



# परिवहन प्रगति

Monthly Magazine of All India Transporters Welfare Association

# Parivahan Pragati

Logistics Multi-modal / Supply Chain / Warehousing / Technology / Industry / Trade

**Budget 2023-24**



Features That Defines Banking

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of the month  
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## Banking Policies To Lift Transport Sector

Budget 2023-24, Something for All on the Plate?

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“Understanding the Pros and Cons of Leasing vs. Buying a Truck for Your Business”

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Banks' Role in the Growth of the Road Transport Industry

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# Budget 2023-24: India gets ready to leave its mark on the global economy



**Ashok Gupta**

*However, overall, the Union Budget 2023-24 has come as no surprise. The budget focuses on continuity and stability on many fronts, including taxation*

**A**s February 1 arrives, lots of hearts start beating fast and a few can control their emotions. This year too, entire India could not help but get touched by the budget 2023-24, of course, some positively, some negatively. The budget presented by Finance Minister Nirmala Sitharaman has unequivocally outlined the nature of India's macroeconomic trajectory for years to come. The budget heavily emphasises structural realignment and strengthening the macroeconomic environment through prioritising investments in infrastructure, green industry, and transitioning to cleaner energy.

For the logistics sector, which employs over 22 million people, the budget has many key takeaways. Allocation of Rs. 27,482 crore for the Dedicated Freight Corridor Corporation of India (DFCC), marking a 75% increase from the previous year, is one. Further, the prioritization of 100 crucial transport infrastructure projects, such as last and first-mile delivery for ports, coal, steel, fertilizers, and food grains, with a total investment of Rs. 75,000 crore, including Rs. 15,000 crore from private sources is another. This will indeed be crucial to reiterate the industry as the backbone of the country's economy.

With the rise of e-commerce and government initiatives like Make in India and Digital India, the logistics industry is expected to grow at a compound annual growth rate of 15.5%, making a significant impact on the country's GDP. And, the infrastructural investment as mentioned announcements will boost the industry. In addition, the new-age startups are also utilizing cutting-edge technologies like AI, ML, big data, and blockchain and changing the mindset of old-school companies and therefore helping the cause of the industry as a whole.

As for the Budget 2023-24, the increased Capital Outlay for critical Infra projects under the "Inclusive Development" priority will further boost sectoral development. The steep investment increment in digitization and automation to develop smart warehousing, and an announcement of 100 critical transport infra projects for steel, ports, rail and road will strengthen the much-needed multimodal connectivity. Additionally, the

promotion of coastal shipping with Viability Gap Funding (VGF) for people & freight movement will further facilitate seamless cargo movement while reducing logistics costs. These infrastructural investments strategically position the Indian economy for increased investments and overall growth.

Further, the government has acknowledged that adopting green and sustainable practices is the way toward the future. This has been quite strongly highlighted in the budget 2023-24, as the government has removed customs duties on capital goods critical to the production of lithium-ion batteries. No doubt, this will significantly contribute to decarbonisation. These investments are vital spearheads in India's efforts to achieve net-zero carbon emissions by 2070.

However, overall, the Union Budget 2023-24 has come as no surprise. The budget focuses on continuity and stability on many fronts, including taxation. While presenting the budget Smt. Nirmala Sitharaman, Union Finance Minister, herself said that this Budget hopes to build on the foundation laid in the previous Budget, which envisions a prosperous and inclusive India, where the fruits of development reach all regions and citizens, especially the youth, women, farmers, OBCs, Scheduled Castes and Scheduled Tribes.

Just to elaborate, the government's ambitious economic agenda for 2023-24 focuses on three key aspects - first, to provide opportunities to citizens, second, to provide a strong impetus to growth and job creation and finally, to strengthen macro-economic stability. And, the Finance Minister has categorised these with seven priorities of the Union Budget 2023-24. Further, she said that they complement each other and act as the 'Saptarishi' guiding us through the Amrit Kaal. The categories are Inclusive Development; Reaching the Last Mile; Infrastructure and Investment; Unleashing the Potential; Green Growth; Youth Power and Financial Sector.

The logistics fraternity has welcomed the budget and is optimistic that the Budget 2023-24 will have a good impact on society and the business community as India is getting ready to rule the global economy.





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# What Commercial Vehicle Loan Applicants Need to Know?



**Ramesh Agarwal**  
National President, AITWA

**A** quality transportation system is the key to a successful business or service for any entrepreneur. Whether one is directly related to the transportation industry or running a production facility a

*Whether one is directly related to the transportation industry or running a production facility a dedicated transport unit can change one's fortune*

dedicated transport unit can change one's fortune. For this, a comprehensive financial solution is required to stay on the road, constantly

moving or to expand and achieve the projected goals.

A Commercial Vehicle loan for both new as well as used vehicles utilised can be availed based on one's requirements, however, it is not so easy to avail of the loan. One needs to go through a tough documentation process to cruise through the application process.

**Who is eligible to apply for Commercial Vehicle Loan?**

The eligible customers for a Commercial Vehicle Loan from bank/financial institutions are:

- Self-employed individuals, sole proprietorships, partnership firms, limited liability partnerships, companies, educational Societies & Private trusts.
- Transport Operators, Manufacturers, Distributors/Traders,



Educational Institutions, Commission agents, Freight Booking Companies and First-time users

#### **Required Documentation**

The Commercial Vehicle Loan applicant must at least produce the below documents to avail of a bank loan:

- KYC and residence proof
- Ownership documentation of owned vehicles along with their registration details (RC Book)
- Latest six months' bank account statement
- Repayment records, if any
- Income tax return documents of the past two financial years along with calculated income, audited balance sheet, and profit & loss ledger, if applicable
- Further, additional documents may be required based on individual applications

However, one must consider important factors that can affect his/her application. 'Credit Scores can harm or boost ones application. Just to define the Credit Score, is a three-digit score ranging between 300 and 900, issued by Credit Information Bureau of India Limited. The bank/financial institutes assess and generate the Credit Score for an individual based on his/her financial history such as several loan accounts, credit history, repayment record, outstanding loan amount, etc. The higher one's score is, the better the chance to qualify for a loan.

#### **Importance of a Credit Score for a Loan**

**Faster Loan Approval** - A good Credit Score helps get through the approval process relatively quickly. One has to submit the necessary documents, and the funds are credited to his/her account in the stipulated

time. People with a low score, on the other hand, may have to go back and forth, negotiating interest rates and tenures.

**Better Negotiating Power** - A good Credit Score puts the loan applicant in a position of strength to negotiate with the lender for approval of a higher or upper limit of loan amount with minimal or nil paperwork. On the

***A good Credit Score puts the loan applicant in a position of strength to negotiate with the lender for approval of a higher or upper limit of loan amount with minimal or nil paperwork. On the contrary, it can be hard for someone with a low or moderately average Credit score to get a significant loan amount***

contrary, it can be hard for someone with a low or moderately average Credit score to get a significant loan amount.

**Better Interest Rates** - A good Credit Score leaves room for an applicant to bargain with the lender for approval of a personal loan with relatively lower interest rates. On the other hand, a low credit score may result in a rejection of the loan application, or the applicant might be sanctioned a loan at higher rates of interest than usual.

#### **How to Maintain a Good Credit**

#### **Score?**

- Borrow only what you can afford and repay and avoid approaching multiple lenders for different types of credit/loans at the same time
- Ensure that all your credit card and loan dues are paid fully within the stipulated time. Do not default on these payments.
- Ensure timely payments of bills every time
- Make sure that you do not utilize more than 30 per cent of the credit card limit and check your credit report regularly for any inadvertent errors that can affect your Credit score.
- Increase your credit card limit when offered, and don't overspend if you possess a high credit card limit or a prior availability of low-interest loans.

#### **Application through Digital Medium**

A Loan applicant also must ensure that the lender is regulated by RBI, often it is observed that companies which are not regulated by RBI create illegal loan Apps. They lure customers by promising instant cash, often at usurious rates and opaque charges. The loan Apps take permission to read customers' emails, messages and other personal data. Subsequently, if the repayment terms are not complied with, they threaten to shame customers socially, by extracting the information they illegally obtain from their mobile phones or informing their contacts about their inability to repay the EMIs on time. The scale of the problem can be gauged from data collected by RBI in 2021. Over two months, January and February, RBI found 1,100 unique Indian loan apps available in over 81 app stores, of which 600 apps were illegal.

The key to safeguarding your money and personal reputation is by being



aware of such fraudulent apps and taking the necessary precautions while availing of loans.

Remember, all digital lending apps are obliged to register with the RBI. Applicants must check for the company's formal registration number with RBI and authorisation to offer loans before availing of a loan.

Verify the loan agreement and read the terms and conditions carefully. It should list the amount being borrowed, the rate of interest, the EMI amount per month, repayment tenure, etc.

Stay alert for some red flags such as:

- Lack of company website
- Any abnormal KYC process being followed, or unnecessary, extra personal/financial information is asked of you
- App asking for access to read your data on your phone
- Lack of any physical address or contact number of the company

**Know what is ROI and APR**

Whoever is planning to take a loan, then he/she needs to know the concept of ROI and APR. A clear understanding of these terms will empower you to compare lenders and various loan offerings.

**ROI** - The Rate of Interest is the amount a lender charges a borrower and is a percentage of the principal—the amount loaned. The interest rate does not include any other fees charged for the loan.

**APR** - The Annual Percentage Rate is the total annual cost of your loan expressed in percentage. It includes the yearly rate of interest charged by the lender and other fees levied such as processing fees, administrative charges, loan insurance costs, etc.

**How are the ROI and APR calculated?**

The ROI is set by the lender and is



expressed as a percentage of the principal.

The formula to calculate the total amount payable (principal plus simple interest) is

$A = (P(1+rt))$ , where

- A is the total amount due
- P is the principal borrowed
- R is the rate of interest
- T is the tenor of the loan

**The formula used to calculate APR is:  $\frac{\{(Interest + Other Fees) / Principal\}}{Duration\ of\ the\ loan\ in\ years} \times 100$**

It is important to remember the distinction between ROI and APR and treat them separately. Most people make the mistake of just checking the ROI (or treating both as the same) and using it as the main factor to calculate their cost of borrowing. However, that is not the case.

Using the Annual Percentage Loan not only gives an applicant a better idea of the cost of the loan beforehand but also helps him/her choose the lender wisely and get the best loan deals. Therefore, whenever one applies for a loan he/she needs to confirm the APR with the

*Using the Annual Percentage Loan not only gives an applicant a better idea of the cost of the loan beforehand but also helps him/her choose the lender wisely and get the best loan deals. Therefore, whenever one applies for a loan he/she needs to confirm the APR with the lender before signing the loan documents*

lender before signing the loan documents.

In brief, one must consider all the mentioned points before applying for a Commercial Vehicle Loan. This will help the applicant to get hassle-free approval and the best deal in the market.





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# Budget 2023-24 Reinforces The Government's Vision?



**Abhishek Gupta**  
General Secretary, AITWA



**T**he Union Budget 2023-24 endeavours to reinforce the government's ambitious vision of the 'Amrit Kaal' and cultivate a robust, dynamic, and all-encompassing economy as India reaches her centennial milestone. The Budget lays down the blueprint for a prosperous and inclusive India @ 100 which recognizes the Infrastructure sector as a key contributor to achieving the vision of sustainable growth and offers a judicious fiscal plan emphasizing the expansion of infrastructure, augmentation of consumption, and regulation of fiscal deficit. The budget is anchored on the following seven key priorities of 'Saptarishi', which are poised to revamp the economic landscape of the nation.

## **Inclusive Development**

- The proposed Urban Infrastructure Development Fund will facilitate the development of urban infrastructure thereby providing a better lifestyle to the population in Tier 2 and Tier 3 cities.
- Three centres of excellence for Artificial Intelligence are to be set up in top educational institutions to realise the vision of "Make AI in India and Make AI work for India".
- National Data Governance Policy to be brought out to unleash innovation and research by start-ups and academia.
- Centre to facilitate one crore farmers to adopt natural farming over the next three years. For this, 10,000 Bio-Input Resource Centres are to be set up, creating a national-level distributed micro-fertilizer and pesticide

manufacturing network.

- Atmanirbhar Clean Plant Program with an outlay of ₹2200 crore to be launched to boost the availability of disease-free, quality planting material for high-value horticultural crops.

## **Reaching the Last Mile**

- Aspirational Blocks Programme covering 500 blocks launched for saturation of essential government services across multiple domains such as health, nutrition, education, agriculture, water resources, financial inclusion, skill development, and basic infrastructure.
- Rs. 15,000 crore for implementation of the Pradhan Mantri PVTG Development Mission over the next three years under the Development Action Plan for the Scheduled Tribes.
- The outlay for PM Awas Yojana is being enhanced by 66% to over Rs. 79,000 crore.
- Allocation of central assistance of Rs 5,300 crore for the Upper Bhadra Project (drought-prone central region of Karnataka).

## **Infrastructure and Investment**

- Enhanced capex outlay of INR10 lakh crores (representing 3.3% of GDP) including the highest outlay for railways, further development of regional airports and transport infrastructure projects will boost last and first-mile connectivity.
- 157 new nursing colleges are to be established in co-location with the existing 157 medical colleges



established since 2014.

- Centre to recruit 38,800 teachers and support staff for the 740 Eklavya Model Residential Schools, serving 3.5 lakh tribal students over the next three years.
- Investment of Rs. 75,000 crore, including Rs. 15,000 crore from private sources, for one hundred critical transport infrastructure projects, for last and first-mile connectivity for ports, coal, steel, fertilizer, and food grains sectors.

