have said nothing at all.

In short, few banks are ready to hurt their top line or their country's supply. Analysts reckon that will help existing mines meet demand until the early 2030s. At this point, there may finally be a crunch. Western banks, many of which periodically revise their policies, will gradually tighten the screws. The paucity of new projects today—the third link in the chain—means there may not be enough fresh supply when old mines stop producing.

Although finance for new projects is getting harder to attain, it is still available. As Western banks retreat, other players are coming to the fore. Capital expenditure by Western miners has been feeble for years. Having spent big in the 2000s, many suffered when prices crashed in the mid-2010s. Even though they are making hefty profits again, the majors prefer to buy rivals, reopen old mines or return capital to shareholders rather than launch new ventures. The investment drought is most severe in coal. Building a pit from scratch can take more than a decade. Years are spent obtaining permits, which in the West are increasingly refused.

Financing new projects in rich countries is a big hurdle. Last year Adani Group, an Indian firm that runs Carmichael, a vast coal mine being built in Queensland, had to refinance out of its own pocket $500m in bonds it had issued for the project. Some opportunistic pots of money will continue to target juicy profits, especially if prices rise. The first deep coal pit to be dug in Britain in decades is ultimately owned by emr Capital, a private-equity firm incorporated in the Cayman Islands. Peter Ryan of Goba Capital, an investment firm in Miami, expects his company's coal assets to grow eight-fold by 2030.

Asian century
The picture in Asia is different. Banks remain on the scene. Investors are starting to back new mines at home. Family offices, set up to invest the fortunes of the rich, are interested. Any business dynasty in Indonesia, where mining is the backbone of the economy, has to have some coal in its holdings, says a trader who sources his wares there. In India obscure property firms are bidding for land that may be mined for coal. Eventually companies from the same countries may come to dig mines overseas, with banks following them. Chinese forays in the West will remain rare; Indian and Indonesian firms, which already own an archipelago of coal assets in Australia, are bound to increase their footprint.

The coal market of the 2030s will thus look very different. “From ownership and operation to funding and consumption, coal will be a developing-market commodity," says a mining-major boss. Supply constraints will keep prices high, but the cast of exporters cashing in will shrink. Colombia and South Africa, which serve Europe, will no longer have a market. Russia will find it harder to flog cargoes to China. All three will export less coal for less money. Australia will appease critics by focusing on the most efficient coal; it may export less, but charge more. Indonesia could become the swing exporter, like Saudi Arabia is for oil today. It will sell more of its basic coal—often for more money.

Although coal is on a downward slope, its goodbye will be uncomfortably long. By the 2040s demand may crater for good as renewables ramp up. Yet even then some countries may keep their options open. More energy shocks will come. “And when there is one, the commodity no one wants is the one we need to use again," says a big trader who serves Asia. “That feature of coal could stay for ever." https://www.livemint.com/industry/energy/who-is-keeping-coal-alive-11698379131530.html

10. Wilful Defaulter Dues Rose by a Whopping Rs 100 Crore per Day since March 2019: Report *(thewire.in)* October 27, 2023

The total amount owed by wilful defaulters has risen more than 50% to Rs 3 trillion as of June 2023. A parliamentary reply in August said that scheduled commercial banks had written off an aggregate amount of Rs 10 lakh crore in the past five financial years.

The outstanding amount due from wilful defaulters has risen at a pace of over Rs 100 crore daily since March 2019, Business Standard reports, meaning the amount due from wilful defaulters has risen by at least Rs 1.2 trillion – or Rs 1.2 lakh crore – since then.

The total amount due has risen more than 50% to Rs 3 trillion as of June 2023.

A wilful defaulter is a specific term used for borrowers who, despite having the ability to do so, do not pay back a loan. It does not refer to small borrowers like a farmer in distress.

This massive rise of Rs 100 crore a day since March 2019 severely dents the claim by Prime Minister Narendra Modi on July 22 that the previous UPA government had “destroyed” the banking sector with “scams”, while his dispensation has restored its “good financial health”, as per The Hindu.

The Business Standard report is based on data from TransUnion CIBIL. “The data is updated by various financial institutions with varying frequency. The figures reflect the latest available numbers,” writes the newspaper, It cautions that this might be an underestimate. “The amount may be larger since at least one nationalised bank and one private sector bank have not reported June numbers yet. The overall amount has remained over the Rs 3 trillion mark for at least four quarters in a row,” it adds.

