



सत्यमेव जयते

GOVERNMENT OF INDIA

IMPLEMENTATION OF BUDGET ANNOUNCEMENTS 2023-2024

[Budget Speech — 1st February, 2023]

February 1st, 2024

**Ministry of Finance
Department of Economic Affairs**

STATUS OF IMPLEMENTATION OF BUDGET ANNOUNCEMENTS, 2023-24

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STATUS OF IMPLEMENTATION OF BUDGET ANNOUNCEMENTS, 2023-24

S.No.	Para No.	Budget Announcement	Status of Implementation
1.	13(1)	<p>Economic Empowerment of Women:</p> <p>Deendayal Antyodaya Yojana National Rural Livelihood Mission has achieved remarkable success by mobilizing rural women into 81 lakh Self Help Groups. We will enable these groups to reach the next stage of economic empowerment through formation of large producer enterprises or collectives with each having several thousand members and managed professionally. They will be helped with supply of raw materials and for better design, quality, branding and marketing of their products. Through supporting policies, they will be enabled to scale up their operations to serve the large consumer markets, as has been the case with several start-ups growing into 'Unicorns'.</p>	<p>D/o Rural Development M/o Women and Child Development</p> <p>Till the third quarter of FY 2023-24, 12.50 lakh women have been mobilized into producer collectives as under:</p> <ul style="list-style-type: none"> (i) 2.81 lakh new women members have been inducted into new Producer Enterprises (PEs)/Farmer Producer Organisations (FPOs)/Collectives (ii) Mobilisation of 2.68 lakh additional women into existing PE/FPOs/Collectives and (iii) mobilisation of 6.83 lakh women into Producer Groups. <p>Further, two Fishery value chain development projects have been approved for implementation in Uttar Pradesh and Karnataka. Approval has also been accorded for artisan cluster projects in Jharkhand and Karnataka. One sectoral cluster project in Jharkhand has also been approved.</p> <p>Additionally, 229 women-owned Farmer Producer Organisations have been promoted (under the FPO Scheme during the current financial year). These will benefit around 2.40 lakh members.</p>
2.	13(2)	<p>PM Vishwakarma KAushal Samman (PM VIKAS):</p> <p>For centuries, traditional artisans and craftspeople, who work with their hands using tools, have brought renown for India. They are generally referred to as Vishwakarma. The art and handicraft created by them represents the true spirit of Atmanirbhar Bharat. For the first time, a package of assistance for them has been conceptualized. The new scheme will enable them to</p>	<p>M/o Micro, Small and Medium Enterprises</p> <p>The Cabinet Committee on Economic Affairs (CCEA) has approved the "PM Vishwakarma" Scheme on 16.08.2023 with budgetary outlay of ₹13,000 crore for a period of five years (FY 2023-24 to FY 2027-28). The Scheme guidelines have been approved and shared with stakeholders including States/Union Territories (UTs), Reserve Bank of India, Department of Financial Services, Ministry of Skill Development and Entrepreneurship etc. and are available on PM Vishwakarma Portal.</p> <p>Enrolment of artisans and craftspeople have commenced on PM Vishwakarma web portal</p>

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		<p>improve the quality, scale and reach of their products, integrating them with the MSME value chain. The components of the scheme will include not only financial support but also access to advanced skill training, knowledge of modern digital techniques and efficient green technologies, brand promotion, linkage with local and global markets, digital payments, and social security. This will greatly benefit the Scheduled Castes, Scheduled Tribes, OBCs, women and people belonging to the weaker sections.</p>	<p>with effect from 17.09.2023.</p> <p>As on 01.12.2023, total enrolments were 21.37 lakh artisans and craftspeople. Extensive consultations are being conducted with States/Union Territories (UTs), MoPR (Ministry of Panchayati Raj), MoRD (Ministry of Rural Development) and CSCs (Common Services Centres) to onboard Gram Pradhans (GPs) on the portal on priority.</p>
3.	13(3)	<p>Tourism: The country offers immense attraction for domestic as well as foreign tourists. There is a large potential to be tapped in tourism. The sector holds huge opportunities for jobs and entrepreneurship for youth in particular. Promotion of tourism will be taken up on mission mode, with active participation of states, convergence of government programmes and public-private partnerships.</p>	<p>M/o Tourism Ministry of Tourism has undertaken convergence initiatives. Consultations with Line Ministries are regularly held in the areas pertaining to Connectivity and Infrastructure, Skilling and Entrepreneurship, Tourism Product and Experiences.</p> <p>The Ministry of Tourism has also revamped its Swadesh Darshan Scheme as Swadesh Darshan 2.0 with the objective to develop sustainable and responsible tourist destinations in the country.</p>
4.	16	<p>Digital Public Infrastructure for Agriculture Digital public infrastructure for agriculture will be built as an open source, open standard and inter operable public good. This will enable inclusive, farmer-centric solutions through relevant information services for crop planning and health, improved access to farm inputs, credit, and insurance,</p>	<p>D/o Agriculture and Farmers Welfare Architecture of three core registries i.e. Farmer registry, Geo referencing of village map registry and crop sown registry has been finalized.</p> <ol style="list-style-type: none"> i. For Farmers' Registry, application has been developed and the exercise has been launched on pilot basis. ii. Geo-Referencing has been completed for the 75% of the villages in the country. iii. Digital Crop Survey has been launched on pilot basis in 12 states from Kharif-2023. <p>In addition, support registries such as Crop Registries, Agri Data Exchange, Consent Manager,</p>

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		help for crop estimation, market intelligence, and support for growth of agri-tech industry and start-ups.	Sand Box and a Unified Farmer Service Interface (UFSI) has also been developed.
5.	17	<p>Agriculture Accelerator Fund</p> <p>An Agriculture Accelerator Fund will be set-up to encourage agri-start-ups by young entrepreneurs in rural areas. The Fund will aim at bringing innovative and affordable solutions for challenges faced by farmers. It will also bring in modern technologies to transform agricultural practices, increase productivity and profitability.</p>	<p>D/o Agriculture and Farmers Welfare (DA&FW)</p> <p>Institutional mechanism and operational guidelines are under development. Identification of problem statements and selection of start-ups is expected to commence by 15th February 2024. Capacity building of start-ups and releasing 1st phase of funding by 28th February 2024.</p>
6.	18	<p>Enhancing productivity of cotton crop</p> <p>To enhance the productivity of extra-long staple cotton, we will adopt a cluster-based and value chain approach through Public Private Partnerships (PPP). This will mean collaboration between farmers, state and industry for input supplies, extension services, and market linkages.</p>	<p>D/o Agriculture and Farmers Welfare</p> <p>A special project on cotton entitled ‘Targeting technologies to agro-ecological zones- large scale demonstrations of best practices to enhance cotton productivity’ has been approved under National Food Security Mission (NFSM) for implementation during 2023-24.</p> <p>The project is being implemented through ICAR-Central Institute of Cotton Research (CICR), Nagpur on PPP mode in identified clusters through value chain approach by collaboration between farmers, the Indian Council of Agricultural Research (ICAR), States, seed associations and industry to increase productivity of cotton and production of Extra Long Staple (ELS) cotton.</p>
7.	19	<p>Atmanirbhar Horticulture Clean Plant Program</p> <p>We will launch an Atmanirbhar Clean Plant Program to boost availability of disease-free, quality planting material for high value horticultural crops at an outlay of ₹2,200 crore.</p>	<p>D/o Agriculture and Farmers Welfare</p> <p>The Ministry has constituted a Steering Committee, Technical Committee and Implementation Committee for smooth and timely implementation of Clean Plant Programme.</p> <p>A series of stakeholders/experts consultation has been done to decide the crops and location, and</p>

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			<p>accordingly seven Clean Plant Centers have been identified to be established at crop specific Indian Council of Agricultural Research (ICAR) Institutes.</p> <p>The specialists in the field of Horticulture with domain knowledge of Clean Plant system have been taken on board.</p> <p>Detailed Project Report for the programme has been finalized. A loan from Asian Development Bank has also been negotiated for the project.</p>
8.	22	<p>Global Hub for Millets: ‘Shree Anna’ Now to make India a global hub for 'Shree Anna', the Indian Institute of Millet Research, Hyderabad will be supported as the Centre of Excellence for sharing best practices, research and technologies at the international level.</p>	<p>D/o Agricultural Research and Education</p> <ol style="list-style-type: none"> 1. Establishing a Long-term Germplasm Storage Facility to Strengthen Millets GeneBank for Conservation, Trait-specific Characterization and Utilization of Millet Biodiversity for Crop Improvement (2022-23 to 2025-26): <ol style="list-style-type: none"> (i) Sowing of 250 rabi sorghum accessions was completed for characterization. (ii) Planted 1500 rabi sorghum accessions for multiplication. (iii) Harvesting of 1428 kodo millet entries was completed. 2. Technology Innovation Centre for Trait, Seed, and Crop Improvement of Millets for Enhancing Yield and Productivity (2022-23 to 2025-26): <ol style="list-style-type: none"> (i) One hundred and twenty (120) reference varieties of sorghum have been planted for maintenance breeding under controlled pollination in rabi 2023. (ii) Three Finger millet lines were phenotypically selected for high number of tillers and superior finger traits from a set of 280 lines for the breeding program. (iii) Four different replicated yield evaluation trials of foxtail millet have been harvested and data recorded. (iv) Harvesting and data measurement of different cross populations of barnyard millet kharif experiments have been completed. (v) The multiplied seeds of released varieties of kodo millet were distributed for metabolomics analysis and physiological studies. (vi) qPCR primers were designed and synthesised for blast from finger millet.

