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Please read other booklets of the series also.

Booklet 2 : Constitution : Denied, Diluted, Dismantled

Booklet 3 : Promises Broken, People Betrayed

Booklet 4 : When Lives and Futures are Endangered

Introduction

This publication consisting of four interlinked booklets, marks the fourth in our year-on -year series on the policies of the Modi regime which started after its first year in office, in May 2015.

A comprehensive look at the four years of the Modi regime becomes all the more necessary given that these years have been marked by an unprecedented self-promotion drive by the Modi Government funded by public money. According to a recent RTI query, it is revealed that the Government has already spent a huge amount of Rs 4,343.26 crore rupees on advertisements through different media. Considering that the Government has refused for example, to raise widow pensions by a single rupee in these last four years in the name of a resource crunch, such a huge expenditure on self-publicity seems obscene.

In its celebration of four years, undoubtedly dampened by its blunder in Karnataka, many claims are being made of the achievements of the regime with stress on it being “ pro-poor.”

What is the reality?

Starting with an overview of the last four years written by General Secretary Sitaram Yechury, the first booklet looks at the fundamentals of the economy and the policies which have made the Modi model a development model for the rich. What happened to the promise of two crore jobs? Of the promise to control prices of essential commodities? What is the truth of the flagship schemes like Jan Dhan Yojana, Ujjala Yojana etc? The facts are laid out in this booklet.

One of the most stark features of the Modi regime has been the unprecedented increase in inequalities. Of course, Modi ji never speaks of dhan ki baat in his Mann ki baat. In 2015 when the results of the

Socio-economic caste survey was released it showed that 75 per cent of households in rural India earned less than 5000 rupees a month. Taking an average of five per household it works out to just 33 rupees per individual per day. On the other side, estimates made by Credit Suisse show that in the first three years of the Modi regime the share of the household wealth of 1 per cent of richest Indians increased by ten percentage points to 58 per cent. Lower taxes on the super rich, write off of bank loans, concessions and subsidies in different forms show the pro- corporate policies of this Government. These are the promises made in secret to the corporates, promises which were fulfilled.

This period has also seen the growth of crony capitalism symbolized by the roaring profits of particular business houses known to be close to those who rule. The best example is that of the Adani business house. With a rise of 124.6 per cent in net worth as on December 2017, he was at the top of the list of big business houses who had made huge profits last year. It is no coincidence that between 2015-16 and 2016-17, the income of the BJP increased by 81.18 per cent, from Rs 570.86 crore to Rs 1034.27 crore rupees. The quid pro quo between Government policies designed to “ease profits” of corporates in various ways and “donations” to the ruling party requires examination. The reality of Bhrashtachar yukt Bharat (corruption linked India) instead of Bhrashtachar mukt Bharat (corruption free India) as promised by this Government is exposed in a piece in this booklet.

The second booklet looks at another set of commitments which were also not made public, those made to the RSS. When Modi overcame divisions within his own party regarding his leadership before the last general elections, he was fully backed by the RSS. As is known India’s Prime Minister spent the better part of his public life as an RSS pracharak. Long before he took an oath to protect the Constitution of India, he was bound by the oath he took, and the prayer he recited, when he joined the RSS. That oath and prayer are quoted in the second booklet which examines the overt and covert ways that the Modi Government has taken forward the RSS agenda towards a Hindu rashtra. This booklet looks at the assault on the secular character of the constitution, the attack on minorities, on democracy and autonomous institutions, on federalism, the basic pillars of the republic.

It is often not recognized that the present assault on the federal structure of the constitution and the consequent downgrading of the rights of the states is also part of the RSS agenda of a unitary India. The efforts to impose Hindi on all States met with strong opposition, but efforts continue. It is not as though earlier Governments at the Centre had not ridden roughshod over the rights of the States. But the Modi Government has broken all previous records. The terms of reference of the 15th Finance Commission are evidence enough. In this booklet we carry a short piece by the Finance Minister of Kerala, Thomas Isaac which explains some of the aspects.

This booklet also has a separate piece on the situation in Kashmir. It shows the utter failure of the Central Government’s policies which have led to the alienation of the people of the valley. In fact Kashmir has been used cynically by the ruling regime to whip up false nationalism in other parts of the country.

The Government’s claims to have made India a power globally “recognized and respected” is also scrutinized in a piece in this booklet on India’s foreign policy. The personalization of foreign policy relations in the figure of Modi and the downgrading of experienced foreign policy professionals in the Ministry has led to swings in India’s foreign policy which have dismayed India’s longstanding friends and allies. Under Modi, the Government has aggressively taken forward the disastrous policies of the Congress led UPA Government to make India a strategic ally of the U.S.

In the BJP election manifesto and later, there were numerous promises made to different sections of the people, to the kisans, the workers, to women and specifically to Dalits and adivasis. The manifesto had also promised health and education for all. These were promises to bring the acche din of BJP rule.

The third and fourth booklets examine all these promises and their reality. The number of farmer suicides has gone up under this Government. The new fixed term rules in employment being brought by the Modi Government will give sanction to the hire and fire policies of workers, one of the key demands of employers; in spite of having a single party majority the Government has betrayed women of this country by refusing to bring the women’s reservation Bill; Dalits have faced unprecedented

attacks on their dignity, their status and their livelihood under this Government; adivasis are being displaced while the Forest Rights Act and other legal and constitutional provisions for the protection of adivasi land and identity are being diluted. AADHAR claimed to be a boon for good governance, is in fact nothing but an instrument to deprive the poor of their rights. These two booklets with a range of facts and figures expose the BJP's claim of being pro-poor.

It is because of the disastrous impact of the Modi Government's policies on the mass of citizens that it is imperative to end its rule.

It is not in the scope of this booklet to go into the details of the alternative vision and the policies followed by Left. There is a lot of literature available on all three States where the Left has been in power - Kerala, Bengal and Tripura - which are accessible to all those interested. Currently, the Left and Democratic Government in Kerala under the leadership of Pinarayi Vijayan is observing the anniversary of two years of its responsibility in Government. This is a Government which has seriously implemented many of its electoral promises and is taking the Kerala model of people centred development to new heights. Notwithstanding its defeat due to a variety of reasons including the use of huge money power, the Left Government of Tripura under the leadership of Manik Sarkar had established an enviable record of peoples advance in all social indicators. Earlier the Left Front Government in West Bengal had created a historic record in land reforms and decentralized, democratic governance through the panchayat system. All three Governments had built unity of the people across communities as the bedrock of people's advance. It is for this reason that the BJP-RSS considers the Left as its main ideological foe and barrier to the advance of its toxic agenda of divide and rule.