#### **Unleashing the Potential**

- At least 50 tourist destinations are to be selected through challenge mode; to be developed as a complete package for domestic and foreign tourists.
- Sector-specific skilling and entrepreneurship development to be dovetailed to achieve the objectives of the 'Dekho Apna Desh' initiative.
- Tourism infrastructure and amenities are to be facilitated in border villages through the Vibrant Villages Programme.
- States are to be encouraged to set up a Unity Mall for the promotion and sale of their own and also all other states' ODOPs (One District, One Product), GI products and handicrafts.

#### **Green Growth**

- The commitment to achieve annual green hydrogen production of 5 MMT by 2030 provides a strengthened head start to stakeholders and gives a strong vision to focus on.
- More than 50 per cent of vehicles are expected to be electrified by 2030 (varying across segments). So, custom duty exemption on capital goods, and imports required for manufacturing Lithium Ion battery cells is one of the key highlights of this Budget.
- Focusing on providing Viability Gap Funding (VGF) to Battery Energy Storage Systems with a capacity of 4,000 MWH is also likely to provide prime support to Battery Swapping Policy envisioned by the government.
- Further, the PPP model continues to be an area of focus to promote coastal

shipping as an energy-efficient and economical mode of transport.

#### **Youth Power**

- The budget proposals give continuity of growth and promise to offer employment with a focus on training and skilling the youth for digital India.

- Pradhan Mantri Kaushal Vikas Yojana 4.0, to be launched to skill

***Pradhan Mantri  
Kaushal Vikas Yojana  
4.0, to be launched to  
skill lakhs of youth  
within the next three  
years covering new  
age courses for  
Industry 4.0 like  
coding, AI, robotics,  
mechatronics, IOT,  
3D printing, drones,  
and soft skills***

lakhs of youth within the next three years covering new age courses for Industry 4.0 like coding, AI, robotics, mechatronics, IOT, 3D printing, drones, and soft skills.

- 30 Skill India International Centres to be set up across different States to skill the youth for international opportunities.
- Direct Benefit Transfer under a pan-India National Apprenticeship Promotion Scheme to be rolled out to provide stipend support to 47 lakh youth in three years.

#### **Financial Sector**

- Revamping of the credit guarantee scheme for MSMEs was proposed last year and now this will get realized as it will come into effect from 1st April 2023. This will help cargo carrying sector - such as transport, in payment collection within agreed time frame.
- 50-year interest-free loan to state

governments for one more year to spur investment in infrastructure and to incentivize them for complementary policy actions, with a significantly enhanced outlay of Rs 1.3 lakh crore.

- One-time new small savings scheme - Mahila Samman Savings Certificate will be made available for two years up to March 2025 to deposit up to Rs 2 lakh in the name of women or girls at a fixed interest rate of 7.5 per cent with a partial withdrawal option.

- The maximum deposit limit for Senior Citizen Savings Scheme will be enhanced from Rs 15 lakh to Rs 30 lakh.

- As regards indirect taxes, the proposals aim to boost domestic manufacturing, promote exports, and enhance domestic value addition, encouraging green energy and mobility. From a GST perspective, restrictions are placed on Input Tax Credits on activities about Corporate Social Responsibility obligations as per the Companies Act, 2013.

- The monetary threshold for launching prosecution for offences under the GST law is also increased from INR1 crore to INR2 crore, except for the issuance of fake invoices.

Amidst all the positives, there is, however, no indirect tax relief for transport sector, nor the Budget has touched the point of increasing the cash withdrawal limit, as the transport sector deals more on cash. Overall, though the Budget 2023-24 focused on inclusive development but not much has been offered to transport sector. Sabka Sath, Sabka Vikas is specifically designed to include Farmers, Women, Youth, Scheduled Castes, Scheduled Tribes, Other Backward Classes (OBCs), Divyangjan (PwDs) and Economically Weaker Sections (EWS), the overall priority for the underprivileged (vanchiton ko varyata). Also, there has been a sustained focus on UTs of J&K and Ladakh and the Northeast Region (NER).





# Budget 2023-24, Something for All on the Plate?

**A**midst continuing global economic uncertainty, caused due to COVID-19 and Russia-Ukraine War, India remains a strong performer, and is well-positioned to take advantage of the many economic opportunities that the coming years have to offer. In the 75th year of India's Independence, the World recognized the Indian Economy as a 'bright star'. This is because India's GDP growth remains strong at 7 per cent in FY 2023 (which is the highest among all major economies) and is projected to remain above 6 per cent in FY 2024 as well.

Tax revenues saw notable growth in the current year, and the Government is confident of reining in the fiscal deficit to below 4.5 per cent by 2025-26.

Against this backdrop, it comes as no surprise that the budget focuses on continuity and stability on many fronts, including taxation. However, while presenting the Union Budget 2023-24, the Union Finance Minister Smt. Sitharaman said that this Budget

hopes to build on the foundation laid in the previous Budget, and the blueprint drawn for India@100, which envisions a prosperous and inclusive India, where the fruits of development reach all regions and citizens, especially our youth, women, farmers, OBCs, Scheduled Castes and Scheduled Tribes.

The Government's ambitious economic agenda for 2023-24 focuses on three key aspects- first, to provide opportunities to citizens, second, to provide a strong impetus to growth and job creation and finally, to strengthen macro-economic stability. However, the Finance Minister listed seven priorities of the Union Budget and said that they complement each other and act as the 'Saptarishi' guiding us through the Amrit Kaal. They are as follows: 1) Inclusive Development 2) Reaching the Last Mile 3) Infrastructure and Investment 4) Unleashing the Potential 5) Green Growth 6) Youth Power 7) Financial Sector

## 1. Inclusive Development

The Government's philosophy of

Sabka Saath Sabka Vikas has facilitated inclusive development covering in specific, farmers, women, youth, OBCs, Scheduled Castes, Scheduled Tribes, divyangjan and economically weaker sections, and overall priority for the underprivileged (vanchiton ko varyata). There has also been a sustained focus on Jammu & Kashmir, Ladakh and the Northeast. This Budget builds on those efforts.

**Digital Public Infrastructure for Agriculture** – This will enable inclusive, farmer-centric solutions through relevant information services for crop planning and health, improved access to farm inputs, credit, and insurance, help for crop estimation, market intelligence, and support for the growth of the agri-tech industry and start-ups.

**Agriculture Accelerator Fund** - This will be set up to encourage agri-startups by young entrepreneurs in rural areas. It will introduce innovative and affordable solutions and transform agricultural practices, increasing productivity and profitability through modern technologies.

**Agriculture Credit** - The agriculture credit target will be increased to Rs 20 lakh crore with a focus on animal husbandry, dairy and fisheries. Also, a new sub-scheme of PM Matsya Sampada Yojana with a targeted investment of Rs 6,000 crore is set to be launched to further enable activities of fishermen, fish vendors, and micro & small enterprises, improve value chain efficiencies and expand the market.

**Cooperation** - The government is promoting a cooperative-based economic development model for small and marginal farmers, and other marginalized sections. A new Ministry of Cooperation was formed with a mandate to realize the vision of 'Sahakar Se Samridhi'. A new plan is also set up for a massive decentralized storage capacity, which will help farmers store their produce and realize remunerative prices through sales at



appropriate times.

### Medical & Nursing Colleges

157 new nursing colleges in co-location with the existing 157 medical colleges since 2014 to be established. The Budget also talked about the mission to eliminate Sick Cell Anaemia by 2047.

**Teachers' Training** – Since teachers are the pillars of next-generation leaders, keeping them updated is one of the government's missions. So, the idea to re-envision Teachers' Training through innovative pedagogy, curriculum transaction, continuous professional development, dipstick surveys, and ICT implementation is a welcome move.

### 2. Reaching the Last Mile

**Aspirational Districts and Blocks Programme** – The launch of the Aspirational Blocks Programme covering 500 blocks for saturation of essential government services across multiple domains such as health, nutrition, education, agriculture, water resources, financial inclusion, skill development, and basic infrastructure is a step well taken.

**Pradhan Mantri PVTG Development Mission** – Implementation of Pradhan Mantri PVTG Development Mission is yet another step to uplift underprivileged societies. This will saturate PVTG families and habitations with basic facilities such as safe housing, clean drinking water and sanitation, improved access to education, health and nutrition, road and telecom connectivity, and sustainable livelihood opportunities. The idea to recruit 38,800 teachers and support staff for the 740 Eklavya Model Residential Schools, serving 3.5 lakh tribal students is a great idea.

**Water for Drought Prone Region** – The Budget also mentioned the allocation of central assistance of Rs 5,300 crore for the Upper Bhadra Project (drought-prone central region of Karnataka).

**PM Awas Yojana** – PM Awas Yojana is being enhanced by 66 per cent to over Rs 79,000 crore.

### 3. Infrastructure & Investment

Smt. Sitharaman said, investments in Infrastructure and productive capacity have a large multiplier impact on growth and employment and because of this capital investment outlay is being increased steeply for the third year in a row by 33 per cent to Rs 10 lakh crore, which would be 3.3 per cent of GDP. She said that this will be almost three times the outlay in 2019-20. The 'Effective Capital Expenditure' of the Centre is budgeted at Rs 13.7 lakh crore, which will be 4.5 per cent of GDP.

**Support to State Governments for Capital Investment** – The Finance Minister informed that the Government has decided to continue the 50-year interest-free loan to state governments for one more year to spur investment in infrastructure and to incentivize them for complementary policy actions, with a significantly enhanced outlay of Rs 1.3 lakh crore.

**Railways** – The Finance Minister announced that a capital outlay of Rs 2.40 lakh crore has been provided for the Railways, which is the highest ever outlay.

Further, she also informed that one hundred critical transport infrastructure projects, for last and first-mile connectivity for ports, coal, steel, fertilizer, and food grains sectors have been identified and they will be taken up on priority with an investment of Rs 75,000 crore, including Rs 15,000 crore from private sources.

Smt. Sitharaman said that fifty additional airports, heliports, water aerodromes and advanced landing grounds will be revived for improving regional air connectivity.

**Urban Infrastructure Development Fund (UIDF)** – The announcement of a UIDF is very good news. This will be managed by the National Housing

Bank and will be used by public agencies to create urban infrastructure in Tier 2 and Tier 3 cities.

### 4. Unleashing the Potential

Enhancing ease of doing business is the government's mission, so, more than 39,000 compliances have been reduced and more than 3,400 legal provisions have been decriminalized. The FM revealed that for furthering trust-based governance, the government has introduced the Jan Vishwas Bill to amend 42 Central Acts.

**Centres of Excellence for Artificial Intelligence** – Plan to set up three centres of excellence for Artificial Intelligence in top educational institutions is a stand-out move. This will indeed help realize the vision of “Make A-I in India and Make A-I work for India”. For this, leading industry players will partner in conducting interdisciplinary research, and develop cutting-edge applications and scalable problem solutions in the areas of agriculture, health, and sustainable cities, which will galvanize an effective A-I ecosystem and nurture quality human resources in the field.

**National Data Governance Policy** – A National Data Governance Policy will be brought out to enable access to anonymized data. Plus, an Entity DigiLocker will be set up for use by MSMEs, large businesses and charitable trusts for storing and sharing documents online securely, whenever needed, with various authorities, regulators, banks and other business entities.

### 5. Green Growth

The Budget also reiterated India's commitment to green growth and to move towards a net-zero carbon emission by 2070. The recently launched National Green Hydrogen Mission will facilitate the transition of the economy to low carbon intensity, reduce dependence on fossil fuel imports, and make the country assume technology and market leadership in this sunrise sector. The target is to



reach an annual production of 5 MMT by 2030.

The Budget also provides Rs 35,000 crore for priority capital investments towards energy transition and net zero objectives, and energy security by the Ministry of Petroleum & Natural Gas.

The Finance Minister said that to steer the economy on the sustainable development path, Battery Energy Storage Systems with a capacity of 4,000 MWH will be supported with Viability Gap Funding.

She also informed us that the Interstate transmission system for evacuation and grid integration of 13 GW of renewable energy from Ladakh will be constructed.

**Gobardhan Scheme** – 500 new 'waste to wealth' plants under GOBARDhan (Galvanizing Organic Bio-Agro Resources Dhan) scheme will be established for promoting a circular economy! This will include 200 compressed biogas (CBG) plants, including 75 plants in urban areas, and 300 community or cluster-based plants at a total investment of Rs 10,000 crore.

**Bhartiya Prakritik Kheti Bio-Input Resource Centres** – Organic farming, great! The Finance Minister announced that over the next 3 years, the Centre will facilitate one crore farmers to adopt natural farming. For this, 10,000 Bio-Input Resource Centres will be set up.

## 6. Youth Power

Youths are our future! So, to empower the youth and help the 'Amrit Peedhi' realize their dreams, Government has formulated the National Education Policy, focused on skills, adopted economic policies that facilitate job creation at scale, and supported business opportunities.

The Pradhan Mantri Kaushal Vikas Yojana 4.0 will be launched to skill lakhs of youth within the next three years. On-job training, industry partnership, and alignment of courses with the needs of the industry will be

emphasized. The scheme will also cover new-age courses for Industry 4.0 like coding, AI, robotics, mechatronics, IOT, 3D printing, drones, and soft skills.

**National Apprenticeship Promotion Scheme** – National Apprenticeship Promotion Scheme will be rolled out to provide stipend support to 47 lakh youth.

**7. Financial Sector** - For the financial sector, the Government plans to undertake a comprehensive review of financial sector regulations to simplify and ease compliance.

**Credit Guarantee for MSMEs** – Last year, the Finance Minister proposed revamping the credit guarantee scheme for MSMEs. Now, this will get realized as it will come into effect from 1st April 2023.

