



March 22, 2021 – Monday

Key Developments

At nearly 44,000, India's daily new Covid cases back to Nov-end level

India recorded 43,846 new Covid-19 cases in the last 24 hours, marking the sharpest single-day rise in almost four months and taking its total cases to 11.5 million. The daily rise in infections was the highest recorded in 115 days. As many as 44,489 new infections were recorded in a span of 24 hours on November 26.

Country's current Covid-19 death toll is nearing the 160,000-mark. The death toll increased to 1,59,755 with 197 daily new fatalities, the highest in 97 days, updated data showed. Registering an increase for the 11th day in a row, the total active caseload has increased to 3.09 lakh, which now comprises 2.66 per cent of the total infections, while the recovery rate has further dropped to 95.96 per cent (1.11 crore people have recovered), the data stated.

https://www.business-standard.com/podcast/current-affairs/at-nearly-44-000-india-s-daily-new-covid-cases-back-to-nov-end-level-121032100376_1.html

Banks to send more cases to bankruptcy courts even as old ones lie stagnant

Even as lenders are getting ready to send more companies to bankruptcy courts from next week, several old cases are still awaiting resolution with no clarity on the completion of the process. This includes some high profile cases from the first list of 40 companies including Videocon Industries, Bhushan Power and Steel and Lavasa Corporation, sent by the Reserve Bank of India (RBI) for resolution. The delay is mainly due to litigation and late clarifications by various government agencies including the Reserve Bank of India and litigation by the Enforcement Directorate.

https://www.business-standard.com/article/companies/banks-set-to-send-more-bankruptcy-cases-even-as-old-ones-lie-stagnant-121032100415_1.html

Economy

Taxpayers can use ITC to discharge GST dues for March

The Finance Ministry on Saturday said GST taxpayers can utilise the Input Tax Credit available in their credit ledger to discharge their GST dues for the month of March. "Taxpayers are free to utilise the Input Tax Credit available in their credit ledger, as permissible in law, to discharge their GST dues for the month of March, 2021 – the last month of this financial year," the Central Board of Indirect Taxes and Customs (CBIC) said in a statement.

<https://economictimes.indiatimes.com/news/economy/policy/taxpayers-can-use-itc-to-discharge-gst-dues-for-march/articleshow/81608863.cms>

Aadhaar not mandatory for Jeevan Pramaan, Sandes app, attendance system

Aadhaar is no longer mandatory for pensioners to get digital life certificate, Jeevan Pramaan, that is required to collect their pensions, according to the new rule notified by the government.

<https://www.thehindubusinessline.com/news/aadhaar-not-mandatory-for-jeevan-pramaan-sandes-app-attendance-system/article34124092.ece>

Banking and Finance

Household debt soars to 37.1% of GDP, savings plunge 10.4% in Q2: RBI report

The year-long pandemic left households more indebted, which has sharply jumped to 37.1 per cent of GDP in Q2 of FY21, while their savings rate plunged to a low 10.4 per cent, according to latest data from the Reserve Bank. The household savings plunged as the pandemic has led to tens of millions losing jobs and almost all forced to take deep pay-cuts, forcing them to borrow more or dip into their savings to meet expenses. This has the share of households in the overall credit market jumping to 51.5 per cent in Q2, up by 130 bps year-on-year. In a counter-seasonal manner, the pandemic-induced spike in the household financial savings rate in Q1 of FY21, when it had touched an unprecedented 21 per cent of GDP, has plunged to 10.4 per cent in Q2, the March issue of the RBI bulletin released over the weekend showed.

<https://www.financialexpress.com/economy/household-debt-soars-to-37-1-of-gdp-savings-plunge-10-4-in-q2-rbi-report/2217144/>

Gold and silver regain glitter as financial assets

Gold and silver have managed to regain popularity as financial assets. Interest in shares and debentures, however, appears to be waning, per National Accounts Statistics, 2021, compiled by the Ministry of Statistics and Programme Implementation. Data show savings in the form of gold and silver ornaments rose to over ₹43,130 crore at the end of FY20 from ₹42,760 crore in FY19. However, the amount is still far from the high of ₹46,670 crore achieved in FY18. Meanwhile, investment in shares and debentures fell to touch ₹77,420 crore in FY20 against ₹78,970 crore in FY19; they were at ₹1.77-lakh crore in FY18, the highest in the nine-year period. All these values are based on current prices.

