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GOVERNMENT POLICIES

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GOVERNMENT POLICIES

1. New National Education Policy 2020

- The government unveiled the **new National Education Policy** bringing a number of reforms almost after 34 years.
- One of the salient features of the new education policy is replacing the 10+2 structure of school curriculum with a 5+3+3+4 curriculum structure corresponding to age groups 3-8, 8-11, 11-14, and 14-18 years respectively.

New Education Policy: Highlights

- All higher education institutions, except legal and medical colleges, to be governed by a single regulator.
- Common norms to be in place for private and public higher education institutions.
- MPhil courses to be discontinued.
- Board exams to be based on knowledge application.
- Home language, mother tongue or regional language to be medium of instruction up to class 5.
- Common entrance exams to be held for admission to universities and higher education institutions.
- School curriculum to be reduced to core concepts; integration of vocational education from class 6.
- The NEP committee under Dr Kasturirangan's leadership recognises this fundamental differentiator, and has laid out a far-reaching vision to create learning environments that are multidisciplinary, that cater to a well-rounded education for all individuals, and has the immense potential to transform India's human capital development.
- The focus will now be on the graded academic, administrative and financial autonomy of institutions.
- The government said it plans to achieve a gross enrolment ratio of 50% by 2035 and promote multi-disciplinary and inclusive education.

❖ The Centre said that the new education policy will focus on reducing the course burden on school students to allow activity-based learning.

❖ It proposes that students be taught life skills along with their mandatory subjects. It will also focus on increasing the use of technology for learning.

❖ It will break down school learning to the 5+3+3+4 format. The first five years in school will be the foundation stage.

❖ The next three years will make up the preparatory stage (classes 3 to 5).

❖ Classes 6 to 8 will be the middle stage and 9 to 12 will be the secondary stage. Students will be allowed to take up courses across disciplines.

❖ NEP 2020 aims to ensure that no child loses any opportunity to learn and excel because of the circumstances of birth or background.

❖ Special emphasis will be given on Socially and Economically Disadvantaged Groups (SEDGs) which include gender, socio-cultural, and geographical identities and disabilities.

❖ This includes setting up of Gender Inclusion Fund and also Special Education Zones for disadvantaged regions and groups.

❖ Children with disabilities will be enabled to fully participate in the regular schooling process from the foundational stage to higher education, with support of educators with cross disability training, resource centres, accommodations, assistive devices, appropriate technology-based tools and other support mechanisms tailored to suit their needs.

❖ Every state/district will be encouraged to establish "Bal Bhavans" as a special daytime boarding school, to participate in art-related, career-related, and play-related activities. Free school infrastructure can be used as Samajik Chetna Kendras.

❖ Teachers will be recruited through robust, transparent processes. Promotions will be merit-based, with a mechanism for multi-source periodic performance appraisals and available progression paths to become educational administrators or teacher educators.

- A common National Professional Standards for Teachers (NPST) will be developed by the National Council for Teacher Education by 2022, in consultation with NCERT, SCERTs, teachers and expert organizations from across levels and regions.
- To ensure the preservation, growth, and vibrancy of all Indian languages, NEP recommends setting an Indian Institute of Translation and Interpretation (IITI), National Institute (or Institutes) for Pali, Persian and Prakrit, strengthening of Sanskrit and all language departments in HEIs, and use mother tongue/local language as a medium of instruction in more HEI programmes .
- Internationalization of education will be facilitated through both institutional collaborations, and student and faculty mobility and allowing entry of top world ranked Universities to open campuses in our country.
- Higher education institutions will be transformed into large, well resourced, vibrant multidisciplinary institutions providing high quality teaching, research, and community engagement.
- NEP makes recommendations for motivating, energizing, and building capacity of faculty through clearly defined, independent, transparent recruitment, freedom to design curricula/pedagogy, incentivising excellence, movement into institutional leadership. Faculty not delivering on basic norms will be held accountable.
- A **comprehensive set of recommendations** for promoting online education consequent to the recent rise in epidemics and pandemics in order to ensure preparedness with **alternative modes of quality education** whenever and wherever traditional and in-person modes of education are not possible, has been covered.
- A dedicated unit for the purpose of orchestrating the **building of digital infrastructure, digital content and capacity building** will be created in the MHRD to look after the e-education needs of both school and higher education.

However, concerns that need to be addressed:

- Talking about the spend of the government in education sector, "The goals of 50% Gross Enrolment Ratio in higher education and 100% in secondary school are laudable.

- But when you realise it's currently 25.8% in Higher Education & 68% in Class 9, you wonder if such targets are any more realistic than the Govt's solar-energy commitments at Paris.
- The NEP should have offered more tangible &realisable targets for research. Total investment on research& innovation in India declined from 0.84% of GDP in 2008 to 0.6% in 2018.
- There are currently only 15 researchers in India per 100,000 of population, compared with 111 in China.

