



COVID19
Economic Impact Study

Report from Ground Zero



LFC presents to you, the economic impact of COVID-19 from Ground Zero.

In a decade of our implementation consulting experience, we have reached almost 65% of India's tehsils.

To truly understand this unprecedented pandemic situation, we decided to go back and touch base with all stakeholders in the past decade and take feedback on the local conditions: infections, the effectiveness of containment efforts, reach of government interventions and actual scenario on the ground.

We connected with hundreds of stakeholders: CEOs, small business owners, farmers, large distributors, retailers, truck owners and salaried employees.

All those efforts will be meaningful if it helps you in forming a clear view of the economic situation, once you finish reading the report.

Thank you for your time.

Ankur Kumar

Editor – COVID-19 Economic Impact Study

Operating Partner, LFC Consulting Practice LLP

Executive Summary



The States will start easing off lockdown, but it will take up to 4-5 months for India, to come out of Lock down completely



Among the top 10 states, which contribute to 75% of the national GDP, 5 states, which are contributing to 31% of the economy, shall come out of lockdown within next 2-3 months



However other 5 states including Maharashtra, which contribute to 44% of the GDP, will be able to come out of lockdown in 4-5 months time



Based on expected post lockdown demand and effectiveness of Govt intervention - sectors contributing to 36% of the GDP might see a quick and early revival and sectors contributing to 64% of GDP might experience a slow revival

Indian towns will be fully back to normal by end Q3-FY21

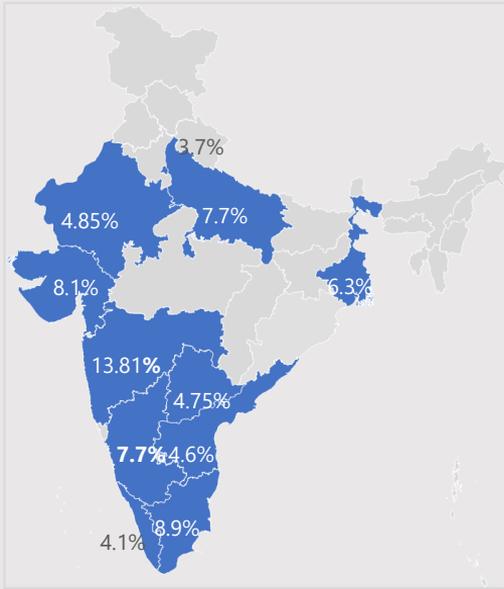
Indian economy will be fully back to normal by Q2-FY22

Executive Summary: States

Rate of infections; Effectiveness of lockdown; Pace of testing; Rigor of containment zones management are keys to faster opening up

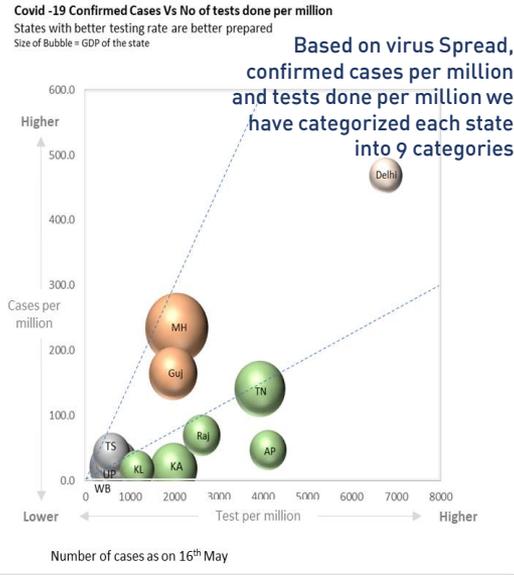
RED STATES – 44% of GDP will take 4-5 months to open up

GREEN STATES – 31% of GDP will take 2-3 months to open up



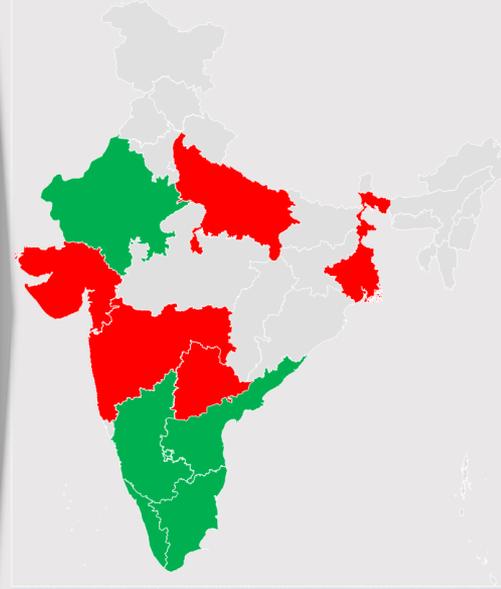
Top 10 states & Delhi contribute to 75% of GDP

- The study focused on understanding the impact of COVID19 in these states
- Hundreds contacted in these states, across all districts, to understand the effectiveness of lockdown



The states with better testing rate are better prepared for Covid-19

- In alignment with Gol strategy, after universal lockdown – focused containments shall be stage II for managing the pandemic
- Testing capabilities/ preparedness become important for containment-based control



Red states and Green states can be clearly mapped

- RED States: Lockdown measures in hotspots were not effective. Still need to enforce larger lockdown measures. More time to open up
- GREEN States: Effective lockdown results. Focus should be more on testing & target containment zones 1-on-1

States at a Glance

MH - Rate of testing could be significantly higher.

DL - Appropriate reaction and results thereon observed. Higher rate of testing & +ve cases.

GJ - Lower rate of testing observed. Higher mortality due to presence of L-strain of the virus

WB - Low rate of testing observed, given the population density. Challenges seen on the medical infra readiness.

UP - Very low rate of testing observed. While locations like Agra have been cleared, there are questions on testing ratio.

KL - Amongst the first to face the trauma, at high intensity. Effective implementation of Social distancing & Lockdown have flattened the curve.

TN - 3rd highest rate of testing noted. Containment Zones identified correctly for action.

KA&AP - AP has the 2nd highest rate of testing. Both KA & AP have effectively controlled the spread.

RJ - Rapid testing and strict lockdown has helped Rajasthan control the spread at an early stage.

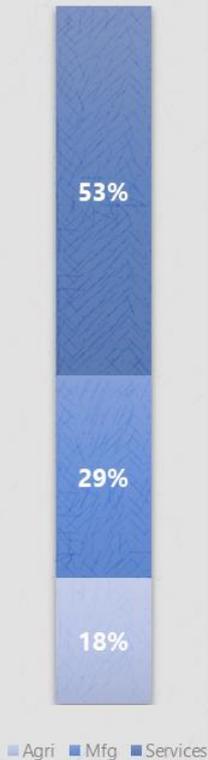
Executive Summary: Sectors

Expected demand for sectors post open-up and effectiveness of government interventions for the sector are keys for quick recovery

Sectors contributing to 64% of GDP will recover at SLOWER pace

Sectors contributing to 36% of GDP will recover at FASTER pace

% indicate sectoral contribution to GDP



11%

TRADE & REPAIRS
The demand for this sector is expected to be robust; but lack of working capital because of lockdown might slow the recovery down



15%

REAL ESTATE
The demand of the sector might fall, because of lack of disposable income; Slow recovery expected



6%

FINANCIAL SERVICES
Given the emphasis on banking under Atmanirbhar Bharat, Financial services might see a quick recovery; however NPA may rise



7%

RAIL & ROAD
Slowdown in manufacturing and social distancing norms might slow down the recovery



1%

HOTEL RESTAURANTS
Because of social distancing and low travelling slow recovery is expected



2%

COMM BROADCASTING
Given WFH and demand for OTT the sector is bound to see strong recovery



1%

FOOD BEVERAGES
Because of demand quick bounce back is expected



2%

TEXTILES
May face shortage of labour; low income might lead to tepid demand; slow recovery expected



3%

MINING
High Govt intervention and major reforms may lead to quick recovery



6%

METAL MACHINERY
Given the low utilization in manufacturing the demand of this sector will be tepid Slower recovery expected



7%

CONSTRUCTION
The Demand may go down; Lack of Labour The sector might some recovery for Public sector construction, but largely the recovery will be slow



7%

OTHER MFG
The recovery is expected to be slower as it's because of overall demand revival



11%

CROPS PRODUCTION
Harvesting of rabi crops suffered Govt support for MSP and new sowing season should help the quick revival



5%

LIVESTOCK
The activities at optimal level are continuing during lockdown Because of demand quick revival expected



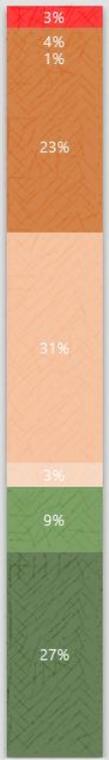
1%

FORESTRY
The Demand of this expected to slowdown In absence of Govt Support, slower recovery expected



1%

AQUACULTURE
The Demand of this expected to slowdown In absence of Govt Support. Slower recovery expected



■ Agri ■ Mfg ■ Services

Sectoral contribution to GDP and GSDP, government interventions and on-ground sentiments – a combination of all have been factored in our analysis for which states, for economy to come back to pre-COVID levels, it would take till Q2-FY22



ECONOMIC OUTLOOK

- Maharashtra is the largest state of India, contributing to almost 14% of national GDP. It also accounts for 36% COVID-19 cases in India.
- Mumbai, Thane and Pune districts, amongst the worst affected, contribute to almost 45% of the state GDP

SPREAD OF CORONA VIRUS

- The pandemic has seen a rapid spread in Maharashtra accounting for 36% Covid-19 cases in India.
- The state has seen an average 12% daily case growth in the month of April, tapering to 6% daily case growth in the 3rd week of May
- Government measures, especially in Mumbai-Thane-Pune, don't seem to be proving as effective, as the region alone contributes to 85% COVID-19 cases in the state.
- Lesser number of tests done compared to the number of people tested
+Ve - indicates lack of effectiveness in contact tracing.

POLICY INTERVENTIONS, TILL NOW

- The large contributing sectors such as Trade, Services & Real estate have not seen any significant intervention from the government to expedite the recovery process.
- Agriculture which contributes to 18% of the economy has seen a higher degree of Govt. intervention and hence expected to revive at a faster pace

IMPACT ON ECONOMY

- Top 3 districts have come to a total halt. COVID impact on the districts of Pune and Thane has hampered the manufacturing of the estate;
- Trade and Services based economy of Mumbai is also disrupted due to social distancing;
- Agriculture as a whole has taken a beating with farmers struggling with inefficient logistics, harvest being sold way below MSP and coping with a labour shortage.
- Services contribute to 54% of GSDP
 - Real estate transactions, trade, repair, hospitality, transportation account to 60% of services activities;
 - Non-essentials in these have been impacted heavily due to lockdown.
- Manufacturing second major contributor 27% of GSDP
 - Has seen drastic loss in revenue as manufacturing of non-essentials has come to a halt;
 - Major manufacturing hubs Mumbai, Pune(Pimpri Chinchwad), Thane operations have halted during lockdown.
- Agriculture contributing to 18% of GSDP
 - Farmers suffering huge losses owing to inefficient logistics and harvest being sold 5-15% below MSP;
 - Lack of auctions, suspension of vegetable markets leading to low prices to farmers;
 - Grape, Pomegranate, Mango harvest expected to suffer 40% loss.

OVERALL RECOVERY

- The number of cases in Maharashtra is expected peak in the month of July and from there on it should take further 2 months to emerge completely out of the lockdown.
- However, the demand recovery and recovery of the economy as such should be expected only in the second quarter of FY22.



ECONOMIC OUTLOOK

- Tamilnadu is the second largest state from the GDP perspective
- It's economy is balanced in terms of district-wise contribution to GDP

SPREAD OF CORONA VIRUS

- Tamilnadu accounts for 12% Covid-19 cases in India
- The state has seen an average 12% daily case growth in the month of April, tapering to 5% daily case growth in the 4th week of May
- Most of the cases are attributed to Koyembed Market;
- Tamilnadu has the highest total Covid-19 testing record. The number of tests done compared to number of persons tested +Ve shows high alertness on behalf of state authority , and higher level of preparedness in controlling COVID

POLICY INTERVENTIONS, TILL NOW

- For manufacturing, the Govt. stimulus focuses on increasing the production, that may put pressure on the pricing.
- Delayed action taken for migrant labourers has hurt their sentiments and raised questions around labour security. If no policies are made for such situations, the industries may face labour shortage

IMPACT ON ECONOMY

- Services contributes 54.94% of GSDP
 - Realty projects are now delayed in the Chennai Metropolitan areas as construction workers had to suspend works and prospective buyers put a hold on investments
 - The lack of inbound tourists from several countries has led to a sharp fall in hotel room occupancy, to a mere 30%
 - Transport corporations in the state lose Rs 1,200 crore during lockdown.
- Manufacturing second major contributor - 31.28% of GSDP
 - With total disruption in workflow and production schedule, the textile and clothing industry is facing its worst-ever crisis. Majority of workers are migrant labourers who have now started returning to their native places.
 - Manufacturing activity in Tamilnadu, especially in and around Chennai, has come to halt with large auto and electronics companies deciding to shut their plants, as part of the effort to contain the spread of COVID-19
- Agriculture contributes 13.78% of GSDP
 - 19 crore eggs stagnant in Namakkal - The Tamil Nadu Egg Poultry Farmers Marketing Society (TNEPFMS) reported that the industry is facing 8 crores in losses, every day.
 - Many farmers have let flowers wither away in the fields as demand has dropped and labourers are also not available to pluck flowers.
 - 4.5 million people relying on fishing in 13 coastal districts, are hit due to the lockdown

OVERALL RECOVERY

- Given the alertness of the State Govt. in actively tracing and testing COVID suspects the state should recover from the COVID by end of July to mid-Aug, after a peak towards the end of May or beginning of June.
- The recovery of the economy is going to take time because the demand will take time to bounce back to pre COVID level. For Tamilnadu, most of the manufacturing is centered around Auto industry, the demand for which may rise unsustainably in short term because of deferred buying.

ECONOMIC OUTLOOK

- Gujarat is the third largest economy of India, contributing as much as 9% to National GDP
- Has 4 larger economic districts i.e.. Ahmedabad, Rajkot, Surat and Vadodara
- The scenario is different from rest of the nation as Manufacturing, instead of Services, is its biggest contributor to the state's economy

SPREAD OF CORONA VIRUS

- Gujarat accounts for 10% of COVID-19 cases in India, making it the 3rd worst-hit state in the country.
- Ahmedabad accounts for 73% COVID-19 cases in the state.
- Government measures seem to be effective in tapering COVID case growth from 14% daily growth in April to 4% in May
- All large economic centers in the state are facing large number of cases – Ahmedabad, the state's financial capital has become an epicenter of COVID in the state
- The complication is further accentuated by the L-strain of the virus, causing higher mortality.
- Lesser number of tests vis-a-vis number infection identified, indicates ineffectiveness of the State Govt to control the virus.

POLICY INTERVENTIONS, TILL NOW

- Equipment manufacturing at Ahmedabad and Rajkot could see early revival, on account of Govt. push of MSMEs
- Also Agricultural belt of Surat and Vadodara may bounce back to normalcy, reviving from COVID

IMPACT ON ECONOMY

- Manufacturing is the major contributor - 47% GSDP
 - Drastic loss in revenue as manufacturing of non-essentials have come to a halt.
 - Surat diamond processing hub to lose Rs.8,000 crore in exports as Hong Kong declares state of emergency.
- Services contribute to 35% of GSDP
 - Trade , repair, hospitality, transportation, real estate transactions account for 51% of services activities.
 - Non-essentials in these have been impacted heavily due to lockdown.
 - Housing projects delayed by 9 months owing to lack of labour.
- Agriculture contributing to 18% of GSDP-
 - Farmers to suffer losses owing to expensive logistics and inefficient markets. Further, harvests being traded 11% below MSP.
 - Cotton consumption to drop by 25-30 lakh bales; prices expected to drop by 10%.
 - Mango harvest expected to suffer 40% loss.

OVERALL RECOVERY

- Given the current rate of spread of COVID, it is clear that the state needs more time to come out of lockdown. However Surat and Rajkot, where the spread has been controlled, can come out of lockdown a tad earlier.
- Export oriented manufacturing at Surat will take more time to stabilise as international trade has been hampered by COVID; low cost Agri-input industry at Rajkot may see an early revival.



ECONOMIC OUTLOOK

- Rajasthan is the seventh largest economy of India, contributing to 4.8% National GDP.
- Major economic-contributing districts include Jaipur, Jodhpur, Barmer, Ajmer, Alwar and Ganganagar. These contribute to 40% of state's GSDP.

SPREAD OF CORONA VIRUS

- Rajasthan accounts for 5% of COVID-19 cases in India, making it the 5th worst-hit state in the country.
- Jaipur, Jodhpur, Nagaur, Ajmer, Pali - Central Rajasthan, account for 56% of the state's pandemic cases.
- Government measures seem effective as case growth is seen tapering from 11% to 4% (daily growth rate) from April to May.

POLICY INTERVENTIONS, TILL NOW

- Major changes taking place to revive tourism in Rajasthan, with aggressive marketing on wildlife tourism.
- Relaxation of RERA guidelines, bringing down pressure on real estate developers.
- Agriculture harvest hampered during lockdown with closing down of APMC markets.
- Rajasthan Industrial Development & Investment Corporation (RIICO) and Rajasthan Financial Corporation (RFC) have extended support to industries by deferring existing installments by 2 months.
- Government to put thrust on agriculture, textiles and tourism sectors.

IMPACT ON ECONOMY

- Services contribute to 50% of GSDP
 - Real Estate prices may reduce by 20%; ready reckoner rates to be revised.
 - Real estate supply and demand to see a slump of about 20%, bringing down prices.
- Manufacturing second major contributor 21% of GSDP –
 - Major manufacturing hubs Jaipur, Alwar operations halted during lockdown.
 - Shortage of raw material and manpower have disrupted supply chain.
 - JK Cements suspended its cement production. The production plant, whose capacity is 4.2 Metric tonnes, has been shut down.
- Agriculture contributing to 29% of GSDP-
 - Farmers suffer huge losses owing to inefficient logistics; harvest being sold 15-20% below MSP.
 - Unseasonal rains hit Rajasthan farmers - crops worth Rs 700cr damaged
 - Local produce bringing down vegetable prices by 50%.
 - APMC market shut down in major districts hampering agriculture harvest trade.

OVERALL RECOVERY

- Given the current spread rate, recovery from COVID cases may be seen around August.
- Though major industrial districts are in red zones, manufacturing units being outside major containment areas can resume operations.
- Tourism, major contributor and employer, to be down for 8 months..
- 2.5 Lakh MSME's resuming operations at 20-25% capacity.
- Production to pre-COVID levels expected to take time with issues of demand estimation, low resources, labour outflow, supply chain disruptions.

ECONOMIC OUTLOOK

- West Bengal is the sixth largest economy of India, contributing 5.3% to the national GDP
- Kolkata Clusters (Kolkata, Howrah, North and South 24 Parghanas) put together contributes to more than 35% of GDSP, which is majorly service and Manufacturing based
- Darjeeling Malda Districts are major contributors to agricultural production.
- From the population point of view it's the 4th largest state of India

SPREAD OF CORONA VIRUS

- The pandemic has shown a slow but steady growth - West Bengal accounts for 2.6% of the total cases in India
- In the last one week (18th - 24th May), the number of new infections has grown by an average of 4% every day;
- West Bengal has the highest rate of COVID-19 deaths; and tests per million very low compared to number of persons tested +Ve.
- There are also frequent concerns raised by healthcare employees over the availability of PPE - indicating a very low level of preparedness for tackling COVID-19 situation.

POLICY INTERVENTIONS, TILL NOW

- West Bengal Govt. has exempted Jute industry and Sweet shops from lockdown - has helped these smaller industries to continue operations
- No support provided to Trade services and restaurants, which are the highest contributors to State GDP
- Similarly, Real estate sector - the second highest contributor to the economy - has not received any significant support
- However, the support provided by Central Govt for MSMEs can push unregistered Manufacturing units to get registered and gain, if local demand surges.