<https://www.thehindubusinessline.com/markets/gold/gold-and-silver-regain-glitter-as-financial-assets/article34125575.ece>

Digital payments to skyrocket 3X to over Rs 7,000 lakh cr by FY25; mobile payments to see highest growth

The nascent yet fast-evolving digital payments industry in India, propelled by policy framework and technology penetration, is expected to grow at a compound annual growth rate of 27 per cent during the FY20-25 period. The growth in retail electronic payment systems including National Electronic Fund Transfer (NEFT), mobile banking, and development of payment acceptance infrastructure is likely to boost digital payment transactions from Rs 2,153 lakh crore in FY20 to Rs 7,092 lakh crore in FY25, according to the India Trend Book Report 2021 by the Indian Private Equity and Venture Capital Association (IVCA) and Ernst & Young.

The digital payments market, which has been led by companies such as Paytm, PhonePe, Pine Labs, Razorpay, BharatPe, and others on the B2C and B2B sides, has surged expeditiously with businesses offering cash backs, rewards, and offers to woo customers. Moreover, the recent pandemic has stimulated the demand for digital wallets as contactless payment is reckoned as the new normal protocol.

<https://www.financialexpress.com/industry/banking-finance/digital-payments-to-skyrocket-3x-to-over-rs-7000-lakh-cr-by-fy25-mobile-payments-to-see-highest-growth/2217233/>

ECLGS for MSMEs: HDFC Bank disbursed Rs 23,000 crore to small businesses under emergency credit scheme

Part of the member lending institutions supporting the government's Emergency Credit Line Guarantee Scheme (ECLGS) for MSMEs, private sector lender HDFC Bank has disbursed around Rs 23,000 crore as of December 31, 2020. "HDFC Bank ranks amongst top banks in terms of extension of credit under the ECLGS scheme which stood at around Rs. 23,000 crore as on December 31, 2020," the bank said in a statement. The government had launched the Rs 3 lakh crore scheme on May 13, 2020, as part of the Atmanirbhar Bharat package to provide emergency credit to businesses from banks and NBFCs up to 20 per cent of the entire outstanding credit as of February 20, 2020. "We are aligned with the government's vision to support the MSME sector which is among the largest job creators and an engine for economic growth. Even during the lockdown, it has been our pride and privilege to serve our MSME customers across sectors/industries during the lock down, especially so in the semi urban and rural areas," said Sumant Rampal, Senior Executive Vice president, Business banking and Healthcare Finance, HDFC Bank.

<https://www.financialexpress.com/industry/sme/msme-fin-eclgs-for-msmes-hdfc-bank-disbursed-rs-23000-crore-to-small-businesses-under-emergency-credit-scheme/2217091/>

Irdai asks insurers to be more transparent in health insurance claims settlement, specify reasons of denial

Insurance sector regulator Irdai has asked all insurers to be more transparent in their health insurance claim settlement process and apprise the policyholders of reasons in case of denial of claims filed. It is essential that all insurers establish procedures to let policyholders get clear and transparent communication at various stages of claim process, Irdai said in a circular. "All the insurers shall ensure putting in place systems to enable policyholders track the status of cashless requests/claims filed with the insurer/TPA through the website/portal/app or any other authorised electronic means on an ongoing basis. "The status shall cover from the time of receipt of request to the time of disposal of the claim along with the decision thereon," said the regulator.

<https://economictimes.indiatimes.com/industry/banking/finance/insure/irdai-asks-insures-to-be-more-transparent-in-health-insurance-claims-settlement-specify-reasons-of-denial/articleshow/81615426.cms>

Industry

Informal scrapyards to be integrated with registered ones

The Centre will look to integrate informal scrapping yards with formally registered vehicle scrapping facilities, a move that could go a long way in addressing the issue of pollution in cities. Last week, the transport ministry unveiled the national vehicle scrapping policy, which, besides taking older, polluting vehicles off the road, is also aimed at providing a fillip to the auto sector. The ministry issued a series of notifications as part of the policy. It has proposed rules for setting up authorised vehicle scrapping centres. Senior officials, aware of the matter, said the transport ministry is looking at ways to integrate informal, unregulated scrapping centres with formal ones. "We are discussing how to address the issue of unregulated scrapping centres," a senior official told ET.