The Reserve Bank of India (RBI) recently proposed that wilful defaulters must be declared as such within six months of the loan becoming a non-performing asset (NPA). The central bank has asked for public comments on the proposal by October-end.

Private sector banks and other financial institutions have seen a small increase in their share of such loans (which are not being returned), but public banks, worryingly, account for the largest losses.

Their share in money owed by wilful defaulters was 77.5% in June 2023

Wilful defaulters owe ten nationalised banks another Rs 1.5 lakh crore, of which the State Bank of India is owed Rs 80,000 crore as of June. The private sector banks’ outstanding amount is Rs 53,500 crore in all.

‘Suit Boot ki Sarkar’ and charges of cronyism

The Union government has been under pressure since RTI replies, parliamentary questions and bank data have revealed the massive amounts of public money owed by big borrowers.

India’s worsening performance in the Crony Capitalism Index has added grist to the Opposition campaign of ‘suit-boot ki sarkar’, shorthand for a government for cronies, which Congress leader Rahul Gandhi popularised after the Modi government presented the controversial Land Bill in 2015 that it was forced to withdraw.

India ranks at number 10 on The Economist’s ‘crony capitalism’ index. Since 2013, wealth from “crony-capitalist sectors” in India rose from 5% to 8% of its GDP as per the index.

A written reply to the Rajya Sabha by the minister of state for finance Bhagwat Karad in this year’s monsoon session created a furore when he revealed that scheduled commercial banks “have written off an aggregate amount of Rs 10,57,326 crore during the last five financial years (RBI provisional data for FY 2022-23).”

He said that the top ten wilful defaulters owe Rs 40,825 crore to scheduled commercial banks.

India’s top 50 loan defaulters owe Rs 87,295 crore to banks and financial institutions, according to the Union finance ministry. Fugitive Mehul Choksi’s Gitanjali Gems is the biggest wilful defaulter, owing Rs 8,738 crore to banks, followed by Era Infra

Engineering Limited owing Rs 5,750 crore, REI Agro Limited Rs 5,148 crore, ABG Shipyard Limited Rs 4,774 crore, and Concast Steel and Power Limited Rs 3,911 crore. Wilful default cases have been on the rise, as banks have filed suits against 36,150 NPA accounts to recover Rs 9.26 lakh crore in FY23, as per a Business Today report this month.

The relationship of public money with this government has come under scrutiny earlier too, when a controversy broke over the Adani Group after a report released by Hindenburg Research revealed alleged irregularities. Charges were made of LIC being asked to buy into Adani, despite a 60% drop in market values of their shares. LIC denied charges. The Adani Group too has consistently denied all allegations.

State-wise: Maharashtra and Delhi

Maharashtra has seen the largest absolute increase in wilful defaults since March 2019, as per the report.

Maharashtra, Delhi, West Bengal, Gujarat and Tamil Nadu are the top five states for wilful defaulter loans. They make up over 70% of the amount due (until the end of the previous financial year).

The total amount outstanding rose from Rs 0.6 trillion to Rs 1.3 trillion during this time.

There was a 200% increase to Rs 0.6 trillion between March 2019 and March 2023, compared to 95% across all places in Delhi. So the fastest rise was in the national capital. https://thewire.in/banking/wilful-defaulter-dues-rose-rs-100-crore-per-day-march-2019-report

11. India's Income Tax Burden: Mere 0.3% of adult population account for 76% of total personal IT receipts *(businessinsider.in)* 26 Oct 2023

-Total taxpayers have grown by 8% CAGR over 10 years to 71 mn as compliance improves. This still is merely 6.3% of India's adult population.

-The percentage of individual tax filers who actually pay taxes has dropped to 33% due to higher rebate options, shows a study done by Jefferies.

-Incomes of individual filers have risen from 15% of GDP in FY12 to 24% in the present day, which has contributed to higher compliance.

