

# States In Motion

What's Happening In Indian States



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# Table Of Contents

<b>Key Announcements</b>	<b>4</b>
मुख्य घोषणाएं	7
<b>Reform Decisions</b>	<b>11</b>
<b>I. Karnataka</b>	<b>11</b>
A. Expansion Of Bhu Suraksha Project (Digitisation Of Land Records)	11
B. Cabinet Approval To 'B' To 'A' Khata Conversion	12
<b>II. Odisha</b>	<b>13</b>
A. Reduction Of Stamp Duty On Apartment Common Areas	13
<b>III. Uttar Pradesh</b>	<b>14</b>
A. Expansion Of Stamp Duty Concessions On Intra-Family Gift Deeds	14
<b>IV. Punjab</b>	<b>15</b>
A. Introduction Of The Indian Stamp (Punjab Second Amendment) Bill, 2025	15
B. Introduction Of The Land Revenue (Amendment) Bill, 2025	17
<b>V. Andhra Pradesh</b>	<b>19</b>
A. Removal Of Five Categories Of Land From Prohibited (Section 22-A) List	19
<b>VI. Himachal Pradesh</b>	<b>21</b>
A. The Electricity Grid Code Regulations, 2025	21
<b>VII. Delhi</b>	<b>23</b>
A. MoU With RBI On Borrowings And Cash Flow Management	23
<b>Policy Level Announcements</b>	<b>25</b>
<b>I. Maharashtra</b>	<b>25</b>
A. Industries, Investment And Services Policy, 2025	25
<b>II. Tamil Nadu</b>	<b>27</b>
A. Deep Tech Start Up Policy, 2026	27
B. Warehousing Policy, 2026	29
<b>III. Jammu And Kashmir</b>	<b>31</b>
A. Draft Amendments To The Industrial Policy, 2021-30	31
<b>IV. Rajasthan</b>	<b>33</b>
A. Cab Fare Regulation And Aggregator Policy For Gig Workers	33
B. Artificial Intelligence-Machine Learning (AI-ML) Policy, 2026	35
C. Green Credit Policy To Promote Circular Economy	37
D. Vehicle Scrapping Policy, 2025	39
<b>V. Chhattisgarh</b>	<b>41</b>
A. Amendment To The Chhattisgarh Industrial Development Policy, 2024-30	41
<b>VI. Punjab</b>	<b>43</b>

A. Amendment To The Punjab Minor Mineral Policy, 2025	43
B. Punjab Private Digital Open Universities Policy, 2026	45
<b>VII. Delhi</b>	<b>46</b>
A. The Draft Electric Vehicle Policy 2.0	46
<b>VIII. Ladakh</b>	<b>48</b>
A. Ladakh Sports Policy, 2025	48
<b>IX. Odisha</b>	<b>50</b>
A. Amendment To Odisha State Tourism Policy, 2022	50
<b>Social Sector Schemes</b>	<b>52</b>
<b>I. Tamil Nadu</b>	<b>52</b>
A. Tamil Nadu Assured Pension Scheme (TAPS)	52
<b>II. Assam</b>	<b>54</b>
A. Babu Asoni Scheme	54
<b>III. Rajasthan</b>	<b>55</b>
A. Mukhyamantri Ayushman Arogya Yojana	55
<b>IV. Delhi</b>	<b>57</b>
A. Revision Of EWS Income Ceiling For Free Treatment In Private Hospitals	57
<b>Investment Announcements</b>	<b>59</b>
<b>I. Andhra Pradesh</b>	<b>59</b>
A. Approval Of Investment Proposals Amounting To ₹ 19,391 Crores By The State Investment Promotion Board (SIPB)	59
<b>Other Decisions</b>	<b>61</b>
<b>I. Andhra Pradesh</b>	<b>61</b>
A. Formation Of New Districts “Polavaram” And “Markapuram”	61
<b>II. Goa</b>	<b>63</b>
A. National Geospatial Land Survey For Urban Areas	63
<b>III. Kerala</b>	<b>65</b>
A. Energy Efficiency Measures To Promote Renewable Energy	65
B. Arogyam Anandam - Preventive Healthcare Initiative	67
<b>IV. Telangana</b>	<b>69</b>
A. The Panchayat Raj (Amendment) Bill, 2026	69
<b>V. Maharashtra</b>	<b>70</b>
A. Stamp Duty Exemption On Agricultural Loans Up To ₹ 2 Lakh	70
B. Guidelines For Timely New Electricity Connections	71
<b>VI. Karnataka</b>	<b>73</b>
A. Market Intervention Scheme For Maize Farmers	73
<b>VII. Uttar Pradesh</b>	<b>75</b>
A. Revision In The Cost Data Book Of The Electricity Regulatory Commission	75

## Key Announcements

This document tracks the various key policy and reform decisions taken by State Governments and UTs between **1<sup>st</sup> January, 2026 to 15<sup>th</sup> January, 2026**.

### Reform Decisions

#### I. Karnataka

- A. **Bhu Suraksha Project (Digitisation Of Land Records):** The Karnataka Government has launched the Bhu Suraksha Project to expand the **digitisation of land records beyond taluk offices to Assistant and Deputy Commissioner levels**, creating a secure, tamper-proof, and transparent land record ecosystem.
- B. **Cabinet Approval To 'B' to 'A' Khata Conversion:** The Government of Karnataka has approved a **state-wide framework to enable the conversion of B-Khata properties into A-Khata**, bringing semi-legal properties into the **formal urban property and tax system**.

#### II. Uttar Pradesh

- A. **Expansion of Stamp Duty Concessions On Intra-Family Gift Deeds:** The Uttar Pradesh Cabinet has approved the **expansion of stamp duty concessions on intra-family gift deeds to include commercial and industrial properties**. Gift deeds for such properties transferred among family members will now attract a **flat concessional duty of ₹ 5,000 regardless of market value**, replacing **earlier rates of 7% in urban areas and 5% in rural areas**.

#### III. Andhra Pradesh

- A. **Removal Of Five Categories Of Land From Prohibited (Section 22-A) List:** Andhra Pradesh Government has amended the prohibited properties regime under Section 22-A of the Registration Act, 1908 by **removing five categories of land from the restricted list**, thereby permitting registration of sale deeds and other transactions that were earlier **blocked despite settled ownership or extinguished government interest**.

### Policy Level Announcements

#### I. Maharashtra

- A. **The Industries, Investment And Services Policy, 2025:** The Maharashtra Government has notified the Industries, Investment And Services Policy, 2025, targeting **₹ 7.05 lakh crore in investments and 50 lakh jobs**. It promotes **advanced manufacturing, green industries, and services** while offering **higher incentives in backward regions** to ensure balanced industrial growth.

#### II. Tamil Nadu

- A. **Deep Tech Start-up Policy, 2026:** The Tamil Nadu Government has unveiled India's first dedicated Deep Tech Start-up Policy which focuses on building a **full-stack deep tech ecosystem** through **grants, patient capital, incubators, and regulatory sandboxes** to bridge the lab-to-market gap.

## Key Announcements

B. **Tamil Nadu Warehousing Policy, 2026** - The Government announced the Tamil Nadu warehousing Policy, 2026 to **expand the state's warehousing infrastructure beyond Chennai and Coimbatore to tier-2 cities** like Madurai, Trichy and delta districts, promoting specialised agro and marine cold-chain hubs, and third party logistics (3PL) facilities in Government industrial parks.

### III. Rajasthan

A. **Motor Vehicles Aggregator Scheme Rules, 2025**: Rajasthan government has **notified an Aggregator Policy to regulate ride-hailing platforms**, and ensure gig worker welfare. The policy mandates state regulation of fares with an **80:20 revenue-sharing model between drivers and aggregators**, imposes penalties of up to ₹ 100 for unjustified trip cancellations, and requires aggregators to provide minimum insurance cover of ₹ 5 lakh (health) and ₹ 10 lakh (accident) for drivers.

B. **Artificial Intelligence-Machine Learning (AI-ML) Policy, 2026**: The Rajasthan Cabinet has approved the AI-ML Policy, 2026, which aims **to promote responsible, ethical, and practical use of AI and ML to strengthen digital governance**, improve public service delivery, build modern digital infrastructure, protect data privacy, and position Rajasthan as a leading IT and innovation hub aligned with the IndiaAI Mission.

### IV. Punjab

A. **Amendments To Punjab Minor Mineral Policy, 2025**: The Punjab Cabinet has approved major reforms to the state's mineral policy **to tackle chronic shortages and illegal cartels by shifting to transparent online auctions with price-based bidding**, backed by **mandatory upfront and advance royalty payments**. Crusher owners with gravel-bearing land can now obtain **direct captive-use leases**, while the new "Landowner Mining Sites" category allows private landowners to **legally mine sand on payment of notified royalty**.

## Social Sector Schemes

### I. Tamil Nadu

A. **Tamil Nadu Assured Pension Scheme (TAPS)**: The Tamil Nadu Government has announced TAPS, guaranteeing a **post-retirement pension equal to 50% of the last drawn basic salary for Government employees and teachers**. Funded through a hybrid contributory-defined benefit model, it ensures **predictable income, family pensions, and gratuity benefits**.

### II. Assam

A. **Babu Asoni Scheme**: The Assam Government has announced the Babu Asoni Scheme, to provide monthly scholarships of **₹ 1,000 for undergraduate and ₹ 2,000 for postgraduate male students from families with annual incomes below ₹ 4 lakh**. It

## Key Announcements

promotes gender-balanced higher education access and reduces dropouts among low-income boys through direct bank transfer support.

### III. Rajasthan

- A. **Mukhyamantri Ayushman Arogya Yojana:** The state's health department has approved the expansion of Mukhyamantri Ayushman Arogya (MAA) Yojana, activating **outbound portability to give beneficiaries access to 30,000 hospitals across India**. The policy enables eligible families of Rajasthan to get **cashless treatment up to ₹ 25 lakh** in empanelled hospitals outside the state.

## Investment Announcements

### I. Andhra Pradesh

- A. **SIPB Approves Investment Proposals:** The Andhra Pradesh State Investment Promotion Board (SIPB) has **approved investment proposals worth ₹ 19,391 crore** from 14 companies. The approved projects span key sectors such as **industries, tourism, food processing, energy, and renewable power**. These projects are expected to create around **11,753 direct jobs** and strengthen the state's positioning as a **competitive destination for private capital**.

## Other Decisions

### I. Kerala

- A. **Energy Efficiency Measures To Promote Renewable Energy:** The Government of Kerala has unveiled a comprehensive strategy to implement energy efficiency measures and **promote renewable energy across the state**. The initiative aims to **reduce the financial burden on the state** exchequer while delivering cost effective, high quality energy services, aiming to achieve **100% renewable energy by 2040** and **total carbon neutrality by 2050**.

### II. Telangana

- A. **The Panchayati Raj (Amendment) Bill, 2026:** The Telangana Legislature passed the Telangana Panchayat Raj (Amendment) Bill, 2026, **abolishing the two-child norm that disqualified individuals with more than two children from contesting rural local body elections**.

### III. Maharashtra

- A. **Stamp Duty Exemption On Agricultural Loans up To ₹ 2 lakhs:** The Maharashtra Government has **waived stamp duty on agricultural and crop loan documents up to ₹ 2 lakh**, covering all banks and financial institutions in the state. It eliminates about **₹ 600 of upfront transaction cost on a ₹ 2 lakh loan**, easing borrowing for small and marginal farmers.

## मुख्य घोषणाएं

यह दस्तावेज 1 जनवरी, 2026 से 15 जनवरी, 2026 की अवधि के दौरान विभिन्न राज्य सरकारों एवं केंद्र शासित प्रदेशों द्वारा लिए गए प्रमुख नीति एवं सुधार संबंधी निर्णयों का विवरण प्रस्तुत करता है।

### सुधार संबंधी निर्णय

#### I. कर्नाटक

- A. **भू सुरक्षा परियोजना (भूमि अभिलेखों का डिजिटलीकरण):** कर्नाटक सरकार द्वारा भू सुरक्षा परियोजना का शुभारंभ किया गया है, जिसके अंतर्गत **भूमि अभिलेखों के डिजिटलीकरण का दायरा तालुका कार्यालयों से आगे बढ़ाकर सहायक आयुक्त एवं उपायुक्त स्तर तक** विस्तारित किया जाएगा। इस पहल का उद्देश्य एक सुरक्षित, छेड़छाड़-रहित तथा पारदर्शी भूमि अभिलेख पारिस्थितिकी तंत्र की स्थापना करना है।
- B. **‘बी’ से ‘ए’ खाता रूपांतरण को मंत्रिमंडलीय स्वीकृति:** कर्नाटक सरकार ने **राज्य-व्यापी ढाँचे को स्वीकृति प्रदान की है, जिसके अंतर्गत बी-खाता संपत्तियों को ए-खाता में परिवर्तित** करने की व्यवस्था की जाएगी। इस निर्णय का उद्देश्य अर्ध-वैध संपत्तियों को **औपचारिक शहरी संपत्ति एवं कर व्यवस्था** के अंतर्गत लाना है।

#### II. उत्तर प्रदेश

- A. **परिवार के भीतर उपहार डीड पर स्टाम्प शुल्क रियायत का विस्तार:** उत्तर प्रदेश मंत्रिमंडल द्वारा परिवार के सदस्यों के बीच निष्पादित **उपहार डीड पर स्टाम्प शुल्क में दी जाने वाली रियायत का विस्तार करते हुए इसमें वाणिज्यिक एवं औद्योगिक संपत्तियों को भी सम्मिलित कर लिया गया है।** अब परिवार के सदस्यों के बीच ऐसे संपत्तियों के हस्तांतरण पर, बाजार मूल्य की परवाह किए बिना, **₹ 5,000 की एकमुश्त रियायती स्टाम्प शुल्क** देय होगा, जो **पूर्व में शहरी क्षेत्रों में 7 प्रतिशत तथा ग्रामीण क्षेत्रों में 5 प्रतिशत** की दर से देय था।

#### III. आंध्रप्रदेश

- A. **प्रतिबंधित (धारा 22-क) सूची से भूमि की पाँच श्रेणियों को हटाना:** आंध्र प्रदेश सरकार द्वारा पंजीकरण अधिनियम, 1908 की धारा 22-क के अंतर्गत लागू प्रतिबंधित संपत्तियों की व्यवस्था में संशोधन करते हुए **भूमि की पाँच श्रेणियों को प्रतिबंधित सूची से हटा दिया गया है।** इस संशोधन के परिणामस्वरूप उन संपत्तियों के विक्रय डीड एवं अन्य लेन-देन के पंजीकरण की अनुमति प्रदान की जाएगी, जो पूर्व में **स्वामित्व स्पष्ट होने अथवा सरकारी हित समाप्त हो जाने के बावजूद अवरुद्ध** थे।

### नीति स्तर की घोषणाएं

#### I. महाराष्ट्र

- A. **औद्योगिक, निवेश एवं सेवा नीति, 2025:** महाराष्ट्र सरकार द्वारा औद्योगिक, निवेश एवं सेवा नीति, 2025

## मुख्य घोषणाएं

अधिसूचित की गई है, जिसके अंतर्गत ₹ 7.05 लाख करोड़ के निवेश को आकर्षित करने तथा 50 लाख रोजगार के सृजन का लक्ष्य निर्धारित किया गया है। यह नीति उन्नत विनिर्माण, हरित उद्योगों एवं सेवा क्षेत्रों को प्रोत्साहित करती है तथा संतुलित औद्योगिक विकास सुनिश्चित करने के उद्देश्य से पिछड़े क्षेत्रों में अधिक प्रोत्साहन प्रदान करने का प्रावधान करती है।

### II. तमिलनाडु

- A. **डीप टेक स्टार्ट-अप नीति, 2026:** तमिलनाडु सरकार द्वारा देश की प्रथम समर्पित डीप टेक स्टार्ट-अप नीति, 2026 का अनावरण किया गया है। इस नीति का उद्देश्य अनुदानों, दीर्घकालिक पूंजी, इनक्यूबेटरों तथा विनियामक सैंडबॉक्स के माध्यम से एक पूर्ण-स्तरीय डीप टेक पारिस्थितिकी तंत्र का निर्माण करना है, ताकि प्रयोगशाला से बाजार तक की खाई को पाटने में सहायता मिल सके।
- B. **तमिलनाडु वेयरहाउसिंग नीति, 2026** - सरकार द्वारा तमिलनाडु वेयरहाउसिंग नीति, 2026 की घोषणा की गई है, जिसके अंतर्गत राज्य के भंडारण अवसंरचना का विस्तार चेन्नई एवं कोयंबटूर से आगे बढ़ाकर मदुरै, त्रिची तथा डेल्टा जिलों जैसे टियर-2 शहरों तक किया जाएगा। इस नीति के माध्यम से विशेषीकृत कृषि एवं समुद्री कोल्ड-चेन हब्स तथा सरकारी औद्योगिक पार्कों में तृतीय-पक्ष लॉजिस्टिक्स (3PL) सुविधाओं को प्रोत्साहित किया जाएगा।