<https://economictimes.indiatimes.com/industry/auto/auto-news/informal-scrapyards-to-be-integrated-with-registered-ones/articleshow/81620663.cms>

'Craft handloom villages coming up in five States'

To encourage integrated and sustainable development of handlooms, crafts and tourism, the Textile Ministry has started work on the construction of craft handloom villages on important tourist circuits across Jammu & Kashmir, Assam and Kerala.

<https://www.thehindubusinessline.com/economy/policy/craft-handloom-villages-coming-up-in-five-states/article34125402.ece>

\$23-b market for technical textiles by 2027: Report

Indian technical textiles market is expected to grow at a rapid 7.6 per cent in the Asia Pacific region to reach \$23.3 billion in 2027, up from \$14 billion in 2020, supported by increasing awareness about the products, higher disposable incomes, changing consumer trends besides some sector-specific growth drivers.

<https://www.thehindubusinessline.com/economy/23-b-market-for-technical-textiles-by-2027-report/article34125298.ece>

HC asks Centre to reply to plea challenging new IT rules regulating digital news media

The Delhi High Court Friday sought the Centre's response on a plea challenging the new Information Technology rules which seek to regulate digital news media. A bench of Chief Justice D N Patel and Justice Jasmeet Singh issued notices to the Ministry of Electronics and Information Technology and the Ministry of Information and Broadcasting and granted them time to file their responses. The court listed the plea filed by Quint Digital Media Ltd for further hearing on April 16, along with another similar petition filed earlier by the Foundation for Independent Journalism and The Wire.

<https://economictimes.indiatimes.com/industry/media/entertainment/media/hc-asks-centre-to-reply-to-plea-challenging-new-it-rules-regulating-digital-news-media/articleshow/81591276.cms>

Agriculture

Potato prices crash 50% to Rs 5-6 per kg in both producing, consuming areas

Potato prices in both producing and consuming areas across India have crashed 50 per cent to Rs 5-6 per kg this year on account of good rabi (winter) crop, as per the government data. While consumers are getting potato, the key

kitchen staple, at very low prices at present but farmers are struggling to even recover their production costs. As per the analysis of data on potato prices maintained by the Food Processing Ministry, the wholesale rates in 25 out of 60-odd key producing areas spread over Uttar Pradesh, West Bengal, Punjab, Karnataka, Himachal Pradesh, Madhya Pradesh, Gujarat and Bihar were ruling 50 per cent lower on March 20 when compared to the year-ago period. In fact, wholesale prices of potato on March 20 were ruling below three years' average at Rs 6 per kg in Sambhal, Uttar Pradesh as well as in Deesha, Gujarat.

https://www.business-standard.com/article/economy-policy/potato-prices-crash-50-to-rs-5-6-per-kg-in-both-producing-consuming-areas-121032100373_1.html

Centre fixes 2021-22 import quota for tur, moong

The Centre has permitted imports of 4 lakh tonnes of tur and 1.5 lakh tonnes of moong for the financial year 2021-22, to meet the shortfall in domestic supplies. In its latest notification, the Ministry of Commerce and Industry has also allowed traders to import these pulses along with the millers and refiners.

<https://www.thehindubusinessline.com/economy/policy/centre-fixes-2021-22-import-quota-for-tur-moong/article34123975.ece>

Infrastructure

Cargo traffic at 12 major ports falls for 11th month in Feb; down 7%

India's top-12 ports witnessed considerable decline in cargo traffic for the eleventh straight month in February to 600.62 million tonnes (MT), according to ports' apex body IPA. Cargo traffic at 12 major ports that are under the control of the Centre dropped by 6.61 per cent to 600.62 million tonnes (MT) during April-February this fiscal, compared with 643.10 MT in the year-ago period, the Indian Ports Association (IPA) said in its latest report. All ports, barring Paradip and Mormugao -- which recorded 0.27 per cent and 30.93 per cent increase in cargo handling to 102.90 MT and 19.28 MT respectively, saw negative growth. Cargo handling at Kamrajara Port (Ennore) nosedived 23.29 per cent during April-February to 22.23 MT, while ports like Mumbai and VO Chidambaram saw their cargo volumes dropping by over 12 per cent during the said period.