India may hold the distinction of being the world's most populated country but only a small fraction of its population pay taxes. Data shows that currently India has 66.5 million individuals who pay personal income tax, which is 4.8% of total population and 6.3% of the adult population. Of this tax paying populace, 3.2 million individuals (0.3% of the adult population) account for 76% of total personal income tax receipts of the government. There is no doubt that overall compliance has been rising steadily, but personal income tax payers are still a very small portion of the population. In FY12, 31 mn individuals paid income taxes, but now this figure has jumped to 71 mn in FY23.

According to a recent analysis of personal income tax data over a ten year period conducted by Jefferies Research, a global investment bank, the number of income tax filers has experienced a compound annual growth rate (CAGR) of 8%, reaching a total of 68 million. In contrast, the number of corporate income tax payers has grown by 5% CAGR to 1026 from 581 in FY12. However, the percentage of individual tax filers who actually pay taxes has dropped to 33% due to higher rebate options.

One striking finding from the analysis is that the top 5% of income tax filers, which represents only 0.3% of adults, contribute a staggering 76% of the total personal tax collected. Additionally, the number of taxpayers with incomes exceeding Rs 0.5 million (Rs 5 lakh), Rs1.5 million (Rs 10.5 lakh), and Rs5 million (Rs 50 lakh) has all seen robust growth, with a CAGR of 17-20%. This indicates a rising compliance among individuals, as incomes of individual filers have risen from 15% of GDP in FY12 to 24% in the present day.

Interestingly, personal income tax filers have outpaced corporate tax filers in terms of growth. Over the period from FY12 to FY21, personal income tax filers experienced a CAGR of 8%, reaching 68 million. In contrast, corporate tax filers saw a slower growth rate of 5%, totaling 1 million in FY21. This divergence in growth rates, coupled with corporate tax cuts, has led to a significant increase in the share of individuals in total direct taxes, rising from 33% in FY12 to 50% currently. As a percentage of GDP, personal income taxes have also increased from 1.9% in FY12 to 3.0% in FY24E, says Jefferies.

Despite the positive growth in individual tax collections and filings, the analysis reveals that the number of IT return filers accounts for just 6.3% of the total adult population. Furthermore, only one-third of these filers, approximately 23 million individuals, are actually paying taxes. The concentration of tax liability remains significant, with the top 5% of income earners responsible for 76% of personal income tax payments, a figure that has remained relatively stable over the past nine years. The government has implemented various measures, such as demonetization, the rollout of the Goods and Services Tax (GST), and the usage of PAN cards for large transactions, to improve tax disclosures. The ongoing formalization of the economy and the shift of labor from agriculture to salaried jobs are expected to contribute to the expansion of the income tax base in the long run.

The analysis also highlights the composition of income sources for individuals. Salary income, accounting for 47% of total income, and business income, comprising 45%, are the predominant components. The study reveals that salary income has grown at a CAGR of 16% over the period from FY12 to FY21, reaching Rs25 trillion. The growth in salary income is primarily driven by an increase in the number of filers, which reached 31 million in FY21, contributing to 70% of the overall growth. The remaining 30% of the growth can be attributed to rising average salaries. On the other hand, business income, including proprietorships and consultants, has experienced relatively slower growth of 13%, amounting to Rs15 trillion. The analysis also indicates that the average income for individuals declaring business income is Rs0.5 million, coinciding with the non-taxable income limit. In contrast, salaried individuals have an average income of Rs0.79 million, which may be attributed to the easier traceability of salaries through the Tax Deducted at Source (TDS) mechanism compared to business income, which relies on self-declaration.

Another noteworthy finding is the significant increase in capital gains reported in FY21 returns. The contribution of capital gains, including both short-term and long-term gains, to total individual income more than doubled year-on-year, reaching 7.6%. Moreover, the number of filers reporting capital gains has also more than doubled over the past three years. This surge in capital gains can be partly attributed to the impact of rising disclosure and data tracking, with return forms now pre-filled with such information.

The analysis done by Jefferies also sheds light on the impact of corporate tax cuts. While the effective tax rate for individuals has remained stable at 11-12% of income over the past decade, corporate India has enjoyed a significant tax reduction following the government's announcement in 2019. Effective corporate tax rates have declined by 7.6 percentage points to 23.5% in FY21.

In conclusion, Jefferies Research's analysis of personal income tax data over the past ten years reveals several key trends. While the number of income tax filers has increased, the percentage of filers who actually pay taxes has decreased due to higher rebate options. The concentration of tax liability among the top 5% of income earners remains significant, with this group contributing the majority of personal tax collections.

