

Trinamool's report card: Paribartan in bits & pieces

Banerjee banks on welfare policies to complete a hat-trick of poll victories

THEN AND NOW

■ 2010-2011 ■ 2021-2022

GSDP
₹4.60 trn (base year '04-'05) **₹15.10 trn** (base year '11-'12)

OWN TAX REVENUE

₹21,128.74 cr **₹75,416.00 cr**

DEBT-GSDP RATIO

40.65 **34.82**

FISCAL DEFICIT-GSDP RATIO

4.24 **2.94**

TOTAL BUDGET ALLOCATION

₹84,803 cr **₹299,688 cr**

STATE DEVELOPMENT ALLOCATION

₹19,059 cr **₹114,898 cr**

CAPITAL OUTLAY

₹2,226 cr **₹31,180 cr**

ISHITA AYAN DUTT
Kolkata, 1 March

West Bengal has not been rebuilt. Kolkata has not transformed into London. But, the "Paribartan" (change) ushered in by Chief Minister Mamata Banerjee in 2011 goes deeper than the trident lights that adorn every nook and corner of the state capital.

The poll bugle has been sounded and parties are getting battle ready for an eight-phase election in West Bengal. Banerjee, who is seeking a third term, is banking on her welfare schemes and "development" work, apart from the "insider-outsider" plank, to complete the hat-trick.

The agitation over land acquisition may have catapulted Banerjee to the seat of power, but she had also promised a new Bengal. The Trinamool Congress manifesto of 2011 had said: The task before the new government is to "rebuild West Bengal" to compete with the best and fulfill the aspirations of the people.

At the end of 10 years, Banerjee's achievements are a mixed bag. On the industry front, the government's success largely rests on the growth of micro, small and medium enterprises (MSMEs). According to the Union ministry of MSMEs' annual report for 2019-20, West Bengal is second only to Uttar Pradesh in terms of number of units at 8.86 million units, accounting for 14 per cent of total MSME units (UP had 8.99 million units, accounting for 14.20 per cent). Employment in the Bengal units was at 13.55 million. In 2012-13, the number of units in West Bengal was 3.66 million and employment 8.57 million. Though it had ranked second even then, the gap with UP has narrowed. Credit flow to the sector has increased — it was around ₹16,000 crore in the earlier regime, while State Level Bankers Committee (SLBC) disbursement target for the current fiscal was ₹90,000 crore.

However, Abhirup Sarkar, former professor of economics at the Indian Statistical Institute (ISI), pointed out that while the government focused on MSMEs big industries have not come. "The average income compared to the rest of India, therefore, hasn't increased much. Southern states are ahead in industry and, therefore, their per capita income is higher," he added.

The TMC's report card 2011-2020, released recently, mentions the average per person income has more than doubled from ₹51,543 in 2010 to ₹1,09,491 in 2019. However, it still lags behind many other states. Data collated by ICRA shows in per capita income (at current prices), West Bengal is behind Andhra Pradesh, Goa, Telangana, Haryana, Karnataka, Punjab, and Tamil Nadu, among others.

Similarly, the number of factories in West Bengal has increased from 8,232 in 2010 to 9,534 in 2017-2018, but it dwarfs in comparison with some other major states that were much ahead even in 2010-2011, according to Reserve Bank of India data on states. However, there is an improvement in the overall macro picture. At 5.2 per cent, the state's unemployment rate in January 2021 is lower than India's 6.53 per cent, CMIE data show.

"It's not that things have not improved. One

good thing is that there is no disruption by trade union workers, but West Bengal needs more investment," a businessman said.

That's a recurring allegation against the government from Opposition parties as well.

Data from the Department for Promotion of Industry and Internal Trade (DPIIT) suggests that there has been some growth. In 2018, 62 Industrial Entrepreneurs Memoranda (IEMs) were filed with a proposed investment of ₹4,722 crore; in 2019, 48 IEMs were filed with a proposed investment of ₹5,844 crore; and, up to December 2020, 27 IEMs were filed with a proposed investment of ₹9,552 crore.

