

NEEDED CHANGES

To Make India First

Abstract

A list of doable and necessary changes within ambit of Prime Minister as per the Constitution

- 10 Changes Achieved
- 19 Partially Achieved
- 20 PIL In-Progress
- 0 PIL to be Filed
- 8 PIL Failed
- 3 Issue Failed
- 34 Issues Drafted
- 27 To be Drafted

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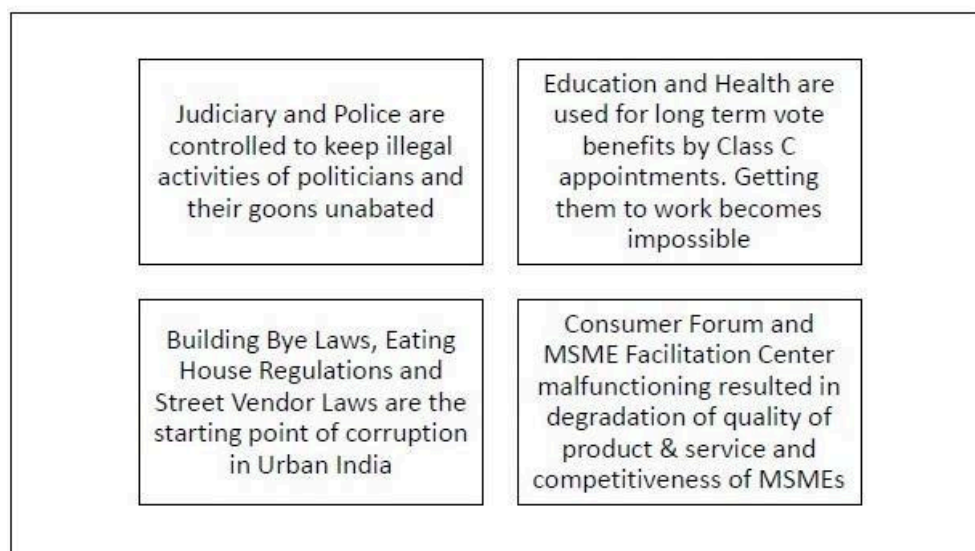
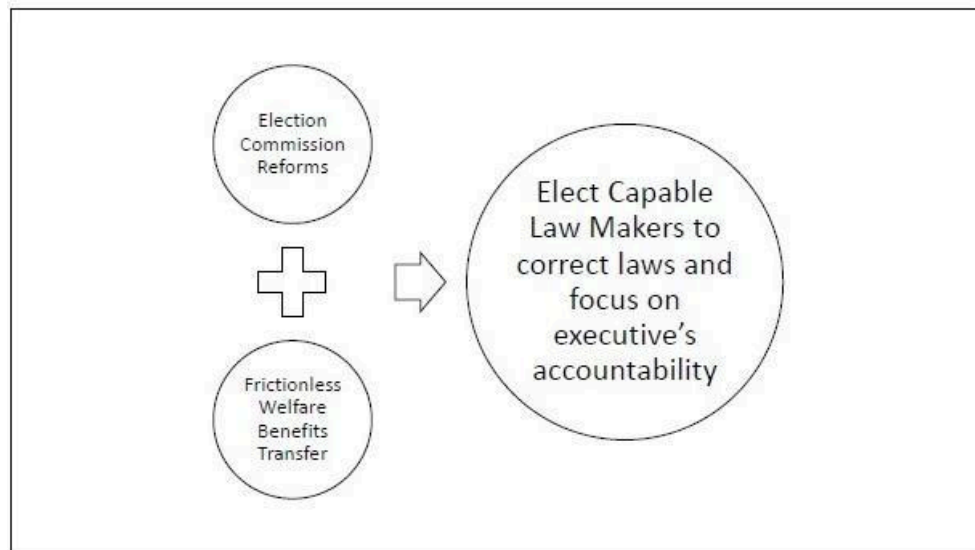
Contents

STRATEGY FOR CHANGE - A THOUGHT, AN EFFORT.....	4
JUDICIARY.....	5
List of to be drafted (2).....	6
Live Streaming and Recording of All Court Proceedings (Partially Achieved) (PIL In-Progress).....	7
Democratization of Judiciary.....	8
PM karte hain bharosa - Citizen to Jury Scheme.....	9
Degrees of Separation to stop Progeny Promotion.....	10
Govt Attorney Qualification Examination.....	11
Law of Torts (PIL Failed).....	12
Setup Permanent Lok Adalat for Procedure Free, Speedy Justice (Partially Achieved).....	13
Time-Bound Litigation (Partially Achieved).....	14
EXECUTIVE.....	15
List of to be drafted (7).....	16
Same Batch, IRS still junior to IPS in CBI.....	17
TA/DA Claims - An Analysis in times of 7th CPC.....	18
CGEGIS has to be stopped / replaced.....	20
End TTE Corruption - Bring Societal Change.....	21
Whatsapp Billing for Rail Vendors - Address Mis-Pricing.....	23
Enable Fake UIDAI Check (Achieved).....	24
OnBoard All States on a Single Stamp Paper Website (Partially Achieved).....	25
One Nation One Information Commissioner (Partially Achieved) (PIL In-Progress).....	26
Straighten KYC Process (Achieved).....	27
Behavioural Changes - Dont Wait to Stop, Make Walking Civilized, Inculcate Savings.....	28
Portal / Competition for Citizen Centric Governance.....	30
POLITICAL.....	31
List of to be drafted (9).....	32
‘Bottoms Up but Accountability of the Top’ Grievance System.....	33
Caste Census is a Deliberate Fraud (PIL In-Progress).....	34
Devolution of Centre Funds (Failed).....	39
Too many portfolios for Ministers at State Level (PIL In-Progress).....	41
Family Card (Partially Achieved) (PIL In-Progress).....	42
Online Notary System (Partially Achieved).....	43
Passport is a Right (Partially Achieved) (PIL In-Progress).....	44
Population Control - Monetary Incentive (PIL Failed).....	45
One Nation One Collector.....	47

Property Database - Ownership Data Centralization (PIL Failed).....	48
Police Administration - Core Digitization.....	53
CAG to report delayed MSME Payments.....	55
Delhi - Vatican solution for democracy.....	56
Plug Unchecked Migration (Achieved).....	57
ELECTION.....	58
List of to be drafted (2).....	59
Make ECI - a Constitutional Body, Truly Independent.....	60
Discussion - Aadhaar Card for Voting (Achieved).....	61
Limiting Electoral Corruption (PIL In-Progress).....	63
Elect Candidate, Not Party (PIL Failed).....	64
TAXATION.....	65
List of to be drafted (2).....	66
Tax Return Transparency like Norway.....	67
Take PAN of Supplier with RCM Invoices.....	68
Track Education, Hospital spend to Increase Taxpayer Base (Partially Achieved).....	69
TDS on Salaries for Proper Family Income (PIL In-Progress).....	70
Give GST as Credit in Individual Tax – Increase Billing (Partially Achieved).....	71
PAN Aadhaar Linking Deadline (Failed).....	72
Take Over Money in Bank Accounts of Unlinked PAN.....	73
Making Feudal Bureaucratic Minds Embrace Democracy.....	74
Stop Harassing the Disabled, Honour UDID.....	75
End Silo-Worship, Make 'Real IRS' Stand Up.....	76
Tax Agricultural Income (PIL Failed).....	77
Scrutinize Election Affidavits (PIL In-Progress).....	78
SCHOOL EDUCATION.....	79
List of to be drafted (5).....	80
School Consolidation Procedure.....	81
School Management Committees.....	83
Over-Crowding of Govt Schools (Partially Achieved).....	84
Time Table Advisory.....	85
Board Games for Intellect, Movies for Morality (Achieved).....	86
Make Degree Digitization Pre-Requisite for University Recognition (Achieved).....	87
Geography Maps in NCERT/School Books (Partially Achieved).....	88
We, The People - Changemaker but not Anarchist.....	89
ELECTRICITY.....	90

Solar Rooftop : Policy Fallacies (Achieved).....	91
New Solar Subsidy Policy 2024 : Fix Moral Hazard (Failed).....	92
Fixed Load and Charges Computation : Electricity Connections.....	93
BANKING / INSURANCE.....	95
Compulsory Sweep Accounts - Discussion (Partially Achieved).....	96
Maandhan - Correct the Best Scheme.....	97
Return, (Deceased) Citizens' Dormant Money (PIL In-Progress).....	98
PMJJBY - Lets Make it Work (PIL In-Progress).....	109
Remove Forced Annuity on NPS Investors.....	111
Making UPI truly helpful for non Internet Banking Users (Partially Achieved).....	116
WELFARE POLICIES.....	117
Reform Const. Labour Welfare Fund to National Social Welfare Scheme (Partially Achieved).....	118
Correct Anomaly in National Food Security Act 2013 (Partially Achieved).....	121
Delhi Ladli Scheme (PIL In-Progress).....	125
Delhi Old Age Assistance Rules 2009 (PIL In-Progress).....	127
PMGKY Monetary Benefits for all Ration Females than just PMJDY (PIL Failed).....	128
PMGKY LPG Benefits for all Ration Families than just PMUY (PIL Failed).....	133
Delhi Kishori Yojana (Achieved).....	136
Rashtriya Arogya Yojana (PIL In-Progress).....	137
PMUY Beneficiaries to get Rs 200 Discount (PIL In-Progress).....	138
SOP - Annual Subsidy Cleansing (Achieved).....	139
Integrate UDID with Divyangjan Rail (PIL In-Progress).....	141
Welfare Scheme should not be on basis of Minority Classification (PIL In-Progress).....	142
Delhi Urban Shelter Improvement Board (PIL In-Progress).....	143
Hospital cannot deny EWS treatment if Ration Card Address Different (Achieved).....	144
Adopt National Scholarship Portal - SC Post Matric Scheme.....	145
Prevent Welfare Payments from Funding Vices.....	146
OTHERS.....	147
Correct Anomalies in Legal Metrology Act 2009 (Partially Achieved).....	148
Consumer Case Filing - An Analysis in times of Online Digital Universe (PIL In-Progress).....	150
Vacancies at Delhi Govt Hospitals & Rogi Kalyan Samitis (PIL In-Progress).....	152
Sahara Ponzi Entities (Partially Achieved).....	154
FSSAI Act, Rules and Regulations (Partially Achieved).....	155
EPE, ESI, EPS – A Black Hole.....	157
Adopt Self-Certification - Marriage Registration (PIL In-Progress).....	158
SOP - Critical Infrastructure Inauguration (PIL Failed).....	159

STRATEGY FOR CHANGE - A THOUGHT, AN EFFORT



Change can be potentially achieved moving clockwise from top. Judiciary will be the last one to get reformed. Though ironically, it is Judiciary that will help in enabling Election Commission Reforms and Frictionless Welfare Benefits Transfer.

JUDICIARY

List of to be drafted (2)

A1 Governance structure top to bottom by panels of 2-2-1 at every level judge-lawyer-citizen representative. With time, judge-lawyer will stop being impartial, then composition will change to 1-1-3

A2 PILs and all filings in such cases should be available to public on websites of High / Supreme Courts

WP (Crl) 351/2023 in Supreme Court, W.P.(C) 667/2024 in Supreme Court [Family Courts]
Live Streaming and Recording of All Court Proceedings (Partially Achieved) (PIL
In-Progress)

All court proceedings, limited pre-defined exceptions, to be live (pass entry + free entry capped at 50 if capacity is an issue; not found so with Webex or Youtube). Recordings available for a fortnight thereafter and archived for 2 years. Already under consideration as per eCourt 3.0 Vision Document

[<https://cdnbbsr.s3waas.gov.in/s388ef51f0bf911e452e8dbb1d807a81ab/uploads/2021/06/2021060752.pdf>]

<https://www.thehindu.com/news/national/live-streaming-of-court-proceedings-important-for-people-will-make-it-permanent-says-cji-chandrachud/article66790454.ece>

Partially Achieved <https://webcast.gov.in/scindia/>
https://drive.google.com/viewerng/viewer?url=https://www.livelaw.in/pdf_upload/136833923363ce4deb6a175-455337.pdf

https://api.sci.gov.in/supremecourt/2023/30604/30604_2023_1_33_47423_Judgement_06-Oct-2023.pdf

https://dhccaseinfo.nic.in/jsearch/judgement.php?path=dhc/589/judgement/23-05-2024/&name=58922052024CW53682024_194605.pdf

PMOPG/E/2019/0608602

Democratization of Judiciary

Lower Judiciary is replete with inefficient and inept magistrates. So much so that senior and retired judges acknowledge in private that only 5 percent of lower judiciary magistrates are good enough.

Surely, adding more bad magistrates to address so-called case workload is not a solution as that will only cause more harassment to everyone in the society.

As part of judicial reforms, I propose looking back at Jury system in vogue in many modern common law systems. Only one case, Nanavati case, led to its disbandment. To be noted, thankfully today Supreme Court judges have themselves admitted to be getting affected by media chatter. Hence, the premise leading to disbanding Jury system is either no longer applicable or even Supreme Court needs to be met with the same fate.

The benefits of Jury system will be-

- a. Workload issues will go away. Jurors will have atmost 1-2 cases per year.
- b. Corruption allegations wrt Magistrate, Court Staff, Public Prosecutor (in criminal cases by govt) etc will go out of picture immediately.

It is pertinent to look at systemic level changes as HR issues omnipresent in India are just not going to go away. Good to great law graduates will always prefer to be lawyers because of money gap.

DEPOJ/E/2023/0005582, DOCAF/E/2023/0004736, MMSME/E/2023/0000461

PM karte hain bharosa - Citizen to Jury Scheme

Disputes between entities of Central Govt take years to settle at courts. The beneficiary at expense of taxpayers and citizens is the various elements of judiciary pillar. These matters should be settled within the four corners of the Govt.

We can start by strictly ensuring all contested matters of taxation (CBDT & CBIC) against central PSUs in High/Supreme Courts, wherever pleadings are not complete, be decided in-house by a team of 3 member jury for matters of amount upto Rs 10 Cr and a team of 5 member jury for matters involving amount greater than Rs 10 Cr.

The jury will be empanelled by Ministry of Law & Justice every 3 years. It is proposed that all citizens meeting the criteria of minimum age of 35 years, non-Govt person and having paid more than Rs 1 L in taxes in 3 or more of the last 10 years, be allowed to apply for empanelment as jury after submitting online bank guarantee of Rs 50 k.

The jury will be appointed using randomization, while ensuring no person gets additional case until everyone has been allotted same number of cases. Each jury member will be paid Rs 50,000 per case. If any person refuses an allotted case without any cogent reason like death in family or direct conflict of interest, then his/her bank guarantee will be forfeited and he/she not considered for case allotment in current as well as next round of empanelment.

Each case should be decided within timeline of 6 calendar weeks. While the first week will be for submissions, next three weeks for hearings / further submissions and final two weeks for order. A minimum of 3 virtual hearings should be held and all submissions will be digital. It is entirely upto the jury to write a unanimous order or an independent order each or anything combination in between. They will decide on four aspects - (a) tax, (b) interest, (c) penalty, (d) cost of litigation. The final decision in a case will be based on mathematical average of all the orders. The submissions and order should be as precise and concise as possible (Calibri Font, Size 13, Not More than 30 pages).

All submissions and orders will be uploaded on website maintained by Ministry of Law & Justice. The outcomes will also be made available analytically as well as for statistical analysis by researchers.

Two issues will be raised by the detractors - (a) Citizenry is not competent to arbitrate / adjudicate; (b) Citizens are not under vigilance of CBI. The counter arguments to the two issues are - (a) Not more than 70 L people in the country pay Rs 1 L in annual taxes and with age of 35 plus the people are surely having necessary intellect and wisdom in dealing with conflict; (b) The matters will be between two central Govt entities. Every purchase of gold over Rs 50 k, car purchase of over Rs 10 L and property purchase of over Rs 25 L is tracked by income tax department. Citizens are being tracked as much as any other Govt servant or Judge.

The above can also be extended to (i) Consumer Act 2019 where under Section 38 (7), the timeline of 3 months is defined. (b) MSME Act 2006 where under Section 18 (5), the timeline of 90 days viz 3 months is defined. Despite that since the implementation of both Acts has been devolved to States,

millions of quasi-judicial cases are languishing, with few facing as much as 2 decades of delay. Section 48 and 62 of Consumer Act 2019 allows transfer of cases in 'interest of justice'.
PMOPG/E/2022/0266026

Degrees of Separation to stop Progeny Promotion

Parliamentary Law to allow only 1 Judge/Magistrate in 3 generations. The law should also disallow marriage of 2nd/3rd generation with current/future Judge/Magistrate spouse. Although Civil Services are highly competitive, still the law will be wholesome in achieving Social Justice if extended to cover Civil Services. The remaining 3rd Pillar viz Legislators may also be covered using the same law.

Between NJAC and Collegium the only cogent argument put forth has been Uncle Judge. Degrees of Separation rule will effectively address the issue.

Plato's philosophy is not possible in India, viz non allowance of establishing family to 'guardians'. So to ensure Plato's outcome, viz 'to make guardians treat everyone as family', ensure their family is treated like ordinary citizenry for long. If Govt does it, then Judiciary can mark it '. But, Modi Ji can easily do. He is the symbol of Plato philosophy. RSS also has very similar philosophy. Not sure why this hasn't cropped up in discussions.

<https://www.moneycontrol.com/news/india/supreme-court-collegium-may-pause-recommending-kind-of-judges-as-high-court-judges-12899883.html>

<https://theprint.in/judiciary/as-sc-collegium-considers-proposal-to-tackle-nepotism-how-the-bar-views-the-possible-move/2430971/>

DEPOJ/E/2023/0008834

Govt Attorney Qualification Examination

There are about 4 Cr cases pending in Indian Courts. About 47% involve Govt as a litigant. Very easily, about Rs 20,000 cr is spent by Govt viz taxpayers money on lawyers fees and related costs ever year.

Taxpayers money should either go to poor via welfare measure or to capable functionaries from available HR resources in the country, like the UPSC aka Public Servants. 90% of lawyers could not score even 50% in maths or science. Surely these people cannot be relied for hard work and rational thinking.

Govt did bow down to Supreme Court verdict in NJAC matter, but nothing stops the Govt from ensuring it hires only capable lawyers. Mostly, it is Govt lawyers which go on to become judges in High and Supreme courts.

Like Advocate-on-Record examinations held by Supreme Court, the Govt should bring an equivalent exam, twice a year by involving NTA/BCI/NLU, which needs to be cleared for an advocate to be eligible for hiring by Central, State or Municipal/Panchayati Govts. This should be immediately introduced and strict deadline of 3 years be also created for existing senior advocate / public prosecutor / addl public prosecutor / special public prosecutor who are paid by exchequer.

To be noted that 20,000 Cr is the least back of the envelope number and can easily be 3-4 times. Govt is said to have 31,000 class A officers. At average expenditure of 25 L per class A (includes paraphernalia), expenditure on legal issues is 3x!

Government should instead have 'Indian Legal Services' with highest post being AG. With no one allowed to be elevated to higher judiciary, unless 10 years have passed since last govt salary. With no appointment of 'special / senior advocates' and hence no need of payment of crores to likes of singhvi/sibal. This will go long way for 'judicial independence', which currently is nothing but farce.

[sarkaar ko challenge karne waale vakeelon ko 'govt panel' nahi milta. kaabil vakeel 'govt panel' ki zaroorat nahi samajhte. lekin 'govt panel empanelment' ke bina na aap 'senior advocate' bante hain, na 'judge'. samajh lo 1+1+1=111.]

WP (Crl) 420/2025 in Supreme Court, DARPG/E/2023/0014093

Law of Torts (PIL Failed)

Law of Torts must be mandatorily implemented, especially in Government matters. PIL in the matter failed as Judiciary vehemently dismissed the petition saying the matter is firmly in Executive Domain since it has many complexities.
<https://www.thehindu.com/news/national/supreme-court-refuses-to-entertain-pleas-seeking-guidelines-for-compensation-to-victims-of-wrongful-prosecution/article65782816.ece>

It is astounding that many developed countries have not only the law but also proper implementation of the same. It is perhaps time to introduce the same one step at a time. Criminal Justice system has many parts and is the most complex, but Civil Justice System is very straightforward in relative sense.

Very rarely, 1 in 10,000 cases, we have Courts levying a penalty of Rs 50,000 or so on Govt Staff. They do so when brazen corruption is noted by them in cases involving a respected/senior advocate. Such affinity for a closed group of kith and kin is only embarrassing for the Judiciary and ends up not helping improvement of the Government Setup.

It is proposed that an aggrieved person/entity winning from Court after having been rejected by CPGRAMS complaint & appeal system, should be entitled to Rs 50,000 compensation from Department (50%), First Respondent (25%) and Appellate Respondent (25%).

The above is proposed because almost every time, Class A officer refuses to use powers with him simply because of either of the 2 reasons - (a) He is fearful of corruption charges by sub-ordinates if he uses his powers to overturn their decision; (b) He is part of the corrupt system where nothing comes for free. The solution in either situation is to either bribe the bureaucracy or pay a professional lawyer. The result is wastage of money, 2-7 years of harassment and zero improvement in any system and continual low quality of life.

It is hoped that 'Law of Torts' keeps getting built, brick by brick from here as we transition our journey from being a Developing Country to becoming a Developed Country.

Courts have been suggesting it from time to time
<https://www.livelaw.in/high-court/kerala-high-court/kerala-high-court-wrongful-convictions-compensation-289983>,
<https://indianexpress.com/article/cities/chandigarh/punjab-man-3-lakh-compensation-jailed-9-months-9958454/>

Other Countries
<https://theprint.in/judiciary/as-sc-looks-at-worth-of-life-that-couldve-been-how-other-countries-deal-with-wrongful-convictions/2774003/>

Setup Permanent Lok Adalat for Procedure Free, Speedy Justice (Partially Achieved)

Despite provision of timelines across various laws, a Judicial Verdict takes lifetime. Example is 3 months with Consumer Act; 6 months with Arbitration Act. The oft quoted argument by Judicial Folks is that they are bound by Procedure of the Act. It is an excuse viz easy to quote but does have teeth indeed. There are scores of lawyers who use these procedural issues tactfully to delay and frustrate Opposite Parties, and at times their own clients due to non-payment / quarrel over fees.

The way out is Procedure Free Speedy Justice, viz already allowed in the law of the land. As quoted in High Court judgment, <https://www.livelaw.in/high-court/jharkhand-high-court/jharkhand-high-court-permanent-lok-adalat-jurisdiction-insurance-claim-public-utility-services-257233> -

"Permanent Lok Adalat constituted under Chapter VI –A of the Legal Services Authorities Act, 1987 vide the Legal Services Authorities (Amendment Act, 2002), has right to decide the dispute which could not be settled by a settlement agreement between the parties and the dispute does not relate to any offence"

"and shall not be bound by the Code of Civil Procedure, 1908 and Indian Evidence Act, 1872"

If implemented, the need of quasi-judicial forums as needed under Consumer protection act, Mediation act, Rent control act, Fssai act etc will cease to exist. All these can be subsumed in Lok Adalat after simple amendments. Without CPC/BNS and Evidence Act, case disposal will be fast and devoid of need of retired judges.

Partially Achieved

Kerala takes lead <https://www.barandbench.com/news/kerala-becomes-first-in-india-to-launch-online-permanent-lok-adalat-services>

Time-Bound Litigation (Partially Achieved)

There should be no more than 2 dates for filing counter-affidavit to be allowed, especially in Government matters.

Partially Achieved https://api.sci.gov.in/pdf/cir/14022024_054518.pdf

EXECUTIVE

List of to be drafted (7)

B1 Class A to be evaluated basis RTI and Grievance.

B2 Vigilance to be handled by 14/20 year retired armed officials trained from IIMs (and high taxpayers appointed by RWAs if 74th amendment goes along lines of 73rd amendment)

B3 Office Head, ie Class A, is responsible for so many things that he/she becomes a robo-signer, for example all inward/outward/tada/rti/leave/inventory. To assign specific responsibility so that robo-signing is done away with.

B4 Facility of house building advance (central govt). This facility is good but there is no transparency. Applied for it three years back but never heard back from the department.

B5 State-level, but govt accommodation renovation has budget of 4 L. Gets diverted without knowledge of occupant SDM/DM/ASP/SP

B6 Audit / Central Monitoring of schemes, if not devolvement into Consolidated Fund of India, such as Green India Mission, District Mineral Fund, Compensatory Afforestation Fund

B7 One Nation One Blacklisted Vendor list for Ease of checking Govt Tenders

PMOPG/E/2019/0201825

Same Batch, IRS still junior to IPS in CBI

Perhaps PMO can pour over tiny administrative reform suggestion wrt CBI.

In CBI setup, an IPS will join as SP while an IRS will join as DSP.

It is ironical since IPS and IRS are selected from same exam, quite a few people opt for IRS over IPS.

Further, since most cases of CBI relate to money matters, be it corruption or DA (disproportionate asset) cases, all the more important to have people knowledge about money, viz IRS, into equivalent if not superior role as IPS.

Please consider it from an organizational benefit standpoint so that more IRS join CBI on deputation and help taking to conclusion piling money matters.

DARPG/E/2018/23467

TA/DA Claims - An Analysis in times of 7th CPC

This document is written with objective of analysing TA/DA Claims - process and form. Consequent to analysis, changes which should be brought upon have been humbly suggested.

Broadly speaking, there are 4 core issues with TA/DA Claims Process - A. Computation, B. Form Structure, C. Processing Steps, D. Pendency. Below I will be discussing each issue in details.

A. Computation

- Varied Entitlements across 18 Pay Levels, High-Frequency Clarification/Update Circulars lead to wrong computation of Claims by Bill Clerks.
- High Volume of Claims burden Bill Clerks leading to calculation mistakes.

The suggested solution to the above issues is an Online Digital Calculator which is filled by Govt Servant and submitted online or via print out to Bill Clerk for verification of data entered vis-a-vis approved tour diary. Since Online Digital Calculator will compute Claim Amount incorporating all existing rules, manual or clerical calculation errors will cease to exist. Also time taken in computation of wide range of entitlements and myriad inputs will be freed totally.

Annexed on Page 4-5 is such an Online Calculator with Annexed on Page 6-8 its print output as per format of G.A.R.-14. The url to see and test the form first hand is www.learnbizsimulations.com/tada/delhi_police.php

B. Form Structure

- While 7th CPC has reformed the TA/DA entitlements greatly, TA/DA Form is still very old and is a scary task to fill for even a Gazetted Officer. With 99 percent of the government workforce comprising of Non Gazetted Officer, form needs to be simplified.

Annexed on Page 4-5 is such a Form Structure. Being online, it fills many fields automatically and guides Govt Servant to fill required information intuitively. The url to see and test the form first hand is www.learnbizsimulations.com/tada/delhi_police.php . The Form Structure very clearly divides TA/DA Claim to compute and display Food Allowance, Hotel Allowance and Local Travel Allowance.

I will note that to conform to current rules, Annexed on Page 6-8 is print output as per format of G.A.R.-14. But humble suggestion is to do away with G.A.R.-14.

C. Processing Steps

-Process of TA/DA Claim Processing is unnecessarily long, over-burdening for sake of passing the buck and needs to be straightened to assign clear responsibilities.

The current process is - 1. TA/DA tour is approved by superior. 2. Form is filled by person. 3. Bill is calculated by Bill clerk. 4. It is verified by drawing and disbursing person. 5. It is then counter signed by another person. 6. Then it is signed by original superior. 7. Pay and accounts check details again and may raise objection for whole process to restart from point 2.

In other words, 1 Bill 7 Checks. While it clearly emphasises importance, the above process has not been able to find out calculation errors, at the same time makes no one responsible and ends up making process consume several weeks. It also sullies camaraderie as Govt Servants whose claims are delayed or objected, ends up questioning intention of whole of Accounts which otherwise in reality are essentially helping.

The suggested change in the process to have clear responsibilities is as follows-

1. TA/DA tour diary is signed and approved by superior.
2. Form is filled by person on self certification basis annexed with signed tour diary and bills.
3. Bill is verified and calculated by Bill clerk. To be noted that with Online Digital Calculator claim computation will take place automatically and only verification of inputs needs to be done.
4. Pay and accounts check details again and may raise objection for whole process to restart from point 2.

Original superior, viz Gazetted Officer, has enough workload of core activities. To expect Gazetted Officer, viz part of current process, to verify filled form as well as computation is a case of misplaced expectations.

D. Pendency

-High Volume of Claims burden Bill Clerks leading to pendency of several weeks.

Online Digital Calculator will compute Claim Amount automatically freeing up calculation time. Process change suggested above will also reduce number of desks Claim Bill needs to pass through.

I will note that Govt of West Bengal already has an end to end online process for TA/DA. It has generally been Central Govt which prides in being most modern and digital savvy. It is imperative to take the first step viz to incorporate above suggestions as deemed fit and roll out usage of Online Digital Calculator for TA/DA Computation with submission in printed form. Only thereafter, perhaps 6 months down the line, end to end online process must be rolled out integrated with other aspects of HRMS (Human Resource Management System).

DOEXP/E/2021/01315, PMOPG/E/2019/0222541/0236995

CGEGIS has to be stopped / replaced

<https://www.finmin.nic.in/sites/default/files/CGEGIS1980updating06102016.pdf>
(<https://www.finmin.nic.in/circular-links/cgegis>)

CGEGIS was revised in 2016. While re-instating it as mandatory for govt employees, a mere 2.5 page policy revision, had errors like mentioning postal savings deposit rate as 5.5% (than 4% at the time). Under the scheme-

class D pays Rs 180 annually for Rs 15,000 life insurance.
class C pays Rs 360 annually for Rs 30,000 life insurance.
class B pays Rs 720 annually for Rs 60,000 life insurance.
class A pays Rs 1440 annually for Rs 1,20,000 life insurance.

*70% of money goes into a savings fund which yields same return as PPF. Essentially CGEGIS is hybrid scheme, originated in 1981, when such a one shot inefficient savings cum insurance product were not present.

The above simply compares with PM Jeevan Jyoti Bima Yojana of 2014 where only Rs 330 is to be paid for Rs 2,00,000 life insurance, while here Rs 432 (30% of 1440) gives Rs 1,20,000 life insurance.

The insurance amount is not useful for a government employee. Unions have raised a need to increase the amount by atleast 50 times, but they do not want the additional premium to be taken out from their existing income.

And the savings portion is not needed since NPS is already a separate deduction.

Very clearly, CGEGIS needs to be scrapped and money needs to be given to government staff/officers. They are capable enough to take insurance themselves. At the very minimum, government staff/officers should be allowed to opt out of the scheme.

RTI MORLY/R/E/24/02586, MORLY/E/2024/0009732,
https://twitter.com/aakash_lbs/status/1777976688099631133

End TTE Corruption - Bring Societal Change

General Rule - Without ticket passenger to be levied Rs 250 plus the ticket charges for distance travelled.

Reality - Passengers due to exigency or by habit (salesperson profile) will travel without ticket. TTE will collect some fees like ticket charges +/- Rs 200-500 and allots vacant to the passenger. Seat may actually be vacant or empty due to no show.

Issues - (1) How to know whether seat is vacant due to no booking or no show, (2) How to know the vacant seat is given to ticketless traveler in lieu of personal gain?, (3) What incentive or systemic change is needed to address these issues?

Rule 213.6 - Passenger can cancel the unused reserved ticket and get refund of 50% fare. The cancellation has to be within 3 hours of departure if his travel distance was upto 200 KMs; within 6 hours if travel distance was upto 500 KMs; and within 12 hours if travel distance was above 500 KMs.

Ref Page 9 of
<https://nwr.indianrailways.gov.in/uploads/files/1675832382752-English%20Reservation%20Rules.pdf>

IRCTC Rule - No refund will be given to Passenger upon Charting or If Cancellation done within 4 hours of Scheduled Departure (whichever is earlier)

Rule 213.6 was brought to an end vide Commercial Circular 6 of 2015 dated 06-Nov-2015.

FY22-23 had average 11.82 Lakhs bookings per day using IRCTC. This is about 81% of reserved ticket booking.

For all its fees and charges, the rule of zero refund has created a zero incentive for passenger to report 'no show'. In the time of end-to-end digitization, where CRIS system is used by TTE to verify passenger, it would be worthwhile to ask how many 'no show' are getting marked by TTEs. Also in identical fashion, how many seats are being allocated officially by TTEs?

Change 1 – Bring back a variant of Rule 213.6 where some refund is paid to citizen for cancellation before train departure (say Rs 100) and even after train departure (say Rs 50 for upto 4 hours till time of destination). No travelling passenger can mark himself 'no show' as that would mean he is giving up his seat if he is sitting in train and hence needs to be de-boarded. No travelling passenger can mark himself 'no show' if TTE has marked him 'present', unless he files complaint using 'Rail Madad' where instant redressal would establish the actual culprit.

Change 2 – Either through Whatsapp for Business or through web url or through phone app, real-time seat position should be made accessible to the public - (a) Red for Occupied, (b) Green for Vacant till Destination, (c) Yellow for Passenger at Upcoming Station. This real-time seat position is already available to TTE, alongwith their name/age. Citizens just need to be provided color coding for each seat in selected coach. The color code will get updated if TTE allocates seat officially to a ticketless passenger.

Change 3 - Incentives can be designed to make TTE do his job. For example, he can given Rs 10 per reporting of 'non show' and same maybe deducted from passenger refund (unless passenger had marked himself 'no show' before TTE did it). Dis-incentive can also be built where TTE is fined monetarily, apart from other actions after due investigation, if a passenger reports ticketless passenger using 'Rail Madad'. Since minimum Rs 250 penalty is gained by Railways due to Pro-active citizen, a share of Rs 100 can be paid via UPI to mobile number of reporting passenger. In such situations / complaint type, contact details of reporting passenger should not be disclosed to TTE for security reasons. Appropriate publicity should be carried out, like messaging in train after station, if such a system of incentive / disincentive is adopted.

Very few things bring about social change. If traffic cameras issue challans to people instead of traffic police, people will not be able to indulge in bribery and make it their way of life. Similarly, stopping TTE corruption will go a long way in bringing about social change.

PMOPG/E/2024/0090410, https://twitter.com/aakash_lbs/status/1776223551109874098

Whatsapp Billing for Rail Vendors - Address Mis-Pricing

Irctc frequently receives complaints of mis-pricing by catering vendors in trains. There is also a problem with upi payments due to absence of QR Code. Then there is trouble of payment receipts.

All these issues are easily solvable by employing WhatsApp for Business, as used by Delhi Metro.