2. IRON-ORE POLICY 2021

- The Ministry of Railways has approved a new iron-ore policy governing the allocation of rakes and transportation of iron-ore.
- About the new iron policy
- Production of steel is critically dependent on transportation of iron and other raw materials.
- The policy sets down clear guidelines on how to fully meet the requirement of customers by leveraging infrastructure facilities available at loading and unloading ends to the fullest. The new policy has been named as 'Iron-ore Policy 2021' and shall come into effect from 10th February 2021.

Aim of the policy

- The aim of policy is to attune it to the present day needs of customers and assure them that Indian Railways is fully committed to meet the complete requirement of transportation of iron ore customers and provide total logistics support to the steel industry to meet the competitive challenges domestically and globally.

Key highlights of the policy

- Removes existing categorization: Existing categorisation based on customer's profile into CBT/Non CBT customers henceforth is being done away with. Old and new plants will be treated similarly as far as allotment/loading of rakes is concerned.
- Priority movement of Iron ore: Categorization of Priority of movement of Iron Ore has now been based on the availability of Railway infrastructure developed by the

customer for loading/unloading and the nature of movement between various types of sidings with a view to maximize iron-ore movement by rail.

- System generated priority to customers: The priority preferences for the customers will be self-generated by the system (Rake allotment scheme) based on customer profile (name of manufacture, consignor name, consignee name, siding/PFT name and code) fed in the system by the concerning zone.
- Priority to domestic manufacturing: Higher priority given to movement of iron-ore traffic for domestic manufacturing activity.
- Priority for domestic movement of iron-ore: Within domestic movement of iron-ore traffic, priority preference given to Steel /Pig Iron/Sponge Iron/pellet/sinter plant owning customers having their own private sidings at both loading as well as unloading ends (C+), customers with private siding at either loading or unloading end (C), customers without any private siding of their own relying totally on public goodsheds/sidings (C-) in that order.
- No permission is required to be obtained for choosing priorities: Customers are free to choose the priorities or combination of priorities for moving their traffic as per eligibility and necessity. No permission is required to be obtained for choosing priorities or combination of priorities.
- Export traffic shall be given priority 'D'. To differentiate rail-cum-sea traffic from export traffic, the former should be accompanied by a self-declaration that such traffic is meant for domestic consumption and railway will not be held responsible for any wrong declaration submitted by the manufacturer.
- Pellet and sinter traffic will also move under priority D.
- Any type of customer can move traffic under priority D as per his requirement.
- Dispatch of 'low grade fines or iron ore rejects' generated during the process of manufacturing has been freely allowed under priority D to any location.
- Under contractual traffic (GPWIS), customer is free to place indents as per their requirement.
- Removal of scrutiny of documentation: With the aim to facilitate 'Ease of doing business' scrutiny of documentation by Railways has been removed.

- EDRM office, Kolkata which has been sanctioning programme for movement of iron-ore traffic will have no regulatory role in the new policy.
- The office will be undertaking analysis of various iron-ore traffic for further improvement of Railway freight loading.
- Customers to give undertaking: Customers now desirous of moving their traffic under any priority will have to give undertaking that they have procured, transported and utilized materials as per rules and regulations of Central and State Governments.
- For lapses, customers will be liable to be taken up as per the law of land and railway will stand indemnified for any such lapses committed by customers.

Significance of the policy

- Iron-ore is the second most important stream of traffic of Railways and along with steel accounts for nearly 17% (53.81 Million Tonne of Steel & 153.35 Million Tonne of Iron ore) of total 1210 Million Tonne freight loading of IR in 2019-20. The new Iron-ore Policy, 2021 issued by the Ministry of Railways is expected to have a positive impact on the steel industry, provide powerful impetus to the core sector of the economy and boost the country's economic growth.

Iron ore:

- Iron is one of the three naturally magnetic elements; the others are cobalt and nickel. Iron is the most magnetic of the tree.
- The mineral magnetite (Fe_3O_4) is a naturally occurring metallic mineral that is occasionally found in sufficient quantities to be an ore of iron.
- The principal ores of iron are Henatite, (70% Iron) and Mgnetite, (72 % Iron). Taconite is a low-grade iron ore, containing up to 30% Magnetite and Hematite

3. Irdai to introduce standard home insurance policy Bharat Griha Raksha

- The policy introduced is to replace the Standard Fire and Special Perils Policies. It has 3 key components which include Bharat Laghu Udyam Suraksha, Bharat Griha Raksha, and Bharat Sookshma Udyam Suraksha.
- According to the Bharat Griha Raksha policy, IRDAI (Insurance Regulatory Development Authority of India) will introduce a standard housing insurance policy that will cover fire risks and other related hazards.