In comparison, the proposed investment for Karnataka up to December 2020 was ₹1,62,492 crore, Gujarat at ₹46,141 crore, and Maharashtra at ₹44,188 crore up (Tamil Nadu was lower at ₹6,807 crore).

"A comparison of IEMs filed and implemented shows that West Bengal is behind many major states," a bureaucrat said.

The state government, however, has a different set of numbers to rely on: Proposals bagged at its investor summits, the Bengal Global Business Summit (BGBS). According to government estimates, the last five editions translated into investment proposals of around ₹12.32 trillion over five editions and 40-50 per cent were under implementation.

The 200-acre proposed IT hub called the Bengal Silicon Valley, has created some excitement with a bunch of companies taking up space — TCS has taken up 20 acres to build a second campus (it employs around 45,000 at locations in the state), Reliance Jio has taken up 40 acres for a development centre, and Airtel for a data centre. Land allotment for Wipro's second centre has been approved by the state Cabinet and a long-awaited development centre of Infosys was announced in 2018. The state has also identified that the logistics vertical has a growth potential and Flipkart is setting up its first integrated logistics hub in West Bengal. Additionally, the state's tax collection has grown from ₹21,128.74 crore in 2010-11 to an estimated ₹75,416 crore in 2021-22. "This is due to better administration and e-governance," explained Sarkar.

The government also laid emphasis on agriculture. The Budget estimate for agriculture and allied services sector under state development scheme increased 9.5 times under the TMC. The result: Production of food grains has increased 25.03 per cent between 2010-2011 and 2017-18. The cultivated area shot up 309 per cent between 2010-11 and 2019-20, and yield rate 70 per cent, according to the government's economic review.

Some other numbers also look favourable. West Bengal was always burdened with debt, but the debt to GSDP ratio, which was 40.65 in 2010-11 has been estimated to have reduced to 34.81 per cent in 2021-22; total debt was ₹1,87,387.40 crore in 2010-2011 and is estimated to have increase to ₹5,25,867.79 crore (BE) in FY22. And, despite the twin challenges of cyclone Amphan and Covid-19, West Bengal has projected 1.2 per cent growth (estimates as on January 31, 2020) in GDP at constant prices, according to advance estimates for FY21. But, perhaps, Banerjee's trump card is the various social and welfare schemes implemented and the focus on basics like roads, drinking water, and electricity.

A massive outreach programme — Duare Sarkar — was launched ahead of the elections to deliver 12 welfare schemes, including Khadya Sathi (food security), Kanyashree (financial assistance to girls for pursuing higher education), Krishak Bondhu (for farmers and sharecroppers) and the star attraction Swasthya Sathi (the universal health scheme).



▶ FROM PAGE 1

PM kicks off third phase of inoculation drive

The first day of vaccination for senior citizens and those aged over 45 with comorbidities got off to a slow start, with beneficiaries reporting glitches in the CoWIN platform. Hospitals, too, complained that there were issues with the software that made uploading data extremely slow.

Senior citizens, both registered and unregistered, queued up for the vaccine shot at private hospitals from the morning. Lack of exact time slots on the CoWIN portal meant beneficiaries ended up crowding outside many

vaccination centres. The health ministry has clarified that states have been given some relaxation. "In the next few days, the walk-in system will be streamlined, a provision is in place for this. A certain number of people can go to the centre after taking an appointment," Vardhan said.

As more vaccination centres get added and glitches are resolved, states expect an increase in vaccination. "We will do it slowly and steadily so that everyone gets the slot," said Delhi's Health Minister Satyendra Jain.



Vice President Venkaiah Naidu is administered a Covid-19 vaccine at Government Medical College in Chennai PHOTO: PTI

Serum Institute of India's Adar Poonawalla said in a tweet, "Great to see [PM Modi] leading from the front [and] getting vaccinated. In the interest of protecting our

nation, I would urge the public to get vaccinated at the earliest, whether it be (Serum Institute's) vaccines or any of the other vaccines being developed in India."