IMPACT ON ECONOMY

- Services contribute to 54.49% of GSDP
 - Real estate transactions , trade , repair, hospitality, transportation account to 59% of services activities
 - Shortfall of over 35% labourers, involved in collection and storage, have resulted in troubled operations, across industries.
 - With the local railway operations closed, supply chain has been interrupted - possibly a loss of at least Rs 100-150 Cr /day
- Manufacturing contributes to 21.96% of GSDP –
 - Jute mills operating at 15% capacity - Rs 700 Cr loss till April 15 2020
 - Heavy appliances industry impacted by a significant loss of up to 60% in March, and almost 100% in April. These two months put together contribute close to 25% of the annual revenue
 - More than 700 under-construction projects, at different stages of development, have been delayed
 - Annual loss on exports worth Rs 3,000 Cr for small industrial units in Howrah
- Agriculture contributing to 23.56% of GSDP
 - Bee keepers cash strapped due to payment delays from customers, resulting in challenges.
 - Flower growers in East and West Midnapore, who account for nearly half of Bengal's flower supply, suffering losses of over Rs 5 lakh a day
 - Fishing export industry, valued at Rs.5000 Cr, is staring at uncertainty

OVERALL RECOVERY

- The rate of spread of infection is increasing, and given the lower testing rate the number of corona cases should peak in the month of August. It may take 1-2 months to control. West Bengal should see a significant easing-off by October 20.
- Because of the global exposure of the IT industries and MSMEs in West Bengal, it faces a higher degree of uncertainty; further, the Tea Industry of Darjeeling is bound face a 10% drop in exports
- For Fisheries, the domestic demand is expected to be stable, however exports will take longer time to revive.
- All the economic activities centered around Durga Puja will be dampened because of social distancing - this might cause a permanent damage to allied industries.

ECONOMIC OUTLOOK

- Delhi is the Capital of India and 12th largest contributor to National GDP. Although Delhi itself doesn't house large manufacturing set-ups, it plays an important role in connecting the businesses and also is a big consumption center.

SPREAD OF CORONA VIRUS

- The pandemic has seen a rapid spread in Delhi, but due to timely response from the Delhi Govt., it accounts for only 10% COVID-19 cases in India
- In Delhi 709 out of every 1 million people have tested positive for the virus and for every 100 confirmed cases, 50 are currently infected.
- In Delhi for every 100 confirmed cases, there is a mortality rate of 2% and recovery rate of 48% from the virus.
- In the last one week, the number of new infections has grown by an average of 5% every day, but for every 1 million people in Delhi, 8,805 people were tested. This is the highest among all the Indian States.
- Delhi has the highest rate of testing for COVID – has a well laid plan to deploy medical infra structure to fight the pandemic, as communicated by the state CM.

POLICY INTERVENTIONS, TILL NOW

- Service sectors contributes to almost 85% of Delhi's Economy. Real estate –the highest contributor here, has been facing troubles from even before the lockdown.
- The lockdown may reduce the demand significantly given the insecurities around income. Govt. has tried to help the sector by delaying RERA implementation- but the step is not perceived as an effective intervention, by the industry.
- Delhi's Financial services might get a liquidity boost and jump start after the lockdown, but sustenance of demand in short term is highly doubtful
- Construction is going to face shortage of labourers despite Govt.'s willingness to spend on this

IMPACT ON ECONOMY

- 85% of Delhi GDP is dependent on the Tertiary Sector (Service) -
- Real Estate contributes 34%
 - No Govt. efforts have been initiated to improve the Real Estate Activity.
 - NCR has 27% or over 4.25 lakh units in various stages of construction. This will further the project completion timelines and result in a bad cashflow situation.
 - Project completion is also hindered by labor shortage due to mass labor migration.
- Financial Services - second major area contribute to 16%
 - Several segments of the industry will soon get loans worth Rs 5.66 lakh crore, that were sanctioned by public sector banks
 - Inquiries for health Insurance have risen by nearly 40%
- Trade & Repair Service contributing to 13%
 - Malls and retail stores witnessed a huge dip in footfall with nearly 20-25% drop in revenue
 - Odd-Even Scheme launched to boost the standalone shops with staggered timings, but no such relaxation provided to malls

OVERALL RECOVERY

- High rate of testing suggests that most of those infected have been traced and controlled; further, since migrant workers have now started to return, the pressure on city's infra will further reduce.
- This can be an indication that Delhi has crossed the peak of COVID and may come out of lockdown slightly early - by end of July or by early August - provided the containment zones are dealt with strongly



UTTAR PRADESH

ECONOMIC OUTLOOK

- Uttar Pradesh is the 5th largest contributor to National GDP and the largest state by population
- It's largely an agrarian economy (largest part of the population employed in agriculture), however services contributes highest to the GDP
- The state GDP is not centered around any particular district, since no one district contributes more than 5% to the state GDP

SPREAD OF CORONA VIRUS

- The pandemic has seen a slow spread in UP, but due to mass migration of labourers in the last one week, the number of new infections has grown by an average of 5% every day. (6,500 Record Cases identified on 25th May).
- In UP, 29 out of every 1 million people have tested positive for the virus, and for every 100 confirmed cases, 41 are currently infected.
- In UP for every 100 confirmed cases, there is a mortality rate of 2.6% and recovery rate of 56% from the virus.
- For every 1 million in UP, 1047 persons were tested - which is among the lowest rate of testing among all the Indian States. Clearly the low rate of testing will lead to lower discovery of cases
- In a highly populated state, it would be advisable to conduct testing at much larger scale, to understand the spread and craft the strategy

POLICY INTERVENTIONS, TILL NOW

- Support extended to Agricultural sector in the economic package should help the agrarian economy recover from this downturn
- The service sector, which grows on local demand, will recover accordingly

IMPACT ON ECONOMY

- Services contribute to 49% of GSDP
 - IT, Education, Restaurants, Transportation contributes to the major service sector – all of which have been affected due to the lockdown
 - Tourism Industry highly impacted in the state- Agra is a major contributor – approx. 1,500 crore annually to tourism business.
 - No Govt. efforts have been initiated to Improve the Real Estate Activity
- Manufacturing second major contributor 24% of GSDP
 - The Silk industries have been hit following the temporary restriction by the Govt. on importing silk from China. 20% business has already been affected. At this rate, pure silk may disappear from the market.
 - Due to the lockdown, the already loss-making Leather industry of Kanpur is adversely affected. The Kanpur Leather Tanneries suffering from heavy losses - total loss of raw materials is around 15000 Tones.
- Agriculture contributing to 27% of GSDP
 - Sale of mangoes has being going down steadily - 70% of the output, which is transported to other states, is stranded due to lack of transportation.
 - Cattle feed is hard to procure, and prices have shot up. Milk prices, meanwhile, have plunged. Much of regular business—delivery of liquid milk to confectioners and tea shops—has come to a grinding halt.
 - From a high of almost Rs 20 a kilogram, potato prices at the farm-gate level have crashed to almost Rs 12-13 a kg.

OVERALL RECOVERY

- Given the return of migrant labourers, a second wave of COVID-19 may hit the state and put the healthcare system under stress
- The rate of spread is not tapering off, which means the peak is yet to be reached. It may peak towards the end of June end or by mid-July. Thereon, it may take a month to control it substantially.
- The agricultural part of economy should bounce back by the 3rd quarter of FY21, and services might take one quarter after opening of lockdown, to come back to normalcy. However the demand for manufactured goods might take 3-4 quarters to come back to normalcy.

ECONOMIC OUTLOOK

- Telangana is the 8th largest contributor to national GDP
- However the major economic activities are centered around Hyderabad and Rangareddy, contributing to almost 40% state GDP

SPREAD OF CORONA VIRUS

- The pandemic has been contained in Telangana – now accounts only for 1.3% COVID-19 cases in India.
- The state has seen an average 8% daily case growth in April month, tapering to 2% daily case growth in the 4th week of May.
- Government measures, especially in Hyderabad, don't seem as effective as the region alone contributes to 62% COVID-19 cases in the state.
- Telangana has one of the lowest rates of COVID testing - lower rate of testing also indicates the unpreparedness of the Govt

IMPACT ON ECONOMY

- Services contribute to 63.68% of GSDP –
 - Multi-crore Haleem business during the Ramzan period in Hyderabad was badly hit this year.
 - Telangana to lose 1500 crore a month without sale of liquor.
- Manufacturing second major contributor 18.98% of GSDP –
 - The electricity demand during financial year 2021 is likely to decline by about 1 per cent due to the coronavirus pandemic and the lockdown in its wake.
 - Thousands of weavers in Nalgonda, Yadadri-Bhongir and Warangal districts were working on production of Pochampally brand sarees and clothes. Their earnings have been lost due to lockdown.
- Agriculture contributing to 17.33% of GSDP
 - COVID-19 impact hits floriculture market - With no buyers, as citizens were confined to homes in the wake of the lockdown, flower vendors in the city have their hopes dashed
 - The king of fruits, mango, and of them, the Benishan or Banganapalli variety, which is widely grown in Jagtial district, and exported to north India, is losing its market following the lockdown.

OVERALL RECOVERY

- Given the uncertainty around the testing rate; and higher density of COVID cases around the economic center of the state, it's difficult to predict a timeframe on when Telangana may come out of lockdown.
- The larger part of economy depends upon IT industry for demand creation. This is a sector exposed to the global scenario. This again makes it difficult to predict the revival because of the looming global recession.
- However, in short term, demands can be restored because of presence of a large fraction of service class people, with stable income, in the state.

ECONOMIC OUTLOOK

- Kerala is 10th largest economy of India
- It's economy is balanced - among all the districts, Ernakulam and Trivandrum have a slightly larger contribution to economy;
- Remittance from mid-east is one major contributor to demand for services, that constitutes more than 60% of state GDP

SPREAD OF CORONA VIRUS

- The pandemic has been contained in Kerala, accounting for a mere 0.7% Covid-19 cases in India.
- The state has seen an average 2.7% daily case growth in April month surging to 6% daily case growth in 4th week of May.
- Government measures in the state have been effective as the state has successfully contained COVID in the past 2 months

OVERALL RECOVERY

- The state has controlled, in a very short time, with a very low casualty, with a tapering rate of COVID - indicates an early opening of the lockdown
- However the state hugely depends upon NRI remittance (particularly from Middle-east) for churning the demand cycle. Given the COVID scenario and economic downturn in the middle-east, because of lowering petroleum price, the situation again becomes very unpredictable; it's going to take 2nd quarter - till the time petroleum demand comes back .

IMPACT ON ECONOMY

- Services contribute to 63.28% of GSDP –
 - Liquor sales in Kerala is a public sector undertaking, through which the government earns a significant revenue. However, following the outbreak, the sales have gone down, directly hitting the economy.
 - The current lockdown has hit cement dealers hard with a large number of cement bags facing damage in godowns across the State.
 - The total losses in the tourism sector from March to September 2020 is estimated to be Rs 20,000 crore.
- Manufacturing second major contributor 24.57% of GSDP
 - The Association of Planters of Kerala (APK) has estimated the loss in the plantation industry in the state to be nearly Rs. 500 crore
 - The rubber sector has suffered a 6% drop in production and the sources attributed the crop loss to 35,000 tonnes, valued at ₹300 crore since the lockdown.
 - Industry estimates put the loss of business at nearly ₹30,000 crore, indicating a sharp fall in state revenue
- Agriculture contributing to 12.15% of GSDP
 - Kerala leads the country with a giant share of 89% of the total production of cardamom. Growers are now in a difficult situation and are reeling as COVID-19 has hit them very hard.
 - Seafood exports bring revenue to the tune of Rs 47,000 crore annually to the country and Kerala contributes roughly 10% of it. But with most of 2020 likely to be lost due to the pandemic, the revenue loss for the state is written on the wall.
 - The total losses in agriculture -- crop husbandry including plantation crops -- are estimated to be Rs 1,570.75 crore in March and April



ECONOMIC OUTLOOK

- Karnataka is the 4th largest contributor to the national GDP
- The economy of Karnataka is dominated by Bengaluru, which contributes to more than 30% of the state GDP
- Bengaluru's IT industry can be called as the backbone of its economy, which is highly exposed to the global economy

SPREAD OF CORONA VIRUS

- Karnataka state authority has been very proactive in controlling the spread of the COVID
- The rate of increase of infection tapered significantly within first 20 days of onset

IMPACT ON ECONOMY

- Services contributing to 66.3% of GDP
 - Real Estate prices may reduce by 20%
 - Non-Essential banking services such as loans, project appraisals, are on hold- These are major income sources for banks.
 - Housing sales may fall by 20%; office space demand may shrink 20%
 - Retail and Wholesale Trade sector has been stopped for all the Non-Essential Sectors and hence making losses
- Manufacturing contributing to 22.9% of state GDP
 - All the Major constructions Projects will be delayed
 - Resuming work without availability of migrant workers is a challenge
 - MSMEs are allowed to work in rural and semi-urban areas
 - Manufacturing of continuous plants, pharma, packaging products are allowed
- Agriculture contributing to 10% of state GDP
 - Farmers are facing problems in selling their produce at fair prices
 - They also face problems in farming activities due to labour shortage
 - Dairy industry is also facing a low demand problem from Maharashtra and Gujarat

OVERALL RECOVERY

- Given the tapering rate of spread along the COVID curve, Karnataka can come out of lockdown by end of July
- The economy depends upon performance of IT sector, that is highly exposed to global risk
- However the IT companies are optimistic about their growth, hence in shorter term, the economy of Bengaluru may recover

Editorial Team from LFC



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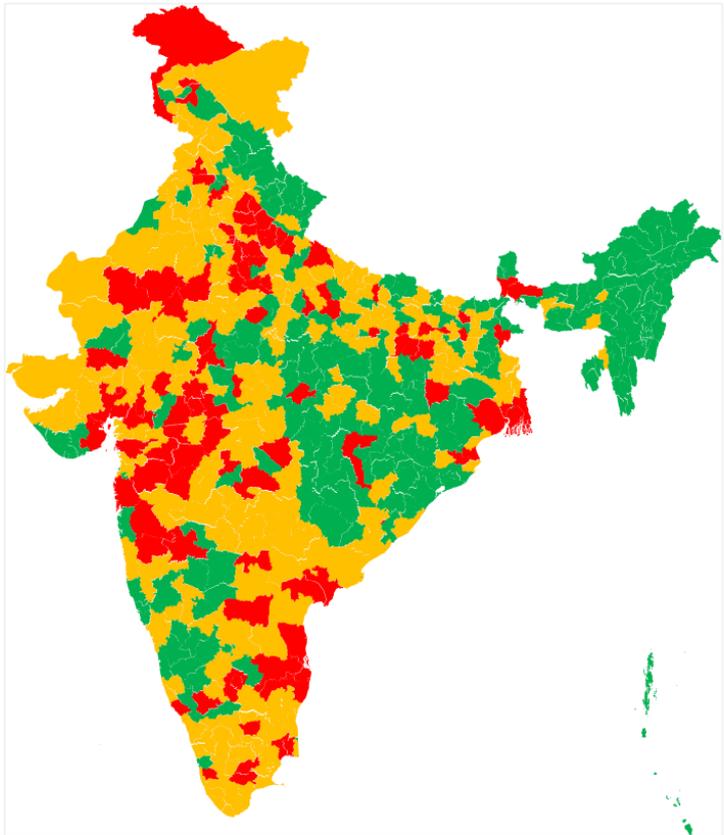
**COVID19
Economic Impact Study**

Detailed Report



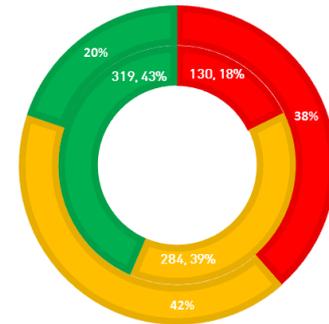


Although only 18% of the districts are categorized as Red, these districts account for 38% of GDP –larger part of Indian economy is still under the siege of COVID-19



| State | Red | Orange | Green | Contribution in GDP |
|-------------------|-----|--------|-------|---------------------|
| Maharashtra | 13 | 16 | 6 | 13.81% |
| Tamil Nadu | 12 | 24 | 1 | 8.96% |
| Gujarat | 9 | 19 | 5 | 8.07% |
| Karnataka | 3 | 13 | 14 | 7.73% |
| Uttar Pradesh | 19 | 36 | 20 | 7.67% |
| West Bengal | 10 | 5 | 8 | 6.30% |
| Rajasthan | 8 | 19 | 6 | 4.85% |
| Telangana | 6 | 18 | 9 | 4.75% |
| Andhra Pradesh | 5 | 7 | 1 | 4.63% |
| Kerala | 2 | 10 | 2 | 4.19% |
| Madhyapradesh | 9 | 19 | 24 | 4.12% |
| Haryana | 2 | 18 | 2 | 4.03% |
| Delhi | 11 | 0 | 0 | 3.67% |
| Bihar | 5 | 20 | 13 | 2.94% |
| Punjab | 3 | 15 | 4 | 2.76% |
| Odisha | 3 | 6 | 21 | 2.51% |
| Assam | 0 | 3 | 30 | 1.75% |
| Jharkhand | 1 | 9 | 14 | 1.64% |
| Chhattisgarh | 1 | 1 | 25 | 1.55% |
| Uttarakhand | 1 | 2 | 10 | 1.26% |
| Himachal Pradesh | 0 | 6 | 6 | 0.78% |
| Jammu and Kashmir | 4 | 12 | 4 | 0.59% |
| Goa | 0 | 0 | 3 | 0.33% |
| Tripura | 0 | 2 | 6 | 0.20% |
| Meghalaya | 0 | 1 | 10 | 0.14% |
| Chandigarh | 1 | 0 | 0 | 0.14% |
| Arunachal Pradesh | 0 | 0 | 25 | 0.10% |
| Manipur | 0 | 0 | 16 | 0.10% |
| Sikkim | 0 | 0 | 4 | 0.10% |
| Nagaland | 0 | 0 | 0 | 0.09% |
| Mizoram | 0 | 0 | 11 | 0.08% |

18% DISTRICTS IN RED ZONE CONTRIBUTES TO 38% OF GDP



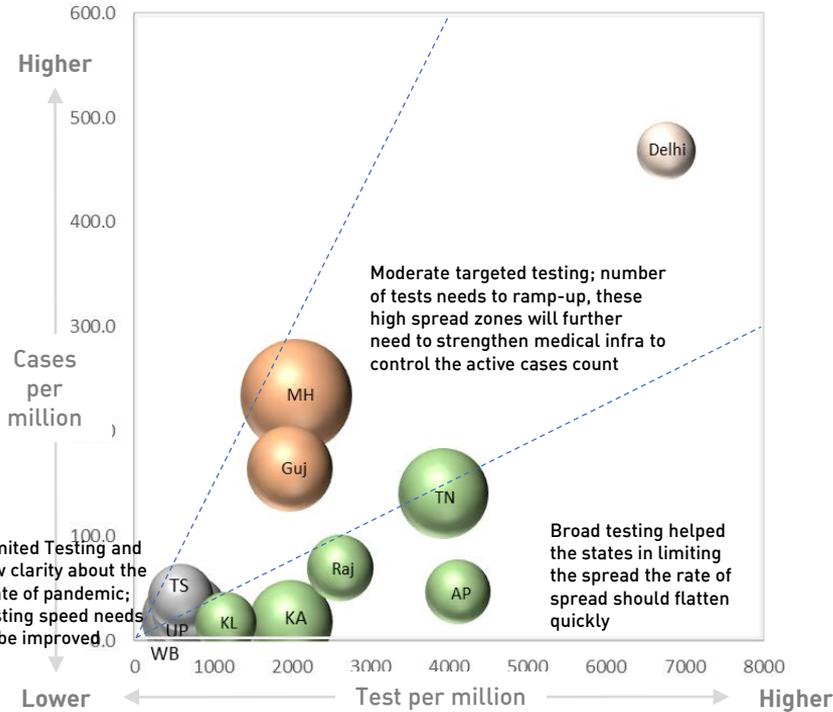


To understand the impact of “Coronavirus” on Indian Economy, we looked at the Top 10 States and National Capital, that constitutes 75% of National GDP

Covid -19 Confirmed Cases Vs No of tests done per million

States with better testing rate are better prepared

Size of Bubble = GDP of the state



Based on the Virus Spread and Tests per million we created a 3X3 matrix

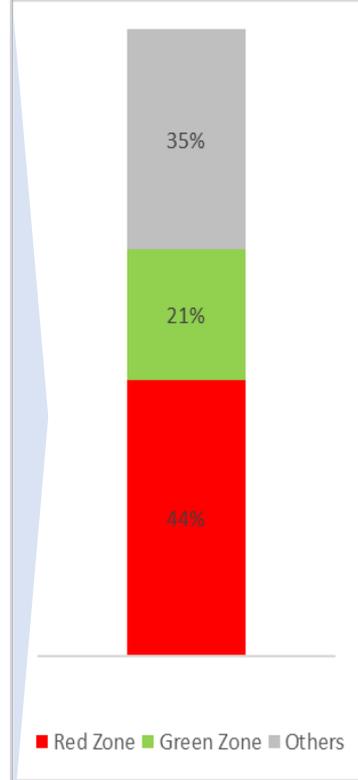
| | | | |
|-------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| Higher ↑ Virus Spread ↓ Lower | Local Govt. should focus on implementing strict lockdown measures and ramp-up the testing infrastructure. | Local Govt. should focus on implementing strict lockdown measures. | Local Govt. should focus on implementing strict lockdown measures. |
| | Local Govt. should focus on implementing strict lockdown measures, ensure complete sealing of known hotspots, ramp-up the testing infrastructure. | Govt. should focus on ramping-up the testing process, identifying the containment zones & implementing strict measures in the containment zones to prevent the spread. | After identifying the containment zones, the Govt. should focus on the much-relaxed opening of the lockdown, target and reduce containment zones 1-by-1. |
| | Focus on creating medical infrastructure and ramping up testing capacity. | Govt. should focus on ramping-up the testing, identifying the containment zone and opening-up the lockdown. | After identifying the containment zones, the Govt. should focus on the much-relaxed opening of the lockdown, target and reduce containment zones 1-by-1. |
| | ← Lower | Tests Per Million proxy for System Readiness | Higher → |



6 out of 11 states , accounting for 44% of the GDP, are in Red-Zone. These will take longer time to come-out of lockdown.