- The policy will cover various hazards such as Natural catastrophs like cyclone, storm, tsunami, Hurricane, floods, earthquake, landslide, fires, bushfires, impact damages of any kind, strike, riot, acts of terrorism, malicious damage of, overflowing of water tanks, pipe leakage from automatic sprinkler installations, bursting of water tanks and tested within 7 days after the occurrence.
- In addition to housing construction insurance, the policy will also provide "General Home Content Insurance". The policy will provide 20% of the insurance amount of the building, up to 10 lakh rupees.
- Bharat Laghu Udyam Suraksha will cover companies with insurable asset classes in the region whose total risk value exceeds Rs 5 crores.
- Bharat Sookshma Udyam Suraksha is a standard product for enterprises, and its total value at risk does not exceed Rs 5 crore. It will cover machinery, buildings, factories, stocks and other assets.

4. Gujarat government announces Solar Power Policy, 2021

- The new solar policy aims at reducing the power costs of the industrial units by almost 50% while also removing any capacity ceiling for setting up a solar project in the state.
- The policy aims at reducing the power costs of the industrial units by almost 50% while also removing any capacity ceiling for setting up a solar project in the state.
- The policy by the government also allows the consumers to give their premises or roofs on lease to a third party for the generation as well as consumption of power on the same premises.
- removal of the capacity ceiling for setting up solar plant:
- The new solar policy, apart from lifting the cap on the solar plant's size and also allowing the consumers to give their premises or roofs on a lease, will also allow the group of consumers to set up the solar projects for the self-consumption as a collective ownership project. It will allow them to consume the generated energy as per the ratio of their ownership.
- The major breakthrough of the policy is, it has done away with the ceiling on the installed capacity of the solar plant. Previously, the cap on the solar project as allowed by the government was 50% of the contracted demand or sanctioned load.

Government eligible to purchase the surplus solar energy:

- According to the new policy, the government will be able to purchase the surplus energy from the micro, small and medium enterprises, and residential consumers after setting off against their consumption.
- the consumers will be allowed to sell their surplus solar power at a tariff of Rs. 2.25 per unit.
- As per the Gujarat state government, DISCOMS will be able to purchase power from small scale solar projects at 20 paise per unit tariff for the projects that are up to 4 MW.
- The solar power association also welcomes the step of removing the capacity restrictions for all the categories of industrial, commercial, and residential consumers.

IRDAI proposes Standard Travel Insurance policy.

- The Insurance Regulatory and Development Authority of India (IRDAI) recently proposed the "Standard Travel Insurance Policy". The Policy aims to ensure insurance coverage during domestic as well as international travel. The IRDAI recently released a draft 'Guidelines on Standard Travel Insurance Policy'.

About the Guidelines

- The Guidelines states that standard travel insurance products would be available from IRDAI.
- The travel insurance coverage and its terminology will be uniform throughout the industry
- If the insured is injured due to an accident abroad and he dies within 365 days of the accident due to this sole cause, the insurance company will pay a compensation equal to the sum assured.
- If the accidental death was of a minor or a person under 18, the maximum liability on the insurance company would be 50 percent of the sum insured.
- In the context of domestic travel insurance, the guidelines states that if the insured person is traveling in the event that the shared transport vehicle crashes and the

insured dies within 365 days of the accident, then the insurance company is to pay the sum assured.

There are five variants under domestic travel and four variants under international travel.

1. The domestic variants are as follows:
2. Travel by any mode of public transport within the city
3. Travel by any mode of public transport outside the city
4. Air-travel
5. Domestic tours that involved water, road, train and air travel.

Aim of the Guidelines

- The Guidelines aim to ensure uniformity and definition regarding terms of coverage and eliminations for both international and domestic travel. This will help to initiate a standard travel insurance product that has uniform coverage across all the sectors.

5 major economisc policies during Modi govt

1.Pradhan Mantri Jan-Dhan Yojana (PMJDY)

- The Pradhan Mantri Jan-Dhan Yojana is one of the most remarkable schemes announced by PM Modi to provide financial inclusiveness and support to the marginalized classes. PMJDY was announced by Prime Minister, Shri Narendra Modi in his Independence Day address on 15th August 2014.
- PMJDY is National Mission for Financial Inclusion to ensure access to financial services, namely, Banking/ Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner. The basic Basic tenets of the scheme involves the following:
- Banking the unbanked - Opening of basic savings bank deposit (BSBD) account with minimal paperwork, relaxed KYC, e-KYC, account opening in camp mode, zero balance & zero charges
- Securing the unsecured - Issuance of Indigenous Debit cards for cash withdrawals & payments at merchant locations, with free accident insurance coverage of Rs. 2 lakhs