Alternative policies and alternative politics championed by the Left, committed to democracy, secularism and the defence of people's rights is the need of the hour. Even as we focus on the main task of defeating the BJP-RSS Government because of its acts of omission and commission enunciated in these booklets, it is necessary to build the unity and strengthen the mobilization of all left and democratic forces in struggles which challenge the present regime with an alternative programme for India and her people.

The publication of these four booklets has been made possible by the hard work and contribution of many comrades. We thank in particular Savera, Shyam, Pranjal, Sonali, Prabir Purkayastha, Prashant, Rajendra Sharma, Badal Saroj, Subhashini Ali, Vijoo Krishnan, Raghu, Venkatesh Athreya, Subin Dennis and Ajay Kumar.

We also thank the cartoonists whose work we have used in these booklets.

We hope this publication will help the struggles against this Government in the challenging days ahead.

Brinda Karat

May, 2018

Four Years of Modi Government

Sitaram Yechury

The singular feature of the completion of four years of this BJP Central government led by Prime Minister Narendra Modi is the near complete renegeing of the promises made to people in 2014, on which basis, this government assumed office through a majority of their own in the Lok Sabha.

The country was promised '*achhe din*'. The country was promised development and prosperity. The country was promised to be converted into a strong nation capable of rising to heights that were inconceivable during the last seven decades since independence. The country was promised '*sab ka saath sab ka vikas*'. Each one of these slogans have shown themselves to be hollow. All promises stand betrayed.

These four years have seen an unprecedented assault on India as a country and the livelihood of our people. There has been a four-pronged attack that continues to intensify by the day during these four years. These four arms of this assault are: (a) aggressive pursuit of neo-liberal economic reforms ruining the lives of a vast majority of our people (b) sharpening communal polarization leading to ruptures that is tearing asunder the social fabric of our people (c) an all-round attack on parliamentary democracy and constitutional authorities and institutions and (d) completely surrendering India's independent foreign policy and our sovereignty to the dictates of US imperialism. All these four put together constitute most serious of assaults on both our country and our people.

These four years only confirmed that the future of both the country and the people can only be safeguarded and improved with the ouster of this government.

Economic Assaults on the People

The strength of India's economic fundamentals has been virtually shattered by the twin assaults mounted through demonetization and GST. These two together have ruined the economy to such an extent that we have not been able to regain the lost economic activity due to them. India's informal sector that contributes more than half of our GDP and providing employment to the highest number of people outside of agriculture is in virtual shambles today. The GST and the way it is being implemented has virtually paralysed India's micro, small and medium enterprises that provided the lifeline for crores of our people. Foreign Direct Investment (FDI) is being allowed to every sector of our economy. FDI has virtually entered to capture India's retail trade through the back-door. Retail trade sector in India provides direct employment for more than four crore people. This means that nearly fifth of our population is affected by the takeover of India's domestic trade by big multinational giants. The recent acquisition of Flipkart by international retail giant – Walmart – has legalized foreign capital's entry into the retail trade.

The agrarian distress of the country is alarmingly worsening. The real wages in rural India declined to lower than subsistence levels. The refusal to implement its own promise of a minimum support price to our farmers, which would be one and a half times the production cost, is leading lakhs of farmers to commit distress suicides unable to service the debt that they have incurred. A onetime debt waiver to the Indian farmers has been refused, while lakhs of crores of rupees worth of loans taken by big corporates are being written off. Profit maximization avenues for foreign and domestic big corporates have been enlarged to an extent that there is an alarming growth of inequalities in the country. The rich are getting richer and the poor are getting poorer. 73 per cent of the additional wealth generated in the country in 2017 was garnered by a mere one per cent of our population. The country's resources are being looted in an unprecedented way. Crony capitalism is ruling the roost. Over Rs. 11 lakh crores worth of loans taken by the corporates,

mostly from nationalized banks, is not being recovered. Every fundamental economic indicator shows either a decline or stagnation. Thus, for the people these four years have been years when their livelihood conditions have sharply deteriorated. The worst form of crony capitalism is being practiced by the government, while the people are increasingly burdened.

Communal Polarisation

The relentless effort to polarize our rich and unique diversities among the people is leading to murderous assaults on dalits and Muslim minorities. Private armies in the name of '*gau rakshaks*' and moral policing squads through outfits like the 'anti-Romeo squads' in Uttar Pradesh are dictating to our youth what to eat, what to wear, whom to be befriend etc. The poison of the communal virus has reached levels of dehumanization of our society. The recent brutal rapes and murder of our young girls is a case in point.

Attacks on Higher Education and Research

This dehumanization of our society is taking place along with an assault on reason and rationality being mounted by the efforts to doctor higher education and research along communal lines. The effort is to convert Indian history as that narrated by Hindu mythology. This communalization of the thought processes of our people is to lay the basis for the acceptance of the RSS's effort to convert our secular democratic Republic into their version of rabidly intolerant theocratic, fascistic 'Hindu Rashtra'. This is an assault that destroys India as all of us know of it today. Instead of '*sab ke saath*', what these four years have seen is the growth of Hindutva assaults that lead to the exclusion of large sections of our people like dalits and religious minorities from national discourse.

'Sab Ka Vikas?'

These four years have seen a steady decline in Central governmental expenditures in all social sectors that relate directly to the health of our people's livelihood. This Modi government assumed office promising to raise public spending on education to 6 per cent of the GDP. Instead,

what has happened is a decline from 0.55 per cent in 2014-15 to 0.45 per cent in 2018-19 as a percentage of GDP. In terms of percentage of Union Budgets, it fell from 4.1 per cent in 2014-15 to 3.6 per cent in 2018-19.

Despite the promises and much tom-tomed sloganeering of ‘*swach bharat*’, providing drinking water and sanitation to the whole of India, the reality is the opposite. The budgetary allocations for National Rural Drinking Water programme decreased from Rs. 10,892 crores in 2014-15 to Rs. 7,000 crores in 2018-19 – a decline of 36 per cent. The National Sample Survey Organisation’s survey in 2015-16 showed that six out of every ten toilets built under the Swach Bharat Abhiyan had no water supply. These slogans have, along with all others, remained mere *jumlas*.

Likewise, the allocations for MNREGA, the health sector etc are inadequate. The worst being the allocations for the sub-plans for SCs and STs. The budgetary support for sub-plans have been thoroughly inadequate.

Attacks on Parliamentary Democracy

All institutions of parliamentary democracy are under severe attack during these last four years. The Parliament itself is being reduced into an ineffective check on the government and its task of making the government accountable. Previously unheard of things are happening. No confidence motions are not allowed to be discussed. Far reaching legislations are being smuggled in through the Finance Bill in order to escape the scrutiny of the Rajya Sabha. All other Constitutional authorities like the Election Commission etc. are facing many a question mark for their role. A case in point is the recent meeting of former Chief Election Commissioners that has asked the current Election Commission to restore its credibility of fairness and neutrality before the people. All investigative agencies are working as the political arm of the government.