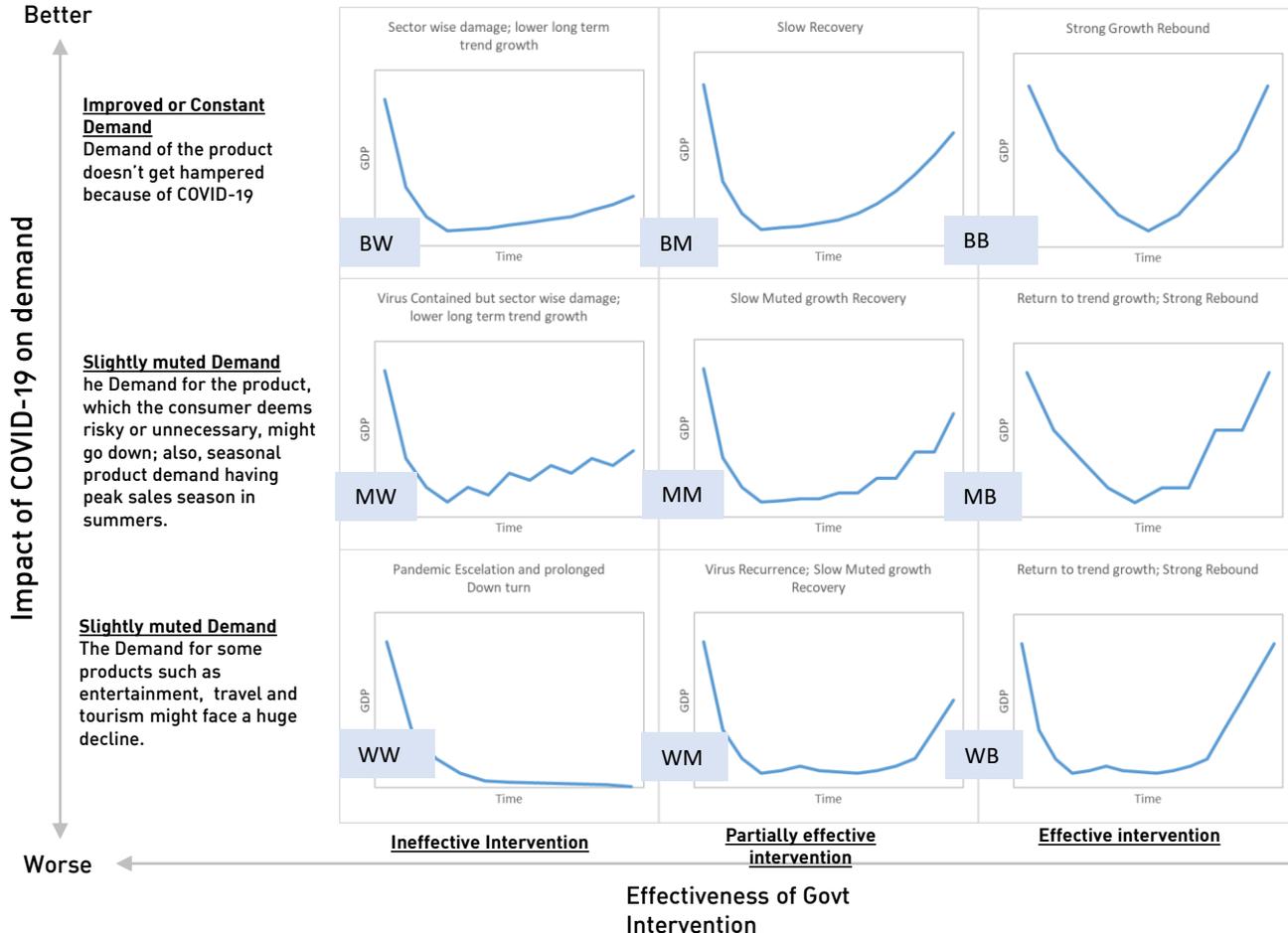
5 states, accounting for 31% of the GDP are in Green Zone. These could come out of lockdown early

Based on the Virus Spread and Tests per million we created a 3X3 matrix





Based on the impact of COVID-19 on demand, and effectiveness of Govt. policy intervention, 9 different growth trends are identified that industries can adopt



Improved or Constant Demand
Demand of the product doesn't get hampered because of COVID-19

Slightly muted Demand
The Demand for the product, which the consumer deems risky or unnecessary, might go down; also, seasonal product demand having peak sales season in summers.

Slightly muted Demand
The Demand for some products such as entertainment, travel and tourism might face a huge decline.

We used the framework to understand the impact of COVID-19 on various industries



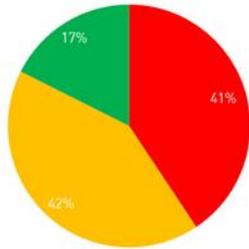
Sector-wise split-up of GDP and impact of COVID-19.



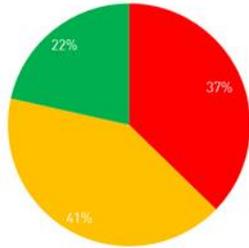
GDP Contribution

■ Services

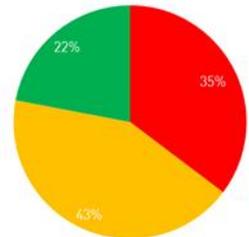
Red, Orange and Green zones contribute to 41%, 42% and 17% in Service GDP



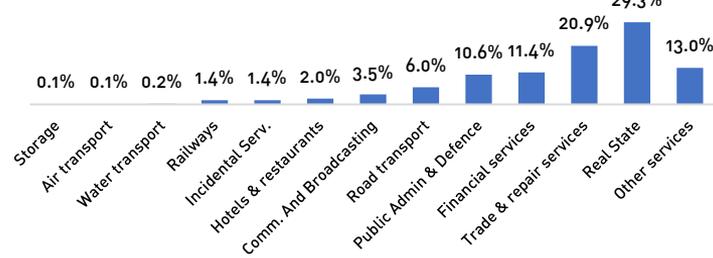
Red, Orange and Green zones contribute to 37%, 41% and 22% in Mfg. GDP



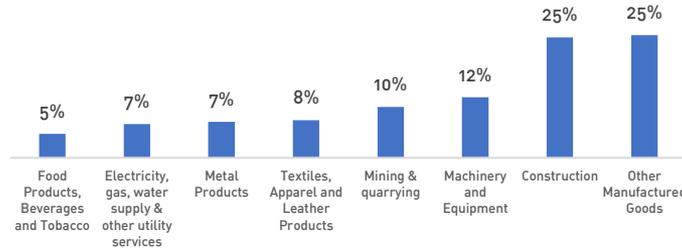
Red, Orange and Green zones contribute to 35%, 43% and 22% in Agri GDP



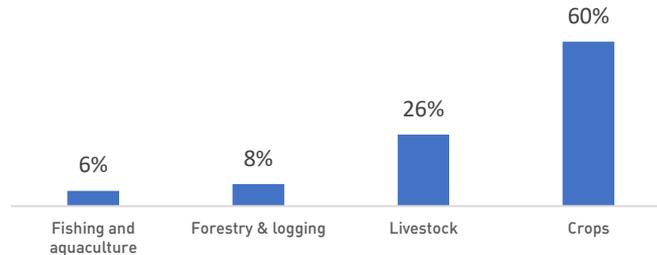
Split-up of Service Activities



Split-up of Manufacturing Activities



Split-up of Agricultural Activities



Transportation industry has got negatively impacted -7.8%.
Hotels and Restaurants has gone from 0 to -2% .
Trade and Repair services have also reduced to essential trades only - 21%.
Because of low-income real estate, sales are also getting deferred - 29.3%.
Banking services facing the growth of NPAs -11.4%.
Public admin expenses have gone up, but income is strained -10.6%.

Food products and Brev. demand is almost unimpacted - 5%.
Demand for Electricity has gone down to 50% .
Gas and Water demand also reduced 7%.
International demand for metals has gone down .
LME prices have gone down significantly 7%.

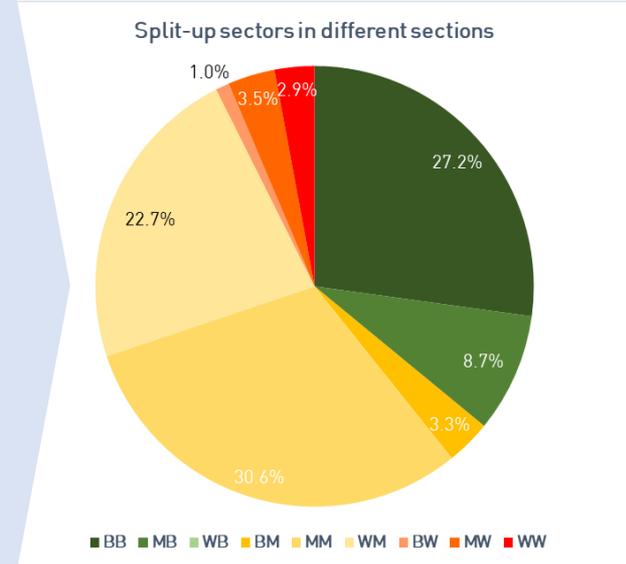
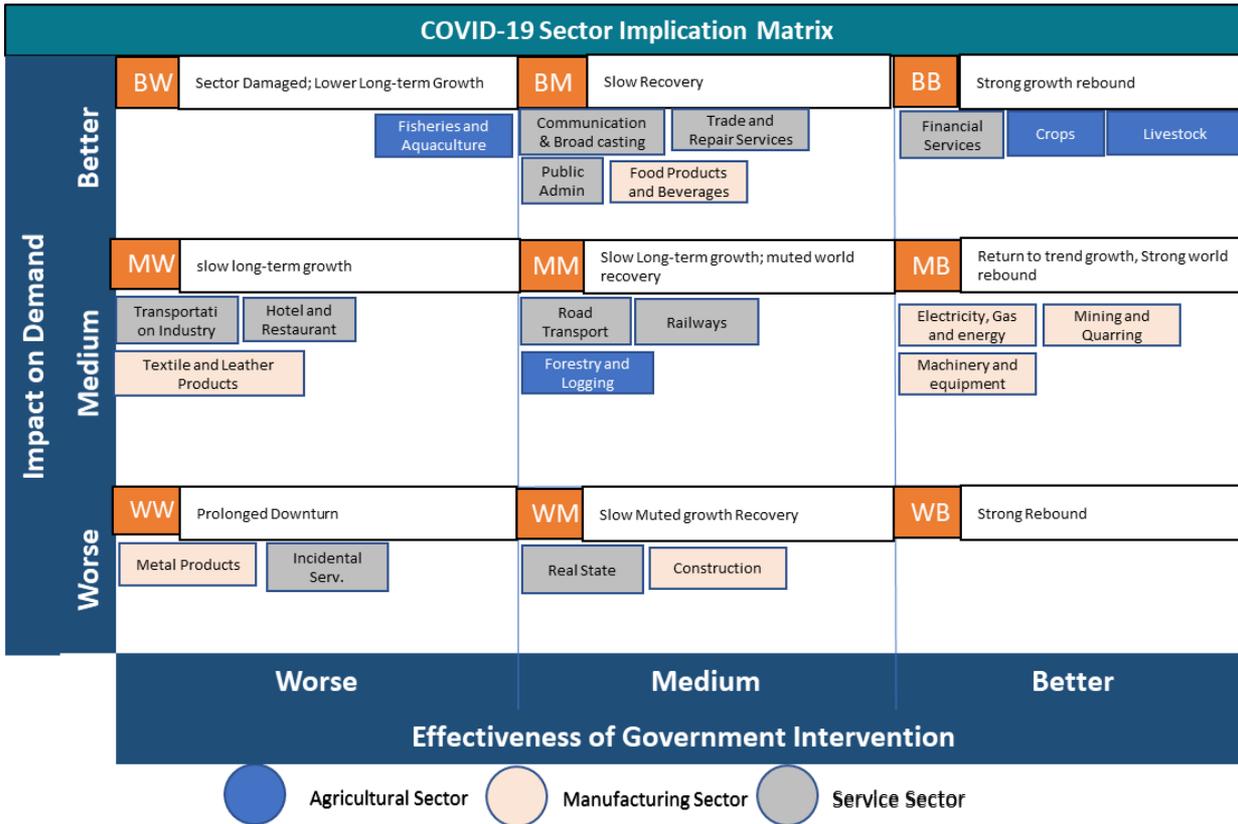
Marginal Farmers were forced to sell their produce in the local market below MSP, because of the lockdown.

Horticulture produce of flowers, grapes and pomegranate were negatively impacted -60%.

Fisheries and aquaculture exports hampered negatively due to global lockdown -6%.



Sectors contributing to 36% of the GDP may see a rapid bounce back;
 Sectors contributing to 64% of GDP may see prolonged recovery;
 Sectors contributing to 8% of GDP may face extremely slow and delayed recovery.





State-wise Summary



Delhi has High Virus Spread with High Health System Readiness based on facts available from Govt. websites

COVID-19 State Implication Matrix

| Virus Spread (No. of cases Per Million) | | Public Health System Readiness (No. of tests conducted Per Million Tests) | | |
|--------------------------------------------|--|------------------------------------------------------------------------------|-----------------------|-----------------|
| | | Low (0-1000) | Medium (1000-3000) | High (→3000) |
| High (→300) | | | | |
| Medium (150-300) | | | | |
| Low (0-150) | | | | |

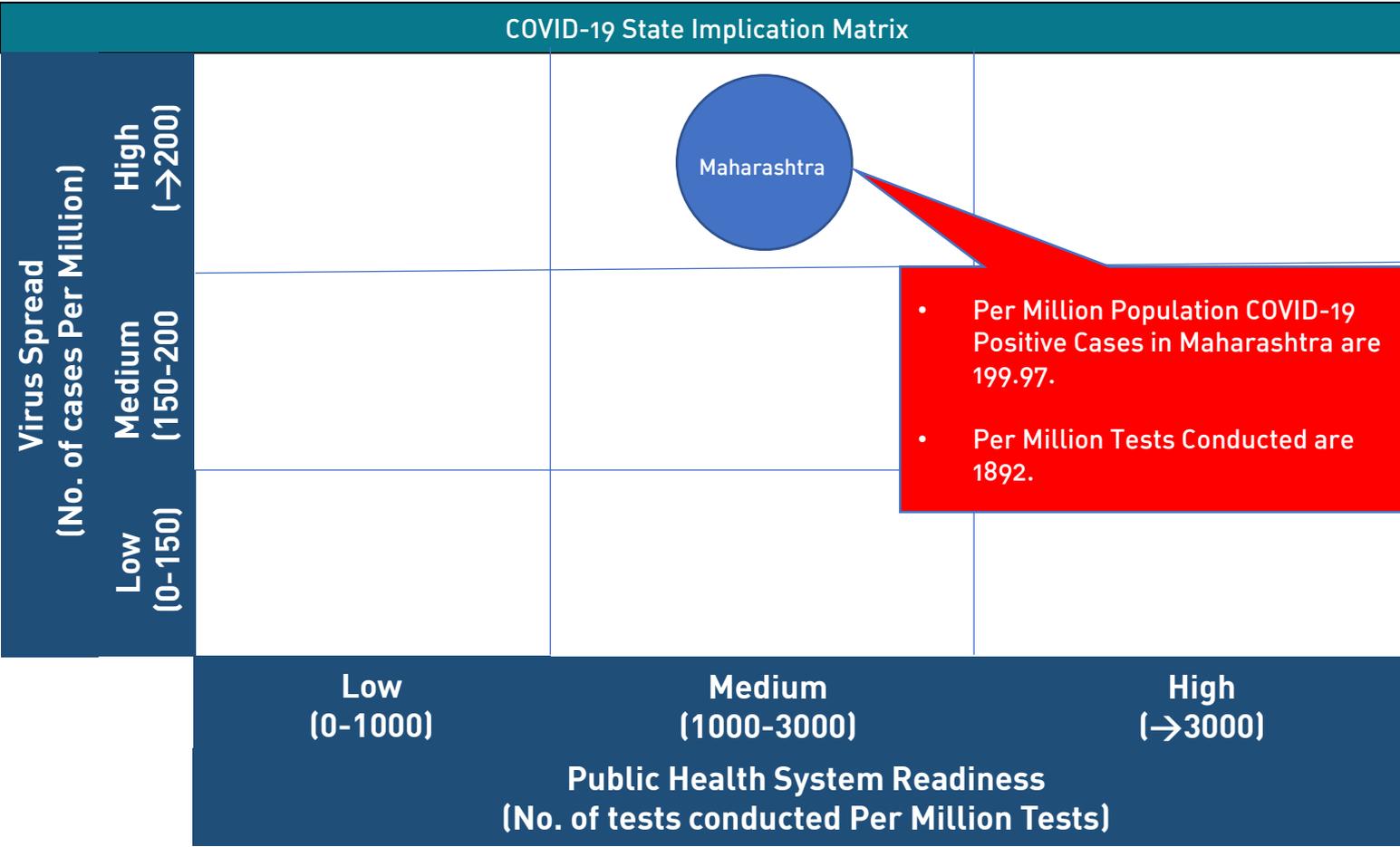


- Per Million Population COVID-19 Positive Cases in Delhi are 358.
- Per Million Tests Conducted area 6768.