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			<p>(vii) Growth and yield parameters were recorded to evaluate the effect of nano DAP and nano urea in sorghum and pearl millet.</p> <p>(viii) Fifty-nine sorghum lines were screened for fall army tolerance.</p> <p>(ix) Collected pearl millet samples from 5 different locations of major growing regions of India for isolation of endophytes. A total of 38 bacterial endophytes were isolated from pearl millet for further characterization.</p> <p>(x) Recorded seed yield and quality enhancement observations for foliar sprays of Boron and Zinc in Kodo millet.</p> <p>(xi) Updated the millets area, production, and productivity data.</p> <p>(xii) Analysed total factor productivity of pearl millet for Rajasthan and Maharashtra.</p> <p>3. Nutri-cereal Analytical, Food Safety and Quality Assurance National Referral Laboratory for Millets:</p> <p>(i) Characterised calcium to phosphorus ratio in 88 genotypes of finger millet.</p> <p>(ii) Phenotyping of total phenolic content of 25 sorghum land races is underway.</p> <p>4. Centre of Excellence for Millet Value Chain and Business Facilitation for Entrepreneurship, Incubation and Startup Nurturing (2022-23 to 2025-26):</p> <p>(i) Literature reviewed to understand the morphology, processing, product development, nutrition, shelf life and health benefits in pearl millet.</p> <p>(ii) Consultation meetings held with development sector agencies for supporting the interventions at field level.</p> <p>(iii) Organized the International Nutri Cereal Convention 5.0 (INCC 5.0) from 27-28 November, 2023 at Hyderabad.</p> <p>5. Establishment of International Knowledge, Skill Development and Capacity Enablement Centre with International Millet Museum and Halls of Residence (2022-23 to 2025-26):</p> <p>(i) CPWD Hyderabad submitted the revised Building design and plan for the Global CoE.</p>

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			<p>(ii) Specification of the Field Research Phenotyping Complex is completed.</p> <p>(iii) The tender to procure 24 major equipment under the first year is completed.</p> <p>(iv) The International Convention on Millets, Odisha Millet Mission (OMM), Govt. of Odisha was held from 9-10 November, 2023 at Bhubaneswar, Odisha. ICAR-IIMR is the knowledge partner of OMM.</p> <p>6. Global Facility for Millet Pilots on Feed, Fodder, Biofuels, Malting, Brewing and Promotion of Industrial utilization of Millets 2022-23 to 2025-26):</p> <p>(i) Harvesting of sweet sorghum hybrid trial completed.</p> <p>(ii) Biochemical analysis of sweet sorghum juice of lines from the hybrid trial for the estimation of total and reducing sugars are conducted.</p> <p>(iii) Evaluation of sweet sorghum genotypes derived from wide hybridization crosses was completed using a set of 24 TRAP markers.</p> <p>7. Regional Millet Technology Innovation and Outreach Hubs (2022-23 to 2025-26):</p> <p>(i) Interview for recruiting the Head, Barmer centre, Rajasthan is completed.</p> <p>(ii) The specifications for the glass house for the Centre for Rabi Sorghum, Solapur, is completed.</p> <p>(iii) A total of 200 frontline demonstrations (FLDs) on rabi sorghum was organized in four major states with the latest improved sorghum production technologies.</p> <p>(iv) Two FPOs (Jewargi and Nidgundhi) promoted.</p> <p>(v) Organized training programmes on “Millets Value Chain Development” from 20-24, November 2023 for 40 participants.</p>
9.	23	<p>Agriculture Credit The agriculture credit target will be increased to ₹20 lakh crore with focus on animal husbandry, dairy and fisheries.</p>	<p>D/o Financial Services (DFS) The approval on purpose-wise and region-wise agriculture credit target was sent to National Bank for Agriculture and Rural Development (NABARD) by DFS on 5th June 2023. As on 31 October 2023, agriculture credit of ₹ 14.36 lakh crore (provisional) has been disbursed which accounts for 72% of the target.</p>

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			<p>D/o Animal Husbandry and Dairying The Department of Financial Services vide letter dated 05.06.2023 has fixed the ground level credit target for agriculture by the banks as ₹20,00,000 Crore during 2023-24. In order to ensure increased credit flow to Animal Husbandry, dairy and fisheries, target of ₹2,93,000 crore for Animal Husbandry, dairy and fisheries has been fixed within the overall term loan target of ₹ 20,00,000 crore. Details of activities-wise breakup of ₹ 2,93,000 crore are as under:</p> <table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Activity</th> <th>Working Capital Target</th> <th>Term Loan Target</th> <th>Total Target</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td colspan="3" style="text-align: center;"><i>(in ₹ crore)</i></td> </tr> <tr> <td>i</td> <td>Dairy</td> <td>39,000</td> <td>66,000</td> <td>1,05,000</td> </tr> <tr> <td>ii</td> <td>Poultry</td> <td>20,000</td> <td>8,000</td> <td>28,000</td> </tr> <tr> <td>iii</td> <td>Sheep Goat, Piggery & Animal Husbandry- Others</td> <td>63,000</td> <td>72,000</td> <td>1,35,000</td> </tr> <tr> <td>iv</td> <td>Fisheries</td> <td>18,000</td> <td>7,000</td> <td>25,000</td> </tr> <tr> <td>v</td> <td>Total</td> <td>1,40,000</td> <td>1,53,000</td> <td>2,93,000</td> </tr> </tbody> </table> <p>Under the nationwide Animal Husbandry and Dairy Farmers (AHDF) Kisan Credit Card (KCC) Campaign launched for the year 2023-24, 18,14,535 KCCs have been sanctioned to Animal Husbandry and Dairy Farmers so far.</p> <p>D/o Fisheries A total of 3,24,404 of KCC applications have been received from fishermen and fish farmers. Out of that, 1,70,647 KCCs have been issued and about 7,399 applications are with the Banks at various stages.</p>	Sr. No.	Activity	Working Capital Target	Term Loan Target	Total Target			<i>(in ₹ crore)</i>			i	Dairy	39,000	66,000	1,05,000	ii	Poultry	20,000	8,000	28,000	iii	Sheep Goat, Piggery & Animal Husbandry- Others	63,000	72,000	1,35,000	iv	Fisheries	18,000	7,000	25,000	v	Total	1,40,000	1,53,000	2,93,000
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10.	24	<p>Fisheries We will launch a new sub-scheme of PM Matsya Sampada Yojana with targeted investment of ₹6,000 crore to further enable activities of fishermen, fish vendors, and micro & small enterprises, improve value chain efficiencies, and expand the market.</p>	<p>D/o Fisheries Draft scheme has been prepared. Approval process underway.</p>																																			

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11.	25	<p>Cooperation For farmers, especially small and marginal farmers, and other marginalised sections, the government is promoting cooperative-based economic development model. A new Ministry of Cooperation was formed with a mandate to realise the vision of ‘Sahakar Se Samriddhi’. To realise this vision, the government has already initiated computerisation of 63,000 Primary Agricultural Credit Societies (PACS) with an investment of ₹2,516 crore. In consultation with all stakeholders and states, model bye-laws for PACS were formulated enabling them to become multipurpose PACS. A national cooperative database is being prepared for country-wide mapping of cooperative societies.</p>	<p>M/o Cooperation (i) The Centrally Sponsored Project for Computerization of 63,000 Primary Agricultural Credit Societies (PACS) is under implementation. So far, proposals of 62,318 PACS have been sanctioned. Government of India share amounting to ₹ 475.55 crore has been released to 24 States and 4 UTs for Hardware procurement. ₹ 100 crore has also been released to National Bank for Agriculture and Rural Development (NABARD) for development of software, project monitoring units and training. Software is ready and process for hardware procurement and system integrator by States/Union Territories are going on.</p> <p>(ii) The data collection work for National Cooperative Database has been completed. The validation and certification process are being undertaken by District Nodal Officer of State Registrar of Cooperative Societies (RCS) and the same is likely to be completed shortly.</p>
12.	26	<p>With this backdrop, we will implement a plan to set up massive decentralised storage capacity. This will help farmers store their produce and realize remunerative prices through sale at appropriate times. The government will also facilitate setting up of a large number of multipurpose cooperative societies, primary fishery societies and dairy cooperative societies in uncovered panchayats and villages in the next 5 years.</p>	<p>M/o Cooperation 1. The world's largest Grain Storage Plan in the Cooperative Sector was approved by the Cabinet on 31.05.2023, which has been rolled out as a Pilot Project in selected districts of different States/UTs of the country.</p> <p>2. Cabinet has approved the plan for establishing new Multipurpose Primary Agricultural Credit Societies (PACS) or primary dairy/ fishery cooperative societies, covering all the Panchayats/ Villages in the country, as the case may be with the support of National Bank for Agriculture and Rural Development (NABARD), National Dairy Development Board (NDDB) and National Fisheries Development Board (NFDB).</p> <p>D/o Animal Husbandry and Dairying To establish primary dairy cooperatives in uncovered Gram Panchayats (GPs), NDDB has prepared an action plan covering 100 districts in the country. The</p>

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			<p>plan has been shared with NABARD for establishing PACS.</p> <p>Further, NDDDB is in process of identifying the Gram Panchayats (GPs) wherein viable dairy can be established in newly formed Multi-purpose PACS (M-PACS). Such GPs are being identified in consultation with District Cooperative Banks (DCCBs) and Registrar of Cooperative Society of the concerned State/district.</p> <p>D/o Fisheries An action plan for formation of 12,000 primary fisheries cooperatives in each Coastal Panchayat/Village as well as Panchayat/Villages having large water bodies and strengthening the existing fisheries cooperatives is being finalized in consultation with Ministry of Cooperation. Number of Primary Fishermen Cooperative Societies (PFCS) to be formed: Phase I is 6,000 PFCS and Phase II is 6,000 PFCS.</p> <p>Detailed monthly plan of activities has been prepared for formation of new 1,000 primary fisheries cooperatives in 13 maritime States/UTs in uncovered Coastal fishing villages and revitalising/strengthening of 300 existing fisheries cooperatives in 7 States during 2023-24.</p>
13.	27	<p>Nursing Colleges</p> <p>One hundred and fifty-seven new nursing colleges will be established in co-location with the existing 157 medical colleges established since 2014.</p>	<p>M/o Health and Family Welfare</p> <p>The Union Cabinet has approved the establishment of 157 new Nursing Colleges in April 2023 with a total budgetary outlay of ₹1570 crore with central share of ₹1016 crore.</p> <p>Detailed Project Reports (DPRs) for establishment of 86 new Nursing Colleges have been approved and first instalment of ₹2 crore each has been released for establishment of 73 colleges.</p>
14.	28	<p>Sickle Cell Anaemia Elimination Mission</p> <p>A Mission to eliminate Sickle Cell Anaemia by 2047 will be launched. It will entail awareness creation, universal screening of 7 crore people in the age group of 0-40 years in affected tribal areas, and</p>	<p>M/o Tribal Affairs</p> <ol style="list-style-type: none"> Sickle Cell Anaemia Elimination Mission has been launched at the national level by Honourable Prime Minister on July 1, 2023 at Shahdol, Madhya Pradesh (MP). Strategic plan for Information, Education and Communication in respect of Sickle Cell Anaemia

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		counselling through collaborative efforts of central ministries and state governments.	<p>Mission has been prepared. Consultation with all endemic states has been done.</p> <p>3. Modules on Awareness and Counselling has been prepared by an expert technical committee and vetted by M/o Health and Family Welfare (MoHFW).</p> <p>4. Awareness and Counselling modules and Training of Trainers module for medical service providers were released by Hon'ble Prime Minister at the Launch of the Mission at Shahdol, MP on 01.07.2023.</p> <p>5. Awareness training programmes for State level master trainers was launched on 28 August 2023 by Hon'ble Minister of Tribal Affairs.</p> <p>6. Translation of Awareness and Counselling module into regional and tribal languages is ongoing.</p> <p>M/o Health and Family Welfare (MoHFW) A Sickle Cell Anaemia free nation is envisaged by 2047. Target for screening of Sickle Cell Anaemia disease for FY 2023-24 is 2.5 crore persons. Target for screening of Sickle Cell Anaemia disease up to 2025-26 is 7 crore persons.</p> <ol style="list-style-type: none"> i. Programme Guidelines and Training Module for Medical Officers(MOs), Community Health Officers (CHOs). Accredited Social Health Activists(ASHAs) have been released. ii. Standard treatment guidelines are being prepared. iii. States have been oriented about the programme along with screening targets. iv. Sickle Cell Portal and Dashboard launched for monitoring and review by the States. v. A total of 64,29,957 screenings have been done till November, 2023.
15.	29	<p>Medical Research Facilities in select ICMR Labs will be made available for research by public and private medical college faculty and private sector R&D teams for encouraging collaborative research and innovation.</p>	<p>D/o Health Research</p> <ol style="list-style-type: none"> 1. Two expert committees have been constituted for development of Research Infrastructure Sharing policy and a scheme for grants through which researchers would be facilitated and research proposals supported. 2. Draft Research Infrastructure Sharing policy has been finalized after inter-ministerial consultation and is under process for seeking approval of the Competent Authority. 3. Digital portal development is complete and Security Audit is ongoing. Final demo of the portal is pending.