Travelers can use a centralized irctc number (bot) by entering train number viz followed by train's menu & rates. Traveler can then opt for desired item, followed by upi lite payment. Traveler will receive a QR coupon.

Any staff of vendor will just scan the QR after/before giving the selected item. The QR will then become disabled and E-bill is received by traveller.

All unscanned QR codes will have to be refunded to respective traveller at end of ongoing train journey. Total of all scanned QR codes will get transferred to train's irctc vendor.

UIDAI/E/2020/01435, PMOPG/E/2019/0679225, DEPOJ/E/2018/01676

Enable Fake UIDAI Check (Achieved)

Please make a provision for police to verify uidai authenticity.

Photoshop based fake uidai are being caught when verified by scanning qr code, but when qr code scan doesnt work police is helpless.

Tie up otp with district sp mobile to allow for verification.

ID Card verification is essential. Under age construction labour, traffic violators peddling fake uidai is not allowing police to do its job.

Achieved

<https://www.meity.gov.in/writereaddata/files/AAGG%20Rules%20with%20proposed%20amendment%20text%20in%20color.pdf>

https://uidai.gov.in/images/Draft_Aadhaar_Authentication_Regulations_2021_v0.3.pdf

DORVU/E/2023/0001808

OnBoard All States on a Single Stamp Paper Website (Partially Achieved)

Partially Achieved

The screenshot displays the 'Online e-Stamping Payment System' interface. The header includes the system name and a link to 'About Online Payment System'. The user is logged in as 'Aakash Goel' with a last login time of '20-SEP-2022 02:05:59 PM'. The main content area is titled ':: Select State for Stamp Duty Payment'. A dropdown menu is open, showing a list of states and union territories: ANDAMAN AND NICOBAR, CHANDIGARH, CHATTISGARH, DELHI, GUJARAT, HIMACHAL PRADESH, JAMMU AND KASHMIR, KARNATAKA, ODISHA, PONDICHERRY, TRIPURA, and UNION TERRITORY OF LADAKH. The left sidebar contains links for 'Pay Stamp Duty', 'View Transactions', 'StockHolding Branch Details', and 'StockHolding Accounts Details for NEFT/RTGS Payments'. The footer includes links for 'Terms and Conditions', 'Disclaimer', and 'Contact Us', along with the copyright notice '© Stock Holding Corporation of India Ltd.' and a note about browser compatibility.

Online e-Stamping Payment System

Welcome **Aakash Goel** [aakashgoel] Last Login Time : 20-SEP-2022 02:05:59 PM [Home](#) | [Change Profile](#) | [Logout](#)

Pay Stamp Duty

View Transactions

StockHolding Branch Details

StockHolding Accounts Details for NEFT/RTGS Payments

:: Select State for Stamp Duty Payment

Select State *

Select State

- ANDAMAN AND NICOBAR
- CHANDIGARH
- CHATTISGARH
- DELHI
- GUJARAT
- HIMACHAL PRADESH
- JAMMU AND KASHMIR
- KARNATAKA
- ODISHA
- PONDICHERRY
- TRIPURA
- UNION TERRITORY OF LADAKH

Fields marked with * are mandatory.

[Terms and Conditions](#) [Disclaimer](#) [Contact Us](#)

Best viewed in Internet Explorer 11+, Mozilla Firefox 26+, Google Chrome 37+ with a resolution of 1366 x 768.

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9 / 28 states & 6 / 8 union territories as on 02-05-2023

MA 1979/2019 [Appointments], W.P.(C) 436/2018, 1040/2019, 1325/2020, 360/2021, 990/2021, 402/2024, 580/2024 in Supreme Court

One Nation One Information Commissioner (Partially Achieved) (PIL In-Progress)

The most important way of achieving governance is by involving people, viz possible only by enabling transparency, which requires functioning Second Appeal system.

RTI Act followed principles of federalism by allowing States to have its own Information Commissioners. The result is that while Center has less than 6 months of pendency while dealing with Second Appeals, many states such as West Bengal have pendency of 2 to 5 years! And almost no Information Commissioner levy penalties on errant CPIOs.

While there is a need to make Information Commissioners a constitutional authority, raising them from being statutory in nature and bringing them on par with CAG or EC, the basic minimum is to do away with federalism as it has resulted in nothing but feudalism with states such as Bihar routinely reporting murders of RTI applicants.

If wastage of exchequer funds is a political issue, vide its judgment, Supreme Court in its wisdom asked each High Court to have their independent RTI portal (helps until First Appeal)! It went on to advise having a website for each District Judiciary as well! It is jarring because the portal <https://rtionline.gov.in/> works very well and should be forced upon all states and judiciary. It is nothing but seemingly blatant disregard of RTI by the Judiciary, as has been seen since the inception of RTI Act <https://x.com/ByRakeshSimha/status/1911742208648397071>

Not a single state has online mechanism of filing second appeal. At the same time, Center has functional portal <https://dsscic.nic.in/online-appeal-application/onlineappealapplication> . Federalism is such a tax on governance.

Lastly, all first and second appeals should be streamed live & recorded on youtube. Only Madhya Pradesh Information Commissioner Shri Rahul Singh is doing it with second appeals. He is the only one which levies penalties on CPIOs as available under Section 19 and 20 of RTI Act.

Partially Achieved

https://api.sci.gov.in/supremecourt/2021/7375/7375_2021_1_16_47479_Judgement_09-Oct-2023.pdf

<https://www.livelaw.in/articles/indian-judiciarys-bitter-practices-beyond-rti-act-259476>

RTI CBODT/R/E/24/03621, PMOPG/E/2024/0067215

Straighten KYC Process (Achieved)

Kyc troubles are 10 year old and have remained unresolved.

It was temporary resolved wrt individuals as aadhaar ekyc could have them verified.

But since aadhaar has now preferred to adhere to courtwa order that it is not date of birth proof, the individuals are in same boat as non-individuals (who do not know how to prove date of incorporation).

All this is due to income tax department, which refuses to provide plain jane pan verification unlike gst department.

Since real irs has cited 'security reasons' and Office of Finance Minister believes in hands-free bureaucracy, someone must exhort CBDT to develop and provide pan-ekyc for public/intermediaries. That is, PAN verified by (i) otp sent to primary and/or secondary mobile in pan database for non-individuals and (ii) aadhaar otp for individuals.

Achieved

<https://pib.gov.in/PressReleaseframePage.aspx?PRID=2077107>

<https://pib.gov.in/PressReleaseframePage.aspx?PRID=2077608>

<https://pib.gov.in/PressReleasePage.aspx?PRID=2077922>

DOURD/E/2024/0025643,
https://twitter.com/aakash_lbs/status/1823991704308818114

MINHA/E/2024/0009865,

Behavioural Changes - Dont Wait to Stop, Make Walking Civilized, Inculcate Savings

Delhi Metro has been at forefront of behavioural change.

Be it cleanliness or attempt to educate people to stay behind yellow line or allow disembarkation before boarding.

But it has not done justice to escalator discipline. In Hongkong where escalators are spread all over Queens, the setup is identical to road discipline, viz if you want to be stationery then stay on left side, so that people can move ahead taking over from right side. Delhi Metro repeatedly announces - do not move on escalator. It is contrary to idea of Young India and basic discipline (na hilenge na hilne denge).

It needs to be seen in right spirit and adopted to pave way for inculcating discipline in larger India.

Similarly, Traffic Light Logic in School Books is Red means Stop. Orange means Wait. Green means Go.

Traffic Light Logic in India

Red se Green. Agar timer hua and log engine bund karne waalon main se hain, toh 5 second pehle start karna shuru kar denge. Timer nahi hua, toh either engine bund nahi karenge OR engine start tab karenge jab green ho chuki hogi.

Green to Orange which turns Red in 5 seconds. Orange pe bhi road cross karte rahenge kyonki Red nahi hui.

Traffic Light Logic in Sensible Countries

Red se Orange se Green. So that timer is not needed and engine start can be done on Orange. Green to Blinking Green to Red. Because stop means stop and no one 'waits (orange) to stop (red)'.

Inculcating behavioural change is also duty of Govt. Delhi Metro has done it fabulously - be it cleanliness or keeping behind yellow line or allowing disembarking before boarding. Delhi Traffic Police should also do basic things to discipline larger India.

Poor of our country ends up squandering hard earned money on get-quick rich schemes or opulence spending like a smartphone worth Rs 30,000 or above! They need to save and build corpus, which requires discipline. Only a repeat messaging can inculcate habit of savings amongst the poor, like-

प्रत्येक परिवार को बचत के बारे में सोचना चाहिए। इसके लिए बैंक में उचित सुरक्षा और भविष्य के लिए निवेश की आवश्यकता होती है।

यदि कोई परिवार हर महीने 30 हजार कमा रहा है और 5 हजार बचा रहा है, तो उसे-

-2 महीने के खर्च यानी 50 हजार बैंक में रखने की कोशिश करें

-सरकार की मानधन पेंशन योजना में निवेश करें। रिटर्न 24% है

-इसके अलावा, परिवार को 4 महीने के खर्च यानी 100 हजार का निवेश अल्ट्रा शॉर्ट ड्यूरेशन म्यूचुअल फंड में करना चाहिए।

-सुकन्या (यदि लड़की हो) और पीपीएफ का अधिकतम उपयोग करें। हर साल 1,50,000 रुपये का निवेश किया जा सकता है

केवल इतना ही यह सुनिश्चित कर सकता है कि हर महीने 5 हजार बचाने वाले परिवार के पास 10 वर्षों में 10 लाख होंगे। 20 साल में यह 30 लाख हो जाएगा। अगर बचत हर महीने 10 हजार है तो 20 साल में 60 लाख हो जाएगा।

एक नवविवाहित जोड़ा आसानी से हर महीने 10 हजार बचा सकता है अगर वे बच्चों की संख्या 2 तक सीमित रखें।

DARPG/E/2022/03604

Portal / Competition for Citizen Centric Governance

Second Administrative Reforms Commission prepared some very important reports providing key ideas. Despite passage of more than a decade, very little has percolated to reality.

Citizen Centric Administration is one of the reports. DARPG is one department, directly under Prime Minister, which truly imbibes the spirit of Citizen Centric Administration. But it has not been able to pass on or influence other departments or ministries to do the same.

The reasons lie with tyrannical portions within larger Act / Policy which end up making Ordinary General Citizen used to the system. A tiny example would be systemic TTE corruption in Railways, which stems from policy of 2.5 times penalty! If it was reasonable, citizen will pay fine to the government than a much smaller amount to its enforcement staff under Quid Pro Quo system.

One of the solution / ideas provided on Page 30 of <https://darpg.gov.in/sites/default/files/ccadmin12.pdf> is what comes to mind. There should be a portal for people to file Problem as well as propose Solution. The portal, very much like CPGRAMS / PGPortal, should flow to respective departments & ministries, but disposal should be in hands of DARPG after ensuring a proper response has been provided. A proper response is either rejecting the problem terming it as Illegible OR rejecting the problem stating the reason in layman terminology OR accepting the problem and providing the change carried out. Appropriate maximum timelines for each of 3 situations should be 1 month, 3 months and 6 months respectively. All accepted problems

resulting into change can be put up for voting and Top 5 winners announced every year in addition to 1 winner per department/ministry.

POLITICAL

List of to be drafted (9)

C1 Amendment of 74th amendment on same lines wrt 73rd amendment

C2 CAG to have disciplinary powers when Audit remarks remain unanswered beyond 6 months. Have publication power to name and shame.

C3 Police modernization survey by home ministry (and iit kanpur?) which will track and put administrative governance in order across 700 police districts

C4 Appropriate amendments so that removal of govt staff can be overturned by high/supreme courts only in rare cases and not as a matter of routine

C5 Law to make filter-based list as well map geo-tagged all 'asset' expenditure by all govt paid schemes, not limited mplads/mlalads/mnrega/iaf/brgf

C6 Cap on Inter-State bus permits should go away. 7 to 10 times more buses run than the permit cap. It needlessly bolsters corruption needs.

C7 'Whip' concept in Parliament / Assembly to be limited for only No Confidence Motion

<https://sansad.in/getFile/BillsTexts/LSBillTexts/Asintroduced/166 of 2025 AS125202594925PM.pdf?source=legislation>

C8 White paper on reducing property prices. Earlier property tax rate were 0.1-1.0%, now are less than 0.01%. A consistent rate will give sufficient revenue to corporation for salaries to cleaning staff and also control property prices.

C9 White paper on competition and products. Strategic (Only Govt) / Local Consumption (MSME) / Export (Large Industry)

CC/110/2023 at Vellore District Consumer Forum, DARPG/E/2023/0014093

‘Bottoms Up but Accountability of the Top’ Grievance System

Appeal system was put in place in CPGRAMS after a long time. And frankly it is as good as non working-

- (a) Not a single appeal goes in favor,
- (b) Never has appellate given any explanation of appeal closure,
- (c) There is no data collection on satisfaction around appeal closure,
- (d) There is no review (full/random) of appeals closed, marked unsatisfied by complainant.

The above is noteworthy if one starts collecting information around bank grievances. All appeals closed unsatisfactorily on cpgrams, but filed with rbi ombudsman, have went in favor (atleast mine). It is quintessential hence that minister's staff look into appeals closed unsatisfactorily, and for that to happen feedback on appeal closure has to be collected.

So if system says minister staff will look into it, appeal closure will have proper remarks. Which will need studying of issue by appellate. Which may result in some appeals getting decided in favor of complainant. Which will start putting pressure on first respondent of the complaint. Functional Top down system approach, as they say.

We may add-on Law of Torts. An aggrieved person/entity winning from Court after having been rejected by CPGRAMS complaint & appeal system, should be entitled to Rs 50,000 compensation from Department (50%), First Respondent (25%) and Appellate Respondent (25%).

W.P.(C) 1249/2026 in Supreme Court, W.P.(C) 77/2026 in [Supreme Court](#)

Caste Census is a Deliberate Fraud (PIL In-Progress)

Issues

(A) Census till date does not check for Citizenship!

(B) Census till date accepts Castes on self-declaration basis!

Background & Solution (A)

1948 - Census Act enacted.

Census Commissioner, appointed by Central Govt of India under Section 4(1), is the highest officer responsible for conduction of census.

1950 - Constitution of India is adopted.

Article 55, Article 81, Article 82, Article 170, Article 243, Article 330 and Article 332 relate to election of president, mp & mla and make use of the word 'population'. The word 'population' has been

clarified as 'population ascertained in the census'.

1955 - Citizenship Act enacted.

1961 - Permanent Office of "Registrar General and Census Commissioner of India" formed by the Government of India under Ministry of Home Affairs.

1969 - Registration of Births and Deaths Act enacted.

Registrar General India, appointed by Central Govt of India under Section 3, is the highest officer.

2000 - 175th report by Law Commission

<https://cdnbbsr.s3waas.gov.in/s3ca0daec69b5adc880fb464895726dbdf/uploads/2022/08/2022081038.pdf>

Para 2.2 on page 6 and para 3.2 on page 9, estimates 18 million illegals in year 2000 viz increasing at rate of 0.35 million per year. That is approx 27 million in 2025.

2003 - Amendment of Citizenship Act 1955

https://upload.wikimedia.org/wikipedia/commons/4/47/Citizenship_%28Amendment%29_Act%2C_2003_on_Gazette_of_India.pdf

Introduces Section 14A(3) in principal Act, whereby it appointed Registrar General of India (as per RBD Act 1969) to also act as National Registration Authority for functioning as the Registrar General of Citizen Registration.

Also enacts Citizenship (Registration of Citizens and Issue of National Identity Cards) Rules 2003 (https://www.mha.gov.in/sites/default/files/2022-09/citizenship_rules2003_0%5B1%5D.pdf ; gazette copy <https://censusindia.gov.in/nada/index.php/catalog/42468>) under Sections 14A(1) & 14A(2), mandating Central Govt to have a National Register of Indian Citizens and also issue national identity card to every Indian citizen.

2009 - Citizenship Rules 2009 enacted https://www.mha.gov.in/PDF_Other/Citi_Rule-2009.pdf came into being on 25-Feb-2009 consequent to repeal of Citizenship Rules 1956.

Clause 17 re-iterates mandating Central Govt of India to have National Register of Indian Citizens (including the naturalized ones).

[The Citizenship Rules 2009 have recently been amended on 11-Mar-2024 (gazette version https://indiancitizenshiponline.nic.in/UserGuide/E_gazette_11032024.pdf) consequent to 2019 amendment of Citizenship Act, but Clause 17 has been retained as it is]

Dictionary meaning of population is 'all inhabitants of a place'. The word population has not been explicitly defined in the Census Act. But surely the word 'population' ascertained in census means 'Indian Citizens' and not 'all the inhabitants of India', as it has been used in context of elections to the highest political offices of India.

1 person is triumvirate of being Registrar General of India (holding database of births & deaths in India), Census Commissioner (holding database of population census) and National Registration

Authority (holding database of National Register of Indian Citizens including Naturalized ones).

Census of 2027 has been estimated to cost over Rs 13,000 Cr. The estimate has been based on size of population, number of enumerators and number of digital devices which will be procured & used for conduction of census. Conduction of Census of 2027 will start from 01-Apr-2026. It is following same timeline as Census of 2011 which started from 01-Apr-2010. Entire set of Gazette Notifications of Census of 2011 are accessible on <https://censusindia.gov.in/nada/index.php/catalog/40548>

Census of 2027 being door-to-door digital exercise will ensure only unique ie de-duplicated data of inhabitants of India is collected. But since de-limitation exercise carried out for conduction of election to highest political offices of India is based on count of Indian citizens and not mere inhabitants of India (which apart from Indian citizens includes legal & illegal foreigners), the Census of 2027 must make use of National Register of Indian Citizens. If database of National Register of Indian Citizens is not existing, then it must be populated simultaneously with Census of 2027, as per Citizenship (Registration of Citizens and Issue of National Identity Cards) Rules 2003.

The Constitutional Court is requested to direct so. The questionnaire wrt Census is notified just handful of days before the actual exercise. If verification of Citizenship is absent therein, it will be too late by then.

Background & Solution (B)

1947 - India attains independence.

https://dpe.gov.in/sites/default/files/Reservation_Brochure-2.pdf Instructions were issued on 21-9-1947 of providing for reservation of 12.5% of vacancies for SCs in respect of recruitment made by open competition.

1950 - Constitution of India is adopted.

Article 16(4) reads as "Nothing in this article shall prevent the State from making any provision for the reservation of appointments or posts in favour of any backward class of citizens which, in the opinion of the State, is not adequately represented in the services under the State."

Resolution of 13-9-50, provided 5% reservation for STs apart from the percentage fixed for SCs already in force.

1951 - First Census & First Amendment to Constitution of India on 18-Jun-1951

1951 Census showed that the percentage of SCs in the total population was 15.05% and that of ST 6.31%

Clause 4 is added to Article 15 which reads as "Nothing in this article or in clause (2) of article 29 shall prevent the State from making any special provision for the advancement of any socially and educationally backward classes of citizens or for the Scheduled Castes and the Scheduled Tribes."

1961 - Census

Revealed that the SC and ST population in proportion to the Indian population stood at 14.64% and

6.80% respectively.

1970 - Percentage of reservation for SCs and STs was increased from 12.5% and 5% to 15% and 7.5% respectively on 25-3-1970.

1993 - Government introduced reservation for Other Backward Classes in direct recruitment broadly at the rate of 27%

1995 - Seventy Seventh Amendment to Constitution of India

Clause 4A is added to Article 16 which reads as "Nothing in this article shall prevent the State from making any provision for reservation in matters of promotion, with consequential seniority, to any class or classes of posts in the services under the State in favour of Scheduled Castes and the Scheduled Tribes which in the opinion of State are not adequately represented in the services under the State."

2010 - Questionnaire for Census of 2011 is notified

The conduction of houselisting census started from 01-04-2010 and only on 25-02-2010 the Govt of India notifies questionnaire containing Question 10 querying about caste of the household SC/ST. Similarly, notified on 31-08-2010 is questionnaire wrt population enumeration census which contains Question 8 querying about caste of the person SC/ST.

2011 - Circular 36 of Census 2011 is issued

<https://censusindia.gov.in/nada/index.php/catalog/43657>

Census Commissioner directs bracketing of new/unknown castes on basis of surnames!

2025 - Immediately after Terrorists Attack, Govt of India announces Census of 2027 to fully enumerate castes.

Supreme Court has held that mere caste is not an indicator of backwardness (<https://indiankanoon.org/doc/599701/>). But later in <https://indiankanoon.org/doc/1363234/>, Supreme Court accepted that mere caste is an indicator of backwardness. Supreme Court's decision of not extending reservation to promotions was annulled vide the Seventy Seventh Amendment in 1995. The 2 things standing from Supreme Court judgment of 1992 are, (i) exclusion of creamy layer under OBC from reservation, and, (ii) cap of 50% for caste-based reservations.

Supreme Court repeatedly has struck down breach of 50% reservation in Telangana, Maharashtra, Bihar etc. citing lack of empirical data. An empirical data means data viz devoid of speculation.

Well laid down procedures exist to get certificate of SC/ST/OBC from respective State Govts. For instance, Delhi Govt issues certificate within 15 days of application. A SC certificate can be allotted even if father's SC certificate is not available <https://revenue.delhi.gov.in/revenue/scst-certificates-0>. Similarly OBC certificate can be allotted even if father's OBC certificate is not available <https://revenue.delhi.gov.in/revenue/obc-certificate>.

The relaxed procedure at times result in instances of fake caste certificate, which several judgments

of Constitutional Courts label as 'Fraud on Constitution'
<https://indiankanoon.org/search/?formInput=bogus%20caste%20certificate>

Surnames were a British construct, adopted in 1882
<https://swarajyamag.com/politics/british-imposed-indian-surnames-the-colonial-construct-in-personal-identity>

A family of 4 people from poor economic background, known to the petitioner, has the following full names as per Aadhaar-

Sunil Kumar (0664 last 4 digits of aadhaar)
 Hemlata (2336 last 4 digits of aadhaar)
 Priyanka (1102 last 4 digits of aadhaar) Abhishek
 Nishad (xxxx last 4 digits of aadhaar)

Petitioner's own past generations ascending upwards from grandfathers, 2 on paternal side and 5 on maternal side, had different surnames-

Petitioner's paternal grandfather Late Shri Banwari Lal Goel, till time of death was receiving pension equivalent to High Court Judge from state of Uttar Pradesh, a right granted to him only after Supreme Court judgement dated 17-10-1978. The name of Father of paternal grandfather was Shri Kishori Lal.

Petitioner's maternal grandfather Shri Manohar Lal Gupta, is alive & receiving freedom fighter pension (jailed during Emergency) from state of Haryana. The name of father of maternal grandfather was Shri Phool Chand. Father of Shri Phool Chand was Shri Hans Raj. His father was Shri Devi Sahai. And his father was Shri Bhani Shah.

Various relaxations and concessions are given to SC/ST/OBC like relaxation in upper age limit, relaxation/exemption from payment of fees, relaxation in qualification of experience at the discretion of the competent authority, relaxations in standard of suitability etc. There is enough incentive to identify oneself as SC/ST/OBC

<https://web.archive.org/web/20100528201456/http://www.timesonline.co.uk/tol/news/world/asia/article7122236.ece>

The people who want to be identified as SC/ST/OBC will be having relevant certificate from the appropriate State Government. There might be a handful of fraud cases, due to corruption or change in religion, but whosoever wants to be identified as SC/ST/OBC sans speculation should be holding such a verifiable certificate. Those not holding such a certificate and desirous, can get it very easily even now, just within 15 days.

Census of 2027, costing an estimated Rs 13,000 Cr being door-to-door digital exercise, has to collect & verify validity of certificate of household/people identifying themselves as SC/ST/OBC, without which the entire census exercise will be arbitrary and a 'fraud on the constitution' as the caste data would then be unverified ie not empirical.

The Constitutional Court is requested to direct so. As noted in the timeline, the questionnaire wrt Census is notified just handful of days before the actual exercise. If collection & verification of caste certificate is absent therein, it will be too late by then.

Failed

https://api.sci.gov.in/supremecourt/2025/73867/73867_2025_1_2_68258_Order_02-Feb-2026.pdf

Just hollow words lauding the petitioner and the petition

https://x.com/aakash_lbs/status/1930575176816628044, PMOPG/E/2024/0090412

Devolution of Centre Funds (Failed)

Centre devolves 41% of direct tax collection to states. The rate earlier was 32%, then increased to 42% and then reduced to 41% since state of Jammu and Kashmir was bifurcated into 2 Union Territories.

Centre devolves gst collection to states in equal measure.

Centre has a host of schemes where development projects of education, health, village roads, farmer progression, sanitation etc are centrally funded. The activities are carried out by states but funded by Centre. Ironically, all activities are firmly under domain of state and not union. Some subjects are concurrent but the activities under 'Centre Scheme' are firmly under domain of state.

Expenditure on Major Schemes

Table 6: Scheme wise allocation in 2022-23 (Rs crore)

	Actuals 2020-21	Budgeted 2021-22	Revised 2021-22	Budgeted 2022-23	% change (RE 2021- 22 to BE 2022-23)
MGNREGS	1,11,170	73,000	98,000	73,000	-25.5%
PM-KISAN	60,990	65,000	67,500	68,000	0.7%
Jal Jeevan Mission/National Rural Drinking Water Mission	10,998	50,011	45,011	60,000	33.3%
Pradhan Mantri Awas Yojana	40,260	27,500	47,390	48,000	1.3%
National Education Mission	28,088	34,300	30,796	39,553	28.4%
National Health Mission	37,478	37,130	34,947	37,800	8.2%
Saksham Anganwadi and POSHAN 2.0*	-	20,105	20,000	20,263	1.3%
Modified Interest Subvention Scheme*	-	-	-	19,500	-
Pradhan Mantri Gram Sadak Yojana	13,688	15,000	14,000	19,000	35.7%
Pradhan Mantri Fasal Bima Yojana	14,161	16,000	15,989	15,500	-3.1%
National Livelihood Mission-Ajeevika	10,025	14,473	12,505	14,236	13.8%
AMRUT and Smart Cities Mission	9,754	13,750	13,900	14,100	1.4%
Pradhan Mantri Krishi Sinchai Yojana	7,877	11,588	12,706	12,954	2.0%
Rashtriya Krishi Vikas Yojana	-	-	-	10,433	-
PM-POSHAN*	-	-	-	10,234	-

Note: * Saksham Anganwadi and POSHAN 2.0 replaced certain components of the umbrella ICDS scheme. The Modified Interest Subvention Scheme replaced the scheme for interest subsidy for short term credit to farmers (allocation towards this scheme is Rs 18,142 crore in 2021-22 at the revised stage). PM-POSHAN scheme replaced the Mid-Day Meal Scheme. In 2021-22, the Mid-day Meal Scheme has been allocated Rs 10,234 crore at the revised stage.

The above creates problem of meddling as well as governance as well as trust issues. It is better off to increase devolution of both direct tax as well as gst in ratio 60 (states) to 40 (centre) and leave it to states to continue any of the 'Centre Scheme'.

Table 2: Break up of central government receipts in 2022-23 (Rs crore)

	Actuals 2020-21	Budgeted 2021-22	Revised 2021-22	Budgeted 2022-23	% change (RE 2021-22 to BE 2022-23)
Gross Tax Revenue	20,27,104	22,17,059	25,16,059	27,57,820	9.6%
<i>of which:</i>					
Corporation Tax	4,57,719	5,47,000	6,35,000	7,20,000	13.4%
Taxes on Income	4,87,144	5,61,000	6,15,000	7,00,000	13.8%
Goods and Services Tax	5,48,778	6,30,000	6,75,000	7,80,000	15.6%
Customs	1,34,750	1,36,000	1,89,000	2,13,000	12.7%
Union Excise Duties	3,91,749	3,35,000	3,94,000	3,35,000	-15.0%
Service Tax	1,615	1,000	1,000	2,000	100.0%
A. Centre's Net Tax Revenue	14,26,287	15,45,397	17,65,145	19,34,771	9.6%
Devolution to States	5,94,997	6,65,563	7,44,785	8,16,649	9.6%
B. Non Tax Revenue	2,07,633	2,43,028	3,13,791	2,69,651	-14.1%
<i>of which:</i>					
Interest Receipts	17,113	11,541	20,894	18,000	-13.9%
Dividend and Profits	96,877	1,03,538	1,47,353	1,13,948	-22.7%
Other Non-Tax Revenue	93,641	1,27,948	1,45,544	1,37,703	-5.4%
C. Capital Receipts (excl. borrowings)	57,626	1,88,000	99,975	79,291	-20.7%
<i>of which:</i>					
Disinvestment	37,897	1,75,000	78,000	65,000	-16.7%
Receipts (without borrowings) (A+B+C)	16,91,546	19,76,425	21,78,911	22,83,713	4.8%
Borrowings	18,18,291	15,06,812	15,91,089	16,61,196	4.4%
Total Receipts (including borrowings)	35,09,836	34,83,236	37,70,000	39,44,909	4.6%

Sources: Receipts Budget, Union Budget Documents 2022-23; PRS.

Arithmetically it can be seen that total of Major Centre Schemes as per Revised 2021-22 and Budgeted 2022-23 is 4.13 L Cr and 4.62 L Cr respectively.

While devolving another 18% from Direct Taxes and another 20% of Centre portion of GST Collection (20% of 50% is 10%) yields 4.34 L Cr and 4.4 L Cr for Revised 2021-22 and Budgeted 2022-23 respectively.

Only those schemes where Direct Benefit to Individual is credited by Centre should continue to be Centrally funded as Tax and EPF databases can be used to verify bonafides of the beneficiary.

The suggested change in devolution, viz increase devolution of both direct tax as well as gst in ratio 60 (states) to 40 (centre), will-

- remove animosity between centre and states
- remove charge of over centralization
- bring in force better governance of development projects
- monetarily neutral as well, ie sum total of Centre Schemes to increase in devolution of funds.

Failed

<https://fincomindia.nic.in/commission-reports-sixteenth>

https://prsindia.org/files/policy/policy_committee_reports/16th_FC_Report_Summary.pdf

16th Finance Commission spoke about these very issues, but did nothing.

W.P.(C) 4567/2025 in Delhi High Court, PMOPG/E/2023/0236121, PMOPG/E/2023/0236123

Too many portfolios for Ministers at State Level (PIL In-Progress)

69th amendment in 1991 allowed only 10% mla to become ministers in delhi

<https://www.india.gov.in/my-government/constitution-india/amendments/constitution-india-sixty-ninth-amendment-act-1991>

result is 7 mla holding more portfolios than days in week <https://delhi.gov.in/cabinet-ministers>

91st amendment in 2003 capped the limit of ministers across india at 15% but not less than 12

https://www.india.gov.in/sites/upload_files/npi/files/amend91.pdf

(a) the intent of shri jaitely could have been to reduce the size of the govt, but is govt now in more areas or less?

(b) logic behind 15%? why not 10% or 30%?

(c) central govt has 550 mp. how can logic of percentage at level of center be imposed in identical fashion at level of state with 100 mla? doesnt it yield unmanageable bureaucracy for the state level minister?

(d) why delhi viz 19th biggest state/ut by population does not have cabinet size allowed under 91st amendment?

(e) the via media of parliamentary secretaries, studied in detail by ministry of parliamentary affairs, should surely get repeatedly quashed down by constitutional courts due to introduction of pay &

allowances from earlier honorary post.
https://mpa.gov.in/sites/default/files/STUDY%20REPOR_Merge_0.pdf

Central Govt in 2023 had 76 ministers!
<https://www.pmindia.gov.in/wp-content/uploads/2023/06/Council-of-Ministers-with-Portfolios-180523.pdf> . Mapping Delhi Portfolios with Central Govt list has interesting finding - 21 Ministers (without counting additional hands in form of MoS).

These are the relevant cases
<https://www.indiatoday.in/amp/india/story/explained-before-20-aap-mlas-parliamentary-secretaries-of-6-states-were-disqualified-1150217-2018-01-20>

Justice Khanna quashed ECI order wrt Delhi MLA
<https://theprint.in/politics/20-aap-mlas-disqualification-set-aside-delhi-hc/30472/?amp>

By the looks of it, there should be minimum 20 & maximum 30. Maximum will keep center govt in size, and address the Jaitely ji argument of 'jod tod ki sarkaarein'. Court cannot amend a constitutional amendment, but can always pore through a reasonable suggestion.

W.P.(C) 812/2025 in [Supreme Court](#) [Inoperative Money], W.P.(C) 2744/2025 in [Delhi High Court](#) [Marriage Registration], W.P.(C) 17274/2024 in [Delhi High Court](#) [Inoperative Money], <https://www.orfonline.org/expert-speak/family-identifier-in-india> [Health]

Family Card (Partially Achieved) (PIL In-Progress)

Build National Family Card integrated with Birth/Marriage/Divorce/Death registers in turn integrated with Bank/Insurance for auto-processing to Nominee

Partially Achieved (1)

https://www.business-standard.com/article/economy-policy/what-is-up-new-parivar-kalyan-card-and-how-will-people-be-enrolled-for-it-122082500391_1.html

(2) https://www.mha.gov.in/sites/default/files/RBDComments_27102021.pdf / <https://prsindia.org/files/parliamentary-announcement/2021-11-17/Proposed%20Amendments%20to%20the%20Registration%20of%20Births%20and%20Deaths%20Act,%201969.pdf>

(3) https://www.business-standard.com/article/current-affairs/uidai-plans-to-expand-aadhaar-from-birth-to-death-with-2-pilot-programmes-122061500145_1.html

Failed (1)

https://dhcappl.nic.in/dhcorderportal/GetOrder.do?ID=594/2024/100018951734931407892_98874_172742024.pdf Ideal Solution says the Court, but shies away from issuing notice & only marks it as Representation to the Government

Online Notary System (Partially Achieved)

Partially Achieved

<https://legallaffairs.gov.in/sites/default/files/Comments-Sought-on-NotariesAmendmentBill.pdf> &
<https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1778711>

<https://notarease.com/> & High Court Judgments
<https://notarease.com/NotarEase%20orders%20compilation%2025JUL2024.pdf>

Notaries Act 1952 & UDIN System of ICAI

Benefits

- All digitized agreements before Notary will have 100% sure legal value and accessible anywhere.
- Ludicrous arguments of 'under stress' / 'we didnt sign' / 'terms changed' will disappear.