For commemorating Azadi Ka Amrit Mahotsav, a one-time new small savings scheme, Mahila Samman Savings Certificate, will be made available for two years up to March 2025. This will offer a deposit facility of up to Rs 2 lakh in the name of women or girls for a tenor of 2 years at a fixed interest rate of 7.5 per cent with a partial withdrawal option.

**Deposit Limit for Senior Citizens** - The maximum deposit limit for Senior Citizen Savings Scheme will be enhanced from Rs 15 lakh to Rs 30 lakh.

**Fifty-year Interest-free Loan to States** - All states will enjoy interest-free loans for fifty years if they spent the amount on capital expenditure within 2023-24 for the purposes such as: Scrapping old government vehicles, Urban planning reforms and actions, Financing reforms in urban local bodies to make them, creditworthy for municipal bonds, Housing for police personnel above or as part of police stations, Constructing Unity Malls, Children and adolescents' libraries and digital infrastructure and State share of capital expenditure of central

schemes.

Additionally, the Budget continued its focus on easing compliance, widening the tax base and rationalisation various provisions on the direct tax front.

Anti-abuse provisions that targeted companies raising capital at high premiums were expanded to cover investments by non-residents. This is an important change and could have a bearing on foreign inflows into India.

As many countries move to implement the Global Minimum Tax Rules (GLoBE), there was an expectation that the Government would guide India's adoption of these rules, including through a detailed public consultation process. However, there was no announcement in this regard.

As regards indirect taxes, the proposals aim to boost domestic manufacturing, promote exports, and enhance domestic value addition, encouraging green energy and mobility. From a GST perspective, restrictions are placed on Input Tax Credits on activities about Corporate Social Responsibility obligations as per the Companies Act, 2013.

Penal provisions are introduced on electronic commerce operators for contravening provisions relating to the supply of goods made through them by unregistered persons or composition taxpayers making interstate supplies. The monetary threshold for launching prosecution for offences under the GST law is also increased from INR1 crore to INR2 crore, except for the issuance of fake invoices.

Decriminalisation of certain provisions in GST law, such as obstructing an officer from discharging duties, possession of illegally supplied goods, and destruction of evidence/documents was also announced in the budget.

To, conclude, the Budget 2023-24 is a well-cooked recipe with all ingredients intact. May India keep growing!!





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# The Government Focusing On Railways And Road & Bridges, It's Visible

In the past few years, the government has taken some significant steps to enhance road and railway services. Let's have a glance at both the segments and know some facts and figures that transforming/ready to transform businesses in both categories:

## RAILWAYS

### Freight and Passenger segments

Indian Railways (IR) freight loading for the April-December 2022 period has surpassed the previous year's loading and earnings for the corresponding period. During this phase, IR's freight loading was 1,109.38 mt, 8 per cent higher than the previous year, and collected revenue of Rs 1,204.78 billion with a 16 per cent hike during the period. In the passenger segment, the total earnings of IR were Rs 489.13 billion (approx) during April-December 2022, registering an increase of 71 per cent compared to the corresponding period in 2021.

### Zero Carbon Emission Plan

The Ministry of Railways (MOR) has released a five-pronged energy efficiency plan to become carbon-neutral by 2030. The idea is to reduce overall energy use with efficient operations and increase renewable energy usage. The five action points around which the policy is centred are sustainable buildings, cloud-based data monitoring and management portal, energy efficiency in equipment

and appliances, power quality and restoration, and capacity building and awareness. Non-traction end uses account for over 2,100 GWh of electricity use per year, projected to increase 30 per cent by 2030 with the



network and infrastructure expansion of IR. The MoR plans to induct new technology such as artificial intelligence (AI) and IoT to monitor its greenhouse gas emissions.

### Engagement of Vande Bharat Trains

IR is planning to increase the deployment of Vande Bharat trains in the country. For this, it has prepared a Rs 180 billion plan to scale up the locomotive maintenance facility and speed up its expansion. Currently,

inadequate depots for maintenance have created a major challenge in its rollout. As per IR, presently, there are 58 maintenance coaching depots or locations that can hold 100 Vande Bharat trains. Investments of around Rs 3.12 billion per depot will be required to upgrade the depots.

### Up-coming Projects' Report

National High-Speed Rail Corporation Limited has achieved physical progress of 24.73 per cent on the Mumbai-Ahmedabad high-speed rail (HSR) corridor project, covering a distance of 227.62 km. The project involves the development of a 508.17 km long Mumbai- Ahmedabad HSR

corridor in Maharashtra and Gujarat. It entails an investment of Rs 1,080 billion.

IR is planning to modernise 1,000 stations under the Amrit Bharat Station Scheme. Additionally, 200 more stations are identified to upgrade, under the station redevelopment programme. Furthermore, 1,000 small stations are to be identified as per their footfall as well as the city they cater to for uplifting their infrastructure, under the





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Amrit Bharat Station Scheme.

## ROAD & BRIDGES

### Vrindavan Greenfield Expressway

The Yamuna Expressway Industrial Development Authority (YEIDA) has announced the construction of the Vrindavan Greenfield Expressway connecting the Yamuna Expressway with the Banke Bihari temple in Vrindavan. The project involves the construction of a 7 km long dedicated Greenfield Expressway, starting near the Vrindavan exit on the Yamuna Expressway and covering until 1.5 km before the Banke Bihari temple.

### Telangana Four-lane Greenfield Expressway

The Ministry of Road Transport and Highways (MoRTH) has approved the development of the Annaram (Mancherial) - Veeravelli (Kumram Bheem Asifabad) four-lane Greenfield Expressway. The project comes under Bharatmala Pariyojana and involves the development of 63 km, connecting the Mancherial and Kumram Bheem Asifabad districts of Telangana, which covers 48 villages. The project is expected to be completed in 2.5 years by Larsen & Toubro Limited. A 1.77 km long four-lane bridge, connecting Nariman Point to Colaba Cuffe Parade in Maharashtra (in EPC mode) will also be designed and constructed by the company.

### Project in Arunachal Pradesh

MoRTH has completed the work on the 29 km long Package VIII of the Potin-Pangin two-lane Highway Road Project (NH-229) (balance works) ahead of its set deadline in September 2023. The road starts near the Sodo Doko in Tirbin circle and ends at

Nigmoi village in Bagra circle of West Siang district in Arunachal Pradesh.

### Mumbai Trans Harbour Link project

Around 90 per cent of the construction work has been completed on the Mumbai Trans Harbour Link project. It is expected to open for public use by November 2023. The project involves the construction of a six-lane road



***Around 90 per cent of the construction work has been completed on the Mumbai Trans Harbour Link project. It is expected to open for public use by November 2023. The project involves the construction of a six-lane road bridge across the Mumbai Harbour between Sewri on the island city side and Nhava/Chirle on the Navi Mumbai side***

bridge across the Mumbai Harbour between Sewri on the island city side and Nhava/Chirle on the Navi Mumbai side. The link is about 22 km long with a 16.5 km bridge across the sea and a 5.5 km long viaduct on the land.

### The Hardoi-Lucknow Four-lane Project

The Hardoi-Lucknow Four-lane Road Project Package III – a 54.42 km long road stretch from km 174.08 to km 229.07 to a four-lane road, connecting the end of the Hardoi bypass to the end of Hardoi district on NH-731 in Uttar Pradesh, is being improved and upgraded. The project is being implemented in hybrid annuity mode and completed in 910 days and maintenance work performed in 15 years.

### Mumbai Coastal Road Project

The construction work on Phase-I of the Mumbai coastal road project is set to be completed by November 2023. About 70 per cent of the work is completed. The project is 10.58 km long, connecting Nariman Point and the Bandra-Worli Sea Link.

### Hebbal Six-lane Flyover Expansion Project

The Bangalore Development Authority has laid the foundation stone for the Hebbal six-lane flyover expansion project. The construction work for the first phase of the project has commenced. It involves a three-lane over-pass road from the airport road towards Bengaluru and a three-lane under-pass on the Yeshwantpur-KR Puram route. Phase II involves the construction of a flyover from KR Puram to the Nagawara road and the removal of the existing loop connecting KR Puram and Nagawara.





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# Maximize Your Fuel Efficiency, Minimize Your Cost With Fleets Fuel Monitoring Solution

**F**leet management is a complex and challenging task, with one of the biggest challenges being fuel consumption. Fleet managers need to keep a close eye on fuel consumption and expenses to ensure that they are operating efficiently and effectively. This is where Fleets Fuel Monitoring Software comes into play, providing a comprehensive and reliable solution for fleet fuel management.

## What is Fleets Fuel Monitoring Software?

Fleets Fuel Monitoring Software is a cloud-based fuel management solution that provides real-time tracking of fuel consumption, fuel efficiency, and fuel expenses. It is an easy-to-use platform that provides accurate fuel consumption data, enabling fleet managers to optimize fuel efficiency and reduce fuel expenses.

## How Does Fleets Fuel Monitoring Software Work?

The Fleets Fuel Monitoring Software is a hardware-agnostic solution that can be integrated with any GPS device or vehicle tracking system. The software collects data on fuel consumption from the vehicle's onboard computer and provides real-time fuel consumption data to the fleet manager.

The platform provides a dashboard that displays all relevant fuel-related data in one place, including fuel consumption, fuel efficiency, fuel

expenses, and fuel thefts. It also generates alerts for unusual fuel consumption patterns, fuel thefts, and refueling events. The software allows fleet managers to set customized thresholds and alerts for fuel consumption patterns, enabling them to detect any anomalies and take action quickly.

## Key Features of Fleets Fuel Monitoring Software

**Real-time fuel monitoring:** Fleets Fuel Monitoring Software provides real-time fuel monitoring, which allows fleet managers to react quickly to changes in fuel consumption patterns.

**Fuel efficiency tracking:** The software enables fleet managers to track fuel efficiency and identify areas where fuel consumption can be optimized.

**Fuel expense tracking:** The platform provides detailed reports on fuel expenses, enabling fleet managers to control fuel costs and manage fuel budgets effectively.

**Fuel theft detection:** The software generates alerts for fuel thefts, enabling fleet managers to take quick action and reduce fuel losses.

**Customized thresholds:** Fleet managers can set customized thresholds and alerts for fuel consumption patterns, enabling them to detect any anomalies and take action quickly.

**User-friendly interface:** The software is easy to use and provides a user-friendly interface that displays all relevant fuel-related data in one place.

## Benefits of Fleets Fuel Monitoring Software

**Cost savings:** The software provides detailed fuel consumption data, enabling fleet managers to identify areas where fuel is being wasted and take steps to reduce fuel consumption. This results in significant cost savings for the company.

**Improved safety:** The software enables fleet managers to detect unsafe driving practices that contribute to fuel consumption. This information can be used to train drivers and reduce the risk of accidents caused by aggressive driving or speeding.

**Increased efficiency:** The software provides real-time fuel consumption data, enabling fleet managers to optimize fuel consumption and improve overall fleet efficiency.

## Conclusion

Fleets Fuel Monitoring Software is a powerful tool for fleet managers who need to manage fuel consumption and expenses efficiently. The software provides real-time fuel monitoring, fuel efficiency tracking, fuel expense tracking, fuel theft detection, customized thresholds, and a user-friendly interface. By using Fleets Fuel Monitoring Software, fleet managers can optimize fuel consumption, reduce fuel expenses, improve safety, and comply with regulatory requirements. Overall, Fleets Fuel Monitoring Software is a reliable and comprehensive solution for fleet fuel management.

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*"The value of an idea lies in the using of it." —Thomas Edison, co-founder of General Electric*



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# Banks' Role in the Growth of the Road Transport Industry



Mr. Ramesh R. Agarwal

**W**hile most Indians had relations with banks and other financial institutions got bettered after the Prime Minister promoted 'Jan Dhan bank accounts and digitization. Further, the transfer of funds of various social schemes announced by the central government and state government directly to the beneficiaries' account holders boosted the relationship. No doubt, this has made life easy for one and all, irrespective of their occupations - service men or professionals and traders.

As for the Road Transport industry in India, the banks and financial institutions have played their roles in making the industry excel. The industry, which finds itself in the list as one of the largest employment and entrepreneur creators is touched by the banking sector in small to big requirements.

Today, the industry has millions of single commercial vehicle owners cum drivers and each one of them is an entrepreneur, who generates direct or indirect employment, but this could not have been possible without the banking sector, as most of them have availed the benefit of easily available automobile loans.

These borrowers are not just first-time vehicle purchasers or buyers of commercial vehicles, though the majority are, the small and big transport companies also avail loan facilities of the banking sector for replacing or adding more commercial vehicles as per the business requirements. And, that is how these

companies are enabling themselves to create millions of jobs across India and transport agricultural products, consumer products and industrial products to help meet the needs of every citizen of this country.

Of late, manufacturing units in India have started delivering modern and fuel-efficient commercial vehicles along with a phone call away after-sale service, which is why thousands of aspirants are getting attracted to the road transport business. With the much-improved road infrastructure and technologies such as insurance on mobile, GPS systems, smartphones and connectivity in the remotest areas, a revolution has arrived on Indian roads and the younger generation wants to encash it with the help of banks and financial companies. However, the transport industry is not just availing commercial vehicle loans but also using payment banks such as Paytm, Razors pay, Rupay and Bharat pay etc for purchase and transfer comfortably.

In recent years public sector banks and other institutions have expanded their area of business as private banks have started capturing their market shares. This competitiveness has impacted the entire banking sector and now we can see a sea of change in their strategies. The public sector banks and financial institutions now entered the segments of credit and debit cards, life and marine insurance, mutual funds, venture capital, participation in the primary and secondary equity market and whatnot, you just name it and they have it.