Through a combination of massive use of money power, along with threats, intimidation and harassment, the BJP is able to form governments even after losing elections like in Goa, Manipur, Meghalaya and later in Bihar.

The promises of establishing a government that is accountable and non-corruptible is being thoroughly undermined. The Prime Minister waxes eloquence of his government’s commitment to eradicate corruption. Till date, the Lokpal and Lokayukta Act passed by Parliament in December 2013 and notified in January in 2014 has not been operationalised. The Prevention of Corruption Act was weakened through amendments proposed by the government in 2016. The Whistle Blowers Protection Act remains unimplemented. This has led to many whistle blowers paying the price by losing their lives to vested interests. The Modi government has failed to re-introduce the Grievance Redressal Bill, the Right to Information law has been amended. The Central Information Commission has four vacancies in a strength of 11 Commissioners, four more are due to retire in 2018 including the Chief. Clearly, the government is rendering the RTI ineffective.

The Modi government has virtually legalized political corruption by making drastic changes in funding to political parties. With the introduction of the electoral bonds, instead of greater transparency and accountability, the government has introduced greater opaqueness making accountability the casualty. These changes in political funding smuggled in through the Finance Bill legitimizes the use of massive money power in politics, in general, and in elections, in particular.

Four Year’s Experience

This BJP government must go. On all counts, apart from the betrayal of every single promise they made to the people, the efforts to undermine the effectivity of parliamentary democracy and the secular democratic character of our Republic, while, at the same time, mounting an unprecedented assault on the living conditions of the people, this Modi government has shown itself to be both anti-people and anti-Constitutional. On all these counts and many more, the priority task before the Indian people in the coming final year of this government is to mount the groundswell of people’s protests against all these attacks to ensure that this government is ousted.

Schemes : More hype than benefit

The four years of the Modi government have seen a high-octane publicity campaign over various flagship schemes that have been closely associated with the Prime Minister. But a closer look at many of these schemes shows that the crores of rupees spent on PR, mask tales of unattained goals and unkept promises. The flagship initiatives of the government - ranging from Jan Dhan and Mudra loans to Swachh Bharat, Ujjwala and Skill India - today serve as a prime example of the government's deceptive narrative.

There are many features common to these schemes – a misplaced and half-baked vision, big promises, large-scale promotion, misleading numbers and goals, and ultimately, key qualitative failures that have compromised the future of the country in key areas. In essence, these flagship schemes are emblematic of the non-performance of the Modi government and its attempts to hide these failures in rhetoric and false claims.

Pradhan Mantri Ujjwala Yojana

This scheme to provide free gas connections to rural families below the poverty line was supposed to make a big difference to the lives and health of rural women who depend on use of polluting fuels like coal, wood, dung for cooking. The aim to provide 3.5 crore connections was completed by April 2018. This is being claimed as one of the biggest achievements of the Modi Government. What is the reality?

In 2015, the Government had commissioned a survey to work out the contours of the scheme. However, without waiting for the results, the scheme was hastily launched in May 2016 to mark the third anniversary

of the Modi govt. The way subsidies are given as well as its implementation have sunk the scheme and reduced it to more hype than actual benefit.

The govt. provides Rs.1600 to public sector companies to provide a gas connection and fitting charges. The beneficiary has to pay Rs.1500 for the stove and the gas cylinder. For those who cannot pay this amount, the Government provides a choice of paying the amount in four or five instalments to be adjusted to the subsidy given on gas cylinder refills. So, contrary to the claims of free gas, it is only the connection that is free, not the stove or the cylinder. The fact that 85% opted for the instalment scheme points to the economic vulnerability of those getting the gas connection.

The subsidy on a 14.2 kg gas cylinder refill is between two to three hundred rupees. So to pay back the Rs.1500 for the stove, at least five to seven refills are required. Thus the beneficiaries will have to pay the full cost of the cylinder these many times. In the last three years, the price of a subsidized gas cylinder refill has gone up by a whopping 20%. Which poor rural family can afford this?

That is why even though the number of connections has increased by over 16% since the scheme was launched, but the use of gas cylinders went up by just 9%, which is lower than the rate in 2014-15 before the scheme started. The Government has refused to put out the actual segregated data of use of gas cylinders at the district or block level or even between rural and urban areas.

Ground level reports show that the burden of the high prices of refills, the poor delivery systems, the absence of safety monitoring measures have led to the failure of the scheme when the large majority of the beneficiaries have gone back to the use of polluting fuels.

Pradhan Mantri Jan Dhan Yojana (PMJDY)

This was touted as a revolutionary move to bring financial inclusion to the Indian people. Yet, nearly four years after it was introduced, its main achievement seems to be having provided zero balance bank accounts to a lot of people, who already had savings accounts to begin with. A recent World Bank report indicated that nearly 48% of Indian

bank account holders had not operated their account in the last 12 months and India topped the world in the number of bank users with inactive accounts. An EPW paper recently pointed out that nearly 17% of PMJDY accounts are zero balance accounts. Similarly, the average deposit in these accounts has lingered around a mere Rs. 2,500. There was a huge surge of deposits in PMJDY accounts during the time of demonetisation. Whether these accounts were used to channel black money is a question no investigation has been able to properly answer yet.

The PMJDY promised more than bank accounts. The other key aspects of financial inclusion the scheme had targeted - provision of overdraft and insurance - have remained underutilised. As of December 2017, only 1% of account holders had accessed the overdraft facility of up to Rs. 5,000 while life insurance claims had been paid to only 4,500 beneficiaries. All this has led to the question of whether this much-celebrated scheme has truly led to greater financial inclusion.

Swachh Bharat Abhiyan

PM Modi's favourite scheme has also ended up being an exercise of numbers and photo opportunities. The mission that was launched in October 2014 set a target of October 2, 2019 for declaring India Open Defecation Free (ODF). But so far, only eight States and 2 Union Territories have declared themselves ODF. Even in States that have declared themselves ODF, such as PM Modi's own state of Gujarat, the practice reportedly continues unabated, raising questions on the reliability of data in this regard. Similar reports of the practice continuing have come from other self-declared ODF villages in Rajasthan, Uttar Pradesh and Madhya Pradesh. At the same time, the budget for the year 2018-19 actually reduced funding for the mission by Rs. 1,400 crore.