https://www.business-standard.com/article/economy-policy/cargo-traffic-at-12-major-ports-falls-for-11th-month-in-feb-down-7-121032100208_1.html

449 infrastructure projects show cost overruns worth Rs 4.29 trillion

As many as 449 infrastructure projects, each worth Rs 150 crore or more, have been hit by cost overruns totalling more than Rs 4.29 lakh crore, according to a report. The Ministry of Statistics and Programme Implementation monitors infrastructure projects worth Rs 150 crore and above. Of the 1,736 such projects, 449 reported cost overruns and 547 were delayed. "Total original cost of implementation of the 1,736 projects was Rs 22,32,019.72 crore and their anticipated completion cost is likely to be Rs 26,61,205.74 crore," the ministry's latest report for February 2021 said. According to the report, the cost overrun for completing these 449 projects works out to be Rs 4,29,186.02 crore. The expenditure incurred on these projects till February 2021 is Rs 12,78,270.71 crore, which is 48.03 per cent of the anticipated cost of the projects.

https://www.business-standard.com/article/current-affairs/449-infrastructure-projects-show-cost-overruns-worth-rs-4-29-trillion-121032100155_1.html

AAI to identify sites at Tirupati, 2 other airports for maintenance and repair

The Centre's efforts to make the country a hub for Maintenance, Repair and Overhaul (MRO) of aircraft is beginning to take wings. While the Airports Authority of India (AAI) is gearing up to identify a site and invite bids for an MRO at Tirupati and two other airports, new ventures have been announced by multiple players, including Boeing, Airbus, Hindustan Aeronautics Limited, and Pratt & Whitney, for setting up repair facilities in India. Currently, about 85 per cent of airline-related repair work is done outside the country at MROs located in UAE, Singapore, Sri Lanka, EU and US, among others. Indian aviation operators spend close to \$1.4 billion on overseas MRO services. A senior official at the Ministry of Civil Aviation confirmed that "site identification for the MRO at Tirupati will be carried out by AAI and thereafter bid process will be initiated. This is part of the efforts by the Government to make it easier for MROs to be set up. For example, AAI has come up with a liberal MRO policy with significantly reduced land rentals. Revenue share payment to AAI by MRO has also been abolished."

<https://www.thehindubusinessline.com/economy/logistics/aai-to-identify-sites-at-tirupati-2-other-airports-for-maintenance-and-repair/article34125531.ece>

Energy

Power Ministry to move SC against Andhra HC order

The power ministry will approach the Supreme Court against an order of the Andhra Pradesh High Court which said the Centre is not empowered to issue directions to restrict states from buying electricity from the spot market even if the distribution companies fail to maintain bank guarantees in favour of power plants. The ministry proposes to introduce a bill in Parliament in the Budget session proposing amendments to the Electricity Act, 2003 to decentralise power distribution business. Besides, the Centre proposes a clause in the bill to restrict electricity despatch to discoms from power plants in favour of which the utilities have not opened bank guarantees. This is being done to avoid further piling up of discom payables to generation companies.

<https://economictimes.indiatimes.com/industry/energy/power/power-ministry-to-move-sc-against-andhra-hc-order/articleshow/81620606.cms>

India looking for other sources of crude supply, says Nirmala Sitharaman

India will look for alternative sources of crude oil to ensure sustained supply of the fuel, Finance Minister Nirmala Sitharaman said. New supply chains won't likely have an impact on crude prices though, she said on Saturday. The Central and state governments will have to discuss about the inflationary impact of rising crude and its impact on consumers and the economy, Sitharaman said. A government panel is monitoring food-related inflation to ensure that supply distortions due to seasonal changes or a change in crop patterns are being addressed, the finance minister said.