Though there is hardly or negligible cost incurred by banks against deposits received from account holders, financing home loans, automobile loans, cash credits, overdraft, term loans, bridge loans or corporate loans to individuals, trading/business communities and industrial sectors, including the transport industry, give very high returns to the banks and other institutions. However, the risk is very high and if a bank goes into financial crisis due to the financial collapse of any large industrial house, not just the bank suffers, the small and medium depositors also suffer. Recent incidents with a few banks have led to intervene the Government of India and the Reserve Bank of India and to increase the compensation limit up to Rs.5,00,000/- from Rs.1,00,000/- in case of the collapse of a bank.

As depositors or borrowers of banks or financial houses, we must know what are our rights or responsibilities, and what precautions can be taken before depositing or borrowing. Here are a few tips to follow for our transport family to safeguard our hard earned money:

- 1) Know the terms and conditions of the loan/ deposits or any engagement
- 2) Know the right value of the product one wants to purchase and terms and conditions from a manufacturer such as warranty or guarantee or free services or AMC is included in the cost or not. Also, know the tax benefits
- 3) Know the demand of the market, and whether one can expect continuous business at workable rates



- 4) Analyse whether the chosen routes will also offer return loads
- 5) Calculate the down payment you can make after sparing for insurance, registration, accessories, and body building, if not financed on total cost and needed to pay a few EMIs before the vehicle is on the road and started giving returns
- 6) Calculate a comfortable EMI amount after computing the monthly income and expenditures
- 7) Ask the lender to finance up to 90 - 100% of the total cost (cost of the vehicles, registration, permits, insurance). Opt for a longer duration loan, as in short duration loan one has to pay a high EMI
- 8) Approach or involve your chartered accountant and advocate together to help you in the documentation and workability of the loan to safeguard your interest. This reduces the risk involved, as loan documents are very very complicated and lenders always ask borrowers to sign blank documents/forms, blank security cheques, mortgage or deposit of jewellery and/or property documents as collateral and personal guarantee
- 9) Always sign in a filled document. Ensure that the jurisdiction is mentioned as the same city or town where the loan agreement is signed and stamp duty is also paid by lenders in the same city or town where they have lent money and documents are signed and not where the head or registered office of a bank or other financial institution exist



- 10) Never ask for a loan on inflated figures and/or never submit higher margin ratios or for a shorter period just to get loans. This will make your life miserable as you will not be in a position to repay the loan
- 11) Always maintain two or more accounts in different banks and also divide different loan requirements in more than one bank or institution. A precautionary measure to save yourself in a financial crisis, as banks can block your complete bank operations to recover their amount
- 12) Always take the help of your chartered accountant and advocate from time to time to handle the financial matters to keep sailing smoothly
- 13) Always review your loan portfolios quarterly and take immediate steps to control them if it is going haywire and always have good and cordial relations with banks
- 14) Avoid borrowing from private lenders in any situation, even for a short period, as it is very hard to come out of their trap. Also, it is better to

avoid NBFC, private small urban banks, and cooperative banks, as their interest rate is very high

15) Look to borrow from public sector banks or reputed large private banks that are professional and follow the guidelines of RBI

16) Remember, take a loan for the growth of your business and not for personal pleasures. Always have the intention to pay back loans

17) In the case when reviving or running your business has become tough take advice from a chartered accountant and advocate and surrender the vehicles to the bank after completion of all legal formalities to avoid paying EMIs or interest burden

18) After surrendering the vehicle or product to the bank, the sale of the same and recovery of the amount. However, if there is short of the amount they may present your blank security cheques after filling in the date and amount and if it gets bounced, they are supposed to file a civil case only but it is observed that they generally file a criminal case under section 138 of negotiable instruments act to put pressure on you. But you must know that they are legally not right and you must approach the higher court in such a case.

*Author: This article is written by Mr. Ramesh R. Agarwal, a Mumbai-based entrepreneur, who has been writing on current issues in newspapers and magazines. The article is a personal view and doesn't relate to any other individuals or entities.*

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*We may forget our own Virtues  
but God never forgets.*

*Brahma Kumaris*



# Commercial Financing

**W**hen discussing the trucking and bus industries, it is common to hear or read about fleet operators that have "y" number of trucks or buses. We have always paid close attention to the business model of fleet operators and the manner in which they efficiently put purchased trucks to use, but we have paid far less attention to the means through which they acquire commercial vehicles. Financing or leasing commercial cars is essential to the success of fleet operators. In this spotlight, we'll explain why this is the case and how some of the country's most prestigious financial institutions assist fleets in getting off the ground.

Business vehicle loans are used by anybody from sole owners to large corporations who need to finance the operation of vehicles used for commercial purposes, such as the delivery of commodities. Buses, tippers, transit mixers, and any other medium and heavy, light or tiny commercial vehicle can all qualify for a commercial vehicle loan and be employed in a number of settings. Every private bank has a specialized department devoted to financing business cars. NBFCs, or non-bank financial institutions, are also plentiful.

Depending on the circumstances, a lender may be willing to finance as much as 100 percent of the chassis and body. This is done on a case-by-case basis and is determined by the customer's credit history and the lender's track record with them. Loan amounts for small businesses can start at Rs. 5 lakhs, while those for huge corporations can go as high as Rs. 10 crores. The length of time it takes for a



loan to be approved is proportional to the total amount requested, and the borrower, not the dealer, will get the funds from the bank or financial institution.

Commercial Vehicle Loans are a type of financing used by businesses to acquire the vehicles they need for their operations. This financing option enables businesses to purchase commercial vehicles, such as trucks, buses, and vans, without having to pay the full purchase price upfront.

### Commercial loan

Commercial Vehicle Loans can be obtained from banks, financial institutions, and other lenders. They typically come with flexible repayment terms slow-interest rates, and manageable monthly payments, making them an attractive option for businesses of all sizes.

### Documentation for a commercial car loan

- Form filled out correctly with a photo attached
- 2 passport-size photographs
- Check for the fee to process

### KYC documents

- Proof of age: Aadhaar card, PAN

card, voter ID card, driver's license, or passport (Anyone)

- Proof of identity-Aadhaar Card, Voter ID, Driver's License, or Passport (Anyone),
- Proof of residence-Lease agreement, voter's ID card, passport, ration card, phone or electric bill, business license, or sales tax certificate (Anyone)
- Signature verification proof of license, PAN card, registered sale deed, or government ID card (for government workers) (Anyone)

### Proof of income

- Past three months' Salary Slips
- The bank statement from the last six months,
- Form No.16
- ITR for the last two years
- Copy of official ID

### Proof of experience

- Valid documents to prove relevant experience (In case of first-time buyers)

### Other Records (As applicable)

- Proof that you already own a car
- Vehicle details & valuation report
- Vehicle insurance and RC copy





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- Details about the fleet list (for small, medium, and large fleet owners/operators)
- Trade references (for first-time buyers, people who run or own a fleet, and people who have borrowed before)
- Proof of property ownership (In the case of farmers)
- In the case of Private/Limited companies, partnership firms, trusts, and societies, a declaration of ownership, a partnership agreement (MOA or AOA), a board resolution, and two years' worth of audited financials.
- How to pay back a loan (if any)

**To get a loan for a new commercial vehicle, you must meet certain requirements.**

- Borrowers with steady jobs should have been there for more than 2 years, and those who work for themselves should have at least 2 years of business experience.
- Private/Limited companies, partnership firms, trusts, societies, and associations must have been around for at least 2 years.
- Fleet operators and other people who already own vehicles need to show proof that they have owned one or two commercial vehicles for one to three years.
- Private/Limited companies, partnership firms, trusts, and societies Companies have to give audited financials for the past two years.
- Some people, first-time buyers, and fleet operators or owners need an internal or external guarantor.
- Customers must have lived in the same place for at least two years (Borrowers with lesser stability are subjected to certain terms and conditions).

**For old trucks and vans**

- Borrowers who want to get a

commercial car loan for an old vehicle must also meet the following requirements:

- Customers must have 3 to 5 years of experience in the field, depending on their profile.
- At least one year of owning at least two cars.
- Commercial vehicles must have at least a one-year payment plan.

**Important parts of a loan for a commercial vehicle**

- Getting an application- First, the borrower has to fill out an online application form. Then, he or she has to send in all the necessary documents and, if needed, information about a personal guarantor.
- Loan approval: The bank will run a check to make sure the borrower is eligible and that the documents are in order. If the borrower meets the requirements, the loan will be approved in 2 to 5 working days after the paperwork is turned in.
- Processing fees: For processing a commercial vehicle loan, banks ask for a small, non-refundable fee. This amount varies from 2% to 4% of the loan amount, depending on how much money you want to borrow.
- Loan Amount/Margin: The maximum amount a customer can borrow for a commercial vehicle depends on their personal profile. A borrower can get up to 100% of the vehicle's chassis in loan money.
- The length of time you have to pay back a commercial vehicle loan usually ranges from 6 months to 60 months (5 years). The borrower can pay back the money in easy monthly installments (EMIs).
- Security/collateral: Some banks offer loans for commercial vehicles without any security or guarantor. Others, depending on the borrower's profile and the product, require a guarantor or co-applicant.
- Pre-payment of loan: After 6

months, the borrower can pay off the loan early by paying a pre-payment fee of up to 5% of the amount left on the loan. But most loans don't let you pay off part of the loan early.

**Interest Rates on Loans for Commercial Vehicles**

Commercial vehicle interest rates vary from bank to bank. Lenders decide how much to charge based on the customer and the type of vehicle. After looking at the borrower's documents and profile, the bank or other lending institution confirms the final interest rate to be charged for that profile. Most of the time, it's between 10% and 15% per year.

One of the key benefits of Commercial Vehicle Loans is that they provide businesses with the funds they need to purchase the vehicles they require for their operations. This allows businesses to acquire the latest vehicles, which can improve their operational efficiency and productivity. In addition, loan payments can be used as tax deductions, which can help businesses save money on their taxes.

Another advantage of Commercial Vehicle Loans is that they offer flexible repayment terms, enabling businesses to choose a loan term that best suits their financial needs. This gives businesses the ability to choose a loan term that aligns with their cash flow and financial projections, making it easier for them to repay the loan on time.

In conclusion, Commercial Vehicle Loans are a crucial component of the transportation industry, providing businesses with the financing they need to acquire the vehicles they require for their operations. With flexible low-interest rates and manageable monthly payments, Commercial Vehicle Loans offer businesses an attractive option for financing their transportation needs.



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*Part repayment option available any time after 1<sup>st</sup> year*

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# “Understanding the Pros and Cons of Leasing vs. Buying a Truck for Your Business”



**B**uying or leasing are the two primary choices when it comes to getting a truck for your company's needs. There are benefits and drawbacks to every choice; weighing these carefully will help you select the best one for your company's short- and long-term objectives.

The main difference between leasing and buying a truck for your business is ownership. When you lease a truck, you're essentially renting it for a fixed period, typically two to four years. When the lease term is up, you return the vehicle to the dealership or leasing company. When you buy a truck, you own it outright and can use it for as long as you want.

There are also differences in cost

structure and flexibility. When you lease a truck, you typically have lower upfront costs and lower monthly payments than when you buy a truck. However, you don't build equity in the vehicle, and you may be subject to mileage limits and wear and tear fees. When you buy a truck, you'll likely have higher upfront costs and higher monthly payments, but you'll own the vehicle outright and can customize it as needed. You may also have potential tax benefits, such as being able to deduct the purchase price of the vehicle as a business expense.

Let's discuss the pros and cons in detail.

## Leasing a Truck:

### Pros:

**Lower upfront costs:** When leasing a truck, you typically don't have to make

a large down payment like you would when purchasing a vehicle. In some cases, you may not have to make a down payment at all. This can be beneficial if you're trying to keep your initial costs low.

**Lower monthly payments:** Monthly lease payments are typically lower than loan payments for the same vehicle. This can help free up cash flow for your business, especially if you're just starting out or are trying to conserve capital.

**Tax benefits:** In some cases, you may be able to deduct your monthly lease payments as a business expense on your tax return. This can help lower your tax bill and save you money in the long run.

**Flexibility:** Leasing a truck can be





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more flexible than buying one. Most leases last between two and four years, and at the end of the lease term, you can typically choose to lease a new vehicle or purchase the current one. This can be beneficial if your business needs to change frequently or if you're unsure about how long you'll need the vehicle.

**Fewer maintenance costs:** Since most leased vehicles are under warranty, repairs, and maintenance are often covered by the manufacturer. This can save you money on repairs and help you avoid unexpected expenses.

Cons:

**No equity:** When you lease a vehicle, you don't own it, and you don't build equity in it over time. This means that you won't be able to sell the vehicle or trade it in for a new one when the lease term ends.

**Mileage limitations:** Most leases come with mileage limits, and exceeding them can result in fees. This can be a problem if you have a lot of driving to do for your business or if you're unsure how much you'll be driving the vehicle.

**Wear and tear fees:** When you lease a vehicle, you may be charged fees for excess wear and tear on the vehicle. This can include things like dents, scratches, and interior damage. If you plan to use the vehicle for heavy-duty work or expect it to get a lot of wear and tear, this could end up costing you more in the long run.

**No customization:** When you lease a vehicle, you're typically not allowed to customize it. This means that you won't be able to add decals or upgrade the interior to fit your business needs.

**Buying a Truck:**

**Pros:**

**Ownership:** When you buy a truck, you own it, and you can use it for as long as you want. This can be beneficial if you plan to use the vehicle for many years or if you want the option to sell it or trade it in later on.