Meanwhile, the scourge of manual scavenging continues with the victims being almost entirely Dalits. Over 300 people engaged in the banned practice died in 2017 alone. A measly Rs. 20 crore was allotted in the latest Union Budget for the rehabilitation of manual scavengers and there has been no specific investment in technology on the part of the Centre to end this inhuman practice. It is of course worth recalling that in a book written when he was the Chief Minister of Gujarat, the Prime Minister had called manual scavenging a spiritual experience for the

Valmiki caste, adding that "It is impossible to believe that their ancestors did not have the choice of adopting any other work or business"

Meanwhile, cases of forced implementation of the Swachh Bharat Abhiyan abound with the latest instance being Puducherry Lt. Governor Kiran Bedi's order denying people free rice unless their villages were certified open defecation and garbage-free. Similar coercive measures have been implemented or proposed in various BJP-ruled States, including denial of food, photography of those engaging in open defecation and even the use of drones. There have been reports of at least one death following an altercation on this issue.

Such coercive measures lead to the risk of false declarations, which will only bury the problem instead of resolving it. It is worth noting that in August last year, the government said that at least 48% of villages that claimed to be ODF-free had not been certified. Innumerable reports of unused toilets across the country lead to questions as to whether this scheme too has been reduced to a numbers game instead of being a meaningful intervention in improving sanitation facilities in the country.

Mudra Loans

The Pradhan Mantri Mudra Yojana (PMMY) was started by Modi in the fond but erroneous hope that providing quick loans to a large number of people would create self-employment and generally boost the economy. Because of the massive political push given to the Mudra loans scheme, and with all public sector banks, NBFCs, and MFIs ordered to disburse loans up to Rs.10 lakhs to applicants without the usual pre-conditions like collaterals and bankability, the scheme has given away 9.9 crore loans worth Rs.4.68 lakh crore since its inception in 2015-16.

This means that average loan per person is a meagre Rs.47,249! It is impossible to start and sustain any viable business enterprise with this amount, apart from petty shops like perhaps making and selling pakodas on the pavement. Did the PM realise this when he recently suggested that selling pakodas is also work? However street vandors are actually being targeted by BJP Govts and their police.

A seamy side of this failed scheme was revealed earlier this year when

a bank official was booked by CBI for “fraudulently” giving away 26 loans worth Rs.62 lakh “without conducting meaningful pre-inspection or physical verification of spot of business or residence and without ascertaining end use of the loan amount or creation of assets from the loan amount”. This was bizarre because the whole scheme is designed to give away loans without much ado. But under political pressure, banks seem to be just doling out loans to meet targets and please their superiors. Some reports suggest that local BJP leaders and supporters are mobilising people to take the loan as a form of patronage. If true, this can only mean that the Mudra scheme has been turned by the BJP into a channel for giving money to its own supporters.

Skill India

The flagship scheme Pradhan Mantri Kaushal Vikas Yojana (PMKYV) – part of Skill India programme - aimed at providing youth “industry-relevant skills”. Since its inception it has trained 41.3 lakh people, but only 6.15 lakh of them have got jobs - a mere 15%. This is despite nearly Rs. 12,000 crore being allocated for the scheme.

The Sharada Prasad Committee, which examined the first phase of the scheme, noted that it had not been evaluated to find out its outcome. The committee’s consultations with stakeholders, it said, revealed that “Everybody was chasing numbers without providing employment to the youth or meeting sectoral industry needs” In this rush for numbers, the question of how the trainees would be accommodated never seems to have been considered. The report also noted that the Sector Skill Councils set up during the first phase of the PMKYV that developed curricula for programmes and certified trainees “compromised in quality of training, assessment and certification.” The committee’s damning conclusion that “an amount of Rs. 2500 crore of public funds was spent to benefit the private sector without serving the twin purposes of meeting the exact skill needs of the industry and providing employment to youth at decent wages” demonstrates the extent to which the mission went wrong in estimating the country’s requirements.

The Modi govt. has specialised in creating an alphabet soup of schemes but as the examples of some big ticket schemes given above show, they have failed miserably. Meanwhile, other equally important existing

schemes like the MGNREGA, ICDS, Mid-Day Meal, NHM etc. that address crucial aspects like job guarantee, health, education or children’s nutrition are underfunded, bogged down in digital bureaucracy and floundering on the rocks of neo-liberal obstruction. Such is Modi’s four years of misrule.

Economy in Shambles

One of the major planks of the BJP campaign in 2014 was that the economy had been reduced to shambles under the UPA - growth was flagging, the rupee had lost ground against the dollar, exports were sluggish and loans from banks to industry were increasingly turning bad. Modi, it was declared, would come and wave his magic wand and turn all this around. India would become the fastest growing economy in the world, the rupee would gain ground against other currencies, exports would boom and investors, both foreign and domestic, flock to make India a manufacturing hub. Of course, if all this happened non-performing assets (NPAs) of banks would turn performing. Agricultural growth would accelerate, and farmers' suicides would cease. Above all, this economic paradise would create two crore jobs a year. The pathetic performance on the jobs front is examined in another article in this booklet, so let us look at the rest of it.

What this examination of the performance of this government on the economic front also brings out is that it has delivered on its unstated promise to the corporate sector which so handsomely financed the Modi campaign in 2014. From the outset, it has obsessed about the 'ease of doing business' – a euphemism for subverting the rights of workers, tribals and anybody else who is a hurdle in the unrestricted loot of this country by corporates and for turning a blind eye to environmental concerns. It has happily colluded in the writing off of lakhs of crores of rupees by banks and it has spread out the red carpet for foreign capital in a way that puts to shame even earlier governments as committed to neoliberal policies as it is. For them, these four years have indeed ushered in *achchhe din*.

GDP growth, foreign trade and the rupee

How has the economy actually done in these four years? The question

is a little difficult to answer because the entire basis of calculating the gross domestic product (GDP) has been radically altered, but let us leave that aside and look at what even these revised numbers tell us. By the government's own data, the growth rate of GDP at market prices has fallen from 8.2% in 2015-16 to 7.1% in 2016-17 and further to 6.6% in 2017-18. And this is at a time when the global economic environment has actually been extremely conducive. Most developed countries including the US have in this period seen their economies recovering from a slump and oil prices have been unusually low. In this relatively favourable setting, the Indian economy should have been able to tap global markets and to grow rapidly. Neither of these has happened.