- ### Facts about Delhi
- Estimated population of Delhi is 19.2 million.
 - Total no. of tests conducted as on 10th May-20 is 93,810.
 - 6,768 tests per million conducted to measure the pandemic.
 - Total no. of cases as on 11th May-20 is 6,923.
 - 358 cases per million population denotes the Higher Virus Spread.
 - 36 Govt. hospitals have been earmarked for dedicated COVID-19 patients only.
 - Till date 2,069 patients have recovered, i.e. 30% Recovery Rate.



Maharashtra has Medium Virus Spread with Low Health System Readiness based on facts available from Govt. websites



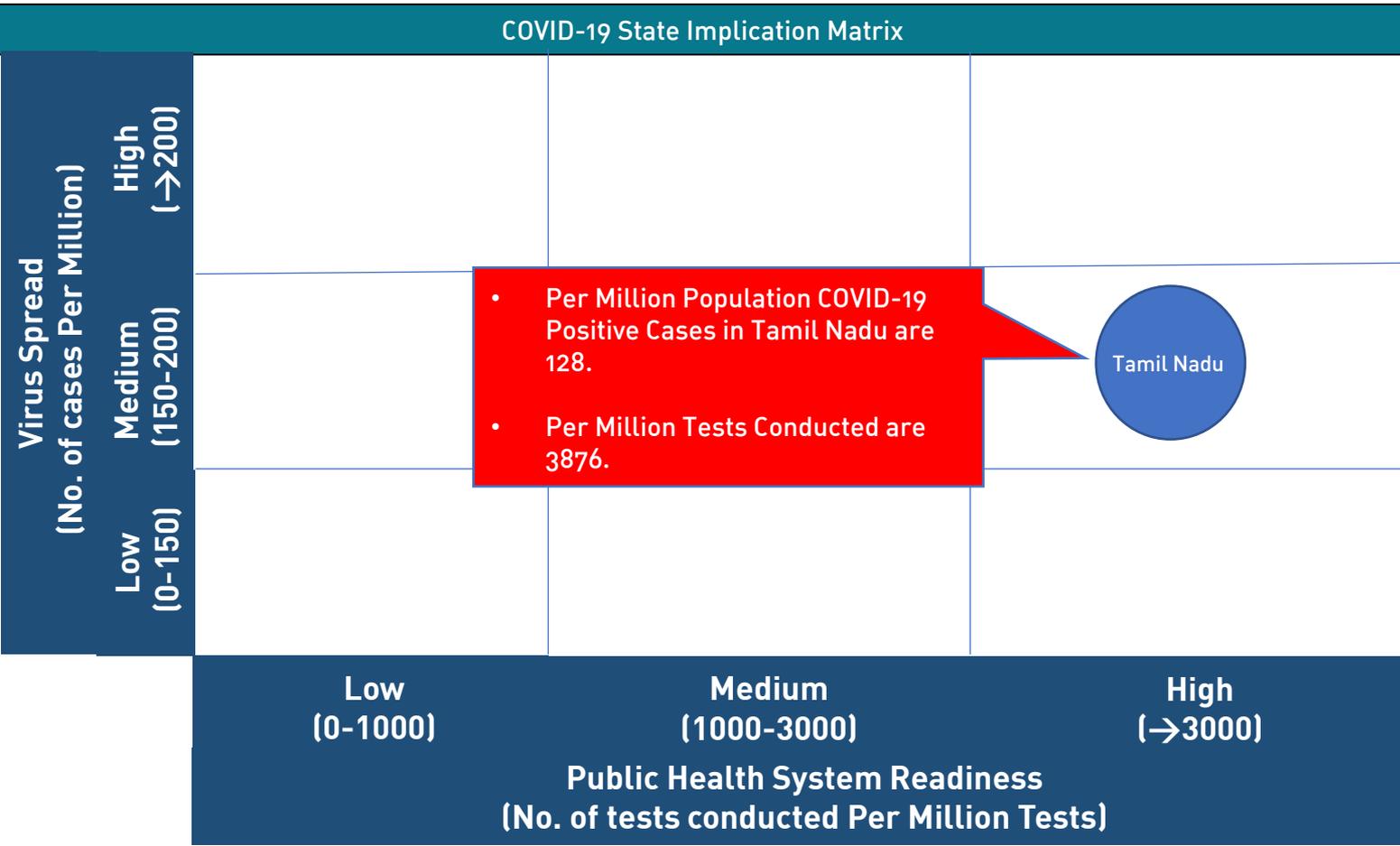
- Per Million Population COVID-19 Positive Cases in Maharashtra are 199.97.
- Per Million Tests Conducted are 1892.

Facts about Maharashtra

- Estimated population of Maharashtra is 122.1 million.
- Total no. of tests conducted as on 13th May-20 is 2,31,061.
- Only 1,892 tests per million conducted to measure the pandemic.
- Total no. of cases as on 13th May-20 is 24,427.
- 199.97 cases per million population denotes the Medium Virus Spread.
- Till date 5,125 patients have recovered, i.e. 21% Recovery Rate.



Tamil Nadu has Low Virus Spread with Medium Health System Readiness based on facts available from Govt. websites

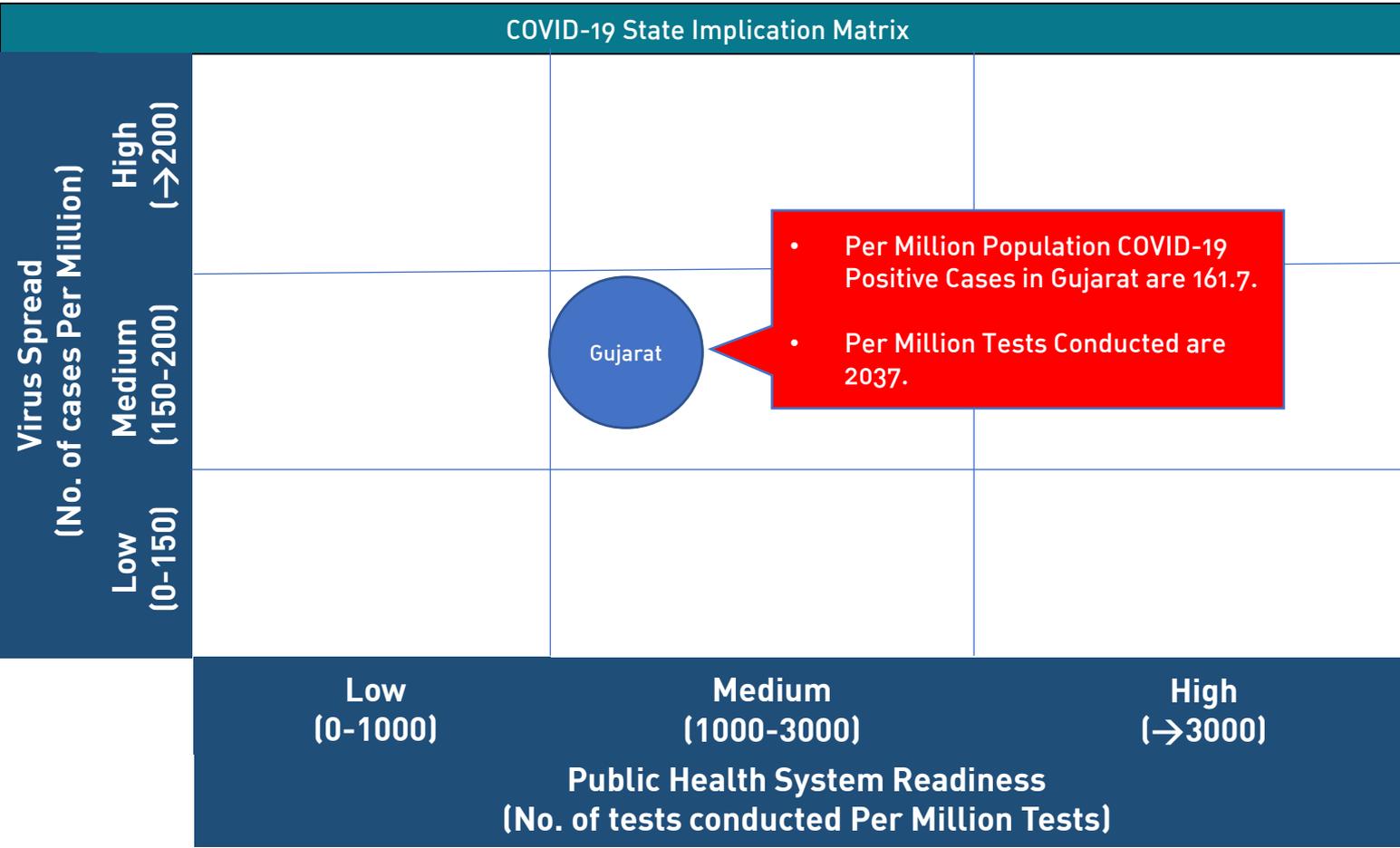


Facts about Tamilnadu

- Estimated population of Tamil Nadu is 72.1 million.
- Total no. of tests conducted as on 13th May-20 is 2,79,467.
- Only 3,876 tests per million conducted to measure the pandemic.
- Total no. of cases as on 13th May-20 is 9,227.
- 128 cases per million population denotes the Low Virus Spread.
- Till date 2,176 patients have recovered, i.e. 23.5% Recovery Rate



Gujarat has Medium Virus Spread with Low Medium Health System Readiness based on facts available from Govt. websites

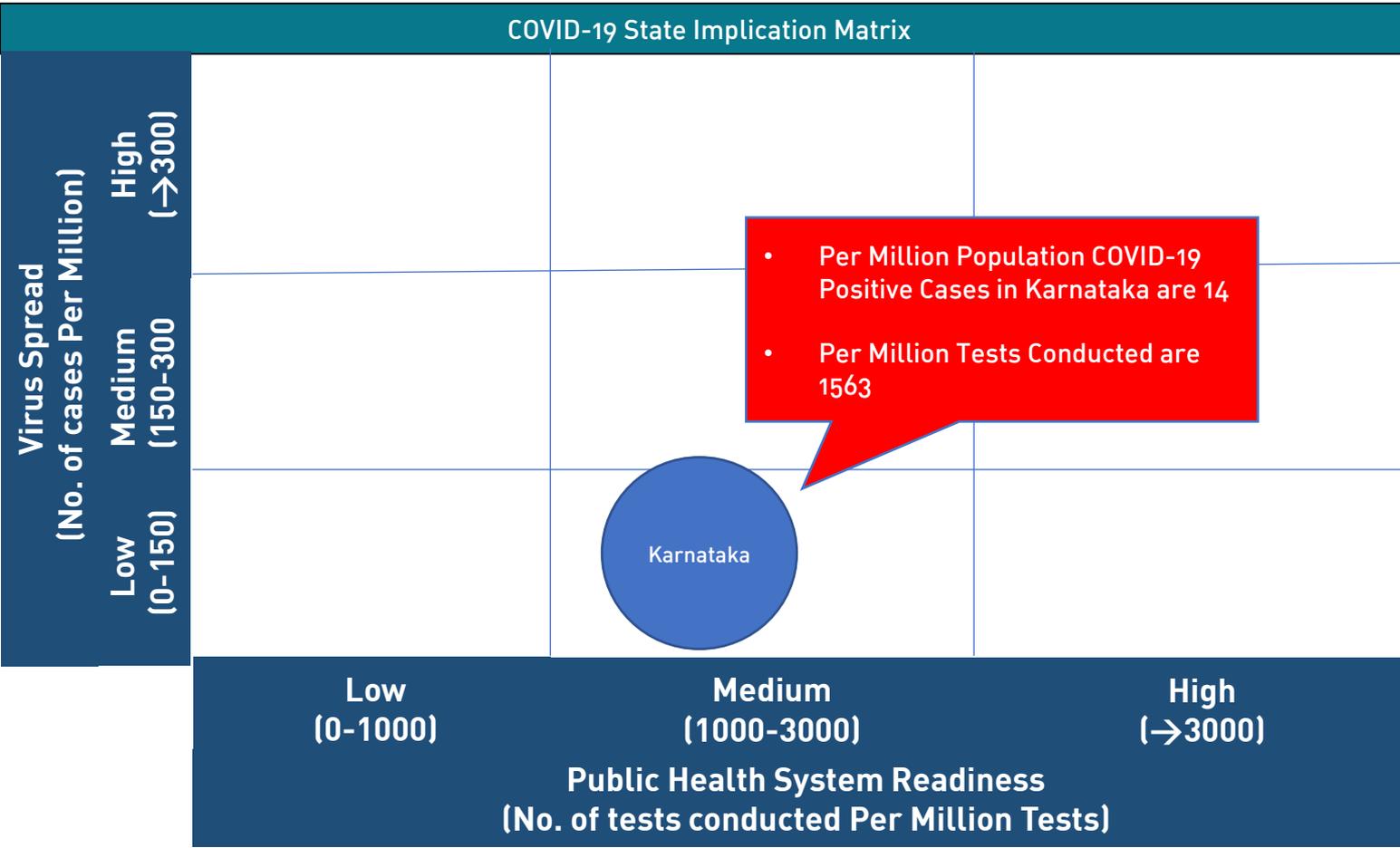


- Per Million Population COVID-19 Positive Cases in Gujarat are 161.7.
- Per Million Tests Conducted are 2037.

- Facts about Gujarat**
- Estimated population of Gujarat is 67.9 million.
 - Total no. of tests conducted as on 10th May-20 is 1,38,312.
 - 2,037 tests per million conducted to measure the pandemic.
 - Total no. of cases as on 11th May-20 is 8,542.
 - 161.7 cases per million population denotes the Medium Virus Spread.
 - Till 11th May 2,780 patients have recovered, i.e. 32.5% Recovery Rate.
 - 31 private, trust-run hospitals dedicated for COVID treatment.



Karnataka has Low Virus Spread with Low Health System Readiness based on facts available from Govt. websites

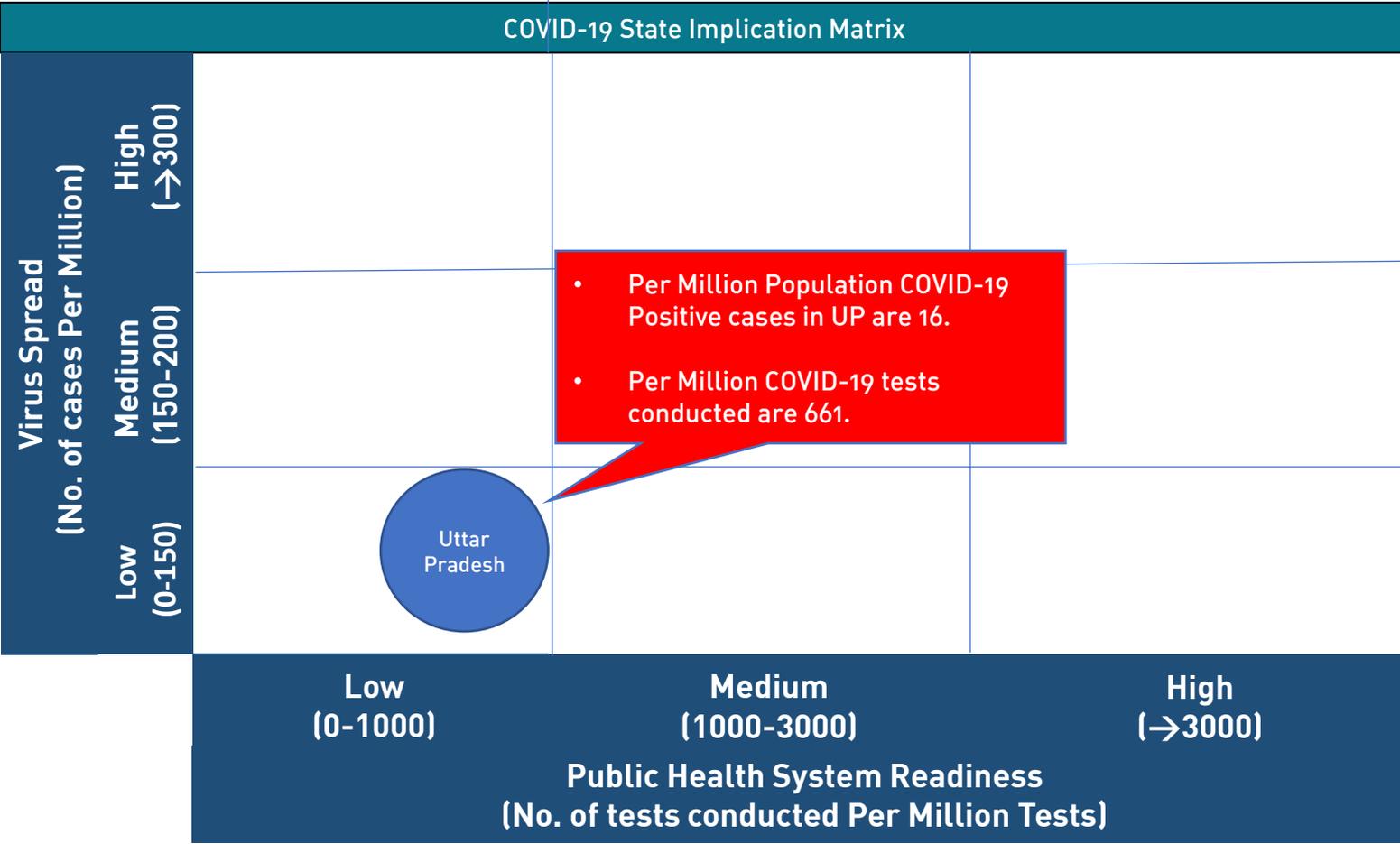


- Per Million Population COVID-19 Positive Cases in Karnataka are 14
- Per Million Tests Conducted are 1563

- ### Facts about Karnataka
- Estimated population of Karnataka is 64.1 million.
 - Total no. of tests conducted as on 9th May-20 is just over 1,00,000.
 - Only 1563 COVID-19 tests per million conducted.
 - Total no. of cases as on 12th May-20 is 725.
 - 14 cases per million population denotes the Lower Virus Spread.
 - 18 Govt. hospitals have been earmarked for dedicated COVID-19 patients only.
 - Till date 433 patients have recovered, i.e. 47% Recovery Rate.