**Equity:** When you buy a truck, you build equity in it over time. This means

*When you buy a truck, you build equity in it over time. This means that you can sell the vehicle or trade it in for a new one when the time comes. You may also be able to use the equity to secure financing or loans for your business*

that you can sell the vehicle or trade it in for a new one when the time comes. You may also be able to use the equity to secure financing or loans for your business.

**No mileage limits:** When you buy a truck, you can drive it as much as you want without worrying about mileage fees. This can be beneficial if you have a lot of driving to do for your business or if you're unsure how much you'll be driving the vehicle.

**Customization:** When you buy a truck, you have the freedom to customize it to your liking and business needs. This means that you can add decals, upgrade the interior, or make other changes to the vehicle as needed.

**Potential tax benefits:** Depending on your business's circumstances, buying a truck may provide tax benefits, such as being able to deduct the purchase price of the vehicle as a business expense.

**Cons of Buying a Truck:**

**Higher upfront costs:** Buying a truck typically requires a larger down payment than leasing. This can be a significant expense for a small business, especially if you're buying a new or high-end truck.

**Higher monthly payments:** Monthly payments for purchasing a truck are usually higher than lease payments, which can put a strain on your business's cash flow.

**Depreciation:** As with any vehicle, a truck will depreciate over time, meaning its resale value will decrease. This can make it more difficult to recoup your investment if you sell or trade in the vehicle.

**Maintenance and repair costs:** When you purchase a truck, you're responsible for all maintenance and repair costs, which can add up quickly, especially if the truck is older or has high mileage.

Ultimately, the decision to lease or buy a truck for your business will depend on your specific needs and circumstances. If you need a vehicle for a short period of time or want to keep your initial costs low, leasing may be the better option. If you plan to use the vehicle for a long period of time, want to build equity, and have the ability to customize the vehicle, buying may be the better option. It's important to weigh the pros and cons of each option and consider factors such as your budget, business needs, and plans before making a decision.

X

*"Always deliver more than expected." —Larry Page, co-founder of Google*





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# नितिन गडकरी ने समृद्ध और समावेशी भारत की परिकल्पना के रूप में अमृत काल के पहले बजट की सराहना की

केंद्रीय सड़क परिवहन और राजमार्ग मंत्री नितिन गडकरी ने कहा कि प्रधानमंत्री नरेन्द्र मोदी के नेतृत्व में वित्त मंत्री निर्मला सीतारमण द्वारा प्रस्तुत अमृत काल का पहला बजट एक समृद्ध और समावेशी भारत की परिकल्पना करता है, जिसमें विकास का लाभ सभी वर्गों और नागरिकों, विशेषकर हमारे युवाओं, महिलाओं, किसानों, ओबीसी, एससी और एसटी तक पहुंचे। उन्होंने कहा कि देश को आत्मनिर्भरता की ओर ले जाने वाला यह बजट भारत को नए युग के बुनियादी ढांचे से समृद्ध करेगा, आयात में कमी लाएगा और भविष्योन्मुखी दृष्टिकोण के साथ हमारे ऊर्जा क्षेत्र को मजबूत करेगा।

गडकरी ने कहा कि यह बजट 7 प्राथमिकताओं- समावेशी विकास, सुदूर क्षेत्र तक पहुंचना, बुनियादी ढांचा व निवेश, क्षमता को सामने लाना, हरित विकास, युवा शक्ति और वित्त क्षेत्र को अपनाना है, जो एक दूसरे के पूरक हैं और एक सप्त ऋषि के रूप में कार्य करते हैं। उन्होंने कहा कि 'सबका साथ, सबका प्रयास' के माध्यम से 'जनभागीदारी' जरूरी है, अमृत काल के लिए हमारी सोच में मजबूत सार्वजनिक वित्त व एक मजबूत वित्तीय क्षेत्र के साथ एक तकनीक-संचालित और ज्ञान-आधारित अर्थव्यवस्था शामिल है।

गडकरी ने कहा कि 2014 से सरकार के प्रयासों ने सभी नागरिकों के लिए जीवन की बेहतर गुणवत्ता सुनिश्चित की है। प्रति व्यक्ति आय दोगुनी होकर 1.97 लाख रुपये हो गई है और पिछले 9 वर्षों में भारतीय अर्थव्यवस्था विश्व की 5वीं सबसे बड़ी अर्थव्यवस्था बन



**गडकरी ने कहा कि 2014 से सरकार के प्रयासों ने सभी नागरिकों के लिए जीवन की बेहतर गुणवत्ता सुनिश्चित की है। प्रति व्यक्ति आय दोगुनी होकर 1.97 लाख रुपये हो गई है और पिछले 9 वर्षों में भारतीय अर्थव्यवस्था विश्व की 5वीं सबसे बड़ी अर्थव्यवस्था बन गई है, जो पहले 10वें पायदान पर थी।**

गई है, जो पहले 10वें पायदान पर थी।

मंत्री महोदय ने कहा कि कृषि के लिए डिजिटल सार्वजनिक अवसंरचना का निर्माण ओपन सोर्स, ओपन स्टैंडर्ड, पारस्परिक रूप से संचालन किए जाने योग्य जन कल्याण के तौर पर किया जाएगा, जो समावेशी किसान-केंद्रित समाधानों को संभव करेगा और कृषि-उद्योग के साथ-साथ स्टार्ट-अप की सहायता करेगा।

गडकरी ने नवीकरणीय ऊर्जा क्षेत्र में 20,700 करोड़ रुपये व राष्ट्रीय हरित हाइड्रोजन मिशन के लिए 19,700 करोड़ रुपये के प्रस्ताव और टिकाऊ व ऊर्जा-कुशल भविष्य के लिए वाहन स्क्रेपेज नीति के प्रावधानों को लागू करने के लिए वित्त मंत्री श्रीमती निर्मला सीतारमण को धन्यवाद दिया।



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# Government Calls for Efforts by all to Reduce Road Accidents by 50 Percent

Union Minister for Road Transport and Highways Nitin Gadkari has said efforts by all are necessary to reduce road accidents by 50 percent before the end of 2025. Participating in a 4-hour telethon and outreach campaign "Sadak Suraksha Abhiyan" during the Road Safety week he said a law will soon be brought in the country to determine the working hours of truck drivers.

During the event actor Amitabh Bachchan, Isha Foundation founder Sadhguru and many other stakeholders discussed the key issues related to road safety.

Ministry of Road Transport & Highways (MoRTH) is committed to reduction in road fatalities and injuries and has undertaken multiple initiatives across all 4Es of Road Safety i.e. Engineering, Enforcement, Education and Emergency Care. This year, MoRTH observed the Road Safety Week (RSW) from 11th to 17th January 2023, under "Swachhata Pakhwada", to propagate the cause of Safer Roads for All.

During the Week, MoRTH conducted multiple activities at various locations in Delhi including Nukkad Nataks (Street Shows), Sensitization Campaigns, Competition for school & college students, Road Safety Exhibition in collaboration with corporates, Walkathon, Talks Shows and Panel Discussions with senior Government Officers and industry leaders.

In addition, road owning agencies

such as NHAI, NHIDCL etc. conducted special drives related to compliance of traffic rules and regulation, pedestrian safety, eye check-up camps for drivers at Toll

***In addition, road owning agencies such as NHAI, NHIDCL etc. conducted special drives related to compliance of traffic rules and regulation, pedestrian safety, eye check-up camps for drivers at Toll Plazas and other road engineering related initiatives***

Plazas and other road engineering related initiatives. Transport and police department of States and UTs, NGOs, private companies and general public across the Country also actively participated in the event by conducting awareness campaigns, first responder trainings, ensuring strict enforcement of rules & regulations up to grass root levels and conducting other activities, workshops & advocacy programs related to road safety.

The Road Safety Week saw extensive coverage on television, print media and social media with the campaign reaching millions of people.

Besides, observing the 'Road Safety Week' from 11th - 17th January 2023, concerted efforts were being made by

NHAI to identify Accident Prone Stretches and Blackspots on National Highways. For this purpose, NHAI provided enhanced powers to its field officers for road safety mitigation measures. The authority also deputed a road safety officer at each Regional Office for the monitoring of the safety works.

Between 2015-2018, around 4,002 blackspots were identified on the National Highways under NHAI. Short-term safety mitigation measures have been implemented for all these blackspots and work on the long-term safety mitigation measures have been completed on 2,704 blackspots. Safety mitigation measures on around 716 blackspots were implemented in FY 2021-22 alone. The remaining 1,298 blackspots are under various stages of implementation for the long-term safety mitigation measures.

Also, to strengthen road safety, all NHAI Regional Officers have been asked to develop five stretches of 'Model Safe Road' of at least 15 km length along with five 'Model Safe Construction Zones'. Ten such best safety compliance stretches/construction zones will be evaluated and recognized to serve as a demonstration stretches for further replication.

Improving safety on National Highways is one of the topmost priorities of NHAI and it is committed to ensure safe, smooth, and seamless travel experience for all commuters on the National Highways.

X

***"Your most unhappy customers are your greatest source of learning."* —Bill Gates, co-founder of Microsoft**





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# Government Announces Joint Projects with Japan for a Massive Digital Transformation in the Areas of Intelligent Transport Systems (ITS) and Eco-friendly Mobility

**U**nion Minister for Road Transport and Highways Nitin Gadkari reiterated India's intense support towards cooperation with Japan in the sector of highways development, administration, and monitoring with the implementation of digital technology-enabled ITS services in his interaction with the Japanese Delegation led by Koichi Hagiuda and Hiroshi Suzuki.

Gadkari said the Indo-Japan Joint Working Group (JWG) will function together providing the best road infrastructure for commuters and freight movement and helping India achieve its sustainable transport goals. He said joint projects will be undertaken for a massive digital transformation in the areas of Intelligent Transport Systems (ITS), and eco-friendly mobility.

The Minister said under the leadership of Prime Minister Narendra Modi India has always placed the Indo-Pacific at the heart of its engagement with the countries of Southeast and East Asia vide India's Act East Policy.

Notably, Gadkari also met the Japanese Delegation led by Dr. Masafumi Mori, Special Advisor



*Notably, Gadkari also met the Japanese Delegation led by Dr. Masafumi Mori, Special Advisor to the Prime Minister of Japan and the co-chairman of the Joint Committee Meeting for the Mumbai-Ahmedabad National High Speed Rail Project, in the presence of Hiroshi Suzuki, Ambassador of Japan to India in New Delhi*

to the Prime Minister of Japan and the

co-chairman of the Joint Committee Meeting for the Mumbai-Ahmedabad National High Speed Rail Project, in the presence of Hiroshi Suzuki, Ambassador of Japan to India in New Delhi.

Both sides exchanged views and opinions in the field of Road Transport and Logistics service-related road infrastructure and deliberated upon capacity development and technology sharing in the field of sustainable transport development, alternate clean and green fuel, development of innovative transit technologies for movement of passenger and cargo. Emphasis was laid on India-Japan sustainable development initiative for the North-East region of India along with North-East Road Network connectivity improvement projects.

The meeting paved the way for strengthening India's continued partnership and collaboration with Japan for deriving effective solutions to contemporary challenges in Transportation and Logistics, based on the firm foundation of both countries' shared values and convergence of interests in strategic and economic matters.



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# India Energy Week 2023: Get all the Details here!

**A**imed to showcase India's rising prowess as an energy transition powerhouse, India Energy Week 2023 was organized from 6-8 February 2023 in Bengaluru during India's G20 Presidency, under the tagline 'Growth, Collaboration, Transition'. The 3-day event was inaugurated by Prime Minister Narendra Modi on 6 February in the presence of Minister of Petroleum Hardeep S. Puri, Governor of Karnataka Thawar Chand Gehlot, Chief Minister of Karnataka Basavaraj Bommai, Union Minister of State for Petroleum and Natural Gas Rameshwar Teli and other dignitaries, reported Energetica.

As part of the event, Prime Minister Modi launched E20 fuel (a blend of 20% ethanol with petrol) and flagged off a green mobility rally to spread awareness for green fuels. He also launched uniforms made of recycled PET bottles under the 'Unbottled' initiative of Indian Oil and dedicated the twin-cooktop model of the IndianOil's Indoor Solar Cooking System.

The ethanol blending program has been one of the important areas of the government to become 'Aatmanirbhar' in the energy sector. In line with the ethanol blending roadmap, E20 fuel would be launched by the Prime Minister at 84 retail outlets of oil marketing companies in 11 states/UTs. The government plans to achieve a complete 20% blending of ethanol by 2025.

The event began with an inaugural speech by Prime Minister Modi.

Talking about the emerging unprecedented possibilities for the energy sector in India, he said, "Today, India is one of the strongest voices in the world in energy transition and in developing new resources of energy. Energy is a huge factor in fulfilling the aspirations of the people of India. From industries to offices and from factories to homes, the demand for energy is increasing day by day. In view of the rapid development taking place in India, it is believed that many new cities will be built in India in the coming years. The International Energy Association has also said that India's energy demand will be the highest in the world in this decade. India has brought new opportunities for all the investors and the stakeholders of the energy sector."

Elaborating on the current scenario and future roadmap, he added, "Today, India's share in global oil demand is around 5% but it is expected to reach 11%. India's gas demand is expected to increase by 500 percent. Our expanding energy sector is creating new opportunities for investment and collaborations in India. There are four major verticals of India's strategy regarding the energy sector. First: Increasing domestic exploration and production; second: diversification of supplies; third: expansion of alternative energy sources like biofuels, ethanol, compressed biogas and solar; and fourth: decarbonization through the use of electric vehicles and hydrogen. India is working rapidly in all these four directions."