### III. राजस्थान

- A. **मोटर वाहन एग्रीगेटर योजना नियम, 2025:** राजस्थान सरकार द्वारा एग्रीगेटर नीति अधिसूचित की गई है, जिसका उद्देश्य राइड-हेलिंग प्लेटफॉर्मों का विनियमन करना तथा गिग श्रमिकों के कल्याण को सुनिश्चित करना है। इस नीति के अंतर्गत राज्य द्वारा किराया विनियमन का प्रावधान किया गया है, जिसमें चालकों एवं एग्रीगेटरों के बीच 80:20 का राजस्व-वितरण मॉडल निर्धारित किया गया है। साथ ही, बिना उचित कारण के यात्रा रद्द करने पर ₹ 100 तक का दंड, तथा चालकों के लिए न्यूनतम ₹ 5 लाख का स्वास्थ्य बीमा एवं ₹ 10 लाख का दुर्घटना बीमा प्रदान करना अनिवार्य किया गया है।
- B. **ए.आई-मशीन लर्निंग (AI-ML) नीति, 2026:** राजस्थान मंत्रिमंडल द्वारा ए.आई-एमएल नीति, 2026 को स्वीकृति प्रदान की गई है। इस नीति का उद्देश्य ए.आई एवं मशीन लर्निंग के उत्तरदायी, नैतिक तथा व्यावहारिक उपयोग को प्रोत्साहित करना है, जिससे डिजिटल शासन को सुदृढ़ किया जा सके, सार्वजनिक सेवा वितरण में सुधार हो, आधुनिक डिजिटल अवसंरचना का निर्माण किया जा सके, डेटा गोपनीयता का संरक्षण सुनिश्चित किया जा सके तथा इंडिया ए.आई मिशन के अनुरूप राजस्थान को एक अग्रणी सूचना प्रौद्योगिकी एवं नवाचार केंद्र के रूप में स्थापित किया जा सके।

## मुख्य घोषणाएं

### IV. पंजाब

- A. **पंजाब लघु खनिज नीति, 2025 में संशोधन:** पंजाब मंत्रिमंडल द्वारा राज्य की खनिज नीति में महत्वपूर्ण सुधारों को स्वीकृति प्रदान की गई है, जिनका उद्देश्य **दीर्घकालिक आपूर्ति कमी एवं अवैध कार्टेल की समस्या से निपटना है। इसके अंतर्गत मूल्य-आधारित बोली के साथ पारदर्शी ऑनलाइन नीलामी व्यवस्था लागू की गई है, जिसे अनिवार्य अग्रिम तथा पूर्व-रॉयल्टी भुगतान द्वारा समर्थित किया जाएगा। बजरी-युक्त भूमि वाले क्रशर मालिक अब प्रत्यक्ष कैप्टिव उपयोग पट्टे प्राप्त कर सकेंगे, जबकि नई “भूमि-स्वामी खनन स्थल” श्रेणी के अंतर्गत निजी भूमि-स्वामियों को अधिसूचित रॉयल्टी के भुगतान पर वैधानिक रूप से रेत खनन की अनुमति प्रदान की जाएगी।**

### सामाजिक क्षेत्र की योजनाएं

#### I. तमिलनाडु

- A. **तमिलनाडु आश्रित पेंशन योजना (TAPS):** तमिलनाडु सरकार द्वारा तमिलनाडु आश्रित पेंशन योजना (TAPS) की घोषणा की गई है, जिसके अंतर्गत **सरकारी कर्मचारियों एवं शिक्षकों को सेवानिवृत्ति के पश्चात अंतिम आहरित मूल वेतन के 50 प्रतिशत के समकक्ष पेंशन** की गारंटी प्रदान की जाएगी। यह योजना एक हाइब्रिड अंशदायी-परिभाषित लाभ मॉडल के माध्यम से वित्तपोषित होगी, जिससे **सुनिश्चित आय, पारिवारिक पेंशन तथा ग्रेच्युटी लाभ** उपलब्ध कराए जा सकेंगे।

#### II. असम

- A. **बाबू असोनी योजना:** असम सरकार द्वारा बाबू असोनी योजना की घोषणा की गई है, जिसके अंतर्गत **वार्षिक ₹ 4 लाख से कम आय वाले परिवारों के स्नातक स्तर के पुरुष छात्रों को ₹ 1,000 तथा स्नातकोत्तर स्तर के पुरुष छात्रों को ₹ 2,000 की मासिक छात्रवृत्ति** प्रदान की जाएगी। यह योजना उच्च शिक्षा तक लैंगिक संतुलित पहुँच को प्रोत्साहित करने एवं कम आय वर्ग के बालकों में ड्रॉपआउट दर को कम करने हेतु प्रत्यक्ष बैंक अंतरण के माध्यम से सहायता प्रदान करेगी।

#### III. राजस्थान

- A. **मुख्यमंत्री आयुष्मान आरोग्य योजना:** राज्य के स्वास्थ्य विभाग द्वारा मुख्यमंत्री आयुष्मान आरोग्य (एम.ए.ए) योजना के विस्तार को स्वीकृति प्रदान की गई है, जिसके अंतर्गत **आउटबाउंड पोर्टेबिलिटी को सक्रिय किया गया है। इसके माध्यम से लाभार्थियों को देशभर के लगभग 30,000 अस्पतालों में उपचार की सुविधा उपलब्ध होगी। इस नीति के अंतर्गत राजस्थान के पात्र परिवार राज्य से बाहर सूचीबद्ध अस्पतालों में ₹ 25 लाख तक का नकद-रहित उपचार प्राप्त कर सकेंगे।**

## मुख्य घोषणाएं

### निवेश संबंधी घोषणाएं

#### I. आंध्रप्रदेश

- A. **राज्य निवेश संवर्धन बोर्ड (एस.आई.पी.बी) द्वारा निवेश प्रस्तावों को स्वीकृति:** आंध्र प्रदेश राज्य निवेश संवर्धन बोर्ड (SIPB) द्वारा 14 कंपनियों के **₹19,391 करोड़ के निवेश प्रस्तावों को स्वीकृति** प्रदान की गई है। स्वीकृत परियोजनाएँ **उद्योग, पर्यटन, खाद्य प्रसंस्करण, ऊर्जा तथा नवीकरणीय विद्युत** जैसे प्रमुख क्षेत्रों से संबंधित हैं। इन परियोजनाओं से लगभग **11,753 प्रत्यक्ष रोजगार** के अवसर सृजित होने की संभावना है तथा इससे **निजी पूंजी के लिए राज्य की प्रतिस्पर्धी निवेश गंतव्य** के रूप में स्थिति को सुदृढ़ता प्राप्त होगी।

### अन्य निर्णय

#### I. केरल

- A. **नवीकरणीय ऊर्जा को बढ़ावा देने हेतु ऊर्जा दक्षता उपाय:** केरल सरकार द्वारा राज्य में ऊर्जा दक्षता उपायों के कार्यान्वयन तथा **नवीकरणीय ऊर्जा को प्रोत्साहित करने के लिए एक व्यापक रणनीति** प्रस्तुत की गई है। इस पहल का उद्देश्य **राज्य कोष पर वित्तीय भार को कम** करते हुए लागत-प्रभावी एवं उच्च गुणवत्ता वाली ऊर्जा सेवाओं की आपूर्ति सुनिश्चित करना है। साथ ही, इसके माध्यम से **वर्ष 2040 तक 100 प्रतिशत नवीकरणीय ऊर्जा** प्राप्त करने तथा **वर्ष 2050 तक पूर्ण कार्बन तटस्थता हासिल करने का लक्ष्य** निर्धारित किया गया है।

#### II. तेलंगाना

- A. **तेलंगाना पंचायत राज (संशोधन) विधेयक, 2026:** तेलंगाना विधानमंडल द्वारा तेलंगाना पंचायत राज (संशोधन) विधेयक, 2026 पारित किया गया है, जिसके अंतर्गत **दो से अधिक संतान होने के आधार पर ग्रामीण स्थानीय निकाय चुनावों में अयोग्यता का प्रावधान समाप्त कर दिया गया है।**

#### III. महाराष्ट्र

- A. **₹2 लाख तक के कृषि ऋणों पर स्टाम्प शुल्क से छूट:** महाराष्ट्र सरकार द्वारा राज्य में सभी बैंकों एवं वित्तीय संस्थानों के माध्यम से प्रदान किए जाने वाले **₹2 लाख तक के कृषि एवं फसल ऋणों से संबंधित दस्तावेजों पर स्टाम्प शुल्क को माफ कर दिया गया है।** इस निर्णय से **₹2 लाख के ऋण पर लगभग ₹600 के अग्रिम लेन-देन व्यय** की बचत होगी, जिससे लघु एवं सीमांत किसानों के लिए ऋण प्राप्ति को सरल बनाया जा सकेगा।

## Reform Decisions

### I. Karnataka

#### A. Expansion Of Bhu Suraksha Project (Digitisation Of Land Records)

Source: [The Government Of Karnataka](#), [The Hindu](#) | Impact: High

1. On 5<sup>th</sup> January, 2026, the Karnataka Government **extended the Bhu Suraksha Project** to the **offices of Assistant Commissioners (ACs) and Deputy Commissioners (DCs)**. The project aims to build on the earlier phase of digitisation at taluk offices to create a **secure and transparent land records ecosystem**.
2. **Key Features -**
  - a. Extends **scanning and computerisation** beyond taluk offices to **AC and DC offices**, covering the entire revenue hierarchy.
  - b. Karnataka has an estimated **100 crore pages of land records** and **around 62 crore pages have<sup>1</sup>** already been scanned. The remaining records are targeted for completion within **3-4 months**.
  - c. **Taluk-level coverage** and computerisation has been **fully completed in 70 out of 240 taluks**, with work continuing in the rest.
  - d. Suspicious or disputed documents will be **scrutinised rigorously**, including **forensic examination** where required, followed by **appropriate legal action**.
3. **Similar Initiatives In Other States -** Telangana, under its **Dharani Integrated Land Records Management System**,<sup>2</sup> has developed an integrated end-to-end digital land governance platform. Uttar Pradesh,<sup>3</sup> through its **Bhulekh initiative**, has focused on digitising land records, while Assam, through the **Mission Basundhara** initiative,<sup>4</sup> has modernised land services by enabling online mutation and conversion.
4. **Relevance -**
  - a. The project digitises **Category A (permanent) and Category B (30-year)** land records to **create a tamper-proof audit trail, blocking file-based manipulation** during appeals and **closing institutional fraud risks** in quasi-judicial land administration.
  - b. The project undertakes full scale scanning of legacy land records in Karnataka, with **62 crore out of an estimated 100 crore pages** scanned as of January 2026.<sup>5</sup> This enables a **7-day turnaround for missing record requests** and instant judicial access, targeting faster resolution in civil courts where **land disputes constitute nearly 66% of pending cases**.<sup>6</sup>

<sup>1</sup> [The Hindu, January 2026](#).

<sup>2</sup> [Telangana – Dharani Integrated Land Records Portal](#).

<sup>3</sup> [Bhulekh](#).

<sup>4</sup> [Mission Basundhara](#).

<sup>5</sup> [The Hindu, January 2026](#).

<sup>6</sup> [PIB, May 2025](#).

## B. Cabinet Approval To 'B' To 'A' Khata Conversion

Source: [Deccan Herald](#) | Impact: High

1. On **8<sup>th</sup> January, 2026**, the Government of Karnataka approved a state-wide policy enabling the **conversion of B-Khata properties into A-Khata**,<sup>7</sup> bringing thousands of previously semi-legal or irregular properties within the **formal municipal property registry and tax framework**.
2. **Key Features -**
  - a. **Allows owners** of B-Khata properties to apply for conversion to A-Khata, subject to compliance with **planning norms and payment of prescribed penalties**, betterment charges, and pending taxes.
  - b. Applies uniformly to properties under all **urban local bodies, including Bruhat Bengaluru Mahanagara Palike (BBMP), City Municipal Councils, Town Municipal Councils, and Town Panchayats**.
  - c. Establishes a state-wide, **standardised framework for conversion, replacing fragmented and discretionary** local approval processes.
  - d. Enables access to full civic amenities such as water supply, sewerage connections, electricity, and **approval of building plans, which were earlier restricted for B-Khata properties**.
  - e. Permits legal sale, transfer, and **mortgaging of properties through registered financial institutions**, expanding access to formal housing finance.
  - f. Strengthens municipal property records, **GIS-based mapping, and long-term urban planning** by formally integrating previously **unregularised properties**.
3. **Relevance -**
  - a. For the cash-strapped municipalities like BBMP, this initiative offers a **critical fiscal lifeline**, as the **B-Khata sites only pay 25% tax instead of 100% as in the case of A-Khata sites**.<sup>8</sup>
  - b. Notably, B-Khata properties are “semi-legal,” meaning **nationalised banks and major private lenders (SBI, HDFC, ICICI) typically refuse to fund them**. Owners are forced to borrow from informal lenders or NBFCs at **9–14% interest**. Conversion to A-Khata allows these owners to access formal home loans at **8.35–8.5%**. This acts as a **liquidity injection, effectively lowering the cost of capital for 10 lakh households**.<sup>9</sup>

<sup>7</sup> A-Khata is the property account for legally compliant properties that follow land-use, building, and tax norms. B-Khata is a type of property record maintained by the city's municipal corporation for properties that do not fully comply with legal and planning norms, including buildings in unauthorised layouts, constructions without approved plans, or those lacking occupancy certificates.

<sup>8</sup> [Deccan Herald, January 2026](#).

<sup>9</sup> [Deccan Herald, January 2026](#).

## II. Odisha

### A. Reduction Of Stamp Duty On Apartment Common Areas

Source: [The Times Of India](#), [The New Indian Express](#) | Impact: High

1. The Odisha Government on 9<sup>th</sup> January, 2026 has **amended the Indian Stamp Act, 1899 and the Registration Act, 1908<sup>10</sup>** to cut the cost and complexity of registering common areas in apartment projects.
2. **Key Features-**
  - a. The state has introduced a **fixed stamp duty of ₹ 50,000** for the **registration of common areas** (corridors, lifts, parking, and community spaces), replacing the previous **5% upfront stamp duty** on the market value of common areas.
  - b. On **sale of individual apartment units**, individual apartment buyers will continue to pay the standard 5% stamp duty on their unit including undivided share of common areas.
3. **Relevance-**
  - a. Under the **Odisha Apartment (Ownership and Management) Act, 2023<sup>11</sup>**, common areas and the entire project land must be **transferred to the Association of Allottees<sup>12</sup>**, but this was **subject to a 5% stamp duty**. For many associations, this meant **paying several lakhs upfront, which was unaffordable and led developers to avoid executing the conveyance**. By **replacing market value** with a fixed fee the Government has **eliminated financial burden** and reduced the disputes among apartment owners and developers.
  - b. Once common areas are registered in the association's name, associations gain **clear legal standing** to manage shared facilities, **enforce by-laws**, and **represent owners under Real Estate Regulatory Authority (RERA)**, which improves day-to-day governance and strengthens buyer protection in Odisha's apartment market.
  - c. By collecting the **5% duty on the undivided share at the time of the individual unit sale**, the Government ensures that the state's revenue is protected while the **Upfront Cash Outflow** for associations is minimised. This pay-as-you-own model is more equitable than the erstwhile pay-to-incorporate model.

<sup>10</sup> [The Registration Act, 1908.](#)

<sup>11</sup> [The Odisha Municipal Laws \(Amendment\) Act, 2023.](#)

<sup>12</sup> [The New Indian Express, November 2023.](#)

### III. Uttar Pradesh

#### A. Expansion Of Stamp Duty Concessions On Intra-Family Gift Deeds

Source: [The Government Of Uttar Pradesh](#), [The Indian Express](#) | Impact: High

1. On 5<sup>th</sup> January, 2026, the Uttar Pradesh Cabinet approved an **expansion of stamp duty concessions on intra-family gift deeds to cover commercial and industrial properties**, in addition to agricultural and residential assets.
2. **Key Features-**
  - a. Gift deeds for **commercial and industrial properties transferred among family members** now attract a **maximum concessional stamp duty of ₹ 5,000** regardless of the property's market value.
  - b. The decision **replaces the previous heavy levies of 7% in urban areas and 5% in rural areas** for commercial transfers with a uniform flat rate.
3. **Relevance -**
  - a. High stamp duty on intra-family transfers has historically **discouraged formal registration, pushing families toward informal arrangements** that later leads to land litigation and unclear titles. By **capping stamp duty at ₹ 5,000 for all categories of immovable property** gifted within the family, the state **sharply lowers the transaction cost** of formalising these intra-family transfers.
  - b. Extending the concession to commercial and industrial properties is particularly important in the state, which hosts about **90 lakh Micro Small and Medium Enterprises (MSMEs) enterprises, with micro and small units accounting for roughly 70% of the state's total exports in 2022.**<sup>13</sup> Around **93% of MSME enterprises in UP are single-household entities,**<sup>14</sup> for such firms, clear intra-family transfers make it easier to execute succession plans, while also creating bank-acceptable property titles that can be offered as collateral.
  - c. Historically, high stamp duty (7% in cities) forced these families to keep business properties in the **name of deceased elders or via informal Power of Attorney, creating asset friction.** By capping the duty at **₹ 5,000, the state enables the transfer of shops and factories to the current generation.** This creates **bank-acceptable titles** that can be **used as collateral**, potentially unlocking **billions in formal credit** for a sector that contributes 70% of the state's exports.

<sup>13</sup> [Invest UP](#).

<sup>14</sup> [Compendium Of MSME Policy And Incentive Schemes Of Uttar Pradesh, January 2022.](#)

## IV. Punjab

### A. Introduction Of The Indian Stamp (Punjab Second Amendment) Bill, 2025

Source: [The Government Of Punjab](#), [The Times Of India](#) | Impact: Medium

1. The Punjab Government has introduced a Bill to amend the **Indian Stamp Act, 1899** on **29<sup>th</sup> December, 2025**.<sup>15</sup> This bill targets the **rationalisation of duty** on instruments related to **deposit of title deeds, hypothecation, and equitable mortgages**.
2. The primary objective is to eliminate the **duplication of tax levies** on a single loan transaction, thereby reducing the financial burden on borrowers and supporting the **Ease of Doing Business (EoDB)**.
3. **Key Features -**
  - a. The Bill substitutes the existing stamp duty **with a uniform rate of 0.25%** of the loan amount credited, applicable to **both existing and future debts**.
  - b. It imposes a significant **upper cap of ₹ 5 lakh** on the total stamp duty payable, providing relief for high-value industrial loans that previously faced uncapped or multi-layered duties.
  - c. A new provision ensures that where **more than one instrument** is executed in respect of the **same loan**, stamp-duty shall be chargeable only on the **total loan amount covering all such instruments**.
  - d. As long as **no additional loan amount** is secured by supplementary instruments, no additional stamp duty shall be charged.
5. **Relevance -**
  - a. Punjab currently supports over **16.24 lakh Udyam-registered enterprises**,<sup>16</sup> of which an overwhelming majority are micro and small units. For these businesses, **high upfront transaction costs** have historically served as a **significant barrier to formal credit**. By replacing **separate 0.25% levies on equitable mortgages** and hypothecations with a **single 0.25% levy**, the state has eliminated duplication, lowered the Marginal Cost of Borrowing, and directly **improved the Internal Rate of Return (IRR) for new industrial projects**, easing the financial burden on its industrial sector.
  - b. For **large-scale manufacturing units (Anchor Units) taking loans of ₹ 100 crore+**, the stamp duty used to be **an uncapped liability**. The new **₹ 5 lakh upper cap** makes Punjab hyper-competitive against neighboring states like **Haryana or Rajasthan for “Ultra-Mega” projects**, where upfront costs are a major site-selection factor.
  - c. A critical feature of this reform is the enhancement of **lender mobility**. If a

<sup>15</sup> [Indian Stamp Act, 1899](#).