System

- Notary will have to take photo of all the parties (like property registration)
- Will have to enter otp received by each party as part of aadhaar-ekyc
- Will have to scan all pages of agreement & upload [can think of allowing digital documents than scanned; so that legal users can use 'search' for particular keywords]
- The website will allow sharing of documents at user's will. User will be able to access all documents attached to his account after logging using aadhaar otp
- Any legal authority can access the documents using Identification Number of the document

-Notary maybe allowed to charged an additional Rs 10 for each page of 'digitized' document. He will have to pay Rs 2 for each page of upload to Govt. Receipt will be generated after upload, with sms to all people.

-Govt has responsibility of preserving document for upto 100 years. [the charge of Rs 2 per page has been computed as cost of storage in AWS is Rs 1.88 per month per GB. 1 page of scan is 300 kb on camscanner. Taking it as even 500 kb, costs for storing 1 page for 100 years will be $1.88 \times 12 \times 100 / 1000 / 2 \sim \text{Rs } 1.128$]

-The website should ensure compression of uploaded pdf using some applet like https://www.ilovepdf.com/compress_pdf ; reduces size by 80%; about 100 kb per page while retaining same quality

SLP(C) 4680/2016 in Supreme Court

Passport is a Right (Partially Achieved) (PIL In-Progress)

MHA-MEA joint law to make passport issuance a 'right'. And rather build digital 'flight risk' registry integrated with eCourts. It should then become default question in heinous category crimes. Individual can generate otp and check his details of being marked 'flight risk'.

Currently Section 6.2 of the Passports Act, 1967 gives unlimited powers to Central Government and Police to deny the same.

Citing Section 6.2 (e) Supreme Court has reiterated that Passport Issuance can be denied to People who have been convicted for more than 2 years in preceding 5 years (from date of passport application). But renewal cannot be denied if Criminal Appeal is pending in a case where Applicant was given a sentence of 1 year imprisonment. It is an order and not a judgment, but is positively in favor of making Passport a Right like any other document like PAN, Aadhaar, Voter Card etc.

Partially Achieved

https://api.sci.gov.in/supremecourt/2013/38652/38652_2013_35_3_30325_Order_27-Sep-2021.pdf

<https://lawtrend.in/no-permission-of-court-required-for-issuance-of-passport-even-if-criminal-case-is-pending-allahabad-high-court/>

Flight Risk Registry Debate

<https://www.hindustantimes.com/opinion/the-bombay-high-court-strikes-a-blow-for-liberty-101714746025758.html>

[SLP\(C\) 27597/2019](#) in [Supreme Court](#) after [Delhi High Court Dismissal](#), PMOPG/E/2018/0514617 and DPLNG/E/2018/00700

Population Control - Monetary Incentive (PIL Failed)

Hum Do Hamare Do was launched as a policy in 1952. The success of the policy can be very easily gauged from our population being 36 Crore in 1951 to reaching 130 Crore as of today, ie end of 2018.

Admittedly medical science greatly improved life expectancy from 32 years in 1951 to 67 years in 2018. But an overshoot of 3.61 times over perfect implementation of Hum Do Hamare Do indicates complete failure of the Population policy.

The policy has largely been Nudge based and an Iron hand economic implementation would have ensured its success. But dominance of socio-economic policies not only nullified Population Control policy but perhaps encouraged Population Growth.

This document is not to criticize policies, politics or bureaucracy but a naive attempt to justify introduction of Monetary Incentive as part of Population Control Policy. The justification is based on financial implication comparing it against costs expensed on ever expanding socio-economic policies.

The government spends the following amount of money under direct allocation-

- a. At a rate of Rs 200 per child for 12 months for 14 years of education - Rs 33,600
- b. At a rate of Rs 120 per person for 12 months for 65 years of life - Rs 93,600

The above is assumed to be true for every birth in a poor household irrespective of gender. For female birth, the following amounts can additionally be attributed under direct allocation-

- c. Girl child birth registration - Rs 11,000
- d. Girl child meeting class enrolment and passing milestones - Rs 25,000

The above points c and d are spend in myriad of ways by different states, some giving it as part of education and some in lieu of marriage expenses. Fifty percent of these costs can be added to points a and b, to make the cumulative total gender neutral.

But the government spends money not only on birth, education and food but also on housing, hygiene and health. The following amounts can be attributed under direct allocation-

- e. Although real amount is a lot more, let us assume per person expenditure on housing and hygiene as Rs 50,000
- f. Although actual amounts would be many times, but a non debatable minimum expenditure on medicines and hospital care over lifetime of a person - Rs 50,000

Since compensation schemes are run as welfare schemes, farmer suicide or unnatural death are awarded compensation as high as Rs 4,00,000 by various governments. Death by own mistake in Railways premises get upto Rs 8,00,000 as compensation. It is not surprising that such schemes are having desired consequence, and now most deaths in poor households are due to one of the above factors. Hence the government spends money on even death-

- g. Even though the poor is unlucky and uneducated and yet knows how to milk every government scheme to the fullest and as resultant helps corruption, I will still put only 10 percent of them taking benefit of the death benefit scheme and hence directly attribute - Rs 40,000

Summation of point a to g yields Rs 2,85,200 per person taking birth in a poor household. The actual expenditure is several times more due to ever increasing costs and inefficiency in such mega scale largesse programs. We need not discuss prime example viz MSP procurement to FSA ration shops.

Though the calculation has been carried out over lifetime of an individual, humble suggestion is to pay a lucrative Upfront Monetary Payout in lieu of permanently irreversible vasectomy to offset lifecycle expenditure by government. The following payout structure could be considered-

- Both Husband and Wife are aged 18-35, have upto 1 kid and both require as well as agree to vasectomy to avoid further procreation - Rs 1,00,000
- Both Husband and Wife are aged 18-35, have 2 kids and both require as well as agree to vasectomy to avoid further procreation - Rs 75,000
- Both Husband and Wife are aged 18-35, have 3 or more kids and both require as well as agree to vasectomy to avoid further procreation - Rs 35,000
- Either of Husband and Wife are aged 18-35, have upto 1 kid and both require as well as agree to vasectomy to avoid further procreation - Rs 75,000
- Either of Husband and Wife are aged 18-35, have 2 kids and both require as well as agree to vasectomy to avoid further procreation - Rs 35,000

Either of Husband and Wife are aged 18-35, have 3 or more kids and both require as well as agree to vasectomy to avoid further procreation - Rs 10,000

None of Husband and Wife are aged 18-35, have upto 1 kid and both require as well as agree to vasectomy to avoid further procreation - Rs 35,000

None of Husband and Wife are aged 18-35, have 2 kids and both require as well as agree to vasectomy to avoid further procreation - Rs 10,000

The above structure tries to target the most fertile age of humans. For poor households, not having access to modern medical science viz IVF and related techniques, age 18-35 is the fertile age range. The second factor considered is number of children, making it more attractive to go for vasectomy as early as possible. The third factor, although not entirely true, assumes that making both husband and wife go for permanently irreversible vasectomy is essential, otherwise procreation outside wedlock may not only partially impact the policy but may have unintended social consequences.

The whole system of Monetary Incentive suggested above should be tracked and managed as a separate module but attached to Ayushman Bharat Yojana. This is to ensure false and repeat claims are avoided at all costs.

Lastly but the most important element is philosophy behind the population control policy. It is not to reduce population but inequality. Here the above 2 page note will rightly appear to be only one part of the solution, since the other part requires incentives for middle to upper income groups for them to have more children. It is only when poor births decrease and rich births increase, inequality will get addressed.

[CA 3640/2025 in Supreme Court \[Executions forever pending. Para 75 6M\]](#), PMOPG/E/2022/0045474

One Nation One Collector

It is essential to make MSME Facilitation Centres (MSMEFCs) and Consumer Forums (CFs) successful since they have an extremely important role in developing society because of the following-

- Involves common citizenry for dispute resolution
- Timely resolution at MSMEFCs will help MSMEs never face working capital shortage
- Timely resolution at CFs will better product and services and make MSMEs competitive even without competition

Given the above importance, it is inexplicable that MSMEFCs and CFs are faring worse than even the ordinary judicial system. So much so that, Supreme Court intervention was required to ensure vacancies at CFs were filled nationwide. Despite the new act, a set of problems remain unattended-

(a) Salary of the members of MSMEFCs and CFs - While MSME Act provides no guidance, Consumer Act provides for salary equivalent to only Basic Component of Deputy Secretary of State Government. It is but obvious that vacancies at these important forums are persistent. The salary should be increased to match full Pay Level, but yes, since work is less if done diligently, workdays can be rationalized to 2 days a week and salary apportioned to one third. This will ensure Supreme Court is never needed to intervene for filling vacancies and we have highly appreciative members from civil society at MSMEFCs and CFs.

(b) In the past, when MSMEFCs and CFs used to be functional, the standard problem despite judgments remained enforcement. You see, enforcement here means making non-cooperative losing party pay. The role of collection as per Administrative Structure of India lies with DM aka District Magistrate aka District Collector, usually IAS. The way the nation has evolved, IAS have a lot of responsibility and tend to give reason of no time & resource when given task of collection viz not accruing to its own administration. One faces such a challenge when IAS belong to same state as MSMEFCs / CFs and becomes impossible to deal when state is different because of federal nature of Union of India.

The solution lies in formation of One Nation One Collector which can be invoked by MSMEFCs / CFs if their judgment is not appealed within timeline nor the losing party has paid.

One Nation One Collector will have the capacity to freeze all bank accounts of the losing party OR carry out debit to credit the winning party OR file/initiate bankruptcy proceedings. PAN or GSTIN of Opposite Party should always be known for such actions. Since purchase orders and/or invoices are basic minimum requirement of case filing in MSMEFCs / CFs, PAN or GSTIN will be available.

Hence role of MSMEFCs / CFs is not to end with judgment but also facilitating enforcement via One Nation One Collector.

It needs to build by Department of Financial Services as a requirement of Ministry of MSME and Department of Consumer Affairs. [<https://nesl.co.in/benefits/>]
W.P.(C) 7566/2019 in Delhi High Court, PMOPG/E/2018/0282396

Property Database - Ownership Data Centralization (PIL Failed)

While there has been a lot of rhetoric on Benami Property crackdown, at ground level there is no system in place which can identify Black Property. While Benami Property as per definition means a property bought in name of someone else than the payee, Black Property essentially means Property purchased by means of income consisting of non tax paid money and/or illicit money (a drug peddler can be tax compliant). Not all Benami Properties are Black Properties because earning male members buy it in name of wives/mothers because of tax considerations. Reverse is also true as a corrupt person may buy several properties across the wide country in his/her own name.

Any system which can bring together meaningful data across the length and breadth of the country is the basic building block for any person or agency to even start thinking of having a crack at Black Properties. Building basic foundation block is not an impossible task but a question of 'will'. The rural areas have already been digitally mapped. It is the rural space which is far more spread out than urban space. But even with time, if foundation block gets in place, process of monitoring of several Crores of properties will give anyone the shudders; anyone without a process plan!

The below is a rudimentary outline of the end to end system. The outline has been broken into 4 sub-parts, viz personnel, government, computer system and steps of implementation. Since computer system write-up lays out systemic design in geek language, it has been shifted last in this outline document.

Personnel

Administration starts at level of 5410 Sub-Districts (or Sub-Division / Tehsil / Taluka / Mandal / Circle), constituting together to make up 712 Districts or 29 States & 7 Union Territories. 2 young digitally literate individuals serving as a Patwari needs to be appointed as Digital Record Keepers of Land & Property. A cost of 1-2 Lakh per Sub-District may be budgeted towards infrastructure setup like laptop/desktop/ups/ac etc.

A central command task force comprising of representatives from UIDAI, CBDT, ED and SFIO. A Co-Ordinator from each State & UT to deal with DM & SP. And a set of 5 trust-worthy coders to be attached.

Multiple crack teams of 2-members to be formed at each Directorate of Income Tax, Investigation.

Government

Land is subject of the State Government. Tax on unaccounted wealth goes to the State Government. While the Central Govt taxes devolve to State Govt, the explicit support of State Govt required in Black Property crackdown requires direct visible benefit to the State Govt. I propose a special agreement of sharing ratio of 50-50 with respective State Govt, apart from usual devolution (deal closure point if need be), in return of full support of State Govt Machinery not limited to only DM and SP of various districts.

Steps of Implementation

1. Formation of central command task force with part-time appointment of representatives of UIDAI, CBDT, ED and SFIO with one lead person to come onboard full-time.
2. Agreement between various Governments. It is not possible to keep any operation secret if it has multiple stakeholders. The further steps below still believe that media rhetoric has not been unhelpful and in any way cannot harm the operation.
3. Wherever agreement gets signed, appointment & training of Patwari, viz software deployment to aid in digitizing land & property data across sub-divisions of the State. To be noted that the sole purpose of software is to replace current paper documents, to help local administration with tax collection and introduce land & property data transparency for general citizens. All land & property data to be seeded with Aadhaar necessarily. For cases where original owner has died long and successors have been in legal battle since long, Aadhaar value needs to be filled as 'Disputed'.
4. Step 3 needs to have a strict complete by date of 6 months from date of signing of agreement between respective State & Central Government.
5. Enabling Summary module at desk of central command task force showing count of Total Properties, Aadhaar Seeded Properties and Disputed Properties. The district level report and state level report to be sent out to respective DM and State representative weekly. Intervention to be carried out manually wherever work speed is seemingly progressing slowly.
6. After all data across states has been brought online, members of central command task force to be brought onboard for full-time engagement. Alongside, public to be requested for

cooperation in sharing details as requested wrt properties owned by them. To be noted that the information request, if made to single property owner, will be handled online or by post only, and not in person.

7. Formation of multiple crack teams of 2-members to be formed at each Directorate of Income Tax, Investigation.
8. Cases of individuals holding more than equal to 3 properties to be picked by central command task force and sent out to respective DIT team. To be done in descending order of number of properties held. Functional head at DIT to manage resources and distribute work load.
9. Cases of individuals, aged less than 65 years, holding less than equal to 2 properties but land area / property value large enough and not commensurate with taxable income, needs to sent email / post letter requesting for explanatory proofs behind ownership, such as Bequest Will, Loan etc. If payee was father/husband/earning member, then their tax return and aadhaar for proper scrutiny of their money. This is an essential step because most of unscrupulous individuals buy 1-2 properties in name of different family members. A small family of 4 members can be holding upto 8 properties in this manner! Since this may require reaching out to 1+ Crore individuals, process has been kept online and post based to demonstrate least intrusion. The same process innovation was deployed at time of demonitization and is quite easy to be rolled out again.

*Unsure about covering unauthorized colonies via entirety of this process. Since unauthorized colonies are funded mostly by pure black money, if not NBFC loans, their coverage is essential. Complete demolition may not be politically possible, perhaps mix of demolition and regularization, is the way out to bring them under this net. Any other suggestions are most welcome.

**Workload may be huge for first couple of years, but thereafter it will become a smooth ongoing process.

***For partnerships holding properties, Aadhaar of Partner is to be used. Similarly for corporate entities, Aadhaar of Promoter Individual to be used.

Computer System

A simple online software to digitize land & property data at sub-district level. It may well be decided to let each state maintain its own server. Based on state government needs, the software apart from serving as online repository can be made to help with online tax collection and handling other property transaction requests.

Another simple but more elaborate software at end of central command task force. It has 3 modules - Summary, Data Update, and Enforcement.

Summary

It will show the following details at Sub-District Level-

- Total Properties Count
- Aadhaar Seeded Properties Count
- Disputed Properties Count
- Count of Property Clarification pending for over 7 days
- Count of Properties Confiscated

*State Co-Ordinators and DMs can see above summary for all their sub-divisions under them post login.

**The above data will be updated every night using Cron with simple code at both central command task force server and state server (can be district/sub-district as applicable).

Data Update

The compendium of foundation block is centralization of all data for meaningful analysis. On a monthly (appointing a State/UT for every day of the month), using simple code XML data file will be requested from state server using Cron by central command task force server. XML data will then be analyzed and upon appropriate check for duplicity used to update central data. Fields will be-

- Aadhaar
- Property Identifier [source table auto-increment id]
- Property Address
- Stamp Value
- Total Area
- Property Usage Type
- Sub-District
- District
- State
- Status [Y/N; confiscated or otherwise]
- Timestamp of Data Updation

*Timestamp of Data Updation to be made equivalent to current if Aadhaar + Property Identifier + Sub District + Status are same for new data, else new data needs to be inserted in this table

**Data having Timestamp of Data Updation as older than a year to be continuously deleted for Status 'Not Confiscated'

***Data with invalid / non existent Aadhaar to be auto-populated in Property Clarification table with appropriate noting for respective DM to initiate corrective action.

Enforcement

This module comprises of all activities, from analysis to action to investigation to clarification to confiscation. Its first screen/table has the following fields-

- Aadhaar (only valid ones existing as per UIDAI Database)
- Number of Properties [it will be updated regularly for Benami property as well]
- Total Area across Properties [it will be updated regularly for Benami property as well]
- Total Stamp Value across Properties [it will be updated regularly for Benami property as well]
- PAN corresponding to Aadhaar from CBDT Database
- Average Taxable Income of Last 5 years [to be updated]
- Average Income from Property of Last 5 Years
- Address from UIDAI Database
- Mobile from UIDAI Database
- Email from CBDT Database
- Date of Birth from UIDAI Database (for dynamic age calculation)
- Date of Last Investigation

Using above data, either manually by central command task force or through certain computational logic (after thorough testing), cases will be marked to DIT for fact-finding and if need be thorough investigation. Fields will be-

- Aadhaar

- Date of Case Opening [to be used for reminder if status is still 'Active' after 3 months or 'Investigation' after 9 months; time-bound action is needed]
- If available, link to latest 5 ITR from CBDT Database
- Status [Active / Investigation / Closed] [Only Head of DIT can mark statuses Investigation / Closed]
- Officer ID [Head of DIT will use this to appoint Officer]
- Date of Last Update [to be used to send weekly reminder to Officer if 2 weeks have gone by for Non-Closed cases]
- *using table joins properties data like address, area, stamp value, PAN, average taxable income, average income from properties will be made available to DIT Officer
- **Central command task force and Head of DIT will be able to see History of Investigations against specific Aadhaar.

Lead Officer to whom case has been appointed by Head of DIT will then first do a simple fact finding about properties. He/she is expected to make notes and upload relevant documents on the system diary. And basis facts recommend Investigation / Closure to Head of DIT. Fields of diary table will be-

- Case ID
- Officer ID
- Notes
- Timestamp of Update

Lead Officer may require certain property clarification / re-verification to be carried out; let us say a property is under person X as per data but person X denies it in writing, then either data is wrong or something is fishy. Or Head of DIT may request DM to confiscate property basis investigation or request SP to provide force for protection of Crack Team conducting a raid.

- Case ID
- Select Property
- Select DM/SP
- Select Reverification / Confiscation / Protection
- Status [Active / Close]
- *Only DIT can initiate and close the communication
- **Only Head of DIT can request DM for Confiscation / SP for Protection

***Cases of reverification may actually lead real owner getting property registered now, leading to property tax gain to the state. Though outcome due to system, the benefit is difficult to capture unless states agree. If they do, a field can be added here and entry can be made by DM.

All the communication will get documented using the system, fields-

- Communication ID
- Officer ID From
- Officer ID To
- Notes
- Timestamp of Entry [to be used for sending reminder after 7 days for Reverification, 2 days for Confiscation, 12 Hours for Protection communication]

Lead Officer may need to mark a Property as Benami, thereby getting it counted under Aadhaar of actual owner, fields-

- Case ID
- Select Property
- Aadhaar_Payee

Lastly, system would require documenting separately outcome of whichever case went into Investigation status, fields-

- Case ID
- Amount recovered
- Show Cause Notice PDF
- Notes

Most importantly regular enforcement monitor will show all of the above in summary form as below-

- DIT Name
- Number of Cases
- Count of Cases currently Active
- Count of Active Cases beyond 3 months
- Count of Cases currently under Investigation
- Count of Cases currently under Investigation beyond 9 months
- Total of Amount Recovered
- Total of Properties Confiscated

PMOPG/E/2019/0549520

Police Administration - Core Digitization

Task	Software	Status
Record Keeping - FIR (National Scope)	CCTNS	Implemented Nationwide, Software not Functioning as Promised, Does not generate any Output Report
All file movement other than Complaint/FIR (National Scope)	eOffice by NIC	Hardly implemented anywhere by Police
Personnel Information System [PIS] (State Scope)	Developed by NIC	Hardly implemented by States. Poor interface.
Inventory Management (State Scope)	-None-	Online application available. Simple desktop based application can also do the job. Also available.
Record Keeping - History Sheeter (District Scope)	CCTNS	-comments as above wrt CCTNS-
Leave Approval System (District Scope)	Developed by NIC as part of PIS	Hardly implemented by States. Poor interface.

		Alternative online application available.
TA/DA Computation and Approval System (District Scope)	-None-	Can be implemented in 2 stages, 1 st being online digital calculator (already available) and 2 nd being online approval and settlement process.
Police Lines/Station Attendance System (District Scope)	-None-	Simple desktop based application can do the job. Sample already available. Online application not needed.
CD-R Analysis Team	-None-	District Gazetted Officer Job
Social Media Surveillance Team	-None-	District Gazetted Officer Job
Crime and Accident Mapping on Google Maps	-None-	District Gazetted Officer Job
Traffic Signals and CCTV Mapping on Google Maps	-None-	District Gazetted Officer Job
Print and Digital, Large Scale Police Station and District Jurisdictional Maps	-None-	District Gazetted Officer Job
Record Keeping - Case Property (Police Station Scope)	-None-	Simple desktop based application can do the job. Sample already available. Online application for standardization nationwide can be developed easily.
Beat Officer Tracking	-None-	Nothing working. Multiple experiments.

https://twitter.com/aakash_lbs/status/1616694230856118272

Policy Suggestion

State Level Officer upon promotion to IPS should be transferred to state other than home and neighbouring states.

All Police Vehicles should have GPS and Camera with District and State Level monitoring.

[A formal transport sector fleet operator monitors 1000+ vehicles seamlessly at an annual cost of Rs 8,000 per vehicle.]

Necessary Changes not yet getting necessary push from Top

Traffic Police should operate as a separate entity-

- Carrying out accident spot analysis using Google Maps and RADMS data [sample available]
- Traffic management - signage, signals, traffic flow
- Challan using eChallan system
- Cameras installation with long term focus on Challan mostly by cameras

Police Station teams to be separated for greater focus-

- Investigation
- Law and Order [Dharna, Protocol]

Cyber and Economic Investigation Cells to be developed & maintained at DCP/SP Office

MMSME/E/2023/0000538, DARPG/E/2023/0020057

CAG to report delayed MSME Payments

Lakhs of Crores of payment to MSME remains perennially pending. The biggest culprit therein remains govt entities - ranging from SDM Offices to Higher Education Institutes.

Complaint on CPGRAMS, RTI or Samadhaan Portal is frowned upon by decision-makers at these govt entities, who prefer to internally blacklist such complainants.

So well intentioned ministers like Shri Nitin Gadkari can exhort buyers to make timely payments, but nothing will move until a systemic solution is placed into the system.

Already ICAI has enabled end of the year reporting of dues to MSME in audit reports. But almost all Govt entities are beyond purview of ICAI. And end of the year reporting means little.

So, MSME needs to make a representation to CAG so that their audit reports capture analysis in the following manner-

- (a) number & value of vendor payments which were made beyond due date
- (b) number & value in (a) as percentage of total number & value of vendor payments respectively

(c) number & value in (a) belonging to msme vendors

Unless delayed payment, especially to MSME, is actionable in some form, system cannot correct its shabby ways. And since CAG reports are tabled in the Parliament, all Govt Entities will have to mend their ways. It would have been so better if CAG could also impose penalties on defaulting Govt Entities, but even if they achieve reporting standards at behest of MSME, it will be a solid step forward.

Delhi - Vatican solution for democracy

Issues

Delhi receives only Rs 500 Cr every year since 2001 from devolution of income tax. This is despite the fact that it contributes 20% of it viz more than Rs 3,00,000 Cr.

Delhi citizens has less than 30,000 Police Officers taking care of 2.3+ Cr population with 0.5 Cr daily migrating population. This is despite the fact that Delhi Police has about 90,000 Police Officers on its rolls. Most of vehicles are deployed for usage by retired Delhi Police Officials. Data was gathered using RTI DEPOL/R/E/21/05254. And even though each of 182 Police Station has about 100+ staff, 3 Inspectors (including SHO) and each ACP has only 2-3 Police Stations under him, hardly 1 FIR is filed per day! Data was gathered using RTI DEPOL/R/E/21/06005.

Delhi Bureaucracy does not respond to Delhi Ministers since they are controlled by Central Home Ministry via LG.

Delhi Education System is totally flawed with Primary Education under control of Municipal Corporation (under control of Home Ministry due to DMC Act 1957) and Middle-Senior Education under Delhi Govt.

Delhi Police is under control of Central Home Ministry due to security needs of the country. Delhi indirectly receives Central Development Funds due to various Offices built/maintained in Lutyens.

Solution

It is true that Police when in hands of State Politicians tend to become more corrupt and inefficient than even current Delhi Police. But it is only vote-based democracy that will one day evolve demagoguery to polity. If the CM, Ministers and MLA elected by citizens of Delhi, viz 19th biggest state by population, does not have control over Delhi Bureaucracy then it is outrightly undemocratic.

The New Delhi District aka Lutyens needs to be carved out as Capital Territory under complete control of Center Govt. Like Vatican sits in middle of Italy.

The rest of Delhi districts has to be given status of a State and Delhi needs to receive Tax Devolution in accordance with Population & other criteria as laid down by Constitutional Body viz Finance Commission. It can easily manage Police and Development needs like Education very easily.

Note

<https://cdnbbsr.s3waas.gov.in/s380537a945c7aaa788ccfcdf1b99b5d8f/uploads/2023/03/2023030256.pdf> Section 2 of 70th constitutional amendment is not notified yet, despite presidential assent on 21-12-1992. Delhi, the 19th biggest area by population amongst 36 areas (28 states and 8 union territories), has already been recognized as a state by parliament. It remains a basic structure question, whether an act passed by parliament & given assent by president, remain endlessly on the table of executive, waiting for notification? Doesnt governance structure places executive at the bottom and president at the top with parliament in between?

UIDAI/R/E/22/01367 dt 03-Nov-2022, UIDAI/A/E/22/00349 dt 06-Dec-2022, CIC/UIDAI/A/2022/668262 dt 23-Dec-2022

Plug Unchecked Migration (Achieved)

Aadhaar has been transformative for the country, its govt and its policies and way of living. It was reported in Mint that in year 2020-21, 13 Lakh people of 18 years age or older, got fresh first-time enrolment in Aadhaar. Then Financial Express reported that in the year 2021-22, 50 Lakh people of 18 years age or older, got fresh first-time enrolment in Aadhaar database. It is strange to extremely strange that when Aadhaar is basis for school education, ration card, bank account and practically anything for living, that so many people are without Aadhaar in their 18 years (or more) of life. It clearly reeks of unchecked migration.

<https://www.rediff.com/business/report/aadhaars-next-goal-financial-inclusion-in-rural-areas/20221219.htm>

Achieved

https://uidai.gov.in/images/The_Aadhaar_Enrolment_and_Update_Regulations_2016_with_Schedule.pdf (28A on Page 15. Dated 29-Sep-2023)

And

<https://www.hindustantimes.com/cities/lucknow-news/uidai-introduces-passport-like-verification-for-first-time-aadhaar-applicants-over-18-years-101703095504074.html> (10 on Page 5. Dated 29-Sep-2023)

<https://www.moneylife.in/article/aadhaar-enrolment-someone-is-not-telling-the-truth-reveals-rti/73464.html>

ELECTION

List of to be drafted (2)

D1 SC/ST/OBC/General seat rotation rules very clear, but discretion enabling corruption. Automation needed.

D2 Incumbent to give details of expenditure of MPLADS/MLALADS as part of affidavit

Make ECI - a Constitutional Body, Truly Independent

The issue has been picked from Pg 108 of Election Reforms document published on 01-May-2017. The same can be seen at <https://old.eci.gov.in/files/file/9236-proposed-election-reforms/>

In short, ECI does not have power to make rules despite being a Constitutional Body. The Representation of the People Act 1950 and 1951 under Section 28 and 169 respectively empowers the Central Government to make rules after consultation of the Election Commission. However, the Central Government is not bound to accept such views or recommendations of the Commission.

Since the Central Government is not bound to accept the views and recommendations of the Commission there are instances when rules opposed to the specific recommendations of the Commission have been framed. On several other occasions, rules framed or amended have not been in line with the recommendations of the Election Commission.

The rule making authority under the above-referred sections must be conferred on the Election Commission instead of the Central Government and the new framework must empower the Election Commission to make rules after consultation with the Central Government.

PMOPG/E/2021/0384806, LGVED/E/2021/00590, DARPG/E/2022/20932

Discussion - Aadhaar Card for Voting (Achieved)

Background

Electors Photo Identity Card (EPIC), famously known as Voter Card, was launched in 1993. At the time, it was the only identity card for the adult masses since other identification documents such as Birth Certificate, Driving License, PAN Card and Passport Card, were not relevant for the economically poor sections of the society. Since it had photo, address and year of birth, it ended up being identity as well as address as well as age proof, almost universally.

Although Aadhaar Act came into being only in 2016, UIDAI was functioning since 2009, with first card issued in 2010. Since then, it has become the universal card having precise information kept with a centralized body, having mandatory linkages with Ration Card, PAN Card, Passport Card and Driving License. And also indirectly with bank accounts where identification document is not Aadhaar Card.

Issues

Every election, atleast 3 times in 5 years, whole of administration, particularly teachers are pressed into checking voter lists. Neither the checks are carried out properly, nor it is correct to have such expectations from half hearted part-timers.

Despite such a long period and deep processes, getting Voter Card in name of non existent, deceased people is very easy. Likewise, a person is easily able to get multiple cards, not just within the country but within the state.

Poor people, since advent of Aadhaar, are not interested in Voter Card unless politicians carry out a proper camp.

Politicians likewise do not help poor people if they do not carry Voter Card and are cunningly adding clauses around Voter Card like having to prove residence in state 3 years before applying into a scheme etc.

Voter cards are not transferrable, neither are they a priority for any migrant, temporary or permanent.

Election Body claimed 91 Cr electors while declaring just 67% turnout as an achievement in recent 2019 Lok Sabha elections.

Voter Card has parliamentary as well as assembly seat details.

Considerations

Voting is a right with adults under constitution. But like non presence of Voter Card, makes it cumbersome for a person to vote, likewise non presence of Aadhaar Card not allowing vote right, will hopefully not become a PIL fit for Courts' consideration.

Aadhaar Card database has 93 Cr enrolments having 18+ age. Since every migrant has to get Aadhaar address updated to get local state welfare benefits, voting percentage will be far higher if Aadhaar is allowed to be used instead. Scores of migrants in Urban Areas like Delhi/Mumbai have Delhi/Mumbai Aadhaar but Voter Card of ancestral home.

Every 20-30 years, delimitation exercise has to take place because of population growth & migration. Almost Rs 5,000 Crores is spent on merely printing of cards.

Every election, significant administrative time will be saved and government teachers will have one less excuse. Latter, feel quite influential as BLOs and in election climate tend to bargain for strange things with politicians, as strange as no biometric attendance oversight for teachers.

With every election announcement, Aadhaar address update to the particular state(s) would have to be stopped until voting has concluded. The maximum period is at most 3 months.

Supply of vote chits by Election Commission and/or divulging household information to Political Parties will not be needed. Only Area/societies will need to be sensitized about their Booth Number.

Voting day procedures will remain same, except that Maker-Checker system will be needed where Officials upon entering Aadhaar ID will see Photo-Address to verify Elector-Booth and also get to know if Aadhaar ID has already participated in voting process or not. Biometrics may be involved as a back up to address issues of photo mismatches. UIDAI vide its proposed Authentication Rules 2021 have already enabled these aspects.

Inking of voters may be done away with.

The system can be built upon to have online voting in future. The process of delimitation can be undertaken real-time and frequency reduced to 10 years.

Election Commission is an independent constitutional body. Sharing of elector details, if carried out, is expected to be impartial to all contestants. Aadhaar Body, viz UIDAI, reports to Meity, which comes under Ruling Central Govt. Any mandate allowing replacement of Voter Card by Aadhaar Card would require making UIDAI independent constitutional body or an entity under Election Commission.

Achieved

[https://prsindia.org/files/bills_acts/acts_parliament/2021/The%20Election%20Laws%20\(Amendments\)%20Act,%202021.pdf](https://prsindia.org/files/bills_acts/acts_parliament/2021/The%20Election%20Laws%20(Amendments)%20Act,%202021.pdf)

<https://www.newsonair.gov.in/bihar-becomes-1st-state-to-launch-e-voting-system-for-urban-polls/>

SLP(C) X/2026 in Supreme Court, W.P.(C) 13911/2025 in [Delhi High Court](#), DARPG/E/2022/28512, PMOPG/E/2024/0067206

Limiting Electoral Corruption (PIL In-Progress)

4 slide / 10 sentences / 2 page agenda

English, Hindi, regional language

All candidate write ups to be collated in a single pdf. Separate pdf for each language. Hosted on eci cloud

Assembly-wise Links sent in sms to voters by ECI

2 min video collation similarly?

Disallow unnecessary campaigning / marches.

Put an end to corruption money for electoral rallies.

What else pays for food, 1500 per day for men and 800-1000 per day for women?

(a) It is only citizens which vote in Elections. Direct corporate funding if any is clear cut corruption and needs to be blanketly disallowed.

(b) Since corporates have been donating several thousands of crores via Electoral Bonds in the name of 'deepening democracy', there should be a percentage of profits (like 2% CSR or from CSR funds itself) which should be deposited in consolidated fund of India, so that elections (including rallies) are managed by Election Commission of India & financed by Consolidated Fund of India.

This will go a long way in ensuring level playing field between an individual candidate and an established party. This will also reduce need of (corrupt) Financing needs for Elections as famously put out by Finance Minister Nirmala Sitharaman just a week ago.

Failed

https://delhihighcourt.nic.in/app/showlogo/1758004437_1e98e91b16459cc0_683_139112025.pdf/2025 Policy Matter, we will not intervene

While Supreme Court of USA hearing the exact case
<https://youtu.be/WdoF4hjTbjc?si=i4rmf0xwk7SB4CKg>

W.P.(C) 1232/2020 in [Supreme Court](#)

Elect Candidate, Not Party (PIL Failed)

Remove Party Symbol and instead have Name, Age, Photo, Education Credentials of the Candidate. Helps reduce centralization of power, reduce high decibel expenditure by party high command, increases need of knowing local candidate amongst many others.