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16.	30	<p>Pharma Innovation A new programme to promote research and innovation in pharmaceuticals will be taken up through centers of excellence. We shall also encourage industry to invest in research and development in specific priority areas.</p>	<p>D/o Pharmaceuticals Cabinet in its meeting held on 25.07.2023 has approved the scheme for Promotion of Research and Innovation in Pharma-Med Tech (PRIP) with an outlay of ₹5000 crore for a period of 5 years i.e., 2023-24 to 2027-28. The scheme has been notified on 17.08.2023.</p>
17.	31	<p>Multidisciplinary courses for medical devices. Dedicated multidisciplinary courses for medical devices will be supported in existing institutions to ensure availability of skilled manpower for futuristic medical technologies, high-end manufacturing and research.</p>	<p>D/o Pharmaceuticals D/o Higher Education The scheme on Human Resource Development in Medical Devices Sector has been approved in July 2023.</p>
18.	32	<p>Teachers' Training Teachers' training will be re-envisioned through innovative pedagogy, curriculum transaction, continuous professional development, dipstick surveys, and ICT implementation. The District Institutes of Education and Training will be developed as vibrant institutes of excellence for this purpose.</p>	<p>D/o School Education and Literacy Proposals have been received from States/UTs for the upgradation of District Institutes of Education and Training (DIETS) in a phased manner.</p>
19.	33	<p>National Digital Library for Children and Adolescents A National Digital Library for children and adolescents will be set-up for facilitating availability of quality books across geographies, languages, genres and levels, and device agnostic accessibility. States will be encouraged to set up physical libraries for them at panchayat and ward levels and provide infrastructure for</p>	<p>D/o School Education and Literacy The draft version of the National Digital Library app has been developed. A total of 155 books of National Council of Educational Research and Training (NCERT), National Book Trust (NBT) and National Institute of Open Schooling (NIOS) have been uploaded on National Digital Library (NDL) app. Access to NDL will be provided at the physical libraries at Panchayat level. Two working groups have been formed for effective implementation.</p>

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		accessing the National Digital Library resources.	
20.	34	Additionally, to build a culture of reading, and to make up for pandemic-time learning loss, the National Book Trust, Children’s Book Trust and other sources will be encouraged to provide and replenish non-curricular titles in regional languages and English to these physical libraries. Collaboration with NGOs that work in literacy will also be a part of this initiative. To inculcate financial literacy, financial sector regulators and organizations will be encouraged to provide age-appropriate reading material to these libraries.	
21.	36	<p>Aspirational Districts and Blocks Programme</p> <p>Building on the success of the Aspirational Districts Programme, the Government has recently launched the Aspirational Blocks Programme covering 500 blocks for saturation of essential government services across multiple domains such as health, nutrition, education, agriculture, water resources, financial inclusion, skill development, and basic infrastructure.</p>	<p>NITI Aayog</p> <p>Baseline status on Key Performance Indicators for all 500 Blocks for the programme has been established and shared with the States, Districts and Blocks for planning and use.</p> <p>The maiden ranking for the quarter April to June has been released in the first week of December 2023. The ranking for July to September will be released shortly. Thereafter, ranking will be released every quarter.</p> <p>Five thousand Block level officials have been trained on Leadership Development, Aspirational Blocks Programme (ABP) programme implementation and developing Block Development Strategy.</p> <p>Training for Block Level Officers (BLOs) on key sectors of the ABP planned in January 2024. Training for first round of Aspirational Block Fellows completed in November 2023 focusing on working with BLOs to ensure saturation in service delivery and working on a strategy of Convergence, Collaboration and Competition.</p>

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22.	37	<p>Pradhan Mantri PVTG Development Mission</p> <p>To improve socio-economic conditions of the particularly vulnerable tribal groups (PVTGs), Pradhan Mantri PVTG Development Mission will be launched. This will saturate PVTG families and habitations with basic facilities such as safe housing, clean drinking water and sanitation, improved access to education, health and nutrition, road and telecom connectivity, and sustainable livelihood opportunities. An amount of ₹15,000 crore will be made available to implement the Mission in the next three years under the Development Action Plan for the Scheduled Tribes.</p>	<p>M/o Tribal Affairs</p> <p>In association with the States, Databases have been prepared of Particularly Vulnerable Tribal Group (PVTG) population and villages/habitations. Mobile Application has been developed by Bhaskaracharya National Institute for Space Applications and Geoinformatics (BISAG-N) for verifying PVTG population, village data with infrastructural gaps in these villages/habitations.</p> <p>Consultation with State Governments were held on the contours of the Mission and they have been requested to share their requirements for various interventions.</p> <p>Hon'ble Prime Minister launched the Mission "Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan" (PM-JANMAN) on 15th November 2023.</p>
23.	38	<p>Eklavya Model Residential Schools</p> <p>In the next three years, centre will recruit 38,800 teachers and support staff for the 740 Eklavya Model Residential Schools, serving 3.5 lakh tribal students.</p>	<p>M/o Tribal Affairs</p> <p>In the first phase of recruitment, 10,391 teaching and non-teaching staff are to be recruited. Central Board of Secondary Education (CBSE) has held recruitment exam in December, 2023. The final selection list is expected to be ready by January 2024.</p>
24.	39	<p>Water for Drought Prone Region</p> <p>In the drought prone central region of Karnataka, central assistance of ₹5,300 crore will be given to Upper Bhadra Project to provide sustainable micro irrigation and filling up of surface tanks for drinking water.</p>	<p>D/o Water Resources, River Development and Ganga Rejuvenation (DoWR, RD&GR)</p> <p>The Public Investment Board (PIB) has cleared/recommended central assistance of ₹ 5,300 crore to the Upper Bhadra Project.</p> <p>The project is under consideration for inclusion in Pradhan Mantri Krishi Sinchayee Yojana - Accelerated Irrigation Benefit Programme (PMKSY-AIBP).</p>
25.	40	<p>PM Awas Yojana</p> <p>The outlay for PM Awas Yojana is being enhanced by 66 per cent to over ₹79,000 crore.</p>	<p>D/o Rural Development</p> <p>Out of the overall target of 2.95 crore houses under Pradhan Mantri Awas Yojana- Gramin (PMAY-G), more than 2.94 crore houses have already been sanctioned to the beneficiaries by various States/ UTs</p>

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			<p>and 2.52 crore houses have been completed till December, 2023.</p> <p>An amount of ₹ 54,487 crore has been approved as Budget Estimate (BE) for the Financial Year 2023-24 out of which, an amount of ₹ 13,428.20 crore has been released till December 2023. Target for construction of houses under PMAY-G for FY 2023-24 is 56.71 lakh houses, out of which 13,36,602 houses have been completed till December 2023.</p> <p>M/o Housing and Urban Affairs Out of 118.63 lakh houses sanctioned under Pradhan Mantri Awas Yojana-Urban (PMAY-U), construction has been started in 113.43 lakh houses and 78.56 lakh houses have been completed/ delivered till December 2023. Against the allocation of ₹25,103.03 crore for PMAY-U in FY 2023-24, ₹11,462 crore has been utilized. The scheme period has been extended till 31.12.2024.</p>
26.	41	<p>Bharat Shared Repository of Inscriptions (Bharat SHRI) 'Bharat Shared Repository of Inscriptions' will be set up in a digital epigraphy museum, with digitization of one lakh ancient inscriptions in the first stage.</p>	<p>M/o Culture</p> <p>29,260 estampages (38.47 %) have been scanned so far in TIFF, PDF, PNG and JPG Formats with resolution of 300 dpi. A dedicated team has completed the work of classification of all estampages. Fragile estampages have been identified and strengthened. In parallel, all the estampages have been provided with a barcode for their unique identification. Simultaneously, the work of documenting the metadata has been taken up. 14,000 pages have been manually copied to create the database.</p>
27.	42	<p>Support for poor prisoners For poor persons who are in prisons and unable to afford the penalty or the bail amount, required financial support will be provided.</p>	<p>M/o Home Affairs (MHA) MHA has prepared a scheme titled "Support to Poor Prisoners" for providing relief to poor prisoners, who are unable to pay the fine imposed on them or are unable to secure bail due to financial constraint. 'Guidelines and Standard Operating Procedure' to be followed for implementation of the scheme have been shared with all States and Union Territories (UTs) on 19.06.2023. Funds have been made available to the States/UTs through the Ministry's Central Nodal Agency (CNA) account designated for the purpose. States/UTs have</p>

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			been advised to constitute an 'Empowered Committee' at each District level, which will assess the requirement of funds in each case and will draw funds from the CNA account and provide relief to poor prisoners.
28.	47	<p>Support to State Governments for Capital Investment</p> <p>I have decided to continue the 50-year interest free loan to state governments for one more year to spur investment in infrastructure and to incentivize them for complementary policy actions, with a significantly enhanced outlay of ₹1.3 lakh crore.</p>	<p>D/o Expenditure</p> <p>Guidelines on Scheme for Special Assistance to States for Capital Investment 2023-24 have been issued on 03.02.2023, which are applicable from 1st April, 2023.</p>
29.	48	<p>Enhancing opportunities for private investment in Infrastructure</p> <p>The newly established Infrastructure Finance Secretariat will assist all stakeholders for more private investment in infrastructure, including railways, roads, urban infrastructure and power, which are predominantly dependent on public resources.</p>	<p>D/o Economic Affairs</p> <p>Infrastructure Finance Secretariat has been setup to boost infrastructure development through a multitude of initiatives.</p> <p>The Infrastructure Financing Secretariat is undertaking several measures with the objective of channelizing long-term capital for financing of the infrastructure from domestic and foreign sources, Public-Private Partnerships, Development Finance Institutions and financial markets. The use of other mechanisms such as Credit Enhancement, New Credit Rating System for Infrastructure, Infrastructure Debt Funds (IDFs), Real Estate Investment Trusts (REITs)/Infrastructure Investment Trust (InvITs), and Municipal Bonds is also being promoted.</p>
30.	49	<p>Harmonized Master List of Infrastructure</p> <p>The Harmonized Master List of Infrastructure will be reviewed by an expert committee for recommending the classification and financing framework suitable for Amrit Kaal.</p>	<p>D/o Economic Affairs</p> <p>An Expert Committee has been set up and a series of stakeholder's consultations have been held. The Committee is finalizing the recommendations and the final report is expected shortly.</p>