<sup>16</sup> [Annual Report 2024-25, Ministry Of Micro, Small And Medium Enterprises, Pg 29](#).

**A. Introduction Of The Indian Stamp (Punjab Second Amendment) Bill, 2025****Source:** [The Government Of Punjab](#), [The Times Of India](#) | **Impact:** Medium

business transfers an existing loan from one bank to another without increasing the principal amount, it is no longer required to pay stamp duty again. This effectively ends lender lock-in, empowering MSMEs to aggressively pursue lower interest rates and better terms without being deterred by redundant tax hits.

## B. Introduction Of The Land Revenue (Amendment) Bill, 2025

Source: [The Government Of Punjab](#), [The Times Of India](#) | Impact: Medium

1. The Punjab Government has introduced an amendment Bill to modernise the **Punjab Land Revenue Act, 1887 on 29<sup>th</sup> December, 2025**. The Bill aims to **expedite the disposal** of a massive backlog of court cases pending before various revenue authorities.
2. **Key Features -**
  - a. The new Bill ensures that **no order of remand shall be passed** by the appellate authority, forcing a final decision instead of sending the case back.
  - b. The Bill now states that **no review shall lie against any interim order**, stopping people from using middle-stage orders to delay the final result.
  - c. The Bill confirms that **digitally signed land records and Revenue Court Orders** are now **legally valid for all intents and purposes**.
  - d. A Revenue Officer may only **summon any person** whose attendance is **necessary for the purpose of any business** before him, ending the practice of calling non-litigants.
  - e. The Bill enables the use of **Aadhaar, Permanent Account Number (PAN)**, or similar documents for the **authentication of identity** of interested parties in the land database.
  - f. The Bill requires the **mode of partition** to conform to a **standard format and principles**; any change requires a **speaking order** recording the reasons.
  - g. The **sixty days** limit to appeal a partition order now starts from the date the order is **uploaded on the online platform**.
5. **Relevance -**
  - a. This Bill directly addresses the severe civil litigation crisis in Punjab where **60.25% of all civil cases amounting to over 2.13 lakh matters have remained pending** for more than one year.<sup>17</sup> By **banning remand loops** which are procedural cycles that send cases back to lower courts for repeated hearings the Bill enforces finality in decisions and targets a drastic **reduction in the state's legacy backlog**.
  - b. The Bill provides the essential legal foundation required for the successful implementation of the **SVAMITVA scheme**<sup>18</sup> in Punjab. It effectively integrates Punjab with the **Digital India Land Records Modernisation Programme**<sup>19</sup> by granting **legal sanctity to digital signatures and Aadhaar authenticated records**

<sup>17</sup> [The Tribune. January 2026.](#)

<sup>18</sup> *Survey of Villages Abadi & Mapping with Improvised Technology in Village Areas (SVAMITVA) Scheme is a Central Sector scheme which aims to provide the 'record of rights' to village household owners possessing houses in inhabited rural areas in villages which, in turn, would enable them to use their property as a financial asset for taking loans and other financial benefits from Bank.*

<sup>19</sup> [Department Of Land Resources, Ministry Of Rural Development.](#)

**B. Introduction Of The Land Revenue (Amendment) Bill, 2025****Source:** [The Government Of Punjab](#), [The Times Of India](#) | **Impact:** Medium

to establish a secure, reliable digital record of land ownership.

- c. Historically, the “remand” provision **allowed appellate authorities to send cases back to the Tehsildar/Collector on minor technicalities**. This Bill enforces **legislative finality** by forcing appellate courts to decide the case rather than remanding it. By doing this the state is **targeting the 60.25% of cases pending for over a year**,<sup>20</sup> significantly lowering the **judicial pendency cost**.

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<sup>20</sup> [The Tribune, January 2026.](#)

## V. Andhra Pradesh

### A. Removal Of Five Categories Of Land From Prohibited (Section 22-A) List

Source: [The Hindu](#) | Impact: Medium

1. On 1<sup>st</sup> January, 2026, the **Andhra Pradesh Government** removed five categories of land from the prohibited properties list maintained under **Section 22-A of the Registration Act, 1908**.<sup>21</sup>
2. This allows the **registration of sale deeds and other property transactions** that were earlier blocked, even when **ownership disputes had been resolved or Government interest was no longer applicable**.
3. The aim is to **unblock legitimate land transactions, reduce litigation and administrative discretion, improve ease of doing business and enhance land market liquidity**.
4. **Key Features-**
  - a. Five categories of **land that were earlier barred from registration** due to historical or procedural reasons have been removed following a **comprehensive review by the Revenue Department**.
  - b. **Land parcels where ownership disputes** have been legally settled, or where government claims no longer subsist, are now **eligible for registration without restrictions**.
  - c. Sub-registrars no longer exercise blanket powers to **deny registrations for these categories**, curbing arbitrary rejections and improving procedural certainty.
  - d. The **prohibited properties list in the registration database** is being updated to reflect the revised classifications, enhancing transparency, accuracy, and **predictability for buyers and sellers**.
5. **Similar Initiatives In Other States** - The Telangana Government has begun a **comprehensive revision and digitisation** of its **Section 22-A prohibited land list**, aiming to overhaul categories and improve transparency following judicial direction.<sup>22</sup>
6. **Relevance -**
  - a. Andhra Pradesh currently earns **over ₹ 10,000 crore annually from stamp duty and registration**.<sup>23</sup> By removing unjustified prohibitions under Section 22-A and allowing long-stalled transactions to proceed, the initiative directly **expands the effective tax base of property transactions**. This can realistically raise collections by 5-10%, particularly in **fast urbanising districts where land had been locked due to legacy restrictions** rather than genuine title disputes.<sup>24</sup>

<sup>21</sup> [The Registration Act, 1908, Section 22-A.](#)

<sup>22</sup> [Times Of India, November 2025.](#)

<sup>23</sup> [Deccan Chronicle, December 2025.](#)

<sup>24</sup> [Deccan Chronicle, December 2025.](#)

**A. Removal Of Five Categories Of Land From Prohibited (Section 22-A) List**Source: [The Hindu](#) | Impact: Medium

- b. In FY 2024-25, construction accounted ₹ 1.21 lakh crore of Andhra Pradesh's Gross State Value Added (GSVA),<sup>25</sup> underscoring its role as a major employment generator in the state. Clearer land titles and smoother registration **directly lower transaction costs and risk premiums for developers and infrastructure projects.**
- c. Land listed under Section 22-A is effectively **dead capital because banks refuse to accept it as collateral.** By removing **Private Patta lands** and **Ex-servicemen/Freedom Fighter allotments** from this list, the state is re-integrating these assets into the **formal financial system.** This is **liquidity injection**, allowing landowners to **access formal mortgage credit and reducing their dependence on high-interest informal lenders.**

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<sup>25</sup> [The New Indian Express, December 2025.](#)

## VI. Himachal Pradesh

### A. The Electricity Grid Code Regulations, 2025

**Source:** [The Government Of Himachal Pradesh, Solar Quarter](#) | **Impact:** Medium

1. The Himachal Pradesh Electricity Regulatory Commission (HPERC) on 24<sup>th</sup> December, 2025, notified **the Himachal Pradesh Electricity Regulatory Commission (Himachal Pradesh Electricity Grid Code) Regulations, 2025**, replacing the **Himachal Pradesh Electricity Grid Code, 2008**.<sup>26</sup>
2. The regulations bring all users connected to the intra-state transmission system, generating companies, transmission and distribution licensees, and bulk consumers, under a **modernised, uniform operating framework**.
3. **Key Features -**
  - a. The **State Transmission Utility (STU)** is designated as the nodal agency for **enforcing the Grid Code**, supported by a **Grid Code Review Committee for periodic updates** and specialist committees such as the **Operation and Coordination Committee and Protection Coordination Committee** for technical, operational, and safety issues.
  - b. Distribution licensees must undertake **five-year integrated resource planning and demand forecasting, incorporating seasonal variations and renewable integration**, while the STU must ensure adequate transmission capacity and coordinate with regional and national entities.
  - c. **New generating units** must comply with **rigorous connectivity procedures**, including **completion of a 24-hour trial run at nominal voltage and submission of telemetry and protection documentation before declaration of commercial operation**, ensuring that only technically compliant and grid-ready projects are synchronised.
  - d. It sets a strict national reference frequency of **50.000 Hz** with a narrow allowable band of **49.900 Hz to 50.050 Hz**.
  - e. Distribution licensees (HPSEBL) must perform **integrated resource planning** for a 10-year horizon, ensuring they maintain a “Planning Reserve Margin” above peak demand.
  - f. For hydro units, a successful trial run is now defined as **12 hours of continuous operation at Maximum Continuous Rating (MCR)**<sup>27</sup> before the **Commercial Operation Date (COD)**<sup>28</sup> can be declared.

<sup>26</sup> [The Himachal Pradesh Electricity Grid Code, 2008](#).

<sup>27</sup> MCR is the maximum continuous output in MW at the generator terminals, guaranteed by the manufacturer at rated parameters (voltage, frequency, cooling, etc.).

<sup>28</sup> COD for a hydro unit is the date declared by the generator after it has demonstrated its MCR or installed capacity (IC) through a successful trial run.

### A. The Electricity Grid Code Regulations, 2025

Source: [The Government Of Himachal Pradesh, Solar Quarter](#) | Impact: Medium

#### 4. Relevance -

- a. Himachal Pradesh's grid must manage **highly seasonal hydro inflows, expanding private hydro capacity of 2,109 MW,<sup>29</sup> and emerging solar projects within a fragile mountain transmission network**, making precise planning, protection coordination, and operating discipline essential to **avoid outages and curtailment**. The Grid Code's emphasis on **resource adequacy, structured committees, and connectivity standards** directly addresses these structural risks, improving reliability for households and energy-intensive industries.
- b. As grid integration with national **Supervisory Control and Data Acquisition (SCADA)<sup>30</sup> systems,<sup>31</sup>** deepens, the cyber attack surface expands. The new code addresses this by **mandating annual audits and deployment of next-generation firewalls**. This positions the new code as a national security safeguard, protecting the state's **critical power infrastructure from state-sponsored and criminal cyber threats**.

<sup>29</sup> [Unstarred Question No. 1589, Rajya Sabha, August 2024.](#)

<sup>30</sup> A Supervisory Control and Data Acquisition (SCADA) system is an industrial control system that uses software and hardware to remotely monitor, collect data from, and control physical processes in industries like energy, water treatment, manufacturing, and transportation, providing high-level supervision to improve efficiency and manage complex operations through real-time data and graphical interfaces.

<sup>31</sup> [PIB, December 2025.](#)

## VII. Delhi

### A. MoU With RBI On Borrowings And Cash Flow Management

**Source:** [Reserve Bank Of India](#), [The Economic Times](#) | **Impact:** Medium

1. On 5<sup>th</sup> January, 2026, the **Government of the National Capital Territory of Delhi signed a MoU with the Reserve Bank of India (RBI)**, formalising a framework under which the RBI will act as the official banker, debt manager and financial agent for the Delhi Government.
2. The initiative aims to **modernise and strengthen Delhi's fiscal governance and financial management** by bringing the capital's borrowing, cash flow and debt operations under the structured oversight of India's central bank.
3. **Key Features -**
  - a. The **Reserve Bank of India will serve as the banker, debt manager and financial agent** for the Delhi Government, a role that includes handling Government accounts, **receipts and payments, as well as managing public debt**.
  - b. Delhi will be able to **raise funds from the open market via State Development Loans (SDLs)**, a structured and cost efficient form of borrowing rather than relying on ad-hoc or high cost financing. This is **expected to reduce interest costs significantly**.
  - c. Surplus Government cash balances will be **automatically and professionally invested, reducing idle cash and generating returns** rather than leaving funds unutilised.
  - d. The arrangement provides access to **low cost liquidity support** mechanisms such as **Ways and Means Advances (WMA)**<sup>32</sup> and other facilities under the RBI framework to manage short term mismatches in cash flows.
  - e. By adopting RBI-led fiscal management, Delhi aims to instil **greater fiscal discipline, transparency and long term sustainability** in its financial operations.
4. **Relevance -**
  - a. By creating a separate public account, Delhi removes a structural barrier that earlier forced capital **borrowing through high-cost**, non-negotiable **National Small Savings Fund (NSSF) loans**, enabling a shift to **RBI-regulated State Development Loans** with market-based price discovery. This debt swap materially reduces the **Weighted Average Cost of Borrowing**,<sup>33</sup> unlocking hundreds of crores annually that **were previously absorbed by interest servicing** rather than

<sup>32</sup> Ways and Means Advances (WMA) are short term credit facilities provided by the Reserve Bank of India to the Central and State Governments to bridge temporary mismatches between receipts and expenditures, ensuring smooth cash flow management without resorting to market borrowing.

<sup>33</sup> The Weighted Average Cost of Borrowing (WACB) is the blended interest rate a company pays on its various loans, calculated by weighing each loan's interest rate by its proportion of the total debt.

### A. MoU With RBI On Borrowings And Cash Flow Management

Source: [Reserve Bank Of India](#), [The Economic Times](#) | Impact: Medium

productive capital expenditure.<sup>34</sup>

- b. Direct market borrowing through the RBI **lowers borrowing costs, improves debt pricing transparency, and restores fiscal autonomy**. This shift **strengthens expenditure efficiency** by redirecting savings from debt servicing toward infrastructure and growth-oriented public investment.<sup>35</sup>
- c. Further, the “Automatic Daily Investment” feature is a major liquidity reform. Previously, Delhi’s surplus cash often sat **idle in non-interest-bearing accounts**. Professional management by the RBI ensures these funds **generate a daily return** (via the Special Drawing Facility), effectively **turning the state’s bank balance into a revenue-generating asset**.
- d. Pursuant to the Central Government notification of 2<sup>nd</sup> January, 2026,<sup>36</sup> Delhi now has its own **independent public account**. This is the technical missing link that allows Delhi to be **treated at par with other states**. It **removes the institutional bottleneck** where **Delhi’s provident funds and other small savings were merged with the Union’s**, granting the state full control over its own internal capital resources.

<sup>34</sup> [The Indian Express, January 2026](#).

<sup>35</sup> [The Indian Express, January 2026](#).

<sup>36</sup> [Zee Business, January 2026](#).

## Policy Level Announcements

### I. Maharashtra

#### A. Industries, Investment And Services Policy, 2025

Source: [The Government Of Maharashtra](#), [The Hindu](#) | Impact: High

1. On **29<sup>th</sup> December, 2025**, the Government of Maharashtra notified a new **Industrial Policy**, positioning the state as India's foremost destination for manufacturing, services, and emerging technologies.
2. The policy targets **₹ 7.05 lakh crore in fresh investments** over the policy period, aligned with national priorities such as **Make in India, Atmanirbhar Bharat, and global supply chain diversification**.
3. **Key Features -**
  - a. The policy sets an ambitious target of attracting **₹ 7.05 lakh crore in investments** and generating **over 50 lakh direct and indirect jobs**. By prioritising capital intensive and high value industries, it aims to **enhance productivity, promote higher wages, and support long term economic growth**.
  - b. A sector-focused incentive framework has been introduced to promote **advanced manufacturing** (electronics, electric vehicles, semiconductors), **green energy and sustainability-linked industries, logistics, data centres, and industrial parks**, as well as **MSMEs, startups, and sunrise sectors** such as AI, fintech, and biotechnology.
  - c. Incentives Include -
    - i. **Capital Subsidy:** Specified thrust-sector units on a defined share of project cost, **up to 100%, with a ₹5 crore annual limit**.
    - ii. **Interest Subsidy:** Eligible MSME units will receive an **interest subsidy of up to 5% per annum capped at ₹ 1 crore per unit per year**.
    - iii. **SGST reimbursements:** Industrial Promotion Subsidy will provide eligible Special **Large Scale Industries (LSI) with a subsidy equal to 100%** of the gross SGST payable.
    - iv. **Power Tariff Concessions:** Eligible new units will receive a power tariff subsidy of **₹ 1 per unit for a period of three years**, with the total benefit limited to ₹ 1 crore.
  - d. To address regional imbalances, the policy provides **higher fiscal incentives** for investments in relatively underdeveloped regions such as **Vidarbha, Marathwada, and North Maharashtra**. A **district-wise grading system** is used to discourage excessive industrial concentration in already developed corridors like the **Pune-Mumbai belt**.
  - e. The policy strengthens the **single window clearance system** with defined timelines to expedite approvals. It emphasises **digitisation of permissions**, faster

### A. Industries, Investment And Services Policy, 2025

Source: [The Government Of Maharashtra](#), [The Hindu](#) | Impact: High

land allotment through industrial development corporations, and **reduced compliance requirements**, particularly benefiting MSMEs.