Partially Achieved

<https://www.barandbench.com/news/litigation/supreme-court-refuses-entertain-pil-replace-party-symbol-evms-with-details-of-candidates>

<https://www.indiatoday.in/law/story/supreme-court-dismiss-plea-remove-party-symbols-from-evm-2292185-2022-11-02>

Yet, Candidate Photos are now part of Ballot Paper / EVM. Hopefully, soon Party Symbols will be removed. Removal of symbol from EVM/Ballot perhaps requires deeper introspection alongside Schedule 10 of the Constitution (contrary to popular belief Schedule 10 is open to judicial scrutiny as Para 7 was declared invalid as per majority opinion in Kihoto Hollohon Vs. Zachilhu and Others A.I.R. 1993 SC 412).

The focus on symbol coupled with power of symbol in single hand (Schedule 10 of the Constitution), renders style of Government as Presidential. The system then becomes a vicious cycle as the people getting elected on basis of symbol, then becomes staunch loyalist of the person having power of symbol, than being loyal to the voters who elected him/her.

TAXATION

List of to be drafted (2)

E1 Proprietors including Professionals should file their income statement on mca. No secrecy for llp/companies, same should not extend for others.

E2 Ban HUF and Partnerships, necessarily converted to individuals/llp/companies. 18 months strict deadline.

RTI LOKSS/R/E/25/00254, https://twitter.com/aakash_lbs/status/1844236007715352842

Tax Return Transparency like Norway

Issue

It is well known and widely researched topic that Opaqueness helps the rich and the corrupt, because poor is as naked as their numbers in the population.

Norway is one of the countries viz high on happiness and low on corruption. Co-incident or by base design, Norway has Tax Transparency since inception of Taxation <https://www.theguardian.com/money/blog/2016/apr/11/when-it-comes-to-tax-transparency-norway-leads-the-field>

While India is in process of introducing further opaqueness under the name of Data Protection Act, in 2022 Norway enacted what is known as Transparency Act 2022 to ensure Richie rich need to make

greater disclosures than the common folk
<https://ecovadis.com/regulations/norway-transparency-act/>

CBOEC/E/2023/0002877

Take PAN of Supplier with RCM Invoices

Issue

Unregistered GST suppliers are shielded from filing of GST returns. They might as well be not paying any income tax. Government must make provisions for entities with low turnover to avoid complex compliance requirements. But it does not mean that there should not be any method to track actual turnover of the entities. Without it, Government will always be at the mercy of the taxpayer.

RCM Invoices are issued in own name/gstin. Adding a provision to add PAN of supplier will help analytics to compute value of total invoices in name of the supplier during the year and ascertain if it is within threshold value or not. And same should be shared with Income Tax Department for them to cross-verify with supplier's income tax return.

It is a simple to implement method of finding more taxpayers.

Further, if we are happy that recipient is paying RCM then isn't RCM invoice & consequent ITC cool way to generate cash by lowering taxable profit & also GST liability? Consider an illustration,

An msme provides wages via bank viz more than minimum wages but less than 21,000 per month, even if market wages are high. It helps the workers get esi facility.

The gap between market wage and wages paid via bank is paid in cash. The cash is generated by drawing from bank by msme or via rcm invoices.

Since manpower suppliers have mostly low earning staff, they deal with cash in huge amounts. They are also very happy to provide without gstin invoice and exchange cash.

RTI LOKSS/R/E/25/00254, CBODT/E/2023/0023643

Track Education, Hospital spend to Increase Taxpayer Base (Partially Achieved)

Since last few years, CBODT has been rightly working to track spending of citizens to see if it is commensurate with the taxes they pay. While it is unclear how they are actually achieving it, since a lot of expenditure is not accompanied with PAN, it will be good to see if all places of high expenditure is being tracked and if the threshold level of expenditure too high.

-Section 269SS of Income Tax Act allows upto Rs 20,000 in Cash for payment. Yet Section 269ST has allowed Rs 2,00,000 per day in Cash!

-Electricity expenditure above annual figure of Rs 1,00,000 is being said to be tracked. But Distribution Companies do not have PAN or Aadhaar details of the occupants. It also becomes confusing if the space is rented out. At the same time, when taxable bracket kicks in at Rs 2,50,000,

the annual electricity expenditure threshold at 40% of taxable bracket seems a bit too high. Perhaps a lower level of Rs 50,000 is more pertinent and inline with similar guidance at all other financial institutions (PAN is required for transactions above Rs 50,000).

-Property Sale-Purchase Transactions are captured wherever value of transaction is above Rs 25,00,000 and TDS of 1% is levied wherever value of transaction is above Rs 50,00,000. All over India, property transactions has now been digitized. Perhaps we can do away with threshold altogether or reduce them to level of Rs 10,00,000.

-There are more than 25,000 schools in India which levy an annual fees of more than Rs 50,000. There are some business families who pass off fees as a business expenditure. Should we not track such fees using Income Tax Section 138? What can we do to ensure that such payments are not passed off as a business expenditure as same misuse is not available to working professionals.

-Likewise, should we not be tracking hospital spends which are more than Rs 50,000 from patient/family pocket, ie hospital bill minus insurance reimbursement?

Partially Achieved

https://www.business-standard.com/finance/news/check-high-value-cash-transactions-at-hotels-hospitals-cbdt-to-i-t-dept-124081700407_1.html

<https://m.economictimes.com/news/economy/policy/identify-high-value-cash-transactions-at-hotels-hospitals-pursue-arrear-demands-cbdt-to-i-t-dept/articleshow/112586923.cms>

W.P.(C) 10994/2026 in Delhi High Court, RTI LOKSS/R/E/25/00254, PMOPG/E/2024/0113469, https://twitter.com/aakash_lbs/status/1813856491725558016

TDS on Salaries for Proper Family Income (PIL In-Progress)

Amend Section 192(1).

EWS and Creamy Layer certificates require computation of Family Income. With most of Citizenry not needing to file Income Tax, since they do not have Taxable Income nor TDS, getting adequate information from system for Family Income is impossible.

A person getting Rs 35,000 by bank transfer for professional service will have TDS deducted at 10 percent. But a person getting salary of Rs 4,80,000 annually will not have any TDS deduction.

A TDS rate of 1 percent should be introduced on all annual salary above Rs 30,000. This will force all these salaried people to file Income Tax return, otherwise they will not receive TDS refund.

To stave off public backlash, GST-like 1 click return filing may be developed so that Return is filed on basis of AIS automatically, if the person is really poor and has no other detail to file.

I will share 2 illustrations explaining the need of above change - (a) My office peons are paid Rs 40,000 per month viz Rs 4,80,000. They still hold Ration Card, where annual income threshold is Rs 1,00,000; (b) My bhabhi is a Doctor and was paid Rs 1,80,000. The proprietor of clinic where she was working only 1 hour daily, has claimed Rs 4,50,000 as Salary Expense in her name.

Filing already a breeze, but by private entities -
<https://www.cnbctv18.com/personal-finance/income-tax-return-itr-filing-using-whatsapp-steps-how-to-use-clear-tax-forms-documents-charges-19446063.htm> &
<https://m.economictimes.com/tech/technology/zomato-enables-delivery-partners-to-claim-tds-refunds/articleshow/111867354.cms>

Give GST as Credit in Individual Tax – Increase Billing (Partially Achieved)

Vide Notification No. 26/2022-Central Tax dated 26th December 2022, reference <https://clear-tax.in/s/gst-refund-application-process-for-unregistered-persons>, provision has been made to allow refund of GST by an Individual viz holding PAN but unregistered for GST.

To ensure B2C billing is bolstered, all the Government needs to ensure is individuals start asking for bills. The individuals will start asking for bills if they receive credit for the GST they pay. The government will benefit from increased income tax as merchants will have to declare income from the bills they generate. The expected gain from the setup is much more than the small loss in GST B2C revenues.

UPI payments can do it automatically.

Merchant's billing system can fetch PAN of UPI-paying customer. And UPI-paying customer can have GSTIN-wise ledger. Former will file monthly/quarterly, latter can check in 26as accordingly.

Detractors' unexplained wisdom believes in greater direct tax collection than indirect tax collection. They say it's equitable to tax wealthy more. These people fail to explain how 12% average GST levy on someone earning & spending 10k monthly is on EQUAL pedestal as someone earning & spending 100k monthly. Whether it needs to be seen in percentage terms to heap upon direct tax too on someone earning 100k monthly? Especially when lower income person is likely to be using 0/5% GST items & higher income person using 18/28% GST items, for overall average GST to be 12%.

Partially Achieved <https://pib.gov.in/PressReleaselframePage.aspx?PRID=1951804>

RTI DGITS/R/E/23/00129, DEABD/E/2023/0036323, CBODT/E/2023/0022402

PAN Aadhaar Linking Deadline (Failed)

The number of unlinked PAN at end of Feb 2023 was more than 13 Cr. About 2 years ago, the figure was at 17 Cr. We need to understand that almost all of these 13 Cr people are not tax payers, nor tax evaders, but poor people who required PAN Card as ID Proof.

While it is good that the government has been cognizant of the fact that the number is large & consequent citizen harassment would be embarrassing, it should be noted that giving newer deadlines with very little improvement in number of linked PAN is not good optics for a government strict on governance and implementation. Perhaps a more deep-down analysis of affected numbers

is needed, coupled with usage of technology to carry out PAN Aadhaar linking at backend. After all, that is what is called upon by Hon'ble PM for 'ease of living'.

Step 1 Take list of unlinked PAN from CBDT via DOR and give it to Banks via DFS. [Take views on possible issues arising from data sharing]

Step 2 Ask Banks to provide the following details using the list of unlinked PAN-

- (a) Number of Bank Accounts with unlinked PAN [Check to ensure FD A/c will also be included herein]
- (b) Total Amount in Bank Accounts specified in (a)
- (c) Number of Inoperative / Dormant Bank Accounts out of Bank Accounts specified in (a)
- (d) Total Amount in Bank Accounts specified in (c)
- (e) Number of Bank Accounts having Aadhaar out of Bank Accounts specified in (a). Take list of PAN-Aadhaar in excel.
- (f) Total Amount in Bank Accounts specified in (e)

Step 3 Ask CBDT to do linking of PAN using data provided in (e) via standard API, i.e. checking exact name & dob in both PAN and Aadhaar and only then linking them. [Check for suggestions for mismatch cases] [If match is partial and Aadhaar is present in One Nation One Ration {ONOR}, then check possible issues if PAN is corrected using Aadhaar data] [Check on advisory if an Aadhaar is already mapped to different {new} PAN]

Step 4 Repeat Step 1 and sub-steps (a) to (d) of Step 2. Difference in quantum of (b) minus (d) will decide if latest linking deadline should be final or not. [Check on guidance to Banks after expiry of linking deadline; will they be guided to be liberal in replacing old PAN with new PAN; new PAN is digitally issued, free of cost & linked to Aadhaar from Income Tax website]

Failed

<https://www.moneylife.in/article/the-nerve-racking-possibility-of-being-non-compliant-with-rules-in-india/71417.html>

<https://taxguru.in/income-tax/pan-aadhaar-linking-update-stats-consequences-collection.html>

RTI DOFSR/R/E/24/00622, PMOPG/E/2024/0129605

Take Over Money in Bank Accounts of Unlinked PAN

After deciding to make unlinked PAN inactive, decision needs to be taken wrt Assets seeded with such PAN. The decision needs to be taken by troika of - (i) Office of Finance Minister, (ii) Dept of Revenue (& Central Board of Direct Taxes), (iii) Dept of Financial Services.

Together, Uco Bank and Punjab & Sindh Bank has over 32 Lakh bank accounts with overall balance upwards Rs 28,000 Crores, which are seeded with deactivated PAN (ie PAN without linked Aadhaar).

Way back in December 2023, it was established that out of 2 Lakh Crore dormant/inoperative bank deposits, Uco Bank and Punjab & Sindh Bank contributes less than 7,000 Crores. www.moneylife.in/article/over-rs1-lakh-crore-lying-in-inoperative-bank-accounts-on-way-to-becoming-unclaimed-funds/72968.html

So 4x the figure, ie around potential 8 Lakh Crores is the money in name of people with deactivated PAN!

Steps should be taken to - (a) Gather data across banks (PSU or otherwise), (b) Freeze the money and transfer it to Consolidated Fund of India.

DARPG/E/2023/0017670

Making Feudal Bureaucratic Minds Embrace Democracy

Government takes a lot of decisions also known as policy making. There are different stories on how the decisions are taken viz dinner tables of secretaries to lobbying by interest groups to influences around ministers.

What is interesting to note is that UPSC Class A officers which are about 3000-5000 for each of the major services play almost 0 role in policy making relevant to their cadre controlling authority, except for maximum 5-6 of them.

It is admitted that decisions like Demonitization of 2016 require a very close secret group. It is further admitted that science of decision-making guides on having no more than 8 people in decision-making with sweet spot at 5 people. But there is no such limit on outside consultations. In fact, it is always advised to involve widest available minds to come up with a more sound and palatable decision for the masses.

Yet, not making use of own cadre by CBDT or CBEC for 40-80 of its notifications issued annually is perhaps due to a feudal mindset, leading to a lot of gaffes which leave the Government embarrassed time and again. The resultant course corrections have ended in worse off situation since gaffes were not thought off initially and quick reaction to assuage shocked Minister yields bad fixes.

It is not wise of politicians to expect such a feudal bureaucratic mindset to evolve overnight to start listening to citizenry, unless the first step to achieve the vision is taken by making Senior Bureaucracy take inputs from Juniors on every proposed policy suggestion before decision.

It is suggested that in arrangement with DARPG, a system be developed whereby CBDT/CBEC will ask for votes & upto 400 words reasoning behind vote for every proposed policy suggestion. Only those suggestions will get notified where more than 500 votes have been polled with more than 80% votes in favour. CBDT/CBEC will also short-list 10 best reasoning for & against each policy suggestion which have been put to vote and publish it. The names & designations of contributing officers will not be published but rewarded suitably.

It is further suggested that the system is built so that juniors can also propose changes to the acts under ambit of cadre controlling authority, perhaps limiting them to maximum 1 per quarter per junior. To be put to vote and published in similar fashion. It helps shedding feudal mindset evolving overtime to involve citizens in policy suggestions.

The above suggestion involves DARPG since the system may get expanded to all Government decisions and not get limited to only Department of Revenue under Ministry of Finance of Government of India.

RTI LOKSS/R/E/25/00254, CBODT/E/2023/0036367

Stop Harassing the Disabled, Honour UDID

Section 80U - Tax Deduction for Disabled Individuals.

Despite UDID viz a central government document under RPwD Act 2016, tax department is still requiring a medical certificate in its own format certifying the disability from a recognized medical authority.

It is only funny but silo-worship has not ended 33 years after liberalization. Despite UDID, the Central Government entities such as Railways & Income Tax Department continue to harass citizenry and make them go to same Doctor certifying the very same thing he/she did while issuing UDID. Only Ministry of Transport uses UDID. Perhaps it all boils down to the minister who is hands-on.

CBODT/E/2023/0036369

End Silo-Worship, Make 'Real IRS' Stand Up

Every now and then, some news article from Income Tax Department makes mention of the usage of 'Artificial Intelligence'. Even though I am from a techno-managerial background, I am unable to understand what exactly silo-worshippers babu of Finance Ministry mean, since I am astounded by data gaps within the various wings entrusted with the same Minister.

I am attaching a snapshot of FY21-22 viz AY22-23 returns which has been made available on <https://www.incometax.gov.in/iec/foportal> recently. A total of about 9.77 L companies and 13.6 L firms (partnerships + llps) have filed income tax returns.

The filings with Income Tax Department, which prefers itself to be called the 'real IRS', pale badly in comparison GST Department (thus can be called 'unreal IRS') where 10.84 L companies and 18.23 L firms are filing returns! [<https://blog.saginfotech.com/gstn-statistical-report-returns-registrations-payment>] [slide 21]

Similarly, The Income Tax Department is unable to parley with MCA either which labels 14.38 L companies as active after 7 year war on dormant & shell companies. A company active on MCA after these '2 wars' means every Director's PAN, Aadhaar & Company's Geo-Location is with MCA. [<https://www.mca.gov.in/bin/dms/getdocument?mds=4IGHqb2kZ0upzWB2xs1Fbw%253D%253D&type=open>]

Almost 1/3rd of companies that are active with MCA are hiding from Income Tax Department and 25% of firms filing returns with GST are also evading Income Tax Filing, yet the 'Real IRS' is peddling stories on 'Artificial Intelligence' than doing some real work with 'Basic Data Analytics'? Does the blame for hollow stories lie with the staff of the Hon'ble Union Minister, which is only 'media savvy' and lacks sorely in basic mathematics?

Category	Range1 Up to ₹5,00,000)	Range2 (₹5,00,001 - ₹10,00,000)	Range3 (₹10,00,001 - ₹20,00,000)	Range4 (₹20,00,001 - ₹50,00,000)	Range5 (₹50,00,001 - ₹1,00,00,000)	Range6 (Above ₹1,00,00,000)
Artificial Juridical Person	8003	246	126	85	57	129
Association Of Persons	205691	5348	2970	1968	903	2056
Body Of Individuals	5761	196	92	69	29	64
Company	760191	38966	38953	45142	27987	65948
Firm	1098901	88760	66217	55049	25904	25084
Government	342	3	11	5	5	9
Hindu Un-divided Family	892627	147307	64337	20830	3655	2225
Individual	44969139	10987501	4525885	1907531	329146	168146
Local Authority	2983	38	35	30	19	65
Trust	239289	4377	2094	1378	754	3055
Total	48182927	11272742	4700720	2032087	388459	266781

SLP(C) X/2026 in Supreme Court, W.P.(C) 6480/2026 in Delhi High Court, RTI LOKSS/R/E/25/00254, CIC/DGITS/A/2023/648813 orders CBDT to provide analysis of Agricultural Income

Tax Agricultural Income (PIL Failed)

There is nothing new here. Repeatedly Economists and Govt Committees have given the recommendation. Full details can be read on Article by Shri Bibek Debroy at link <https://twitter.com/bibekdebroy/status/1616638945831583744>

Requires amendment of Section 10(1) of Income Tax Act.

Tax Administration Reforms Commission proposed taxation of people with more than Rs 50 Lakhs agricultural Income

<https://m.economictimes.com/news/economy/agriculture/do-rich-farmers-need-tax-exemptions/mighty-eight/slideshow/70479630.cms> is summary of third report <https://taxindiaonline.com/RC2/pdffdocs/TARC3rdReport.pdf> (page 113, point XI.5.e, helped Central Govt by directly lobbying proposal in domain of state legislature)

Failed PIL in Punjab & Haryana High Court was filed in 2017. Court issued notice. Center excused itself citing Article 252, stating that domain is with States under State List Item 46 <https://www.tribuneindia.com/news/archive/punjab/centre-can-t-levy-tax-on-farm-income-hc-told-575090/> & Later Petitioner who was also an Advocate, withdrew the case

https://dor.gov.in/files/inline-documents/Status_Of_TARC_Recommendations.pdf (page 54, top most serial 5 is non-acceptance of the recommendation. After all recommendation is not meant for central govt dept)

https://drive.google.com/file/d/1R1DpJ2XbGFaCvVJ0JE1h_LppOCQ1ciCB/view?usp=drive_link Delhi High Court says no jurisdiction, takes technical refuge in prayer

SLP(C) X/2026 in Supreme Court, RTI LOKSS/R/E/25/00254, W.P.(C) 13911/2025 in [Delhi High Court](#)
Scrutinize Election Affidavits (PIL In-Progress)

Candidates are spending 50-200% of their declared annual incomes during an Election. Some are blatantly reporting massive Tax Evasion. Income Tax Department should necessarily scrutinize each and every affidavit.

I have analyzed Income, Expenditure and Affidavit Views of Top 2 Candidates across constituencies from Delhi Assembly Elections 2025 and have found some disturbing data - (i) Despite rule of day-to-day monitoring of expenses, only 51 out of 70 constituencies have uploaded the expense data, (ii) Out of 103 candidates, 78 have spent more than 50% of their Annual Income in reported personal expenditure.

More than 30% candidates are somehow spending more than 2x their annual incomes during elections, viz further bolstered massively by their parties expenditure (not just print/tv/social media but also polling agent at every booth ; every assembly constituency has more than 150 booths ; at mere 2,000 & that too just for polling day, it comes to Rs 3,00,000 expenditure on every party candidate). Isn't it asking candidates to spend and 'make it good' upon election?

Winning candidate from Shakur Basti was the wealthiest candidate during Assembly Elections. He is an agriculturist but has several residential properties in India and abroad (2nd property attracts deemed rental income & details of foreign properties need to be given to tax dept). Yet he has not filed any Tax Returns. Similarly, Winning candidate from Wazirpur has shown a decline in Liabilities to the tune of 4.1 Crores in 2 years while showing no asset sale & Gross Income of Hardly 5-6 Lakhs in each of these 2 years (her 2 years older affidavit is available as she is sitting Councillor).

Income Tax to engage analytics company to compare all Election Affidavits, not just winners, on ADR website myneta.info and investigate.

Failed

https://delhihighcourt.nic.in/app/showlogo/1758004437_1e98e91b16459cc0_683_139112025.pdf/
2025 Policy Matter, we will not intervene

SCHOOL EDUCATION

List of to be drafted (5)

F1 Kitchen Shed from Panchayati Raj should be stopped, upto GP itself

F2 NIC to be 'fixed' if cbse results website crashes one more time (cbse boards should ideally be scrapped, serves no purpose. university standard exams along sat needed)

F3 Mandatory NSS/NCC scout guide for all govt schools to inculcate discipline. Mandatory to have 1 Army Jawaan per Gram Panchayat

F4 One unified portal which will list all sanctioned institutes imparting education / skills, with details of decision makers as well as financials of last 3 years as well as incorporation documents

F5 Wards of Public Servants to mandatorily use Govt Schools

[<https://s3.documentcloud.org/documents/2289595/allahabad-hc-judgment-banning-public-servants.pdf>] Para 79 onwards on Pg 30

Similar direction wrt Govt Hospitals has been set aside by Supreme Court in SLP(C) 2972/2019 <https://www.livelaw.in/top-stories/supreme-court-sets-aside-hc-direction-that-up-govt-officials-must-go-to-only-govt-hospitals-for-treatment-284967> when Uttar Pradesh HC ordered so on 09-03-2018 in PIL WP(C) 14588/2009 <https://elegalix.allahabadhighcourt.in/elegalix/WebDownloadJudgmentDocument.do?judgmentID=6195393>

PMOPG/E/2021/0453150

School Consolidation Procedure

Background

Various documents issued by the Central Government wrt Right to Education Act 2009 are provided in reverse chronological order at <https://dsel.education.gov.in/rte-rules-guidelines-notifications>. The Act itself is available at <https://dsel.education.gov.in/sites/default/files/rte/rte.pdf>

Further, the rules known as The Right of Children to Free and Compulsory Education Rules 2010 for implementation of the Act are provided at <https://indiankanoon.org/doc/44657711/>

Area and Limits necessitating building school by appropriate government authority is guided by Section 6 of the Act and specified in Clause 6(1)(a) & 6(1)(b) of the Rules - Walking Distance of 1 KM for Classes 1-5 and 3 KM for Classes 6-8 respectively.

It is to be noted that Area and Limits notified herein above were not binding on States. The states chose to adopt the same is a different matter. The same has been clarified and confirmed at <https://dse.education.gov.in/sites/default/files/rte/24.pdf> and https://dse.education.gov.in/sites/default/files/rte/RTE_Section_wise_rationale_rev_0.pdf

Issues

- 40% of Schools have less than 50 students and 70% of Schools have less than 100 students. As many as 10% Schools are single student school!
- School Management Committees, bedrock of School Governance as guided under Clauses 3, 4 and 5 of Rules, have been rendered ineffective at thinly populated schools due to low interest & education levels of the parents.
- Schedule S3 (iii), S3 (iv) and S4 of the Act are impractical and needs to be removed / amended appropriately. These currently enumerate number of instructional hours per class and minimum working hours.
- High dropout rate when students move from Class 5 to 6 and significantly higher dropout rate while moving from Class 8 to 9

Procedure

Reconstitution of National Advisory Council as per Clause 29 of Rules to give suggestions not limiting to amend Clause 6(1)(a) and Clause 6(1)(b) for effective implementation of Clauses 3, 4 and 5 of Rules. And also wrt Schedule S3 (iii), S3 (iv) and S4 of the Act.

States will have to constitute their own Advisory Councils under Clause 31 to appropriately amend their own rules.

Recommendations Needed

- Clause 6(1)(a) and Clause 6(1)(b) of Rules to be amended to 5 KM
- Guide no school to have less than 25 students per class. If any class in a school has so, for 2 consecutive years, it should be merged with a nearby school, subject to not violating 5 KM rule. Without this guidance becoming law, local politicians will fight administration against closure since SHG handling Mid-Day Meal will put up a show.
- Clause 6(2) of Rules amended to enable integration with schools of secondary and senior secondary ie 9-12.
- Schedule S3 (iii) and S3 (iv) of the Act are crap and should be removed
- Schedule S4 of the Act needs to be amended to bring minimum to 35 and maximum to 50 hours

Politics Involved

-Most of poor people do not understand quality aspect of education. They understand a local politician helped building school in immediate vicinity and more than that they understand money.

-Direct benefit transfer of Rs 1000 towards bicycle purchase in student bank account every 3rd year, provided 75% attendance is achieved in each of last 3 years, will help matters. Only 3 such payments will be required - at age of 6/7 (or first admission, of course without attendance verification [parent may use]) then 9/10 [kid will use] and then 12/13 [bigger cycle]. Central Government portal <http://scholarships.gov.in/> to manage the same; will help if notification (method?) can also be generated when next such 'scholarship' becomes due since people tend to forget.

-Armchair socialists and pseudo nationalists clamouring closure of schools and possible teacher layoffs-

-As is well intended, schools are not being closed but merged, and expenditure not necessarily reduced but its efficacy increased. Brining to fore importance of school management committee for monitoring of school affairs.

-Most of the states have opted for relaxation in teacher credentials, wherein they have allowed 10th Class people to teach in Classes 1-5 and Graduates to teach in Classes 6-8, both class of people to have achieved a mere 50%+. Central government lately introduced a notification where adequate merit was to be attained within 4 years of such an appointment, but same has not been enforced. So, only such teachers are being weaned apart from the ones recommended by School Management Committees, in addition to lowering of burden on teacher by virtue of amendment to Schedule S4 of the Act.

RTI EDUDH/R/2022/62146

School Management Committees

Background

Section 21 of RTE Act 2009 (https://legislative.gov.in/sites/default/files/A2009-35_0.pdf) laid out requirement of formation of School Management Committees and as far as Govt/MCD Schools are

concerned, were made the bedrock for quality management by entrusting it with the following minimum functions-

- (a) monitor the working of the school;
- (b) prepare and recommend school development plan;
- (c) monitor the utilisation of the grants received from the appropriate Government or local authority or any other source;

Directorate of Education of Delhi Govt issued Circular detailing Guidelines for formation of School Management Committees and giving it a total of 12 functions including the 3 minimum functions. The additional functions included monitoring of Mid-Day Meal, Ensuring Teacher Attendance, Ensuring Non-Deployment of Teacher for Non-Academic Work (as per Section 27 of RTE Act) etc. The 4 page circular can be read at https://www.education.gov.in/hi/sites/upload_files/mhrd/files/upload_document/SMC%20Constitution%20Delhi.pdf

Issues

The Circular was very well intended. Apart from having local representative (MLA), parents (75% representation) and school members (principal and teachers), it also included a Social Worker (in field of education) as one of its members. The social worker member is intended as a catalyst which would bring in insights about teaching pedagogy, children development and in all likelihood unaffected by forces of politics. But sadly there are issues requiring immediate attention -

- i. At the time of formation of SMCs, there should be a Circular / Notification atleast 30 days in advance, with publication in 2 English and 2 Hindi Newspapers having widest circulation.
- ii. Parents should be made to file for SMCs nomination on Edudel website, very much like Non-Plan admission forms are filed online. School-wise all nominations should hence be transparently displayed for interested public to see.
- iii. There are no guidelines on selection of Social Worker category members. There is absolutely zero transparency and is alleged to be controlled by local politicians. Objective guidelines must be issued immediately and their applications should also be called transparently on Edudel website, albeit at District Level.
- iv. School Development Plans, SMC Meeting Minutes and SMC Audited Accounts should be available on Edudel website for the interested public to see. This should be properly digitized so that even Administrative Officers of Directorate of Education are able to see and take corrective action on Schools not uploading Meeting Minutes (have to be done atleast once in 2 months) / Accounts (have to be done annually)

W.P.(C) 13436/2022 in Delhi High Court, RTI EDUDH/R/2022/62471 and LGOVS/R/2022/60263

Over-Crowding of Govt Schools (Partially Achieved)

Background

Section 6 of RTE Act 2009 (https://legislative.gov.in/sites/default/files/A2009-35_0.pdf) provided for last-mile schools viz schools within walking distance of every child. This led to thinly populated

schools and extremely poor quality / no teaching despite extremely high cost to the exchequer. Samagra Shiksha Yojana (<https://samagra.education.gov.in/docs/DO%20letter%20Aug%202021.pdf>) and New Education Policy (https://www.education.gov.in/sites/upload_files/mhrd/files/NEP_Final_English_0.pdf) has allowed merger of such schools.

Issues

Every decision when allowed to be implemented without checks and balances leads to an extremely undesirable situation. Wrt Urban India which has a very high population density, less Govt Schools lead to the undesirable situation of Over Crowded Classrooms which yet again lowers teaching quality. A classroom with more than 40 students, strictly speaking, is not allowed.

Unfortunately, some Delhi Govt schools and almost every MCD schools have classrooms with about 70 students! The solution to the problem is not easy as Urban Govt may be short of land. But since lack of finance is not an excuse available to the Govt, it should look at building either higher buildings or taking other private land on lease or start financing private education!

Partially Achieved

https://delhihighcourt.nic.in/app/showlogo/1720269382893_2024.pdf/2024

The case has been a wonderful experience, a real case study for those who want to understand 'high on development yet low human development country viz India'

6 govt schools were ready for commissioning, waiting for final payment in 2021. Bureaucratic lethargy.

Legislators and ministers were as usual oblivious.

Matter raised in court in 2022 since student to class ratio in the area was 100+, with students being called to school alternate day or being called for 2 hours daily. Modiji's bhakt did nothing, his bhakti rewarded with elevation to supreme court - last 3 days to retirement became 3 years.

In came a Delhi judge and turned spineless snail judiciary into what it should. The last resort - in the 3-pillar framework.

PMOPG/E/2020/0486588

Time Table Advisory

I am hereby sharing a small 'time table' change which not only addresses bag-load but more importantly information exchange load on both students and teachers.

It simply requires combining 2 periods thereby reducing 5 main subjects daily to 2-3 daily, resulting in limited information flow to students as well as reducing the number of 'unique' classes a teacher needs to be prepared for. It is easily doable since a teacher teaches for 36 hours/week viz 6/day in a normally functioning school.

I have attached a working as an illustration, highlighted right side are the workings. Alphabets indicate subject name (like mu for music, ga for games, h for hindi, sa for sanskrit, a for arts etc) and 1/2/3 indicate teacher number.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
19																				
20																				
21		VIIA	I	II	III	IV	V	VI	VII	VIII		I	II	III	IV	V	VI	VII	VIII	
22	Monday	H1	C1	SC1	E1	MU1	MA1	SS1	GK1			E1	E1	MA1	MA1	A1	A1	SS1	SS1	
23	Tuesday	H1	C1	SC1	E1	A1	MA1	SS1	GK1			H1	H1	SC1	SC1	D1	SA1	C1	C1	
24	Wednesday	H1	C1	SC1	E1	EC1	MA1	SS1	A1			E1	E1	MA1	MA1	GK1	GK1	SS1	SS1	
25	Thursday	H1	C1	SC1	E1	D1	MA1	SS1	SA1			H1	H1	SC1	SC1	EC1	SA1	C1	C1	
26	Friday	H1	GA1	SC1	E1	L1	MA1	SS1	SA1			E1	E1	MA1	MA1	MU1	MU1	SS1	SS1	
27	Saturday	H1	GA1	SC1	E1	MU1	MA1	SS1	SA1			H1	H1	SC1	SC1	L1	SA1	GA1	GA1	
28																				
29		VIIIB	I	II	III	IV	V	VI	VII	VIII		I	II	III	IV	V	VI	VII	VIII	
30	Monday	SC2	H1	A1	EC1	MA2	SA1	E1	SS1			H1	H1	SC1	SC1	D1	SA1	C1	C1	
31	Tuesday	SC2	H1	A1	D1	MA2	SA1	E1	SS1			E1	E1	MA1	MA1	A1	A1	SS1	SS1	
32	Wednesday	SC2	H1	C1	GA1	MA2	SA1	E1	SS1			H1	H1	SC1	SC1	EC1	SA1	C1	C1	
33	Thursday	SC2	H1	C1	GA1	MA2	MU1	E1	SS1			E1	E1	MA1	MA1	GK1	GK1	SS1	SS1	
34	Friday	SC2	H1	C1	GK3	MA2	L1	E1	SS1			H1	H1	SC1	SC1	L1	SA1	GA1	GA1	
35	Saturday	SC2	H1	C1	GK3	MA2	MU1	E1	SS1			E1	E1	MA1	MA1	MU1	MU1	SS1	SS1	
36																				
37		VIIIC	I	II	III	IV	V	VI	VII	VIII		I	II	III	IV	V	VI	VII	VIII	
38	Monday	H2	C2	MA3	MU1	SS1	SC1	A1	E1			MA1	MA1	E1	E1	SS1	SS1	A1	A1	
39	Tuesday	H2	C2	MA3	MU1	SS1	SC1	A1	E1			SC1	SC1	H1	H1	C1	C1	D1	SA1	
40	Wednesday	H2	C2	MA3	L1	SS1	SC1	GA1	E1			MA1	MA1	E1	E1	SS1	SS1	GK1	GK1	
41	Thursday	H2	SA2	MA3	C2	SS1	SC1	GA1	E1			SC1	SC1	H1	H1	C1	C1	EC1	SA1	
42	Friday	H2	SA2	MA3	D1	SS1	SC1	GK2	E1			MA1	MA1	E1	E1	SS1	SS1	MU1	MU1	
43	Saturday	H2	SA2	MA3	EC1	SS1	SC1	GK2	E1			SC1	SC1	H1	H1	GA1	GA1	L1	SA1	
44																				
45		VIIIG	I	II	III	IV	V	VI	VII	VIII		I	II	III	IV	V	VI	VII	VIII	
46	Monday	SC1	GA2	MA1	SA3	H2	E2	C1	SS2			SC1	SC1	H1	H1	C1	C1	D1	SA1	
47	Tuesday	SC1	EC1	MA1	SA3	H2	E2	C1	SS2			MA1	MA1	E1	E1	SS1	SS1	A1	A1	
48	Wednesday	SC1	GA2	MA1	D2	H2	E2	SS2	C1			SC1	SC1	H1	H1	C1	C1	EC1	SA1	
49	Thursday	SC1	A2	MA1	D2	H2	E2	SS2	C1			MA1	MA1	E1	E1	SS1	SS1	GK1	GK1	
50	Friday	SC1	A2	MA1	MU2	H2	E2	SS2	GK4			SC1	SC1	H1	H1	GA1	GA1	L1	SA1	
51	Saturday	SC1	L2	MA1	MU2	H2	E2	SS2	GK4			MA1	MA1	E1	E1	SS1	SS1	MU1	MU1	

PMOPG/E/2020/0793864, PMOPG/E/2020/0497696, PMOPG/E/2020/0037151

Board Games for Intellect, Movies for Morality (Achieved)

NCERT may use its class-wise TV channel to show videos/movies to help in overall development.