The analysis also highlights the faster growth of personal income tax filers compared to corporate tax filers, resulting in a higher share of individuals in total direct taxes. The study emphasizes the need for continued efforts to improve tax compliance and expand the income tax base, particularly as the economy matures. https://www.businessinsider.in/policy/economy/news/personal-income-tax-mere-0-3-pc-of-adult-population-account-for-76-pc-of-total-receipts/articleshow/104726816.cms

12. Online gaming taxation: Look for a practical way out *(livemint.com)* 26 Oct 2023

What the tax authorities call arrears that they want gaming companies to pay has been challenged by the latter as another instance of unfair retrospective taxation.

India is one of the world’s largest markets for online gaming, with thousands of jobs and millions of users. It got a boost during pandemic, attracted huge investments from venture capitalists and private equity firms, and has grown enormously. It has several startups and significant exports. However, these are challenging times for the sector. Its taxation slab as well as liability valuation mechanism were changed, and it faces a looming spectre of retrospective taxation—or call it tax arrears—that has seen it go from being a ‘sunrise sector’ to one whose survival is under a cloud. Many gaming companies are now in jeopardy, as they get notices of eye-popping GST demands, which some estimates place at up to ₹1.5 trillion, including penalties for late payment. In fact, the demand made of a single company is more than the total market size!

Let us briefly look at the background of the matter. In a post-Budget talk in 2022, the Prime Minister had emphasized the importance of online gaming, acknowledged its international market and said that India is exploring avenues to increase its footprint in the sector. Realizing the potential of gaming, the government has been forming regulatory mechanisms to facilitate its responsible and sustainable growth, commensurate with our socio-economic and cultural ethos, so as to take care of the problem of addiction, serve consumer interests and curb the proliferation of illegal offshore gambling sites. Union minister Rajeev Chandrasekhar has also asserted the importance of this burgeoning sector and the need of regulation for its sustainability and growth.

Since the implementation of GST in 2017, a landmark move designed to integrate and streamline indirect taxation in India, corporations have enhanced their compliance efforts and budgets to ensure strict adherence with it. This is reflected in impressive growth in GST collections month after month, for which the tax department must be unreservedly complimented, as also Indian businesses for compliance. GST processes, however, also involved the submission of numerous forms and reports through various online portals.

The gaming industry contends that ever since the advent of the GST regime, tax authorities didn't raise any objections or concerns when it filed returns with GST at a rate of 18%. On the other hand, the taxation authorities hold that they have an 'actionable claim' as the activity is covered under gambling, which would legally attract GST at 28% and not 18%, and so their demand for arrears is legitimate.

Therein, however, lies a fallacy. Prize winnings have already been disbursed to game players, leaving companies with only their already-taxed revenue. So the demands not only place an unjust burden on these operators, but also establishes a troubling precedent for other sectors. It introduces ambiguity into the business environment, which would ultimately hurt entrepreneurial spirits.

From a pragmatic perspective, the retrospective application of tax rules, even if it is based on a clarificatory interpretation, appears enmeshed in a legal and financial tangle. It has been argued that since the matter necessitated an amendment to our GST law by Parliament, it was more of a rule change than a clarification. Whatever it is, it can impact investor sentiment, and even revive memories of a retrospective amendment brought in to overturn the Vodafone judgement of the Supreme Court.

To recap, in the Vodafone-Hutchison case of retrospective taxation, in 2007 Vodafone had acquired Hutchison for $11 billion in a deal through an overseas holding company. India sent a tax notice to the UK telecom company. Vodafone challenged the notice in the Supreme Court, whose ruling favoured the company. The Union government amended the Finance Act and introduced retrospective taxation. In September 2020, a tribunal in The Hague ruled that India's retrospective tax bill on Vodafone breached an investment treaty between India and the Netherlands. It was subsequently reversed by the government to settle the matter.

The recent notices by Indian tax authorities raising humongous demands on online gaming industry based on a current interpretation of GST applicability pose a significant challenge to one of the country's fast-emerging sectors. While the industry can still strategize and develop survival business plans to contend with the prospective application of GST on the full face value of deposits, a significantly increased burden, the barrage of notices sent to firms that aver they have been operating by the book could cause this revenue source to lose its promise.