4. **Similar Initiatives In Other States** - The **Tamil Nadu Industrial Policy 2021**<sup>37</sup> aims to attract ₹ 10 lakh crore investment, while the **Gujarat Industrial Policy 2020**<sup>38</sup> emphasises **ease of doing business**, large scale manufacturing clusters. The **Uttar Pradesh Industrial Investment And Employment Promotion Policy, 2022**<sup>39</sup> focuses on employment linked incentives and district-level industrialisation.
5. **Relevance** -
  - a. The state is country's top Foreign Direct Investment (FDI) inflows attracting **31% of national FDI between 2019 and 2024** and about ₹ 70,795 crore in the first quarter of FY 2024-25 alone.<sup>40</sup> By targeting **₹ 7.05 lakh crore in new investments and over 50 lakh jobs**, the policy is central to sustaining Maharashtra's lead while shifting its base toward **higher value-added manufacturing, services, and technology-intensive sectors**.
  - b. Around **61.5% of Maharashtra's industrial investment is concentrated in the Konkan and Pune division**,<sup>41</sup> leaving regions such as **Vidarbha and Marathwada structurally underdeveloped**. The policy corrects this skew through an inverted incentive structure, offering up to **100% Fixed Capital Investment subsidies in backward Zones D and D+**,<sup>42</sup> while keeping incentives **minimal in developed Zone A**.<sup>43</sup> This uses fiscal design to deliberately **redirect private capital** towards industrially backward regions.
  - c. Further, unlike previous policies that focused heavily on factories, this policy treats the **services sector (contributing over 60% of GSDP)**<sup>44</sup> as a primary industrial pillar. By creating **dedicated MSME and Services Commissionerates**, the state is formalising incentives for **Global Capability Centres (GCCs) and Fintech hubs**. This captures the **high-value addition segment of the supply chain**, ensuring that GSDP growth is driven by productivity rather than just low-cost labor.

<sup>37</sup> [The Government Of Tamil Nadu.](#)

<sup>38</sup> [Gujarat Industry Policy 2020.](#)

<sup>39</sup> [Industrial Investment And Employment Promotion Policy, 2022.](#)

<sup>40</sup> [Invest India, April 2025.](#)

<sup>41</sup> [Maharashtra Economic Policy 2024-25.](#)

<sup>42</sup> Zone D and D+ regions are the least industrially developed areas within the state, as defined for the purpose of offering industrial incentives, and includes areas such as Marathwada and Vidarbha.

<sup>43</sup> Zone A refers to the most developed, urbanised, and industrially advanced regions, like Mumbai, Pune, and Thane, offering established infrastructure.

<sup>44</sup> [Federation Of Indian Chambers Of Commerce And Industry.](#)

## II. Tamil Nadu

### A. Deep Tech Start Up Policy, 2026

Source: [The Government Of Tamil Nadu](#), [The Hindu](#) | Impact: High

1. On **8<sup>th</sup> January, 2026**, the Government of Tamil Nadu unveiled **India's first dedicated Deep Tech Start-up Policy** at the UmagineTN 2026 summit.
2. The policy aims to **build a globally competitive deep tech ecosystem in Tamil Nadu** by enabling research commercialisation, reducing early-stage risk for founders, attracting long-term patient capital, and translating frontier research into scalable products that **generate high-value employment and strategic economic capabilities**.
3. **Key Features -**
  - a. This initiative provides end-to-end support to deep tech start-ups through dedicated **funding instruments such as grants, seed funding**, and co-investment models **aimed at leveraging private capital participation**.
  - b. **Establishes specialised deep tech incubators** and Centres of Excellence in collaboration with universities, research institutions, and **industry partners to strengthen the research to market pipeline**.
  - c. Addresses the **“valley of death”** in deep tech innovation by supporting proof-of-concept development, prototyping, and **pilot deployments to improve commercial viability**.
  - d. Facilitates regulatory and sandbox mechanisms for **deep tech sectors characterised by high compliance, testing, and approval barriers**.
  - e. Promotes talent development through **structured PhD-start-up linkages, industry fellowships, and targeted incentives for scientists** and researchers to transition into entrepreneurship.
  - f. Expands access to critical infrastructure, including shared laboratories, **testing and validation facilities**, and advanced manufacturing clusters.
  - g. Strengthens **global market integration by supporting intellectual property creation**, patent filing, international research and industry collaborations, and participation in global deep tech value chains.
4. **Relevance -**
  - a. The deep tech funding in India has been rising sharply, increasing **by 45% in 2025**.<sup>45</sup> The ₹ 100 crore patient capital fund can act as a counter-cyclical anchor in this emerging critical sector, **supporting startups through the high-burn pre-revenue phase where 90% of science-based ventures fail**.<sup>46</sup>
  - b. Tamil Nadu contributes around **37% of India's electronics manufacturing**<sup>47</sup> but risks stagnation if it remains limited to assembly. This policy **prioritises**

<sup>45</sup> [The Times Of India, January 2026](#).

<sup>46</sup> [The Economic Times, January 2025](#).

<sup>47</sup> [Invest India](#).

**A. Deep Tech Start Up Policy, 2026****Source:** [The Government Of Tamil Nadu](#), [The Hindu](#) | **Impact:** High

**indigenous intellectual property creation in semiconductors, space-tech anchored by the upcoming Kulasekarapattinam Spaceport in Tamil Nadu, and advanced materials, shifting the state up the value chain from contract manufacturing to design and ownership.**

## B. Warehousing Policy, 2026

Source: [The Government Of Tamil Nadu](#), [The Times Of India](#) | Impact: High

1. On **13<sup>th</sup> January, 2026**, the Government of Tamil Nadu unveiled the **Tamil Nadu Warehousing Policy, 2026**, to expand the state's warehousing infrastructure to smaller cities and towns.
2. The policy **seeks to attract private investment** through the **creation of new warehousing clusters** under the public-private partnership (PPP) and joint venture models. It also encourages **third party logistics (3PL) companies to develop warehouses** in Government industrial parks and estates.
3. **Key Features -**
  - a. The policy mandates the **expansion of warehousing infrastructure beyond the established Chennai and Coimbatore clusters** into Tier-2 cities, with a specific focus on **Madurai, Trichy, and delta districts** to address regional storage deficits.
  - b. Specialised warehousing **clusters will be designated based on regional profiles, including cold storage chains** for marine products in coastal areas and agro-based hubs for paddy and food grains in the delta region.
  - c. Private investment is explicitly encouraged for **developing specialised facilities catering to the healthcare sector and engineering finished goods**, specifically for electric vehicles and machinery.
  - d. New warehousing clusters will be **developed under PPP and joint venture models**, with provisions allowing **3PL players to establish facilities within Government industrial parks**.
  - e. Projects undertaking **green initiatives** are eligible for a **fiscal subsidy of 25%** of the project cost, subject to a **maximum cap of ₹ 2 crore**.
4. **Central Scheme Alignment -** The policy is in line with the **National Logistics Policy (NLP)<sup>48</sup>** and **PM Gati Shakti framework<sup>49</sup>**, adopting the Central mandate for standardised infrastructure and **Multi-Modal Logistics Parks (MMLPs)<sup>50</sup>** to systematically lower logistics costs.
5. **Similar Initiatives In Other States -** Uttar Pradesh's **Warehousing and Logistics Policy, 2022<sup>51</sup>** and **Assam's Logistics and Warehousing Policy, 2025<sup>52</sup>** focus on strengthening storage, logistics infrastructure, and supply-chain efficiency.

<sup>48</sup> [National Logistics Policy, 2022.](#)

<sup>49</sup> [PM Gati Shakti.](#)

<sup>50</sup> [PIB, April 2025.](#)

<sup>51</sup> [Uttar Pradesh Logistics and Warehousing Policy, 2022.](#)

<sup>52</sup> [Assam Logistics and Warehousing Policy, 2025.](#)

## B. Warehousing Policy, 2026

Source: [The Government Of Tamil Nadu](#), [The Times Of India](#) | Impact: High

### 6. Relevance -

- a. Tamil Nadu has the second longest coastline in the country, next only to Gujarat, but ranks **seventh in seafood exports**.<sup>53</sup> While India **exported 17.81 lakh metric tonnes of seafood worth ₹ 60,523 crore** in 2023-24,<sup>54</sup> but it suffered from **around 9% post-harvest loss in marine fisheries** due to broken cold chains.<sup>55</sup> By designating specific cold storage clusters in coastal districts (i.e., Nagapattinam/Thoothukudi), the policy directly prevents this value destruction.
- b. This policy strengthens the infrastructure backbone needed to sustain Tamil Nadu's electronics manufacturing leadership. In FY 2024-25, the state recorded **\$14.65 billion (1.32 lakh crore) in electronics exports, accounting for 41.23% of total national exports**, driven largely by the Apple-Foxconn ecosystem.<sup>56</sup> These **supply chains operate on strict Just-in-Time models**,<sup>57</sup> where **delays directly erode competitiveness**. By incentivising Grade A warehousing near Hosur and Sriperumbudur, the policy **reduces inventory holding days for component suppliers** and protects the state's edge against global competitors such as Vietnam and China.

<sup>53</sup> [India Brand Equity Foundation, July 2025](#).

<sup>54</sup> [PIB, June 2024](#).

<sup>55</sup> [Ministry Of Fisheries, Animal Husbandry And Dairying, August 2025](#).

<sup>56</sup> [Business Standard, April 2025](#).

<sup>57</sup> Just-in-Time (JIT) logistics is a lean strategy where materials arrive precisely when needed for production or customer delivery, eliminating large inventories, reducing waste, and lowering holding costs by syncing supply with demand.

### III. Jammu And Kashmir

#### A. Draft Amendments To The Industrial Policy, 2021–30

Source: [The Kashmir Thunder](#) | Impact: High

1. On 3<sup>rd</sup> January, 2026, the **Jammu and Kashmir (J&K) Government** unveiled **draft amendments** to its **Industrial Policy 2021–30**<sup>58</sup> to recalibrate incentives, reduce compliance frictions, and accelerate private investment especially from **MSMEs and new manufacturing units**.
2. The amendments aim to boost fresh industrial investment, **deepen MSME participation** and **employment generation, particularly for local youth**.
3. **Key Features** -
  - a. The amendments provide -
    - i. **Zone A:** MSME units will be eligible for **financial assistance of up to 30% of the investment**, capped at a maximum of **₹ 50 lakh**.
    - ii. **Zone B:** MSME units will be eligible for **financial assistance of up to 50% of the investment**, subject to a higher ceiling of **₹ 1 crore**.
  - b. **Women-led MSME units** (with at least 51% stakes) across all zones may be provided an additional **25% financial assistance, as an extra benefit**, the policy notes.
  - c. SGST Reimbursement (for 5 years), Zone-wise Structure -
    - i. **Zone A: Micro Enterprises:** Reimbursement of **100% SGST**, subject to a ceiling of **200% of Fixed Capital Investment (FCI)**. **Small and Medium Enterprises:** Reimbursement of **100% SGST**, capped at **100% of FCI**.
    - ii. **Zone B: Micro Enterprises:** Reimbursement of **100% SGST**, subject to a ceiling of **150% of FCI**. **Small and Medium Enterprises:** Reimbursement of **100% SGST**, capped at **150% of FCI**. **Medium and Large Enterprises:** Reimbursement of **100% SGST**, subject to a ceiling of **100% of FCI**.
  - d. The proposed incentives **provide for 100% exemption from stamp duty** on land transactions in government industrial estates, including lease deeds and **mortgage deeds**.
  - e. An incentive of **₹ 50 lakh** will be provided to any industrial unit registered in **Jammu and Kashmir that successfully lists its equity** on a recognised stock exchange in India, namely the **National Stock Exchange (NSE)** or the **Bombay Stock Exchange (BSE)**.
  - f. The initiative also proposes incentives for filing patents, with **reimbursement of 100%** of the actual filing cost on awarded patents, subject to a ceiling of **₹ 2 lakh for domestic patents** and **₹ 5 lakh for international patents**.

<sup>58</sup> [Jammu Kashmir Industrial Policy 2021-30](#).

## A. Draft Amendments To The Industrial Policy, 2021–30

Source: [The Kashmir Thunder](#) | Impact: High

## 4. Relevance -

- a. **Youth unemployment in Jammu and Kashmir at 17.4%, is far above the national average of about 10.2%,<sup>59</sup> the policy directly targets a structural jobs crisis. By offering 30–50% capital subsidies, the Union Territory seeks to incentivise private sector hiring and reduce high unemployment in the region.**
- b. The 100% reimbursement for **patents** (up to ₹ 5 lakh) signals a move toward a “**Knowledge Economy.**” In a region where **transport costs make bulk manufacturing uncompetitive**, the Union Territory is **nudging entrepreneurs toward high-value, low-volume “IP-heavy” products** (like specialised handicrafts, biotech, or electronics design).

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<sup>59</sup> [Greater Kashmir, June 2025.](#)

## IV. Rajasthan

### A. Cab Fare Regulation And Aggregator Policy For Gig Workers

Source: [The Government Of Rajasthan](#), [Dainik Jagran](#) | Impact: High

1. On **1<sup>st</sup> January, 2026**, the **Government of Rajasthan** introduced a new Aggregator Policy aimed at regulating the operations of aggregators and ensuring the welfare of gig workers.
2. The policy aims to ensure **safety, transparency, and fair compensation for all parties involved**, while also bringing order to the ride hailing sector.
3. **Key Features -**
  - a. The **state Government will regulate ride fares** across Rajasthan, with an **80:20 revenue sharing** model between drivers and aggregator companies.
  - b. The policy introduces **penalties of up to ₹ 100 for unjustified trip cancellations** by drivers or passengers.
  - c. To strengthen gig worker protection, aggregators must ensure safer working conditions, **including mandatory 24×7 operational call centres**.
  - d. Enhanced passenger **safety measures include live location sharing and panic alerts** directly linked to the police and control rooms.
  - e. **Strict enforcement provisions** allow suspension of aggregator licenses for up to three months, **with permanent cancellation for repeated non-compliance**, along with mandatory offices and compliance officers in the state.
  - f. Aggregator companies must provide **minimum health insurance of ₹ 5 lakh and accident insurance of ₹ 10 lakh** for drivers, along with annual refresher training and an eight year vehicle age limit.
  - g. The **policy introduces gender sensitive** and accountability measures, including an option for female passengers to request **female drivers and mandatory grievance** redressal officers.
4. **Similar Initiatives In Other States -** Chandigarh is regulating platforms under the **Chandigarh Administration Motor Vehicle Aggregator Rules, 2025**,<sup>60</sup> while Karnataka is regulating platforms under the **Karnataka Platform-Based Gig Workers (Social Security and Welfare) Act, 2025**<sup>61</sup> through legal recognition of gig workers and compulsory aggregator contributions to a social security fund.
5. **Relevance -**
  - a. Prior to this policy, aggregators often charged commissions up to nearly 35%,<sup>62</sup> which left drivers with thin margins. The **80:20 mandate** serves as a **statutory wage floor**, effectively increasing the net take-home pay of drivers.

<sup>60</sup> [Chandigarh Administration Transport Department](#).

<sup>61</sup> [Karnataka Platform-Based Gig Workers \(Social Security and Welfare\) Act, 2025](#).

<sup>62</sup> [Inc 42, June 2025](#).

**A. Cab Fare Regulation And Aggregator Policy For Gig Workers****Source:** [The Government Of Rajasthan](#), [Dainik Jagran](#) | **Impact:** High

- b. Further, app-based cab drivers frequently report that **high platform commissions and operating costs take up to ~ 40% of fare revenue, as commissions<sup>63</sup>** reducing drivers' take home income significantly. The **80:20 revenue share rule (80% to drivers)** in the Rajasthan policy directly addresses low net earnings and commission concerns, improving income predictability and fairness.
- c. Notably, by mandating registration and unique IDs, the state is pulling partners (informal labour) into a **formal social security net**. The inclusion of **₹ 5 lakh health** and **₹ 10 lakh accident** insurance mitigates the risk of **medical-debt traps**, a leading cause of poverty for unorganised workers in Rajasthan.

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<sup>63</sup> [Inc 42, June 2025.](#)

## B. Artificial Intelligence-Machine Learning (AI-ML) Policy, 2026

Source: [The Government Of Rajasthan](#), [The Economic Times](#) | Impact: High

1. On 6<sup>th</sup> January 2026, the Rajasthan Government launched the AI-ML Policy, 2026 as part of the state's efforts to expand the use of emerging technologies.
2. The policy aims to harness **responsible, ethical, and practical use of artificial intelligence and machine learning** to strengthen digital governance, elevate public service delivery, build robust digital infrastructure, protect data privacy, and position Rajasthan as a **leading IT and innovation hub**.
3. **Key Features** -
  - a. Emphasis on developing and deploying AI systems that are **transparent, fair, accountable, and privacy protected**.
  - b. Includes mechanisms to **reduce algorithmic bias**, ensure **data security**, and formal procedures to report and resolve **AI-related cybercrimes**.
  - c. Integration of AI and ML tools across Government services to make public service delivery **faster, citizen-centric, and more transparent**, boosting administrative efficiency.
  - d. Promotion of AI education from foundational to advanced levels through the **National AI Literacy Programme** and similar initiatives, making AI accessible to non-experts, learners, and professionals alike.
  - e. Development of **modern digital infrastructure**, AI cloud services, secure data storage, and related platforms; establishment of an **Artificial Intelligence Centre of Excellence** to support research, innovation, and collaboration.
  - f. Each Government department will identify AI use cases and appoint an **AI nodal officer** to drive tailored deployment and implementation within their domain.
  - g. Memoranda of understanding signed with entities like **Google, IIT Delhi, and National Law University, Jodhpur** to pilot AI solutions in sectors like health, agriculture, transport and citizen services.
4. **Central Scheme Alignment** - This policy is the **first regional operationalisation of the IndiaAI Mission (2024)**.<sup>64</sup>
5. **Relevance** -
  - a. Rajasthan has **over 6.5 crore mobile users**, indicating a large digitally connected base that can benefit from AI-enabled public services, digital literacy and governance tools. Internet connectivity now spans **over 45,000 villages**, with **BharatNet infrastructure extended to nearly 30,000 centres**,<sup>65</sup> providing the foundational connectivity needed for scalable AI adoption across urban and rural

<sup>64</sup> [PIB, October 2025](#).