The videos/movies would impart moral values, inspire students from real events / people and make them aware of the world at large.

The videos/movies with progressive class level will also be in other languages with sub-titles which help students learn much faster.

The videos/movies should be shown at staggered pre-decided timings, so that people can manage accordingly. If 1 movie per month is to be shown, then it should be telecast 2-4 times, avoiding overlap with movie time of other classes.

NCERT may be involved in advising games for usage in learning as allowed under New Education Policy.

The games help in creativity, numeracy, word making, photo identification, basic to advanced strategy and so many life facets.

It will be great if as part of Khelo Indian games, some of these also included. Khelo India is currently only focused on physical games, we need mind games too as part of overall intellectual development.

To be noted, Warren Buffett and Bill Gates have a foundation to push Bridge Card game across schools in USA (including national competitions), not just because they love the game, but also because it helps in great mental development of the students. And indoor brain games can be fairly easily included in the Khelo India setup in my humble opinion.

Sri Manjul Bhargava (committee member and author of Draft National Education Policy 2019) has agreed these things to be very essential.

Achieved <https://samagra.education.gov.in/docs/DO%20letter%20Aug%202021.pdf>

Make Degree Digitization Pre-Requisite for University Recognition (Achieved)

<https://www.rediff.com/getahead/report/how-apaar-id-can-benefit-a-student/20240429.htm>

Achieved <https://www.education.gov.in/nep/ncrf-apaar>

DOSEL/E/2021/07502, https://x.com/aakash_lbs/status/2096232866065809711

Geography Maps in NCERT/School Books (Partially Achieved)

Background

Our school education has certain colonial legacy which is factually wrong. And strangely while the west itself has corrected their position, Indian textbooks have not undergone the correction.

Issue

One such thing is world map. Indian textbooks still carry what is known as Mercator Projection (https://en.wikipedia.org/wiki/Mercator_projection), which enlarges countries north of Equator, making Greenland look 14 times larger than India. While a true scale map known as Gall-Peters projection (https://en.wikipedia.org/wiki/Gall%E2%80%93Peters_projection) correctly shows India to be 1.5 times larger than Greenland.

Conveying false information especially in form of imagery has profound impact, since it has social connotations (inferiority because of size/position). And it starts as early as Class 6 NCERT Geography, see page 23 of https://drive.google.com/file/d/1Z5hl9LpCCpIMnw1qzcpM3Old4_84QmYF/view

Procedure

There are a few other alternatives like Robinson Projection (https://en.wikipedia.org/wiki/Robinson_projection) and Winkel Tripel Projection (https://en.wikipedia.org/wiki/Winkel_tripel_projection), which as per Geographers are a better projection than True Scale maps (since they suffer from angle distortion of Latitude/Longitude).

Formation of 3-member panel comprising of NCERT, recognized Geography Society in India and recognized Cartography Society in India.

The committee will be needed to deliberate pros and cons of various projections and submit report within 14 days selecting the Map projection to be used in Indian School Books going forward.

Political

Upon report submission, PIB press release can be carried out by Ministry of Education noting step to get over colonial hangover. Noting Education Minister as a scientific mind. And personally interested/involved in making scientific fact based changes in school textbooks. Same to be achieved by calling for similar suggestions (give email address).

Partially Achieved

<https://www.hindustantimes.com/world-news/africa-gets-bigger-north-america-smaller-as-un-adopts-new-world-map-us-says-focus-on-genuine-problems-101788576670441.html>

DOSEL/E/2022/08623

We, The People - Changemaker but not Anarchist

The Broad Idea

Various forms of Govt - Center, State and Local - are present in every form of our existence. Thankfully all of them are democratically elected in our country. Although plethora of rules and bureaucratic processes make it seem daunting to an average mind, it is continual probing and citizen involvement which propel simplification of systems.

Aim

An untrained mind feels lost and resorts to Mob mentality, while a citizen having basic understanding & coverage of realms of the 3 pillars viz Legislation, Executive & Judiciary, avenue of RTI and tool of Online Complaint will always embark on time-taking but fruitful journey of 'Change'.

The idea is to make citizenry confident, quality focused and not feel helpless due to lack of knowledge.

How

A basic course suitable equally for age 15 and above to-

- (a) Clearly explain the aspects under domain of Center and State
- (b) Develop Art of Detailing and Filing a Complaint without Antagonizing the Respondent along with Reasons of the Same
- (c) Develop Problem Solving Mind to gather data and details on policy formulation using RTI
- (d) Exploring Methods of achieving the Change

using illustrations, take home assignment, multiple choice questions, evaluation given a Live situation and Actual project.

Example

https://docs.google.com/document/d/1U_moPDuCEbMjpcdp9g0LiuyAvQGmjrzN/edit?usp=sharing&ouid=101832645321199516241&rtpof=true&sd=true

ELECTRICITY

MONRE/E/2021/00442, MONRE/E/2021/00331

[Solar Rooftop : Policy Fallacies \(Achieved\)](#)

MNRE is implored to rethink the system so that firms quoting unnecessarily low at time of tender are penalized. They are doing so just to get empanelled. Thereafter, they either don't deliver or start pocketing subsidy meant for consumer or overcharge when compared to officially decided quote.

MNRE has brilliant minds at its disposal, but I am sharing my 2 cents around policy/implementation-

(a) At time of application, Discom should evaluate if it is accepting applications in the desired locality and only then charge Rs 1000 plus gst.

(b) Then a Discom representative should visit the site for feasibility of solar installation with load which can be installed.

(c) Thereafter Discom should facilitate interaction with empanelled vendors, while clearly showing on website as well as each interaction, the decided rates as well as gst as well as govt subsidy as well as net meter charges as well as timelines, so that there is no scope of cheating anywhere.

(d) Subsidy should be transferred to customer account directly when first solar bill is generated by Discom.

(e) There should be penalties on vendor saying no after getting empaneled and not meeting minimum installation. The clause should be activated only when there was enough customer demand which can only happen if Discom was collating the data centrally.

Achieved (a) <https://pib.gov.in/PressReleasePage.aspx?PRID=1794785>

(b) <https://solarrooftop.gov.in/>

Ministry has recently launched policy of giving Rs 78,000 subsidy benefit for 3 KW rooftop installation.

3 years ago, I received only Rs 54,000 in subsidy benefits calculated as Rs 18,000 per KW.

Ministry needs to-

(a) Either give early adopters like us additional subsidy which in my case will be Rs 24,000

(b) Or restrict the above policy and make it available for only economically poor people like ration card holders.

Otherwise, cheating early technology adopters will clearly send a wrong signal and no one will invest likewise when govt announces hydrogen adoption incentives. Early technology adopters will keep waiting endlessly since govt 'will' keep increasing incentives 'with time'. The latest policy is doing nothing except fixing fool tag on early technology adopters.

Further, the policy design is likely to be taken for ride with a very simple modus operandi - 1 solar panel, 100 beneficiaries. It will be very easily achieved by an entrepreneurial vendor; benefit will be shared with residence owner. Everyone will be a thief, but no one will get caught.

Fix the problem by reducing straight subsidy with generation-based incentive. Take cue from Delhi govt, it had a scheme to ensure quality & continuous installation - If annual generation is more than 1200 units/kw, then an incentive of 2/unit was given.

Fixed Load and Charges Computation : Electricity Connections

Background

Every Electricity Connection is based on a Fixed Load. It is supposed to be sum total of loads across appliances you want to be able to use. For a place, expecting to use 3 fans of 100 W, 3 tube lights of 40 W and 3 ACs of 1500 W, would altogether need, calculated as $(3 \times 100 + 3 \times 40 + 3 \times 1500)/1000$ viz about 4.92 rounded up to 5 KW Fixed Load.

The need not only varies from place to place – residence, office, factory – but also time of the day as well as prevailing season. Like, factory may be working 24 hours, geysers at homes may be used only in morning, fans may not be used in winters.

Electricity Distribution Company (hereinafter Discom) levy Fixed Charges based on value of Fixed Load as well as the category of Consumer (residence, commercial, industrial etc).

Over last decade, due to privatization as well as advent of smart meters, Discom as well as Consumer have to come to be aware of Maximum Demand Indicator (MDI). MDI gives the actual value of sum total of load of appliances used simultaneously by the consumer.

Every state has their own Regulations under powers conferred by Electricity Act 2003. Latest prevailing regulations in Delhi is known as Delhi Electricity Regulatory Commission (Supply Code and Performance Standards) Regulations, 2017.

1000 W is equal to 1 KW. 1000 KW is equal to 1 MW. 1000 MW is equal to 1 GW.

Issues

i. MDI is very less as compared to Fixed Load resulting into high payments by Consumers. Factually, Peak Load of Delhi (proxy for sum of MDI across consumers) is 7,500 MW while Total Fixed Load of Delhi Consumers is 20,200 MW [as per data of Central Electricity Regulatory Commission (hereinafter CERC)]. A gap of more than 60%.

ii. Regulations enables Discoms to correct Fixed Load of Consumers but forces it for communication for downward revision only for Residential Consumers. And even without response, automatic reduction is enabled only with those Residential Consumers where existing Fixed Load is upto 5 KW.

Reference Clause 17(4)(iii) on Pages 39-41 of
<http://www.derc.gov.in/sites/default/files/Regulations-07.07.2017.pdf>

Solution

Discoms should automatically reduce Fixed Load for all Consumers, unless they explicitly decline it. That is, correct the Clause 17(4)(iii) as-

“In case of any consumer, if the computed load pursuant to sub-clause (i) above is less than the sanctioned load or contract demand as the case may be of the consumer, the Licensee shall seek the consent of the consumer to not carry out load reduction through a separate notice to the consumer, giving details and information that his maximum demand is less than the sanctioned load or contract demand:

Provided, if no communication is received from them within expiry of 30 (thirty) days from the date of the generation of notice, the load shall be reduced automatically.”

Considerations

There are 4 Discoms in Delhi regulated under the Regulations – TPDDL, BSES Yamuna, BSES Rajdhani and NDMC. The NDMC report wrt Electricity Dept is not available and BSES Yamuna has not mentioned earnings from Fixed Load specifically. But assuming BSES Yamuna Fixed Load earnings to be same as TPDDL and adding to Fixed Charges of TPDDL itself viz 1500 Cr and BSES Rajdhani viz 2000 Cr gives a Grand Total of minimum Rs 5,000 Cr annually from Fixed Charges alone in Delhi. The 60% gap, between total fixed load and peak load, uniformly applied across consumer segments, provides a sort of ‘without effort’ income of Rs 3,000 Cr in Delhi alone (without counting NDMC which houses Police Headquarters, DDA Headquarters, Parliament Houses, PM House, President House, All Cabinet Minister Houses and unlimited relevant paraphernalia of running Central Government).

Peak Load of Delhi is 4% of National Peak Load of 175 GW. Its Total Fixed Load is 3.2% of National Total Fixed Load of 639 GW. At even 25 times, ‘without effort’ income of Discoms across India comes to Rs 75,000 Cr every year. It is estimated that more than Rs 12,000 Cr out of this amount comes from Taxpayer paid Government Offices. Willing wastage of taxpayer money amounts to corruption.

The total income is sum total of Fixed Charges and Variable Charges (based on actual consumption). The total income is regulated by virtue of Return on Investment as well as Return on Equity measures. At 12% Return on Investment measure, ‘without effort’ value thanks to Fixed Charges, comes to Rs 6,25,000 Crores in Economic Value terms. With impending privatization of Discoms across India as well as de-regulation of pricing, availability of ‘without effort’ income to big businesses should not be allowed.

This is only conservative estimate since Fixed Load Rate in other states is far higher than Delhi, apart from gap between Peak Load and Total Fixed Load more than 70%.

‘Without effort’ income helps in promoting inefficiency while bolstering pollution in the current regulated environment. Since ‘without effort’ income is significant, Variable Charges are kept artificially lower. The incentive for consumers to adopt Solar Power is hence significantly reduced. A local generator like Solar Power is highly efficient when compared to Transmission plus Distribution losses which exists currently. Numerically, it is less than 1% (Solar) vs 20% (India average).

The suggested change should be made mandatory across India by CERC.

BANKING / INSURANCE

Compulsory Sweep Accounts - Discussion (Partially Achieved)

Starting from all sdm/tehsildar level offices, including ministerial offices and psu, few lakh crores are kept in savings and current accounts. By converting them to flexi/sweep accounts, interest income can be greatly enhanced than current practice of economic loss because of time gap between credit to such accounts by govt and disbursal of funds to contractors. This will result in minimum Economic Impact of Rs 25,000 Crores (there are 5000 plus sub divisions with each have average bank balance of 20 Cr with many more such entities).

It is difficult to assure that above guidance is received and earmarked as improvement by the bureaucracy, because unlike entrepreneurs they do not work to enhance 'profits'. Even though it increases money at their disposal and hence the impact they can make.

The most efficient solution is by having RBI turn all saving/current accounts to saving-plus/current-plus/flexi with a default/min/max setting. Without such a direction, banks will ensure benefit does not reach everyone (like they were doing for moratorium on loans).

But, would turning all the accounts into flexi/sweep, reduce banks' nim (net interest margin) and decision to counter it, result in increase in cost of credit in larger economy or decrease in small savings rate since loans are already unbearable for most entrepreneurs? Is it worthwhile while making things efficient at each office level?

Partially Achieved IFMS (Integrated Finance Management System) has been developed by NIC and implemented by Govt of India and most states like Punjab, Rajasthan, Odisha, West Bengal, Uttarakhand, Jharkhand etc. It is assumed that all states would be adopting it soon. Only MLA-LADS and Mid-Day Meal scheme accounts are still independent and opened with actual Banks and not linked with State's Treasury.

<https://www.telegraphindia.com/india/glare-on-central-governments-accounts-over-cash-diversion-to-unknown-repositories/cid/1967035> "department of space did the unthinkable. It parked a sum of Rs 154.94 crore in 16 current accounts with banks"

Maandhan - Correct the Best Scheme

maandhan - enrollment basis uidai + uidai linked bank account. for non-tax paying, non epf, non esi people.

age 18 - Rs 70 by govt if subscriber gives Rs 70

age 40 - Rs 200 by govt if subscriber gives Rs 200

people get Rs 3,000 monthly when age 60 is attained. system is supposed to function fully automatically. run by lic, hope there will be no documentation needs.

return of scheme is upwards 12%

works as retirement scheme

highest return scheme, yet least enrollment

modify the scheme-

a. for mere enrollment, govt to give 50%, ie Rs 35 at age 18 and Rs 100 at age 40 monthly.

b. if subscriber adding contribution, govt to add 50% of contribution

c. allow all to apply. annual check of entitlement of govt support that year. if ineligible because of epfo/tax, subscriber with option to double contribution or take back proceeds with 4% interest (latter provision currently exists)

further possible modification-

i. something for age 41-50

issues/benefits-

1. cent percent enrollment of informal economy, 40 Cr people. may not be workers alone.

2. indira yojana and its derivatives across the country already pays out minimum Rs 500. by this method atleast Rs 750 is ensured. old age pension scheme cross country can be retired in 10 years (fresh enrollment ie).

3. marginal cost is not much. can be funded from senior citizen welfare fund, which gets several thousand crores annually (dormancy cases) and remain unspent. maandhan related enrollment costs were already 'on the table'.

4. achieve stated objective of fully pensioned society

PMOPG/E/2021/0390337, PMOPG/E/2021/0388655, PMOPG/E/2020/0626041 (DEAF),
PMOPG/E/2019/0376254 (EPF)

Return, (Deceased) Citizens' Dormant Money (PIL In-Progress)

Background

Beginning 2013, it dawned on executive that huge money of citizens is becoming dormant, ie inactive as per period defined under various financial instruments. It is not only citizens' money but several unmanaged/forgotten bank accounts created thoughtfully for better management by UPSC elites. So various arms of the government went about such financial instruments in the following manner-

Fund Name	Investor Education and Protection Fund (IEPF)	Depositor Education and Awareness Fund (DEAF)	Senior Citizen Welfare Fund (SCWF)
Notification Year	2016	2014	2016
Nodal Arm of Government	Ministry of Corporate Affairs (MCA)	Reserve Bank of India (RBI)	Ministry of Social Justice and Empowerment (MSJE)
Estimated Corpus as at 31-Mar-2021	Rs 24,000 Cr (Rs 4,000 Cr in cash plus 65 Cr shares estimated at Rs 20,000 Cr in value)	Rs 25,000 Cr (RBI provides the value in RTIs)	Rs 50,000 Cr (not declared, Rs 3,000 Cr in PPF plus Rs 6,000 Cr in EPF were mentioned in 2015 Budget speech)
Consisting of	Unclaimed dividends, deposits/debentures, shares of all companies, covered under Companies Act 2013, which have remained unclaimed for 7 years	Unclaimed bank accounts, which have remained unclaimed for 10 years	Postal accounts including ppf and epf accounts which have been inoperative for 7 years. Since postal accounts except ppf and epf accounts are termed inoperative after they have remained untouched for 3 years, it is better to classify these as unclaimed for 10 years. After amendment in 2017, it further included 4 more instruments which have been inoperative for 7 years - (i) unclaimed bank accounts, (ii) unclaimed dividends, deposits/debentures of companies, (iii) unclaimed schemes/policies of insurance companies, (iv) accounts of coal mines provident fund. Since bank accounts and matured policies are

			termed inoperative after they have remained untouched for 2 years and 0.5 year respectively, it is better to classify them as unclaimed for 9 years and 7.5 years respectively.
Can be used for	Refunds, investor education, court judgments over and above standard reliefs wrt investors.	Refunds, depositors education.	Refunds, Senior Citizen Welfare After amendment in 2017, only interest earned on the Corpus was allowed for usage towards Senior Citizen Welfare Schemes and not the principal transfers.
Refund System	Investors can see details on a central website and thereafter follow up with respective companies / registrars Website hardly works. When it does, a day in year, one simple query takes an hour	No centralized system Banks supposed to make it available on their websites. Only SBI makes it available requiring Exact Name & Exact Address as search inputs.	No centralized system Entities supposed to make it available on their websites. Insurance companies have made it available requiring Exact Name & Exact Date of Birth, with PAN as optional field.
Escheat provision (appropriation to Consolidated Fund of India)	NA	NA	25 years after transfer to fund
Other Points	Companies file annual returns of year-wise unclaimed amounts/shares The information is not made available to public until IEPF Transfer	No Year-wise return filed by Banks No information made available to public until DEAF Transfer	No Year-wise return filed by Entities No information made available to public until SCWF Transfer

Further, the concept behind insurance is one of the most, if not the most important one for the society. It spreads out an individual risk over a large population, so much so that individual or its family feels secure while the society pays petty but regular amounts in comparison. The insurance industry is supposed to make some money in the process of designing & selling policies and settling claims.

There are 2 kind of companies in the industry - life and non-life.

Interestingly, the longer a company lives in the life insurance industry, stronger and profitable it becomes. In an industry with 20 plus companies, viz more than adequate competition in economics sense, having all companies becoming stronger and more profitable while being price competitive is an anomaly which is worth a simple explanation - lapsed insurance policies.

There is nothing wrong or malafide with the conduct of life insurance companies, but with the system. With policies of multi lakhs, insurance companies do send email/sms reminders. So an alive person may willingly choose to not renew the policy, but what about the dead?

Issues

-The activity of accruing dormant funds of citizenry started out as an administrative responsibility with welfare intent of enabling citizen to locate and get its money back. With non-functional website and non-centralized system of checking details, it has turned out to be standard gulping of public money by bureaucracy.

-A financial instrument may be dormant for 3 years, but one cannot search it using 'public search' until 10 years have passed.

-IEPF does not have any guidance about the shares it holds.

-IEPF and DEAF does not have escheat provisions.

-SCWF is the only Fund to have provision of escheat, viz permanently devolving money to Consolidated Fund of India after lapse of another 25 years of getting credited to SCWF. 32-35 years of stuck money.

-Amendment of 2017 wrt SCWF, stepped on DEAF and partially on IEPF. It was removed in 2018.

-Quite often, the family is not aware of the policy taken by deceased individual.

-The issue also extends to other assets. Unlike lapsed insurance policy which very likely was active at time of death, the bank accounts / post accounts / epf account / shares could well be found in future once the account becomes dormant and a correspondingly proposed policy is implemented. But should family of a deceased wait that long?

Solution (1) – Fix Functioning of Unclaimed Funds

-IEPF, DEAF, SCWF should be mandated to have functional websites where one can search using 'Name and Date of Birth' or 'Name and State' or 'PAN' or 'UIDAI'.

-Output of search query may not disclose amount, but at minimum should tell Institution Name, Branch City-State and Date of being marked inactive/inoperative/dormant.

-Database should be comprehensive. It should not only have details of funds already transferred to IEPF, DEAF, SCWF, but also what has been deemed inactive/inoperative/dormant by institutions.

-Standardized process to be notified for recovery of funds. Leaving it to whim of every institution will render the effort useless. Even though IRDAI has guidelines, only SEBI has the

wholesome guidelines which are implemented properly. These cover every possible aspect, even the ones relating to marriage and death. There are 7 kind of fund sources from 1000 plus institutions, if referred to 2017 amendment of SCWF. If it is difficult to have 1 standardized process, at maximum 7 process should be specifically notified.

-IEPF should be made to sell the shares within 6 months, after holding them for 3 years. Anyone approaching thereafter will be entitled for the value of proceeds minus expenses of sale process (brokerage and demat expenses). IEPF should keep record of sale date/time, price, exchange and expense details. Allowed expense rates should be notified from annually.

-Formation of 'Escheat Fund', an interest bearing account, under Finance Ministry. Monetary Corpus of IEPF, DEAF, SCWF at end of Financial Year, should be settled to 'Escheat Fund' within 30 days after start of new Financial Year. The 'Escheat Fund' should devolve annually into Consolidated Fund of India 30 days before end of financial year.

-Definitions of terms inactive / inoperative / dormant, to be harmonized, such that financial assets inactive for total 5 years are transferred from all 1000 plus institutions to IEPF, DEAF, SCWF Funds. For example, if Bank Account is marked dormant after inactivity of 2 years, it should be transferred to DEAF after another 3 years for total inactive period as 5 years.

-IEPF, DEAF, SCWF Funds should have same period of 'Escheat' viz 25 years, ie claim would be written off their books after a total of 30 years of 'no claim'.

Solution (2) – Act for Ease of Passing Financial Assets

In Sanatan Dharma, the assets are passed onto next generation. Under construct of socialism, the state devises mischievous ways to escheat / devolve the assets away, in a manner to break off any sense of continuity. It is entirely the wisdom of the constituents of the state to opt for one or the other, but currently what besieges us is a mis-mash.

In India, the definition of Nominee is different across-

Government savings bank act 1873 (Section 4)

Provident fund act 1925 (Section 5)

Succession act 1925 & personal laws (multiple supreme court judgments giving stake to married daughters)

Insurance act 1938 (Section 39)

Banking regulation act 1949 (Section 45ZA)

Sebi mutual fund regulations 1996 (Regulation 29)

Companies act 2013 (Section 72)

PFRDA act 2013

The resultant is turning of deceased's family into that of beggars, making them do endless travel from pillar to post, giving declarations, arranging stamp papers, indemnity bonds, notarizations, witnesses, tax returns of witnesses etc despite having the deceased's death certificate and their name mentioned as nominee! And at times, despite months of time wastage, the family has to end up as Litigants at Courts, which takes up another 5 to 20 years.

And we are not yet getting into cases where Nominee details do not exist.

And situations where money is source of bitterness in families, and when it belonged to deceased, ensuing quarrel involving government / judiciary with inordinate passage of time, bitterness turns to poison.

Hence, we urgently need to have a unified central act, atleast for simplifying passing of financial assets to next generation, to ensure ease of living and social justice-

Definition

-As guided in 82nd and 190th Law Commission Report, the 'nominee' as declared in details of the financial asset, should be the beneficiary of the said asset upon demise of the asset holder.

Recording Nominee Details from Asset Holder

-All custodians of financial assets, ie Banks [every account], Insurance Companies [every policy], Post Office [every account], EPF [UAN], PPF [account], NPS [account], Mutual Funds [every scheme] and Depository [every account] must have offline (in person ekyc verified) & online (web portal ekyc verified) provision of noting down upto 10 nominees.

-Henceforth a minor is allowed to be a nominee. There is no need to collect details of a major person where minor is a nominee.

-The following details must be collected for each nominee - (a) Name, (b) Photo, (c) Aadhaar, (d) Bank Account Number, (e) Bank IFSC, (f) Percent share in the asset (upto 1 decimal point).

-The custodian of financial asset is allowed to collect fees for updation of nomination, upto Rs 100 for offline and upto Rs 10 for online. The maximum charge indicated herein are inclusive of all applicable taxes.

-The first instance of nomination update pursuant to this Act will be free of charge. The charges can be levied at every instance of nomination update thereafter.

-The custodian of financial asset will keep record of every instance of nomination update pursuant to this Act.

-The custodian of financial asset in all its communication with asset holder, like payment receipts / passbook / statements, will now mention details of asset holder's nominee (Name, last 4 digits of Aadhaar and their respective share), apart from all the other necessary information as being provided currently.

-The custodian of financial asset will inform asset holder by sms/whatsapp and email, every time nomination update is carried out pursuant to this Act.

Quarterly Communication to Finance Ministry

-Within 7 calendar days at the end of each quarter, the custodian of financial asset will communicate
(a) Number of inoperative/operative accounts without Kyc [PAN or Aadhaar] & associated balance,
(b) Number of inoperative/operative accounts without Nominee Details & associated balance, (c)

Number of inoperative/operative accounts without Nominee Details in the Format as advised under this Act & associated balance.

-Department of Financial Services (DFS) will appropriately disseminate the above information to sensitize people so that they and their family members do not suffer when the time comes.

Single Window Portal to see all Financial Assets

-Department of Telecom (DOT) has launched tafcop.dgtelecom.gov.in whereby one can enter a mobile number and after verifying with OTP, a person can find out all mobile numbers across all Telecom Operators having same the Aadhaar. Department of Financial Services (DFS) should develop and launch the similar functionality by fetching data from all custodians of non-zero balance financial assets. While alternate digit of account / policy / folio number can be masked, branch detail should be completely provided.

Auto Payment on Maturity

-Insurance companies must make auto-payment on policy maturity without need of policy document. There should not be any requirement of form-filling for processing pay-out. If at all a loan is taken on the policy, the policy document is with Insurance company itself and they are the one which has given out the loan.

-Banks, Post Offices and Provident Funds must pay-out proceeds with 14 day interest if asset holder does not apply for renewal of the deposits. There should not be any requirement of form-filling for processing pay-out. The custodian of financial asset must provide offline (in person ekyc verified) & online (web portal ekyc verified) provision for renewal of deposits. [Bank Guarantee to replace archaic usage of Bank FD as security in Bail Bond]

-The custodian of financial asset must provide offline (in person ekyc verified) & online (web portal ekyc verified) provision to check existing bank details of asset holder.

-The custodian of financial asset provision must provide offline (in person ekyc verified) & online (web portal ekyc verified) provision for collecting bank details afresh.

-The custodian of financial asset is allowed to collect fees for updation of bank details, upto Rs 100 for offline and upto Rs 10 for online. The maximum charge indicated herein are inclusive of all applicable taxes.

-The first instance of bank details update pursuant to this Act will be free of charge. The charges can be levied at every instance of bank details update thereafter.

-The custodian of financial asset will keep record of every instance of bank details update pursuant to this Act.

-The custodian of financial asset in all its communication with asset holder, like payment receipts / passbook / statements, will now mention bank details of asset holder, apart from all the other necessary information as being provided currently.

-The custodian of financial asset will inform asset holder by sms/whatsapp and email, every time bank details update is carried out pursuant to this Act.

Payment of Proceeds on Death of Asset Holder

-The custodian of financial asset should make immediate pay-out to Nominees upon Verification of Death of asset holder.

-Only that portion of pay-out will be withheld where Bank Detail of Nominee is not available or pay-out has bounced.

-The custodian of financial asset is allowed to collect fees of upto Rs 200 where Bank Detail of Nominee is not available or pay-out has bounced.

-The maximum charge indicated herein are inclusive of all applicable taxes.

-Department of Financial Services (DFS) will make the following provision for verification of death certificate from Center / State Registrars of Birth & Death-

-The system will involve collection of Aadhaar of deceased, Aadhaar of informant (must do eKyc), Death registration number, Name of State and Scanned copy of death certificate. A 16-digit alphanumeric verification request number will be generated.

-Upon verification, appropriate message will be sent to Informant.

-If death certificate is verified, Department of Financial Services (DFS) will send appropriate message to all custodians of financial asset as well. The custodian of financial asset must go ahead with processing pay-out as per nomination details with it. There should not be any requirement of form-filling for processing pay-out.

-The system will also allow verification of details associated with request number by anyone. This will help in cases where custodian of financial asset has not acted on message from Department of Financial Services (DFS). Delayed pay-out attributable to custodian of financial asset will attract penal interest rate of 12% on delay period.

-The system of death certificate verification will remain in place until a Central Database of Death is created and is built to cover aspects of intimation and verification of death certificate by any custodian of financial asset.

-If the nomination does not exist and custodian of financial asset has no way of fetching it from its records, then proceeds of the deceased will be paid-

-to the eldest living member of the family as per Ration Card (verified using One Nation One Ration App) or if Ration Card is not available;

-equally to all members of the Family Card (issued by States / Center and verifiable online) or if Family Card is also not available;

-equally to all members as mentioned in the Succession Certificate (how to verify it online?).

-The guidelines for pay-out, amount withheld and fees are same as in cases where nomination does not exist as noted in first sub-part of this section.

-In case a nominee has also expired, as proven by verifiable death certificate, custodian of financial asset will distribute share of the nominee as per fractional entitlement of other nominees. No money should remain with custodian of financial asset in such a case.

-In case there was only one nominee which has also expired, as proven by verifiable death certificate, custodian of financial asset will distribute proceeds equally to all members as mentioned in the Succession Certificate of the nominee. No money should remain with custodian of financial asset in such a case.

Collecting Nominee Details from Records of Deceased Asset Holder

-In absence of nominee details in an account of the deceased, custodian of the financial asset must make use of nominee detail as present in some other account of the deceased with itself. This is necessary as at many times nominee is missing in one of the accounts under same CIF with Banks / Post Office, and then deceased's family is needlessly harassed by citizen facing staff.

Other Petty but Important Issues around Claims

-Whether the asset holder or the heir, IEPF asks for dividend details with unclaimed shares and limits the number of entries to 15. When the shares are being claimed, there should not be a need to claim associated dividends and they should be paid automatically with the shares. And if only dividend is being claimed, there should not be any limit on number of entries. Escheat rule in place is set for 35 years, so any dividend beyond 35 years cannot be claimed. Hence, time period and not number of claims, should be the limiting factor.

-Sovereign Gold Bond (SGB) is traded on BSE/NSE and is stored as financial asset in Demat Account. Both Exchanges and Depository are regulated by SEBI, but SGB is regulated by RBI. For some unknown reason, RBI does not allow transfer of SGB from NSDL to CDSL and vice-versa in death cases. Such a transfer known as transmission is very well allowed by SEBI for obvious reasons.

-SEBI Open Offer / Buyback rules create a situation where deceased asset holder's heir is unable to participate upon transmission if asset holder's death takes place between Record Date and Offer Closing Date!

-Banks are charging fees in myriad of ways - lost cheque book or passbook - in cases of account closure. The charges are jarring when charged to account of claimant of deceased account holder. These should not be allowed as a lost cheque book or a lost passbook is of no use to a person who is not alive.

Applicability

-This act supersedes all the other existing provisions in other Acts and Judgments.

-This act is to be retrospectively applicable. Wherever a court case has been decided and not appealed to higher court within statutory limit, this act will not be applicable.

https://www.sebi.gov.in/legal/circulars/oct-2023/centralized-mechanism-for-reporting-the-demise-of-an-investor-through-kras_77534.html

<https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12589&Mode=0#AS> [Contact Account Holder]

https://www.sebi.gov.in/reports-and-statistics/reports/feb-2024/consultation-paper-to-revise-and-revamp-nomination-facilities-in-the-indian-securities-market_81023.html

https://m.rbi.org.in/scripts/FS_Notification.aspx?Id=12750&fn=2&Mode=0 [Quarterly Inoperative Reporting]

<https://www.sebi.gov.in/reports-and-statistics/reports/dec-2024/consultation-paper-on-draft-circular-for-service-platform-for-investors-to-trace-inactive-and-unclaimed-mutual-fund-folios-mitra-mutual-fund-investment-tracing-and-retrieval-assistant-89982.html>

https://www.sebi.gov.in/legal/circulars/jan-2025/circular-on-revise-and-revamp-nomination-facilities-in-the-indian-securities-market_90698.html /

https://www.sebi.gov.in/legal/circulars/feb-2025/amendments-and-clarifications-to-circular-dated-january-10-2025-on-revise-and-revamp-nomination-facilities-in-the-indian-securities-market_92377.html

<https://www.sebi.gov.in/legal/circulars/feb-2025/service-platform-for-investors-to-trace-inactive-and-unclaimed-mutual-fund-folios-mitra-mutual-fund-investment-tracing-and-retrieval-assistant-91847.html>

https://www.sebi.gov.in/legal/circulars/mar-2025/harnessing-digilocker-as-a-digital-public-infrastructure-for-reducing-unclaimed-assets-in-the-indian-securities-market_92769.html

RTI DOFSR/R/E/24/00888, DEABD/E/2022/10092

Damning Data, No One Taking Responsibility

-RTI informs that 23,18,40,516 Bank Accounts totalling Rs 7,30,716 Cr do not have Nomination. Out of these 6,58,49,954 Bank Accounts totalling Rs 25,358 Cr are already dormant.