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31.	50	<p>Railways</p> <p>A capital outlay of ₹2.40 lakh crore has been provided for the Railways. This highest ever outlay is about 9 times the outlay made in 2013-14.</p>	<p>M/o Railways D/o Expenditure</p> <p>The Capital outlay of ₹ 2.40 lakh crore has been provided to the Ministry of Railways. The budget outlay of ₹ 2.4 lakh crore includes expenditure on capacity augmentation, safety related works and Other Plan Heads. Out of this, ₹1.7 lakh crore has been utilised till November, 2023. Complete Capital Outlay will be utilized in FY 2023- 24.</p>
32.	51	<p>Logistics</p> <p>One hundred critical transport infrastructure projects, for last and first mile connectivity for ports, coal, steel, fertilizer, and food grains sectors have been identified. They will be taken up on priority with investment of ₹75,000 crore, including ₹15,000 crore from private sources.</p>	<p>Department for Promotion of Industry and Internal Trade (DPIIT)</p> <p>As a part of development of critical transport infrastructure projects, Ministry of Road Transport and Highways and Ministry of Railways have so far identified 65 road projects and 25 Rail projects respectively.</p> <p>M/o Road Transport and Highways (MoRTH)</p> <p>Out of 65 critical transport infrastructure projects, projects of length 84 km at a cost of ₹4,115 Crore have been completed and projects of length 504 km at a cost of ₹ 9,633 Crore are under implementation (with work completed in 332 km length so far). Further, MoRTH has planned to award projects of total length 77 km at a cost of about ₹ 3,030 Crore during FY 2023-24.</p> <p>M/o Railways (MoR)</p> <p>Out of 25 Critical Infrastructure gap projects, 5 projects have been sanctioned and other projects are under various stages of approval.</p> <p>M/o Ports, Shipping and Waterways (MoPSW)</p> <p>The 107 port connectivity road and rail infrastructure gaps (60 roads and 47 rail) are part of the Comprehensive Port Connectivity Plan (CPCP) prepared under Gati Shakti, by DPIIT in consultation with MoRTH, MoR, MoPSW, and State Maritime Boards.</p>
33.	52	<p>Regional Connectivity</p> <p>Fifty additional airports, heliports, water aerodromes and advance landing grounds will be revived for improving regional air connectivity.</p>	<p>M/o Civil Aviation</p> <p>With the approval of Expenditure Finance Committee (EFC), sanction has been issued for Revival/ Development of unserved and underserved Airstrips/ Airports/ Helipads/ Helicopters/ Water Aerodromes and Advanced Landing Grounds of State Governments, Airports Authority of India (AAI), Civil Enclaves, Central Public Sector Undertakings</p>

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			<p>(CPSUs) with an estimated outlay of ₹1000 crore for three years i.e. from 01.04.2023 to 31.03.2026. So far, 33 Airports/ Heliports/ Water aerodromes/ Advanced Landing Grounds have been identified tentatively for revival/development under Phase-II of the UDAN (Ude Desh Ka Aam Nagrik) Scheme. During 10th meeting of PEC (Project Evaluation Committee) held on 28.07.2023, the PEC approved/sanctioned the development fund of ₹410 crore for the development of 15 aerodromes. Balance airports, heliports and water aerodromes are to be identified from the ongoing rounds of UDAN 5.1 (Heliports)/UDAN 5.2 and future rounds of bidding.</p>
34.	53	<p>Sustainable Cities of Tomorrow States and cities will be encouraged to undertake urban planning reforms and actions to transform our cities into ‘sustainable cities of tomorrow’. This means efficient use of land resources, adequate resources for urban infrastructure, transit-oriented development, enhanced availability and affordability of urban land, and opportunities for all.</p>	<p>M/o Housing and Urban Affairs (MoHUA) States have submitted their Baseline and Reform Roadmaps with milestones and deliverables to MoHUA. The deadline to submit Roadmap was 31.08.2023. MoHUA after evaluation of roadmaps has conveyed its recommendation for 15 mainland States aggregating ₹2,323.88 crore to Department of Expenditure for release of 20% as 1st instalment. Amended guidelines were issued for North Eastern / Hilly States (except Assam) and these states were expected to submit proposals by 15.12.2023. So far, 9 proposals have been received and are under evaluation in MoHUA. Department of Expenditure has issued supplementary guidelines on the Scheme for Special Assistance to States for Capital Investment 2023-24- Part III (Urban Planning Reforms).</p>
35.	54	<p>Making Cities ready for Municipal Bonds Through property tax governance reforms and ring-fencing user charges on urban infrastructure, cities will be incentivized to improve their credit worthiness for municipal bonds.</p>	<p>M/o Housing and Urban Affairs Department of Expenditure has issued supplementary guidelines on the Scheme for Special Assistance to States for Capital Investment 2023-24- Part III (Financing Reforms in Urban Local Bodies to make them creditworthy for Municipal Bonds and for issue of Municipal Bonds). Supplementary guidelines covering, inter-alia, the subject of property tax governance reforms and ring fencing of user charges have been issued on 19.06.2023 for States to submit their Roadmap. So far, 21 States have submitted their roadmap, out of which 12 States have made their submissions to MoHUA. MoHUA has conveyed its recommendation for 10 States to Department of Expenditure aggregating ₹1,625 crore.</p>

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36.	55	<p>Urban Infrastructure Development Fund Like the RIDF, an Urban Infrastructure Development Fund (UIDF) will be established through use of priority sector lending shortfall. This will be managed by the National Housing Bank, and will be used by public agencies to create urban infrastructure in Tier 2 and Tier 3 cities. States will be encouraged to leverage resources from the grants of the 15th Finance Commission, as well as existing schemes, to adopt appropriate user charges while accessing the UIDF. We expect to make available ₹10,000 crore per annum for this purpose.</p>	<p>D/o Financial Services The Fund has already been created at National Housing Bank (NHB) with the initial corpus of ₹10,000 crore and guidelines have been formulated. All cities with population of 50,000 to less than 1 million (as per 2011 census) are being covered under Urban Infrastructure Development Fund (UIDF) for a number of eligible activities. Both new and ongoing projects are eligible to access UIDF. NHB has circulated both the guidelines on UIDF and the normative allocations to State-wise/ Union Territory-wise. NHB has since received 37 projects aggregating ₹514.84 crore under UIDF from the Governments of Rajasthan, Tamil Nadu, Goa, Tripura, Telangana, Haryana, Chhattisgarh and Assam.</p>
37.	56	<p>Urban Sanitation All cities and towns will be enabled for 100 per cent mechanical desludging of septic tanks and sewers to transition from manhole to machine-hole mode. Enhanced focus will be provided for scientific management of dry and wet waste.</p>	<p>M/o Housing and Urban Affairs As on date, 1,709 cities (35%) have declared themselves 'Safai Mitra Surakshit Shehar' establishing their achieving adequacy in terms of institutional mechanisms, manpower, equipment and safety gear to ensure transition from manhole to machine hole.</p>
38.	58	<p>Mission Karmayogi Under Mission Karmayogi, Centre, States and Union Territories are making and implementing capacity-building plans for civil servants. The government has also launched an integrated online training platform, iGOT Karmayogi, to provide continuous learning opportunities for lakhs of government employees to</p>	<p>D/o Personnel and Training Till December 2023, 38 Ministries/Departments have launched Annual Capacity Building Plans (ACBPs). 27,70,097 users from 88 Ministries and 36 States /Union Territories have been on-boarded on the iGOT Karmayogi platform. 813 courses with total duration of 1,538 hours have been published in the portal and 37,77,243 courses have been assimilated cumulatively.</p>

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		upgrade their skills and facilitate people-centric approach.	
39.	59	For enhancing ease of doing business, more than 39,000 compliances have been reduced and more than 3,400 legal provisions have been decriminalized. For furthering the trust-based governance, we have introduced the Jan Vishwas Bill to amend 42 Central Acts. This Budget proposes a series of measures to unleash the potential of our economy.	<p>Department for Promotion of Industry and Internal Trade</p> <p>The objective of this exercise is to improve Ease of Doing Business and Ease of Living by Simplifying, Rationalizing, Digitizing and Decriminalizing Government to Business and Citizen Interfaces across Ministries/Departments and States/Union Territories. The Jan Vishwas (Amendment of Provisions) Act, 2023 has been notified in August 2023. The Act decriminalized 183 provisions of 42 Central Acts administered by 19 Ministries/Departments.</p>
40.	60	<p>Centres of Excellence for Artificial Intelligence</p> <p>For realizing the vision of “Make AI in India and Make AI work for India”, three centres of excellence for Artificial Intelligence will be set-up in top educational institutions. Leading industry players will partner in conducting interdisciplinary research, develop cutting-edge applications and scalable problem solutions in the areas of agriculture, health, and sustainable cities. This will galvanize an effective AI ecosystem and nurture quality human resources in the field.</p>	<p>D/o Higher Education</p> <p>For setting up of three Centres of Excellence (CoEs) – one each in Health Sector, Agriculture Sector, and Sustainable Cities, the Expenditure Finance Committee has approved a total financial outlay of ₹990 Crore for a period from FY 2023-24 to 2027-28 which include ₹310 Crore for each of the three CoEs, ₹25 Crore (₹5 Crore/year) for CPMU, ₹30 Crore for the Phase-I proposals and ₹5 Crore for the middle/final evaluation.</p> <p>The scheme shall be implemented by an Apex Committee, comprising industry and academia experts and representatives from the concerned Line Ministries. CPMU (Central Project Management Unit) at IIT Jammu has been established which will support the Apex Committee in timely execution and monitoring of the project.</p>
41.	61	<p>National Data Governance Policy</p> <p>To unleash innovation and research by start-ups and academia, a National Data Governance Policy will be brought out. This will enable access to anonymized data.</p>	<p>M/o Electronics and Information Technology</p> <p>Draft National Data Governance Policy has been prepared and is under finalisation.</p>