<sup>65</sup> [Outlook Business, January 2026](#).

**B. Artificial Intelligence-Machine Learning (AI-ML) Policy, 2026****Source:** [The Government Of Rajasthan](#), [The Economic Times](#) | **Impact:** High

areas alike.

- b. The Rajasthan **DigiFest × TiE Global Summit 2026**,<sup>66</sup> where the AI-ML Policy was unveiled, is expected to attract **more than 10,000 participants**, including global investors, founders, tech professionals and students, and features **114 startup stalls and pavilions**. Startups in the state's **iStart programme are poised to receive mentorship and potential investments exceeding ₹ 200 crore**,<sup>67</sup> highlighting a significant infusion of capital and ecosystem support tied to this policy push.

<sup>66</sup> [Department Of Information And Communication, Rajasthan.](#)

<sup>67</sup> [Times Of India, January 2026.](#)

### C. Green Credit Policy To Promote Circular Economy

Source: [The Government Of Rajasthan, Patrika](#) | Impact: Medium

1. The **Government of Rajasthan** on 2<sup>nd</sup> January, 2026 implemented the Green Credit Policy aiming to **encourage investment in environmentally sustainable projects** by providing **tradable and redeemable Green Credits (in the form of vouchers)** to investors and urban local bodies.
2. These credits would act as **economic incentives to promote renewable energy, water conservation, waste management, pollution reduction**, and other green development initiatives.
3. **Salient Features -**
  - a. **Investments in environmental projects** will receive credit vouchers of up to **10 % and benefits of up to ₹ 2.5 crore**, which can also be sold.
  - b. **Promotes and supports green investments** across a diverse range of sectors, with a particular focus on **Micro, Small, and Medium Enterprises (MSMEs)**, manufacturing industries, renewable energy projects, and other environmentally sustainable areas.
  - c. Encourages **Urban Local Bodies** to invest in environmental projects by offering **incentives through Green Credits**.
  - d. Incentivises investments across key sustainability focused sectors, including **renewable energy, water management, organic farming, waste management, and pollution control**, encouraging environmentally responsible economic activity.
  - e. Investors receive **green credits linked to the investment size** of -
    - i. **5%** for investments up to ₹ 1 crore;
    - ii. **7.5%** for ₹ 1-10 crore.
4. **Similar Initiatives In Other States - Gujarat** enables renewable projects to generate carbon credits<sup>68</sup> and Tamil Nadu offers a **25% capital subsidy for adopting green technologies**.<sup>69</sup>
5. **Relevance -**
  - a. The Green Credit Mechanism builds on existing incentive frameworks, such as the **Rajasthan Investment Promotion Scheme (RIPS) 2024**,<sup>70</sup> by providing additional value to enterprises undertaking environmentally sustainable projects, **enhancing the state's ability to mobilise green investments** and encourage the adoption of cleaner production technologies.<sup>71</sup>

<sup>68</sup> [Mercom, December 2025.](#)

<sup>69</sup> [Micro, Small And Medium Enterprises Department, Government Of Tamil Nadu.](#)

<sup>70</sup> [Rajasthan Investment Promotion Scheme, 2024.](#)

<sup>71</sup> [Government Of Rajasthan, Finance Department.](#)

### C. Green Credit Policy To Promote Circular Economy

Source: [The Government Of Rajasthan, Patrika](#) | Impact: Medium

- b. For around **20.5 lakh MSMEs in Rajasthan**,<sup>72</sup> the **10% credit** acts as a **direct reduction in the cost of capital** for sustainable technology (e.g., solar rooftops or ZLD water plants). By providing a credit that is both “tradable” and “redeemable,” the Government is improving the **Internal Rate of Return (IRR)**<sup>73</sup> of green projects, making them bankable even without traditional collateral.
- c. Further, the policy creates a **state-level secondary market** where large-scale polluters can **purchase credits from efficient MSMEs or ULBs**. This creates a private-to-private transfer of wealth that funds the state’s green transition without increasing the fiscal deficit.
- d. The policy proposes the **creation of a state level green credit market mechanism** that enables the issuance, trading, and redemption of green credits. By doing so, it positions Rajasthan as a **frontrunner among Indian states and a pioneer in market based green financing**, while reinforcing the state’s role as an innovator in advancing sustainable and environmentally responsible growth.<sup>74</sup>

<sup>72</sup> [Performance Smartboard, Ministry Of Micro, Small And Medium Enterprises.](#)

<sup>73</sup> The IRR is a financial metric estimating an investment’s profitability, representing the annualized compounded return rate expected, where the Net Present Value (NPV) of all its cash flows equals zero.

<sup>74</sup> [Government Of Rajasthan, Finance Department.](#)

#### D. Vehicle Scrapping Policy, 2025

**Source:** [The Government Of Rajasthan](#), [The Indian Express](#) | **Impact:** Medium

1. On 2<sup>nd</sup> January, 2026, the **Government of Rajasthan** announced the Rajasthan Vehicle Scrapping Policy, 2025 (RVSP) to phase out unfit and polluting vehicles in a scientific, **safe and environment friendly manner**.
2. The policy aims to reduce vehicular pollution, improve road safety, and promote a circular economy by **encouraging the removal of unfit vehicles and facilitating the recycling and reuse of automobile materials** through authorised scrapping infrastructure.
3. **Key Features** -
  - a. Mandates the **systematic identification and gradual phase-out** of end-of-life vehicles, with a specific focus on **Government vehicles older than 15 years and commercial vehicles that fail mandatory fitness tests**, thereby directly targeting the most polluting segments of the vehicle fleet.
  - b. Promotes the establishment of **Registered Vehicle Scrapping Facilities (RVSFs)** across Rajasthan, creating a formal, regulated, and environmentally compliant ecosystem for **vehicle dismantling and recycling**.
  - c. Provides incentives for voluntary vehicle scrapping, including **fee concessions, possible tax rebates, and benefits** during the purchase of new vehicles, making compliance economically attractive for vehicle owners.
  - d. **Strengthens fitness certification and deregistration norms** to ensure that vehicles declared unfit are permanently removed from circulation, reducing regulatory leakage and misuse.
  - e. Supports resource efficiency and lowers **dependence on virgin raw materials such as steel and aluminium**, contributing to a circular economy.
4. **Central Scheme Alignment** - The Central Vehicle Scrapping Policy,<sup>75</sup> provides a national framework to **phase out old, unfit, and polluting vehicles** through **mandatory fitness testing, deregistration, and scrapping at authorised Registered Vehicle Scrapping Facilities**.
5. **Similar Initiatives In Other States** - Maharashtra has operationalised vehicle scrapping centres in alignment with the national scrapping policy,<sup>76</sup> while Gujarat has **promoted private investment in authorised scrapping facilities**.<sup>77</sup> Delhi's vehicle scrap mandate legally deems **diesel vehicles over 10 years and petrol vehicles over 15 years as end-of-life**,<sup>78</sup> and the Manipur Government has adopted the Central

<sup>75</sup> [Vehicle Scrapping Policy](#).

<sup>76</sup> [Maharashtra Vehicle Scrapping Facility Policy](#).

<sup>77</sup> [Tata Motors, August 2021](#).

<sup>78</sup> [Guidelines For Handling End Of Life Vehicles In Public Places Of Delhi, 2024](#).

### D. Vehicle Scrapping Policy, 2025

**Source:** [The Government Of Rajasthan](#), [The Indian Express](#) | **Impact:** Medium

framework for End of Life Vehicles (ELVs).<sup>79</sup>

#### 6. Relevance -

- a. India's road transport sector contributes a significant share of national CO<sub>2</sub> emissions, with transport responsible for about **12-13% of total CO<sub>2</sub> emissions**,<sup>80</sup> highlighting the need for cleaner, more efficient vehicles. This policy can help **lower Rajasthan's share over time by systematically phasing out older, high emission vehicles.**
- b. India currently **imports over 1.1 crore tonnes** of steel scrap annually, with volumes **rising 40% in 2023**,<sup>81</sup> **which however went down by 34% in 2025**.<sup>82</sup> By formalising the scrap supply chain, the state provides domestic secondary raw materials (steel, aluminum, copper) to the **120+ auto-component units in the Alwar-Bhiwadi belt**.<sup>83</sup> The use of **recycled steel reduces the energy intensity of manufacturing** by **nearly 90%** compared to ore-based production,<sup>84</sup> which is directly linked to the national goal of reducing carbon emission.<sup>85</sup>

<sup>79</sup> [India Today, December 2025.](#)

<sup>80</sup> [S&P Global, September 2025.](#)

<sup>81</sup> [S&P Global, September 2024.](#)

<sup>82</sup> [Reuters, November 2025.](#)

<sup>83</sup> [Cluster Diagnostic Report, MSME Technology Center Bhiwadi, February 2020.](#)

<sup>84</sup> [International Energy Agency, October 2020.](#)

<sup>85</sup> [United Nation Development Programme.](#)

## V. Chhattisgarh

### A. Amendment To The Chhattisgarh Industrial Development Policy, 2024–30

Source: [The Economic Times](#), [The Week](#) | Impact: Medium

1. On 31<sup>st</sup> December, 2025, the state Cabinet approved major **amendments** to the **Industrial Development Policy, 2024–30**, aimed at enhancing the state’s investment competitiveness and transparency.
2. These revisions aim to accelerate the expansion of both the **manufacturing and service sectors**, with a strategic focus on creating high-quality, sustainable employment for local residents of the state.
3. **Key Features** -
  - a. Provides provisions for **wage-linked incentives and Employees’ Provident Fund (EPF) reimbursements** to MSME units operating in sectors such as pharmaceuticals, textiles, food processing, electronics, artificial intelligence, and IT that employ more than 50 local residents.
  - b. Incorporates **e-commerce and app-based aggregators**, computer-based testing infrastructure, and **National Accreditation Board for Testing and Calibration Laboratories (NABL-accredited) diagnostic** laboratories, enabling them to access industrial incentives and subsidies.
  - c. Institutions ranked in the **Top 100 of the** National Institutional Ranking Framework (NIRF) ranking will receive special incentives to set up campuses in the state.
  - d. Further, Amendments are approved for establishing **five-star hotels in Raipur, Durg and Bilaspur** and **three-star hotels in other districts** of the state.
4. **Relevance** -
  - a. As of **2023–24**, a substantial **63.84%**<sup>86</sup> of the working population engaged in the low-productivity agriculture sector. The Amendment, by conditioning new wage-linked incentives on employing more than 50 local residents in identified special sectors, are designed to **pull a larger share of the workforce into EPF-covered, wage-paying employment**. This also reduces the **Unit Labor Cost** for industries, making Chhattisgarh more competitive than neighboring states like **Odisha or Jharkhand** for labor-intensive sectors like **Textiles and Food Processing**.
  - b. The state has a **limited presence of nationally top-ranked universities** and medical colleges, with a few institutions like AIIMS Raipur and NIT Raipur featuring in NIRF lists. Targeted incentives for NIRF top-100 institutions and large private multi-specialty hospitals are designed to close this **human capital and health infrastructure gap**, while also building the broader urban, educational, and

<sup>86</sup> [Annual Report PLFS 2023-24, Pg no. 237.](#)

**A. Amendment To The Chhattisgarh Industrial Development Policy, 2024-30****Source:** [The Economic Times](#), [The Week](#) | **Impact:** Medium

healthcare ecosystem that high-value workers expect.

- c. The inclusion of **e-commerce and app-aggregators under “Industrial Incentives”** is aimed at **formalising the gig economy**. By allowing these entities to access industrial-grade electricity rates and land subsidies, the state is incentivising the setup of “Fulfilment Centers” (i.e., warehouses), which have **high employment multipliers for local youth**.

## VI. Punjab

### A. Amendment To The Punjab Minor Mineral Policy, 2025

Source: [The Times Of India](#) | Impact: Medium

1. The Punjab Cabinet approved a comprehensive amendment to the **state's minor mining policy** on **1<sup>st</sup> December, 2025** to address a **chronic shortage of construction materials and dismantle long-standing illegal mining cartels**.
2. The amendment transitions the sector toward a **legalised supply chain** by encouraging landowners and crusher owners to **formalise their operations under four new statutory categories** that are eligible for grant of Mineral Concession on lease basis.
3. **Key Features** -
  - a. It introduces transparent **online auctions and price-based bidding** to replace the previously flawed **volume-based lottery system**,<sup>87</sup> supported by **mandatory upfront and advance royalty payments** to prevent speculative holding of mines.
  - b. Crusher owners who possess land with gravel deposits are now permitted to obtain **direct mining leases for captive use**, effectively ending their **dependency on external commercial auctions and reducing raw material costs**.
  - c. The Amendment introduces a new category of **Landowner Mining Sites (LMS)** that **empowers private owners to mine sand from their own holdings** upon the payment of a **state-notified royalty**, providing a legal alternative to unregulated extraction.
  - d. Environmental and mining certifications have been streamlined into a **time-bound parallel approval track**.
  - e. Lastly, to provide greater operational stability, the **lease tenure** for commercial mining sites has been extended from **three to five years**.
5. **Relevance** -
  - a. Punjab's construction sector faces **acute material scarcity, annual sand and gravel demand of 300 crore cubic feet**,<sup>88</sup> which is met by **only 35 authorised mines**,<sup>89</sup> enabling cartels to sell sand at high prices. **Legally supplied sand and gravel account for only around 4% of total material** consumed in the state, with the **remaining 96% either illegally mined or imported** from outside Punjab.<sup>90</sup> The Amendment has introduced **Landowner Mining Sites (LMS)**, allowing **private landowners to extract sand from their own land on payment of royalty**, with the

<sup>87</sup> A "volume-based lottery system" refers to a method of allocating mining rights where the Government pre-fixed a maximum extractable volume of minerals for each site (for example, a certain number of cubic metres per year) and Prospective miners entered a lottery/ draw of lots, and winners received the right to extract up to that allotted volume at an administratively fixed royalty/price.

<sup>88</sup> [The Tribune, April 2025.](#)

<sup>89</sup> [News 24, January 2026.](#)

<sup>90</sup> [The Tribune, April 2025.](#)

**A. Amendment To The Punjab Minor Mineral Policy, 2025****Source:** [The Times Of India](#) | **Impact:** Medium

objective of expanding the pool of legal mining sites, boosting revenues, lowering end-user prices

- b. High sand prices act as a hidden tax on the construction sector. By capping royalties and increasing supply, the Government aims to lower the **per-square-foot construction cost**, which is essential for the **viability of state housing projects and the broader real estate sector**.

## B. Punjab Private Digital Open Universities Policy, 2026

Source: [The Economic Times](#), [The Indian Express](#) | Impact: Medium

1. On 9<sup>th</sup> January, 2026, the Punjab Cabinet approved the Punjab Private Digital Open Universities Policy, 2026, making Punjab the **first state in India to introduce a comprehensive policy framework for private institutions to establish fully digital universities** offering online and open distance learning (ODL) programmes.
2. **Key Features -**
  - a. Private institutions can establish fully digital universities where students complete entire degree programmes remotely via mobile phones or laptops, with degrees **legally valid and compliant with University Grants Commission (UGC) and All India Council for Technical Education (AICTE) standards**.
  - b. To ensure quality, digital universities must meet requirements including **minimum 2.5 acres of land, digital content studios, IT server rooms, Learning management system (LMS) operations centres, digital examination control rooms, 24×7 student support systems**, and a **minimum corpus fund of ₹ 20 crore**.
  - c. Separate bills will be introduced in the Punjab Assembly for **every approved digital university proposal**, ensuring legal robustness and transparency.
  - d. The Policy aligns with the **UGC (Open and Distance Learning Programmes and Online Programmes) Regulations, 2020**,<sup>91</sup> and introduces state-level standards for quality, digital infrastructure, data governance, and learner protection.
3. **Relevance -**
  - a. According to All India Survey on Higher Education (AISHE) 2021-22 report, Punjab's Gross Enrolment Ratio (GER) in higher education is **27.4%** (18-23 age group), below national GER of **28.4%**<sup>92</sup> and **National Education Policy (NEP) target of 35% by 2035**.<sup>93</sup> Allowing fully digital private universities whose degrees are UGC/AICTE-compliant, **lowers location and time barriers** that keep working youth, women, and rural students out of campus-based systems.
  - b. India's higher-education enrollment has grown to about **4.46 crore students**,<sup>94</sup> but a large share of the workforce still needs flexible, work-compatible upskilling and reskilling pathways, which this policy is designed to provide.

<sup>91</sup> [The University Grants Commission \(Open and Distance Learning Programmes and Online Programmes\) Regulations, 2020](#).

<sup>92</sup> [All India Survey On Higher Education 2021-22, Ministry of Education, Pg no 156](#).

<sup>93</sup> [TOI, November 2025](#).

<sup>94</sup> [Unstarred Question No. 1161, Rajya Sabha, December 2025](#).