- Compared with RTI published in 27-12-2023 article, it transpires that 1,19,37,177 Bank Accounts totalling Rs 4,830 Cr have Nomination. Yet, nominees have not been contacted. This number is expected to increase by 13 times when more Banks disclose data.

There are 7 regulators/entities under whom money of citizens is managed. These are-

1. RBI under Ministry of Finance is the Banking Regulator
2. IRDAI under Ministry of Finance is the Insurance Regulator
3. NSI under Ministry of Finance is the Small Savings Administrator
4. SEBI under Ministry of Finance is the Shares/Bonds and MFs Regulator
5. PFRDA under Ministry of Finance is NPS/APY Regulator
6. EPFO under Ministry of Labour manages EPF
7. Ministry of Labour manages Maandhan viz Pension Scheme for Unorganized Labourers

All of these have a bounden duty to ensure vide regulations & regular monitoring, that money is either united with the individual/family member or is used by the Govt. So that Rs 3,50,000 Crores worth money viz almost 2% of GDP is not left to idle, across the 12 different possibilities-

<u>S. No.</u>	<u>A/c Status</u>	<u>KYC Status</u>	<u>Nominee Status</u>	<u>Action</u>
1.	Unclaimed	No	No	Transfer money to CFI.
2.	Unclaimed	No	Yes	Find Nominee. If not found, Transfer money to CFI.
3.	Unclaimed	Yes	No	Do DBT using Aadhaar of Individual. If it fails, find Family from One Nation One Ration Database. If not found, Transfer money to CFI.
4.	Unclaimed	Yes	Yes	Do DBT using Aadhaar of Individual. If it fails, find Nominee. If not found, find Family from One Nation One Ration Database. If not found, Transfer money to CFI.
5.	Inoperative	No	No	Wait for Account to become Unclaimed.
6.	Inoperative	No	Yes	Find Nominee. If not found, Wait for Account to become Unclaimed.
7.	Inoperative	Yes	No	Do DBT using Aadhaar of Individual. If it fails, find Family from One Nation One Ration Database. If not found, Wait for Account to become Unclaimed.
8.	Inoperative	Yes	Yes	Do DBT using Aadhaar of Individual. If it fails, find Nominee. If not found, find Family from One Nation One Ration Database. If not found, Wait for Account to become Unclaimed.
9.	Active	No	No	Force for KYC and Nomination
10.	Active	No	Yes	Force for KYC
11.	Active	Yes	No	Force for Nomination
12.	Active	Yes	Yes	All good. Nothing to do.

*Unclaimed term is used when Account in Inoperative for a very long time, like 10 years.

**Account is marked Inoperative if Individual does not do a transaction for a period of 1 year or so.

#CFI is acronym for Consolidated Fund of India

DHC Petition Original Prayers

- i) issue any appropriate writ, order or directions thereby directing respondents 1 to 4 and 6 to establish a centralized portal enabling individuals, upon completion of e-KYC requirements, to access a comprehensive list of all financial assets whether active, inactive, dormant, or inoperative held across entities regulated by the respective Regulator/Entity
- ii) issue any appropriate writ, order or directions directing the respondents 1 to 6 to issue guidelines to its regulated entities to mandate rules mandatorily capture of minimum details about Nominee(s) for each Financial Asset;
- iii) issue any appropriate writ, order or directions directing the respondents no. 1 to 6 to establish or facilitate a seamless system in coordination with the respondent Ministry of Home Affairs and respondent Department of Food and Public Distribution, enabling Regulated Entities of respondents no. 1 to 6 to identify family members in cases where financial assets lack a designated nominee.

- iv) issue any appropriate writ, order or directions directing the respondents 1 to 6 to mandate rules of communication to its Regulated Entities:
 - a. About notification to the nominee (where a nomination exists) or to family members (where no nomination exists) regarding the financial asset(s) upon the Regulated Entity's knowledge of the account holder's death; and
 - b. About notification to the account holder and nominee (where a nomination exists) or to family members (where no nomination exists) regarding the financial asset(s) when such asset under the Regulated Entity becomes inactive, inoperative, or dormant;
- v) issue any appropriate writ, order or directions directing the respondents Ministry of Home Affairs to provide Name & Aadhaar of Deceased to respondents 1 to 6 i.e. Regulators, in future as well as past available data, such that respondents 1 to 6 to can seamlessly share it with Regulated Entities under them;
- vi) issue any appropriate writ, order or directions directing the respondent Ministry of Home Affairs to consider establish/ setup of Central Database of Family Members;
- vii) issue any appropriate writ, order or direction directing the respondent Department of Food and Public Distribution to provide Name(s) & Aadhaar(s) of Family Member(s) of Deceased when queried by any of the respondents no. 1 to 6;

Failed

Judge used the phrase – “Important Matter, but not a PIL. Petition provides ideal solution but cannot invoke Mandamus to get into policy making.” Procedural Judges and their sense of limiting justice. https://delhihighcourt.nic.in/app/showlogo/100018951734931407892_98874_172742024.pdf/2024

IA X/2026 in Supreme Court, W.P.(C) 15920/2024 in [Delhi High Court](#), RTIs RBIND/R/X/24/00069, DOFSR/R/E/00560, DOFSR/R/E/00474

PMJJBY - Lets Make it Work (PIL In-Progress)

In Nov 2021, total claims were 2.5 L viz almost equal to cumulative 3 L claims in 6 plus years since introduction of PMJJBY in May 2015.

The age group to which PMJJBY caters is 18-55. Annual death rate of this age group as per National Health Profile 2022 (Page 101) is close to 0.3%. Claims in PMJJBY are at 1/3rd-1/4th that level, except Covid year. New enrollment and renewal numbers sourced from 2nd rti. Calculations below-

S. No.	Duration	Gross Enrollment s - Current (Crore)	No. of Claim Received - Current (No.)	No. of Claims Disbursed - Current (No.)	Renewals + Gross	Claim Rate
1	2016-17	2.96	23,798	21,385		
2	2017-18	0.16	40,771	39,448		
3	2018-19	2.22	37,192	32,118		
4	2019-20	0.65	46,515	44,347		
5	2020-21	1.09	45,749	43,550	2.53	3.18
					3.31	4.4
6	2021-22	3.24	62,498	58,757	4.09	7.33
7	2022-23	2.45	3,48,366	3,36,516	5.81	8.26
8	2023-24	3.23	85,620	84,262	6.81	10.04

It means that the benefit of Rs 2 Lacs is not getting claimed & hence not reaching their family.

It is further noted that IRDAI makes issuance of policy document mandatory. Till 10-Sep-2020 it was physical and since then electronic form (<https://irdai.gov.in/document-detail?documentId=395442>). PMJJBY subscribers are not given any policy document!

After RBD Amendment Act in October 2023 to RBD Act 1969, we now have a Central Death Database. But even that is not needed as the Finance Ministry, in particular DFS (Department of Financial Services), can-

Step 1 Get PMJJBY policy details (lapsed or in-force) across insurance companies - Aadhaar and expiry date of policy - net of settled policies.

Step 2 Contact State Registrars of Birth & Death database and provide them net list of Aadhaar from above Step. Ask them to provide date of death wherever Aadhaar exists in their database.

Step 3 Wherever date of death is less than policy expiry date, insurance proceeds of Rs 2 L should be credited to the family.

Step 4 To locate the family, we will first search database of One Nation One Ration (ONOR). Otherwise we will use a local bank to send Bank Mitra to locate the family. The proceeds will be credited to bank account of Nominee (if exists) or the eldest living member of the family as per Ration Card (if Ration Card available) or Succession Certificate (final document to know exact family composition).

This usage of technology and whole of government approach is what is called upon by Hon'ble PM for 'ease of living'.

And it can be extended to multiple financial assets (bank accounts, other insurance, post office deposits, epf/nps proceeds, demat account, mutual funds) to put an end to harassment faced by citizens already reeling under death of close (perhaps earning) family member. A very simple system will put an end to lakhs of court cases around probate & succession as well.

Failed

https://delhihighcourt.nic.in/app/showFileJudgment/MMH18112024CW159202024_172702.pdf

PMOPG/E/2024/0090854

Remove Forced Annuity on NPS Investors

ULIPs mis-selling is said to have cost more than Rs 1.5 L Cr if one goes by various media articles of 2013-2014. But if you start analyzing Annuities viz mandatory for 40% NPS corpus at time of retirement age of 60, then ULIP fraud will dwarf in comparison. It is because AUM under NPS was 11.37 L Cr at end of FY23-24 and had grown by 30% in the year gone by!

Various Options

As can be seen from news article <https://www.financialexpress.com/money/lic-to-sbi-how-much-pension-can-you-get-for-rs-1-crore-a-annuity-rates-of-12-asps-compared-3011079/> re-producing various annuity options from PFRDA Pension Bulletin 2003 and re-checked from Policy Bazaar (screenshots at the end of write-up), Annual Payout from Annuity Plans of 'Big Companies' range from 6.04% (LIC ; with repayment of Purchase Plan) to 9.14% (Max Life ; without repayment of Purchase Plan).

Analysis of Options under Repayment of Premium

This option is easiest to analyze since it is similar to a Fixed Deposit. The interest rate under Senior Citizen Saving Scheme is currently 8.2% and offerings from various banks for senior citizen FDs range from 7.3% to 8.75%.

In such a scenario where taxability of interest on FD is same as Annuity Payout, LIC payout of 6.04% or Max Life payout of 7.13% viz highest by a 'Big Insurer' is surprisingly low. Especially when unlike FDs, an annuity is 'blocked for life'. The returns from a long-term debt fund is between 8-9%!

Also to be noted wrt LIC is that its other than Annuity Policies having same feature & option of Annuity Payout & Repayment upon Eventuality offers annual return of 11%! My father receives Rs 52,559 under LIC Jeevan Suraksha Policy 112419307 where his nominee will receive Rs 4,73,934 upon his death. Similarly my mother receives Rs 78,781 under LIC Jeevan Suraksha Policy 112418454 where her nominee will receive Rs 7,16,846 upon her death. Given these were issued by LIC in 2015 & 2018 and carry same 11% return, the offering of 6.04% by LIC as per 2023 PFRDA bulletin is extremely surprising.

Analysis of Options under Without Repayment of Premium

A slightly complicated option for Insurers since it requires considerations of a few additional parameters like life expectancy. But fairly easy to understand for individuals who have paid EMI if they took property loan during their 'productive' lifetime.

An average Indian is expected to live upto 71 years, but since Annuity buyers are relatively well-off people, we will also analyze scenarios of them living on an average till 80 & 90. We will do the analysis despite research informing us that well-off people tend to have greater chances of heart / kidney / liver / lung diseases due to lifestyle choices / work pressures.

Ultra short term mutual funds have lifelong returns ranging from 6.5% to 8%. We will take 6.5% annual return in our analysis.

Max Life payout of 9.14% means it is assuming that average of all its without repayment annuity policy buyers will not live beyond age of 80. An average age beyond 80 will accrue losses to Max Life on the product. But if average age of policy buyers remain 71 years, then Max Life will pocket 55% of the premium as Profits! The same numbers for LIC are 83 years and 67%! Analysis snapshot is below-

	Principal at beginning	Earning from Ultra Short	Payout by Company
			69960
60	1,00,00,000	6,50,000	8,39,520
61	98,10,480	6,37,681	8,39,520
62	96,08,641	6,24,562	8,39,520
63	93,93,683	6,10,589	8,39,520
64	91,64,752	5,95,709	8,39,520
65	89,20,941	5,79,861	8,39,520
66	86,61,282	5,62,983	8,39,520
67	83,84,746	5,45,008	8,39,520
68	80,90,234	5,25,865	8,39,520
69	77,76,579	5,05,478	8,39,520
70	74,42,537	4,83,765	8,39,520
71	70,86,782	4,60,641	8,39,520
72	67,07,903	4,36,014	8,39,520
73	63,04,396	4,09,786	8,39,520
74	58,74,662	3,81,853	8,39,520
75	54,16,995	3,52,105	8,39,520
76	49,29,580	3,20,423	8,39,520
77	44,10,483	2,86,681	8,39,520
78	38,57,644	2,50,747	8,39,520
79	32,68,871	2,12,477	8,39,520
80	26,41,828	1,71,719	8,39,520
81	19,74,026	1,28,312	8,39,520
82	12,62,818	82,083	8,39,520
83	5,05,381	32,850	8,39,520
84	-3,01,289	-19,584	8,39,520

*To be noted that 6.5% Interest Rate is still way below senior citizen rate range of 7.3-8.75%. At 8.75%, more than 48% premium remains at age of 90!!



Is Forced Annuity
under NPS a bigger Ir

Other Points

Before answering the Question in the headline, do consider that Government is perhaps right in forcing EPF/NPS payments from salaries because a whole lot of people do not save/invest otherwise. This can be agreed when sufficient data on other savings (PPF, FD, Share/Debt Investments) is available for analysis for these very people. But if Government says that 40% Annuity is necessary because 60% NPS can be 'frittered away', then what will happen to these people who have frittered away everything except Annuity Payout, when they need to spend for Hospitalization or something similar? Does Govt want so much Financialization that products like 'Loan on Annuity' get commercialized which will leech these people further, believing 'Market' will address 'Competition'? Did that happen with ULIPs?

10:22

 VoLTE

4G+

↓↑



95%





 life.policybazaar.com



 3



 Retirement Plans

 Aakash | 60 Yrs



Investment

₹1 Cr



Pay For

One Time



Start Pension

Now



Next month

Pension Rate



Plan Type: Annuity



Income Mode: Monthly



I wc

A 60 years old person taking immediate annuity on payment of Rs 1 Cr

10:23
VoLTE 4G+ 95%

Investment
₹1 Cr
Pay For
One Time
Start Pension
Now
Next month


Smart Guaranteed Pension Plan

You Get
₹58.9 K monthly
Pension For Life

Total Payout
₹3.12 Cr

[Get Details >](#)

Pension Rate: **7.06%** ⓘ

Return of Premium included


Saral Pension

You Get
₹57 K monthly
Pension For Life

Total Payout
₹3.05 Cr

[Get Details >](#)

Pension Rate: **6.84%** ⓘ

Return of Premium included

[1 More Plan >](#)


New Immediate Annuity

You Get
₹56.3 K monthly
Pension For Life

Total Payout
₹3.03 Cr

[Get Details >](#)

Pension Rate: **6.76%** ⓘ

Return of Premium included


New Immediate Annuity

Monthly payout when Premium is Returned to Nominee on demise of Annuity Policy holder

10:24
VoLTE 4G+ 95%

Investment
₹1 Cr
Pay For
One Time
Start Pension
Now
Next month


Smart Guaranteed Pension Plan

You Get
₹75.5 K monthly
Pension For Life

Total Payout
₹2.72 Cr

Get Details >

Pension Rate: 9.06%


New Immediate Annuity

You Get
₹71.4 K monthly
Pension For Life

Total Payout
₹2.57 Cr

Get Details >

Pension Rate: 8.57%


Guaranteed Pension Goal

You Get
₹64.1 K monthly
Pension For Life

Total Payout
₹2.31 Cr

Get Details >

Pension Rate: 7.69%

1 More Plan

Monthly payout when Premium is Not Returned to Nominee on demise of Annuity Policy holder

DEABD/E/2023/0036324

Making UPI truly helpful for non Internet Banking Users (Partially Achieved)

UPI has been an elixir for masses wrt Banking services. But rationalization of public sector employees, low ratio of staff to bank accounts and financial control on branch level expenditure due to internet banking has resulted in harassment of non-Internet banking customers wrt passbook update.

Further, using UPI needs a Debit Card. Despite Jan Dhan, there are several bank accounts of poor people who are being charged Debit Card fees despite them not using it even once.

Lastly, if a bank branch has 2 or more accounts with same mobile, they cannot be accessed with any UPI application.

It is a wish list but technology knows no bounds-

(a) Can NPCI / RBI build a feature with UPI or if its make UPI bulky, integrate with whatsapp, whereby any individual UPI user can get account statement of last 50 transactions?

(b) Can NPCI make use of first/last 4 digits of Aadhaar instead of Debit Card, to enable access to UPI?

(c) Can NPCI enable usage of UPI app even if a bank branch has 2 or more accounts with same mobile?

Partially Achieved

Remarks

Please find NPCI UPI Product Team comments on the same

Further using UPI needs a Debit Card Despite Jan Dhan there are several bank accounts of poor people who are being charged Debit Card fees despite them not using it even once.

NPCI: Onboarding through Aadhaar is a live feature on UPI wherein first six digits of Aadhaar number is used for onboarding on UPI app There is no need of Debit card for onboarding

(a) Can NPCI RBI build a feature with UPI or if its make UPI bulky integrate with whatsapp whereby any individual UPI user can get account statement of last 50 transactions

NPCI: Account statement can be accessed using bank portal There are few banks who are providing various banking services UPI doesn't have complete visibility of payments made using bank account other than UPI platform

(b) Can NPCI make use of first last 4 digits of Aadhaar instead of Debit Card to enable access to UPI

NPCI: Onboarding through Aadhaar is a live feature on UPI wherein first six digits of Aadhaar number is used for onboarding on UPI app

(c) Can NPCI enable usage of UPI app even if a bank branch has 2 or more accounts with same mobile

NPCI: NPCI allows user to link however showing the bank account to user is on the bank's discretion

WELFARE POLICIES

PMOPG/E/2021/0363484, Delhi CM RTI CMOFC/R/2021/60427,
https://twitter.com/aakash_lbs/status/1617033586884083712

Reform Const. Labour Welfare Fund to National Social Welfare Scheme (Partially Achieved)

Background

Copying Safety and Health in Construction Convention (No. 167) adopted by the International Labour Organization in 1988 and its accompanying recommendation (No.175), Rajya Sabha of India introduced Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Bill on the 5th December 1988.

Then on 18th May 1995, in a meeting of the Committee of State Labour Ministers constituted pursuant to the decision of the 41st Labour Ministers Conference held under the Chairmanship of the then Union Labour Minister, a general consensus emerged on the need for the proposed Central Legislation.

Finally in March 1996, Parliament passed 2 laws namely, Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996 (the BOCW Act) and the Building and Other Construction Workers Welfare Cess Act, 1996 (the Cess Act).

In a 12 year marathon PIL, W.P.(C) 318 of 2006, National Campaign Committee for Central Legislation on Construction Labour vs Govt of India, on 20 Jul 2018 bench of Justices Hon'ble Sri Madan Lokur and Hon'ble Sri Deepak Gupta, directed Centre to finalize some scheme since Rs 31,000 Crore (viz more than 85%) has been rotting collected constitutionally over 21 years! On 04 Oct 2018 petition was finally disposed since Centre had published it on Ministry of Labour website and shared it with the States. No such scheme is visible on <https://labour.gov.in/schemes/national-child-labour-project-scheme>, when checked today 11 May 2021.

Result came in focus when on 26 Mar 2020, as first response to Corona Pandemic, Hon'ble FM Nirmala Sitharaman exhorted States to make use of Rs 31,000 Crore in these funds.

Capital Delhi, after rebuke in 9 months PIL W.P.(C) 2991/2020 in Delhi High Court, registered 2 L people (July 2020 to March 2021) reaching a new total of only 2.3 L registrations as against expectation of 10 L registrations. Another case has been filed against Delhi Govt, for giving ex-gratia welfare payments from BOCW Corpus to Auto-Rickshaw Drivers and also for inability of preventing registration of Fruit Vendors, Drivers, Shopkeeper Helps as Construction Labour.

Across India, there are 200 L construction labour registrations as against expectation of 400 L registrations. It is estimated that overall unorganized workforce in India is about 4000 L.

The benefits under BOCW Act are-

- a. Maternity Benefit
- b. Pension Benefit
- c. Advance for purchase or construction of house

- d. Disability Pension
- e. Loan for Purchase of Work related tools
- f. Grant for Purchase of Work related tools
- g. Funeral Benefit
- h. Death Benefit
- i. Medical Assistance
- j. Ex-gratia payment in lieu of permanent disability
- k. Financial assistance for education
- l. Financial assistance for marriage
- m. Family Pension

Issues

- i. Supreme Court directive and proactive scheme formulation of scheme by Centre in consultation with States and still funds remained unused over 18 months! As is the term, Death by Federalism.
- ii. Registration challenge is twin edged sword. You make it tight, you leave out deserving people. You make it lax, wrong people come in. Earlier 97%, still 77% deserving people in Delhi and 50% deserving people in India are not registered, while 90% other unorganized workers of the country will try every trick to get registered as Construction Worker. Such are the 'paper' benefits under BOCW Act. Other unorganized workers being Street Vendors, Taxi/Auto/Electric/Cycle-rickshaw Drivers, Barbers, Peons, Waiters, Kinara Shop Helps, Workshop Mechanics, Home Maids, Security Guards, Car Washers.
- iii. India has Labour Court in every District which is governed by Labour Laws. The rules protecting construction labour, as part of BOCW Act, are mere subset of Labour Laws.
- iv. India has GST which encompassed various tax and cess under Ease of Doing Business policy. Cess Act is still not abolished.

Solution

Act of Parliament to enable transfer of BOCW Corpus into State Budget by adoption of National Social Welfare Scheme, provided Assembly of Govt of State passes resolution in support of the same. This will ensure Act is not forced upon the States.

BOCW Act and Cess Act has to be abolished.

National Social Welfare Scheme means financing PMJJBY, PMSBY and Maandhan Schemes for all adults between 18-60 years of age for every Ration Card Family. The annual cost of the same will be borne 75% by Centre.

Considerations

BOCW Act honouring the Federal Structure of India, allowed every State to manage Welfare Fund on its own as a separate fund. Centre cannot devolve Welfare Funds of States like it had done with Clean Energy Cess.

BOCW Act was clearly way ahead of the times, since in 1988 or 1997, India did not had the wherewithal to provide same welfare benefits to the masses. Not any longer. There are National

Schemes which benefit the masses at large while virtually being a mirror image of benefits enshrined in BOCW Act-

- PM Matru Vandana Yojana for Maternity Benefit
- Old Age Pension (Indira Pension) for Pension Benefit
- PM Awas Yojana for House Benefit
- PM Jeevan Suraksha Yojana for Disability Benefit
- Mudra Yojana for Loan
- National Livelihood Mission for Grants
- PM Jeevan Jyoti Bima Yojana for Death Benefit
- Ayushman Bharat Yojana for Medical Assistance
- Viklang Pension Yojana for Permanent Disability
- Sarva Shiksha Yojana for Free Education
- Dr Ambedkar Scheme for Inter-Caste Marriage
- Maandhan Scheme for Family Pension

*apart from several other national programs for poor like ration, vaccination, swachh bharat, mnrega, jal jeevan, jan dhan, ujjwala yojana.

Out of the above, Maandhan Scheme gives both Survival Benefit (Old Age Pension) as well as Non-Survival Benefit (Family Pension).

Further, any number of members in a family can opt for the above. While only 1 person per family is allowed to register as a Construction Labour even if father-son or husband-wife are together working as Construction Labour! Similarly 1 person can be a nominee only once even if 2 family member meet eventuality!!

Subscriber based, ie payment based schemes are only PMJJBY (PM Jeevan Jyoti Bima Yojana), PMJSY (PM Jeevan Suraksha Yojana) and Maandhan Schemes. Financing these at Ration Card Family Level will cost average Rs 2,850 per Ration Card. For potential 20 Cr Ration Card families, total cost will come to Rs 57,000 Cr annual cost out of which centre will be paying Rs 42,750 Cr.

The States altogether have ready access to Rs 30,000 Cr at their disposal, which accounting for interest income, will be able to pay for the Scheme for upcoming 2 years. Thereafter and even during the period, States will be able to save money they pay on Social schemes like Death Benefit, Old Age Pension etc. While they need not, 'rich' states are not being stopped from buffeting additional monetary benefits to their constituents under National Social Welfare Scheme.

*a similar scheme was launched in Haryana as Mukhya Mantri Parivar Samridhi Yojana

**people getting enrolment as part of above scheme, if already enrolled in PMJJBY, PMJSY or Maandhan will have enrolment cancelled with money returned as per rules of Maandhan

***people receiving Old Age Pension in future to be checked against Maandhan pension database to avoid duplicate payments

Benefits

1. First country to achieve Fully Insured Society
2. First country to achieve Fully Pensioned Society
3. Issue of Migrant not getting benefits will cease to be an issue since National Social Welfare Scheme will be linked to Ration Card viz now portable under One Nation One Ration Card Policy.

4. Issue of lack of knowledge of scheme enrolment or not knowing details of beneficiary bank account will be a thing of the past, since Ration Card attachment will ensure benefits especially Death Benefit will surely reach family.
5. Helps in creating, sort of, Centre's own Digital Death Registry.

Partially Achieved <https://eshram.gov.in/>

W.P.(C) 7023/2026 in Delhi High Court, W.P.(C) 2486/2023 in Delhi High Court, DOFPD/E/2021/00700, Delhi CM RTI CMOFC/R/2021/60427

Correct Anomaly in National Food Security Act 2013 (Partially Achieved)

Issues

NFS Act despite initiating Aadhaar linking with Ration Card, continued with the Antyodaya Anna Yojana (AAY), a poorest of poor category coined in 2000. The entitlement is not linked to number of people in the family and hence has issue of under/over supply based on family size. It encourages poor to show themselves as even smaller families and equally encourages political malfeasance as seen time to time vide increments in sanctioned number of poorest of poor families (from 1 to now 2.5 Cr).

NFS Act kept a hard cap on eligible households to be 75% of Rural and 50% of Urban population. It creates trouble since no state in its right mind would identify an area as Urban, simply for fear of having to cut down on ration entitlement for 25% population overnight. It also, unwittingly creates the system which will keep migrants off the ration system. This happens because migration is always to an Urban populace, which in all likelihood has saturated enrolment!

NFS Act for all its wisdom, in an attempt to put a lid on expenditure, decided to put another cap, this time on total number of people allowed to be enrolled state-wise, by using historical Census Population of 2010-11. It threw out of window considerations of population growth and migration.

NFS Act failed to take away bureaucratic discretion, which when left to lower officials, as is the case in a scheme covering 67% of the population, leads to rampant & ironically unearthed & unresolved corruption.

NFS Act vide its Cash Transfer of Food Subsidy (CTFS) Rules 2015, allows State to take up or not take up the scheme. It does not give option to the people, as an individual or as a group and exposes them to unforeseen volatility.

Solution

Top 3 of the 5 issues require amendment in the NFS Act, and hence will require ratification of the Parliament as specified in section 37(2). Vide power specified in section 37(1), central government can notify below amendments in NFS Act 2013-

-Deletion of AAY mentioned in section 2(3) and section 3(1) second & fourth paragraphs.

-Further, change the language of section 10(1)(a) to – “the households classified as Antyodaya Anna Yojana will be re-classified as Priority Households. Going forward, there will one single class of Ration Card holders.”

-Change the language of section 3(2) to – “The obligations of the Centre as envisaged in section 22 and 23, wrt entitlements of the persons belonging to the eligible households referred to in sub-section (1) at subsidised prices, shall extend up to two-thirds of the population of the State. The entitlements, if extended, beyond two-thirds of the population will be borne by the State.”

-Deletion of “rural area” in section 2(17).

-Further, change the language of section 9 to – “The percentage coverage under the Targeted Public Distribution System for each State shall, subject to sub-section (2) of section 3, be determined by the Central Government and the total number of persons to be covered in the State for forthcoming financial year shall be calculated annually on the basis of the population as on 31-Dec as per the Aadhaar LIVE database published at <https://uidai.gov.in/images/state-wise-aadhaar-saturation.pdf>.”

-Further, change the language of section 10(1) to – “The State Government shall, within the number of persons determined under section 9, identify-”

-Further, change the language of section 10(2) to – “The State Government shall update the list of eligible households, within the number of persons determined under section 9, in accordance with the guidelines framed under sub-section (1).”

-Consult with State Governments vide section 39(1) read with section 12(2)(b) and come out with “Identification of Eligible Households Rules 2021”. Under the rules, identification of eligible households under section 10(1)(b) should be strictly based upon information available from digital databases available with central and state governments, like Tax Database, LPG Database, EPF Database, MoRTH Database etc. Access to the same, for the said purpose, should be provided by central government to state governments for free; while enable joint audit to see such access of private data is not being misused by states. And identification of eligible households and weeding out of ineligible households will become an annual recurring exercise.

-Change clause 3(2) of CTFS Rules 2015 to – “The Scheme shall be implemented across the State.”

-Further change clause 4 to – “The State Government shall implement the Scheme across the State subject to the following conditions, namely-”

-Further add to clause 4 –

- (e) make available facility of addition/updation of bank account details on its website;
- (f) keeping default consent to receive cash subsidy as NO, take consent from ration card head of family online, while displaying monthly amount & informing the decision will stay for 3 months cycle;
- (g) provide foodgrains to only those ration card holders who have not opted for cash subsidy (automatic by system if point of sale machine used);
- (h) when more than two third population has opted for cash transfer in an identified area, compulsorily & irreversibly convert it to cash subsidy only, providing 3 months time for remaining ration card holders to provide bank account details

(i) when more than two third identified areas in the state have been converted to cash subsidy only, full state must be converted to cash subsidy providing 3 months time to remaining ration card holders to provide bank account details

Considerations & Benefits

Removal of AAY unifies poor and poorest of the poor. All Ration Card holders should be allowed under Ayushman Bharat scheme as a next step. Economic classifications need to thought through and National Family Card mooted. Any scheme needing Income Certificate/Proof, should be made to accept Ration Card as sufficient proof.

New proposed section 3(2) gives Central Government way out, although it is unlikely to do so.

Making population coverage using UIDAI makes it realistic wrt population and migration.

Some state governments are not making real-time enrolment list public as envisaged in section 11. It may not be needed now.

The time taken from NFS Application to Acceptance/Rejection will become real-time with no bureaucratic interference.

CTFS amendment is entirely dependent upon success of Point of Sale machines, otherwise it will be a supply chain nightmare. Since it is not in interest of ration shop owners for shops to close down, like situation of giving correct entitlement to correct beneficiary, it is unlikely that Point of Sale machine will be successful. For such a scenario, point (g) would not be activated and all beneficiaries would continue to receive foodgrains, until one fine day point (h) can be activated. For this to work, active and sustained awareness campaigns would be required.

Under CTFS, payment per entitled kg of wheat will currently be computed as Rs 23.

It is computed as 1.25×20 minus 2. Rs 20 being current msp rate and Rs 2 being Schedule I rate. But wheat is converted to wheat flour at a local miller at an additional rate of Rs 4 per kg.

Essentially you have Rs 29 under CTFS to buy a similar kg of wheat flour. Vide variety of wheat flour comes in price band range of 19-46 in Delhi market.

Likewise, payment per entitled kg of rice will currently be computed as Rs 37.

It is computed as 1.25×32 minus 3. Rs 37 computed as processed msp rate of rice, since msp of paddy is 18.5 with conversion rate of paddy into rice assumed at 58%. Rs 3 being Schedule I rate.

Essentially you have Rs 40 under CTFS to buy a similar kg of rice. Vide variety of rice comes in price band range of 25-120 in Delhi market.

The issue arises on quantum of entitlement. Currently northern Indian states opt for 4 kg of wheat and 1 kg rice, while southern Indian states opt for 1 kg of wheat and 4 kg of rice. With CTFS, every state would want 5 kg rice, since payment is higher. Hence, a common figure needs to be devised.

Atleast you will not be eating 'ration quality' wheat/rice, which ironically, when procured is the best quality. Essentially as per dietary requirement, not even 60% of foodgrains is required per person. With money in hand and freedom to eat, one may eat dosa, chinese etc as per their choice.

It is quite likely that in a scenario where all ration card holders have opted for cash transfer, the outgo of the government will be higher.

As an illustration, assume in current scenario current expenditure on grain procurement is 2 L Crores with expenditure on storage & transportation being 0.07 L Crores (calculated from Food Security Rules 2015, clause 7) with inflow on payment by ration card holders being 0.13 L Crores (calculated from Schedule I of NFS Act). Net total comes to 1.95 L Crores.

In full cash transfer scenario, assume expenditure on grain procurement is 2 L Crores with an additional big expenditure of 1.25 L Crores, while saving 0.07 L Crores on storage & transportation, with inflow assuming 50% procurement value viz 1 L Crores from sale in open domestic (for price stabilization) and international market (for higher prices). Net total comes to 2.18 L Crores.

To be noted that joker in the pack is sale value of centrally procured grains, but atleast discretion will move from lower bureaucracy to higher bureaucracy.

It will ensure no lower level corruption for sure. Local small millers will have lower business. And ration shop owners will have to work equally hard, to now earn an honest living. Higher morality will prevail.

Partially Achieved

https://api.sci.gov.in/supremecourt/2022/2157/2157_2022_11_16_36554_Judgement_21-Jul-2022.pdf

https://api.sci.gov.in/supremecourt/2022/2157/2157_2022_4_1502_43621_Judgement_20-Apr-2023.pdf

https://webapi.sci.gov.in/supremecourt/2022/2157/2157_2022_11_2_51589_Order_19-Mar-2024.pdf Point 6, Page 7 says Issue Ration Card to e-shram registrations without thinking about Cap Limit specified by 2015 Order

https://www.business-standard.com/india-news/cabinet-approves-pm-aasha-scheme-extension-with-rs-35-000-cr-outlay-124091801054_1.html Push for Mega Price Stabilization Fund

[https://dfpd.gov.in/WriteReadData/OrderUploadDocuments/8321c471-0d37-4ad3-b691-2ad280cfc780_Targeted%20Public%20Distribution%20System%20\(Control\)%20Order%202025.pdf](https://dfpd.gov.in/WriteReadData/OrderUploadDocuments/8321c471-0d37-4ad3-b691-2ad280cfc780_Targeted%20Public%20Distribution%20System%20(Control)%20Order%202025.pdf) Central Govt introduced eKyc for every individual to ensure deceased case removal

<https://share.google/HTqpL8DX54fVeJf9I> Govt starts weeding out Ration beneficiaries with 4 wheelers and Income Tax Payments

https://delhihighcourt.nic.in/app/showlogo/1761999317_e20c4eb2540a10_587_24862023.pdf/2025 Orders allocation of Ration Card since Dept has been stalling for 2.5 years

https://delhihighcourt.nic.in/app/showlogo/1779358130_1053f9aa036b3f3f_687_70232026.pdf/2026 Gave directions on non-enforcement of Income Certificate. Also asks verbally to complete the work. Asks for another representation, despite acknowledging petitioner putting effort of 3+ years

W.P.(C) 6287/2023 in [Delhi High Court](#)

Delhi Ladli Scheme (PIL In-Progress)

Background

Delhi Ladli Scheme was launched in 2008. The scheme had a set of clear objectives. For a layman they can be summarized as “Aim to provide a good amount of money to Educated Girl, born in a Delhi family, of poor economic background, when she achieves age of Majority”.