<https://economictimes.indiatimes.com/industry/energy/oil-gas/india-looking-for-other-sources-of-crude-supply-says-nirmala-sitharaman/articleshow/81613756.cms>

Healthcare

70,000 Ayushman Bharat-Health and Wellness Centres operationalised: Govt

India has marked a key milestone in universalising primary health care with the target of operationalising 70,000 Ayushman Bharat-Health and Wellness Centres (AB-HWCs) by March 31 being realised ahead of time, the Union Health Ministry said on Sunday. Till date, about 41.35 crore people have accessed care in these AB-HWCs and about 54 per cent of them are women, the ministry said. The feat of scaling up primary health care facilities at this pace despite the COVID-19 pandemic was enabled by a high degree of coordination between the Centre and states and union territories, foresight in planning, flexibility in adaptation, standardization of processes, and regular interactions at all levels for monitoring and prompt redressal of issues, it said.

https://www.business-standard.com/article/current-affairs/70-000-ayushman-bharat-health-and-wellness-centres-operationalised-govt-121032100276_1.html

A person cannot donate blood for 28 days after taking last jab of COVID vaccine: Order

A recent order by the National Blood Transfusion Council has said that a person cannot donate blood for the next 28 days after taking the last dose of COVID-19 vaccine. As approved in the 30th meeting of the governing body of the NBTC held on February 17, the deferral criteria for blood donation post COVID-19 vaccine was finalised as "28 days post vaccination deferral after the last dose of COVID-19 vaccination irrespective of the type of the vaccine received." The order implies that the donor has to wait for 28 days after taking second dose of the vaccine, which means that he or she cannot donate for 56 days after taking the first jab.

<https://economictimes.indiatimes.com/industry/healthcare/biotech/healthcare/a-person-cannot-donate-blood-for-28-days-after-taking-last-jab-of-covid-vaccine-order/articleshow/81616908.cms>

Pandemic effect: Healthcare experts warn of rise of obesity cases among children

Confined to their homes amid the COVID-19 pandemic, children are facing a higher risk of obesity due to increased intake of junk food, lack of socialisation and physical activities, healthcare experts have warned. COVID-19 is expected to possibly worsen the problem of obesity in middle and high socio economic groups, they said. The

economic, food, and health systems disruptions resulting from the COVID-19 pandemic, healthcare experts said, are expected to continue to exacerbate all forms of malnutrition. The latest National Family Health Survey, which was conducted in 22 states in pre-pandemic times, presented a dire picture of nutrition of children in the country.

<https://economictimes.indiatimes.com/industry/healthcare/biotech/healthcare/pandemic-effect-healthcare-experts-warn-of-rise-of-obesity-cases-among-children/articleshow/81614462.cms>

External

Gold imports slip 3.3% to \$26.11 bn in Apr-Feb, jewellery exports fall 34%

Gold imports, which have a bearing on the country's current account deficit (CAD), fell 3.3 per cent to USD 26.11 billion during April-February 2020-21, according to the commerce ministry data. Imports of the yellow metal stood at USD 27 billion in April-February 2019-20. The decline in gold imports has helped in narrowing the country's trade deficit to USD 84.62 billion during the 11-month of the current fiscal, as against USD 151.37 billion a year ago. India is the largest importer of gold, which mainly caters to the demand of the jewellery industry. In volume terms, the country imports 800-900 tonnes of gold annually.

https://www.business-standard.com/article/economy-policy/gold-imports-slip-3-3-to-26-11-bn-in-apr-feb-jewellery-exports-fall-34-121032100348_1.html

Engineering exports drop 5% in Feb as shipments to US fall

Engineering goods, one of India's top export items, declined 5 per cent in February (year-on-year) 2021 to \$6.5 billion after posting a growth of 16.46 per cent the previous month as shipments to US, the largest market declined.

<https://www.thehindubusinessline.com/economy/engineering-exports-drop-5-in-feb-as-shipments-to-us-fall/article34125254.ece>

Marine box demand boost for Indian makers

An acute shortage of marine containers since October 2020 due to a global equipment imbalance has severely affected Indian trade. However, it has also come as a blessing in disguise for it has led to an awakening — both in the government and in the trade — on the need for India to aggressively restart container manufacturing locally and be less dependent on China, which has a monopoly with over 90 per cent market share globally.

<https://www.thehindubusinessline.com/economy/logistics/marine-box-demand-boost-for-indian-makers/article34122835.ece>

Global demand boost for Indian exporters

Higher global demand, especially for engineering goods, chemicals and low-value lifestyle products such as carpets, has made Indian exporters' order books improve by almost 40% compared to the pre-Covid-19 period, with handicrafts, ceramic products and cotton yarn/fabrics showing signs of further strengthening amid a drop in new cases in the United States and despite another wave of infections in the European Union. "Our exporters' order books have improved by almost 40% compared to the pre-Covid-19 period," said Ajay Sahai, director-general, Federation of Indian Export Organisations (FIEO). Attributing the increase to global demand for plastics, chemicals, engineering goods and low-value lifestyle products such as machine made carpets and non-leather footwear, Sahai said labour-intensive sectors such as handicrafts, ceramic products and cotton yarn/fabrics too are showing signs of further strengthening.