India's exports have actually fallen from the pre-2014 levels. In 2013-14, India's exports of goods were worth \$314.4 billion. In 2017-18, they are officially estimated to have been \$302.8 bn. In the meantime, imports have grown from \$450.2 billion to \$459.7 billion, which means the deficit in the trade of goods has widened to \$156.8 billion from \$135.8 billion. The growth in imports would have been significantly greater but for the fall in oil prices (though it is also true that the fall in oil prices have also lowered somewhat the value of India's export of petroleum products). However, if we look at just the non-oil components of exports and imports, the picture is even more alarming. India's non-oil exports have risen a measly 5.1% over four years while its non-oil imports have risen 22.8% over the same period. As a result, the non-oil trade deficit in goods has grown two-and-a-half times over these four years from \$34.2 billion to \$86.6 billion. With oil prices now beginning to rise, the overall trade deficit in goods is only likely to worsen further in the remaining year of Modi raj. To understand just how much it can worsen, we only have to record that, between 2016-17 and 2017-18, the trade deficit grew by a whopping 44.5%. Exports of services have traditionally helped bridge some of the trade deficit. But even on this front, there has been a marked deterioration during Modi's tenure. India's net exports of services (exports minus imports) went down from \$76.6 billion in 2014-15 to \$69.7 billion in 2015-16 and further to \$67.5 bn in 2016-17, the last year for this data is available.

Given this scenario, it is hardly surprising that the rupee has taken a beating and is fast approaching its lowest levels ever against the US

dollar. When this government took office in May 2014, the dollar was worth Rs 59. Currently, it is worth nearly Rs 68 and in February 2016 it had touched its lowest level of Rs 68.8, a level that it seems likely to reach and breach in the near future.

Make In India

How about the much-touted Make in India programme of the government? The trade data makes it quite evident that the dream of ensuring that India challenges China as the manufacturing hub of the world has been a non-starter thus far. But what about industrial growth domestically? Again, the official data indicates a spectacular failure. The index of industrial production (IIP) has risen from 111.0 in May 2014 to 139.0 in March 2018, the last month for which data is available. That is an average annual growth rate of just 5.8%. If India wants to come close to achieving 8% GDP growth on a consistent basis, much of the thrust must come from industry which will need to grow at double-digit rates. The 5.8% actually achieved must be seen in that context. But the growth in the manufacturing index of the IIP is even lower, from 112.2 to 138.6, which is a compound annual growth rate of 5.4%.

In its attempt to boost the Make in India programme, the government has thrown open the doors to foreign direct investment (FDI) in virtually every sector while maintaining the fiction that it is not allowed in multi-brand retail (a fiction that has been thoroughly exposed by Walmart's takeover of Flipkart). Even sensitive sectors like insurance and defence have been thrown open to FDI. There is not even the insistence that FDI is welcome if it sets up new units. Brownfield FDI – that is typically foreigners raising their stake in Indian ventures – has also been welcomed by this government in a continuation of the neo-liberal policies that have been pursued since 1991. This has allowed multinationals to gain greater control over their Indian offshoots or acquire Indian companies (as in the Walmart-Flipkart deal) without making the slightest difference to manufacturing in India.

It is not surprising that multinationals are not rushing to invest in putting up new units in India. After all, Indian companies themselves are in no rush to invest. The Reserve Bank of India reported last year that credit from banks had grown just 5% over the previous year, the lowest level

of growth in credit registered in 60 years. As Mr Modi is fond of saying, “jo saath saal mein nahin hua, wo humne karke dikhaayaa hai”. (What could not be done in 60 years, we have done it) Throughout the tenure of this government, this has been the trend. Credit growth, which was at 18.3% in the first quarter of 2010-11 had slowed to 9.2% by the first quarter of 2015-16 and to 5.9% in 2017-18.

Whatever little hope there was of people Making in India was destroyed by Modi's enormously destructive and authoritarian move in suddenly making 86% of currency with the public worthless overnight in November 2016. Lakhs of jobs were lost as a result and the thousands of small units that went out of business are yet to recover from that body blow as the macroeconomic data reveals only too clearly. Demonetisation led to the deaths of more than a hundred citizens directly and caused huge disruption to the economy besides ruining hundreds of thousands of livelihoods. As many economists have pointed out, demonetisation set back the growth rate of GDP by close to 2 percentage points. A similar disaster, though of lesser proportions, was the notification of rules on animal trade in May 2017, which caused havoc to the livestock economy as well as to exports of meat and leather and leather products. The economic impact was particularly severe on Muslims and Dalits in rural India (not to mention the unleashing of murderous gau rakshaks on them by this notification). Then came the hasty and very poorly planned introduction of GST causing great harassment of small businessmen and entrepreneurs.

NPA's

But who is paying the price for this colossal mismanagement of the economy? Are India's powerful businessmen the ones getting ruined by this? As the story of bank loans turning bad reveals only too clearly, for the most part they aren't – it is the people who are getting robbed and ruined. Let's consider the facts. A recent paper by officials of the RBI shows that gross NPAs rose from 3.4% of bank loans in March 2013 to 4.7% in March 2015 and further to 9.9% in March 2017. The figures for March 2018 are not yet out, but the few pointers that are available all suggest the number will only go up further. The first of these is the quarterly reports put out by the banks for the three-month period ending

Modi regime's fiscal mantra: Tax the working people, pamper the corporate sector and the rural rich

In the final year of the UPA II regime, 2013-14, union excise duties amounted to Rs 169,455 crores. The figure rose to Rs 188,128 crores in 2014-15, Rs 288,073 crores in 2015-16 and a whopping Rs 381,756 crores in 2016-17. In 2017-18, the GST regime kicked in. If one were to add centre's share of GST and the Union Excise duties for 2017-18, the sum of indirect tax revenues from excise duties and service tax alone would be much higher.

Over the same period, taxes on corporate profits rose much more modestly from Rs 394678 crores in 2013-14 to Rs 428925 crores in 2014-15, Rs 453,228 crores in 2015-16 and Rs 484,924 crores in 2016-17.

In other words, the Modi regime has ruthlessly taxed working people via massive increase in indirect taxes while continuing with very benign taxation of the corporate incomes, with the abolition of the wealth tax, lowering of the tax rate on firms with annual net incomes of Rs 250 crores or less to 25% from 30% and a host of other measures.

In a measure that is the very antithesis of transparency in political funding, the Modi regime also smuggled into the Finance Bill provisions that enable corporate to donate anonymously and without limit to political parties. It also legitimized, with retrospective effect, foreign funding of political parties, of which the major beneficiaries will be BJP and the Congress.

While providing generous tax concessions to the corporate sector and more generally, the rural and urban rich, the Modi regime has sought to minimize the resulting fiscal deficit by selling off public sector assets. In 2017-18, as against a budget estimate of capital receipts from sale of public sector assets of Rs 75,000 crores, the finance minister proudly claimed in his budget speech of 2018-19 that he had managed to sell off Rs 100,000 crores worth of public sector assets. The resulting loss of income to government in the coming years will further limit the fiscal space for pro-people expenditure.