2.Atal Pension Yojana

- Atal Pension Yojana (APY) is another flagship social security scheme of the Modi Government. Launched on May 2015, APY completed five years of successful implementation this year. APY aims at delivering old age income security particularly to the workers in the unorganised sector.
- APY can be subscribed by any Indian citizen in the age group of 18-40 years having a bank account. APY is a government scheme administered by PFRDA through NPS architecture. The minimum age of joining APY is 18 years and maximum age is 40 years. Therefore, minimum period of contribution by the subscriber under APY would be 20 years or more. First, it provides a minimum guaranteed pension ranging from Rs 1000 to Rs 5000 on attaining 60 years of age.
- Secondly the amount of pension is guaranteed for lifetime to spouse on death of the subscriber. Third, in the event of death of both the subscriber and the spouse, entire pension corpus is paid to the nominee.
- APY has pre-defined monthly contributions. Under the APY, the subscribers would receive the fixed pension of Rs. 1000 per month, Rs. 2000 per month, Rs. 3000 per month, Rs. 4000 per month, Rs. 5000 per month, at the age of 60 years, depending on their contributions, which itself would vary on the age of joining the APY.

3. Pradhan Mantri MUDRA Yojana (PMMY)

- Pradhan Mantri MUDRA Yojana (PMMY) was introduced in Union Budget for FY 2016. MUDRA, which stands for Micro Units Development & Refinance Agency Ltd, is a financial institution being set- up by Government of India for development and refinancing micro unit enterprises.
- MUDRA is responsible for refinancing all Last Mile Financiers such as Non-Banking Finance Companies, Societies, Trusts, Section 8 Companies, Co-operative Societies, Small Banks, Scheduled Commercial Banks and Regional Rural Banks which are in the business of lending to micro/small business entities engaged in manufacturing, trading and services activities. MUDRA would also partner with State/Regional level financial intermediaries to provide finance to Last Mile Financier of small/micro business enterprises.

4.Pradhan Mantri Ujjwala Yojana (PMUY)

- The Modi Government launched Pradhan Mantri Ujjwala Yojana (PMUY) was launched on May 2016 with an aim to provide 8 crore deposit free LPG connections to poor households in the country. The Scheme's aim was to provide clean cooking fuel to poor households and replace the unhealthy conventional cooking fuels such as firewood, cowdung, etc. However, the target was achieved much ahead of time.
- Three State owned Oil Marketing Companies i.e. IOCL, BPCL and HPCL have implemented the Scheme in all the States/UTs of the country

5.Gold Monetisation Scheme

- The Modi government had launched Gold Monetisation Scheme in November, 2015. The Gold Monetization Scheme provides different options to the people to monetize the gold, by modifying the existing two schemes, namely, the Gold Deposit Scheme and the Gold Metal Loan Scheme.
- The scheme intends to mobilize the idle gold held by households and institutions in the country and to put this gold into productive use and in the long-run, to reduce the current account deficit by reducing the country's reliance on the imports of gold to meet the domestic demand.

Goods and Services Tax

- Modi's biggest reform push, with the greatest impact to public finances, and the strongest tool against tax evasion and arguably the most complex law in the history of Independent India's — the introduction of the goods and services tax (GST) — was launched in the 39th month of his term.
- The enabling mechanism was provided by the enactment of the Constitution (One Hundred and First Amendment) Act, following which Parliament enacted four Central laws. Further, all the 29 States enacted enabling laws in their Assemblies, while the Centre notified it for all the seven Union Territories.
- The GST replaces eight Central taxes and nine State taxes, but leaves five petroleum products and alcohol for human consumption out of its ambit. In tune with indirect taxes in 140 other nations, Modi has brought to completion one of India's longest reforms — the GST story began more than three decades ago, in 1985.

- The structural reform over, minor tinkering will continue, though criticism about its implementation, particularly the huge compliance burden for small enterprises in its initial launch, was needless, bureaucratic and not thought through.

The Real Estate (Regulation and Development) Act

- The introduction of the Real Estate (Regulation and Development) Act. One of the striking and tragic contradictions of India's policymaking has been around real estate.
- From acute housing shortages and lack of developed land to speculator-driven bubble-like asset prices with unaccounted-for income and an overriding ecosystem of personal, corporate and government corruption, has placed citizens at the mercy of forces that manipulate markets.
- The need for a regulator to have an oversight on this complex industry has been languishing for more than a decade. Complicating the issue is that while land and its development is a State subject, consumers are mobile, migrating from one state to another with ease.
- This law attempts to fix these problems by establishing a regulator to oversee the sector and "protect the interest of consumers in the real estate sector" through an adjudicating mechanism and Appellate Tribunal. Unfortunately, this law needs to be enforced by State governments, most of which have notified it, but are dragging their feet on the consumer interest side. Unless he revives it, RERA could turn out to be Modi's biggest policy failure