He mentioned that with the current

capacity of 250 MMTPA, India has the fourth largest refining capacity in the world, which is being further increased to 450 MMTPA. He informed that the country is aiming to increase the LNG terminal regasification capacity and rapidly working towards increasing the length of the gas pipeline network. Besides moving fast in the field of bio-energy, India also plans to build 500 new 'waste to wealth' plants under the Gobar-Dhan Yojana in this year's budget.

Elaborating more on the budget allotment, he said, "Renewable energy, energy efficiency, sustainable transportation and green technologies have been further encouraged in the budget. Rs 35,000 crore has been earmarked for priority capital investments so that energy transition and net zero objectives get a boost. We have also made a provision of Rs 10 lakh crore for capital expenditure in the budget. This will also speed up infrastructure from green hydrogen to solar and roads".

"Circular economy, in a way, is a part of the lifestyle of every Indian. The mantra of Reduce, Reuse and Recycle has been ingrained in our values," he concluded.

Hardeep S. Puri, in his opening remarks, said that the India Energy Week was borne out of PM Modi's long-standing vision for India's role in the global energy transition while ensuring energy security, affordability, and accessibility for her citizens. He added that it captures India's dreams and aspirations of an 'Amrit Kaal', whilst also underlining her role in the





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21st Century global economy as a 'Vishwaguru' following ideals of 'Vasudhaiva Kutumbakam'.

"In line with the clarion call given by PM, to phase out single-use plastic items, we are launching the largest initiative in the world to reuse and recycle 100 million PET bottles per year," he informed. Puri expressed confidence that IEW would provide an unrivalled global networking platform for all where, key priorities would be set, and new partnerships would be forged in energy sector.

With more than 30 energy ministers, 50 CEOs, 30000 global energy leaders, 8000 conference delegates, 500 speakers and 650 exhibitors, the event provided a unique opportunity to showcase India as an attractive investment destination supported by a conducive environment, and a skilled workforce.

In collaboration with International Energy Forum (IEF), India hosted the 9th Asian Ministerial Energy Roundtable with the objective of "Mapping Stable & Secure Energy pathways for achieving Energy security, Energy Justice, Growth and Innovation" and India- U.S. Executive roundtable with US-India Business Council and U.S.-India Strategic Partnership Forum.

The delegation of U.S.-India Business Council was led by Ambassador Atul Keshap, USIBC President Shreerupa Mitra, USIBC Deputy Managing Director Sidhanta Mehra, and Director for Energy, Environment and Infrastructure Raghvendra Upadhy.

USIBC's delegation engagements included a high-level meeting with

Hardeep Singh Puri, a roundtable conference on U.S.-India Energy Transition Cooperation with the Ministry of Petroleum and Natural

strengthen cooperation in the field of data and research in the energy sector to enhance global energy security.

India Energy Week 2023 came to a close with India launching the Global Biofuel Alliance. At the closing ceremony of the event, Hardeep Singh Puri congratulated international and national participants for coming on a common platform to facilitate growth, collaboration and transition to make a sustainable, transformative and prosperous future for all. "The era of innocence is done, and the era of resilience has begun," he said.



Gas, industry briefings and other meetings with officials.

India Energy Week happens to be the first event attended by USIBC as part of its engagement with India's G20 agenda. With India being one of the fastest-growing economies, the U.S. Chamber of Commerce sees IEW as an opportunity to discuss sustainable development and inclusive growth.

India Energy Week has provided an inflexion point in the Indian energy sector's evolution. The event also saw the signing of Memorandum of Understanding between the Directorate General of Hydrocarbon, MoPNG and the University of Houston, Texas, USA as a step forward in strengthening a strategic partnership between India and the United States for establishing a data centre with the University of Houston.

The Statement of Intent (SoI) was signed between Petroleum Planning and Analysis cell (PPAC) and International Energy Agency (IEA) to

Talking about IEW being the first major event under India's G20 Presidency, the minister informed that the event provided a unique opportunity for India to showcase various initiatives taken by the government in the energy domain to ensure the energy security of its 1.4 billion citizens within the conforms of India's pledge at COP26 to cut emissions to achieve net-zero by 2070.

"IEW 2023 is a great start to a journey that is going to continue and grow from strength to strength. There are practically no global platforms that cover the energy transition issues of the developing and developed world in the manner that we have done through IEW in the past three days. Building on this strong start the platform will only gather further momentum and strength in years to come as the world grapples with the challenges of rapid and just energy transition," he concluded. Meanwhile, the next edition of India Energy Week is expected to be held in Goa.





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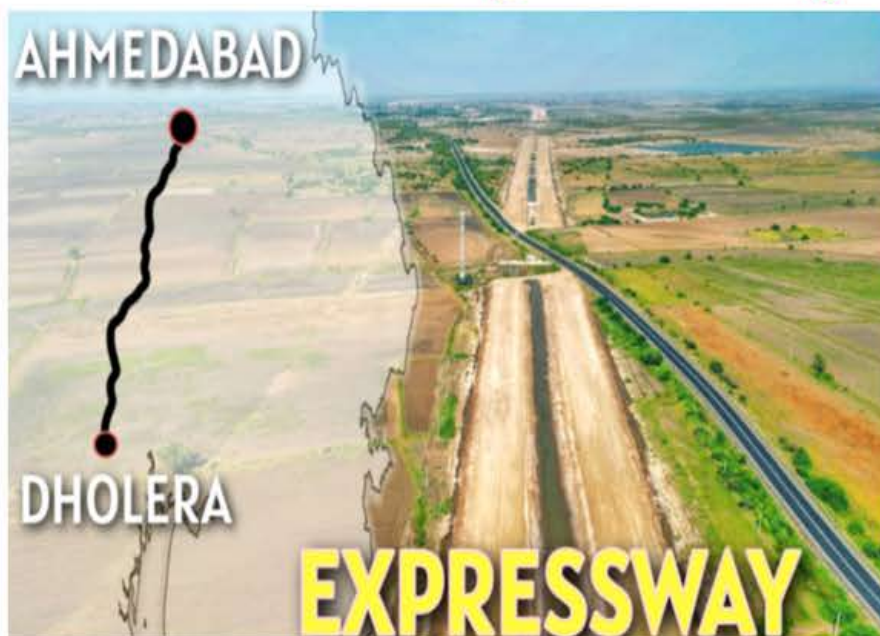
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# MoRTH Chief Inspects the Progress of Ahmedabad-Dholera Expressway



**U**nion Minister for Road Transport and Highways Shri Nitin Gadkari today inspected the progress of Ahmedabad-Dholera Expressway (Package 1). This 109 km long greenfield corridor is being developed at a total cost of ₹4200 crore.

It will act as an important route to connect Ahmedabad and Dholera and connect several special investment zones of Dholera to Ahmedabad. This expressway will enable high speed travel between Ahmedabad and Dholera and reduce the travel time to about 1 hour (from 2.25 hours at present). Will also provide direct connectivity to the airport at Dholera.

The route connects Sarkhej via Dholera International Airport at

Navagam and Sardar Patel Ring Road near Dholera Special Investment Region (SIR). This expressway will also prove helpful in accelerating industrial activities in Ahmedabad and Dholera.

Notably, the highway project commenced in 2021 and nearly 21% work was completed by January 20. Around 20 lakh metric tonnes of solid waste generated in the Ahmedabad Municipal Corporation limits and 25 lakh metric tonnes of ash produced by thermal power plants are being used for preparing the base of the highway.

Previously, Dholera was considered a sleepy town in Gujarat, but now it is being developed as India's first greenfield smart city which will be connected through all modes of transportation---airport, port, roads,

and metro, according to a report in India Narrative.

Being a part of the Delhi-Mumbai Industrial Corridor (DMIC), a new state-of-the-art airport is also coming up, which will ease traffic at the Ahmedabad airport.

Meanwhile, the central government allocated an additional fund of ₹12,600 crore to Gujarat for the

*Meanwhile, the central government allocated an additional fund of ₹12,600 crore to Gujarat for the construction of roads, bridges, and logistic parks in the state. Union Minister Nitin Gadkari also reviewed the ongoing works for the upcoming Ahmedabad-Dholera Expressway in January*

construction of roads, bridges, and logistic parks in the state. Union Minister Nitin Gadkari also reviewed the ongoing works for the upcoming Ahmedabad-Dholera Expressway in January.

This fund includes ₹6,000 crore for the development of multi-modal logistic parks in the state and ₹1,000 crore for the construction of Road Over Bridges (ROBs) or Road Under Bridges (RUBs) on roads other than national highways in the state, he said.

"Since we need a huge amount of clay to construct highways, I have given a proposal to the Gujarat CM that we will dig the canals, lakes, and ponds in the state for free and use that clay for our highways," he added, reported Live Mint.



# Inauguration of 18 National Highway Projects: 550 km in Orchha, Madhya Pradesh



**U**nion minister for Road Transport and Highways Nitin Gadkari inaugurated 18 National Highway projects with a total length of 550 km in Orchha, Madhya Pradesh worth Rs. 6800 crore in presence of Chief Minister Shivraj Singh Chouhan, Union Minister Dr. Virendra Kumar, Union Minister of State Prahlad Singh Patel and other ministers of Madhya Pradesh and MP-MLAs, officers and other dignitaries.

Speaking on the occasion Gadkari said the two-decade-old demand of the local people to construct a bridge in Betwa has been fulfilled. He said this 665 meter long bridge has been built at a cost of 25 crores. The connectivity of Orchha, Jhansi, Tikamgarh will improve with the construction of 2-lane paved shoulder bridge and footpath, he added.

The Minister said the construction of Powai, Orchha, Harpalpur, Kaithi Padhariya Kala, Patna Tamauli, Jasso,

Nagaud and Sagar Link Road bypasses will reduce the traffic

***The Minister said the construction of Powai, Orchha, Harpalpur, Kaithi Padhariya Kala, Patna Tamauli, Jasso, Nagaud and Sagar Link Road bypasses will reduce the traffic pressure in the city***

pressure in the city. Sagar Greenfield Link Road will reduce the distance from Bhopal to Kanpur by 21 km. From Mohari via Satai Ghat and Chowka to M.P./U.P. He said the 4-lane widening till the border will cut down the travel time drastically. Construction of flyovers in Sagar City, Chhatarpur City and Gadhakota will solve the problem of traffic jam,

he added.

Gadkari said there will be easy connectivity to reach the tourist places of Madhya Pradesh Orchha, Khajuraho, Panna, Chitrakoot, Tikamgarh, Sanchi. He said with the construction of the Bhopal-Kanpur Economic Corridor, the transportation of cement and minerals will be easier and the logistic cost will be reduced. The Minister said with the construction of this corridor, connectivity from Bhopal to Kanpur, Lucknow, Prayagraj, Varanasi will be good, Construction of 2-lane road with paved shoulder from Tikamgarh to Orchha will make traffic safe.

In this program, Gadkari also announced the construction of a 4-lane greenfield road of 105 km length from Bamitha to Satna at a cost of Rs 2000 crore. With the construction of this road, tourism of Tikamgarh, Panna, Chhatarpur, Khajuraho, Bandhavgarh National Park will get a boost.

x





GOVERNMENT OF INDIA  
MINISTRY OF ROAD TRANSPORT AND HIGHWAYS  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO-736**  
ANSWERED ON- 08/02/2023

**NEW ELECTRIC VEHICLE & ENERGY STORAGE POLICY**

736. Dr. K. LAXMAN:

Will the MINISTER OF ROAD TRANSPORT AND HIGHWAYS be pleased to state:

- (a) whether Government has formulated a New Electric Vehicle & Energy Storage Policy to bring down the total cost of transportation and to reduce vehicular emissions; and
- (b) if so, the details thereof?

**ANSWER**

THE MINISTER OF ROAD TRANSPORT AND HIGHWAYS

(SHRI NITIN JAIRAM GADKARI)

(a) & (b) Following three schemes are being implemented by the Ministry of Heavy Industries (MHI):

- i. Faster Adoption and Manufacturing of Hybrid and Electric Vehicles in India (FAME India): The Government notified Phase –II of FAME India Scheme initially for a period of five years commencing from 1st April, 2019 with a total budgetary support of Rs. 10,000 crore.
- ii. Production Linked Incentive (PLI) Scheme for Automotive Sector: The Government on 15th Sep 2021 approved the PLI Scheme for Automotive Sector with a budgetary outlay of Rs. 25,938 crore. The scheme provides incentives up to 18% for Electric vehicles.
- iii. PLI Scheme for Advanced Chemistry Cell (ACC): The Government on 12th May, 2021 approved PLI Scheme for manufacturing of ACC in the country with a budgetary outlay of Rs. 18,100 crore. The scheme envisages establishment of a competitive ACC battery manufacturing set up in the country.