The potential economic impact, legal uncertainties and business closures which may result from these demands of arrears could have several unintended implications. As the industry may not be in a position to pay such astronomical amounts, it may result in shutdowns or shift-outs, with offshore sites creeping in to fill a market vacuum, some of them illegal and posing security concerns. The government could consider taking a bold and pragmatic stance, as the Atal Behari Vajpayee regime once did with the telecom sector to grant it renewed capacity for expansion. Striking a balance between what is legally sound and economically doable would be crucial to ensure the continued growth and success of this burgeoning industry in India. https://www.livemint.com/opinion/online-views/online-gaming-taxation-look-for-a-practical-way-out-11698320337089.html

13. Strengthening India's Public Health System through Immunization *(financialexpress.com)* October 27, 2023

Immunization through vaccination is counted as second only to the supply of safe drinking water as the most effective form of disease prevention.

As India aims to carry forward its economic growth agenda and transform into a US$5 billion economy, it is necessary that we focus on creating resilient health systems that are built upon improvements in preventive and curative care measures to help improve productivity.

With India, now the most populous nation in the world, the lower to middle-income country faces multiple infrastructural challenges pertaining to healthcare and the public health system is vulnerable to severe capacity shortages as it must tend to a high disease burden of communicable, non-communicable, and reproductive health-related diseases. It is therefore imperative that due focus be given to enhancing prevention, the first level of healthcare, through vaccination, raising awareness of its importance, and developing innovative financing mechanisms.

Importance of Immunization

As the adage goes, prevention is better than cure. Ergo, vaccination is known to be one of the most successful and cost-effective public health interventions. Immunization through vaccination is counted as second only to the supply of safe drinking water as the most effective form of disease prevention. On an annual estimate, vaccinations save an estimated 6 million lives worldwide. Immunization helps in the prevention of infectious diseases, while also mitigating the severity and long-term side effects of chronic diseases, and helping communities achieve herd immunity. From a social perspective, vaccination can help improve overall life expectancy and development opportunities to reduce the disease burden which allows for a more equitable distribution of healthcare resources across the population.

Public Health vaccination programs have primarily been aimed at protecting children, the most vulnerable and affected by many Vaccine-Preventable Diseases (VPDs). However, empirical evidence suggests that VPDs from direct infection or from opportunistic infection due to comorbidities severely impact mortality, disability, and

Quality-Adjusted Life Years (QALY) of adults. Therefore, it is imperative to develop a sustained strategy for immunization for an individual's life course.

India's Vaccine Preventable Disease Burden

Developing this life-course immunization strategy becomes difficult. Constraints include the scarcity of data on the incidence rate of VPDs in the country and the vaccination uptake in India. This suggests that adult vaccination coverage, even among the at-risk population, such as healthcare workers, the aging population, and the immunocompromised segment is negligible. This can largely be attributed to the lack of awareness of vaccines and their role in preventing certain VPDs amongst the general population and healthcare providers. This highlights the need to improve awareness of adult vaccinations at an individual level, at the level of healthcare professionals, and the community at large, via the involvement of different stakeholders across the government and private health sectors.

Leveraging India's Vaccine Infrastructure

The success India has seen in its childhood immunization programs needs to be leveraged to ensure we, as a nation, achieve success in our life course immunization approach. The direct benefits of the childhood vaccination program can be seen through the reduction of infant and childhood mortality rates in India, which has drastically decreased in the last four decades, and needs to be replicated. This can be aided through our improved vaccine supply chain infrastructure that has been developing due to COVID and delivering over 2.2 billion vaccinations. India has enhanced its production capacities, trained frontline workers, deployed over 70,000 vaccination centres, and created an end-to-end digital platform, CoWIN, that can be repurposed for all vaccines. India now should broaden its Universal Immunization Program (UIP) to include other risk groups among its adult population.

The Way Forward

As India needs to allocate its resources in the most efficient manner, it is imperative that immunization, first and foremost, be recognized as an integral part of healthcare policy planning. This will help to raise awareness and establish clinical guidelines on the usage of vaccination as a preventive and disease management strategy.