BS SUDOKU #3295

			2				9	
	9			4	1			8
5					7		6	
5	4	3						
	1							
7							8	1
	7			8			1	9
								7
1	3		4		8			2

Very hard:
★★★★★
Solution tomorrow

SOLUTION TO # 3294

6	1	8	3	9	4	5	2	7
5	9	4	2	6	7	8	3	1
7	3	2	5	8	1	9	6	4
8	4	3	6	1	5	2	7	9
1	2	6	8	7	9	3	4	5
9	5	7	4	3	2	8	1	6
4	6	5	7	2	8	1	9	3
3	8	1	9	4	6	7	5	2
2	7	9	1	5	3	4	8	6

HOW TO PLAY

Fill in the grid so that every row, every column and every 3x3 box contains the digits 1 to 9

DEMAND NOTICE

Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act.) read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002 (the said Rules). In exercise of powers conferred under Section 13(2) of the said Act read with Rule 3 of the said Rules, the Authorised Officer of IIFL Home Finance Ltd. (IIFL HFL) (Formerly known as India India Infoline Housing Finance Ltd.) has issued Demand Notices under section 13(2) of the said Act, calling upon the Borrower(s), to repay the amount mentioned in the respective Demand Notice(s) issued to them. In connection with above, notice is hereby given, once again, to the Borrower(s) to pay within 60 days from the publication of this notice, the amounts indicated herein below, together with further interest from the date(s) of Demand Notice till the date of payment. The detail of the Borrower(s), amount due as on date of Demand Notice and security offered towards repayment of loan amount are as under:-

Name of the Borrower(s)/Guarantor (s)	Demand Notice Date & Amount	Description of secured asset (immovable property)
Mr. Arvind Singh Sisodia, Adarsh Tours And Travels, Mrs. Chetna Sisodiya (Prospect No. 799683)	24-Feb-2021 Rs. 16,48,836/- (Rupees Sixteen Lakh Forty Eight Thousand Eight Hundred Thirty Six Only)	All that piece and parcel of the property being : Plot No.N-84, admeasuring 807.30 sq. ft., Omaxe City-1, "Shubhangan Indore Ballyakhedi", Gram Mayakhedi Ballyakhedi, Agra Bombay Road, Indore, 452001, Madhya Pradesh, India

If the said Borrowers fail to make payment to IIF HFL as aforesaid, IIFL HFL may proceed against the above secured assets under Section 13(4) of the said Act, and the applicable Rules, entirely at the risks, costs and consequences of the Borrowers.

For, further details please contact to Authorised Officer at Branch Office : IIFL HFL 102/103, Darshan Mall, 15/2 Race Course Road, Indore- 452001, Madhya Pradesh/or Corporate Office : IIFL Tower, Plot No. 98, Udyog Vihar, Ph-IV Gurgaon, Haryana.

Place: INDORE
Date: 02.03.2021
Sd/- Authorised Officer, For IIFL Home Finance Ltd

INDIA SHELTER FINANCE CORPORATION LTD

REGD. OFFICE:- PLOT-15, 6TH FLOOR, SEC-44, INSTITUTIONAL AREA, GURUGRAM, HARYANA-122002
BRANCH OFFICE:- PLOT NO. 69, 3RD FLOOR, MP NAGAR, ZONE-1, BHOPAL - 462011
BRANCH OFFICE:- 204, 2ND FLOOR, SHAGUN ARCADE, PLOT NO. 8, PU-4, SCH NO. 54, VIJAY NAGAR, A.B. ROAD, INDORE - 450021
BRANCH OFFICE:- 8, GHATKARPUR MARG, NEAR BJP OFFICE ABOVE MAYANK TRADERS, UJJAIN - 456010 (MP)

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISIO TO RULE 8 (6) OF THE SECURITY INTEREST (ENFORCEMENT) RULE, 2002.

NOTICE IS HEREBY GIVEN TO THE PUBLIC IN GENERAL AND IN PARTICULAR TO THE BORROWER (S) AND GUARANTOR (S) WHOSE DETAILS ARE GIVEN IN MENTIONED BELOW TABLE THAT THE BELOW DESCRIBED IMMOVABLE PROPERTIES MORTGAGED/CHARGED TO THE SECURED CREDITOR, WILL BE SOLD ON "AS IS WHERE IS", "AS IS WHAT IS", AND "WHATEVER THERE IS" FOR REALIZATION OF COMPANY DUES.