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42.	62	<p>Simplification of Know Your Customer (KYC) process</p> <p>The KYC process will be simplified adopting a 'risk-based' instead of 'one size fits all' approach. The financial sector regulators will also be encouraged to have a KYC system fully amenable to meet the needs of Digital India</p>	<p>D/o Financial Services (DFS) D/o Economic Affairs (DEA)</p> <p>The Expert Committee to make Central KYC Registry (CKYCR) and CKYC number fully functional has submitted its Report on 28.04.2023 and has given wide ranging recommendations. Further, in order to implement the budget announcement, a Task Force is operational which inter alia is working on finalization of statistical model for assigning confidence level to each KYC record in CKYCR data.</p>
43.	63	<p>One stop solution for identity and address updating</p> <p>A one stop solution for reconciliation and updating of identity and address of individuals maintained by various government agencies, regulators and regulated entities will be established using DigiLocker service and Aadhaar as foundational identity.</p>	<p>M/o Electronics and Information Technology (MeitY)</p> <p>DigiLocker has already developed the Application Programming Interfaces (APIs) for the Address Update feature and made it accessible to all partners/departments concerned. Technical interfaces and APIs have been provided, enabling various government departments to integrate with the system seamlessly.</p> <p>To facilitate a successful 'Go Live', MeitY is working with few initial partners like Department of Revenue, Ministry of Road Transport and Highways, State Bank of India, ICICI, IDFC to integrate with DigiLocker. The features will 'Go live' after successful integration with these partners.</p>
44.	64	<p>Common Business Identifier</p> <p>For the business establishments required to have a Permanent Account Number (PAN), the PAN will be used as the common identifier for all digital systems of specified government agencies. This will bring ease of doing business; and it will be facilitated through a legal mandate.</p>	<p>D/o Economic Affairs (DEA) Department for Promotion of Industry and Internal Trade</p> <p>National Single Window system (NSWS) has upgraded its technical architecture to implement PAN as Single Business ID. It has become mandatory for each entity registering on NSWS to submit their PAN. NSWS has defined a Self-Declaration based mechanism to establish the identity of the user registering on NSWS wherein PAN validation will be done through NSDL Application Programming Interface (API) and User verification will be done using the Digital Signature Certificate (DSC) of the Authorized Representative of the organization. PAN validation and user verification on NSWS has been implemented and made mandatory w.e.f. 07.09.2023. Central Government departments and state government agencies are required to create a mapping of the identifiers maintained by them with PAN and</p>

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			to integrate it with NSWS so that PAN as SBID can be implemented.
45.	65	<p>Unified Filing Process</p> <p>For obviating the need for separate submission of same information to different government agencies, a system of 'Unified Filing Process' will be set-up. Such filing of information or return in simplified forms on a common portal, will be shared with other agencies as per filer's choice.</p>	<p>Department for Promotion of Industry and Internal Trade</p> <p>The inter-linking of information across Central Ministries/ Departments and States/ Union Territories (UTs) for each business entity identified by a single identifier – PAN will set the stage for establishing a unified mechanism to file various returns through National Single Window System (NSWS) and thereby reducing the duplicity of information. This will ensure all future transactions on each of those identifiers can then be initiated via NSWS, thus creating a Unified Filing Mechanism.</p>
46.	66	<p>Vivad se Vishwas I – Relief for MSMEs</p> <p>In cases of failure by MSMEs to execute contracts during the Covid period, 95 per cent of the forfeited amount relating to bid or performance security will be returned to them by government and government undertakings. This will provide relief to MSMEs.</p>	<p>D/o Expenditure</p> <p>The scheme commenced on 17.04.2023 and claims were to be submitted through Government e-Marketplace and Indian Railways E-Procurement System (IREPS) Portal.</p>
47.	67	<p>Vivad se Vishwas II – Settling Contractual Disputes</p> <p>To settle contractual disputes of government and government undertakings, wherein arbitral award is under challenge in a court, a voluntary settlement scheme with standardized terms will be introduced. This will be done by offering graded settlement terms depending on pendency level of the dispute.</p>	<p>D/o Expenditure</p> <p>Scheme guidelines were issued on 29.05.2023. Online submission of claims started from 15.07.2023. Claims were to be submitted through Government e-Market place Portal.</p>
48.	68	<p>State Support Mission</p> <p>The State Support Mission of NITI Aayog will be continued for three years for our collective efforts towards national priorities.</p>	<p>NITI Aayog</p> <p>1. A total of 19 proposals from Karnataka, Uttar Pradesh, Assam, Uttarakhand, Chhattisgarh, Sikkim, Meghalaya, Mizoram, Puducherry, Daman and Diu, Arunachal Pradesh, Nagaland, Haryana, Maharashtra, Delhi, Andhra Pradesh, Tripura, Chandigarh, and</p>

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			<p>Manipur for establishment of SIT and M&E Unit have been received.</p> <p>2. Proposal of 13 States/Union Territories (UTs) has been approved by the Mission Implementation Committee (MIC) in seven MIC meetings, subject to revisions.</p> <p>3. The sanction order for ₹ 6.44 Crore has been issued for 4 states- Karnataka, Uttar Pradesh, Uttarakhand, and Assam and the sanctioned amount is disbursed to the states.</p> <p>4. 'NITI for States Portal' is being developed and the knowledge resources for policy, best practices and data are under review with NITI Aayog's vertical and technical partners.</p> <p>5. To orient and onboard the States/UTs for usage of 'NITI for States Portal' and to ensure cross learning, meetings with the States/UTs are being conducted.</p>
49.	69	<p>Result Based Financing To better allocate scarce resources for competing development needs, the financing of select schemes will be changed, on a pilot basis, from 'input-based' to 'result-based'.</p>	<p>NITI Aayog After consultation with line Ministries/Departments, two schemes have been identified for Result Based Financing (RBF) implementation on a pilot basis: (i) Saksham Anganwadi and POSHAN 2.0 of Ministry of Women and Child Development, and, (ii) Pradhan Mantri Poshan Shakti Nirman (PM POSHAN) of Department of School Education and Literacy. Preparation of the Pilot, setting of administrative processes and identifying possible routes of knowledge partnership with organizations are underway.</p>
50.	70	<p>E-Courts For efficient administration of justice, Phase-3 of the E-Courts project will be launched with an outlay of ₹7,000 crore.</p>	<p>D/o Justice With the approval of e-committee Supreme Court of India, the Department of Justice has released ₹ 102.50 crore for BSNL and NIC and ₹ 110.24 crore has been sub-allocated to 26 High Courts (i.e., High Courts of Allahabad, Bombay, Calcutta, Chhattisgarh, Delhi, Gauhati (Arunachal Pradesh), Gauhati (Assam), Gauhati (Mizoram), Gauhati (Nagaland), Himachal Pradesh, Jammu and Kashmir, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Madras, Manipur, Meghalaya, Orissa, Patna, Punjab and Haryana, Rajasthan, Sikkim, Telangana, Tripura, and,</p>

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			Uttarakhand) for scanning and digitisation, establishment of e-Sewa Kendras, procurement of hardware, solar power backup etc.
51.	71	<p>Fintech Services</p> <p>Fintech services in India have been facilitated by our digital public infrastructure including Aadhaar, PM Jan Dhan Yojana, Video KYC, India Stack and UPI. To enable more Fintech innovative services, the scope of documents available in DigiLocker for individuals will be expanded.</p>	<p>M/o Electronics and Information Technology</p> <p>DigiLocker has been successfully integrated with a diverse range of fintech entities, including 14 scheduled private and public sector banks, 19 life insurance companies, and 26 general and health insurance companies. The expansion of the types of documents available in DigiLocker such as Employees Provident Fund Organisation (EPFO) passbook, MNREGA card, etc. will go a long way in financial empowerment of all sections of society. Further, enablement of Fintech ecosystem is an ongoing activity within DigiLocker purview.</p>
52.	72	<p>Entity DigiLocker</p> <p>An Entity DigiLocker will be set up for use by MSMEs, large business and charitable trusts. This will be towards storing and sharing documents online securely, whenever needed, with various authorities, regulators, banks and other business entities.</p>	<p>M/o Electronics and Information Technology</p> <p>As part of Entity DigiLocker platform development, discussions and demonstrations with National Financial Reporting Authority (NFRA), Securities and Exchange Board of India (SEBI), MCA21, Micro Small and Medium Enterprises (MSME), Goods and Services Tax Network (GSTN) and Central Board of Direct Taxes (CBDT) have taken place. Development of both web and app (Android & iOS) versions of Entity DigiLocker are complete. An Entity DigiLocker for Digital India Corporation has been opened as part of initial implementation and is now available for other agencies.</p> <p>M/o Micro, Small and Medium Enterprises</p> <p>The Entity Locker Service will allow Company Directors or MSME Proprietors to create an Entity DigiLocker account. Company data verification will be done on the basis of company information number and director information data. For MSME enterprises the verification will be done on the basis of Udyam registry. In addition to CIN and Udyam based registration, Entity Locker is also implementing Organisation PAN based signup flow.</p>
53.	73	<p>5G Services</p> <p>One hundred labs for developing applications using 5G services will be set up in engineering institutions to realise a new range of opportunities, business</p>	<p>D/o Telecommunications (DoT) D/o Higher Education (DoHE)</p> <p>Revised Budget requirements approved for 100 5G Labs, in line with tender discovered rates and optimal utilization of 5G labs by Institutions, faculty, students, Startups etc. Communication was sent to the shortlisted vendors by TCIL to meet the rollout timelines (delivery of</p>

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		models, and employment potential. The labs will cover, among others, applications such as smart classrooms, precision farming, intelligent transport systems, and health care applications.	equipment by February 2024, Installation and operationalization of labs by March 2024), PO will be issued shortly by TCIL. 5G Awareness workshops for upskilling/mentoring, students and startups will also be conducted.
54.	74	<p>Lab Grown Diamonds Lab Grown Diamonds (LGD) is a technology-and innovation-driven emerging sector with high employment potential. These environment-friendly diamonds which have optically and chemically the same properties as natural diamonds. To encourage indigenous production of LGD seeds and machines and to reduce import dependency, a research and development grant will be provided to one of the IITs for five years.</p>	<p>D/o Commerce On track in setting up state-of-the art facilities for lab grown diamond research. The purchase order for the procurement of MPCVD machines of various configurations has been completed and the tender process for a few other machines is underway. Indian Institute of Technology (IIT), Madras has been identified for this research and the contract is for 5 years, starting from the year 2023.</p>
55.	75	To reduce the cost of production, a proposal to review the custom duty rate on LGD seeds will be indicated in Part B of the speech.	<p>D/o Revenue Revised custom duty rates have been issued vide Notification dated 01.02.2023</p>
56.	77	<p>Green Hydrogen Mission The recently launched National Green Hydrogen Mission, with an outlay of ₹19,700 crores, will facilitate transition of the economy to low carbon intensity, reduce dependence on fossil fuel imports, and make the country assume technology and market leadership in this sunrise sector. Our target is to reach an annual production of 5 MMT by 2030.</p>	<p>M/o New and Renewable Energy The Scheme guidelines for the Strategic Interventions for Green Hydrogen Transition (SIGHT) Programme under the Mission have been notified on 28th June, 2023. The bids for tranche-1 of Electrolyser Manufacturing (1.5 GW) and Green Hydrogen production (0.45 MMT) have been invited. Fourteen bidders have submitted bids for Green Hydrogen Production, while 21 bidders have submitted bids for Electrolyser Manufacturing. The Green Hydrogen Standard (of 2 kg Co2 eq./kg H2) has been notified on 18th August, 2023. The R&D roadmap for Green Hydrogen ecosystem in India has been released on 7th October 2023 Further, guidelines for R&D Scheme, Testing Scheme, Skilling Scheme and Pilot Projects are under finalization.</p>