Issues

Parents are forced to establish, on paper, residence in Delhi 3 years prior to the birth of their daughter. The arbitrary condition has ensured Ladli Enrollment as a percentage of Total Girl Students in milestone years of Govt Schools has reduced from 30% to 7.5%.

If you miss submission at a stage, you do not get that benefit

Repeat filings are required, at multiple different stages

Income Certificate is needed. A change allowed Income Affidavit to be acceptable as well. Former allowed bureaucratic corruption, latter allowed false submission by applicants.

Photo with parents is a mandatory requirement at each milestone. The condition is conveniently used to deny where parents have separated albeit not formally. In the lower income segment, there is rarely a formal divorce.

Despite no particular benefit for SC/ST/OBC castes, it has been made a mandatory requirement.

With many different schemes, school students have Zero Balance Bank Accounts starting Class 1. Scheme forces students to apply for a new bank account with SBI just for receiving funds.

Many enrolments in the scheme have become dormant. The money spent by Delhi Govt, accrued to SBI Life Insurance, will devolve to Senior Citizen Welfare Scheme Fund as per 2015 policy of Central Govt wrt dormant insurance policies.

Solution

Birth Certificate from any Municipal Corporation of Delhi is sufficient proof of Delhi Birth. Her studying in any Delhi School should satisfy the need of her being Delhi Born School Going Girl. Either or both of Parents' names in Ration Card should satisfy the condition of a family of poor economic background. UIDAI of Parents may well be needed to ensure benefit is limited to 2 Girls per Family.

The scheme does not give any immediate cash payout, as that is achieved by Pradhan Mantri Matru Vandana Yojana (PMMVY). Hence the milestones should be re-arranged and/or amounts increased so that lower interest on later credits is compensated. Having the first milestone in First Class will surely mean no duplication of benefit nor double enrolment is happening, since the scheme is firmly linked to UIDAI for almost a decade now.

The school bus system of no benefit if not applied at milestone has to go. A student should be allowed to apply whenever they 'remember' about the scheme. Vetting of additional documents is all that will be needed; mostly it will be just a report card of relevant milestones which is verifiable from the UDISE system. If found in order, milestone credits should take place; students have already lost interest with late application, short-charging for principal amount is not in consonance with natural justice.

Repeat filings may well be necessary in the few initial years, but with the advent of digital UDISE (Unified District Information System for Education) since 2013 and its full compliance means, Delhi Government can very easily track schooling milestones by itself, as UDISE is also UIDAI linked.

Income certificate and Income affidavit has to be done away with. Only Delhi ration card should be accepted as proof of both, Delhi resident as well as Income proof.

Family photo as well as Caste certificate requirement has to go. It has no relation whatsoever with scheme audit / implementation. They needlessly make the application process cumbersome.

Need to open an SBI Account has to go. Applicants should be allowed to tag existing Bank Account to receive funds.

The scheme proceeds should necessarily be credited to the tagged Bank Account if the applicant has reached age of 21 as per enrolled UIDAI.

RTI CMOFC/R/2025/60203, CONT.CAS(C) 748/2024 in Delhi High Court, W.P.(C) 3683/2022 in [Delhi High Court](#)

Delhi Old Age Assistance Rules 2009 (PIL In-Progress)

Background

Delhi updated its Senior Citizen Pension scheme by replacing 1975 rules with 2009 rules. The 2009 rules were along the lines of Indira Gandhi Old Age Pension, where center's assistance was lumpsum based on Census Population of 2001. As on date, Delhi provides Rs 2,000 per month as pension for its 60 plus senior citizen having annual family income less than Rs 1,00,000. An additional Rs 500 per month is provided if senior citizen is 70 plus or belonging to SC/ST.

Issues

When the rules were published in 2009, there was no cap on number of applicants. For some reason, during President's Rule a limit was introduced by Order of LG on 01-Sep-2014. The previous government under Aam Aadmi Party, increased the limit to 5,30,000 persons on 25-Feb-2017, with the minister explaining that funds are not unlimited. An ironic explanation since 11 days earlier on 14-Feb-2017, the pension amounts were doubled with explanation that earlier amount was not sufficient for a dignified life. It is head-scratching that, when population base of 60 plus is 20 L and safely assuming 50% to be qualifying for Ration Card, the government doubled the amount for one half for dignified life and left the other half at 0.

Several excuses are allowed for delayed / non processing of applications within the current limit itself.

Solution

The limitation on the number of applicants is totally unconstitutional, violating Article 14 at bare minimum. Saying to a new applicant that his/her pension will start only after an existing beneficiary dies is nothing but a cruel joke. The limit has to be set aside.

The scheme has 3 conditions to check - (a) Applicant has crossed the age of 60, (b) Applicant has been residing in Delhi for more than 5 years, (c) Applicant has family annual income of less than Rs 1,00,000. Atleast for a senior citizen with Ration Card, application should be instantaneously approved as eDistrict system has already checked Age of the Applicant and it also can

instantaneously verify existence in Delhi Ration Card Database. A Ration Card in Delhi already has the condition of Annual Family Income of Rs 1,00,000. Proof of Residing in Delhi for more than 5 years, if not Ration Card itself, can be a document out of 14 documents allowed under the Rules. In short, it will not take more than a minute, if 5 plus years residence proof is needed to be verified, otherwise application should be automatically processed within seconds.

Partially Achieved

https://drive.google.com/file/d/1vcluFr6adIP_Gsu_jr04_Z-gxx4midT3/view?usp=drive_link

W.P.(C) 6477/2022 in [Delhi High Court](#), W.P.(C) 1224/2021 in Supreme Court, W.P.(C) 1207/2021 in [Delhi High Court](#)

PMGKY Monetary Benefits for all Ration Females than just PMJDY (PIL Failed)

Defining the Problem

PM Gareeb Kalyan Yojana (hereinafter PMGKY) entailed giving Rs 500 monthly over 3 months to females holding PM Jan Dhan Yojana Bank Account (hereinafter PMJDY). The number of such female was 20.4 Crores.

The number becomes a fraction when Govt itself says National Food Security Act (hereinafter NFS) has 81.35 Cr beneficiaries viz 2/3 of population as per 2011 census (Ann-1). To be noted that 2/3 of current population 138 Cr is actually 92 Cr! The govt itself admitted that another 8 Cr migrants which are outside ambit of NFS and State Ration Schemes (Ann-1a).

Even with 81.35 Cr population, accounting for gender ratio, there will be atleast 40 Cr poor females. Thus, PMGKY by focusing on only PMJDY female accounts has left out more than half the intended beneficiaries; intended being the female belonging to poor economic background. Thus, the coverage was a mere 25 percent of overall needy population; half were already out of ambit because of being male.

Assessment of the extent of problem

The number of PMJDY female accounts credited by Rs 1500 as per PMGKY is not 20.65 Cr as claimed by PIB Press Releases (Ann-2, Page 2 Table) over and over again, but far lower!

I am putting forth my statement surely and strongly basis the following proof-

As per RTI reply from Finance Ministry, total Female Jan Dhan Accounts as on 25-Mar-2020 were (Ann-3, Page 2)	20,50,53,195
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As per replies to RTI and Appeal posed to Ministry of Rural Development, it was gathered that Female Minors, ie less than 18 years of age were not eligible for the Rs 1500 benefit and hence did not receive the same (Ann-3, Page 4) As per replies received from Banks, Female Minors holding Jan Dhan A/c are- • State Bank of India (Ann-4a) 99,00,307 • Bank of Baroda (Ann-4b) 27,25,095 • Punjab and Sind Bank (Ann-4c) 1.14 Lakh • Bank of Maharashtra (Ann-4d) 8.80 Lakh • Union Bank of India (Ann-4e) 12,32,036 • Uco Bank (Ann-4f) 8,86,797 # • Indian Bank (Ann-4g) 11,52,329 • Canara Bank (Ann-4h) 4,08,646 • Bank of India (Ann-4i) 25,40,706 • Indian Overseas Bank (Ann-4j) 4,15,706 • Central Bank of India (Ann-4k) 8,02,202 # • Big PSU such as Punjab National Bank has not responded even till date. • Private Banks do not reply to RTI, even if forwarded by Dept of Financial Services	1,93,68,825
Net Real Beneficiaries	18,56,84,370

*Net Real Beneficiaries can be slightly more provided some Female Minors turned Major during the period of disbursement (A/c opening age is 10+, so the number of females turning 17+ to 18+ over 2 month period will be quite low). But new accounts getting opened is highly questionable as strict lockdown was effective (20.5 vs 20.65). All accounts getting credited is also fishy, since Govt rightly so, does not credit PMJDY A/cs where Mobile Number / UIDAI mismatch exists.

#Not added in second row sub-total as Bank(s) in their reply has noted that they paid to Female Minors as well. Only 2, Uco Bank and Central Bank of India!

I went after this data after coming across a case of non-credit of Female Minor Jan Dhan A/c, as annexed in Ann-5. This was later on re-affirmed by RBI Ombudsman as annexed in Ann-5a. It is strange that while every Press Release of the Government says 20.5 Cr female Jan Dhan accounts have been credited with ex-gratia PMGKY amount, over 10% of those very accounts (Rs 3,000 Crore) were never credited so!

Then, time and again Govt says that Jan Dhan A/c is nothing but a form of Basic Saving Basic Deposit A/c (hereinafter BSBDA) under RBI regulations. And Govt itself is aware of existence of 20 Cr such BSBDA other than Jan Dhan (Ann-6). Assuming half, ie 10 Cr accounts to be held by Females, Govt strangely did not credit these accounts!

Very clearly, the reality gap between ministerial communication and bureaucratic action continues to be wide, which sadly remains unearthed not because rich calls itself poor as put so casually by the Ld. ASG appearing for the Union of India in the PIL before the Hon'ble Delhi High Court, but because rich becomes oblivious after making sacrifice in form of taxes.

Alternate Solutions/Suggestions

Step 1

Credit all the female minor Jan Dhan accounts which were not/partially credited earlier. This will atleast make ministerial communication sacrosanct wrt 'All Female Jan Dhan A/c Getting Credit', which till date is nothing but a false claim.

(Further Govt may initiate investigation around missing Rs 3,000 Cr since they have been spent as per Press Releases and Budget documents but, as established above, have not reached the intended beneficiaries!)

Step 2

A significant number of poor females have been holding savings account before advent of Jan Dhan Accounts on 28 August 2014. Case in point being Ann-7. So has been the cases, like Ann-8, where poor female (holding Ration Card) were made to open Savings Account by unscrupulous Bankers.

Govt can readily reach the mass in the following manner-

(A) Govt has to take information from banks wrt Females holding Account viz

- KYC Document ID (UIDAI or PAN)
- Account Holder Name
- Account Number
- IFSC
- Account Active or Not
- Date of Account Opening

(B) Wherever UIDAI is not available, UIDAI corresponding to PAN would have to be taken from CBDDT such that dataset looks as

- UIDAI
- Account Holder Name
- Account Number
- IFSC
- Account Active or Not
- Date of Account Opening

*we will leave out Accounts where UIDAI corresponding to PAN is not available since those accounts are more or less non functional with PAN-UIDAI linking deadline having reached its final deadline of 31 Mar 2021.

(C) The list of UIDAI will be vetted with CBDT Database and those entries wherever Income Tax Return has been filed or should have been filed, will be removed.

(D) Above data would be arranged by sorting-

- First for UIDAI
- Then for Account being active yes/no
- Then with ascending order of date of account opening

*we do it so that we have the earliest most active account of the person

(E) Data would be de-duplicated using UIDAI as key for females having already received amounts in April/May/June or in Step 1.

*we do it to avoid repeat beneficiaries as a female may be holding Jan Dhan and non Jan Dhan A/cs

(F) Then data would be again de-duplicated using UIDAI as key

*we do it as a female may be holding accounts in more than 1 bank

(G) From the remaining dataset, we would check UIDAI existence in Gas subsidy database. If found, we will give them 1500/1000/500 basis Account Opening Date being earlier than date of credit of Apr/May/Jun payments respectively (as explained earlier). These accounts will then be removed from the list.

(H) From now remaining dataset, we would check UIDAI existence in One Nation One Ration database which now as per Finance Minister statement as well as Ministry of Consumer Affairs Press Release is 69 Cr strong ie 86% beneficiaries (Ann-9 and Ann-9a). If found, we will give them 1500/1000/500 basis Account Opening Date being earlier than date of credit of Apr/May/Jun payments respectively (as explained earlier). These accounts will then be removed from the list.

The remaining dataset will comprise of the following-

-List will surely not include upper class elite as close to cent percent of upper class females file Income Tax Returns (including minors)

-List may include Ration Card beneficiaries yet to be finalized, ie the 14%. These can be helped later when One Nation One Ration database is fully functional; Govt is optimistic of it being completed by June 2021

-List may have some middle class females (homemakers or minors)

-List may also have some females which are not in ration coverage (because of not having Electricity Bill; I know several such families) nor in gas subsidy (receiving it in husband bank account!; I know 3 such families)

Although it is recommended to err on side of inclusion in welfare schemes, it is left to wisdom of decision makers about the remaining dataset as explained above.

If decision makers decide to not credit money to the remaining dataset, then they should atleast allow citizen to approach them via CPGRAMS providing Ration Card, UIDAI and Bank Passbook copy with claim of ex-gratia payment. This way some more may get benefitted.

In all humility, it is submitted that the entire process suggested above is possible in a matter of few clicks and will cover atleast another 15 Cr females viz 75% more than current claim of the Govt.

The data is available with the Govt. The process clearly follows laid down principle of Direct Benefit Transfer viz Direct Transfer to Beneficiaries' Bank Account. Bank Account being Jan Dhan or otherwise not a consideration.

WEEDING OUT EXCLUSIONARY CRITERION IS ESSENTIAL FOR EFFECTIVE IMPLEMENTATION OF DBT SCHEMES IN FUTURE

The above process is also suitable for such policies in the future. If Govt wants to stick with Jan Dhan Accounts only, then it needs to push through a few changes to ensure there is no exclusion in future-

(I) First would be to 'positively' convert all BSBDA into Jan Dhan A/c. By 'positively', it is meant that only an explicit 'No' submission by Account Holder will make the account remain BSBDA.

(II) Publicly announce and facilitate conversion of Bank Accounts to Jan Dhan A/c. As has been shared, there is a stiff resistance from Bankers in doing the same.

(III) Since a lot of migration happens, resulting in people finding 'new permanent homes', Jan Dhan Account in erstwhile home will no longer remain an asset. For such people, Bank Account migration between Branches as well as between Banks needs to be discussed with RBI and implemented before hand. Such concept is in existence and very well implemented with LPG Connections, but sadly not with Bank Accounts which ironically has no/lesser physical interface requirement (gas cylinder vs passbook).

Failed

https://delhihighcourt.nic.in/app/showlogo/1612594211971_2021.pdf/2021

The failure of the PIL cause is attributable firstly to Adv Mayank Agarwal who filed the petition only in Feb 2021, when he was told about it in full detail in June 2020 itself. Then Adv Prashant Bhushan

whose team botched filing of petition after taking the case in August 2021. The listing in Supreme Court happened in only March 2022. Adv Bhushan then sat on filing at Delhi High Court and then made ludicrous excuse to avoid appearing at DHC. Judges are 1/3rd of the problem.

W.P.(C) 6477/2022 in [Delhi High Court](#), W.P.(C) 1224/2021 in Supreme Court

PMGKY LPG Benefits for all Ration Families than just PMUY (PIL Failed)

Investigation and Findings

(i) There are a total of 29 Crore domestic household LPG connections out of which 28.25 Crore households ordered atleast 1 cylinder in 2019-20. (In addition there are more than 0.72 Cr PNG connections)

Out of these 28.25 Crore households, 27.11 Crore households receive subsidy on cylinder booking. 1.14 Crore households who do not receive subsidy have either 'Given It Up' or have an individual with Annual Taxable Income of more than Rs 10 Lacs.

Out of these 27.11 Crore households, 19.61 Crore households are categorized as normal subsidy connections and 7.5 Crore households are categorized as ujjwala connections.

The above data is sourced from RTI annexed as Ann-0a, Ann-0b with replies annexed as Ann-1a, Ann-1b, Ann-1c. Data in tabular format is presented as below-

(in Cr)	Domestic LPG Conn.	Conn. Availing Cylinders 2019-20	Do Not Receive Subsidy	Normal Subsidy Conn.	Ujjwala Conn.
HPCL	7.671	6.893	0.3545		
BPCL	8.247	8.247	0.3081	5.833	2.1059
IOC	13.11	13.11	0.4778	8.8822	3.75
ALL INDIA	29.028 Cr	28.25 Cr	1.1404 Cr#	19.61 Cr	7.5 Cr

*Blanks indicate refusal to provide information

#Out of 0.44+ Cr individuals with taxable income over Rs 10 Lacs, only 0.0634 Cr were needed to be explicitly removed systematically using tax return data.

(ii) Ujjwala Connections were introduced on 1st May 2016 where cash subsidy was provided to applicants of poor background so as to help them get LPG connection free of cost (and not the cylinders on regular basis). The beneficiaries were originally limited to 7 identified categories (Ann-2a and Ann-2b) and later vide amendment dated 20-Dec-2018, extended to all poor families without a LPG connection (Ann-2c). The same is also confirmed by Press Release Number 1575403 by Ministry of Petroleum & Natural Gas (Ann-2d).

It is pertinent to note that applicant/beneficiaries of Ujjwala Connections were required to furnish Ration Card as proof of them being poor.

It is also pertinent to note that there are over 23 Cr Ration Card households in India and with nearly 100% LPG Coverage, 15.5 Cr Ration Card households holding Normal Subsidy Connection are equally poor as 7.5 Cr Ration Card households holding Ujjwala Connection. The only distinction is date of getting LPG Connection, pre-Ujjwala era and post-Ujjwala era.

The same can be verified by subsidy provided per cylinder by Govt of India to both Normal Subsidy Connection and Ujjwala Connection during the calendar months of 2019 and 2020 (Ann-3).

Description of Problem

PM Gareeb Kalyan Yojana (hereinafter PMGKY) entailed giving free cylinders to Ujjwala Connections only.

While above is not clear from PMGKY Press Release annexed herein as Ann-4a, it became clear from response of IOC (annexed herein as Ann-4b), upon being contacted with grievance of a Ration Card family holding Normal Subsidy Connection (annexed herein as Ann-4c).

Despite there being no information available with OR used by the Govt of India to distinguish economic backwardness between Normal Subsidy Connection and Ujjwala Connection, extending benefit of free cylinders to Ujjwala Connections alone was exclusionary, discriminatory and violation of Article 14 of Constitution of India.

Govt of India is implored to set right the discrimination meted out with implementation of the above scheme. Govt of India should extend the Free Cylinders as per PMGKY to all Normal Subsidy Connection like it was done to Ujjwala Connections. From above it can be seen that 67% poor households have been left out and only 33% facilitated.

Alternate Solutions/Suggestions

Benefit of Free Cylinder for Ujjwala Connections were available for usage from April to June 2020 and thereafter extended till 30 Sep 2020. The same is also confirmed by Press Release Number 1637214 by Ministry of Petroleum & Natural Gas (Ann-5).

Govt of India via PSUs has the list of Normal Subsidy Connections who have ordered LPG Cylinders from April to Sep 2020. It also has the gross amount paid by them for every refill. It is also aware of the partial subsidy paid to the households for every refill from April to Sep 2020.

It should now pay the net amount, calculated as Gross Amount paid by household minus Partial Subsidy already paid, for every refill from April to Sep 2020 to all Normal Subsidy

Connections to bring them at par Full Subsidy or Free Cylinder provided likewise to Ujjwala Connections under PMGKY.

In all humility, it is submitted that the entire process suggested above is possible in a matter of few clicks and will cover another 15.5 Cr poor households viz 210% more than what was achieved.

**WEEDING OUT EXCLUSIONARY CRITERION IS ESSENTIAL FOR EFFECTIVE
IMPLEMENTATION OF ANY WELFARE SCHEME**

If Govt wants to stick with Ujjwala Connections alone for future such policies, then it needs to push through a change to ensure there is no exclusion in future-

Compulsorily convert Normal Subsidy Connection to Ujjwala Connection wherever UIDAI of Beneficiary exist in One Nation One Ration Card database. To meet with Ujjwala requirement of Female Beneficiary, UIDAI & Bank details of Head of Family can be taken from Ration Card database.

The suggested change will not cost anything to the Govt since cash support under the Ujjwala Connection is limited for buying stove or first cylinder security deposit. It will rather make database contiguous comprising of all deserving subsidy recipients as otherwise Gas Subsidy is ironically being extended to people having taxable income of upto Rs 10 Lacs (viz atleast Rs 12.5 Lacs Gross Income) as against Ration Subsidy which gets available only to household income of upto Rs 1 L! A household comprising of 2 individuals with 8 L taxable income each (Household Gross Income touching upwards of Rs 21 Lacs) are also eligible for Gas Subsidy!!

Failed

https://dhcappl.nic.in/dhcorderportal/GetOrder.do?ID=smp/2023/1685451404994_35531_2023.pdf

The failure of the PIL cause is attributable firstly to Adv Mayank Agarwal who never filed the petition despite being told about it in full detail in June 2020 itself. Then Adv Prashant Bhushan whose team botched filing of petition after taking the case in August 2021. The listing in Supreme Court happened in only March 2022. Adv Bhushan then sat on filing at Delhi High Court and then made ludicrous excuse to avoid appearing at DHC. Judges are 1/3rd of the problem.

W.P.(C) 7947/2022 in [Delhi High Court](#)

Delhi Kishori Yojana (Achieved)

Background

Delhi Govt abruptly stopped the Distribution of Sanitary Napkins to Govt School Girls in 2020. These were distributed under Kishori Yojana Scheme. Ironically incinerators were installed in all Govt Schools during 2021 for the same purpose.

Issues

Bureaucracy says earlier tender had finished and new tender was not getting launched due to document issues.

Solution

Tenders are cumbersome process and almost all of them get delayed, putting in limbo various Govt Schemes and Objectives. GeM could be used while tender process is underway.

Achieved

https://delhihighcourt.nic.in/app/showlogo/1657533700851_81898_2022.pdf/2022

https://api.sci.gov.in/supremecourt/2022/35023/35023_2022_7_1502_68117_Judgement_30-Jan-2026.pdf [Supreme Court ordering across the country in W.P.(C) 1000/2022]

W.P.(C) 9891/2024 in [Delhi High Court](#), Suo Motu W.P.(C) 5502/2024 in [Delhi High Court](#), W.P.(C) 11633/2022 in [Delhi High Court](#)

Rashtriya Arogya Yojana (PIL In-Progress)

Background

Central Govt has a scheme for below the poverty line families enabling to avail costly treatment under Umbrella Scheme of Rashtriya Arogya Yojana (also known as RAN). The scheme provides list of diseases, list of hospitals and documentary requirements.

Issues

Both Ration Card and Income Certificate (within defined limits as specified in the RAN scheme) are needed to avail benefits under the Scheme. 5 States including Delhi have reached limit of Ration Cards under NFSA 2013 and cannot issue any more Ration Card.

Solution

The condition of “Ration Card AND Income Certificate” should be changed to “Ration Card OR Income Certificate”.

Failed

The petitioner being a cancer patient died as court took 14 months and still could not decide. The new executive Judge was all too happy disposing off the matter against Central Govt stating - “Petitioner is dead and it is not a PIL”. It is only ironical that same judge routinely says - “Why a PIL, bring aggrieved person before us”.

https://delhihighcourt.nic.in/app/showlogo/1689844455099_61652_2023.pdf/2023

W.P.(C) 9535/2024 in [Delhi High Court](#), W.P.(C) 595/2023 in [Delhi High Court](#)

PMUY Beneficiaries to get Rs 200 Discount (PIL In-Progress)

Issue

Ministry of Petroleum & Natural Gas (MoPNG) on 21-May-2022 announced Rs 200 Discount via Cashback for PM Ujjwala Yojana (PMUY) beneficiaries, for upto 12 cylinders refilled during FY2022-23. The scheme is as discriminatory as giving 3 free cylinders to PMUY beneficiaries as part of Covid Relief Package PMGKY dated 26-Mar-2020.

Fake narrative of Ujjwala subscribers as poorer since they order less cylinders and that Non-Ujjwala subscribers are not Women has also been debunked vide RTIs MOPNG/R/E/22/00423 and MOPNG/R/E/22/00457. As can be seen from the data provided by the Oil Marketing Companies - IOCL and BPCL - the number of families ordering just a single cylinder in the whole year has grown from 82 Lakhs to 120 Lakhs non-PMUY families, and is much more than PMUY families.

Financial Year	FY19-20	FY20-21	FY21-22
PMUY	129.93	46.96	95.63
Non-PMUY	82.30	65.73	120.63

Failed

https://delhihighcourt.nic.in/app/showlogo/1685451403706_51290_2023.pdf/2023

PMOPG/E/2024/0067213, PMOPG/E/2024/0067210, RTI DGLHQ/R/T/21/00436,
https://twitter.com/aakash_lbs/status/1775443012912361892

SOP - Annual Subsidy Cleansing (Achieved)

Defining the Problem

Governments, both central as well as state, has several subsidy schemes for welfare of the poor. The schemes were announced over different periods, dictated by politics of the time. Most schemes have collaboration of both centre and state.

Every scheme has a set of criteria to identify the beneficiary. Although almost every scheme has no readily identifiable and objective method to include or exclude beneficiary. The resultant is simultaneous inclusion of corrupt non-poor and also ironically exclusion of actual but truthful poor.

For example, ration system used to have an income criteria of Rs 1 L as family annual income. You could get it by an income certificate from SDM Office by greasing hands. The criterion was widened to not having Four Wheeler and not having Electricity connection Fixed Load of more than 2 KW. While one can check for Fixed Load from copy of Electricity Bill, people having Four Wheeler are still able to get Ration Card by paying the current rate of bribe Rs 5,000 to Ration Card surveyor. Although a daily wage labourer, earning Rs 1,50,000 in a year would not get Ration Card for not having an Electricity Bill or stating true daily income.

As can be seen from above non exhaustive example, inclusion/exclusion mechanisms as part of welfare schemes have always been designed purposefully to foster corruption across the society. Very clearly, non participation in this system will not just result in deprivation but also family quarrel when equally poor or slightly richer neighbour is getting everything you could have by just being 'player of the system'.

Addressing the Inclusion of Corrupt Non-Poor Issue

Gas subsidy database 'somehow addresses' the issue by automatically excluding subscribers who have annual taxable income of more than 10 Lakhs as per CBDT database (<https://economictimes.indiatimes.com/wealth/personal-finance-news/earning-over-rs-10-lakh-your-lpg-subsidy-may-be-blocked/articleshow/56083349.cms>). It is a step in the right direction, although the condition addresses spouse income by a mere declaration and is not considering household

income as the ultimate measure. (Annual taxable income of 10 Lakh can even mean Gross Income of about 15 Lakh!)

Similar, Standard Operating Procedure needs to be in place for Ration subsidy database. Every April, UIDAIs associated with each NFS ID (National Food Security ID) should be cross-checked for existence in-

- CBDT Database (Income Tax Return has been filed or should have been filed)
- MoRTH (ownership of private 4 wheeler)
- EPF (received credits in latest 3 months; implying full employment of over 1 L annual income)

Presence of 1 or more members in 1 or more of the above databases would result in cancellation of NFS ID with the exact objective reasoning referring to above databases. This system will help in regular cleansing list of Ration Card beneficiaries and ensuring only actual needy receive the subsidy benefit.

*Gas Subsidy Policy entails upto 12 cylinders at subsidized rate annually, total annual subsidy coming to about Rs 4,000.

Ration Subsidy Policy entails monthly 5 Kg of Grains per person (at Rs 2 as against Market Rate of Rs 20), for a Family of 4, total annual subsidy comes again to about Rs 4,000!

Ironic to note income limits of Gas Subsidy (15 Lakhs) and Ration Subsidy (1 Lakh). But that's an Elected Govt Policy domain.

Addressing the Exclusion of Truthful Poor Issue

This will require positive Political Intervention to disallow Bureaucracy to introduce mechanisms which are not objective in nature. Neither should it be allowed to have mechanisms which cannot be established by a ready evidence in hands of the Government.

So if at all, owners of private four wheeler need to be excluded from subsidy schemes, it should be verified from MoRTH database as vehicle ownership is also UIDAI linked (even for second hand vehicles, whosoever due to fear of Supreme Court judgment got it transferred to new owner).

If at all, income criteria is present, it should be something which should be verified from CBDT/GST/EPF database.

Non presence in databases would mean criterions are fulfilled. This errs on the side on inclusion but welfare policy should unfailingly err on the side of inclusion than fall into clutches of corruption.

Other Issues

There will be cases of re-application after initial rejection. These cases would have to be processed afresh since finance situation of family is transient. The only earning member could become jobless and hence need support for sustenance.

But there will also be cases of circumvention wherein Family will re-apply for Subsidy by excluding UIDAI of the member from family list who was found in MoRTH/CBDT/GST/EPF database. This can

only be addressed by either a Universal Basic Income Scheme instead of plethora of Welfare Schemes or by having a National Family Card linked to Birth / Death / Marriage databases.

Achieved

<https://cmladlibahna.mp.gov.in/> [Women to be 21+ and 60-. Should not be taxpayer.]

<https://timesofindia.indiatimes.com/city/bengaluru/about-30k-aged-people-get-suo-motu-pension/articleshow/87530374.cms> [Auto Inclusion in Old Age Pension Scheme when Ration Card beneficiary turns 60]

<https://incometaxindia.gov.in/communications/notification/notification-no-20-2025.pdf> [Delhi IT Addl CS gets power to know taxpayer information]

[https://dfpd.gov.in/WriteReadData/OrderUploadDocuments/8321c471-0d37-4ad3-b691-2ad280cfc780_Targeted%20Public%20Distribution%20System%20\(Control\)%20Order%202025.pdf](https://dfpd.gov.in/WriteReadData/OrderUploadDocuments/8321c471-0d37-4ad3-b691-2ad280cfc780_Targeted%20Public%20Distribution%20System%20(Control)%20Order%202025.pdf) [Check eligibility and Alive status every 5 years]

MORLY/E/2023/0017980, MORLY/E/2023/0010565, W.P.(C) 2501/2019 in Delhi High Court

Integrate UDID with Divyangjan Rail (PIL In-Progress)

Issue

RPWD Act 2016 allows issuance of nationally acknowledged disability card under the name Swavlamban Card / UDID Card (<https://www.swavlambancard.gov.in/>).

Railways issues ticket at discounted fares and/or gives preference of lower berth to passengers with disability card issued by them (<https://divyangjan-rail.in/>).

Despite introduction of RPWD Act, Railways continue to have its own system to disability card which is nothing but duplicity of work / open to abuse by Railways officials / wastage of exchequer funds.

Railways was pretty quick to have destination address & pincode fields on irctc website, when a bureaucrat advised ring fencing of travellers during covid. All that irctc website and Indian Railways need is simple integration with database of Swavlamban Card / UDID Card so that welfare policy of Railways wrt Divyangjan Passengers is implemented smoothly.

Railway Response

We cannot use UDID directly since it covers 21 disabilities and Railways accepts only 4 disabilities.

Failed

https://dhcappl.nic.in/dhcorderportal/GetOrder.do?ID=599/2023/1685085887964_7271_2023.pdf

Further Issue

(a) It's agreed that executive has power to decide how much welfare it wants to do. It is perfectly fine that Railways wants to restrict benefit to only 4 disabilities out of wide list of 21 disabilities. But it is nothing other than harassment that information viz adequately present in UDID Certificate has to be again captured in Railways Divyang Format and stamped & signed by same Doctor of same Hospital which cleared the application of UDID.

(b) Further, divyangjan-rail.in portal doesn't have even safety feature of captcha and sms gets generated the moment mobile number is entered!

(c) In a typical clerical job creation & citizen harassment philosophy, after application approval on portal, the same document viz Railways Divyang Format is sent to same Doctor of same Hospital to verify if he / she had indeed filled, stamped & signed.

(d) Only after days to months pass by and Hospital returns the document with appropriate remarks, Railways will issue Divyang Card. Seemingly the only purpose of portal is to keep Disabled Individual updated of each stage.

And it is extremely strange that UDID Certificate viz a Central Govt Database Document is still needing rephrasing in Railways Format, restamping by Doctor and reverification by Doctor when asked.

W.P.(C) 12385/2022 in Delhi High Court

Welfare Scheme should not be on basis of Minority Classification (PIL In-Progress)

Issue

Vote-Bank Politics has resulted in slicing of society on basis of age (adult/children), gender (male/female/others), caste and religion.

Unfortunately constitutional articles 15(3) and 15(4) have been mis-interpreted by forming schemes benefitting one section over the other such that we have the most feministic anti-male laws in the world and welfare policies which fastens 'general' poor to 'pay up' for a caste certificate.

In recent times, the same recipe has been extended to religion. While Central Govt has a scholarship scheme giving Rs 100 per month if student belongs to 'Minority', Andhra Pradesh Govt has 'Cheyutha' scheme giving Rs 75,000 over 4 years to a poor belonging to 'Minority', Delhi Govt has 'Tuition Waiver' scheme giving upto Rs 48,000 to 'Minority' studying in a private school, and many other schemes, Delhi Govt has 'Old Age Pension' scheme giving Rs 500 extra to 'Minority' in 60-69 age group.