Uttar Pradesh has Low Virus Spread with Low Health System Readiness based on facts available from Govt. websites

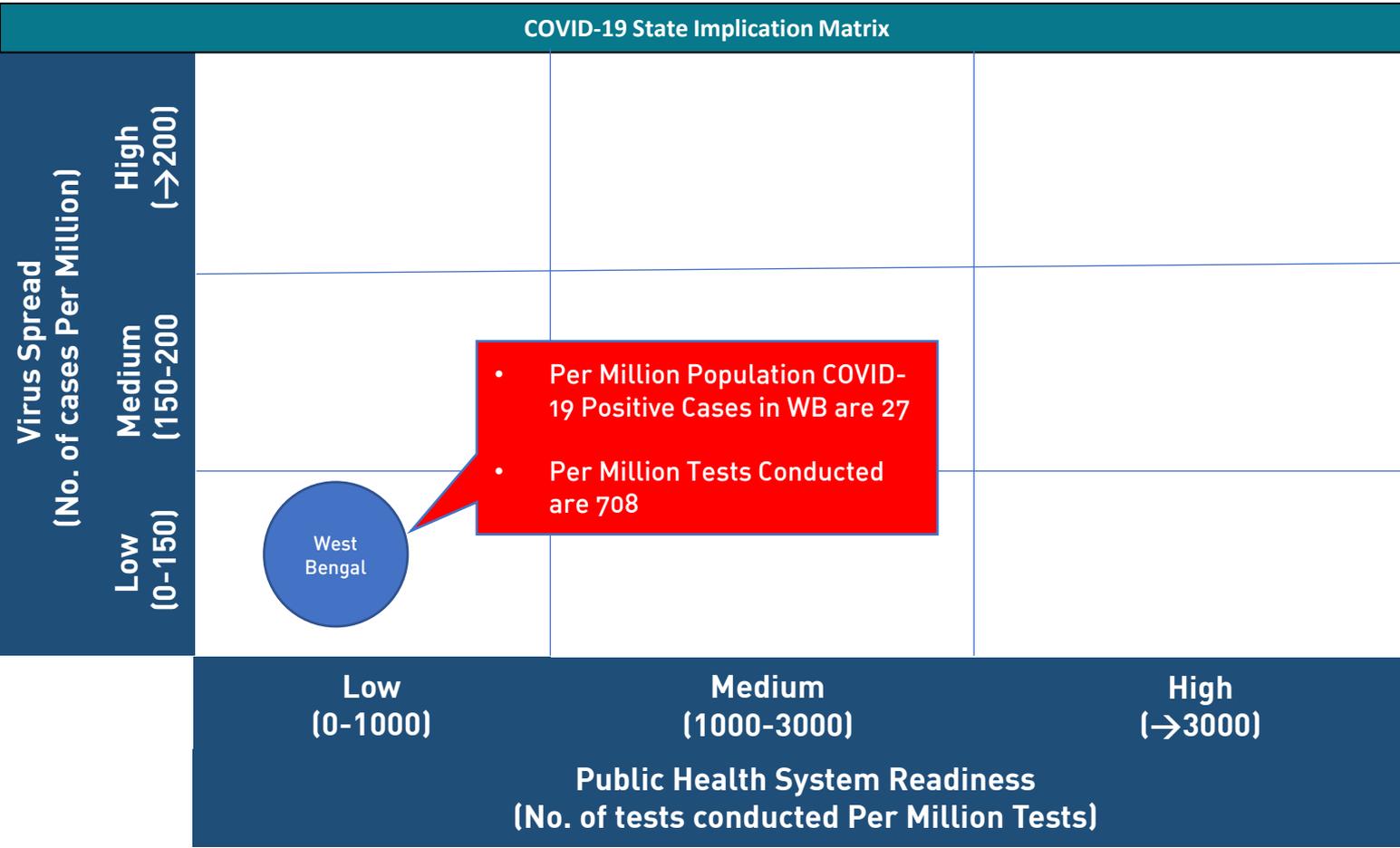


Facts about Uttar Pradesh

- Estimated population of Uttar Pradesh is 231.5 million.
- Total no. of tests conducted as on 14th May-20 is 1,53,139.
- Only 661 Tests per million conducted to measure the pandemic.
- Total no. of cases as on 14th May-20 is 3,902.
- 16 cases per million population denotes the Lower Virus Spread.
- Till date 2,072 patients have recovered, i.e. 53% Recovery Rate.



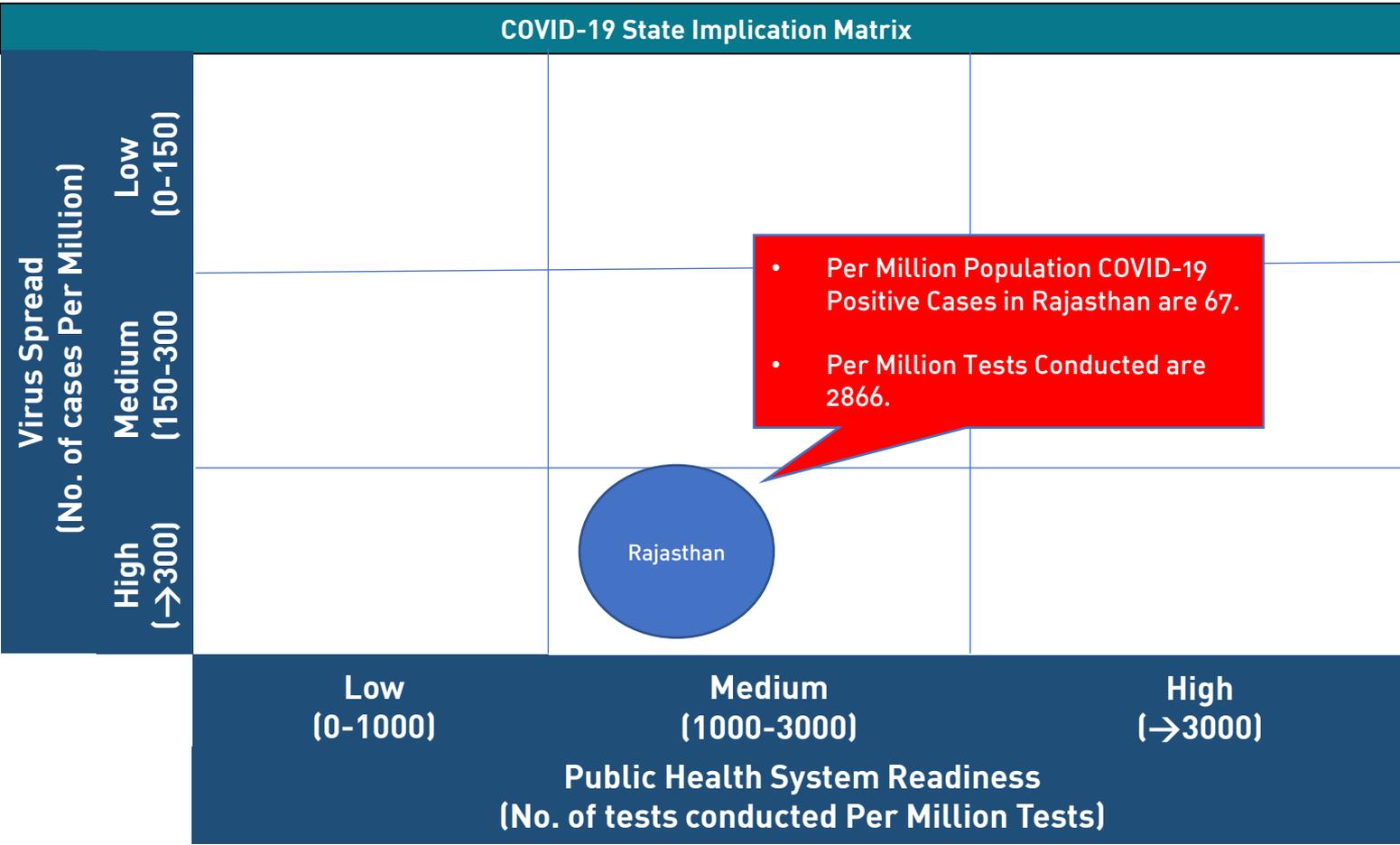
West Bengal has Low Virus Spread with Low Health System Readiness based on facts available from Govt. websites



- Facts about West Bengal**
- Estimated population of West Bengal is 91 Million.
 - Only 708 tests per million are conducted to measure the pandemic.
 - Total no. of cases as on 16th May-20 is 2,461.
 - 27 cases per million population denotes the Medium Virus Spread.
 - West Bengal has the highest mortality rate among all the states in India.
 - Only 859 designated beds in 67 hospitals have been arranged, across the state.



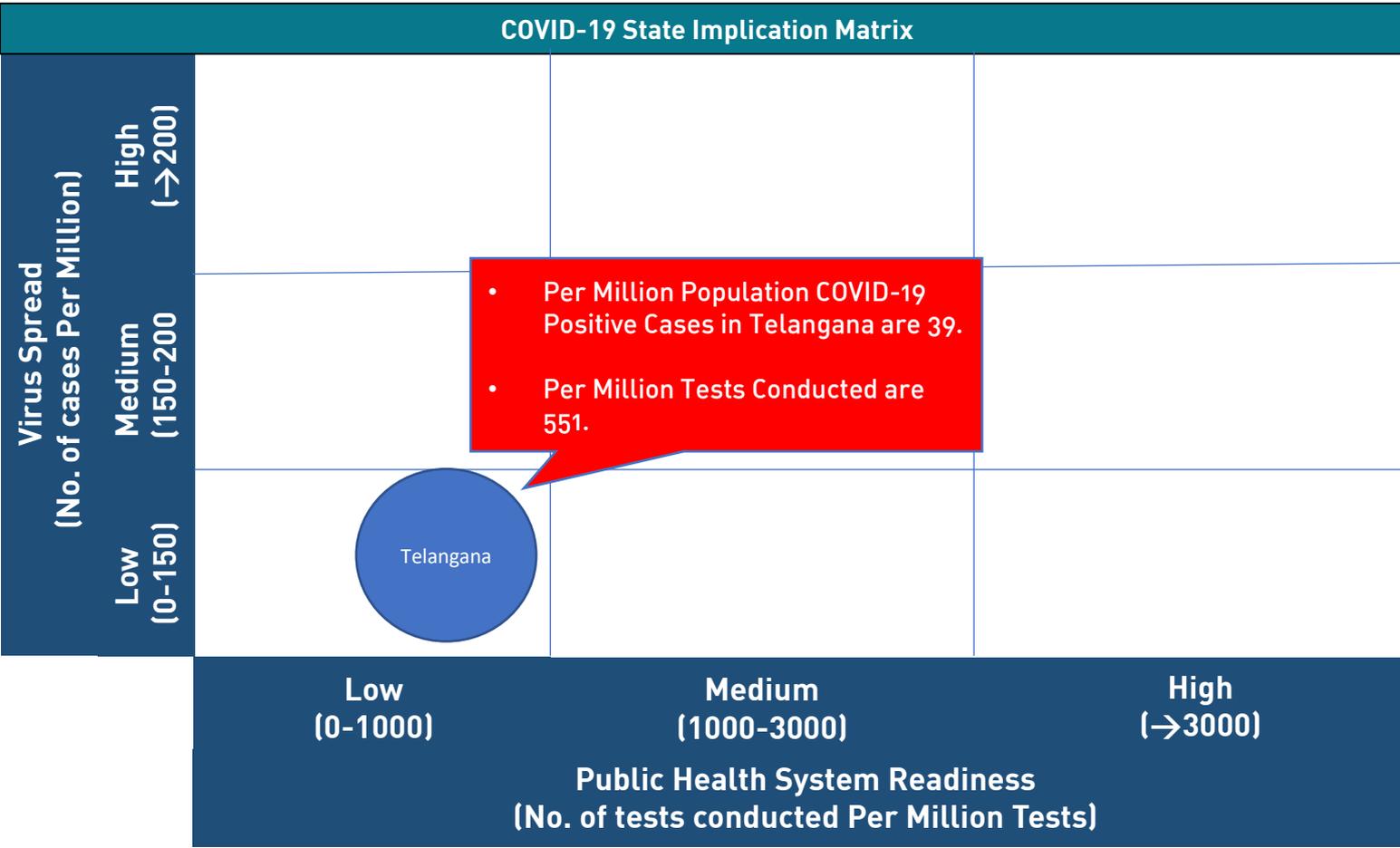
Rajasthan has High Virus Spread with Medium Health System Readiness based on facts available from Govt. websites



- Facts**
- Estimated population of Rajasthan is 77.2 million.
 - The total number of tests conducted as of 16th May 2020 are 2,21,439.
 - Only 2,866 tests per million conducted to measure the pandemic.
 - The total number of cases as on 16th May 2020 are 5083.
 - 67 cases per million population denotes a higher virus spread.
 - Till date, 2992 patients have recovered; 58.9% Recovery Rate.



Telangana has Low Virus Spread with Low Health System Readiness based on facts available from Govt. websites

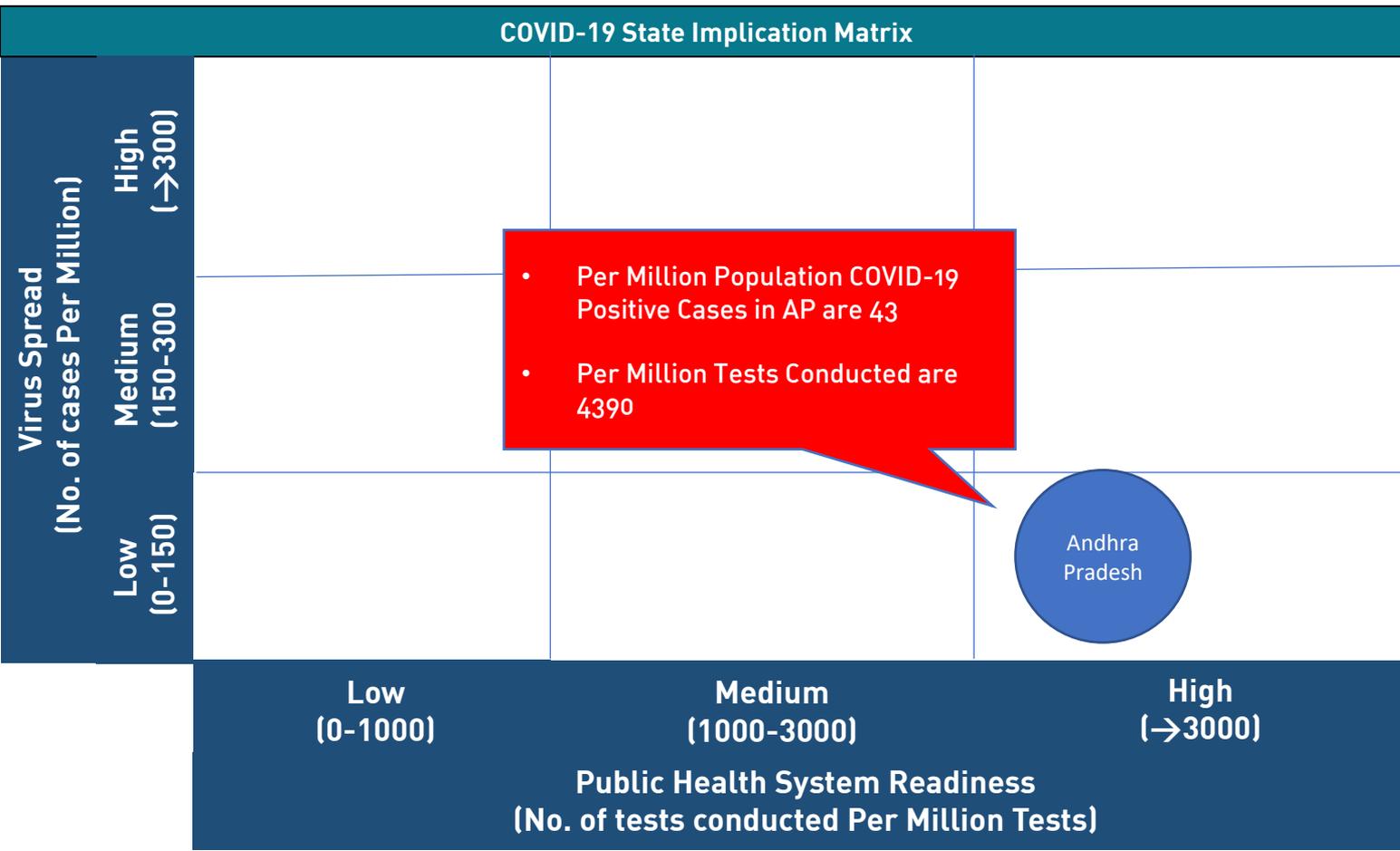


- Per Million Population COVID-19 Positive Cases in Telangana are 39.
- Per Million Tests Conducted are 551.

- ### Facts about Telangana
- Estimated population of Telangana is 35.2 million.
 - Total no. of Tests conducted as on 13th May-20 is 19,395.
 - Only 551 Tests per million conducted to measure the pandemic.
 - Total no. of cases as on 13th May-20 is 1,367.
 - 39 cases per million population denotes the Low Virus Spread.
 - Till date 939 patients have recovered, i.e. 68.7% Recovery Rate.



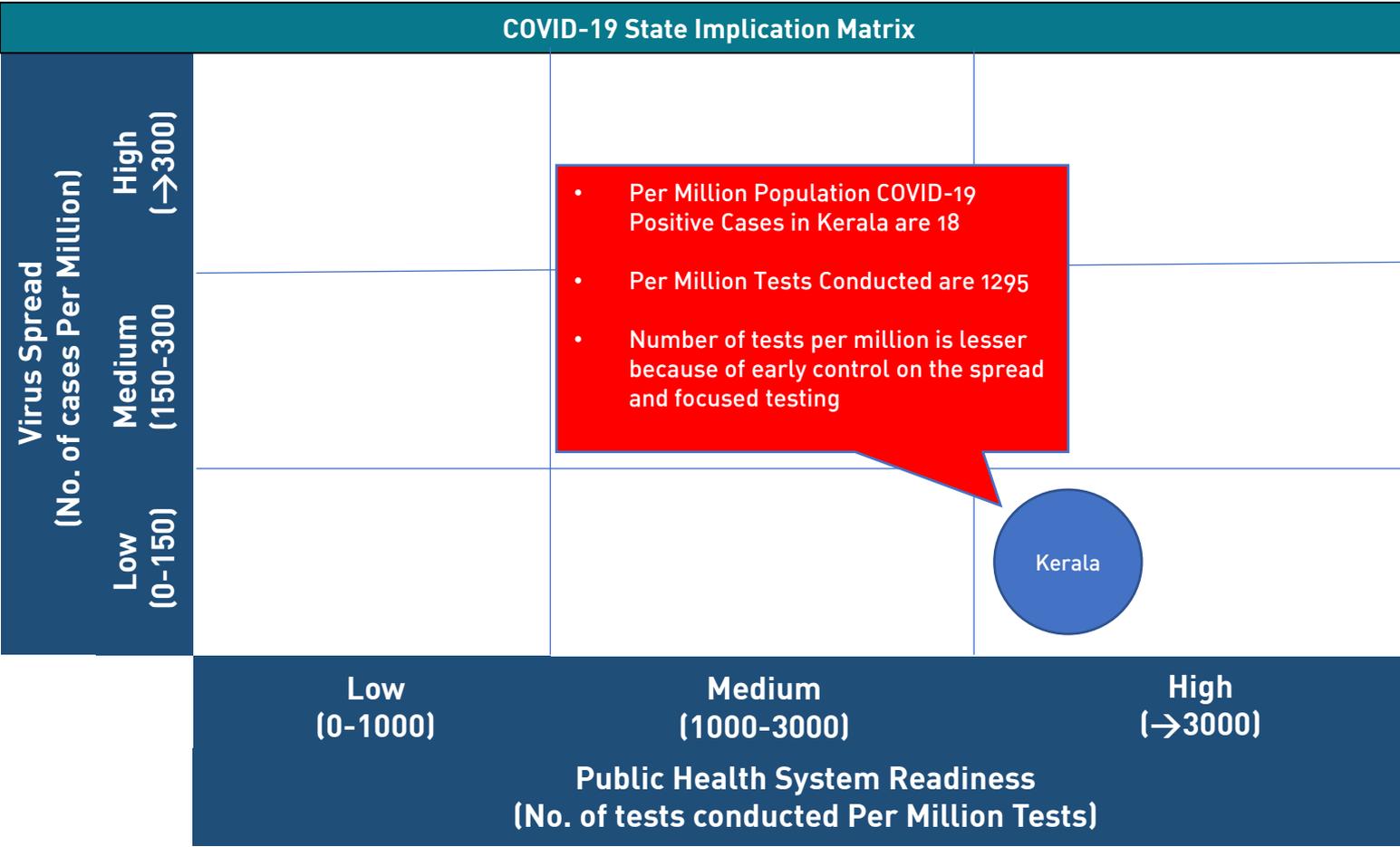
Andhra Pradesh has low Virus Spread with medium Health System Readiness based on facts available from Govt. websites



- ### Facts about AP
- Estimated population of Andhra Pradesh is 50 million.
 - Total no. of tests conducted as on 9th May 20 is just over 2,19,000.
 - Per million 4,390 COVID-19 tests being conducted; highest in India.
 - Total no. of cases as on 12th May-20 is 2,157.
 - 43 cases per million population denotes the low Virus Spread.
 - 58 govt hospitals have been earmarked for dedicated COVID-19 patients only.
 - Till date- 1252 patients have recovered, i.e. 58% Recovery Rate



Kerala has Low Virus Spread with Low Health System Readiness based on facts available from Govt. websites



- Per Million Population COVID-19 Positive Cases in Kerala are 18
- Per Million Tests Conducted are 1295
- Number of tests per million is lesser because of early control on the spread and focused testing

Facts about Kerala

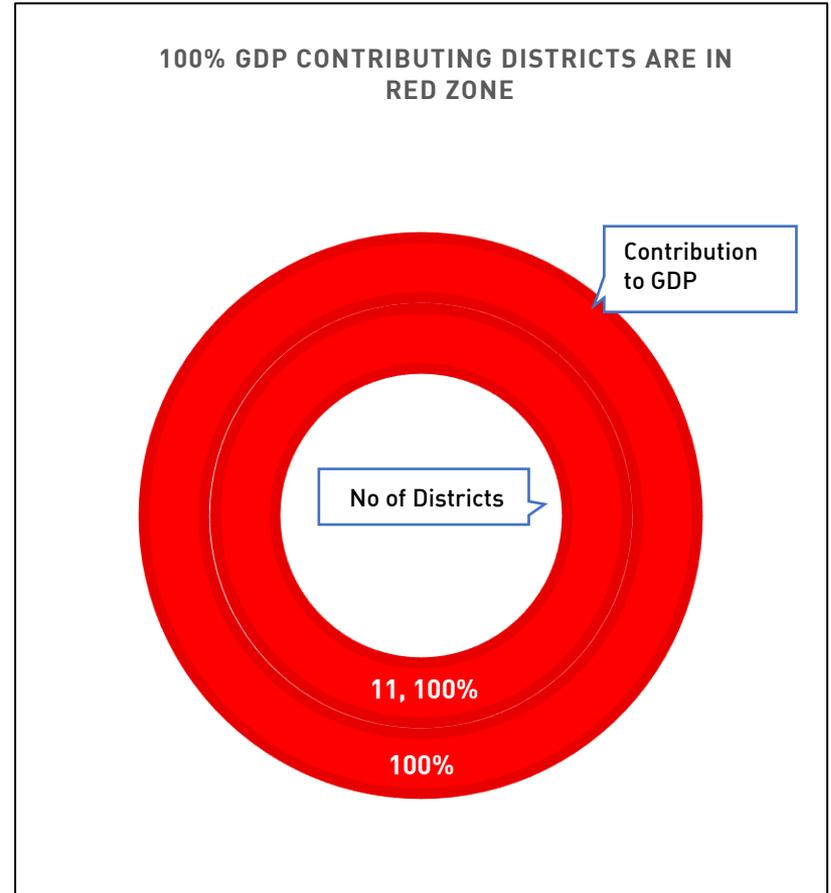
- Estimated population of Kerala is 30.4 million.
- Total no. of tests conducted as on 13th May-20 is 39,380 of which 38,509 were found to be negative.
- Only 1,295 tests per million conducted to measure the pandemic.
- Total no. of cases as on 13th May-20 is 535.
- 18 cases per million population denotes the Low Virus Spread.
- Till date 490 patients have recovered, i.e. 91.5% Recovery Rate.