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57.	78	<p>Energy Transition This Budget provides ₹35,000 crore for priority capital investments towards energy transition and net zero objectives, and energy security by Ministry of Petroleum & Natural Gas.</p>	<p>M/o Petroleum and Natural Gas ₹ 30,000 crore capital support to OMCS (IOCL, BPCL, HPCL) for green energy and net zero initiatives: During Expenditure Finance Committee (EFC) meeting held on 30.11.2023, it was decided that a maximum of ₹15,000 Crore could be provided for equity infusion into OMCs in FY 2023-24. Based on the recommendations of EFC, approval of CCEA is being obtained.</p>
58.	79	<p>Energy Storage Projects To steer the economy on the sustainable development path, Battery Energy Storage Systems with capacity of 4,000 MWH will be supported with Viability Gap Funding. A detailed framework for Pumped Storage Projects will also be formulated.</p>	<p>M/o Power Union Cabinet in its meeting held on 06.09.2023 has approved the Scheme for Viability Gap Funding (VGF) for development of Battery Energy Storage Systems (BESS). Guidelines for Promotion of Pumped Storage Projects across the country have been issued on 10.04.2023.</p>
59.	80	<p>Renewable Energy Evacuation The Inter-state transmission system for evacuation and grid integration of 13 GW renewable energy from Ladakh will be constructed with investment of ₹20,700 crore including central support of ₹8,300 crore.</p>	<p>M/o New and Renewable Energy The transmission project has been approved by the Cabinet Committee on Economic Affairs (CCEA) on 18.10.2023 with estimated cost of ₹ 20773.70 crore and Central Financial Assistance (CFA) @ 40% of project cost, i.e. ₹ 8309.48 crore. Powergrid Corporation of India is the implementing agency, and is conducting Front End Engineering and Design (FEED) study, which is expected to be completed by December 2024. The project will be completed in 7 years, i.e. by FY 2029-30. Fund disbursement is expected from FY 2025-26 onwards.</p>
60.	81	<p>Green Credit Programme For encouraging behavioural change, a Green Credit Programme will be notified under the Environment (Protection) Act. This will incentivize environmentally sustainable and responsive actions by companies, individuals and local bodies, and help mobilize additional resources for such activities.</p>	<p>M/o Environment, Forest and Climate Change 1. The Green Credit Programme (GCP) is an initiative of the Ministry of Environment, Forest and Climate Change to incentivise positive environmental actions of various stakeholders through a market-based mechanism. Ministry has notified 'Green Credit Rules, 2023' on 12.10.2023 for implementation of Green Credit Programme. 2. Eight sectors have been identified for activities under the GCP, as follows: (i) Tree Plantation</p>

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			<ul style="list-style-type: none"> (ii) Water Management (iii) Sustainable Agriculture (iv) Waste Management (v) Air Pollution, (vi) Mangrove Conservation and Restoration (vii) Ecomark (viii) Sustainable building and Infrastructure. <p>3. Steering Committee under Green Credit Rules, 2023 has been constituted on 17.10.2023. Three technical committees under Green Credit Rules, 2023 have been constituted on 17.10.2023 for:</p> <ul style="list-style-type: none"> (i) Tree plantation based Green Credit (ii) Water management based Green Credit (iii) Develop guidelines for GCP Registry, Trading Platform, portal, verifiers etc. <p>4. An agency has been engaged to develop GCP Registry/app, Web Portal and Trading Platform.</p> <p>5. Ministry has published two draft notifications for public consultation on:</p> <ul style="list-style-type: none"> (i) Draft Methodology for Tree Plantation based Green Credit (ii) Draft Methodology for Water Harvesting based Green Credit.
61.	82	<p>PM-PRANAM “PM Programme for Restoration, Awareness, Nourishment and Amelioration of Mother Earth” will be launched to incentivize States and Union Territories to promote alternative fertilizers and balanced use of chemical fertilizers.</p>	<p>D/o Fertilizers Under the PM-PRANAM Scheme, 50% of the fertilizer subsidy saved by a State/UT in a particular financial year by way of reduction in consumption of chemical fertilizers (Urea, DAP, NPK, MOP) compared to previous 3 years average consumption, will be passed on to that State/UT as Grant. Guidelines of PM PRANAM have been circulated to the States, against which tentative action plan from States/UTs have been received. Further, regular meetings are undertaken with the States/UTs for promotion of balanced use of fertilizers, use of alternate fertilizer like nano/bio/organic fertilizers etc.</p>
62.	83	<p>GOBARdhan scheme 500 new ‘waste to wealth’ plants under GOBARdhan (Galvanizing Organic Bio-Agro Resources Dhan) scheme will be established for</p>	<p>D/o Drinking Water and Sanitation Progress with respect to 500 new "Waste to Wealth " plants under GOBARdhan:</p> <ul style="list-style-type: none"> (i) 516 plants are under construction stage which include 129 Compressed Biogas (CBG) plants as well as 387 biogas plants.

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		<p>promoting circular economy. These will include 200 compressed biogas (CBG) plants, including 75 plants in urban areas, and 300 community or cluster-based plants at total investment of ₹10,000 crore. I will refer to this in Part B. In due course, a 5 per cent CBG mandate will be introduced for all organizations marketing natural and bio gas. For collection of bio-mass and distribution of bio-manure, appropriate fiscal support will be provided.</p>	<p>(ii) 192 plants are functional which include 12 CBG plants and 180 biogas plants.</p> <p>(iii) National Biofuel Coordination committee (NBCC) has approved Phase wise mandatory blending of Compressed Bio-Gas in CNG (Transport) and PNG (Domestic) segments of City Gas Distribution Sector.</p> <p>(iv) Market Development Assistance (MDA) Scheme of D/o Fertilizers for promotion of organic manure produced from GOBARDhan plants was approved by the Cabinet in September, 2023.</p> <p>M/o Petroleum and Natural Gas (MoPNG)</p> <p>(i) Out of the target of 125 CBG plants for MoPNG, 4 CBG plants have been commissioned till December 2023 and out of 63 plants under various stages of construction, around 50 plants are likely to be commissioned during FY2023-24. For rest of the projects, the project proponents have been identified.</p> <p>(ii) Expenditure Finance Committee (EFC) has cleared/ recommended the "Scheme for providing financial assistance to Compressed Biogas (CBG) producers for procurement of biomass aggregation machinery to support collection of biomass".</p> <p>M/o Housing and Urban Affairs</p> <p>Sixty-eight plants with cumulative capacity of 9,885 TPD (Tonne per day) have been approved / taken up under SBM 2.0 / State funds. Additionally, 12 plants with capacity 625 TPD are under approval under SBM-U 2.0</p>
63.	84	<p>Bhartiya Prakritik Kheti Bio-Input Resource Centres</p> <p>Over the next 3 years, we will facilitate 1 crore farmers to adopt natural farming. For this, 10,000 Bio-Input Resource Centres will be set-up, creating a national-level distributed micro-fertilizer and pesticide manufacturing network.</p>	<p>D/o Agriculture and Farmers Welfare</p> <p>Under the proposed Scheme of Natural Farming i.e. National Mission on Natural Farming (NMNF), the concept of Implementation of Bio-Input Resource Centres has been incorporated and is being processed for approval.</p>

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64.	85	<p>MISHTI Building on India’s success in afforestation, ‘Mangrove Initiative for Shoreline Habitats & Tangible Incomes’, MISHTI, will be taken up for mangrove plantation along the coastline and on salt pan lands, wherever feasible, through convergence between MGNREGS, CAMPA Fund and other sources.</p>	<p>M/o Environment, Forest and Climate Change Mangrove Initiative for Shoreline Habitats and Tangible Incomes (MISHTI) was launched by the Hon’ble Prime Minister to mark the occasion of World Environment Day on 5th June 2023. Operational Guidelines for implementation of MISHTI activities has been prepared and shared with the States. ₹ 100 Crore have been allocated as Project outlay for the FY 2023-24. West Bengal, Gujarat, Maharashtra and Puducherry have submitted their implementation plans.</p> <p>D/o Rural Development Mangrove plantation is a permissible activity under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). States are taking mangrove plantation under Mahatma Gandhi NREGS, by following due guidelines of the Scheme.</p>
65.	86	<p>Amrit Dharohar Wetlands are vital ecosystems which sustain biological diversity. In his latest Mann Ki Baat, the Prime Minister said, “Now the total number of Ramsar sites in our country has increased to 75. Whereas, before 2014, there were only 26...” Local communities have always been at the forefront of conservation efforts. The government will promote their unique conservation values through Amrit Dharohar, a scheme that will be implemented over the next three years to encourage optimal use of wetlands, and enhance bio-diversity, carbon stock, eco-tourism opportunities and income generation for local communities.</p>	<p>M/o Environment, Forest and Climate Change (MoEFCC)</p> <ol style="list-style-type: none"> 1. Amrit Dharohar Implementation Strategy was launched on 5th June 2023. 2. Faunal inventory of all the 75 Ramsar Sites has been completed and published by Zoological Survey of India (ZSI). 3. Floral inventory for 75 Ramsar Sites is under preparation. 4. A methodology is being developed for climate co-benefit assessment for wetlands. 5. National Biodiversity Authority has been directed to include the ecological profile of 75 Ramsar sites (wetlands) in the People's Biodiversity Register (PBR). 6. Central Pollution Control Board has been requested to conduct water quality assessment at all 75 Ramsar Sites (Wetlands). 7. Course for Nature Guides has been prepared with Ministry of Tourism. Five priority sites (<i>namely</i>, Sultanpur National Park in Haryana, Bhitarkanika Mangroves and Chilika Lake in Odisha, Sirpur Wetland and Yashwant Sagar in Madhya Pradesh) have been identified for imparting training to Nature Guides. 8. Script/content of 6 educational videos has been finalised with Central Institute of Educational Technology (CIET), National Council of Educational Research and Training (NCERT) for wide dissemination of information related to wetlands.