Not all vaccines can be administered to the adult population, therefore the non-pediatric population needs to be divided into various risk cohorts, to ensure that the most vulnerable sections of the population are covered. This identification and segmentation of high-risk groups can be undertaken on the basis of socio-economic and demographic profiles and epidemiological disease burden, i.e., ageing population or patients suffering from co-morbidities.

It will be necessary to develop novel financing mechanisms to cover the costs of vaccines. One suggested method could be through its inclusion in government-funded insurance programs such as Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) that can help prevent in-patient incidents and reduce the overall health burden. This can also be extended to private health insurance policies and group insurance covers to support healthy aging and a healthy workforce.

Finally, India can scale up its healthcare delivery infrastructures for adult vaccines throughout the country through the conversion of established anti-rabies clinics and yellow fever immunization clinics to cover overall immunization.

Reducing India's healthcare burden through inoculation can aid in our health and economic agendas. As with other policy decisions, this will have its own challenges that can only be solved over time. However, with the introduction of a Life course Immunization approach, India can work towards bringing about a reduction in its overall healthcare burden. https://www.financialexpress.com/opinion/strengthening-indias-public-health-system-through-immunization/3287281/

14. Delays, poor quality mar Smart City report card *(bangaloremirror.indiatimes.com)* Updated: Oct 27, 2023

According to BenSCL site, 33 of planned 49 projects in B'luru are done, but how do they fare in public perception? According to the Bengaluru Smart City Limited (BenSCL) website, 33 out of 49 projects have been completed in the city so far. However, the special purpose vehicle (SPV) has failed to meet the Centre's deadline of June 2023 as several big-budgeted projects are yet to be completed.

The BenSCL was started in 2018 to start development work in the city under Smart City Mission guidelines. However, works undertaken in the city have not been up to the mark, according to the citizens, and on top of that projects have been delayed too.

According to its website, BenSCL has completed 33 projects and 16 projects are ongoing. However, according to a response provided by BenScl in an unstarred Rajya Sabha question in March 2023, 14 projects are ongoing and 36 projects have been completed. In Bengaluru, works amounting to Rs 1,076 crore have been taken up, out of which work estimated for Rs 747 crore has been completed and work worth Rs 329 crore in progress. In Karnataka, 916 projects worth Rs 15,873 have been taken up.

The ICCC - (Integrated Command and Control Center) project is yet to be formally launched. It is learnt that BenSCL has already started running the portal.

"Smart City works do not meet the quality requirements and also fail to monitor their contractors. Works remain unfinished and Miller Road had to be tarred twice. Streetlights don't function properly and chamber covers do not match with road surface levels. Some of the works do not have a holistic approach. For instance, they have built a gardening area in front of a shelter in the Cantonment Railway Station which is making people have to jump over the structure to board buses.

In another situation, they removed an HRPC near Jain Hospital on Millers Road forcing pedestrians to risk their lives crossing a road," said civic activist Rajkumar Dugar, adding that officials say smart city roads cannot have speed breakers. According to Dugar, residents of Miller Road have suffered for two-three years and still, works are not up to mark. "Numerous letters and complaints have been filed with no action. There is a grievance redressal system and even BBMP engineers cannot reach out to them," he said.

It’s not just citizens, even former BBMP Chief Commissioner Gaurav Gupta had written to BenSCl about inefficient work in executing the TenderSURE road project in 2021.

Smart Mission was started in June 2015 to provide for the core solutions in the areas of adequate water supply, assured electricity supply, sanitation, including solid waste management, efficient urban mobility and public transport, affordable housing, robust IT connectivity and digitalisation, good governance, especially e-governance and citizen participation, sustainable environment, safety and security of citizens, health and education.

Many complaints have been filed. There is a grievance redressal system but even BBMP engineers can’t reach out to them Rajkumar Dugar, activist

Across the country, the mission is spread over 100 cities. As of October 25, there are 7,944 projects undertaken across cities worth Rs1,70,924 crore; 1,756 projects worth Rs 57,126 crore are ongoing and 6,188 projects worth Rs 1,13,798 crore are completed. https://bangaloremirror.indiatimes.com/bangalore/others/delays-poor-quality-mar-smart-city-report-card/articleshow/104736127.cms

15. Haryana starts Rs 2,750 annual pension for 3,810 trees over 75 years old *(timesofindia.indiatimes.com)* Oct 26, 2023

CHANDIGARH: The Haryana government on Thursday launched the Pranavayu Devta Pension Scheme, providing pension to 3,810 trees at a rate of Rs 2,750 per annum.