The anti-poor, pro-rich fiscal policies of the Modi government have contributed to a further rise in wealth inequality. In 2014 when Modi assumed office as Prime Minister, the top 1% of households in India accounted for 49% of all household wealth. By 2017, this figure had risen to 58%. In 2017-18, the top 1% obtained 73% of the addition to wealth. As a result, the top 1 percent of households now account for more than 60% of all household wealth in India. Obscene and rising inequality is the hallmark of the Modi regime.

December 2017. At that point, the combined NPA figure was a whopping 8.4 lakh crore, with about 6.1 lakh crore from the industrial sector. Again, the 20 banks that have announced their quarterly results for January-March this year have seen NPAs rising from 7.2% a year ago to 8.3% and their combined NPAs were 32.7% higher than a year ago. Clearly, the problem is only worsening.

Lest you think that NPAs are only about categorizing some loans as doubtful and no money is actually lost by the banks in the process, here are some sobering figures. RBI data presented to Parliament by the government shows that in the five years from 2012-13 to 2016-17, a whopping Rs 2.5 lakh crore was written off by the banks, the overwhelming majority of this being loans taken by industrial houses. Of this sum, Rs 61,640 crore was written off in 2012-13 and 2013-14, which were UPA years. In the first three years of the Modi government, 2014-15 to 2016-17, the total sum written off was Rs 1,88,286 crore. What is worse, the figure has risen each year, from Rs 49,018 in 2014-15 to Rs 57,585 crore in 2015-16 and Rs 81,683 crore in 2016-17. The State Bank of India alone has recorded losses of over Rs 10,000 crore in the last two quarters, that is from October 2017 to March 2018. Punjab National Bank recorded losses of over Rs 13,000 crore in a single quarter, from January to March this year. That's over Rs 20,000 crore from just two public sector banks in less than half a year.

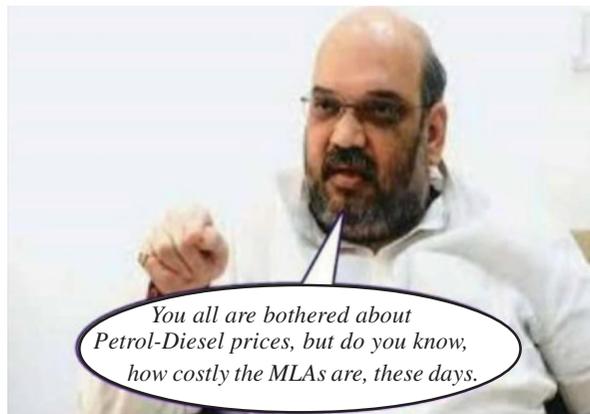
Finance Minister Arun Jaitley tried to pin the blame for this on the UPA, saying it was a problem his government had inherited. It may well have inherited some bad loans. But far from cracking down on defaulters, the BJP government chose to help the corporates through loan refinancing and restructuring schemes, often not on sound financial reasoning. Of course, some corporates are especially favoured. For instance, two power companies controlled by the Adanis, known to be close to Modi, were extended loan refinance worth Rs 15,000 crore by public sector banks. This was done when earnings before tax of both these companies were not even enough to cover the interest cost on the loans they have taken. In this sweetheart deal, the previous defaulted loans were replaced with new loans and the loan repayment date was extended by one more decade. Similarly, Reliance Gas Transport Infrastructure Ltd (RGTIL), a corporate entity controlled by Mukesh Ambani, was given a loan refinance of Rs. 4,500 crores and an extension

of payment period by more than a decade.

These NPAs affect people in two ways. First, if banks have to assume that a fairly large chunk of their loans will have to be written off, they have to increase what they call the spread between the interest they pay on their deposits and the interest they charge on loans. So our deposits earn less interest and pay more interest on things like home loans. Second, when public sector banks start get stressed due to these bad loans, the government has to bail them out by injecting fresh capital. While the public sector banks need to be saved in the interest of our people, the route of 'recapitalisation' without making any attempt to bring the errant companies to book and recovering the losses to the banking system from them is really a device to bail out big business. That is, our money being used effectively to subsidise defaulting corporates including the Vijay Mallyas and Nirav Modis.

The other most dangerous development is the proposed Financial Resolution and Deposit Resolution (FRDI) Bill that would legitimise the transfer of the burden of risk on banking operations to the depositors. If Banks fail the money deposited by ordinary people could be used by the banks to bail them out.

In short, the Modi government's record on the economic front is disastrous.



When The Government Joins The Profiteers

One of the many boasts of the Modi government is that it has reduced inflation to virtually nothing in the last four years. It cites figures from the official wholesale price index to buttress this claim. However, the fact is that even the government's own consumer price index estimates that prices in rural India have risen almost 21% on average between May 2014, when this government was formed, and April 2018, the last month for which the index is available. In urban areas, the index suggests prices have risen by about 17%. The reality that the people experience on a daily basis makes even these numbers seem like a bad joke.

In any case, these figures at best capture the variation over a period. What they do not tell you is the skyrocketing spikes in prices of specific commodities from time to time over these four years. For example, arhar dal prices had reached Rs 200 per kg in Sept-Nov 2015. Sugar prices had crossed Rs 50 a kg in early 2017. Onion prices had crossed Rs 100 a kg within the first year of the Modi government and have seen repeated spikes since then too. In October 2015, mustard oil prices had reached over Rs 150 per kilo.

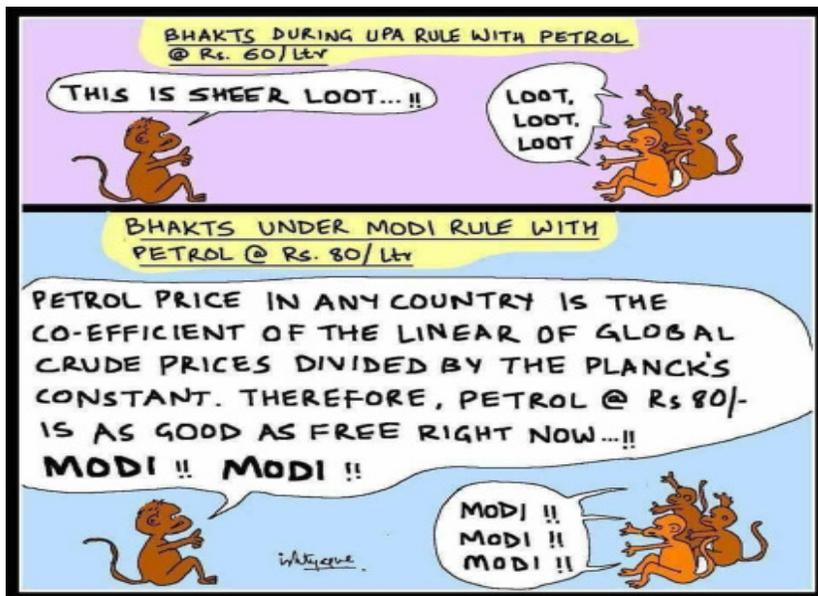
For the relatively well-off, such spikes in food prices might be just temporary problems, but for the poor who are eking out a living, the weeks or months for which these spikes typically last means having to consume less. There are enough methods available to a government that wants to do so to prevent such volatility, but the Modi government has chosen not to do so. It would rather let the market have its way, never mind the price paid by the poor.