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66.	87	<p>Coastal Shipping Coastal shipping will be promoted as the energy efficient and lower cost mode of transport, both for passengers and freight, through PPP mode with viability gap funding.</p>	<p>M/o Ports, Shipping and Waterways The proposal is under consideration to include 'Coastal Shipping' under Harmonized Master List of Infrastructure and support for viability gap funding.</p>
67.	88	<p>Vehicle Replacement Replacing old polluting vehicles is an important part of greening our economy. In furtherance of the vehicle scrapping policy mentioned in Budget 2021-22, I have allocated adequate funds to scrap old vehicles of the Central Government. States will also be supported in replacing old vehicles and ambulances.</p>	<p>M/o Road Transport and Highways A total of 42 Registered Vehicle Scrapping Facilities (RVSFs) and 36 Automated Testing Stations (ATSS) exist across the country. About 27,400 Government vehicles scrapped till November 2023 at RVSFs by various departments of States and Central Government. The Scheme has been further extended for FY2023-24 with a larger incentive of ₹3,000 Crore on defined milestones such as scrapping of Government vehicles, announcing citizen incentives and setting up ATS infrastructure.</p>
68.	90	<p>Pradhan Mantri Kaushal Vikas Yojana 4.0 Pradhan Mantri Kaushal Vikas Yojana 4.0 will be launched to skill lakhs of youth within the next three years. On-job training, industry partnership, and alignment of courses with needs of industry will be emphasized. The scheme will also cover new age courses for Industry 4.0 like coding, AI, robotics, mechatronics, IOT, 3D printing, drones, and soft skills. To skill youth for international opportunities, 30 Skill India International Centres will be set up across different States.</p>	<p>M/o Skill Development and Entrepreneurship The Expenditure Finance Committee (EFC) has cleared/recommended continuation of Pradhan Mantri Kaushal Vikas Yojana 4.0 (PMKVY 4.0), Jan Shikshan Sansthan (JSS) and Prime Minister National Apprenticeship Promotion Scheme (PM-NAPS) as a Composite Central Scheme "Skill India Program". The Scheme is now under consideration for approval.</p>
69.	91	<p>Skill India Digital Platform The digital ecosystem for skilling will be further expanded with the launch of a unified Skill India Digital platform for:</p>	<p>M/o Skill Development and Entrepreneurship Skill India Digital, a state-of-the-art platform and an integral part of India's Digital Public Infrastructure (DPI) for the skilling ecosystem, has been launched on 13th September 2023. Aadhar based eKYC Integration with PAN (for</p>

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		<ul style="list-style-type: none"> • enabling demand-based formal skilling, • linking with employers including MSMEs, and • facilitating access to entrepreneurship schemes. 	<p>verification of organization), Payment gateway integration, UPI and DigiLocker for verified credentials of candidate, etc has been integrated for Application Programming Interface (API) based trusted credentials and payments</p> <p>Facility of onboarding relevant stakeholders of skilling ecosystem such as Government bodies, Employers, Assessment Agencies, Financial Institutions, Skill Providers, Mentors/Counsellors, Mobiliser, Media, etc has been created. For facilitating access to skilling and entrepreneurship schemes, Scheme Creation and Scheme Discovery Module has been created.</p>
70.	92	<p>National Apprenticeship Promotion Scheme To provide stipend support to 47 lakh youth in three years, Direct Benefit Transfer under a pan-India National Apprenticeship Promotion Scheme will be rolled out.</p>	<p>M/o Skill Development and Entrepreneurship</p> <p>In the current financial year 2023-24, till December 2023, a total of 5.07 lakh apprentices have been engaged.</p>
71.	93	<p>Tourism With an integrated and innovative approach, at least 50 destinations will be selected through challenge mode. In addition to aspects such as physical connectivity, virtual connectivity, tourist guides, high standards for food streets and tourists' security, all the relevant aspects would be made available on an App to enhance tourist experience. Every destination would be developed as a complete package. The focus of development of tourism would be on domestic as well as foreign tourists.</p>	<p>M/o Tourism</p> <p>The Ministry of Tourism has formulated guidelines for 'Challenged Based Destination Development' a sub-scheme under Swadesh Darshan to undertake holistic development of 50 destinations which aims to enhance the tourist experience across all points of the tourist value chain.</p>
72.	94	Sector specific skilling and entrepreneurship development will be dovetailed to achieve the objectives of the 'Dekho	<p>M/o Tourism (MoT)</p> <p>Ministry of Tourism has launched the "Incredible India Tourist Facilitator (IITF) and Incredible India Tourist Guide (IITG) Certification" Programme, a digital initiative that aims at creating an online</p>

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		<p>Apna Desh' initiative. This was launched as an appeal by the Prime Minister to the middle class to prefer domestic tourism over international tourism. For integrated development of theme-based tourist circuits, the 'Swadesh Darshan Scheme' was also launched. Under the Vibrant Villages Programme, tourism infrastructure and amenities will also be facilitated in border villages.</p>	<p>learning platform with the objective of creating a pool of well-trained and professional Tourist Facilitators/Guides all across the country, including in remote areas with tourism potential.</p> <p>Incredible India Tourism Facilitator Basic Course online exam has been conducted five times wherein more than 5,000 candidates have completed the IITF Basic exam and about 2300 Regional Level Guide (RLG) have completed the refresher course.</p> <p>Under the initiative of Alternative Livelihood Programme, Indian Institute of Tourism and Travel Management (IITTM), an autonomous body under MoT, in collaboration with Ministry of Environment, Forest and Climate Change will build the capacity of local community members around different Ramsar sites in order to strengthen nature tourism at these sites and provide alternative livelihood to the local community. With the help of the State Forest Department, thirty participants have been identified from the local communities located around Sultanpur Bird Sanctuary to impart this training and subsequently certify them as nature guides.</p> <p>The action plan for vibrant villages is being implemented in consultation with Ministry of Home Affairs (MHA).</p> <p>M/o Home Affairs (MHA)</p> <p>Vibrant Villages Programme (VVP) was launched as a Centrally Sponsored Scheme for comprehensive development of identified villages in 46 blocks abutting norther border in 19 districts of Arunachal Pradesh, Himachal Pradesh, Sikkim, Uttarakhand and Union Territory of Ladakh.</p> <p>As on date, 203 works/projects worth ₹ 114.38 crore have been approved by MHA for funding through the VVP.</p>
73.	95	<p>Unity Mall</p> <p>States will be encouraged to set up a Unity Mall in their state capital or most prominent tourism centre or the financial capital for promotion and sale of their own ODOPs (one district, one</p>	<p>M/o Tourism</p> <p>Department for Promotion of Industry and Internal Trade (DPIIT)</p> <p>Development of Unity Malls is being taken up by the State Governments in consultation with DPIIT. Ministry of Finance has issued guidelines to all the State Governments for providing financial assistance for construction of one Unity Mall per State. As per these guidelines, the State Governments have been requested to share the Detailed Project Report.</p>

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		product), GI products and other handicraft products, and for providing space for such products of all other States.	Construction of Unity Malls is also an eligible project under the 'Scheme for Special Assistance to States for Capital Investment 2023-24' through which Department of Expenditure, Ministry of Finance provides fifty-year interest-free loans to States.
74.	97	<p>Credit Guarantee for MSMEs</p> <p>Last year, I proposed revamping of the credit guarantee scheme for MSMEs. I am happy to announce that the revamped scheme will take effect from 1st April 2023 through infusion of ₹9,000 crore in the corpus. This will enable additional collateral-free guaranteed credit of ₹2 lakh crore. Further, the cost of the credit will be reduced by about 1 per cent.</p>	<p>M/o Micro, Small and Medium Enterprises</p> <p>Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme is applicable for Micro and Small Enterprises. Out of the approved infusion of ₹ 9,000 crore towards the corpus of CGTMSE, during the FY 2022-23, funds aggregating ₹ 8,000 crore were allocated in supplementary demand and the same have been infused in the CGTMSE corpus during March 2023. As of now, ₹500 crore have been infused in the CGTMSE corpus during the FY 2023-24. In view of the infusion of the funds in the corpus the following major steps have been taken under revamped CGTMSE:</p> <ol style="list-style-type: none"> (i) Enhancement of ceiling limit of Guarantee coverage for ₹ 2.00 crore to ₹ 5.00 crore. (ii) The cost of the credit has been reduced by reducing Annual Guarantee Fee (AGF). (iii) Increase in the threshold limit from ₹5.00 Lakh to ₹ 10.00 lakh for waiver of Legal Action.
75.	98	<p>National Financial Information Registry</p> <p>A national financial information registry will be set up to serve as the central repository of financial and ancillary information. This will facilitate efficient flow of credit, promote financial inclusion, and foster financial stability. A new legislative framework will govern this credit public infrastructure, and it will be designed in consultation with the RBI.</p>	<p>D/o Economic Affairs</p> <p>The stakeholder consultation on the draft National Financial Information Registry (NFIR) Bill has concluded and the NFIR Bill is being finalised. The NFIR Bill will be introduced in the Parliament following the due process of approval by the Government.</p>
76.	99	<p>Financial Sector Regulations</p> <p>To meet the needs of Amrit Kaal and to facilitate optimum regulation in the</p>	<p>D/o Financial Services (DFS) D/o Economic Affairs (DEA)</p> <p>The Reserve Bank of India (RBI) follows a consultative approach while issuing circulars. The process followed by RBI is, in many cases, to issue a</p>

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		<p>financial sector, public consultation, as necessary and feasible, will be brought to the process of regulation-making and issuing subsidiary directions.</p>	<p>Discussion Paper (DP) or a draft Circular for public comments from various stakeholders (such as Regulated Entities (REs), Indian Banks Association, industry associations, etc.). The feedback is taken into account while issuing the final circulars. Further, these circulars are placed on the Bank’s website and are publicised through a press release. Even when a DP or a draft Circular is not placed in public domain, stakeholder consultation takes place before finalizing them, unless the subject matter is secret/sensitive. In fact, several circulars/revisions to existing circulars are carried out based on specific feedback received from stakeholders such as REs and industry.</p> <p>Securities and Exchange Board of India (SEBI) has considerably increased their consultation papers in the last 12 months. This is a reflection of SEBI’s commitment to a rigorous consultation process as advised by its Board, to adopt effective and meaningful consultation with the public and stakeholders as part of the process of regulation-making and issuing subsidiary directions through circulars. The average number of consultation papers published, as a percentage of number of circulars issued reflects the extent of consultation by SEBI. The averages during various periods are –</p> <ul style="list-style-type: none"> ▪ FY 2003 to FY 2013 : 7 % ▪ FY 2014 to FY 2023 : 17% ▪ Sept 2022 to Aug 2023 : 33%. <p>Thus, the increase in consultation papers in the last 12 months is a result of a significant step up in the extent of consultation by SEBI and not a result of any significant step up in the number of Circulars issued. Further, in the last 12 months, 48% of the Consultation Papers were for ease of doing business and developmental initiatives.</p> <p>International Financial Services Centres Authority (IFSCA) has issued specific regulations for issuing regulations, which includes the process of public consultation.</p> <p>Insolvency and Bankruptcy Board of India (IBBI) has already established a comprehensive process for making and issuing regulations which is governed by the IBBI (Mechanism for Issuing Regulations) Regulations, 2018. The Regulations have laid down a</p>