## VII. Delhi

## A. The Draft Electric Vehicle Policy 2.0

Source: [The Government Of Delhi](#), [The Indian Express](#) | Impact: Medium

1. On 6<sup>th</sup> January 2026, the Delhi Government updated its draft **Electric Vehicle (EV) Policy, 2.0**, proposing an incentive of ₹ 50,000 for owners who **convert their old petrol and diesel cars into EVs**.
2. It aims to **promote sustainable mobility and reduce vehicular pollution** by encouraging owners of conventional petrol and diesel cars, especially aging ones, to **retain and retrofit their vehicles to electric powertrains instead of scrapping or selling them out of state**.
3. **Key Features** -
  - a. The policy will be **rolled out in phased manner** with a **₹ 50,000 financial incentive** proposed for the **first 1,000 petrol/diesel cars** that are converted into **EVs by replacing internal combustion engines** with electric motors, batteries, and control systems.
  - b. The measure is part of the draft **EV Policy 2.0** being prepared by the **Transport Department**, reflecting a shift from solely promoting new EV purchases to **also enabling conversion of existing vehicles**.
  - c. **High retrofit costs have previously limited uptake**, hence the incentive aims to make conversions more financially viable for vehicle owners.
  - d. Additional proposals in the **draft policy include** strengthening EV infrastructure, **expanding research and development funding** (from ₹ 5 crore to ₹ 100 crore), and boosting adoption of electric two wheelers.
4. **Central Alignment** - The policy aligns with the **PM E-DRIVE (2024-2026)**<sup>95</sup> and the upcoming **FAME-III frameworks**,<sup>96</sup> which **emphasise local value addition**. Delhi is positioning itself to capture Central **“Charging Infrastructure” grants** by **proposing 5,000 new public stations by 2030**.<sup>97</sup>
5. **Relevance** -
  - a. In Delhi, which **recorded over 8.2 lakh new vehicle registrations in 2025**, predominantly petrol and diesel models (~75% petrol),<sup>98</sup> **transport accounts for over 40-51%** of local particulate and pollutant emissions, making it the single largest contributor to poor air quality levels such as **PM2.5 and NOx**.<sup>99</sup> The Draft EV Policy 2.0 **strengthens demand by recalibrating incentives, mandating EVs in fleets**, and expanding charging infrastructure. Retrofitting targets the existing

<sup>95</sup> [Ministry Of Heavy Industries](#).

<sup>96</sup> [PIB, December 2024](#).

<sup>97</sup> [The New Indian Express, December 2025](#).

<sup>98</sup> [Times Of India, January 2026](#).

<sup>99</sup> [PV Magazine, December 2025](#).

### A. The Draft Electric Vehicle Policy 2.0

**Source:** [The Government Of Delhi](#), [The Indian Express](#) | **Impact:** Medium

fleet, a cost effective tool, which continues to pollute regardless of new vehicle trends.

- b. In Delhi, the 10-year (diesel) and 15-year (petrol) age limits create a **massive “Asset Depreciation Trap” for owners of high-value cars**. Retrofitting allows these owners to **recover the economic utility** of their vehicles, reducing the deadweight loss caused by premature scrapping and **preserves the secondary market value of vehicles**.
- c. The **₹ 100 crore R&D fund** is a direct investment in the **Delhi-NCR EV Supply Chain**. By incentivising retrofitting, the state is creating a new service industry for “Conversion Centers,” generating **skilled blue-collar jobs in automotive electronics and battery management systems**.

## VIII. Ladakh

## A. Ladakh Sports Policy, 2025

**Source:** [The Administration Of Union Territory Of Ladakh, State Times](#) | **Impact:** Medium

1. On **3<sup>rd</sup> January, 2026**, the Union Territory of Ladakh launched its sports policy, which seeks to **establish a Sports Council for focussed talent identification and infrastructure development**.
2. The primary aim of the **Ladakh Sports Policy, 2025** is to **develop and promote a strong sports culture and physical literacy** from school levels to elite competition.
3. **Key Features -**
  - a. Adopts a structured **talent identification and support framework** based on the principle of **“Scout, Facilitate, and Recognize,”** focusing on early identification of sporting talent, provision of quality training infrastructure, and systematic recognition of sporting achievements.
  - b. Introduces a **4% horizontal reservation in non-gazetted government jobs** for outstanding sportspersons, positioning sports as a viable and sustainable career pathway in Ladakh.
  - c. Includes provisions for **scholarships for students** who secure top positions in national and international sports competitions, along with **annual awards for athletes and coaches** to incentivise performance and professional excellence.
  - d. Announces **substantial cash incentives for medal winners** at international championships, including up to **₹ 1 crore for an Olympic gold medal**, with graded incentives for achievements at other international and national levels.
4. **Relevance -**
  - a. With **unemployment at 21.9%** overall, **33.6% among youth**, and **45.2% among women**,<sup>100</sup> alongside over 5,000 vacant Government posts, Ladakh’s 4% job reservation for sportspersons **incentivises human capital diversification**, where youth who might otherwise compete for a narrow pool of general administrative seats are nudged toward sporting excellence.
  - b. With Ladakh’s **secondary dropout rate at 19.84%**, while **4.3% at primary level**,<sup>101</sup> the sports policy creates a school-stage retention pathway by **formalising talent identification, addressing infrastructure gaps, and offering incentives to top performers**. This converts high **youth interest in sports currently at 83%**<sup>102</sup> into structured participation that is currently limited.
  - c. The **₹ 1 crore Olympic Gold** and **₹ 96,000/year international scholarships** can act as **essential seed capital** for athletes from low-income backgrounds. In a region

<sup>100</sup> [Ladakh Times, April 2025.](#)

<sup>101</sup> [Kashmir Observer, January 2025.](#)

<sup>102</sup> [Sports Research Centre, Institute Of Management Technology, Ghaziabad.](#)

**A. Ladakh Sports Policy, 2025****Source:** [The Administration Of Union Territory Of Ladakh, State Times](#) | **Impact:** Medium

where the **average family income is largely dependent on seasonal tourism or subsistence agriculture**, these performance-linked transfers provide the **financial liquidity needed to sustain a professional career** without migrating to other states.

## IX. Odisha

## A. Amendment To Odisha State Tourism Policy, 2022

Source: [The Times Of India](#), [The Print](#) | Impact: Medium

1. On 9<sup>th</sup> January, 2026, the Odisha Cabinet approved the **Odisha Tourism (Amendment) Policy, 2026**, an initiative aimed at strengthening the tourism sector and aligning it with the state's **Vision 2036 and 2047**.
2. **Key Features -**
  - a. The minimum room requirement for 3-star and above hotels and resorts has been reduced from **50 rooms to 10 rooms**.
  - b. Existing **tourism units can now qualify for expansion incentives by increasing their capacity by only 25%**, a significant reduction from the previous **50%** requirement.
  - c. The **Capital Investment Subsidy<sup>103</sup> structure (CIS) is now divided into two clear slabs**.
    - i. A **30% subsidy capped at ₹ 50 crore** for projects up to ₹ 200 crore.
    - ii. a **cap of ₹ 100 crore for investments exceeding ₹ 200 crore**.
  - d. Projects located in **special zones or those promoted by Women, SC, ST, and differently abled entrepreneurs are eligible for an increased 40% CIS** with caps set at 60 crore rupees for investments up to ₹ 200 crore and ₹ 120 crore for investments exceeding ₹ 200 crore.
  - e. **Projects involving electric boats, electric caravans, and art and craft theme complexes are eligible for enhanced capital support of up to 50%** to promote experiential tourism.
  - f. **Dedicated subsidies have been established to promote authentic Odia cuisine** both within the state at notified tourist destinations and **in major metro cities including Delhi, Mumbai, Bengaluru, Chennai, and Kolkata**.
3. **Relevance -**
  - a. The state witnessed a significant upward trend with an **18% increase in Foreign Tourist Arrivals** in 2024 touching 53,392 visitors while **domestic tourist inflow grew by 13% to reach nearly 1.1 crore visitors**.<sup>104</sup> Nationwide, premium hotel demand is projected to grow at **8-10% annually between FY 2024-25 and FY 2027-28, while room supply is expected to grow only 5-6%**.<sup>105</sup> By reducing the minimum threshold for 3-star and above hotels from 50 rooms to 10, the Government makes it viable for smaller and mid-scale projects to come up in

<sup>103</sup> Capital Investment Subsidy is a government financial incentive that reimburses a percentage of the upfront cost incurred by a business for acquiring fixed assets like land, machinery, or buildings, thereby reducing the initial burden of setting up or expanding operations.

<sup>104</sup> [The Times Of India, November 2025](#).

<sup>105</sup> [Travtalk, December 2025](#).

**A. Amendment To Odisha State Tourism Policy, 2022****Source:** [The Times Of India](#), [The Print](#) | **Impact:** Medium

high-demand locations.

- b. Further, lowering the **expansion threshold from 50% to 25%** encourages organic growth. Existing hotel owners are more likely to **reinvest in smaller increments (adding 10-15 rooms)** to meet immediate seasonal demand, **improving the ICOR of the hospitality sector.**
- c. The 50% subsidy for **Electric Caravans and Boats** aligns with the **Odisha Renewable Energy Policy, 2025**.<sup>106</sup> It positions Odisha as a green destination, which is a primary filter for **modern European and North American travelers** (who grew by 18% in 2024).<sup>107</sup> This prepares the state for the **Odisha@100 (Vision 2036)** milestone, focusing on sustainable and high-value-added growth.

<sup>106</sup> [Amendment To Odisha Renewable Energy Policy, 2022.](#)

<sup>107</sup> [Times Of India, November 2025.](#)

## Social Sector Schemes

### I. Tamil Nadu

#### A. Tamil Nadu Assured Pension Scheme (TAPS)

**Source:** [The Government Of Tamil Nadu](#), [The New Indian Express](#) | **Impact:** High

1. On **3<sup>rd</sup> January, 2026**, the Government of Tamil Nadu, announced the **Tamil Nadu Assured Pension Scheme (TAPS)**.
2. It aims to **deliver assured post retirement income to Government employees and teachers, thereby fulfilling the decades long demand** of Government staff for defined pension benefits after the discontinuation of the **Old Pension Scheme (OPS)**<sup>108</sup> in 2003.
3. **Target Beneficiaries -**
  - a. **State Government employees** presently covered under the **Contributory Pension Scheme (CPS)**.<sup>109</sup>
  - b. **Teachers** employed by the Tamil Nadu Government.
  - c. **Eligible family members** of pensioners in the event of the pensioner's death.
4. **Key Features -**
  - a. Retired employees will receive a **pension equal to 50% of their last drawn basic pay**, providing predictable retirement income.
  - b. Employees will continue contributing **10% of basic pay** to the pension corpus, while the **state Government will fully fund any shortfall** necessary to meet the assured pension commitment, ensuring the scheme's viability.
  - c. Pension amounts will be revised **every six months in line with dearness allowance revisions** applicable to serving employees.
  - d. In the event of a pensioner's death, **60% of the monthly pension** will be provided to eligible family members as family pension, reinforcing social security for dependents.
  - e. **Gratuity** up to **₹ 25 lakh**, based on length of service, payable on retirement or in case of death in service. Employees retiring without completing qualifying service under the new scheme will receive a **minimum pension**. Those who retired under CPS before TAPS implementation will be eligible for a **special compassionate pension**.
  - f. The Tamil Nadu Government will make a **one time contribution of ₹ 13,000 crore** to the pension fund and expects an additional **₹ 11,000 crore annually** to support the scheme, with amounts increasing in line with salary growth over time.

<sup>108</sup> The Old Pension Scheme (OPS) is a defined benefit pension system under which government employees are entitled to a lifelong monthly pension, typically calculated as 50% of the last drawn salary, with full payment obligations borne by the government and no employee contribution during service.

<sup>109</sup> CPS is a funded pension framework that shifts retirement risk from the government to contributors by linking benefits to lifetime contributions and returns, thereby limiting long term fiscal liabilities.

### A. Tamil Nadu Assured Pension Scheme (TAPS)

Source: [The Government Of Tamil Nadu](#), [The New Indian Express](#) | Impact: High

#### 5. Relevance -

- a. It is estimated that the TAPS could account for **~21-22% of the state's own tax revenue**,<sup>110</sup> indicating significant long term fiscal obligations and pressure on revenue allocation.
- b. Tamil Nadu has the second-highest old-age dependency ratio in India, with **senior citizens projected to form 18% of the population by 2031**.<sup>111</sup> TAPS acts as a macro-economic stabiliser for this demographic. By guaranteeing 50% of the last pay, the state is preventing a sharp drop in **consumption levels for 9 lakh households post-retirement**.<sup>112</sup>
- c. TAPS is projected to directly benefit over **6 lakh current employees and teachers**, and when including families, **~9 lakh households**<sup>113</sup> could receive sustained pension income, **reducing old age poverty risks** among public servants.
- d. Further, unlike OPS, which is fully unfunded, TAPS retains the **10% employee contribution**, following the **Contributory-Defined Benefit (CDB)**<sup>114</sup> model. It attempts to ensure current employees **fund a portion of their future benefits**, rather than passing the entire ₹ 24,000+ crore annual burden to future taxpayers.
- e. The projected commitment of **21-22% of State Own Tax Revenue (SOTR)** is a significant fiscal straitjacket. In a state aiming for a **\$ 1 Trillion (₹ 76.5 lakh crore) Economy by 2030**,<sup>115</sup> such high committed revenue expenditure (salaries + pensions) could crowd out critical capital spending on infrastructure and industrial subsidies, potentially lowering the state's **Incremental Capital-Output Ratio (ICOR)**.<sup>116</sup>

<sup>110</sup> [Times Of India, January 2026](#).

<sup>111</sup> [Times Of India, August 2021](#).

<sup>112</sup> [The New Indian Express, June 2022](#)

<sup>113</sup> [Times Of India, January 2026](#).

<sup>114</sup> A Contributory-Defined Benefit (CDB) plan is a workplace retirement plan promising a specific payout at retirement, calculated by a formula (salary, tenure), where both the employer and employee contribute funds, unlike traditional direct benefit plans usually funded solely by the employer, with the benefit amount guaranteed, not investment-dependent, offering predictable income.

<sup>115</sup> [Tamil Nadu Infrastructure Development Board](#).

<sup>116</sup> The Incremental Capital-Output Ratio (ICOR) measures how much extra capital (investment) is needed to produce one additional unit of output (GDP).

## II. Assam

### A. Babu Asoni Scheme

Source: [The Times Of India](#) | Impact: High

1. On 1<sup>st</sup> January 2026, the Assam Government announced the **Babu Asoni Scheme**, a **monthly scholarship-based financial assistance programme** for **male students pursuing higher education** within the state.
2. The scheme is designed to **reduce financial barriers to college and university education**, particularly for students from **low-income households**, and to **complement existing gender-focused education support programmes**.
3. The scheme is scheduled to be **formally launched on 1<sup>st</sup> February 2026**, with detailed operational guidelines to be issued subsequently.
4. **Key Features** -
  - a. The scheme provides **monthly financial assistance** to male students enrolled in **undergraduate and postgraduate** courses in institutions located in Assam.
  - b. **Undergraduate students** will receive **₹ 1,000 per month**, while **postgraduate students** will receive **₹ 2,000 per month**.
  - c. Eligibility is restricted to **permanent residents of Assam** with an **annual family income not exceeding ₹ 4 lakh**.
  - d. The scholarship amount will be **directly transferred to beneficiaries' bank accounts** through **Direct Benefit Transfer (DBT)** to ensure transparency and timeliness.
5. **Relevance** -
  - a. **All India Survey on Higher Education (AISHE) 2021-22** reveals a unique challenge in Assam, where **male enrollment (3.33 lakh)** has fallen behind **female enrollment (3.44 lakh)** and has lowest **Gross Enrollment Ratio (GER)** in India at **16.9%**, significantly lower than the **national average of 28.4%**.<sup>117</sup> Tying this to the success of the Nijut Moina scheme (for girls), the Government is using the scheme to **ensure "Gender-Neutral GER Growth"** and low GER in the state's higher education institutions.
  - b. Assam's **youth unemployment rate (15-29 age group)** was **9.31% in July to September 2025**, which was **significantly more than the national unemployment rate of 1.8% for the same time period**.<sup>118</sup> The Babu Asoni scheme is a strategic intervention to prevent distress employment. By providing **₹ 1,000-₹ 2,000 monthly**, the state lowers the **opportunity cost of remaining in college**, incentivising boys to finish degrees rather than entering the unskilled labor market prematurely.

<sup>117</sup> [Times Of India, January, 2024.](#)

<sup>118</sup> [Quarterly Bulletin, Periodic Labour Force Survey, November 2025.](#)

### III. Rajasthan

#### A. Mukhyamantri Ayushman Arogya Yojana

**Source:** [The Government Of Rajasthan](#), [The Times Of India](#) | **Impact:** High

1. In 3<sup>rd</sup> January, 2026, the **Government of Rajasthan** announced the **national expansion of the Mukhyamantri Ayushman Arogya (MAA) Yojana**, allowing eligible beneficiaries to access **free treatment at over 30,000 empanelled hospitals across India**, thereby enhancing portability and continuity of care.
2. The initiative aims to **ensure universal, cashless, and portable health coverage** for Rajasthan residents by removing geographic barriers to treatment, reducing out-of-pocket health expenditure, and strengthening access to quality secondary and tertiary healthcare services across India.
3. **Key Features -**
  - a. **Provides cashless** treatment coverage of up to **₹ 25 lakh per family per year** for vulnerable and low-income households, covering both general and critical illnesses.
  - b. Enables **access to treatment at over 30,000 empanelled public and private hospitals across India**, ensuring seamless inter-state portability without fresh registration.
  - c. Integrates **the state health insurance system with the national Ayushman Bharat digital platform**, allowing paperless processes, real-time claim settlement, and Aadhaar-based beneficiary verification.
  - d. Offers comprehensive coverage including hospitalisation, diagnostics, medicines, surgeries, and follow-up care, **with no domicile-based restriction at the place of treatment**.
  - e. Expands **eligibility to previously excluded groups such as small and marginal farmers**, street vendors, and informal sector workers, strengthening the social protection framework.
4. **Central Scheme Alignment -** The **Mukhyamantri Ayushman Arogya (MAA) Yojana** has been integrated with **Ayushman Bharat-PMJAY<sup>119</sup>** to create a unified health insurance framework.
5. **Relevance -**
  - a. This policy removes the core portability gap of the earlier Chiranjeevi Swasthya Bima Yojana,<sup>120</sup> which was effectively limited to hospitals within Rajasthan. **Around 23 lakh Rajasthani migrants work in other states<sup>121</sup>** such as Gujarat, Maharashtra, and Karnataka. The integration with the **National Health Authority platform** now enables beneficiaries to access **cashless treatment across more**

<sup>119</sup> [Ayushman Bharat-PMJAY](#).