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## Eway Bill Dashboard

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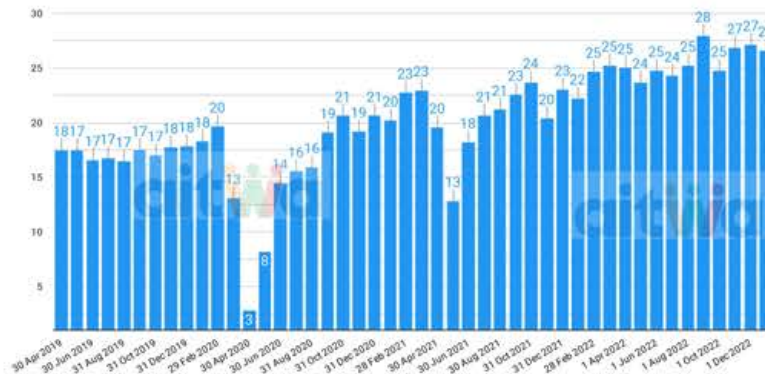


Last updated on 9th February 2023 | Data as on 31st January 2022

Number of daily EWBs generated across different types (in lacs per day) - Monthly



Total number of daily EWBs generated (in lacs per day)





### Diesel Dashboard

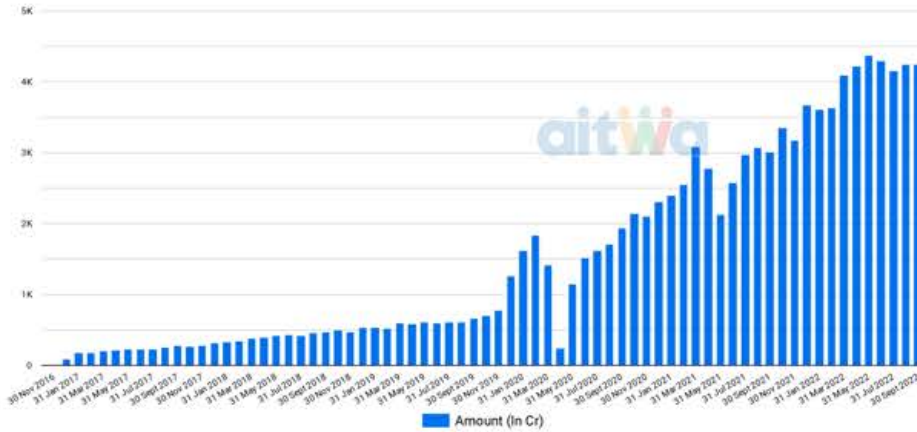
Last updated on 31st October 2022 | Data as on 31st October 2022

Diesel Price Average of 4 metros since 2017



### Toll Collection Dashboard

Last updated on 10th Nov 2022 | Data as on 30 September 2022



### National Permit Vehicles in India

Data upto December 2022





# Key Statistics

## National highway construction update

### State-wise construction of national highways in 2022-23 (km) (up to November 2022)

State/Union Territory (UT)	Strengthening	Two-laning	Four-laning	Six/Eight-laning
Andaman & Nicobar Islands	0.00	4.40	0.00	0.00
Andhra Pradesh	61.14	87.29	11.12	31.00
Arunachal Pradesh	0.00	130.3	0.00	0.00
Assam	96.51	2.40	56.68	5.00
Bihar	2.05	90.27	149.85	18.00
Chhattisgarh	29.25	44.72	15.00	0.00
Dadra & Nagar Haveli and Daman & Diu	0.00	0.00	0.00	0.00
Delhi	0.00	0.00	0.00	0.00
Goa	12.62	0.00	1.32	0.00
Gujarat	47.63	11.00	72.00	75.00
Haryana	6.69	0.00	59.00	23.00
Himachal Pradesh	21.27	16.34	25.00	0.00
Jammu & Kashmir	50.36	41.63	42.09	0.00
Jharkhand	25.10	54.35	26.00	2.00
Karnataka	0.00	61.70	88.51	35.10
Kerala	14.70	0.00	1.00	10.00
Madhya Pradesh	100.20	126.50	76.55	36.00
Maharashtra	49.96	174.25	352.73	6.00
Manipur	58.48	28.93	0.00	0.00
Meghalaya	0.04	24.10	0.00	0.00
Mizoram	23.08	75.27	0.00	0.00
Nagaland	73.14	65.09	5.78	0.00
Odisha	21.13	51.24	37.00	21.00
Puducherry	0.00	0.00	0.00	0.00
Punjab	0.00	65.46	65.00	3.00
Rajasthan	104.28	68.89	54.00	190.00
Sikkim	5.56	8.41	0.00	0.00
Tamil Nadu	82.43	58.64	117.65	20.00
Telangana	0.00	44.45	45.22	1.00
Tripura	6.07	7648	0.00	0.00
Ladakh	0.00	51.02	0.00	0.00
Uttar Pradesh	41.28	92.75	182.71	23.00
Uttarakhand	110.21	18.72	16.82	0.00
West Bengal	78.14	31.96	32.00	6.00
<b>Total</b>	<b>1,121</b>	<b>1607.00</b>	<b>1533.00</b>	<b>505.00</b>
	<b>2,728.00</b>		<b>2,038.00</b>	

Source: Lok Sabha

# Key Statistics

## National waterways traffic trends

Cargo traffic movement through national waterways (Nws) (metric tonnes)						
National waterways	November 2021	November 2022	% change	April-November (FY 2021-22)	April-November (FY 2022-23)	% change
NW-1 (Ganga-Bhagirathi-Hooghly River System [Haldia-Allahabad])	957,465	828,233	-13	5,824,091	8,145,015	40
NW-2 (Brahmaputra River [Dhubri-Sadiya])	43,934	57,954	32	242,208	458,847	89
NW-3 (West Coast Canal)	174,500	293,448	68	1,087,735	1,923,442	77
NW-4 (Krishna Godavari River Systems)	6,037,723	305,239	-95	8,465,788	6,346,990	-25
NW-5 (East Coast Canal and Matai River/Brahmani-Kharsua-Dhamra Rivers/Mahanadi Delta Rivers)	0	38,049	-	0	197,762	-
NW-8 (Alappuzha-Changanassery Canal)	0	3,126	-	0	20,749	-
NW-9 (Alappuzha-Kottayam Athirampuzha Canal)	0	1,462	-	0	9,438	-
NW-16 (Barak River)	121	440	264	4,929	1,0667	116
NW-23 (Budha Balanga)	0	1,359	-	0	22,725	-
NW-44 (Ichamati River)	75,106	31,499	-58	383,098	271,198	-29
NW-64 (Mahanadi River)	0	41,005	-	0	235,222	-
NW-86 (Rupnarayan River)	0	2,982	-	436	56,569	2,874,54
NW-94 (Sone River)	0	0	-	0	0	-
NW-97 (Sunderbans Waterway)	530,858	367,489	-31	3,883,592	3,794,259	-2
<b>Subtotal (Nws 1,2,3,4,5,8,9,16,23,44, 64, 86, 94 &amp; 97)</b>	<b>7,819,707</b>	<b>1,972,285</b>	<b>-75</b>	<b>19,891,877</b>	<b>214,92,883</b>	<b>8</b>
<b>Maharashtra waterways</b>						
NW-10 (Amba River)	1,947,168	2,767,107	42	12,415,458	18,323,042	48
NW-83 (Rajpuri Creek)	0	38,343	-	97,862	154,365	58
NW-85 (Revadanda Creek-Kundalika River System)	0	0	-	524,528	356,580	-32
NW-91 (Shastri River-Jaigad Creek System)	1,737,343	3,316,811	91	12,687,374	21,336,384	68
<b>Total Maharashtra Waterways</b>	<b>3,684,511</b>	<b>6,122,261</b>	<b>66</b>	<b>25,725,222</b>	<b>40,170,371</b>	<b>56</b>
<b>Goa waterways</b>						
NW-68 (Mandovi River)	140,788	1,27,580	-9	1,269,019	1,180,054	-7
NW-111 (Zuari River)	0	0	-	1,784,562	235,900	-87
<b>Total</b>	<b>140,788</b>	<b>127,508</b>	<b>-9</b>	<b>3,053,581</b>	<b>1,415,954</b>	<b>-54</b>
<b>Gujarat waterways</b>						
NW-73 (Narmada River)	0	0	-	22,861	1,6366	-28
NW-100 (Tapi River)	2,467,558	2,339,907	-5	19,444,985	17,342,694	-11
<b>Total</b>	<b>2,467,558</b>	<b>2,339,907</b>	<b>-5</b>	<b>19,467,846</b>	<b>17,359,060</b>	<b>-11</b>
<b>Grand total</b>	<b>14,112,564</b>	<b>10,561,961</b>	<b>-25.16</b>	<b>68,138,526</b>	<b>80,438,268</b>	<b>18.05</b>

Source: Inland Waterways Authority of India



**TOTAL FREIGHT (INT'L+DOM.)**

Freight (in MT.)								Freight (in MT.)							
S. no.	Airport	For The Month			For The Period April To Dec.			S. no.	Airport	For The Month			For The Period April To Dec.		
		Dec 2022	Dec 2021	% Change	2022-23	2021-22	% Change			Dec 2022	Dec 2021	% Change	2022-23	2021-22	% Change
<b>(A) 15 International Airports</b>								<b>(F) 71 Domestic Airports</b>							
1	Kolkata	10537	12024	-12.4	103160	104232	-1.0	62	Kanpur (Chakeri)	13	22	-40.9	118	170	-30.6
2	Chennai	27152	29264	-7.2	261393	266561	-1.9	63	Gwalior	8	0	-	70	0	-
3	Goa	635	564	12.6	4653	3778	23.2	64	Kishangarh	0	0	-	0	0	-
4	Srinagar	532	617	-13.8	7653	6949	10.1	65	Tuticorin	0	0	-	1	0	-
5	Bhubaneswar	871	908	-4.1	7868	7842	0.3	66	Gaggal (Kangra)	0	0	-	0	0	-
6	Varanasi	416	427	-2.6	3798	3257	16.6	67	Mysore	0	0	-	0	0	-
7	Calicut	1494	665	-	10379	8180	26.9	68	Bareilly	0	0	-	0	0	-
8	Amritsar	156	149	4.7	1792	1204	48.8	69	Kolhapur	0	0	-	0	0	-
9	Coimbatore	769	654	17.6	7222	5475	31.9	70	Kandla	0	0	-	0	0	-
10	Imphal	849	931	-8.8	6182	5125	20.6	71	Jaisalmer	0	0	-	0	0	-
11	Portblair	667	668	-0.1	4929	4330	13.8	72	Kalaburgi	0	0	-	0	0	-
12	Vijayawada	112	169	-33.7	1032	1809	-43.0	73	Juhu	30	29	3.4	221	171	29.2
13	Tirupati	0	9	-	87	43	-	74	Jorhat	30	2	-	143	7	-
14	Trichy	518	574	-9.8	4891	3662	33.6	75	Agra	0	0	-	0	0	-
15	Kushinagar	0	0	-	0	0	-	76	Barapani (Shillong)	0	0	-	0	0	-
Total		44708	47623	-6.1	425039	422447	0.6	77	Jamnagar	0	0	-	0	0	-
<b>(B) 6 PPP International Airports</b>								78	Pakyong	0	0	-	0	0	-
16	Ahmedabad	8080	7895	2.3	69918	67457	3.6	79	Agatti	3	5	-40.0	32	87	-63.2
17	Lucknow	1327	1587	-16.4	11571	10729	7.8	80	Bhavnagar	0	0	-	0	0	-
18	Guwahati	2000	2191	-8.7	17664	16341	8.1	81	Diu	0	0	-	0	0	-
19	Jaipur	1396	1417	-1.5	12933	10285	25.7	82	Hindon	0	0	-	0	0	-
20	Trivandrum	1238	1227	0.9	12566	12699	-1.0	83	Lakhimpur (Lilabari)	0	2	-	7	3	-
21	Mangalore	351	270	30.0	3312	2629	26.0	84	Rupasi	0	0	-	0	0	-
Total		14392	14587	-1.3	127964	120140	6.5	85	Bhuj	0	0	-	0	0	-
<b>(C) 7 JV International Airports</b>								86	Pantnagar	0	0	-	0	0	-
22	Delhi (DIAL)	73241	81544	-10.2	676884	702511	-3.6	87	Bhuntar	0	0	-	0	0	-
23	Mumbai (MIAL)	65402	68389	-4.4	585304	584192	0.2	88	Bikaner	0	0	-	0	0	-
24	Bangalore (BIAL)	34375	35122	-2.1	311712	310587	0.4	89	Porbandar	0	0	-	0	0	-
25	Hyderabad (GHAL)	12100	12602	-4.0	107508	104615	2.8	90	Cuddapah	0	0	-	0	0	-
26	Cochin (CIAL)	4025	4802	-16.2	44080	41338	6.6	91	Pathankot	0	0	-	0	0	-
27	Nagpur (MPL)	685	735	-6.8	6970	5890	18.3	92	Jalgaon	0	0	-	0	0	-
28	Kannur (KIAL)	243	167	45.5	2924	497	-	93	Tezu	0	0	-	0	0	-
Total		190071	203361	-6.5	1735382	1749630	-0.8	94	Tezpur	0	0	-	0	0	-
<b>(D) 1 ST Govt./Pvt. INTL Airports</b>								95	Hyderabad (Begumpet)	0	0	-	0	0	-
29	Shirdi	23	0	-	537	0	-	96	Salem	0	0	-	0	0	-
Total		23	0	-	537	0	-	97	Adampur (Jalandhar)	0	0	-	0	0	-
<b>(E) 10 Custom Airports</b>								98	Shimla	0	0	-	0	0	-
30	Pune	3163	2923	8.2	31372	20467	53.3	99	Khajuraho	0	0	-	0	0	-
31	Patna	966	1108	-12.8	9590	9440	1.6	100	Pondicherry	0	0	-	0	0	-
32	Chandigarh	437	892	-51.0	8060	8403	-4.1	101	Ludhiana	0	0	-	0	0	-
33	Bagdogra	728	747	-2.5	7023	6922	1.5	102	Bhatinda	0	0	-	0	0	-
34	Indore	894	710	25.9	8094	6301	28.5	103	Kota	0	0	-	0	0	-
35	Visakhapatnam	315	266	18.4	3496	3050	14.6	104	Sholapur	0	0	-	0	0	-
36	Surat	306	359	-14.8	3808	3718	2.4	105	Safdarjung	0	0	-	0	0	-
37	Madurai	210	137	53.3	2436	1167	-	106	Coochbehar	0	0	-	0	0	-
38	Aurangabad	102	71	43.7	996	634	57.1	107	Keshod (Junagarh)	0	0	-	0	0	-
39	Gaya	0	0	-	0	0	-	108	Gondia	0	0	-	0	0	-
Total		7121	7213	-1.3	74875	60102	24.6	109	Kanpur (Civil)	0	0	-	0	0	-
<b>(F) 71 Domestic Airports</b>								110	Hollongi (Donyi Poko)	0	0	-	0	0	-
40	Ranchi	475	459	3.5	5000	4170	19.9	(F) 71 Domestic Airports		2726	2569	6.1	25694	20001	28.5
41	Raipur	553	559	-1.1	4602	4567	0.8	<b>(G) 19 St.Govt. / Pvt Airports</b>							
42	Jammu	153	125	22.4	1255	1120	12.1	111	Durgapur	35	1	-	473	2	-
43	Leh	219	268	-18.3	1327	1675	-20.8	112	Lengpur(aizwal)	47	30	56.7	361	254	42.1
44	Dehradun	97	79	22.8	1211	450	-	113	Nasik(Hal ozar)	0	0	-	0	35	-
45	Udaipur	45	18	-	310	78	-	114	Jagdapur	0	0	-	0	0	-
46	Agartala	287	345	-16.8	3479	2684	29.6	115	Kurnool	0	0	-	0	0	-
47	Jodhpur	0	0	-	0	0	-	116	Bilaspur	0	0	-	0	0	-
48	Bhopal	270	216	25.0	2329	1553	50.0	117	Nanded	0	0	-	0	0	-
49	Darbhangha	3	9	-66.7	260	80	-	118	Sindhudurg	0	0	-	0	0	-
50	Gorakhpur	0	0	-	0	0	-	119	Vijayanagar	0	0	-	0	0	-
51	Vadodara	174	122	42.6	1679	868	93.4	120	Pasighat	0	0	-	0	0	-
52	Dibrugarh	106	78	35.9	1055	761	38.6	121	Bidar	0	0	-	0	0	-
53	Prayagraj	20	0	-	88	0	-	122	Bangalore(HAL)	0	0	-	0	0	-
54	Rajkot	69	32	115.6	685	158	-	123	Pithoragarh	0	0	-	0	0	-
55	Silchar	36	62	-41.9	608	612	-0.7	124	Mundra	0	0	-	0	0	-
56	Jabalpur	26	0	-	132	0	-	125	Hisar	0	0	-	0	0	-
57	Belgaum	1	2	-50.0	35	30	16.7	126	Jamshedpur	0	0	-	0	0	-
58	Rajahmundry	1	1	0.0	11	6	83.3	127	Rourkela	0	0	-	0	0	-
59	Jharsuguda	5	4	25.0	34	29	17.2	128	Jeypore	0	0	-	0	0	-
60	Dimapur	99	124	-20.2	966	694	39.2	129	Ziro	0	0	-	0	0	-
61	Hubli	3	6	-50.0	36	28	28.6	(G) 19 St.Govt. / Pvt Airports		82	31	-	834	291	-
<b>(H) Other Airports</b>								(H) Other Airports		0	0	-	0	0	-
<b>Grand Total (A+B+C+D+E+F+G+H)</b>								Grand Total (A+B+C+D+E+F+G+H)		259123	275384	-5.9	2390325	2372611	0.7