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			<p>detailed public consultation process prior to issue of regulations by the regulator.</p> <p>Insurance Regulatory and Development Authority of India (IRDAI) and Pension Fund Regulatory and Development Authority (PFRDA) have Advisory Committees, which advise the regulators on regulation-making. Further, the regulations are issued after public and other stakeholder consultation.</p>
77.	100	<p>To simplify, ease and reduce cost of compliance, financial sector regulators will be requested to carry out a comprehensive review of existing regulations. For this, they will consider suggestions from public and regulated entities. Time limits to decide the applications under various regulations will also be laid down.</p>	<p>D/o Financial Services D/o Economic Affairs</p> <p>The Reserve Bank of India (RBI) had set up a Regulations Review Authority (RRA 2.0) in 2021, with an objective to streamline regulatory instructions, reduce compliance burden of the Regulated Entities (REs) by simplifying procedures and reduce reporting requirements, wherever possible. The RRA 2.0 submitted its report on June 13, 2022. A total of 714 circulars were withdrawn as a part of review in four tranches on November 16, 2021, February 18, 2022, May 2, 2022, and May 13, 2022. Further, a total of 65 regulatory returns were discontinued/ merged with other returns or converted to online returns. A new “Regulatory Reporting” link has been hosted on the RBI website to consolidate information relating to regulatory reporting and submission of returns by REs at a single place thereby contributing to ease of compliance. A periodic review of existing regulations has been recommended to align them with evolving developments in the industry practices and financial landscape. Accordingly, various Departments of the Bank have completed the exercise or are in the process of doing so.</p> <p>RBI has also laid down ‘Timelines for Regulatory Approvals’ which is available in public domain.</p> <p>Further, the Statement on Developmental and Regulatory Policies dated April 6, 2023, states that the Bank has decided, in alignment with the Union Budget 2023-24 announcement on the issue, to develop a secured web based centralised portal named as ‘PRAVAAH’ (Platform for Regulatory Application, Validation and Authorisation) which will be gradually extended to all types of applications made to the RBI across all functions, thus leading to ease and reducing cost of compliance while enhancing transparency. RBI has informed that</p>

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			<p>'PRAVAAH' is expected to be implemented by March 31, 2024.</p> <p>Pension Fund Regulatory and Development Authority (PFRDA) and Insurance Regulatory and Development Authority of India (IRDAI) have constituted Regulation Review Committees for the review of Regulations. Securities and Exchange Board of India (SEBI) has constituted Working Groups under the aegis of respective standing Advisory Committees for review of regulators and reducing regulatory compliances.</p> <p>International Financial Services Centres Authority (IFSCA) has constituted Performance Review Committee (PRC), which, inter alia, reviews the regulations. As per Regulation 7 of the International Financial Services Centres Authority (Procedure for making Regulations) Regulations, 2021, the Authority shall review each regulation every three years.</p> <p>Insolvency and Bankruptcy Board of India (IBBI) has already established a comprehensive process for making and issuing regulations which is governed by the IBBI (Mechanism for Issuing Regulations) Regulations, 2018.</p> <ul style="list-style-type: none"> • The IBBI reviews its Regulations in effect every three years to evaluate if they need to be repealed or amended. This review is conducted concerning their objectives, outcomes and international best practices on the subject. • Every year, the Board invites comments from the public on the Regulations already notified under the Code for reviewing the same • IBBI has a standing arrangement to receive suggestions on extant Regulations all year round through an electronic platform on the website and a dedicated email (feedback@ibbi.gov.in).
78.	101	<p>GIFT IFSC To enhance business activities in GIFT IFSC, the following measures will be taken:</p> <ul style="list-style-type: none"> • Delegating powers under the SEZ Act to 	<p>D/o Economic Affairs</p> <p>1. A draft notification under Section 31 the International Financial Services Centres Authority (IFSCA) Act has been placed in the Parliament for delegating powers under SEZ Act to the IFSCA to avoid dual regulation in GIFT IFSC.</p>

S.No.	Para No.	Budget Announcement	Status of Implementation
		<p>IFSCA to avoid dual regulation,</p> <ul style="list-style-type: none"> • Setting up a single window IT system for registration and approval from IFSCA, SEZ authorities, GSTN, RBI, SEBI and IRDAI, • Permitting acquisition financing by IFSC Banking Units of foreign banks, • Establishing a subsidiary of EXIM Bank for trade re-financing, • Amending IFSCA Act for statutory provisions for arbitration, ancillary services, and avoiding dual regulation under SEZ Act, and • Recognizing offshore derivative instruments as valid contracts. 	<p>2. Rationalization and simplification of forms across different verticals of IFSCA and DCSEZ is being undertaken. Approval requirements from other authorities is also being integrated. IFSCA has formed a Working Group with other financial regulators to implement the principle of Regulatory Equivalence” i.e. Trust-based regulation for recognizing the approvals of one financial sector regulator by another regulator.</p> <p>3. A draft notification under section 31 of the IFSCA Act, 2019 for amendment of section 19(2) and section 20(1) of the Banking Regulation Act, 1949 has been placed in the Parliament.</p> <p>4. EXIM Bank has started its subsidiary from GIFT IFSC on 8th August 2023.</p> <p>5. To establish a robust statutory framework to enable self-contained administration of IFSC and suitably empower IFSCA to deliver the dual mandate of regulating and developing IFSC, various areas have been identified under the Act, where amendments may be desired. Comprehensive amendments have been received from IFSCA and GIFT City as well and presently under deliberation of the Internal Drafting Committee.</p> <p>6. Recognizing offshore derivative instruments as valid contracts has been effected.</p>
79.	102	<p>Data Embassy For countries looking for digital continuity solutions, we will facilitate setting up of their Data Embassies in GIFT IFSC.</p>	<p>D/o Economic Affairs Establishment of data embassies in GIFT IFSC will primarily be facilitated in the form of bilateral agreements between India and the interested countries. An internal group, constituted to firm up the Concept Note on establishing data embassies, has submitted its report. The report along with the draft MoU has been shared with Ministry of External Affairs for examination and consultation with interested countries.</p>
80.	103	<p>Improving Governance and Investor Protection in Banking Sector To improve bank governance and enhance investors’ protection, certain amendments to the Banking Regulation Act, the Banking Companies Act and the Reserve Bank of India Act are proposed.</p>	<p>D/o Financial Services Various amendment proposals to Banking Regulation (BR) Act, 1934, Reserve Bank of India (RBI) Act, 1934, State Bank of India (SBI) Act, 1955, and Banking Companies (Acquisition and Transfer of Undertaking) Act, 1970/1980 and SEBI Act have been drafted and Note for Cabinet is under finalization.</p>

S.No.	Para No.	Budget Announcement	Status of Implementation
81.	104	<p>Capacity Building in Securities Market To build capacity of functionaries and professionals in the securities market, SEBI will be empowered to develop, regulate, maintain and enforce norms and standards for education in the National Institute of Securities Markets and to recognize award of degrees, diplomas and certificates.</p>	<p>D/o Economic Affairs Necessary provisions in this regard are under examination as part of the upcoming Securities Market Code.</p>
82.	105	<p>Central Data Processing Centre A Central Processing Centre will be setup for faster response to companies through centralized handling of various forms filed with field offices under the Companies Act.</p>	<p>M/o Corporate Affairs The Centre/Office is being set up at Indian Institute of Corporate Affairs (IICA) Complex, Manesar, Haryana.</p>
83.	106	<p>Reclaiming of shares and dividends For investors to reclaim unclaimed shares and unpaid dividends from the Investor Education and Protection Fund Authority with ease, an integrated IT portal will be established.</p>	<p>M/o Corporate Affairs The developed portal is under trial. Search module to enable investors to search shares and amount transferred by companies to Investor Education Protection Fund (IEPF) has been developed and is under testing. The rules, processes and procedure for claiming refund from IEPF is under review and the portal for this is under development.</p>
84.	107	<p>Digital Payments Digital payments continue to find wide acceptance. In 2022, they show increase of 76 per cent in transactions and 91 per cent in value. Fiscal support for this digital public infrastructure will continue in 2023-24.</p>	<p>D/o Financial Services The proposal for continuation of the incentive scheme for promotion of digital payments for one year FY 2023-24, has been recommended by Expenditure Finance Committee (EFC).</p>
85.	108	<p>Azadi Ka Amrit Mahotsav Mahila Samman Bachat Patra For commemorating Azadi Ka Amrit Mahotsav, a one-time new small savings</p>	<p>D/o Economic Affairs The scheme on Mahila Samman Savings Certificate, 2023 was notified on 31st March, 2023, and is being implemented by the authorised agencies.</p>

S.No.	Para No.	Budget Announcement	Status of Implementation
		scheme, Mahila Samman Savings Certificate, will be made available for a two-year period up to March 2025. This will offer deposit facility upto ₹2 lakh in the name of women or girls for a tenor of 2 years at fixed interest rate of 7.5 per cent with partial withdrawal option.	
86.	109	Senior Citizens The maximum deposit limit for Senior Citizen Savings Scheme will be enhanced from ₹15 lakh to ₹30 lakh.	D/o Economic Affairs The Senior Citizens' Savings (Amendment) Scheme, 2023 was notified on 31 st March, 2023 and is being implemented by the Operating agencies.
87.	110	The maximum deposit limit for Monthly Income Account Scheme will be enhanced from ₹4.5 lakh to ₹9 lakh for single account and from ₹9 lakh to ₹15 lakh for joint account.	D/o Economic Affairs The National Savings (Monthly Income Account) (Amendment) Scheme, 2023 was notified on 31 st March, 2023, and is being implemented by the Operating agencies.
88.	111	Fifty-year interest free loan to States The entire fifty-year loan to states has to be spent on capital expenditure within 2023-24. Most of this will be at the discretion of states, but a part will be conditional on states increasing their actual capital expenditure. Parts of the outlay will also be linked to, or allocated for, the following purposes: <ul style="list-style-type: none"> • Scrapping old government vehicles, • Urban planning reforms and actions, • Financing reforms in urban local bodies to make them creditworthy for municipal bonds, 	D/o Expenditure Guidelines on Scheme for Special Assistance to States for Capital Investment 2023-24 have been issued to the State Governments on 03.02.2023, and made applicable from 1st April, 2023.

S.No.	Para No.	Budget Announcement	Status of Implementation
		<ul style="list-style-type: none"> • Housing for police personnel above or as part of police stations, • Constructing Unity Malls, • Children and adolescents' libraries and digital infrastructure, and • State share of capital expenditure of central schemes. 	
89.	112	<p>Fiscal Deficit of States States will be allowed a fiscal deficit of 3.5 per cent of GSDP of which 0.5 per cent will be tied to power sector reforms.</p>	<p>D/o Expenditure As per the recommendations of 15th Finance Commission, normal Net Borrowing Ceiling (NBC) of 3% of Gross State Domestic Product (GSDP) has been allowed to States for the year 2023-24 and communicated to States vide letter dated 27.03.2023.</p> <p>Apart from NBC of 3% of GSDP, States are also eligible for additional borrowing of 0.50% of GSDP to States linked to performance in power sector. Guidelines for the same were issued to States on 09.06.2021.</p>