Delhi



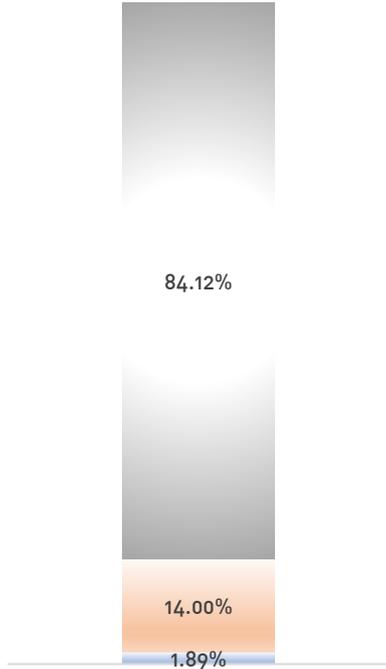
Whole of Delhi is still under the siege of COVID-19





Sector-wise split-up of GDP and impact of COVID-19

Sector-wise split up of GDP

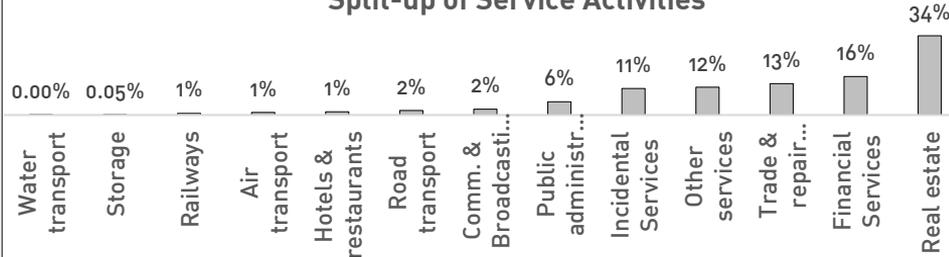


GDP Contribution

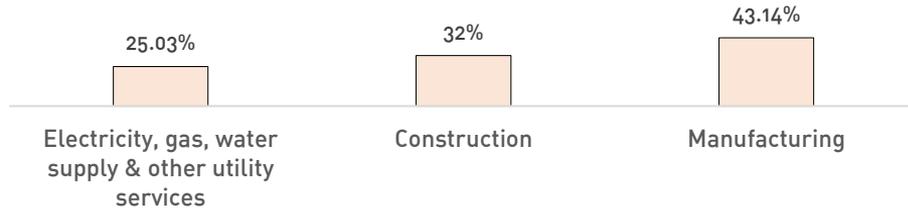
- Services
- Manufacturing & Industries
- Agriculture

Activity-wise split up of Sector

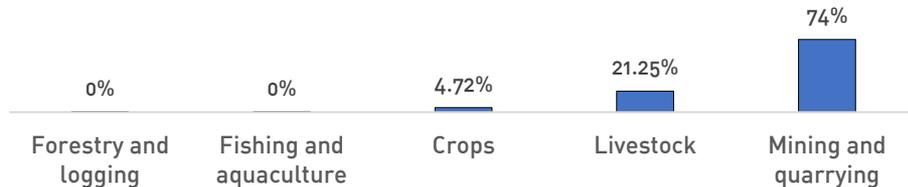
Split-up of Service Activities



Split-up of Manufacturing Activities



Split-up of Agricultural Activities



Brief Understanding

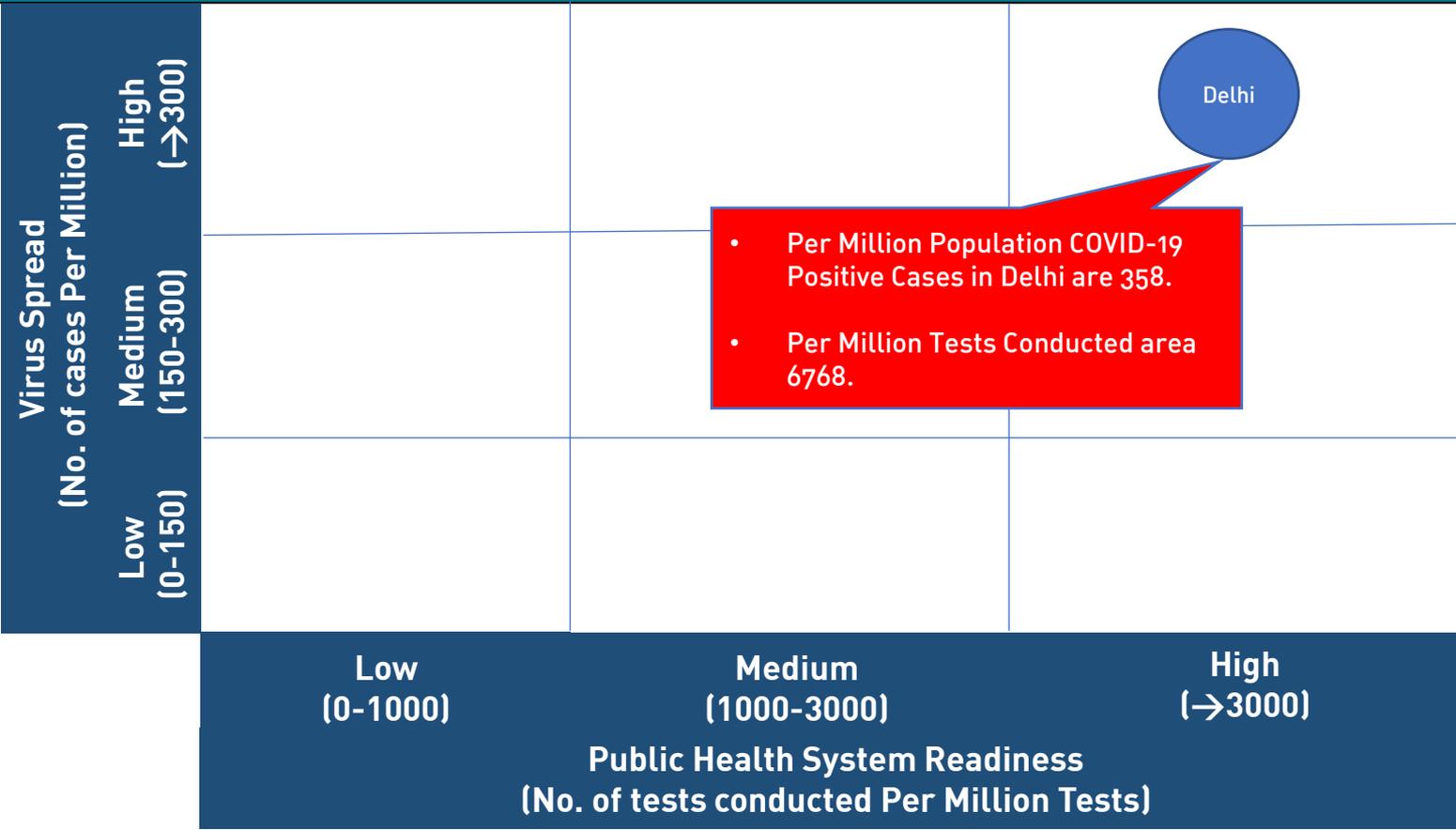
- Real Estate prices might reduce by 20%.
- Non-Essential Banking services such as loan, project appraisals are on hold- The primary income source of banking.
- Housing sales may fall by 35%.
- Office space demand may shrink 30%.
- Retail and Wholesale Trade sector has been stopped for all the Non-Essential Sectors and making losses.

- All the major constructions projects will be delayed by 3 - 18 months.
- Since construction site workers have moved to their native places, it is very difficult to start work.
- Maintaining the utmost precautions at the construction site and factories will be a significant challenge.



Delhi has High Virus Spread with High Health System Readiness based on facts available from Govt. websites

COVID-19 State Implication Matrix

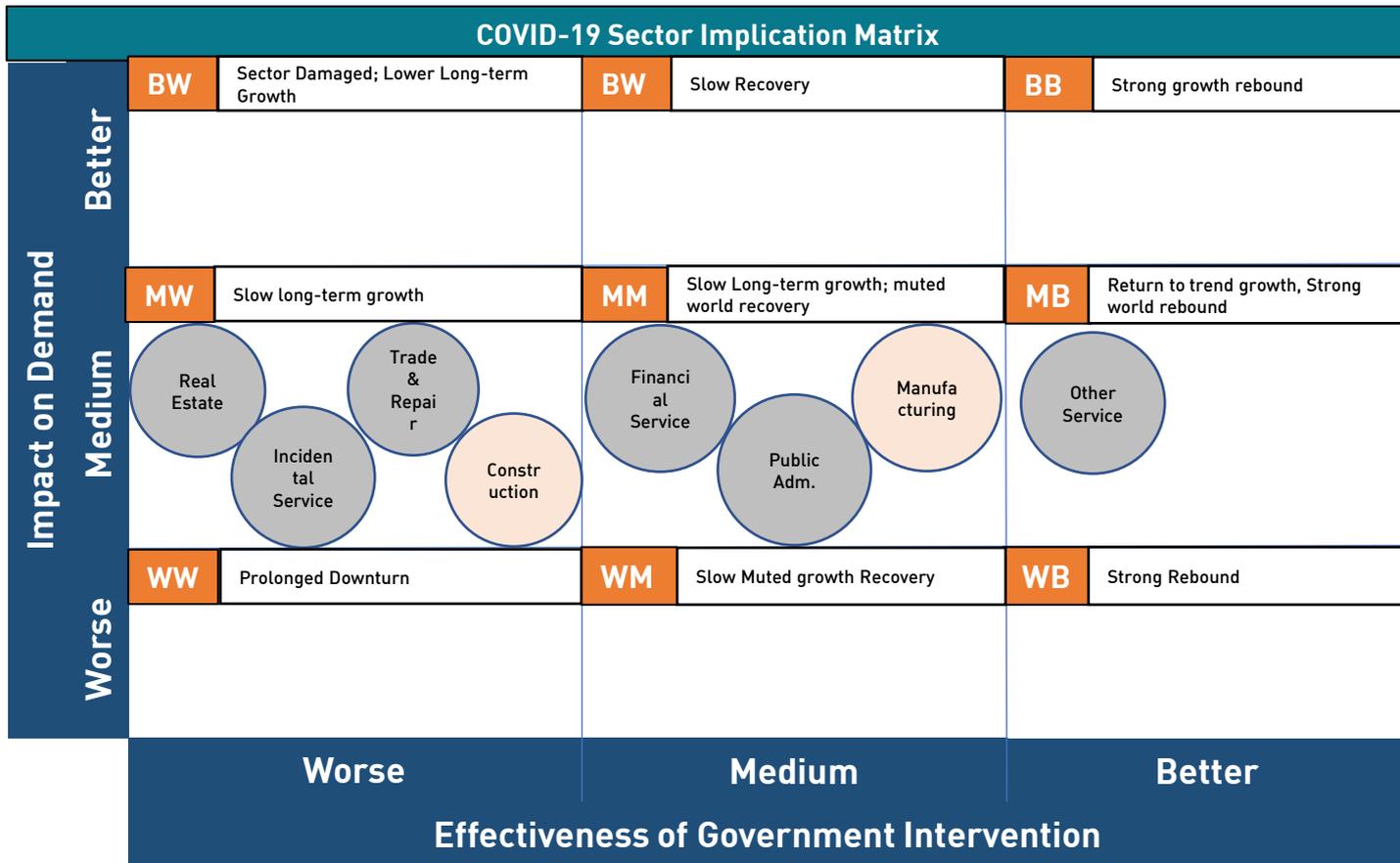


Facts about Delhi

- Estimated population of Delhi is 19.2 million.
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- Total no. of cases as on 11th May-20 is 6,923.
- 358 cases per million population denotes the Higher Virus Spread.
- 36 Govt. hospitals have been earmarked for dedicated COVID-19 patients only.
- Till date 2,069 patients have recovered, i.e. 30% Recovery Rate.



Sectors which contribute to 58% of the total GDP is receiving an inadequate response from the Govt., which might delay the growth of the industry as predicted.



Impacts in Brief

Real Estate- No Govt. efforts have been initiated to improve the Real Estate activity.

Financial Services- Several segments of the industry will soon get loans worth Rs 5.66 lakh crore that have been sanctioned by public sector banks.

Trade & Repair Services- Malls and retail stores witnessed a massive dip in footfall, with nearly 20-25% drop in revenue.

Other Services- Pandemic will affect the 2020-21 academic calendar, including delay in the declaration of results, holding of entrance examinations and implementation of the admission process.

Incidental Services- Businesses are struggling to deploy even 20% of the required labour force, with millions of migrants either locked-in or back home.

Manufacturing- Govt. has allowed certain types of manufacturing and services to resume, with restrictions, to kick-start the economy and avoid job losses.

Construction- Construction site workers have moved to their native places. It is difficult to start work, and all major projects will be delayed by 3 - 18 months.





Let us summarise the Sector-wise COVID-19 impact on Delhi by understanding the before-state, current-state, and efforts taken by the Govt. for the future state (1/2)

| Sector | Before State | Current State | Future State/Government Efforts |
|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Real Estate | <ol style="list-style-type: none">1. Real estate industry touched an all-time low in March.2. Greater Kailash: Upmarket shops, eateries are its key attractions. | <ol style="list-style-type: none">1. Project completion is hindered by labor shortage2. Buyers are shying away due to economic uncertainty3. Industry is also facing a shortage of raw materials as the current lockdown has disrupted supply lines.4. Govt. has requested owners to not demand rent/ waive off the rent for one month | <ol style="list-style-type: none">1. Residential Real Estate prices may go down by 20%-30%.2. More credit supply needs to be extended to help the Real Estate industries.3. Projects may be delayed by 3 - 18 months, depending on the stage of the project. |
| Financial Services | | <ol style="list-style-type: none">1. Following lockdown, many survival issue and financial instability in Delhi.2. Essential banking services are available to the public3. Business of travel insurance is also being hit | <ol style="list-style-type: none">1. Inquiries for Health Insurance have grown by nearly 40%.2. Health insurance online sales have spurt up by 30%, and offline sales have fallen due to coronavirus impact.3. Revision of benefits of Income Tax and Company Act Services. |
| Incidental Services | | <ol style="list-style-type: none">1. The supply chain for non-essential goods has been stopped.2. Operations of car parks, garages, bicycle parks, towing and roadside assistance have been stopped.3. Public transport services have been shut in the national capital since March 23. | <ol style="list-style-type: none">1. E-commerce is struggling because of shortage of labour while there is high demand.2. 50% occupancy is allowed. There is a need to enhance the capacity. |



Let us summarise the Sector-wise COVID-19 impact on Delhi by understanding the before-state, current-state, and efforts taken by the Govt. for the future state (2/2)

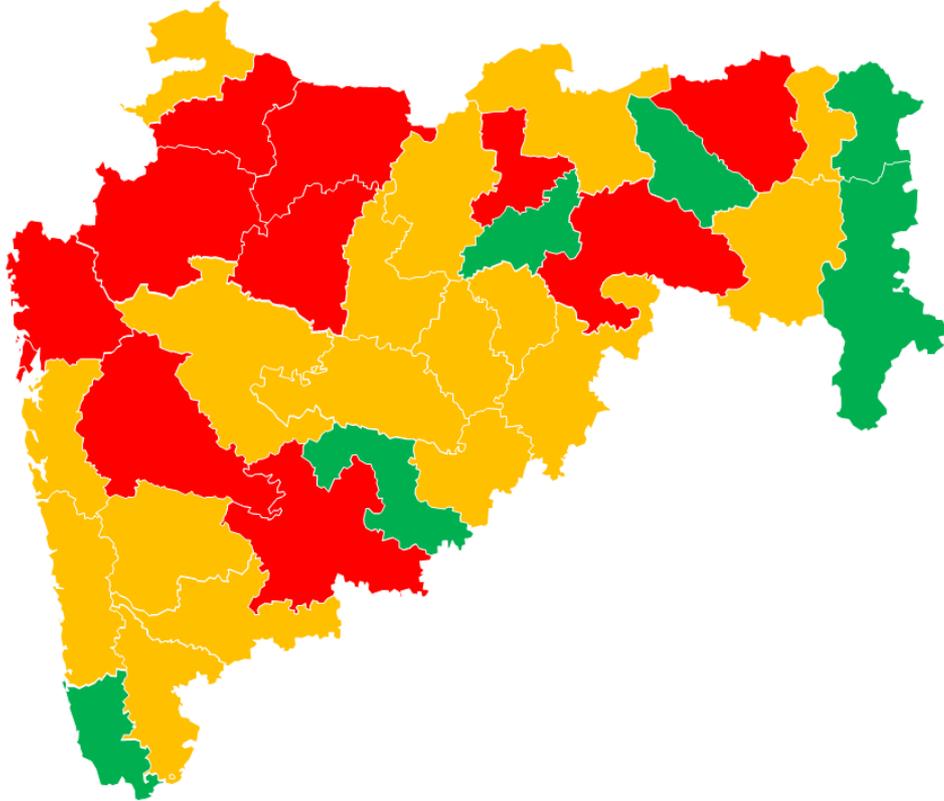
| | | | |
|-------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Other Services (Education, Health, Personal Care)</p> | <p>1. Even before the coronavirus, India was at a crossroads. Per capita income was half of what the country required to become an upper-middle-income economy. 2. India has actively promoted private healthcare post-1991 liberalization.</p> | <p>1. Happiness Online Class initiated by the Delhi Government for students. 2. Online Education trend is bigger. 3. IPL, Golf India and India Open - biggest sports activities have been postponed. 4. Social Events in Delhi have been postponed. 5. Personal Care Services are closed in the state.</p> | <p>1. Academic Calendar 2020-21 of students, exams and studies restructured. 2. To ensure better service, health facilities have been classified into three categories - COVID Care Centre, Dedicated COVID Health Centre and Dedicated COVID Hospital. 3. In Delhi, 36 dedicated COVID-19 hospitals have been allocated.</p> |
| <p>Construction</p> | <p>1. First Quarter accounts for 30-40% of their annual revenue in construction.</p> | <p>1. NCR has 27% or over 4.25 lakh units in various stages of construction. 2. Imported raw materials are creating a domino effect on the entire sector. 3. The pandemic is likely to reduce investment in India's construction-related projects in the range of 13% to 30%, according to KPMG. 4. Migrant Workers are causing problems to restart operations.</p> | <p>1. The shortage of raw material and manpower is disrupting the supply chain. 2. Migration of workers to native places makes it difficult to start work. 3. Delhi Govt. expedites compensation for construction workers. 4. Delhi Govt. sanctions 50% extra ration to all ration cardholders. 5. All the construction projects will be delayed by 3 - 18 months.</p> |
| <p>Manufacturing</p> | | <p>1. Manufacturing units of essential goods like pharmaceuticals, medical devices, their raw material and intermediates is operational. 2. Coal and mineral production, transportation are permitted.</p> | <p>1. Some companies have started operations with 50% workforce. 2. Industries are experiencing a labour shortage. 3. Delhi is considering to allow certain types of manufacturing and services to resume, with restrictions, to kick-start the economy.</p> |