**OCEAN FREIGHT  
TRAFFIC HANDLED AT MAJOR PORTS  
(DURING APRIL TO JANUARY'2023\* VIS-A-VIS APRIL TO JANUARY'2022)**

(\*) TENTATIVE (IN '000 TONNES)

PORT	TRAFFIC PERIOD	P.O.L. (Crude, Prod., LPG/LNG)	Other Liquids	Iron Ore Incl. Pellets	Fertilizers FIN. RAW	Coal		Containers Tonnage	TEUs	Other Misc. Cargo	TOTAL	% VAR. AGAINST 2021-22
						Thermal & Steam	Coking & Others					
KOLKATA	TRF APRIL-JAN., 2023	257	891	32	289	10	-	2257	7099	478	14092	
	TRF APRIL-JAN., 2022	275	406	-	235	24	-	1343	7096	480	12533	12.44
Haldia Dock Complex	TRF APRIL-JAN., 2023	8152	3933	420	55	341	-	17475	1697	85	40162	
	TRF APRIL-JAN., 2022	8430	4286	924	181	315	95	10706	2855	141	34749	15.58
TOTAL: SMP, KOLKATA	TRF APRIL-JAN., 2023	8409	4824	452	344	351	0	19732	8796	563	54254	
	TRF APRIL-JAN., 2022	8705	4692	924	416	339	95	12049	9951	621	47282	14.75
PARADIP	TRF APRIL-JAN., 2023	30865	1614	13738	460	4102	39806	11565	164	10	109282	
	TRF APRIL-JAN., 2022	28368	1650	16237	340	4147	23909	11497	162	8	93649	16.69
VISAKHAPATNAM	TRF APRIL-JAN., 2023	13350	1670	11509	1259	1251	11555	4385	6845	423	61632	
	TRF APRIL-JAN., 2022	11671	1713	11964	991	1267	7367	4139	7127	421	56768	8.57
KAMARAJAR(ENNORE)	TRF APRIL-JAN., 2023	4038	108	-	-	-	18560	1536	8956	464	36340	
	TRF APRIL-JAN., 2022	4082	115	-	-	-	15472	1735	7596	394	31299	16.11
CHENNAI	TRF APRIL-JAN., 2023	11693	1226	113	-	255	-	-	23937	1240	3836	
	TRF APRIL-JAN., 2022	9229	951	-	-	208	-	7	26047	1350	3562	2.64
V.O.CHIDAMBARANAR	TRF APRIL-JAN., 2023	257	1006	25	622	625	8140	4293	12296	615	31395	
	TRF APRIL-JAN., 2022	317	841	25	283	625	6271	4035	12926	656	28458	10.32
COCHIN	TRF APRIL-JAN., 2023	17911	438	-	-	129	-	-	8319	580	28010	
	TRF APRIL-JAN., 2022	17890	422	-	-	259	-	-	8580	615	28245	-0.83
NEW MANGALORE	TRF APRIL-JAN., 2023	22287	2003	1781	452	66	3206	878	1980	139	33712	
	TRF APRIL-JAN., 2022	18966	1971	3222	250	87	2872	386	1937	127	31179	8.12
MORMUGAO	TRF APRIL-JAN., 2023	481	241	1712	75	-	2301	6204	28	3	13776	
	TRF APRIL-JAN., 2022	423	149	2649	36	-	1415	6169	176	13	14901	-7.55
MUMBAI	TRF APRIL-JAN., 2023	31338	1396	5043	227	107	5413	-	200	19	52814	
	TRF APRIL-JAN., 2022	30382	1384	5668	278	124	4442	290	214	20	49404	6.90
J.N.P.A.	TRF APRIL-JAN., 2023	2699	2596	-	-	-	-	-	62396	4985	68774	
	TRF APRIL-JAN., 2022	2687	2356	-	-	-	-	-	57305	4700	63006	9.15
DEENDAYAL	TRF APRIL-JAN., 2023	51702	9838	741	3334	93	18387	355	7125	413	115700	
	TRF APRIL-JAN., 2022	49934	9229	675	3340	266	17031	533	7219	412	107451	7.68
ALL PORTS	TRF APRIL-JAN., 2023	195030	26960	35114	6773	7029	107368	48948	141042	9454	78485	
	TRF APRIL-JAN., 2022	182654	25473	41364	5934	7322	78874	40840	139240	9337	69945	9.31
% Variation from previous year												
		6.78	5.84	-15.11	14.14	-4.00	36.13	19.85	1.29	1.25	9.31	

Source: I.P.A.



# Reliance unveils India's first Hydrogen Internal Combustion Engine Tech for Heavy-duty Trucks

**B**engaluru, Billionaire Mukesh Ambani's Reliance Industries showcased a truck that runs on hydrogen, the cleanest known fuel whose tail emissions are only water and oxygen, at the India Energy Week, reported PTI.

A display near the truck said this was "India's 1st H2ICE technology truck on road."

The truck has "near-zero emissions" when it uses hydrogen as fuel in place of conventional diesel or even recently introduced liquefied natural gas (LNG).

"H2ICE vehicle performance on-par with diesel ICE," it said.

H2 is the formula for hydrogen and ICE stands for internal combustion engine.

India is fast pushing for use of hydrogen, which can be produced by splitting water using electricity. Use of electricity generated from renewable sources such as solar and wind qualifies it to be green hydrogen.

Hydrogen finds wide applicability, from refineries to steel plants and fertilizer units where it can replace hydrocarbons. Hydrogen can also be used as fuel in automobiles but its current cost of manufacturing is very high. But this hasn't stopped companies from investing in hydrogen manufacturing.

In January, billionaire Gautam Adani's group announced plans for a hydrogen truck. Adani Enterprises Ltd (AEL), part of the diversified Adani portfolio of companies, signed an agreement to launch a pilot project to develop a hydrogen fuel cell electric truck (FCET) for mining logistics and transportation with Ashok Leyland,



India, and Ballard Power, Canada.

The hydrogen powered mining truck will weigh 55 tons, have three hydrogen tanks, a 200-km working range, and will be powered by Ballard's 120 kW PEM fuel cell technology.

The Adani Group had previously announced its plans to invest more than USD 50 billion over the next 10 years in green hydrogen and associated ecosystems corresponding to a capacity of up to 3 million tons of green hydrogen annually.

The oil-to-telecom conglomerate Reliance too is pivoting a green path, investing in renewable energy power generation as well as the entire hydrogen ecosystem as part of its decarbonisation plans.

Reliance is investing Rs 6 lakh crore (USD 80 billion) in multiple green energy projects in Gujarat as part of the company's increasingly ambitious decarbonisation drive.

It will invest Rs 5 lakh crore over the span of 10 to 15 years to set up 100 GW renewable-energy power plant and green-hydrogen ecosystem development. It has started the process of scouting land for 100 GW renewable energy power projects in

Kutch, Banaskantha and Dholera, and has requested 450,000 acres of land in Kutch.

The company will spend an additional Rs 60,000 crore in setting up 'new energy manufacturing', which includes solar modules, electrolysers, batteries for energy storage and fuel cells.

Another Rs 25,000 crore will be invested in existing projects and new ventures in the next three to five years.

Reliance in 2021 first talked of a multi-billion investment plan

spanning renewables, storage and hydrogen, including what it claims will be the world's largest green energy equipment 'giga-complex' and a 100GW capacity goal.

The investment over three years would propel Reliance to net-zero emissions status by 2035.

At the display alongside the hydrogen truck, Reliance said use of hydrogen results in 20 per cent fuel operating expense saving over diesel ICE vehicles. It also results in 10-15 per cent noise reduction over diesel ICE vehicles, it added.

Adani Group plans to invest USD 20 billion over the next decade in renewable-energy generation and component manufacturing, with an aim to become "the producer of the least expensive green electron anywhere in the world".

It intends to triple its renewable-power generation capacity over the next four years, become a green-hydrogen producer, power all of its data centres by renewable energy by 2030, achieve net-zero emissions at its ports by 2025, and allocate more than 75 per cent of capital expenditure up to 2025 on green technologies.





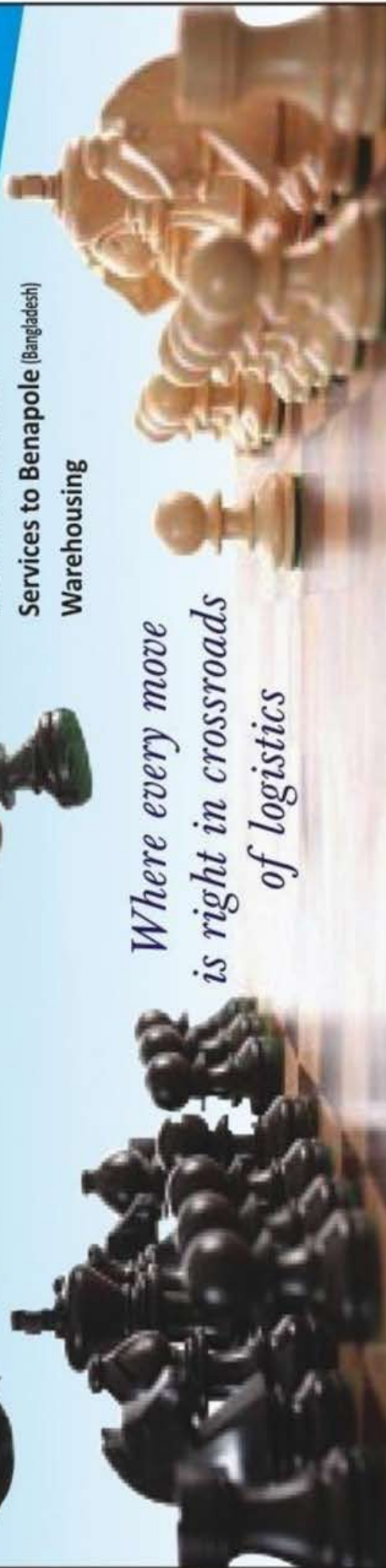
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**CJ Darcl Logistics** is one of the India's leading transportation and logistics company with annual group turnover of over ₹2300 Crores (2018-19) catering to nation's leading private and public sector corporates through a pan India network of nearly 200 branches with a strong and experience team of over 3000 human resource capital covering all major port cities and industrial town in the country. Company's growth genesis can be traced back to more than four decades.

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Company's name changed from Darcl Logistics Limited to CJ Darcl Logistics Limited with effect from 13.09.2017