Sl. No.	1. Borrower(s) & Guarantor(s) & Legal Heir's Name & Address 2. Total Due with Interest From	PHYSICAL POSSESSION DATE	Description of the Immovable Property with Known Encumbrance, If Any	1. DATE & TIME OF E-AUCTION 2. LAST DATE OF SUBMISSION OF EMD 3. DATE & TIME OF THE PROPERTY INSPECTION	1. Reserve Price 2. EMD of the Property 3. Bid Increment
1	MRS. RADHA BAI VISHWAKARMA & MR. SHIVRAJ VISHWAKARMA ALL AT: HOUSE NO. 60 NARMADA G.N SOCIETY VILLAGE-BAVDIYAKALAN DISTT- BHOPAL MADHYA PRADESH LOAN ACCOUNT NO. PM0200000008 TOTAL OUTSTANDING AMOUNT : RS. 7,92,945/- (RUPEES SEVEN LAKH NINETY TWO THOUSAND NINE HUNDRED AND FORTY FIVE ONLY) DUE AS ON 30.04.2019	25.09.2020	CHITRANSH LIFE STYLE UDYOGPURI COLONY, PLOT NO. 56,57,58,59,60,61 & 62, PART OF KH. NO. 473/1/2/1, PH NO. 3, NEAR PARMALI WALLACE FACTORY, DAHOD ROAD WARD NO. 23 TOWN- MANDIDEEP DIST- RAISEN 462046 (MADHYA PRADESH) PROPERTY BOUNDED AS: EAST: FLAT NO. 09, WEST: FLAT, 12, NORTH: 23 & SOUTH: 10 FEET ROAD	E-AUCTION DATE: 30TH MARCH 2021 BETWEEN 11:30 AM TO 1:00 PM AND WITH UNLIMITED EXTENSION OF 5 MINUTES. LAST DATE OF SUBMISSION OF EMD WITH KYC IS 26TH MARCH 2021 UPTO 5:00 PM (1ST) DATE OF INSPECTION: 23RD MARCH 2021 BETWEEN 10:30 A.M TO 02:00 PM (1ST).	RESERVE PRICE: 6,80,000/- (RUPEES SIX LAKH EIGHTY THOUSAND ONLY) EARNEST MONEY DEPOSIT: RS. 68,000/- (RUPEES SIXTY EIGHT THOUSAND ONLY) BID INCREMENT - RS.10,000/- (RUPEES TEN THOUSAND) & IN SUCH MULTIPLES
2	MRS. RAJEE BAI, MR. VINOD SINGH RAJPUT & MUKESH SINGH ALL AT: HOUSE NO. 4, WARD NO. 4 VILLAGE- SRAKIYA TEHSIL- GAUHARGANJ DISTT- RAYSEN 488441 MADHYA PRADESH LOAN ACCOUNT NO. HL2000000884 TOTAL OUTSTANDING AMOUNT : RS. 4,24,215/- (RUPEES FOUR LAKH TWENTY FOUR THOUSAND TWO HUNDRED AND FIFTEEN ONLY) DUE AS ON 31.01.2019	16.10.2020	FREE HOLD PLOT PART OF SURVEY NO. 1791/2/11/1/2/1, PH NO. 4 VILLAGE SARAKIYA TEHSIL- GAUHARGANJ DISTT- RAYSEN MADHYA PRADESH PROPERTY BOUNDED AS: EAST: 10 FEET WIDE ROAD, WEST: OTHER PLOT NORTH: PLOT OF BANITU & SOUTH: PLOT OF RAGHUVVEER SINGH.	E-AUCTION DATE: 30TH MARCH 2021 BETWEEN 11:30 AM TO 1:00 PM AND WITH UNLIMITED EXTENSION OF 5 MINUTES. LAST DATE OF SUBMISSION OF EMD WITH KYC IS 26TH MARCH 2021 UPTO 5:00 PM (1ST) DATE OF INSPECTION: 23RD MARCH 2021 BETWEEN 10:30 A.M TO 02:00 PM (1ST).	RESERVE PRICE: 10,56,000/- (RUPEES TEN LAKH FIFTY SIX THOUSAND ONLY) EARNEST MONEY DEPOSIT: RS. 1,05,600/- (RUPEES ONE LAKH FIVE THOUSAND SIX HUNDRED ONLY) BID INCREMENT - RS.10,000/- (RUPEES TEN THOUSAND) & IN SUCH MULTIPLES