It is a tragic irony – and a damning indictment of Modi sarkar's policies – that even as prices of food items have sky-rocketed up, farmers are on

the roads because they are not getting suitable prices. This is primarily because the prices of inputs that they use – fertilisers, pesticides, diesel, fodder, etc. – have continued to mount inexorably while the prices they are given in the market or by govt. are nowhere near that. For instance, just in one year, the price of high speed diesel used for irrigation pumps went up by 23.7% between 2015-16 and 2016-17. Similarly, cattle feed went up by nearly 11%. In Modi's rule all these prices have increased bringing widespread misery for farmers.

Health services and education – both essentials for a decent human existence – continue to become increasingly costly as the government pushes the expansion of the private sector in these areas. While making a big noise about reducing stent prices and prices of orthopaedic implants, the Modi government is actually putting in place policies that will make basic healthcare increasingly unaffordable not just for the poor but even for the middle class. Its faith in the discredited PPP (public-private partnership) model and in health insurance rather than public provisioning of health as the panacea is evident from the policy proposals emanating from the Niti Aayog. This is a recipe for disaster and impoverishment of millions.

The biggest betrayal by this government on the price front, however, has been its cynical use of low international oil prices to rake in taxes rather than pass on the benefits to the people. Consider the facts. As of May 22 this year, the price of diesel in Delhi was Rs 68.08 per litre, the highest level it has ever reached while petrol was at its highest level at Rs 76.87 and both have been rising steadily. The trend is the same in other cities and states, except that the price levels are even higher. Why are prices so high? The government's claim is that the oil companies are allowed to set their own prices since they were making losses when the government administered the price. Forget for the moment the fact that these same apparently autonomous companies were persuaded to keep prices frozen for almost three weeks during the course of the Karnataka elections. The truth is that less than the half the price you pay for petrol, about 48% in Delhi, goes to the oil companies and in the case of diesel this proportion is only slightly higher at about 59%. The rest is in the form of taxes. The government's own data shows that the Centre's share of taxes on petroleum crude and products has risen from Rs 1.26 lakh crore in 2014-15 to Rs 2.73 lakh crore in 2016-17, the last full year for which this data is available. That's an extra Rs 6,000 per family every year. The government would argue that this burden is only borne by those who buy petrol or diesel and the poor don't. But even those who don't buy diesel directly pay for it in the form of higher transportation costs for everything they buy.



Nothing but Pakodas

4 Years of Modi: Where are the 2 crore jobs you promised?

Narendra Modi had promised to create 2 crore jobs during the election campaign for 2014 general elections. This attracted massive support for the party and Modi because people were frustrated with a decade of jobless growth under UPA. They thought *achche din* (good days) were finally going to come.

Four years have passed and Modi govt. has spectacularly failed on this count. In fact Modi sarkar's policies have led to job losses rather than creating more jobs. In order to cover up his complete failure, Modi is now saying that 'selling pakodas' is also a job!

What is the proof that Modi Sarkar has failed in job creation? Here are some facts:

- Under Modi's first two years, over 10 lakh jobs were lost, according to a study by the Reserve Bank of India. Total number of people working in the country went down by 7.7 lakh in 2014-15, and further by 3.8 lakh in 2015-16. (Source: RBI's [KLEMS Database](#))
- A quarterly survey of eight key industries carried out by the Labour Bureau since April 2016 has shown that in 18 months ending October 2017, a grand total of 5.56 lakh jobs were added. That's an annual growth rate of a mere 1.8% of the labour force or about 4 lakh jobs per year. This is eroded if jobs are lost in other sectors as has been happening.
- India's employment rate or workforce participation rate (percentage of 15+ years old persons employed) has fallen to a historic low of just 40% in March 2018, according to latest CMIE estimates. Two years ago it was averaging about 43%. That means about 1.43 crore people who were earlier been working are now out of job. They

may be looking for new jobs or just biding the time, frustrated and sad.

- Unemployment has touched 5% according to CMIE estimates. That's about 2 crore persons. In addition, it is estimated by the govt.'s Labour Bureau in 2016 that about 35% of the workforce is either not finding year round work or is forced to work in very low paid casual work. That's about 13 crore people.
- Women's employment continues to languish with the 2016 Labour Bureau report saying that just 22% of women in the 15+ age group were working. This is amongst the lowest in the world. Modi govt. has failed to even think up any plan or scheme for boosting women's employment. In fact they had nothing to say on this in their 2014 Manifesto which had a whole section called 'Woman – The Nation Builder'.

About 2.46 crore people were added to the labour force (over 15 years age) every year through natural growth and ageing of population. Around 44%, about 1.15 crore of these actually seek work, because the remaining are either students or home-bound women. Far from creating jobs for them, Modi govt. has forced them to run from pillar to post in search of jobs.

That is why about 2 crore people applied for 1 lakh job vacancies advertised by the railway. In 2015, some 23 lakh persons had applied for 368 jobs of peons in Uttar Pradesh. In Haryana, over 18,000 persons applied for nine posts in a court. In Rajasthan, over 12,000 persons had applied for 18 posts in the state govt. secretariat.

Various industrial and services sectors have been throwing out workers because of either lack of suitable demand in the country or due to downswing in global markets to which they are now linked. These sectors include telecom, information technology, garments, leather, gems and jewellery, etc. The latest govt. release of the Index of Industrial Production (IIP) shows that industrial growth is falling. Credit growth to industry, which indicates how much industry is investing and creating jobs, has fallen to a 54 year low. All these indicators confirm that there are no jobs – and not much chance of new jobs being created in the near future.

Meanwhile the agrarian sector continues to go through an intractable crisis of falling incomes and increasing debt. This has reduced its capacity to absorb any more workers. In fact farmers are being forced to quit farming and join the hunt for informal sector jobs.

What all this shows is that Modi's promise of creating 2 crore jobs was just an election stunt. His govt. has shown no real effective will or vision to create jobs. They are now simply churning out fraudulent data to claim that lakhs of jobs have been added. But false data won't fill the bellies of lakhs of distressed families.