A petition was filed in Delhi High Court challenging Delhi Govt 'Tuition Waiver' scheme being violative of Article 15 of Indian Constitution as no discrimination is enabled on basis of religion and hence no room available for mis-interpretation.

Achieved

W.P.(C) 3644/2024 in Delhi High Court, Utter Waste Delhi HC Legal Aid vide Token 5 on 04-Jan-23

Delhi Urban Shelter Improvement Board (PIL In-Progress)

Issue

[DUSIB Act](#) was formed in 2010. It was the first in-situ rehabilitation attempt by the politicians. DUSIB conducted surveys of various JJ Basti and made a list of 675 such Bastis having 3.06 Lakh households. Under the Act, once Land Owning Agencies approve, the squatters / land dwellers will be given Pucca House built by Delhi Govt's Urban Development Ministry with some payment by the squatters / land dwellers.

Till date, more than a decade later, not even 1% houses have been built and the Land Owning Agencies have not asked for a 'Joint Survey'. Strangely there is no such need of 'Joint Survey' in the Act. Neither Land Owning Agencies viz DDA and MCD are responding. Finally reacting to CIC Order, DUSIB acknowledged that only 55 Bastis out of 675 have got surveyed in the last 12 years. It is utter violation of Section 9 of DUSIB Act. Further, DUSIB has 99 Bastis wholly vested under it and none of them have been given in-situ rehabilitation as provided under Section 12.

Other ongoing cases wrt Jailorwala Bagh are – LPA 444/2024, WP 11159/2023 and 5530/2024

CIC/DHSHD/A/2023/605508

Hospital cannot deny EWS treatment if Ration Card Address Different (Achieved)

Issue

Hospitals of Delhi are denying treatment to patients if address on Ration Card is different from address on Aadhaar Card.

After different complaints, email to Dy CM Manish Sisodia was written. Office of Dy CM forwarded the issue to Secretary of Health Dept for appropriate action.

Since Secretary of Health Dept did not do anything, RTI was filed.

After a year, matter was heard at Central Information Commission and stern directions were passed to Govt of Delhi.

Interestingly, Govt of Delhi did not act yet. Only after non-compliance was filed in the matter with Hon'ble CIC, appropriate directions has been issued by Govt of Delhi.

Achieved

https://drive.google.com/file/d/1SSc-PRM7-pA7eb2Gn56xxZz4vdITvWu4/view?usp=drive_link

RTI DPTWF/R/2024/60044

Adopt National Scholarship Portal - SC Post Matric Scheme

Issue

Central Govt introduced a scheme for post-matric scholarship of SC https://scholarships.gov.in/public/schemeGuidelines/3064_G.pdf. The scheme is based on prior-approval than reimbursement (Point 8.2). The scheme also envisaged to have States adopt & utilize National Scholarship Portal to minimize harassment / corruption at hands of State Govt Officers (Point 6.8 & 13). Strangely, Delhi Govt adopted the scheme introducing reimbursement structure (which also leads to third party data entry problems) and introduced a barrage of documentation making life of SC students (and families) truly harassing, in case they opt to avail benefits of Central Govt scheme.

Responding to RTI Appeal MOSJE/A/E/24/00076, Central Govt has submitted that only 3,160 people in Delhi availed benefits under the scheme (out of 47 Lakh in India), claiming 9.97 Cr out of 5475.42 Cr. Delhi has 2% population share of India, proportionately 30x beneficiaries could have received benefits in Delhi if scheme was implemented properly.

Prevent Welfare Payments from Funding Vices

Educated people always want the government to spend on development sector - human development like education, hospital or infrastructure development like roads, bridges.

But size of poor people and human psychology, forces politicians to first attend to basic needs such as ration, housing etc.

It is only unfortunate that the politicians keep on competing with each other on only basic needs. Free money beyond a point has a tendency to get spend on vices such as liquor, drugs, gambling.

Interestingly, Government from 2023 introduced biometric/otp check to address ration pilferage. Now poor family will not get monthly ration unless their biometric/otp is checked at ration outlet.

Why does Government do not introduce same biometric/otp check at Liquor Outlets, atleast for checking Age of the person? Why does Government not stop 'Welfare Benefits' for 1-3-6 months for those families, which are found procuring liquor? Will a constitutional court hear it under Article 21, or just say this is a 'policy matter'?

<https://www.thehindu.com/news/cities/bangalore/liquor-is-destroying-our-families-say-women-dem-and-action-against-alcohol-sales/article70322412.ece/amp/>

-Aadhaar to verify age: Supreme Court on online content regulation
<https://share.google/uhak8WEUtAnaKDJ7N>

“drinking needs to become inconvenient, less public, and socially embarrassing”
<https://swarajyamag.com/bihar/how-not-to-evaluate-nitish-kumars-alcohol-ban-in-bihar>

<https://aistudio.google.com/app/prompts?state=%7B%22ids%22:%5B%221zaqTStoBtUjB5ywbOkssDj5aBgqDk62Z%22%5D,%22action%22:%22open%22,%22userId%22:%22101832645321199516241%22,%22resourceKeys%22:%7B%7D%7D&usp=sharing>

OTHERS

DOCAF/E/2021/02343

Correct Anomalies in Legal Metrology Act 2009 (Partially Achieved)

Issues

The Act, for all its good intentions, has become an agent of corruption fleecing 4 Crore mini-businesses Kirana, Retail, Wholesale, Street Vendors etc. To verify weights & measures of such a large number of businesses either needs a mammoth sized bureaucracy, or as is the reality, structured corruption.

An individual or entity cannot approach approved Test Labs to verify weight/measure of a packaged good. It creates impediment when one needs to approach Court or Consumer Forum.

Solution

The issue requires amendment in the Act, and hence will require ratification of the Parliament. The central government can notify below amendments in Legal Metrology Act 2009-

-Add sub-section (5) to Section 15 – “In case of wholesale or retail or street vendors, not dealing in business of weights & measures, sub-section (1) will come into action only on directions of Hon’ble Courts or Consumer Forums.”

-Add sub-section (5) to Section 24 – “In case of wholesale or retail or street vendors, not dealing in business of weights & measures, sub-section (1) is not applicable. It will come into action only on directions of Hon’ble Courts or Consumer Forums.”

-Amend Section 30 to read as – “Other than wholesale or retail or street vendors, not dealing in business of weights & measures, whoever-”

One change is also required in Legal Metrology (General) Rules-

-Add sub-rule (6) to Rule 27 – “Notwithstanding anything anywhere, rule 27 is not applicable to wholesale or retail or street vendors, not dealing in business of weights & measures”

One change is needed in Legal Metrology (Government Approved Test Centre) Rules-

-Add sub-rule (3) to Rule 3 – “Any person or entity can apply for weighing of packaged good & receive weight/measurement certificate”

Considerations

The Act is very right in dealing with manufacturers, repairers and dealers of Weights & Measures. It is also very right in dealing / auditing packaging units. But to believe it can effectively ‘police’ 4 Crore mini-businesses is wishful. To believe businesses would loot citizenry, comprising of themselves, in absence of ‘Iron Hand’ is fanciful.

The Act needs to realize that there is existence of Consumer Forum. The Act needs to realize that mini-businesses exist in a world of near perfect competition, with no consumer bound to be loyal, once consumer finds out about cheating.

The Act needs to realize that while it needs to actively look after Ration Shop shenanigans, the private businesses like Kirana, Retail, Wholesale, Street Vendors are actively disciplined by citizenry itself.

Measure for Measure



Sanjeev Sanyal & Apurv Mishra

A major irritant for doing business in India is an obscure law called the Legal Metrology Act (LMA) 2009 that deals with metrological standards pertaining to measurement and its application. It replaced two legislations — Standards of Weights and Measures Act 1976, and Standards of Weights and Measures (Enforcement) Act 1985. LMA regulates weights, measures and labelling for most products.

As the law stands today, the first violation of any of the offences under Chapter 5 entails a monetary penalty. Upon receiving a notice by the legal metrology inspector, the entrepreneur may concede his or her mistake, and pay a fine to end all legal proceedings. However, upon a second or subsequent offence, LMA provides for imprisonment along with a possible fine. This threat of imprisonment has skewed the power balance between local inspectors and entrepreneurs, thereby creating multiple opportunities for rent-seeking.

Evidence of rent-seeking can be seen in last year's report on the National Workshop on LMA. In 2018-19, for instance, the number of first offences booked under LMA was 1,13,745, but for second offences was only 12. The corresponding numbers for first and second offences were 1,26,409 and 5 in 2019-20; 82,279 and 3 in 2020-21; and 74,721 and 11 in 2021-22. It is not difficult to work out what is happening — entrepreneurs are encouraged to accept the first offence in exchange for a light penalty, but are subsequently at the mercy of the local inspector.

Govt is aware of this problem and has proposed to decriminalise several provisions of LMA under the Jan

Vishwas Bill (JVB) 2022, currently pending in Parliament. JVB decriminalises Section 25 (use of non-standard weights), Section 27 (manufacture of non-standard weights/measures), Section 28 (making a transaction in contravention of the prescribed standards), Section 29 (penalty for publishing non-standard units), Section 31 (penalty for non-publishing of documents and registers related to the law), Section 34 (penalty for sale of commodities by non-standard measure), and Section 35 (penalty for rendering services by non-standard weight).

While this is a good beginning, JVB only solves part of the problem. Data shows that offences under Section 30 (for transactions in contravention of standard weight or measures), Section 33 (for use of unverified weight or measures), and Section 36 (for selling of non-standard packages) are responsible for over 70% of cases under LMA. Offences under these three sections will remain criminalised and need to be revisited.

In most jurisdictions, procedural or technical lapses under their respective legal metrology laws are not usually punished by imprisonment. How did India end up otherwise?

Till the 1970s, few provisions in India's legal metrology laws were criminalised. In 1972, a committee was set up under the chairmanship of joint secretary, law ministry, S K Maitra, to review the Standards of Weights and Measures Act

1956. Its proposals formed the basis of the 1976 Act, which flowed into the 2009 Act.

The Maitra Committee concluded that monetary penalties were not a sufficient deterrent. This conclusion was not based on hard data but on a purely anecdotal discussion of sweet shops that, according to the committee, had developed the practice of weighing sweets together with the cardboard box!

The committee report rages against the practice and takes the trouble of doing back-of-envelope calculations on how much extra profit a sweet shop owner would make: 'The customer thus loses sweets worth about 50 p to 90 p per kg, the price of cardboard box being 30 p or so.' The committee then arrived at an entirely arbitrary estimate that sweet shops around the country made an extra ₹18,000-36,000 a year. (Notice that this is not based on any survey but merely on an extrapolation of various assumptions.)

Accordingly, the committee concluded that 'the shopkeeper who makes extra profit by such sharp practice is not ordinarily expected to give up such a lucrative practice unless the law provides for deterrent sentences for its violation'. Thus, it was deemed necessary to send businessmen to jail even for minor infractions in weights, measures and product labels.

This discussion on criminal provisions in India's legal metrology laws illustrates a more general problem — the prevalence of anecdote-based policy-making instead of evidence-based policy-making. It is also an example of an entire class of reforms needed in India — process reforms. Most public debate on reforms tends to focus on large structural changes like goods and services tax (GST), Insolvency and Bankruptcy Code (IBC), etc. However, nuts-and-bolts process reforms are just as important. As Muhammad Ali once said, 'It isn't the mountains ahead to climb that wear you out; it's the pebble in your shoe.'



Caveat weight-watchers

FILE PHOTO

Sanyal is member, and Mishra is consultant, Economic Advisory Council to the Prime Minister (EAC-PM)

Partially

<https://www.hindustantimes.com/cities/delhi-news/delhi-govt-ends-licence-renewal-requirement-for-weights-and-measures-businesses-101777989026407.html>

W.P.(C) 19143/2025 in [Delhi High Court](#), W.P.(C) 254/2024 [VC Hearing] and [313/2024 \[eFiling\]](#) in [Supreme Court](#), Vacancies & Infrastructure of Consumer Forums taken up vide Supreme Court [Suo Motu W.P.\(C\) 2/2021](#) and Delhi High Court W.P.(C) 12490/2021, PMOPG/E/2021/0526622, DOCAF/E/2024/0000916, MINIT/E/2024/0001658, RTIs DFSCA/R/2024/60078 [member vacancies], DFSCA/R/2024/60105 [tracking of notice] & DFSCA/R/2025/60193 [staff vacancies]

Achieved

Consumer Case Filing - An Analysis in times of Online Digital Universe (PIL In-Progress)

Current Online System Steps

1. Prepare complaint on computer
2. Take print out
3. Authorization Letter (maybe applicable)
4. Get/Print Stamp Paper
5. Get stamp paper notarized
6. Get all documents signed
7. Scan
8. Login, Start New Petition and File Details
9. Make Online Payment (maybe applicable)
10. Upload Documents
11. Submit via OTP
12. Forum vets for Deficiencies
13. Case Accepted
14. Take multiple print outs and submit at Forum
15. Case Number and Admission Date is Generated
16. Case is admitted and direction for notice issued
17. Notice to be collected from Forum after 2-3 days
18. Visit post office to send notice
19. Visit forum to submit delivery proof of delivering notice physically
20. Visit forum to submit rejoinder / request for order if respondent does not respond
21. Visit district court complex to get Oath Commissioner sign Evidence
22. Visit forum to submit Evidence
23. Visit forum to collect order

Issues

I. Need of stamp paper is nowhere mentioned in Consumer Act 2019.

II. For all its great deeds and potential, the eDaakhil system has only increased the effort needed to file a Consumer Petition (steps 7, 8, 10, 11). It has not reduced paper printing either. And still the complainant needs to unnecessarily travel for steps 4, 5, 14, 17, 19, 20, 21, 22 and 23.

Solutions

A. Notarized Affidavit on Stamp Paper is assumed as Proof of filing in India and that is why it is taken as a norm. With online filing, OTP submission has already taken care of the issue. For greater authenticity, eDaakhil should make users submit a petition using Aadhaar-eKyc than any registered mobile number.

B. Authorization Letter may still be kept, but Authorization should ideally be done using Aadhaar-eKyc.

C. The online system can have only the following steps to reduce paper work as well as complainant harassment-

- N1. Prepare complaint on computer

- N2. Scan (maybe applicable)
- N3. Login, Start New Petition and File Details
- N4. Make Online Payment (maybe applicable)
- N5. Upload Documents
- N6. Submit via Aadhaar-eKyc OTP. To ask Aadhaar-eKyc OTP for Authorization (if applicable).
- N7. Forum vets for Deficiencies
- N8. Case Accepted. Case Number and Admission Date is Generated at same time.
- N9. Case is admitted and direction for notice issued
- N10. Print online DSC signed Notice and Visit post office to send notice
- N11. Online upload delivery proof of delivering notice physically
- N12. Online upload rejoinder / request for order if respondent does not respond
- N13. Print online DSC signed Order [CPGRAMS DOCAF/E/2026/0004757](#)

Specific physical travel will reduce to just 1 viz Post Office, from 10 earlier. It is assumed physical hearings are not needed for Consumer Cases, even if it is needed, default option is Virtual Hearing & is a right in hands of the Complainant (it is lawyers of Respondents which use delay tactics to not only enhance billing but also harass Complainants).

To be noted that some people may believe that the Online System is exclusionary / elitist. These people should understand the ground reality where no consumer forum has accepted non-online petitions since the advent of eDaakhil. And people crying elitism hoarse are better off setting up a real 'legal aid' ngo wherein they help non-online people with online filing of Consumer Petitions.

Also note, service of notice by sms / whatsapp / email is deemed sufficient by the Hon'ble Supreme Court. Complaint is uploaded as a pdf file on e-Daakhil. Each file has its own url endpoint. The link to complaint pdf can be sent by Confonet/e-Daakhil alongwith Copy of Forum Order to respondent by email / whatsapp / sms. This will take away the need of physical / postal service and its tracking report & associated authenticity, wherever email / mobile is irrefutably available.

Supreme Court in matter Civil Appeal 831 of 2023 and SLP(C) 19492 of 2021, directed State Governments in Aug 2021 to fill vacancies and imposed penalties in Sep 2022 for not doing so. In judgment dated 03 Mar 2023, it read out Rules 2020 under Consumer Act 2019 which provides for appointment of President and member of District Commission,

specifically Rule 6 (4) - The process of appointments shall be initiated by the State Government at least six months before the vacancy arises.

And Rule 6 (5) - If a post falls vacant due to resignation or death of a member or creation of a new post, the process for filling the post shall be initiated immediately after the post has fallen vacant or is created, as the case may be.

And Rule 6 (6) - The advertisement of a vacancy inviting applications for the posts from eligible candidates shall be published in leading newspapers and circulated in such other manner as the State Government may deem appropriate.

W.P.(C) 13204/2021 in Delhi High Court, W.P.(C) 8548/2017 in Delhi High Court, W.P.(C) 3903/2017 in Delhi High Court

Vacancies at Delhi Govt Hospitals & Rogi Kalyan Samitis (PIL In-Progress)

RTIs H&FWF/R/2022/80264, DSTHM/R/2022/80028 and LGOVS/R/2022/60308 were filed to gather data on Sanctioned Strength and Vacancies of Doctors/Nurses/Other Paramedicals in Hospital Establishments of Delhi Govt as well as MCD. Details were also queried on Ultrasound, X-Ray, Dialysis, Patient Count, Beds and Rogi Kalyan Samitis existence/functioning.

Vacancies in Doctors/Nurses/Other Paramedicals result in undue burden on existing staff which in turn effect patient care. Ultimately it is the citizens which suffer. It is gross violation of Article 21 of Indian Constitution.

For effective local-level governance of Hospitals, National Health Mission has advised formation of Rogi Kalyan Samitis and provided guidelines for the same at https://nhm.gov.in/New_Updates_2018/communization/RKS/Guidelines_for_Rogi_Kalyan_Samities_in_Public_Health_Facilities.pdf. The state governments are to ensure adoption and implementation of the same at every Govt Facility.

The summary of findings is as below-

S. No.	Name of Hospital	Doctors Sanctioned Strength	Vacancy	Vacancy in Percentage
1	Lok Nayak Hospital	?		
2	Deen Dayal Upadhyay Hospital	149	32	21%
3	Shri Dada Dev Mathri Avum Shishu Hospital			
4	Rao Tula Ram Memorial Hospital			
5	Guru Gobind Singh Govt Hospital	45	9	20%
6	Maharishi Balmiki Hospital			
7	Pt. Madan Mohan Malviya Hospital			
8	Acharya Bhikshu Hospital			
9	Sardar Vallabh Bhai Patel Hospital			
10	Jag Parvesh Chander Hospital			
11	Bhagwan Mahavir Hospital	30	11	37%
12	Dr N C Joshi Memorial Hospital			
13	Nehru Homeopathic Medical College & Hospital			
14	Dr Baba Saheb Ambedkar Hospital	?		
15	Guru Teg Bahadur Hospital	107	46	43%
16	Sanjay Gandhi Memorial Hospital			
17	Dr Hedgewar Arogya Sansathan			
18	Health & Maternity Center			
19	Dr B R Sur Homeopathy Medical College			
20	A & U Tibbia Hospital			
21	Aruna Asaf Ali Hospital			
22	Babu Jagjivan Ram Memorial Hospital			
23	Lal Bahadur Shastri Hospital			
24	Satyawadi Raja Harish Chander Hospital			
25	Guru Nanak Eye Hospital			
	Total	331	98	30%

*Green highlight for Functional RKS #Yellow highlight for Money Needed under RTI Act

A system is needed to fix accountability and introduce transparency so that vacancy issue does not arise again and again.

Medical Superintendent of the Hospital, Secretary at Dept of Health Delhi Govt and UPSC Commission are having the joint responsibility to fill sanctioned strength with regular Doctors.

There are times, due to delay at UPSC or allegedly to save exchequer funds by Govt, route of Ad-Hoc Doctor appointments is taken. The system of Ad-Hoc appointments also becomes an easy excuse to showcase 'efforts undertaken but helpless situation' when there is unfilled vacancy. It is because Qualified Doctors stay away from applying/joining, since Ad-Hoc appointees receive only Basic Pay viz atleast 30% lower than Total Pay received by Regular Appointees.

The data above includes Vacancies without accounting for Vacancies filled by Ad-Hoc appointments. That is, actual regular vacancies are even higher!

The public has no way of knowing the existing vacancy, nor if appropriate efforts are being taken, nor the progress of efforts and nor the office where 'file' is stuck. The following may be adopted to ensure Public Scrutiny of Minister-in-charge as well as automation of Remedial Action-

- (i) Weekly update of sanctioned strength / vacancy across Delhi Govt Hospitals on a common portal. If update is not done by Medical Superintendent or authority delegated by him/her for more than a week, then 1 day salary to be deducted from that person for each additional week of delay beyond the 1st week, till appropriate update is carried out. The data would be visible to public in appropriately analytical format.
- (ii) If overall vacancy at any hospital is over 5% or 5 doctors, whichever is lower, and request to fill the same has not sent to next authority viz UPSC for more than a week, then 1 day salary of health secretary to be deducted for each additional week of delay beyond the 1st week, till appropriate request letter is sent to UPSC.
- (iii) If vacancy at any hospital is over 10% or 10 doctors, whichever is lower, and interviews have not been held by UPSC within 2 months of receiving request from health secretary, then 1 day salary to be deducted from all responsible staff for each additional week of delay beyond the 1st 2 months, till appointment of doctors.
- (iv) Letters 'received in' and 'sent out' by Health Secretary wrt Vacancies (including Salary Deduction Orders due to non-compliance of timelines) to be uploaded and made visible in separate chronological order on the common website as detailed in point (i).

[Supreme Court makes UPSC responsible for timely DGP Appointments](https://api.sci.gov.in/supremecourt/2026/5925/5925_2026_1_32_68404_Order_05-Feb-2026.pdf) - https://api.sci.gov.in/supremecourt/2026/5925/5925_2026_1_32_68404_Order_05-Feb-2026.pdf

Sahara Ponzi Entities (Partially Achieved)

Sahara Entities filed a Petition against enforcement action of SFIO since SFIO reports to MCA and none of Sahara Entities involved in collection of money from individuals is a corporate entity. Thankfully Justice Mr Vipin Sanghi nipped the plea in the bud and vide orders dated 22-Mar-22 and 23-May-22, asked action to be enforced faster.

Current status is 'forum shopping' to get temporary stay at Supreme Court by fielding Senior Advocates like Kapil Sibal and Saurabh Kirpal.

Almost all except the ones earlier castigated by SEBI and Sahara Q Shop are in the dock. Have to ensure help for 83 individuals having 192 investments with original deposit value of Rs 33,84,615 and current value of over Rs 74 Lakhs.

Partially Achieved Rs 5,000 Cr being taken from SEBI-Sahara Funds to pay Investors of 4 Sahara Co-Operatives. A payment of Rs 15 L per month to retired Supreme Court Justice and Rs 5 L per month to Amicus Curiae has also been directed for the 9 months! Why should only Sahara have the fun with money of poor? The petitioner which did all the actual work, did not even get a 'Thank You'. https://api.sci.gov.in/supremecourt/2022/2489/2489_2022_4_1502_43209_Judgement_29-Mar-2023.pdf

<https://www.moneylife.in/article/sahara-crcs-refund-portal-registers-claims-of-over-rs82695-crore-but-pays-only-rs22877-crore-reveals-rti/73032.html>

FSSAI Act, Rules and Regulations (Partially Achieved)

(1) As per search of 'active' fssai licenses on <https://foscos.fssai.gov.in/advance-fbo-search>, there are a total of 10,31,741 licenses out of which 61,363 are central licenses, 9,62,986 are state licenses and remaining viz 7,392 are basic licenses. As per the Section 31 (3), every road side food vendor or medical store selling baby-food needs to pay Rs 100 and register themselves for basic license. There are about 17 Lakh chemist / pharmacy in India and it is safe to assume that everyone sells Cerelac or ORS. The need of fssai registration by Chemists is bad since they sell only packaged food viz already carrying fssai registration. The need of basic registration by every road side food vendor is unenforceable and outcome of license raj mindset. The need of basic registration for turnover upto Rs 12 Lakh lacks any basis as fssai has no way of establishing actual revenue of the entity.

(a) It is suggested that basic license should be made optional than mandatory.

(b) It is further suggested than basic license cap be increased from Rs 12 Lakh to Rs 20 Lakh to match level of GST, so that data from other entities (authorities like GST or private players like Zomato / Flipkart / Amazon / Swiggy) can be used to find out non-licensees.

(c) It is further suggested that basic license be made free of charge, like it is for MSME registration. Fees of Rs 100 does not serve any purpose, nor any service provided by fssai in lieu of Rs 100, neither to licensee nor to citizens.

(d) It is lastly suggested that offenses, penalties etc under the fss act be not levied upon any entity with turnover of less than Rs 20 Lakh. The turnover must be verifiable from either Income Tax or Goods & Services Tax database. A mere reading of Section 31, 32, 33, 34, 38, 41, Chapter IX, Section 69 will make it clear why rampant lower level corruption exists due to the Act.

Under Ease of Doing Business, it is noted that self-regulation & limited compliance is available across the spectrum of laws. With income tax it is available till level of Rs 150 Lakh turnover and with goods & services tax it is available till level of Rs 500 Lakh turnover. It must be deliberated if level of Rs 20 Lakh, as specified in above points (b) & (d), be replaced with Rs 150 Lakh since all small businesses are extremely well regulated automatically by local market forces. The benefits will be focused enforcement as well as ensuring legal pushback wherever field officers act truant.

(2) Second and Third para of Section 40 (1) make little sense and adds only complication to the intent of purchaser. Second para enables Food Analyst to frustrate the purchaser by making him establish sanctity of communication with 'food business operator'. And third para adds unnecessary work burden on Designated Officer, which will make him push Food Analyst not to accept any analysis request from purchasers. Simply, Food Analyst should just analyse on receiving appropriate fees. Whether sample was indeed from 'food business operator' or not, tampered or not, is something which purchaser needs to establish while reporting a complaint, if needed, with Designated Officer.

This will also require change to sub rule 2 (iii) of rule 2.1.2 of FSS Rules 2011, since responsibility of Designated Officer given under third para of Section 40 (1) will henceforth cease.

(3) Please do a study of matters decided / pending with adjudicating officers & appellate tribunal. Move the entire system online. Enable Citizen Jury System with honorarium instead of tribunal.

(4) FSS Authority has 500 Cr of extra money. They should think of digitization of monitoring of sample collection / analysis / reporting and making available frequency of sample collection / report outcome of each 'food business operator' to citizens online.

(5) Unable to understand the need of fssai licenses by godown owners / transporters / chemist / wholesaler / retailer etc, if they are dealing in only packaged goods. It serves nil purpose and only points towards undue taxation beyond center / state / municipal taxes. Definition of 'food business' viz Section 3 (n) needs to be duly amended. Schedule 1 of Licensing Regulations is a very good list indicating the kind of businesses which should be covered under the definition of 'food business'.

Partially

Achieved

<https://m.economictimes.com/industry/cons-products/food/fssai-licences-registrations-to-have-perpetual-validity-no-renewals-needed/articleshow/129560281.cms>

https://x.com/ActusDei/status/1835938446310846787?t=l-7gwZbqJsOAw4GE0_EnLQ&s=19

EPF, ESI, EPS – A Black Hole

A total of 27 L Cr is distributed in supposedly pro-Labour funds, namely EPF (Provident Fund), ESI (State Insurance) and EPS (Pension Scheme). There is about 18.3 L Cr in EPF, 1 L Cr in ESI and 7.8 L Cr EPS.

The value is more than 10% of Indian GDP.

While ESI Hospital / Reimbursements are still functional, there is complete chaos with EPF & EPS. Enormous amount of money is getting added to these funds, but next to nothing reaching the person in need.

The whole structure needs to be reimaged-

(a) Creation of Indian Health Services, so that apart from Central Govt Hospitals like AIIMS, Safdarjung etc, ESI Hospitals come under its ambit

(b) Extend benefit of Ayushman to all non-taxpayers

(c) Transfer ESI funds to Ayushman corpus and improve reimbursement amounts to the level of ESI

(d) Deem compliance of EPS/EPF OK if instead, 1% of gross salary or 500 (whichever is more) monthly is invested in NPS by the complying entity. No one likes 10+14 / 12+12 deduction. Keep a minimum percentage of gross. Allow a maximum till which payment is made tax free. And let citizen make the choice. 1% is too low? Decide a base percentage and decide it on basis of gross. Let people increase it. Why force it?

These above changes will result in-

(i) End of wide non-compliance by private

(ii) End of cash payments to let staff remain in ESI bracket

(iii) Achieve ease of business as non-functional EPF website and friction-full processes will no longer be an issue

(iv) Unlock substantial capital

(v) Salary structuring frauds will also disappear. The core intent behind new tax policy regime

(vi) Your official real-time employment numbers and actual salaries data will not only start getting populated, but will see a nice one-time jump.

All that Ministry of Labour must do is bring amendment for point (d). Within 3 months, all companies will migrate to NPS. And to have blue-collared workers shift, allow heart of EPF viz ESI for NPS too as evidenced via RTI ESICO/R/E/24/00258.

W.P.(C) 2744/2025 in [Delhi High Court](#), LGVED/E/2024/0000011, RTI REVEN/R/2024/60032

Adopt Self-Certification - Marriage Registration (PIL In-Progress)

Background

In 1886, Births, Deaths and Marriages Registration Act was enacted.

In 1969, Registration of Births and Deaths Act was enacted by Independent India. It kept Registration of Marriages out of its ambit and strangely did not amend any section of Act of 1886 by having its own Section 29 noting - "Nothing in this Act shall be construed to be in derogation of the provisions of the Births, Deaths and Marriages Registration Act, 1886."

On Valentine's Day of 2006, Supreme Court vide Judgment in Transfer Petition (Civil) 291 of 2005 directed all states / union territories to frame rules for compulsory registration of all marriages irrespective of caste / religion. It is also asked Center Government to place comprehensive legislation before the Court whenever it is enacted. <https://api.sci.gov.in/jonew/judis/27482.pdf>

Issues

The Act of 1886 and The Act of 1969 (amended in October 2023) have duplicate as well as conflicting sections.

Rules framed by various states / union territories are non-uniform, promotes lower level corruption and has achieved less than 10% marriages getting registered even in a place like Delhi. Minimum time required for Registration of Marriage at a SDM Office in Delhi is 3 hours, such are the rules https://revenue.delhi.gov.in/sites/default/files/revenue/nf/marriage-order-english_version.pdf

There is no central database. It is much needed since Supreme Court intervened primarily because it was worried about absence of 2 major datapoints wrt married couple disputes viz - verified age and verified marital status at the time of marriage.

Solutions

The Act of 1886 is useless and needs to be repealed. Only its data, ie Registers of Birth, Death and Marriage (if any) needs to be preserved.

12th report of Second Administrative Reforms Commission pushed for Self-Certification <https://darpg.gov.in/sites/default/files/ccadmin12.pdf>. Self-Certification coupled with Aadhaar eKYC can easily achieve the objective of central database.

All that is needed is a simple form (i) requiring aadhaar ekyc of 4 people, ie Bride, Groom, Witness 1, Witness; fetching Name / Age / Address / Photo of each; (ii) dropdown to select marital status of Bride & Groom; (iii) textbox / other fields to enter address of marriage place; (iv) marriage data selection; (v) upload of marriage card; (vi) upload of marriage photo.

A simple fees of Rs 100 can be charged for the above; levying additional penalty of Rs 100 for every year of delay for marriages solemnised after enablement of this provision. IPC provisions for false

declarations will be applicable as always. Registration will be denied by the system if marital status of either of Bride / Groom is appearing incorrect. ['Divorce' / 'Death' orders will be uploaded by integrating with eCourts to change marital status from 'Married' to 'Divorced' / 'Widow(er)']
W.P.(C) 14006/2026 in Delhi High Court

SOP - Critical Infrastructure Inauguration (PIL Failed)

Background

Delhi Metro have been launching operations of safety approved stations/sections within a week for more than a decade.

Case-by-Case Data: Clearance vs. Opening Date

Metro Section Corridor	CMRS Safety Clearance Date	Commercial Opening Date	Time Gap	Key Context / Reasons for Gap
Airport Express Line (PPP corridor)	January 10/11, 2011	February 23, 2011	~43 Days	Prolonged due to civil structure disputes, a reduced speed mandate (105 kmph), and finalizing the provisional completion certificate.
Badarpur – Faridabad (Violet Line Extension)	August 14, 2015	September 6, 2015	23 Days	Clearance was conditional on DMRC improving signages and station amenities before revenue operations.
ITO – Kashmere Gate (Heritage Line / Violet Line)	May 24, 2017	May 28, 2017	4 Days	Rapid turnaround once the Independent Safety Assessor (ISA) cleared the signaling systems.
Majlis Park – Durgabai Deshmukh (Pink Line Section)	March 8, 2018	March 14, 2018	6 Days	Routine gap to verify specific mechanical alignment and electrical stipulations.
Shiv Vihar – Trilokpuri (Pink Line Section)	October 24, 2018	October 31, 2018	7 Days	A standard one-week buffer to address a few minor observations made by the CMRS.
Dwarka – Najafgarh (Grey Line)	September 26, 2019	October 4, 2019	8 Days	Short gap used to wrap up the administrative scheduling of passenger operations.
Trilokpuri – Mayur Vihar Pocket-1 (Pink Line Missing Link)	August 4, 2021	August 6, 2021	2 Days	Immediate opening following the bridging of the historic Trilokpuri land-dispute gap.

Issues

Only recently, the inaugurations has been hijacked by highest political authorities due to absence of Standard Operating Procedure.

In 2024-25, Janakpuri West - Krishna Park Extension, viz Magenta Line, Phase 4 First Section opened on 05-Jan-2025 despite receiving safety clearance on 30-Jul-2024. The opening was delayed to coordinate the foundation stones for the upcoming Rithala-Narela-Kundli extension, as it was also PM's last visit just prior to notification of Model Code of Conduct of Delhi Assembly Elections.

But it did not stop there. In 2025-26, Pink Line Extension Majlis Park to Maujpur-Babarpur got inaugurated only on 8th March 2026, despite being safety cleared 7-9 months earlier!

Solutions

There are many provisions for such multi crore infrastructure, including RoW ie 'Right of Way'. There has to be similarly 'Right to Operate' so that public money invested in public infrastructure is put into usage immediately upon safety clearance. Election calendar or auspicious dates cannot keep such infrastructure awaiting political inaugurations.

Failed Chief Justice Delhi High Court asks to give a more exhaustive representation