<https://economictimes.indiatimes.com/news/economy/foreign-trade/global-demand-boost-for-indian-exporters/articleshow/81620476.cms>

Amid outflows globally, FPIs invest Rs 8,642 cr in Indian markets in March

Foreign portfolio investors (FPIs) have invested a net sum of Rs 8,642 crore in Indian markets so far in March.

According to depositories data, FPIs poured in Rs 14,202 crore into equities but pulled out Rs 5,560 crore from debt segment between March 1-19. This took the total net investment to Rs 8,642 crore. Prior to this, overseas investors had invested Rs 23,663 crore in Indian markets in February and Rs 14,649 crore in January, on a net basis. Foreign portfolio investors (FPIs) have invested a net sum of Rs 8,642 crore in Indian markets so far in March. According to depositories data, FPIs poured in Rs 14,202 crore into equities but pulled out Rs 5,560 crore from debt segment

between March 1-19. This took the total net investment to Rs 8,642 crore. Prior to this, overseas investors had invested Rs 23,663 crore in Indian markets in February and Rs 14,649 crore in January, on a net basis.

https://www.business-standard.com/article/economy-policy/amid-outflows-globally-fpis-invest-rs-8-642-crore-in-indian-markets-in-mar-121032100183_1.html

India has world's fourth strongest armed forces: Military Direct's study

China has the strongest military force in the world while India stands at number four, according to a study released on Sunday by defence website Military Direct. "The USA, despite their enormous military budgets, comes in 2nd place with 74 points, followed by Russia with 69, India at 61 and then France with 58. The UK just about makes the Top 10, coming in 9th place with a score of 43," said the study. The study said "ultimate military strength index" was calculated after taking into consideration various factors including budgets, number of inactive and active military personnel, total air, sea, land and nuclear resources, average salaries, and weight of equipment. China has the strongest military in the world, scoring 82 out of 100 points in the index, it noted.

https://www.business-standard.com/article/current-affairs/india-has-world-s-fourth-strongest-armed-forces-military-direct-s-study-121032100161_1.html

India's Serum Institute to delay further vaccine shipments to Brazil, Morocco, Saudi: Source

The Serum Institute of India (SII) has told Brazil, Saudi Arabia and Morocco that further supplies of the AstraZeneca COVID-19 vaccine will be delayed due to surging demand at home and as it works through a capacity expansion, a source with direct knowledge of the matter told Reuters. The news comes as India, the world's biggest vaccine maker, is being criticised domestically for donating or selling more doses than inoculations conducted at home, despite reporting the most number of coronavirus infections after the United States and Brazil. India is currently seeing a second surge of cases, taking its total to about 11.6 million. The latest delays, first reported by the Times of India daily, came to light days after Britain said it would have to slow its COVID-19 vaccine roll-out next month as SII was likely to deliver more doses later than expected.

<https://economictimes.indiatimes.com/industry/healthcare/biotech/pharmaceuticals/indias-serum-institute-to-delay-further-vaccine-shipments-to-brazil-morocco-saudi-source/articleshow/81614110.cms>

After power, Chinese hackers target transport sector

Chinese state-sponsored actors have targeted the transport sector in India in the last few months with cyber attacks, according to a top secret note put out by the Computer Emergency Response Team (CERT-In) under the Ministry of Electronics & Information Technology, early this month. "CERT-In has observed continued targeted intrusion activities from Chinese state-sponsored actors towards Indian transport sector with the possible intention to collect intelligence and conduct cyber espionage. The notable threat actors such as APT41/Barium, Tonto Team, APT101 StonePanda, APT15/K3yChang, APT27/Emissary Panda, Winnti groups & RedEcho have been targeting organisations across a range of industries aligned with the national strategic goals of the Chinese national policy priorities," says the note accessed by BusinessLine.

<https://www.thehindubusinessline.com/news/national/after-power-chinese-hackers-target-transport-sector/article34125502.ece>



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