3	MRS. MANJU SAHANI & MR. RAJESH SAHANI, ALL AT: LIG-09 SATLAPUR MANDIDEEP MANDIDEEP, TEHSIL- GAUHARGANJ DISTT- RAYSEN 488441 MADHYA PRADESH LOAN ACCOUNT NO. HL1800000463 TOTAL OUTSTANDING AMOUNT: RS. 2,93,038/- (RUPEES TWO LAKH NINETY THREE THOUSAND THIRTY EIGHT ONLY) DUE AS ON 31.07.2018	25.09.2020	PROPERTY SITUATED AT PLOT NO. EWS (S) 292 HOUSING BOARD COLONY, VILLAGE SATLAPUR, MANDIDEEP, TEHSIL- GAUHARGANJ, DISTRICT RAISEN MADHYA PRADESH PROPERTY BOUNDED AS: EAST: PLOT NO. S-283, WEST: ROAD, NORTH: PLOT NO. S-291 & SOUTH: PLOT NO. S-293.	E-AUCTION DATE: 30TH MARCH 2021 BETWEEN 11:30 AM TO 1:00 PM AND WITH UNLIMITED EXTENSION OF 5 MINUTES. LAST DATE OF SUBMISSION OF EMD WITH KYC IS 26TH MARCH 2021 UPTO 5:00 PM (1ST) DATE OF INSPECTION: 23RD MARCH 2021 BETWEEN 10:30 A.M TO 02:00 PM (1ST).	RESERVE PRICE: 6,81,408/- (RUPEES SIX LAKH EIGHTY ONE THOUSAND AND EIGHT ONLY) EARNEST MONEY DEPOSIT: RS. 68,141/- (RUPEES SIXTY EIGHT THOUSAND ONE HUNDRED FORTY ONE ONLY) BID INCREMENT - RS.10,000/- (RUPEES TEN THOUSAND) & IN SUCH MULTIPLES
4	Mrs. Dolly & Mr. Ritesh Mahajan AT: FLAT NO. 603, 6TH FLOOR BLOCK- B DAFFODIL TOWER, ROYAL AMAR GREEN INDORE- 452010 MADHYA PRADESH ALSO AT: SAI SUPER BAZAR FF- 37, SHOP NO. 8 & 9 SHEKHAR TOWER SCHEME NO. 54 VIJAY NAGAR INDORE- 452010 MADHYA PRADESH LOAN ACCOUNT NO. CHL100005077 TOTAL OUTSTANDING AMOUNT : RS. 43,84,307/- (RUPEES FORTY THREE LAKH EIGHTY FOUR THOUSAND THREE HUNDRED AND SEVEN ONLY) DUE AS ON 31.01.2020	25.12.2020	PROPERTY BEARING FLAT NO. 603 SITUATED AT 6TH FLOOR OF BLOCK DAFFODIL IN ROYAL AMAR GREENS, VILLAGE NIRANJANPUR TEHSIL AND DISTT. INDORE (M.P.) AREA ADMEASURING 1378.52 SQ FT. PROPERTY BOUNDED AS: EAST: PASSAGE THAN FLAT NO. 602, WEST: MOS. NORTH: FLAT NO. 604 & SOUTH: ROAD	E-AUCTION DATE: 30TH MARCH 2021 BETWEEN 11:30 AM TO 1:00 PM AND WITH UNLIMITED EXTENSION OF 5 MINUTES. LAST DATE OF SUBMISSION OF EMD WITH KYC IS 26TH MARCH 2021 UPTO 5:00 PM (1ST) DATE OF INSPECTION: 23RD MARCH 2021 BETWEEN 10:30 A.M TO 02:00 PM (1ST).	RESERVE PRICE: RS. 43,96,736/- (RUPEES FORTY THREE LAKH NINETY SIX THOUSAND SEVEN HUNDRED AND THIRTY SIX ONLY) EARNEST MONEY DEPOSIT: RS. 4,39,674/- (RUPEES FORTY LAKH THIRTY NINE THOUSAND SIX HUNDRED SEVENTY FOUR ONLY) BID INCREMENT - RS.10,000/- (RUPEES TEN THOUSAND) & IN SUCH MULTIPLES
5	MRS. EESHVAREE & MR. SHEKHAR ALL AT: HOUSE NO 38 B, ANJUSHA ENCLAVE SECTOR A, UJJAIN, MADHYA PRADESH-456010 LOAN ACCOUNT NO. HL1700000748 TOTAL OUTSTANDING AMOUNT : RS. 4,38,230/- (RUPEES FOUR LAKH THIRTY EIGHT THOUSAND TWO HUNDRED THIRTY ONLY) DUE AS ON 30.08.2018	16.02.2021	ALL THAT PIECE AND PARCEL OF PROPERTY BEARING HOUSE NO. 38-B, PROPERTY AREA 344 SQ. MTR., ANJUSHA ENCLAVE, SECTOR-A, MAXI ROAD, UJJAIN, MADHYA PRADESH BOUNDED AS: EAST: HOUSE NO.B-37, WEST: HOUSE NO.B-38, NORTH: OPEN PART, SOUTH: ROAD OF COLONY	E-AUCTION DATE: 30TH MARCH 2021 BETWEEN 11:30 AM TO 1:00 PM AND WITH UNLIMITED EXTENSION OF 5 MINUTES. LAST DATE OF SUBMISSION OF EMD WITH KYC IS 26TH MARCH 2021 UPTO 5:00 PM (1ST) DATE OF INSPECTION: 23RD MARCH 2021 BETWEEN 10:30 A.M TO 02:00 PM (1ST).	RESERVE PRICE: RS. 4,77,270/- (RUPEES FORTY LAKH SEVENTY SEVEN THOUSAND TWO HUNDRED AND SEVENTY ONLY) EARNEST MONEY DEPOSIT: RS. 47,727/- (RUPEES FORTY SEVEN THOUSAND SEVEN HUNDRED AND TWENTY SEVEN ONLY) BID INCREMENT - RS.10,000/- (RUPEES TEN THOUSAND) & IN SUCH MULTIPLES