<sup>120</sup> [Chiranjeevi Swasthya Bima Yojana](#).

<sup>121</sup> [India Employment Report 2024](#).

**A. Mukhyamantri Ayushman Arogya Yojana**

**Source:** [The Government Of Rajasthan](#), [The Times Of India](#) | **Impact:** High

**than 30,000 PMJAY-empanelled hospitals nationwide** without fresh registration, directly **expanding coverage to the migrant workforce.**

- b. Rajasthan's ₹ 25 lakh coverage **absorbs the true cost of high-end tertiary care.** With procedures such as organ transplants and advanced oncology requiring sustained expenditure, the **higher ceiling is designed to prevent households from falling into medical debt.**

## IV. Delhi

## A. Revision Of EWS Income Ceiling For Free Treatment In Private Hospitals

Source: [The Economic Times](#) | Impact: Medium

1. On 2<sup>nd</sup> January, 2025, the **Delhi Government approved** a revision of the income eligibility threshold for **Economically Weaker Sections (EWS)** to avail free treatment in empanelled private hospitals in the National Capital Territory, increasing the **annual family income ceiling from ₹ 2.5 lakh to ₹ 5 lakh**.
2. The initiative aims to expand access to **cashless secondary and tertiary healthcare for low-income households in Delhi** by updating outdated income criteria to reflect inflation, rising healthcare costs, and contemporary income realities.
3. **Key Features -**
  - a. The **income eligibility limit for EWS beneficiaries** has been increased to **₹ 5 lakh per annum**, significantly expanding the number of households eligible for free treatment in private hospitals.
  - b. Private hospitals **established on subsidised Government land** continue to be mandated to reserve a fixed share of services for EWS patients, **typically 10% of inpatient beds and 25% of OPD services, ensuring continuity of their social obligation**.
  - c. Eligible beneficiaries are **entitled to cashless treatment** covering notified procedures, diagnostics, and hospitalisation, thereby **reducing out-of-pocket healthcare expenditure**.
  - d. Hospitals are required to **verify income certificates issued by competent authorities**, which improves administrative clarity and helps minimise exclusion and eligibility disputes.
4. **Relevance -**
  - a. The healthcare cost in the country is rising at an **annual rate of 14%**, with **23% of hospital charges financed through borrowings, and out-of-pocket spending forming 62% of healthcare costs**.<sup>122</sup> The earlier ₹ 2.5 lakhs ceiling was not enough in cities like Delhi, thus by raising it to ₹ 5 lakhs the Government has attempted to make the scheme more impactful and inclusive for economically weaker sections.
  - b. There is an imbalance in Delhi's healthcare utilisation as Government hospitals do not have vacant beds whereas **private hospitals have been reported to have nearly 64% of reserved EWS beds lying vacant**.<sup>123</sup> By widening the eligibility pool, this policy effectively **routes patients from overburdened public wards to underutilised private capacities** without new infrastructure spending.

<sup>122</sup> [The Economic Times, September 2024](#).

<sup>123</sup> [The Times Of India, May 2022](#)

**A. Revision Of EWS Income Ceiling For Free Treatment In Private Hospitals****Source:** [The Economic Times](#) | **Impact:** Medium

- c. Delhi's EWS ceiling was pegged to the "unskilled minimum wage." With national medical inflation running at **14% annually**<sup>124</sup> (i.e., double the general CPI), the old ₹ 2.20 lakh limit effectively **excluded the working poor** (auto-drivers, security guards, delivery partners) whose nominal wages rose but whose "**Real Health Purchasing Power**"<sup>125</sup> collapsed. Raising the ceiling to ₹ 5 lakh aligns the health benefit with the **EWS school admission criteria**, reducing the administrative inconsistency that plagued low-income household budgeting.

<sup>124</sup> [The Economic Times, September 2024.](#)

<sup>125</sup> Real Health Purchasing Power is the actual amount of healthcare goods and services (like doctor visits, meds, insurance) that a person or entity can buy with their money, adjusted for inflation and economic factors, showing its true value in the health market, distinct from just nominal dollars.

## Investment Announcements

### I. Andhra Pradesh

#### A. Approval Of Investment Proposals Amounting To ₹ 19,391 Crores By The State Investment Promotion Board (SIPB)

Source: [The Hindu](#) | Impact: High

1. On **6<sup>th</sup> January, 2026**, the SIPB approved 14 investment proposals worth **₹ 19,391 crore** across key sectors during its **14<sup>th</sup> board meeting in Amaravati**.
2. **Key Announcements -**
  - a. The major approval includes **₹ 15,800 crore** for the **renewable energy plans** to strengthen the already existing renewable energy infrastructure.
  - b. The next major approvals include a **₹ 6,675 crore ingot and wafer manufacturing facility in Nellore**, strengthening the state's industrial base.
  - c. The approved projects are expected to generate **approximately 11,753 direct jobs**, supporting employment-led growth.
  - d. Investments are likely to **expand sectoral capacities**, particularly in power, renewables, and agro-processing industries.
  - e. The projects will **drive infrastructure development** and improve backward and forward industrial linkages.
  - f. Strengthening of **regional and national supply chains** is anticipated through increased manufacturing and processing activity.
  - g. The scale and **diversity of approvals** are expected to **enhance investor confidence** and reinforce Andhra Pradesh's investment friendly image.
  - h. Cumulatively, **SIPB approvals in the state** have reached **₹ 8.74 lakh crore**, with a potential employment generation of **around 8.35 lakh people**, indicating sustained investment momentum.
3. **Relevance -**
  - a. Andhra Pradesh has a **high labour force participation rate of about 68%**,<sup>126</sup> indicating strong workforce engagement, but **additional job creation remains essential** to absorb new entrants. With an **unemployment rate of around 4.1%**,<sup>127</sup> the focus shifts to **quality and stable employment** rather than mere job numbers. The approved investments are expected to generate **spillover employment beyond the 11,753 direct jobs** through **indirect and supply chain opportunities in logistics, services, and small scale manufacturing**, thereby strengthening overall employment outcomes.
  - b. The solar industry is currently dependent on **imported Chinese ingots and wafers**. The **₹ 6,675 crore Ingot and Wafer facility in Nellore** is a significant

<sup>126</sup> [Indian Data Map, December 2025.](#)

<sup>127</sup> [PIB, July 2024.](#)

**A. Approval Of Investment Proposals Amounting To ₹ 19,391 Crores By The State Investment Promotion Board (SIPB)**

Source: [The Hindu](#) | Impact: High

**import substitution** move. This is essentially upstream value capture as by manufacturing the core components of solar panels locally, Andhra Pradesh reduces the **trade deficit** and **ensures that the 15,000+ MW of planned renewable capacity has a resilient, domestic supply chain.**

- c. The ₹ 15,800 crore infusion into renewables targets **pumped storage and hybrid wind-solar** projects. These are **stabilisation assets that solve the intermittency problem of green energy**, ensuring a **lower levelised cost of electricity (LCOE)**<sup>128</sup> for the state's industrial consumers, making Andhra Pradesh a low-cost power destination for future energy-intensive industries like data centers.

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<sup>128</sup> The Levelised Cost of Electricity (LCOE) is a metric showing the average per-unit cost (like ₹/MWh) to build, operate, and fuel a power plant over its entire lifetime, representing the minimum price needed to break even.

## Other Decisions

### I. Andhra Pradesh

#### A. Formation Of New Districts “Polavaram” And “Markapuram”

Source: [The Government Of Andhra Pradesh](#), [The News Minute](#) | Impact: High

1. On 31<sup>st</sup> December, 2025, the **Andhra Pradesh Government announced** the creation of **Polavaram** and **Markapuram** as two new districts, **expanding the state’s administrative map**. This move is part of Andhra Pradesh’s **broader post-2022 district reorganisation strategy**.
2. The primary objectives of creating Polavaram and Markapuram districts is to **streamline governance, improve service delivery and address regional development needs** more effectively.
3. **Key Features -**
  - a. The **initiative establishes new district headquarters**, District Collectors’ offices, and key line departments such as revenue, health, education, and rural development, bringing administration closer to **citizens particularly those in interior and tribal mandals**.
  - b. By creating smaller districts, the physical and bureaucratic distance between **residents and administrative centres** is significantly reduced, enabling easier access to public services and quicker **resolution of routine administrative matters**.
  - c. The reorganisation reduces the population and territorial burden on existing large districts, allowing officials to **manage workloads more efficiently and improving overall governance quality** across both the newly created and parent districts.
  - d. **Polavaram district** allows concentrated administrative attention on **areas affected by the Polavaram irrigation project**, including rehabilitation and resettlement (R&R), irrigation command management, and tribal welfare.
  - e. **Markapuram district**, carved out of the **larger Prakasam region**, enables focused development of **drought-prone and mining-linked mandals**.
4. **Relevance -**
  - a. The creation of Polavaram district enables targeted governance for one of **India’s largest displacement zones**, covering a predominantly tribal population of **3.49 lakh**<sup>129</sup> and managing **rehabilitation for Project Displaced Families** under a **₹ 33,000+ crore package**.<sup>130</sup> A dedicated district administration strengthens oversight of resettlement colonies, accelerates service delivery in **tribal pockets**, and ensures direct **Integrated Tribal Development Agencies (ITDAs)** and Forest

<sup>129</sup> [The Hindu, January 2026](#).

<sup>130</sup> [PIB, July 2022](#).

### A. Formation Of New Districts “Polavaram” And “Markapuram”

Source: [The Government Of Andhra Pradesh](#), [The News Minute](#) | Impact: High

Rights Act, 2006<sup>131</sup> enforcement for **Koya and Konda Reddy communities** during large-scale relocation.

- b. The creation of Markapuram district directly addresses long-standing administrative remoteness for **11.42 lakh residents across 21 mandals and anchors economic revival in a drought-prone upland belt.**<sup>132</sup> As the primary beneficiary of the Veligonda Project, localised administration can accelerate the pending **₹ 1,100 crore evacuation and R&R phases** critical for drinking water to **15 lakh people** and irrigation of **4.47 lakh acres.**<sup>133</sup>
- c. For Markapuram, the new status acts as a catalyst for the **Donakonda Mega Industrial Hub**. Proximity to **district-level licensing and planning authorities lowers the compliance cost** for granite mining and agro-forestry investors. This improves the **incremental capital-output ratio (ICOR)**<sup>134</sup> of the region by aligning administrative focus with the **Veligonda Project’s 2026 completion target.**<sup>135</sup>

<sup>131</sup> [Ministry Of Tribal Affairs](#).

<sup>132</sup> [The Hindu, January 2026](#).

<sup>133</sup> [The Hindu, November 2025](#).

<sup>134</sup> The incremental capital-output ratio (ICOR) is an economic measure of how much additional capital investment is needed to generate an additional unit of output, usually measured as GDP.

<sup>135</sup> [The New India Express, January 2026](#).

## II. Goa

### A. National Geospatial Land Survey For Urban Areas

Source: [The Goa Print](#), [Digital Goa](#) | Impact: Medium

1. On 2<sup>nd</sup> January, 2026, The Government of Goa launched the **national geospatial land survey for urban areas**, where it has operationalised a comprehensive, technology driven land mapping exercise for urban areas of the state.
2. The initiative aligns Goa with the national push to **modernise land records using geospatial technologies**, including **high resolution imagery and GIS based cadastral mapping**.
3. The primary aim of this initiative is to create an **up to date and standardised urban land records** using geospatial technologies. Alongside to reduce land disputes, improve title clarity, and strengthen **urban governance, planning, and taxation**.
4. **Key Features -**
  - a. The initiative employs advanced technologies such as satellite imagery, drone surveys, and Geographic Information Systems (GIS) to conduct **parcel-level mapping of urban land**, ensuring high spatial accuracy and comprehensive coverage.
  - b. Spatial survey data is digitally integrated with **ownership details, land-use classification, and municipal records**, resulting in a unified and easily accessible urban land database.
  - c. The notified rules lay down **uniform procedures** for data collection, ground verification, correction, and periodic updating of land records across all urban local bodies, ensuring consistency and reliability.
  - d. The framework provides for **citizen participation in the verification process**, allowing objections and corrections to be raised, thereby reducing errors, disputes, and future litigation.
  - e. Survey outputs are designed to seamlessly link with **municipal systems such as property tax assessment, building permissions, urban utilities, and planning databases**, enabling data driven governance.
5. **Relevance -**
  - a. **Land related disputes constitute nearly 66% of civil litigation in India**,<sup>136</sup> primarily due to unclear ownership records, outdated cadastral maps, and overlapping land claims. The introduction of digitised, geo-referenced land records **improves title clarity**, provides legally **verifiable spatial evidence**, and significantly reduces ambiguity and **the incidence of land-related litigation**.

<sup>136</sup> [PIB, March 2023](#).

**A. National Geospatial Land Survey For Urban Areas****Source:** [The Goa Print](#), [Digital Goa](#) | **Impact:** Medium

- b. A GIS-based property tax portal launched for Urban Local Bodies in **Assam** resulted in a **~20.5% average annual growth**<sup>137</sup> in municipal property tax revenue after introducing geo-tagged mapping linked to tax records. By adopting geospatial land surveys and GIS-linked municipal databases, Goa's Urban Local Bodies can **broaden property tax coverage, improve compliance, and significantly strengthen own-source revenues**, reducing dependence on state transfers while financing better urban services.

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<sup>137</sup> [Times Of India, August 2025.](#)

### III. Kerala

#### A. Energy Efficiency Measures To Promote Renewable Energy

Source: [The Hans India](#) | Impact: Medium

1. On **8<sup>th</sup> January, 2026**, the **Government of Kerala** unveiled a comprehensive strategy to aggressively implement **energy efficiency measures** and promote renewable energy across the state.
2. The initiative aims to **reduce the financial burden on the state exchequer** while delivering cost effective, high quality energy services.
3. **Target** - This initiative targets to **achieve 100% renewable energy by 2040** and **total carbon neutrality by 2050**.
4. **Key Features** -
  - a. The Government will collaborate closely with **national agencies**, including the **Bureau of Energy Efficiency (BEE)** and **Energy Efficiency Services Limited (EESL)**, to deploy advanced technologies across all sectors.
  - b. A flagship proposal involves converting nearly **25,000 Government buildings into “prosumers”** by solarising rooftops and integrating **Battery Energy Storage Systems (BESS)**, enabling these buildings to both consume and supply electricity to the grid.
  - c. Through prosumerisation and storage-backed solar deployment, the state aims to reduce its **annual electricity expenditure of nearly ₹ 300 crore** and sell surplus power back to the grid during peak demand hours.
  - d. This initiative includes a **statewide replacement of conventional streetlights with LED lighting**, significantly lowering electricity consumption and municipal energy bills.
  - e. A major expansion of **public electric vehicle (EV) charging infrastructure** is planned, alongside the electrification of **12,000 Government vehicles**, with Kerala also exploring **Vehicle-to-Grid (V2G)** technology to support grid stability.
  - f. Building codes will be amended to **mandate energy conservation norms**, and **energy-efficient appliances** will be introduced for beneficiaries of government housing schemes to lock in long term household energy savings.
5. **Relevance** -
  - a. Kerala **imports nearly 80% of its electricity** from the central pool and private companies.<sup>138</sup> With peak **demand projected to exceed 7,000 MW by 2026-27**, driven by a **15% CAGR in air conditioner usage**,<sup>139</sup> continued reliance on costly spot-market power is unsustainable. The saturation-based solarisation of Government infrastructure provides a **hedge against volatile power prices and**

<sup>138</sup> [The New Indian Express, August 2025.](#)

<sup>139</sup> [The Hindu, April 2025.](#)

**A. Energy Efficiency Measures To Promote Renewable Energy****Source:** [The Hans India](#) | **Impact:** Medium**grid disruptions.**

- b. Further, Kerala's solar surge has created a classic "Duck Curve" where solar users export 64% of their energy during the day but withdraw high-cost power during the 6 PM–11 PM peak.<sup>140</sup> By integrating BESS into 25,000 buildings, the state can store the ₹ 3/unit daytime surplus and use it when market rates hit ₹ 10–12/unit. This effectively saves the state an estimated ₹ 300 crore annually in avoidable spot-market purchases.<sup>141</sup>

<sup>140</sup> [On Manorama, August 2025.](#)

<sup>141</sup> [The Hans India, January 2026.](#)

## B. Arogyam Anandam - Preventive Healthcare Initiative

Source: [The New Indian Express](#) | Impact: Medium

1. On **2<sup>nd</sup> January, 2025**, the Kerala Health Department launched **Arogyam Anandam**, a preventive healthcare initiative.
2. The initiative aims to reduce the long term burden of **non-communicable diseases (NCDs)** by promoting **preventive health check ups, early diagnosis, behavioural change, and regular health monitoring at the community level**, thereby improving population health outcomes and reducing **avoidable healthcare expenditure**.
3. **Key Features -**
  - a. It **focuses on systematic screening for lifestyle diseases** such as diabetes, hypertension, obesity, and mental health conditions through government health facilities, **including Family Health Centres and other primary health institutions**.
  - b. It **emphasises routine health assessments** along with counselling on diet, physical activity, **stress management, and healthy ageing**, with a specific focus on working age adults and senior citizens.
  - c. It integrates health awareness campaigns, structured follow-up mechanisms, and referral systems to **ensure continuity of care after screening and diagnosis**.
  - d. The initiative leverages Kerala's **decentralised public health system** and trained frontline health workers to ensure **last mile delivery and household level outreach**.
  - e. Preventive care under the programme is aligned with existing public health infrastructure, **enabling wide coverage with minimal additional fiscal burden** while maximising participation and impact.
4. **Relevance -**
  - a. In Kerala **47.6% of adults have hypertension** and **25.5% have diabetes**,<sup>142</sup> significantly higher than **national averages of about 35% and 11.4%**.<sup>143</sup> The **Vibe 4 Wellness** campaign is a defensive fiscal strategy as by encouraging **1 million people to join fitness hubs and reduce salt/oil intake**, the state aims to **delay the onset of chronic kidney and heart diseases**. This reduces the **long-term state liability** under the **Karunya Health Security Scheme**,<sup>144</sup> which currently pays out thousands of crores for dialysis and cardiac care.
  - b. This policy maximises the return on investment in Family Health Centres upgraded under the Aardram Mission. Instead of **functioning primarily as outpatient clinics for minor ailments, these centres are repositioned as**

<sup>142</sup> [The Hindu, December 2025](#).