New Election Symbol of BJP

Corruption Flourishes under Modi Regime

Narendra Modi had boasted during his campaign speeches in 2014 that he would neither take bribes nor tolerate others taking it (na khaunga, na khandoonga). He had also exhorted the people to appoint him as a humble *chowkidar* (watchman) of public coffers and promised he would ensure that nobody would be able to loot a paisa from them. On black money, he had boasted of bringing back all the money stashed abroad within 100 days and claimed that bank accounts of the poor would have Rs 15 lakh each deposited in them. The reality of the last four years makes each of these claims seem like a bad joke. All this government has done in these four years is to actively sabotage the fight against corruption by diluting laws dealing with the issue and selectively targeting its political rivals while protecting those who are willing to play ball with it.

Anti-corruption Laws

The Modi government's hypocrisy on the issue of corruption is clearly illustrated by what has happened to three crucial bills that sought to fight corruption in public office. The first of these and the most talked about, thanks to the Anna Hazare movement, is the Lokpal bill. The BJP had been vociferous in its support for Hazare's movement to bring in a Lokpal Bill. What has happened to that Bill? Four years into the government's tenure, the Lokpal is yet to be appointed. The government initially bought time by pleading that the Lokpal Bill as it existed when it came to power needed the Leader of the Opposition to be a part of the selection committee and since none of the opposition parties had 10% of the seats in the Lok Sabha, there was no person who held that post.

This trivial objection could easily have been taken care of by amending the law to provide that the leader of the largest opposition party would be part of the selection committee, but the government took its own time to bring about such an amendment. Finally, after a parliamentary standing committee submitted its report in December 2015, the bill was amended, but it remains in limbo with no signs of its becoming law while this government remains in office. To those who are aware that Gujarat under Modi as chief minister appointed a Lokayukta only after being forced to do so by a court, this should come as no surprise.

Another crucial anti-corruption law, the Prevention of Corruption Act, has been amended to dilute and defang it. One amendment requires the prior approval of the Lokpal or Lokayukta not just for prosecution of public servants but even for investigation of charges against them. This clearly makes it much more difficult to take legal action against corrupt public officials. But by not appointing a Lokpal at all, this government has made it not just difficult but impossible to get such approval. This is true also of states without a Lokayukta.

A third law, the Whistle Blowers Protection Act (WBPA) was passed in 2014 to protect those who expose corruption in high office from victimization. Yet again, staying true to form, the Modi Government has brought amendments to the Act that are calculated to discourage anyone from reporting corruption. It seeks to exclude, in the name of security and national interests, anything which may prejudice the state's "economic interests", "strategic interests" etc. That effectively excludes the major areas of corruption. It also weakens the protection of whistle-blowers from action under the Official Secrets Act, which can lead to imprisonment of upto 14 years. With these changes, it would take an exceedingly brave person to report corrupt deals that they gain knowledge of. The government claims the exceptions under this law are on the same lines as the exceptions under the Right to Information Act, but this is a spurious argument. While the RTI Act is for public disclosure, the WBPA only deals with disclosures made to a Competent Authority defined under the Act. Thus, no national security would be compromised by such an exposure.

Black Money

As for the tall claims on black money, Amit Shah has himself made light of the Rs 15 lakh promise by saying it was just a "chunavi jhumla" (election rhetoric). Need we say more about how seriously promises made by the Modi-Shah duo ought to be taken? But even if we forget that outlandish claim, the government's performance has been pathetic. Not only has no black money from abroad been brought back, the government has chosen to protect the identities of those who have cheated the country by refusing to make public the list it received from some banks abroad. And where independent investigations by a global consortium of journalists has exposed names, as in the Panama papers, there's deafening silence and no action from the government. A recent expose has shown that Ambanis allegedly stashed away Rs.2100 crore in tax havens but the Modi govt. seems to be indifferent to this. Desperate to cover up the fact that he had not delivered at all on his tall promises on black money, Modi opted for high drama in the form of his late night demonetization announcement. And what exactly did that yield? The government had boasted about how at least Rs 3-4 lakh crore of black money stashed away at home would never come back to the system since the hoarders of such cash would fear exposure. Instead, over 99% of the money came back into the banking system. All the demonetization achieved was an economic disruption on a scale unprecedented for any government action, loss of lakhs of jobs and closure of thousands of small businesses. What little black money was brought into the system came in the form of an amnesty scheme for tax evaders – an instrument used more than once in the past and roundly condemned by the honest each time as a reward for tax evaders and a penalty on the honest.

Scams

Then we have a long list of BJP leaders whose names have cropped up in dubious circumstances, but on whom there has been no action. Forget for the moment that Nirav Modi appeared in a group picture with the PM himself in Davos after having fled from India as his loot of PNB was on the verge of discovery. Maybe that's just a coincidence. But

how about another remarkable coincidence? Amit Shah's son Jay Shah saw the turnover of his business multiply 16,000 times in the year after the Modi government came to power. Just one more coincidence? Why then is the BJP so desperate to gag the media on this issue? What about Madhya Pradesh CM Shiv Raj Chauhan's alleged role in the shocking Vyapam scam? Are the 'accidental' deaths of over 40 witnesses and minor accused in this scam just another of the unexplained coincidences that seem to abound in cases that could bite BJP leaders? And what about Adani, a close friend of Modi himself, who has been involved in various shady deals as per the CAG and evidently been favoured in a host of projects? In the latest expose, it has been revealed that shipping laws have been changed to accommodate Adani associated shipping lines.

Modi govt. abandoned a deal made by the UPA govt. to buy 126 Rafale fighter aircraft from the French company Dassault for reported cost of \$81 million per aircraft and renegotiated the whole deal, ending up settling for 36 aircraft reportedly for a whopping \$243 million each. The earlier deal had included technology transfer while the Modi deal buys the aircraft in fly-away condition.

In May, 2015 CAG named Nitin Gadkari as the promoter and/or Director of Puri Sakhar Karkhana, which had taken government loans in violation of guidelines. What about Vasundhara Raje and Sushma Swaraj's alleged role in helping Lalit Modi get away? Yeddyurappa being sworn in as the BJP chief minister in Karnataka should be enough to tell anybody just how much of a farce the BJP's posturing on corruption is. A minister in Maharashtra, Pankaja Munde, has been accused of making money even on the food for children of the poor in ICDS schemes. Another, Eknath Khadse, has been involved in land scams. Both have been protected by the BJP leadership. And how about Mukul Roy? As long as he was with the Trinamool Congress, central agencies were investigating him as one of the key figures in the Sarada chit fund scam and the Narada sting. But since he joined the BJP, his sins have all been washed away. The signal is loud and clear – oppose us and we'll set the dogs on you, join us and we'll make it all go away.

Four Years of Modi Govt Misrule

Why it has to end

Economy in Shambles

Modi
Care
Scheme

End of
Indian
Border

LINE OF NO CONTROL

SANDEEP ADHWARYU



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