Haryana is the first state in the country to implement such a pioneering scheme, aiming to preserve venerable trees aged 75 years and above.

As per the scheme, the state encouraged residents who have trees in excess of 75 years in their homes' courtyards to apply for this unique pension scheme by visiting their respective district forest department offices.

Each application will be meticulously reviewed by a committee, ensuring that all criteria are met before the beneficiary receives their pension.

Highlighting the state government's proactive stance on environmentally-friendly initiatives, CM Manohar Lal Khattar stressed the critical role of trees in oxygen production, particularly older trees that release substantial amounts of this life-sustaining element.

He urged the people of Haryana to actively engage in tree plantation efforts and join hands in safeguarding the environment.

To be eligible for this scheme, landowners with trees aged 75 years or older on their properties submitted their applications to the Forest Department.

District-level conservation committees identified 3,810 qualifying trees throughout the state.

The annual pension of Rs 2,750 for these Pranavayu Devata trees will be deposited into the guardian's account for the tree's maintenance and care.

Furthermore, the pension amount will see annual increments, akin to an old-age samman allowance.

The selected Pranavayu Devata trees represent approximately 40 diverse species, including Peepal, Banyan, Neem, Mango, Jaal, Gular, Krishna Kadamba, and Pilkhan, among others, each with substantial ecological significance.

These aged trees grace various types of land, from private and panchayat holdings to institutional and government properties. Trees located in forested areas are not covered by this scheme. https://timesofindia.indiatimes.com/city/chandigarh/haryana-starts-rs-2750-annual-pension-for-3810-trees-over-75-years-old/articleshow/104729867.cms

16. Somireddy sees scam in power transformers purchase in Andhra Pradesh *(newindianexpress.com)* Oct 27, 2023

Similarly, 63 KVA transformers were being purchased at a price of Rs 2,81,000 each by the YSRC government, while its rate was only Rs 89,892 earlier, leading to a cost escalation of Rs 1,91,108.

VIJAYAWADA: TDP Politburo member Somireddy Chandramohan Reddy accused the YSRC government of procuring power transformers at exorbitant prices from select manufacturers, especially Shirdi Sai Electricals.

Speaking to mediapersons at the TDP headquarters in Mangalagiri on Thursday, he gave a PowerPoint presentation on the price escalation of transformers after the YSRC came to power in the State. He furnished the prices of power transformers in Telangana and Andhra Pradesh in 2022-23, while comparing them with that of 2018-19.

He said the price of a 25 KVA transformer shot up to Rs 1,78,800 in 2022-23 from Rs 58,569.30 in 2018-19, which was an increase of 305%. Incidentally, the Telangana government had purchased 25 KVA transformers at Rs 79,829 per unit only in 2022-23, which reflects a price difference of Rs 98,971 and the increase in the case was 223.98%.

Similarly, 63 KVA transformers were being purchased at a price of Rs 2,81,000 each by the YSRC government, while its rate was only Rs 89,892 earlier, leading to a cost escalation of Rs 1,91,108. The Telangana government had procured the same product at Rs 1,22,936 per unit, getting a benefit of Rs 1,58,064 (228.57%).

In case of 100 KVA transformers, the cost per unit was Rs 1.20 lakh during the TDP regime. The present government was buying them at a whopping Rs 3.58 lakh per unit, a price difference of Rs 2.38 lakh with 297.56% hike. In Telangana, it was purchased at a cost of Rs 1,86,505, a price benefit of Rs 1,71,495 (191.95%). He also highlighted the huge price difference in procurement of 160 KVA and 315 KVA power transformers in AP and Telangana.

He demanded that the YSRC government explain the reason for purchasing the power transformers at exorbitant prices from select manufacturers based in Telangana and AP, ignoring reputed firms across India. He alleged that the power transformer manufacturers had formed a syndicate and jacked up the prices of their products abnormally, at behest of Chief Minister YS Jagan Mohan Reddy. https://www.newindianexpress.com/states/andhra-pradesh/2023/oct/27/somireddy-sees-scam-in-power-transformers-purchase-in-andhra-pradesh-2627481.html