<sup>143</sup> [The Lancet, July 2023](#).

<sup>144</sup> [Karunya Health Security Scheme](#).

**B. Arogyam Anandam - Preventive Healthcare Initiative**

Source: [The New Indian Express](#) | Impact: Medium

**community wellness hubs.** By leveraging the existing workforce of ASHA workers and Junior Public Health Nurses, the initiative **expands preventive care delivery without requiring significant new capital expenditure.**

## IV. Telangana

## A. The Panchayat Raj (Amendment) Bill, 2026

Source: [Akashvani News](#), [The Hindu](#) | Impact: Medium

1. The Telangana Legislative Council on **5<sup>th</sup> January, 2026**, passed the Telangana Panchayat Raj (Amendment) Bill, 2026, to abolish the **long standing two-child norm that previously disqualified** individuals with more than two children from contesting local body elections.
2. The Bill aims to modernise electoral eligibility rules for rural local body polls by **removing the disqualification based on the two-child norm**, which was first introduced in 1994 as a population control measure.
3. **Key features -**
  - a. The Bill abolishes the provision that **disqualified candidates with more than two children** from contesting elections to Panchayat Raj institutions, such as gram panchayats.
  - b. It formally replaces the **earlier ordinance** that was promulgated to conduct local body polls without the two-child restriction.
4. **Relevance -**
  - a. The two-child restriction excluded **SC, ST, and OBC communities**,<sup>145</sup> which comprise **over 80% of Telangana's households**<sup>146</sup> and had higher fertility rates during the enactment of the law, even though current rural fertility is already **below replacement at 1.7**,<sup>147</sup> rendering the rule demographically outdated.
  - b. The Bill replaces a previous ordinance issued by the earlier government, which **removed the two-child norm for municipalities while retaining it for rural local bodies**. The move seeks to align electoral laws with the objective of maintaining a balanced demographic profile.

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<sup>145</sup> [National Family Health Survey, 1992-93.](#)

<sup>146</sup> [The Indian Express, February 2025.](#)

<sup>147</sup> [The Times Of India, January 2026.](#)

## V. Maharashtra

### A. Stamp Duty Exemption On Agricultural Loans Up To ₹ 2 Lakh

Source: [The Economic Times](#) | Impact: Medium

1. On 1<sup>st</sup> January, 2026, the Maharashtra Government along with the Revenue and Forest Department formally waived stamp duty on documents related to agricultural and crop loans up to ₹ 2 lakh.
2. The primary aim of this initiative is to **reduce the financial burden on farmers**, particularly small and marginal cultivators, by eliminating **upfront transactional costs** such as stamp duty on loan related legal documentation.
3. **Target Beneficiaries - Small and marginal farmers** across Maharashtra who take agricultural and crop loans up to ₹ 2 lakh.
4. **Key Features -**
  - a. The waiver applies to a wide range of loan documentation, including:
    - i. **Title deeds;**
    - ii. **Deposit instruments;**
    - iii. **Mortgage and pledge papers;**
    - iv. **Guarantee letters;**
    - v. **Mortgage deeds; and**
    - vi. **Loan agreements.**
  - b. The decision is binding across Maharashtra on **all banks and financial institutions** engaged in agricultural lending, ensuring **uniform implementation throughout the state.**
5. **Relevance -**
  - a. Before the waiver, farmers paid a **stamp duty of 0.3% per ₹ 1 lakh**, which amounted to around **₹ 600 on a ₹ 2 lakh loan.**<sup>148</sup> With the full exemption, farmers save this cost directly, lowering the effective borrowing expense.
  - b. The **₹ 2 lakh stamp duty exemption targets small farmers' crop loans** and removes a **₹ 600 upfront cost** that is material for households operating on a monthly surplus of barely **₹ 1,525 while servicing debt absorbs a major chunk of the income.**<sup>149</sup>
  - c. This policy marks a transition from **waiving loans after they default to lowering costs at the start.** It preserves the state's credit culture by encouraging timely borrowing and repayment, rather than signaling that defaults will be forgiven in the future.

<sup>148</sup> [The Economic Times, January 2026.](#)

<sup>149</sup> [NABARD, 2022.](#)

## B. Guidelines For Timely New Electricity Connections

Source: [The Indian Express](#) | Impact: Medium

1. On 1<sup>st</sup> January, 2026, the Maharashtra State Electricity Distribution Company Limited (MSEDCL) introduced tech enabled **procedural reforms to eliminate delays in providing new electricity connections.**
2. MSEDCL aims to ensure that **there are no delays in new electricity connections being installed** and to ensure compliance with the Maharashtra Electricity Regulatory Commission's (MERC) guidelines related to stipulated timelines for performing consumer-related activities.<sup>150</sup>
3. **Key Features -**
  - a. The new measures aim to **eliminate delays**, and the entire procedure, **from application submission to the recording of the new connection, is now completely online.**
  - b. The development is designed to adhere to the **MERC guidelines for connection timelines:**
    - i. Metropolitan areas: 3 days;
    - ii. Urban areas: 7 days;
    - iii. Rural areas: 15 days.
  - c. If **infrastructure work, such as erecting poles and laying wires, is required** to provide electricity supply, MERC has set a timeframe of **90 days** for providing the connection.
4. **Central Initiative Alignment -** Under the Electricity (Rights of Consumers) Amendment Rules, 2024,<sup>151</sup> the Central Government has simplified procedures for new electricity connections by reducing paperwork and allowing consumers to apply and pay bills online. Distribution companies must now provide **new connections within 3 days in metro cities, 7 days in other municipal areas, and 15 days in rural areas, with penalties for violating these timelines.**<sup>152</sup>
5. **Similar Initiatives In Other States -**
  - a. **Delhi:** Delhi has established frameworks under the Delhi Electricity Regulatory Commission (Supply Code and Performance Standards) Regulations, 2017, where **distribution companies are liable to pay automatic compensation** to consumers if the guaranteed seven-day timeline is breached.<sup>153</sup>

<sup>150</sup> [Maharashtra Electricity Regulatory Commission.](#)

<sup>151</sup> [The Gazette of India, February 2024.](#)

<sup>152</sup> [PIB, February 2024.](#)

<sup>153</sup> [Delhi Electricity Regulatory Commission \(Supply Code and Performance Standards\) Regulations, 2017.](#)

## B. Guidelines For Timely New Electricity Connections

Source: [The Indian Express](#) | Impact: Medium

b. **Kerala:** Kerala enforces accountability through the **Kerala State Electricity Board's (KSEB) Citizen Charter**<sup>154</sup> and the **Kerala Electricity Supply Code, 2014**,<sup>155</sup> which guarantees standard connections **within 7 to 30 days** and entitles applicants to statutory compensation for any unjustified delays.

### 6. Relevance -

a. This policy is a strategic fiscal lever for MSEDCL's most profitable zone. Pune zone generated **₹ 21,280 crore in revenue in FY25, up from ₹ 16,143 crore in FY23**, while adding around **4 lakh new consumers**.<sup>156</sup> With each day of delay resulting in lost billing days, reducing the energisation timeline to 24 hours effectively **advances the billing cycle for the utility's highest-paying urban customer base**.

b. This move directly strengthens Maharashtra's performance on the Ministry of Housing and Urban Affairs Ease of Living Index, where **availability of power and citizen grievance redressal together account for 30% of the physical and institutional pillars**. By shifting from a push-based system where citizens chase officials to a pull-based model driven by automated service-level timelines, the utility materially upgrades service delivery in a state that **already has four cities ranked in top 10 of the National Ease of Living Index**.<sup>157</sup>

<sup>154</sup> [Kerala State Electricity Board](#).

<sup>155</sup> [Kerala Electricity Supply Code, 2014](#).

<sup>156</sup> [The Times Of India, April 2025](#).

<sup>157</sup> [PIB, 2020](#).

## VI. Karnataka

### A. Market Intervention Scheme For Maize Farmers

Source: [Hindustan Times](#) | Impact: Medium

1. On 4<sup>th</sup> January, 2026, the Karnataka Government approved a Market Intervention Scheme (MIS) for maize farmers for the 2025-26 kharif season to provide relief against distress sales caused by falling market prices.
2. The scheme aims to **protect maize farmers from income loss due to sharp price drops in the market** by guaranteeing a support price and compensating for the difference when market prices fall below this benchmark.
3. **Key Features -**
  - a. Fixes a **Market Intervention Price (MIP)<sup>158</sup> of ₹ 2,150 per quintal** for maize to protect farmers against price crashes below remunerative levels.
  - b. The scheme permits the sale and procurement of up to **4 lakh metric tonnes of maize** through the **Unified Market Platform (UMP)** across **notified Agricultural Produce Market Committees (APMC) and sub-market yards**, ensuring transparent price discovery, electronic bidding, and timely settlement while enabling the state to implement price support through regulated market channels.
  - c. Provides **price difference compensation of up to ₹ 250 per quintal** to farmers selling maize at or below the **prevailing average modal market price (around ₹ 1,900 per quintal)**.
  - d. Adopts a **graduated compensation structure**, where the payout declines as market prices rise, and **no compensation is payable once prices reach or exceed ₹ 2,150 per quintal**.
  - e. Caps benefits at **50 quintals per farmer**, subject to a **maximum of 12 quintals per acre**, to ensure equitable distribution and prevent concentration of benefits.
  - f. Implements the scheme through the **Karnataka State Cooperative Marketing Federation (KSCMF)**, with **mandatory biometric registration on the NeML platform** to ensure transparency and prevent duplication.
  - g. Ensures **Direct Benefit Transfer (DBT)** of compensation to farmers' bank accounts after verification of **land records, Aadhaar authentication, and crop survey data**.
4. **Similar Initiatives In Other States -** The **Bhavantar Bhugtan Yojana<sup>159</sup>** is a **price deficiency payment scheme** launched by the **Government of Madhya Pradesh** in

<sup>158</sup> Market Intervention Price (MIP) refers to a price threshold set by the government at which it intervenes in agricultural markets typically through procurement or import restrictions to prevent excessive price falls and protect farmers' incomes during periods of market distress.

<sup>159</sup> [Bhavantar Bhugtan Yojana](#).

### A. Market Intervention Scheme For Maize Farmers

Source: [Hindustan Times](#) | Impact: Medium

**October 2017**<sup>160</sup> to protect farmers when market prices fall below the **Minimum Support Price (MSP)**. Instead of physical procurement, the scheme compensates registered farmers for the **price gap between MSP and actual mandi prices** through **DBTs**. Initially covering select kharif crops, it was designed to **reduce distress sales and price risk**, and has since been extended to crops such as **soybean and millets**.<sup>161</sup>

#### 5. Relevance -

- a. Karnataka is India's **second-largest maize producer** with a record harvest of **56 lakh metric tonnes**, and prices crashing to ₹ 1,600 (33% below MSP),<sup>162</sup> the intervention is expected to help these farmers.
- b. This scheme is **significant for sustaining farmer incomes** in Karnataka's agriculture sector, especially amidst **record output (estimated 53.80 lakh metric tonnes over 17.64 lakh hectares)**<sup>163</sup> that has put downward pressure on maize prices, ranging between ₹ 1,600 and ₹ 2,000 per quintal. MIS helps **stabilise earnings, reduce distress selling**, and strengthen rural economic resilience.
- c. Maize is a critical raw material for Karnataka's **poultry and dairy sectors (consuming ~60% of output)**.<sup>164</sup> While low maize prices benefit poultry integrators, extreme distress for farmers leads to acreage shifts in the next season. By guaranteeing ₹ 2,150, the Government is ensuring **long-term supply stability for the poultry industry, preventing a future spike in chicken and egg prices** due to a potential supply shortage next year.
- d. It is a **Price Deficiency Payment (PDP)**<sup>165</sup> model (similar to MP's Bhavantar Bhugtan Yojana). By paying the price difference rather than physically procuring 4 lakh tonnes, the state avoids massive **logistics, storage, and wastage costs**. This is a more fiscally prudent way to support prices **without distorting market supply chains or overstocking state warehouses**.

<sup>160</sup> [Times Of India, November 2025.](#)

<sup>161</sup> [Times Of India, November 2025.](#)

<sup>162</sup> [The Times Of India, November 2025](#)

<sup>163</sup> [The Print, January 2026.](#)

<sup>164</sup> [Karnataka Allows Direct Maize Procurement by Poultry Feed Makers – A Relief for Farmers and Poultry Industry, December 2025.](#)

<sup>165</sup> Price Deficiency Payment (PDP) is a market linked support mechanism under which the government compensates farmers for the difference between a pre-notified support price and the average market price, without physically procuring the crop.

## VII. Uttar Pradesh

## A. Revision In The Cost Data Book Of The Electricity Regulatory Commission

Source: [The Government Of Uttar Pradesh](#), [The Times Of India](#) | Impact: Medium

1. The **Uttar Pradesh Electricity Regulatory Commission (UPERC)** released the revised **Cost Data Book (CDB) 2025** on 31<sup>st</sup> December, 2025, significantly slashing the costs for new electricity connections and compatible smart meters.
2. This follows months of controversy after Uttar Pradesh Power Corporation Ltd (UPPCL) made **smart prepaid meters mandatory** for new connections.<sup>166</sup>
3. **Key Features -**
  - a. UPERC has reduced **single-phase smart meter** rates by more than 50% to ₹ 2,800 from earlier around ₹ 6,016 and **three-phase meter** to ₹ 4,100 from earlier around ₹ 11,341.
  - b. New single-phase consumers can pay ₹ 1,000 upfront and the **balance in 24 EMIs of ₹ 84, or pay in full to avoid interest.**
  - c. Discoms can no longer require **individual cost estimates** for connections up to **150 kW within 300 meters** of the distribution main.
  - d. The revision grants **security deposit exemptions** to low-income households and offers farmers independent **16 kVA or 10 kVA transformer options** to stabilise irrigation supply.
  - e. As per the revision, residents in **undeveloped colonies** pay **only metering charges**, as the state now recovers primary infrastructure costs through standardised **development levies.**
5. **Central Initiative Alignment -** The smart meter is aligned with **Smart Meter National Programme (SMNP)** under the **Revamped Distribution Sector Scheme (RDSS)** of the Ministry of Power.<sup>167</sup> The RDSS scheme aims to cut national Aggregate Technical and Commercial (**AT&C losses to 12-15%**<sup>168</sup> **and close the ACS-ARR gap,**<sup>169</sup> with **250 million prepaid smart meters** targeted nationwide by March 2026.<sup>170</sup>
6. **Relevance -**
  - a. The revised CDB ensures that the **Advanced Metering Infrastructure (AMI) costs**<sup>171</sup> **are not passed to consumers**, as these are covered under RDSS. This encourages faster adoption by consumers, with **45.72 lakh smart meters already**

<sup>166</sup> [Hindustan Times, September 2025.](#)

<sup>167</sup> [Press Information Bureau, March 2023.](#)

<sup>168</sup> [Ministry Of Power.](#)

<sup>169</sup> ACS-ARR is the gap between Average Cost of Supply (ACS) and Average Revenue Realised (ARR) per unit of electricity sold. A positive ACS-ARR gap (ACS > ARR) means DISCOMs lose money on each unit sold; the policy goal is to reduce this gap to zero.

<sup>170</sup> [Prayas, May 2025.](#)

<sup>171</sup> AMI infrastructure costs are the costs of deploying and operating the entire smart metering system (meters + communication + IT + services), typically expressed per meter over the project life.

**A. Revision In The Cost Data Book Of The Electricity Regulatory Commission****Source:** [The Government Of Uttar Pradesh](#), [The Times Of India](#) | **Impact:** Medium

- installed**, representing about 17% of the 2.7 crore meters targeted under RDSS.<sup>172</sup>
- b. Electricity connections are often “**price-elastic**” at the entry point. High upfront costs for smart meters (formerly more than ₹ 6,000) acted as a deterrent, pushing low-income households toward illegal tapping (*katia* connections). By slashing meter rates to ₹ 2,800 and introducing an **EMI model (₹ 84/month)**, the state is lowering the **transaction cost of legality**. This essentially expands the “Revenue Base” of Discoms by **converting illegal users into paying customers**.
- c. By **removing individual cost estimates for connections within 300 meters**, the revision **eliminates prevailing information asymmetry** and **rent-seeking by local junior engineers**. This move creates predictable costs for MSMEs and residential developers, stimulating urban and peri-urban expansion.
- d. Further, under RDSS, the Central Government provides a **15-22.5% grant**<sup>173</sup> for **smart meters**. By ensuring that **AMI infrastructure costs are not passed to consumers**, UPERC is ensuring that Discoms remain eligible for the **₹ 3.03 lakh crore national outlay**.<sup>174</sup> This **prevents double-charging** and ensures that state consumers benefit from federal fiscal transfers.
- e. Lastly, Uttar Pradesh has a **high gap between the ACS and ARR**.<sup>175</sup> Prepaid smart meters **facilitate advance revenue collection**, improving the utility’s **cash-flow velocity** and reducing the need for high-interest working capital loans.

<sup>172</sup> [Hindustan Times, November 2025.](#)

<sup>173</sup> [PIB, December 2021.](#)

<sup>174</sup> [PIB, February 2025.](#)

<sup>175</sup> [Rajya Sabha Unstarred Question, Page no 8.](#)



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