THE EARNEST MONEY HAS TO BE DEPOSITED BY WAY OF DD IN FAVOUR OF "INDIA SHELTER FINANCE CORPORATION LTD." PAYABLE AT BHOPAL, INDORE, UJJAIN LOCAL BRANCH OR NEFT/RTGS IN THE ACCOUNT OF "AXIS BANK" NO.911020001057107 AND IFSC CODE: UTIB0000131, BRANCH GURGAON, BRANCH CODE 000131.

IN CASE OF ANY CLARIFICATION/REQUIREMENT REGARDING ASSETS UNDER SALE, BIDDER MAY CONTACT MR. AJAY GUPTA (+91 7906826375 & 0124-4131812).

FOR BHOPAL: MR. RISHAB BHARGAVA (+91 8109628374), FOR INDORE MR. SHATRUGHAN SINGH (+91 9993670488), FOR UJJAIN: MR. PRADHUMAN KOUCHLAY (+91 7000018848)

FOR DETAILED TERMS AND CONDITIONS OF THE SALE, PLEASE REFER TO THE PROVIDED IN INDIA SHELTER FINANCE CORPORATION LTD. WEBSITE I.E. WWW.INDIASHELTER.IN OR WWW.INDIASHELTER.AUCTIONTIGER.NET

Place: MADHYA PRADESH
Date: 01.03.2021
Authorised Officer
India Shelter Corporation Finance Limited