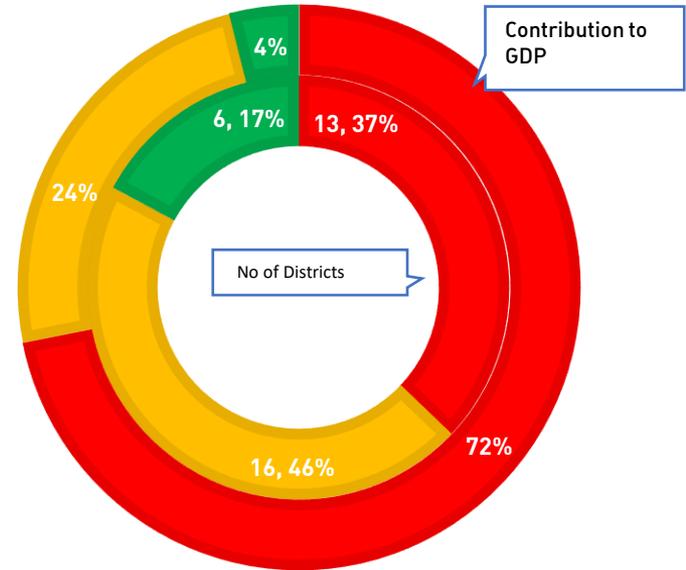
Maharashtra



Maharashtra still showing massive increase in COVID-19 cases



37%, 46% AND 17% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



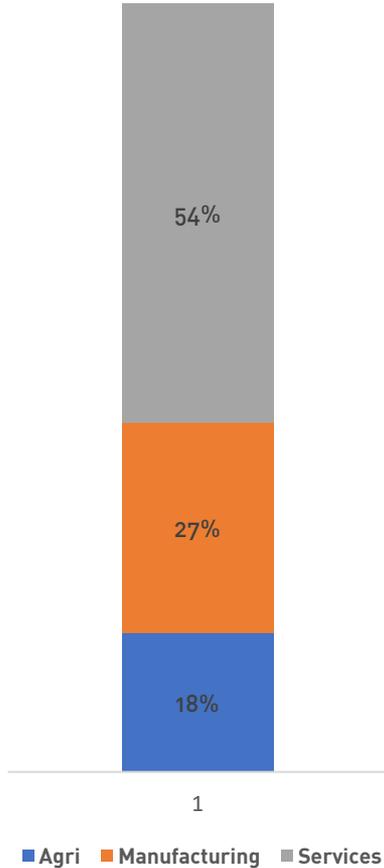


| <p>37%, 46% AND 17% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES</p> <table border="1"> <thead> <tr> <th>Zone</th> <th>No of Districts</th> <th>Contribution to GDP</th> </tr> </thead> <tbody> <tr> <td>Red</td> <td>13</td> <td>72%</td> </tr> <tr> <td>Orange</td> <td>16</td> <td>24%</td> </tr> <tr> <td>Green</td> <td>6</td> <td>4%</td> </tr> </tbody> </table> | Zone | No of Districts | Contribution to GDP | Red | 13 | 72% | Orange | 16 | 24% | Green | 6 | 4% | <p>Red, Orange and Green zones contribute to 75%, 22% and 3% in Agri GSDP</p> <table border="1"> <thead> <tr> <th>Zone</th> <th>Contribution to Agri GSDP</th> </tr> </thead> <tbody> <tr> <td>Red</td> <td>75%</td> </tr> <tr> <td>Orange</td> <td>22%</td> </tr> <tr> <td>Green</td> <td>3%</td> </tr> </tbody> </table> | Zone | Contribution to Agri GSDP | Red | 75% | Orange | 22% | Green | 3% | <p>Red, Orange and Green zones contribute to 70%, 25% and 5% in Manufacturing GSDP</p> <table border="1"> <thead> <tr> <th>Zone</th> <th>Contribution to Manufacturing GSDP</th> </tr> </thead> <tbody> <tr> <td>Red</td> <td>70%</td> </tr> <tr> <td>Orange</td> <td>25%</td> </tr> <tr> <td>Green</td> <td>5%</td> </tr> </tbody> </table> | Zone | Contribution to Manufacturing GSDP | Red | 70% | Orange | 25% | Green | 5% | <p>Red, Orange and Green zones contribute to 71%, 25% and 4% in Service GSDP</p> <table border="1"> <thead> <tr> <th>Zone</th> <th>Contribution to Service GSDP</th> </tr> </thead> <tbody> <tr> <td>Red</td> <td>71%</td> </tr> <tr> <td>Orange</td> <td>25%</td> </tr> <tr> <td>Green</td> <td>4%</td> </tr> </tbody> </table> | Zone | Contribution to Service GSDP | Red | 71% | Orange | 25% | Green | 4% |
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| Zone | No of Districts | Contribution to GDP | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Red | 13 | 72% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Orange | 16 | 24% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Green | 6 | 4% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Zone | Contribution to Agri GSDP | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Red | 75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Orange | 22% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Green | 3% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Zone | Contribution to Manufacturing GSDP | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Zone | Contribution to Service GSDP | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Red | 71% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Green | 4% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Sector Wise Split-up of GSDP</p> <table border="1"> <thead> <tr> <th>Sector</th> <th>Contribution to GSDP</th> </tr> </thead> <tbody> <tr> <td>Service</td> <td>57%</td> </tr> <tr> <td>Manufacturing</td> <td>23%</td> </tr> <tr> <td>Agri</td> <td>20%</td> </tr> </tbody> </table> | Sector | Contribution to GSDP | Service | 57% | Manufacturing | 23% | Agri | 20% | <p>Impact of COVID-19 on Agriculture</p> <p>The lack of efficient logistics and labour caused farmers to sell produce at prices 5-15% below MSP in red and orange zones.</p> <p>40% of Mango, Pomegranate and Grape produce lost. Nashik Grape estimated loss of Rs.1100 Cr.</p> <p>Sugarcane crop damaged due to delayed harvesting, rains - 1.5 million labourers are stuck in other parts of the country.</p> | <p>Impact of COVID-19 on Manufacturing</p> <p>Daily milk sales down by 50% due to lack of cold storage, logistics and shorter sales window - dairy industry annual revenue expected to be down by 8-12%.</p> <p>Pune Automobile hub at a standstill as labour back at their homes.</p> <p>Manufacturing produce: 75% from the red zone and 25% from the orange zone. Expect decrease in manufacturing GSDP of 10-12%.</p> | <p>Impact of COVID-19 on Services</p> <p>Tourism expected to be down by 30% and expected to have direct, indirect impact - decrease in service GSDP by 3%.</p> <p>Redesigning of the assembly line, to follow the new Govt. guidelines, is expected to delay industry restart.</p> <p>Idle industries may lose insurance cover - another cost factor for industries.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sector | Contribution to GSDP | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Service | 57% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Manufacturing | 23% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Agri | 20% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |



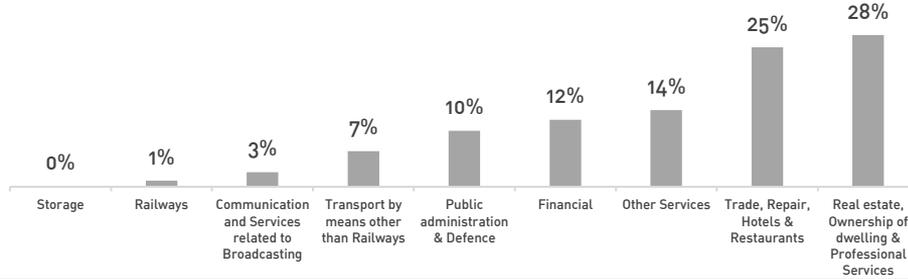
Sector-wise split-up of GSDP Maharashtra and impact of COVID-19

Sector-wise split up of GSDP

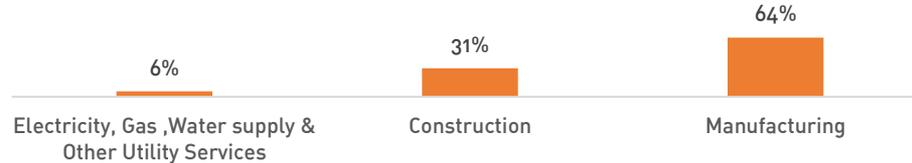


Activity-wise split up of Sector

Split-up of Service Activities



Split-up of Manufacturing Activities



Split-up of Agri & Allied Activities

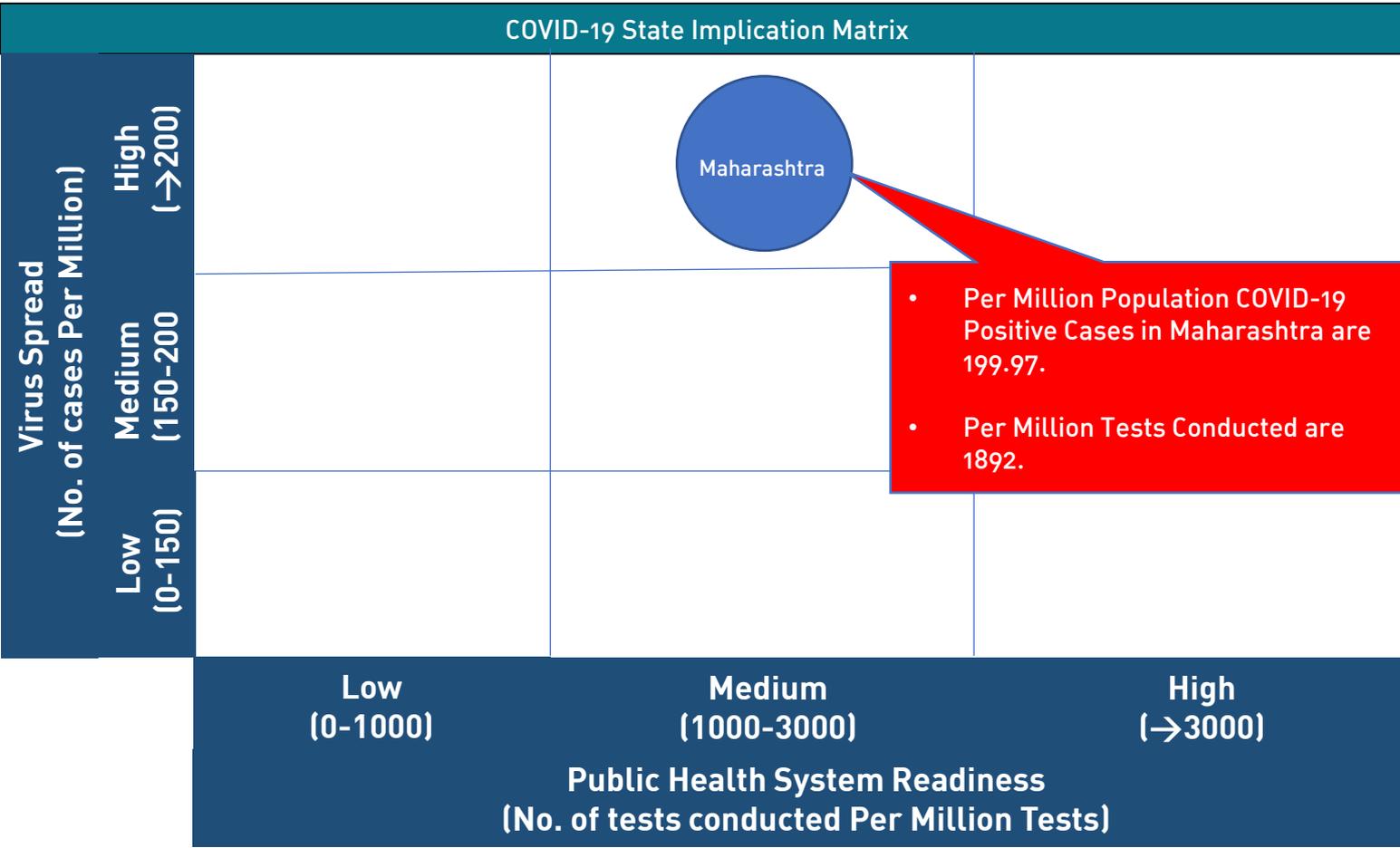


Brief Understanding

- Real Estate Prices might reduce by 20%, Ready reckoner rates to be revised.
 - Housing sales may fall 35%, office space demand may shrink 30%
 - Trade on non-essentials halted, major revenue constituent lost.
 - Huge loan portfolio of 5.6 lakh crore to be disbursed, benefitting financial sector.
- Major manufacturing hubs halted in Pune, Mumbai and Nagpur. Labour non-availability is a concern to resume operations.
 - Construction site workers have moved to their native places. Hence, difficult to start work.
 - Maintaining the utmost precautions at the construction site and factories will be a significant challenge.
- The fields in Maharashtra are full of crops ready for harvest, but there's no one to cut them as most farmhands have gone back to their native villages following the COVID-19 outbreak



Maharashtra has Medium Virus Spread with Low Health System Readiness based on facts available from Govt. websites



- Per Million Population COVID-19 Positive Cases in Maharashtra are 199.97.
- Per Million Tests Conducted are 1892.

Facts about Maharashtra

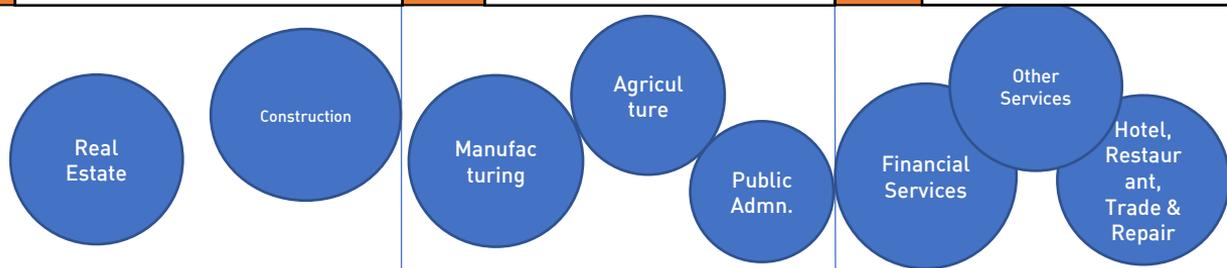
- Estimated population of Maharashtra is 122.1 million.
- Total no. of tests conducted as on 13th May-20 is 2,31,061.
- Only 1,892 tests per million conducted to measure the pandemic.
- Total no. of cases as on 13th May-20 is 24,427.
- 199.97 cases per million population denotes the Medium Virus Spread.
- Till date 5,125 patients have recovered, i.e. 21% Recovery Rate.



Sectors which contribute to 71% of the total GDP are not receiving proactive response from the Govt., which may delay the growth of the industry.

COVID-19 Sector Implication Matrix

| | | | | |
|-----------------------------------------|--------|--------------------------------------------------|-------------------------------------------------------|--------------------------------------------------------|
| Virus Spread and Public Health Response | Better | BW Sector Damaged; Lower Long-term Growth | BM Slow Recovery | A4 Strong growth rebound |
| | Medium | MW Slow long-term growth | MM Slow Long-term growth; muted world recovery | MB Return to trend growth, Strong world rebound |
| | Worse | WW Prolonged Downturn | WM Slow Muted growth Recovery | WB Strong Rebound |



Worse

Medium

Better

Effectiveness of Government Intervention

Impacts in Brief

- **Real Estate**- Real Estate (RERA) deadline delayed by 3 months for works due for completion after March 15th.
- **Financial Services**- 5.66 lakh crore loan disbursal to MSMEs and 1.37 lakh extra liquidity to the financial system.
- **Hotel, Restaurant, Trade and Repair services**-Malls and Retail stores witnessed a massive dip in footfall with nearly 10% drop in revenue.
- **Construction**- Construction site workers have moved to their native places. Hence, it is difficult to start work, and all the major projects will be delayed by 3 - 18 months.
- **Agriculture and Allied activities** - The fields in Maharashtra are full of crops ready for harvest, but there's no one to cut them as most farmhands have gone back to their native villages following the COVID-19 outbreak.
- **Manufacturing**- Govt. has allowed certain types of manufacturing and services to resume with restrictions, to kick-start the economy and avoid job losses. The IT sector remains operational with the provision of work from home.



Let us summarise the Sector-wise COVID-19 Impact on Maharashtra by understanding the Sector-wise GSDP share, analysis and action taken by the Govt. (1/2)

| Sector | GSDP Share | Analysis | Policies-Actions during Mar 23 - May 12 |
|--------------------------------------------|------------|---------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Manufacturing | 17% | Resuming activities in most orange and green zones. MIDC estates at Thane remain shut from 21st April. | <ol style="list-style-type: none">1. Manufacturing units of essential goods like pharmaceuticals, medical devices, their raw material and intermediates, will remain operational.2. Units manufacturing packaging materials for food items, drugs, pharmaceuticals and medical devices, will also remain operational.3. Shops and Industrial units in the Rural regions permitted to open. Private offices to work with 33% workforce- from May 7th.4. Industries are experiencing labour shortage.5. Kolhapur Municipal Corporation to provide bus transport for workers to the industrial area.6. Volvo Eicher plant, Thane, starts operation from 7th May, with 20% to 40% capacity.7. The cost of cement and other raw materials to increase by 30% and steel prices up by 15%. Hence, the cost of apartments may go up by 30%. |
| Agriculture & Allied activities | 15% | | <ol style="list-style-type: none">1. No restriction is put on farmers in going to the field and undertaking agriculture operations.2. Administration allowing movement of machinery transport.3. The fields in Pune district are full of crops ready for harvest, but there's no one to cut them as most farmhands have gone back to their native villages following the COVID-19 outbreak. That's why there is an impact on harvesting. |
| Forestry and Logging | 1% | | By using drones, the forest department will not only keep a close watch on the tree felling, encroachment and illegal country liquor production, but also check on forest fires, poaching, illegal entry into the forest, illegal mining or excavation, keeping watch on water bodies, and movement of wild animals. |

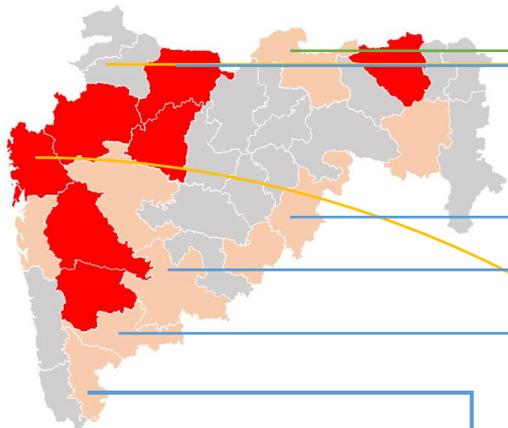


Let us Summarize the Sector wise Covid19 Impact on Maharashtra by understanding the Sector wise GSDP share ,analysis and Action taken by the govt. (2/2)

| Sector | GSDP Share | Analysis | Policies-Actions during Mar 23 - May 12 |
|--------------------|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Real Estate | 15% | <ol style="list-style-type: none">1. Project completion is hindered by labour shortage.2. Supply expected to decrease by 15-30%. Demand expected to decrease by 17-34%.3. Industry is also facing a shortage of raw materials as the current lockdown has disrupted supply lines. | <ol style="list-style-type: none">1. RERA deadline extended by 3 months.2. Residential Real estate price may go down by 20%-30%.3. More credit supply needs to be extended to help the Real Estate industries.4. Projects can be delayed by 3 - 18 months. depending on the stage of the project. |
| Financial Services | 7% | <ol style="list-style-type: none">1. Essential banking services are available to the public.2. Business of travel insurance is also being hit. | <ol style="list-style-type: none">1. 1.37 lakh crore liquidity provided to banking system.2. Reverse repo rate decreased to promote lending. |
| Other Services | 8% | <ol style="list-style-type: none">1. IT sector remained operational with provision of work from home.2. Public transport services not operational in red and orange zones since 23rd March. | Concessions on labour laws, movement of equipment from SEZ, relaxation of DOT exemptions on work from home till July, to support IT sector to work from home. |
| Construction | 8% | <ol style="list-style-type: none">1. Shortage of raw material and manpower has disrupted the supply chain.2. Cost of cement and other raw materials to increase 30% and steel prices to go up by 15%. Hence cost of apartments may go up by 30%.3. Pandemic is likely to reduce investment in India's construction-related projects in the range of 13 to 30 percent according to KPMG. | Migration of workers to native places makes it difficult to start work. |



Districts contributing to 80% Maharashtra GDP



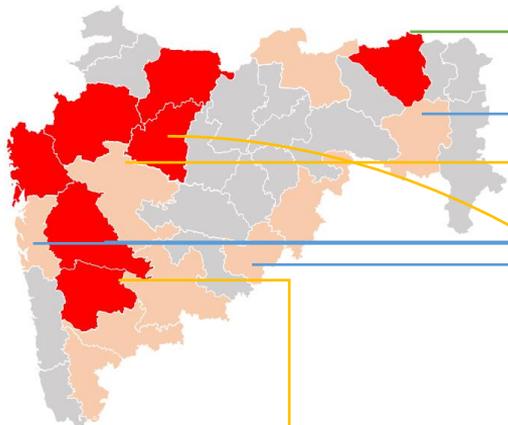
| District | % share GSDP |
|------------|--------------|
| Mumbai | 22.1% |
| Thane | 13.3% |
| Pune | 11.4% |
| Nashik | 4.8% |
| Nagpur | 4.6% |
| Kolhapur | 3.6% |
| Ahmednagar | 2.9% |
| Solapur | 2.9% |
| Aurangabad | 2.7% |
| Jalgaon | 2.6% |
| Raigad | 2.5% |
| Sangli | 2.3% |
| Satara | 2.2% |
| Amravati | 1.8% |
| Chandrapur | 1.6% |
| Nanded | 1.6% |
| Latur | 1.4% |

- Thane – Red zone. – 13.3% GSDP Maharashtra.
 - Services contribute 66% DDP. Trade, real estate, manufacturing major economic contributors.
 - Real estate industry suffering with sales loss, demand slump. Non-essential trade halted.
-
- Nashik – Red zone. – 4.8% GSDP Maharashtra.
 - Agriculture, food products, manufacturing major drivers
 - Farmers suffer huge losses due to absence of APMC markets, auctions. Onion, mango, pomegranate see major revenue loss.

- Sangli – orange zone. – 2.3% GSDP Maharashtra.
 - Services contribute 53% DDP. Agriculture, trade, food product manufacture, real estate are major economic drivers.
 - Mango, pomegranate harvest suffered 40% loss. Lack of efficient logistics reduced farmers revenue.
-
- Jalgaon – red zone. – 2.6% GSDP Maharashtra.
 - Services contribute 59% DDP. Agriculture, trade, rubber product manufacture, real estate are major economic drivers.
 - Banana , cotton farmers suffered losses due to inefficient markets.
-
- Solapur – orange zone. – 2.9% GSDP Maharashtra.
 - Services contribute 58% DDP. Agriculture, trade, food product manufacture, real estate are major economic drivers.
 - Municipal council developed app for home deliver of grocery, proactive in adapting to changes to encourage trade.
 - Pomegranate harvest suffered 40% loss. Lack of efficient logistics reduced farmers revenue.
-
- Amaravati – orange zone. – 1.8% GSDP Maharashtra.
 - Services contribute 67% DDP. Agriculture, trade, food product manufacture, real estate are major economic drivers.
 - Citrus fruit harvest sold well.
-
- Nanded – orange zone. – 1.6% GSDP Maharashtra.
 - Services contribute 62% DDP. Agriculture, trade, food product manufacture, real estate are major economic drivers.
-
- Kolhapur – orange zone. – 3.6% GSDP Maharashtra.
 - Services contribute 54% DDP. Agriculture, trade, food product manufacture, real estate are major economic drivers.
 - Mango crop suffered a 40% loss.



Districts contributing to 80% Maharashtra GDP



| District | % share GSDP |
|------------|--------------|
| Mumbai | 22.1% |
| Thane | 13.3% |
| Pune | 11.4% |
| Nashik | 4.8% |
| Nagpur | 4.6% |
| Kolhapur | 3.6% |
| Ahmednagar | 2.9% |
| Solapur | 2.9% |
| Aurangabad | 2.7% |
| Jalgaon | 2.6% |
| Raigad | 2.5% |
| Sangli | 2.3% |
| Satara | 2.2% |
| Amravati | 1.8% |
| Chandrapur | 1.6% |
| Nanded | 1.6% |
| Latur | 1.4% |

- Aurangabad – Red zone. – 2.7% GSDP Maharashtra.
 - Main contributor to services DDP - Real estate -26%, Trade & Restaurant – 26%, Banking & insurance - 13% .
 - Real estate projects delayed by 3-18 months. Transactions came to halt during lockdown.
-
- Ahmednagar – Orange. – 2.9% GSDP Maharashtra.
 - Services major contributor to district DDP – 58%.
 - Major contributors to service DDP - Banking & insurance - 17%, Real estate 23%, Trade, Hotel & Restaurant -24%

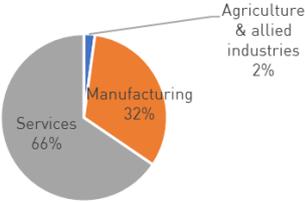
- Mumbai– orange zone. – 22.1% GSDP Maharashtra.
 - Main contributor to services DDP - Real estate -23%, Trade & Restaurant – 17%, Banking & insurance - 15% .
 - Non-essential trade halted hitting revenues of retailers and wholesalers.
 - Supply 1.35 lakh litre of milk a day. But the daily supply has now come down to 90,000-95,000 litre.
-
- Chandrapur– Orange zone. – 1.6% GSDP Maharashtra.
 - Major contributors to service DDP - Banking & insurance - 23%, Real estate 10%, Trade, Hotel & Restaurant -12%.
-
- Latur – orange zone. – 1.4% GSDP Maharashtra
 - Major contributors to service DDP - Banking & insurance - 11%, Real estate 25%, Trade, Hotel & Restaurant -27%.
-
- Nagpur – orange zone. – 4.6% GSDP Maharashtra.
 - Major contributors to service DDP - Banking & insurance - 17%, Real estate 23%, Trade, Hotel & Restaurant -24%.
 - Real estate projects delayed by 3-18 months. Transactions came to halt during lockdown
-
- Pune– Red Zone. – 11.4% GSDP Maharashtra.
 - Major contributors to service DDP - Banking & insurance - 15%, Real estate 36%, Trade, Hotel & Restaurant -18%.
-
- Satara – Red zone. – 2.2% GSDP Maharashtra.
 - Major contributors to service DDP - Banking & insurance - 23%, Real estate 21%, Trade, Hotel & Restaurant -22%.



Thane, Nashik, Kolhapur district remarks

Thane

Sector-wise share of DDP Thane



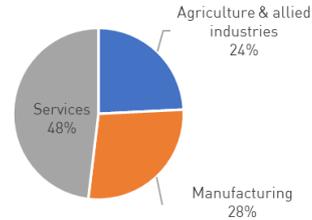
- Forestry & Logging contributes to 58%, Crops & Livestock contribute 22% of Agri District Domestic Product.

- Services major contributor to District Domestic Product – 66%.
- Main contributor to services District Domestic Product Real estate -34%, Trade & Restaurant – 20%, Banking & insurance - 19% .
- Non-essential trade halted hitting revenues of retailers and wholesalers. Housing sales slumped by 26% during lockdown and real estate projects delayed by 3-18 months. Major contributors to services severely affected without govt. support.

- Major contributors to manufacturing District Domestic Product - basic metal products -16%, construction -16%, textiles -12%, chemicals -8%, food products - 8% are major contributors to manufacturing District Domestic Product.
- Major industrial units shut down, essential industries began operations after Apr 17, industrial units halted losing revenues during lockdown.

Nashik

Sector-wise share DDP Nashik



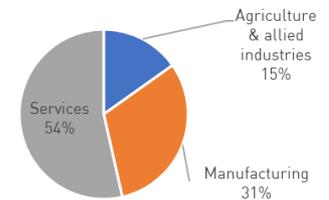
- Agriculture major economic driver of the district.
- Major contributor to Agri District Domestic Product crops , vegetables and fruits - 92%
- 40% revenue of grape, pomegranate harvest lost due to lack of demand, exports' onion auctions inefficient , trading at Rs 400-738, and input cost Rs 1000 per quintal, farmers see huge losses.
- Farmers see huge revenue impacts owing to inefficient logistics and markets.

- Major contributors to service DDP - Trade, hotel & restaurant - 25%, Real Estate - 23%, banking & insurance 23%.
- Revenue loss during the lockdown - non essential trade was allowed from May 7th.
- Real estate projects in distress with a 30% increase in raw material costs, lack of labour. The sector received relaxation on RERA guidelines, lacking credit support to boost demand.

- Major contributors to manufacturing DDP are motor vehicles, trailers 34%, and construction 23%.
- 2500 units were given permissions, however, 1000 units were not operational as they weren't connected with automobile units in Mumbai or Pune - May 5.

Kolhapur

Sector wise share DDP Kolhapur



- Major contributor to agriculture DDP-- Crops, livestock - 83%.
- Mango farmers suffered revenue losses of 40%, even though a relaxation was allowed in transport to Mumbai and Pune.

- Services major contributor to DDP– 54%.
- Major contributors to service DDP are Banking & insurance - 28%, Real estate 23%, Trade, Hotel & Restaurant -23%.
- Real estate trade halted and projects delayed due to lockdown.

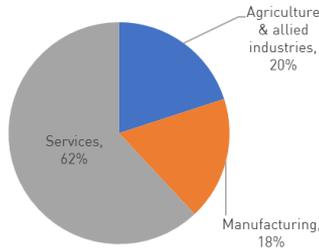
- Major contributors to manufacturing DDP are Food products -27%, Construction - 17%, Basic metals-14%, textiles -12%.
- 915 industries started working and 3,535 industries received permission on May 05.



Mumbai, Pune, Ahmednagar district wise remarks

Mumbai

Sector-wise split up of DDP-Mumbai



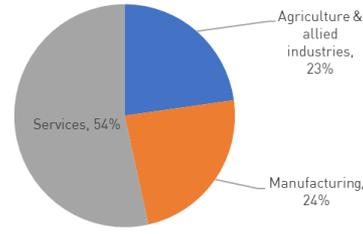
- Forestry & Logging contributes to 58%, Crops & Livestock contribute 22% of Agri DDP.
- No restriction is put on farmers in going to field and undertaking agriculture operations.
- Administration allowing movement of machinery transport

- Services major contributor to DDP – 62%.
- Main contributor to services DDP Real estate -23%, Trade & Restaurant – 17%, Banking & insurance - 15%
- Non-essential trade halted hitting revenues of retailers and wholesalers.
- Real estate projects delayed by 3-18 months. Transactions came to halt during lockdown.

- Major contributors to manufacturing DDP - basic metal products -3%, construction -22%, Manufacture of machinery and equipment -11%, coke and refined petroleum - 6% are major contributors to manufacturing DDP.
- Supply 1.35 lakh litres of milk a day - But the daily supply has now come down to 90,000-95,000 litres; balance milk being used to make milk powder, butter milk and butter.

Pune

Sector-wise split up of DDP-Pune



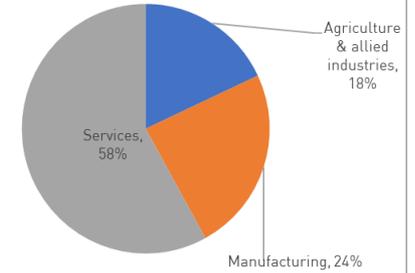
- Forestry & Logging contributes to 18%, Crops contribute 80% of Agri DDP.
- Jowar is the main crop of the district .It has 41% of total area under cultivation
- The fields in Pune district are full of crops ready for harvest, but there's no one to cut them as most farmhands have gone back to their native villages following the COVID-19 outbreak

- Services major contributor to district DDP – 54%.
- Major contributors to service DDP - Banking & insurance - 15%, Real estate 36%, Trade, Hotel & Restaurant -18%.

- Pune IT firms prepare to start operations with 33% employees in lockdown 3.0
- 1,500 companies in Pune division resume operations

Ahmednagar

Sector-wise split up of DDP-Ahmadnagar



- Agriculture is the major economic driver of this district.
- 60% of tomatoes crop destroyed due to virus in the districts of Ahmednagar, Pune, and Nashik.
- Panic-buying and short supply triggered a 25-50% rise in vegetable and fruit prices in various parts of the district.
- Falling prices, transport woes force farmers to dump their vegetables in the city.

- Services major contributor to district DDP – 58%.
- Major contributors to service DDP - Banking & insurance - 17%, Real estate 23%, Trade, Hotel & Restaurant -24%.

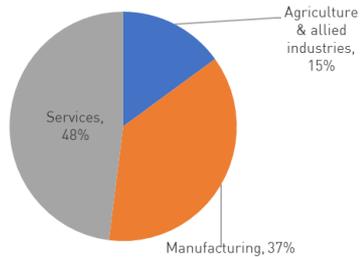
- Major contributors of manufacturing DDP are Food products -27%, Construction - 17%, Basic metals-14%, textiles -12%
- COVID 19 Impact on textile exports, textile industry contributes 2.3% of the total GDP



Aurangabad, Nagpur, Chandrapur district wise remarks

Aurangabad

Sector-wise split up of DDP-Aurangabad



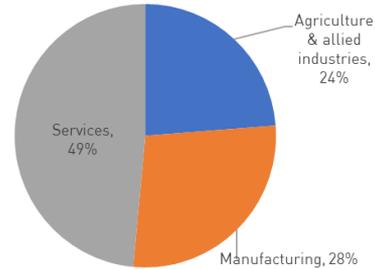
- Crop contributes to 86% of Agri DDP.
- No restriction is put on farmers in going to field and undertaking agriculture operations.
- Administration allowing movement of machinery transport

- Services major contributor to DDP –48%.
- Main contributor to services DDP Real estate -26%, Trade & Restaurant – 26%, Banking & insurance - 13% .
- Real estate projects delayed by 3-18 months. Transactions came to halt during lockdown.

- IT services , manufacturing are major contributors to the economy
- Major contributors to manufacturing DDP- manufacture of computer, electronic and optical products -12%, construction -20%, and the manufacture of other transport equipment-22%.
- Manufacturing units of essential goods like pharmaceuticals, medical devices, their raw material and intermediates, will remain operational.

Nagpur

Sector-wise split up of DDP-Nagpur



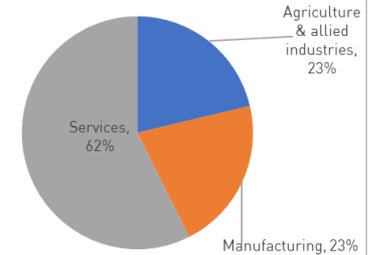
- Agriculture is the major economic driver of this district.
- Coronavirus hits cotton rates, government purchase at minimum support price (MSP) of Rs 5,55 a quintal.
- Crops ready for harvest, but there's no one to cut them as most farmhands have gone back to their native villages following the COVID-19 outbreak.

- Services major contributor to district DDP – 49%.
- Major contributors to service DDP Banking & insurance - 17%, Real estate 23%, Trade, Hotel & Restaurant -24%.
- Real estate projects delayed by 3-18 months. Transactions came to halt during lockdown

- Major contributors to manufacturing DDP - textiles - 13%, construction - 31%, and basic metals - 13%.
- Manufacturing units of essential goods like pharmaceuticals, medical devices, their raw material and intermediates will remain operational.
- Industries are experiencing labour shortage.

Chandrapur

Sector-wise split up of DDP-Chandrapur



- Forestry & Logging contributes to 34%, Crops & Livestock contribute 62% of Agri DDP. .

- Services major contributor to district DDP – 62%.
- Major contributors to service DDP - Banking & insurance - 23%, Real estate 10%, Trade, Hotel & Restaurant -12%.

- Major contributors to manufacturing DDP - Mining & Quarrying -37%, construction -35%



Raigad, Latur, Satara district wise remarks

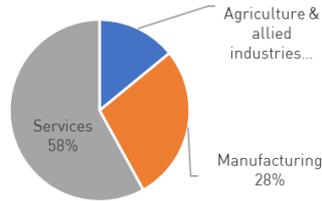
| District | Sector-wise split up of DDP | Remarks | | | | | | | | |
|---------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|------------|----------|-----|---------------------------------|-----|---------------|-----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Raigad | Sector-wise split up of DDP-Raigad <table border="1"><caption>Sector-wise split up of DDP-Raigad</caption><thead><tr><th>Sector</th><th>Percentage</th></tr></thead><tbody><tr><td>Services</td><td>55%</td></tr><tr><td>Agriculture & allied industries</td><td>20%</td></tr><tr><td>Manufacturing</td><td>25%</td></tr></tbody></table> | Sector | Percentage | Services | 55% | Agriculture & allied industries | 20% | Manufacturing | 25% | <ul style="list-style-type: none">Major contributor to Agri District Forestry & Logging – 54 %.Services major contributor to DDP –55%.Main contributor to services DDP Real estate –24%, Trade & Restaurant – 24%, Banking & insurance – 12% .Real estate projects delayed by 3-18 months. Transactions came to halt during lockdown.Major contributors to manufacturing DDP include coke and refined petroleum products 31%, construction 13%, chemicals and chemical products 13%Manufacturing units of essential goods like pharmaceuticals, medical devices, their raw material and intermediates will remain operational |
| Sector | Percentage | | | | | | | | | |
| Services | 55% | | | | | | | | | |
| Agriculture & allied industries | 20% | | | | | | | | | |
| Manufacturing | 25% | | | | | | | | | |
| Latur | Sector-wise split up of DDP-Latur <table border="1"><caption>Sector-wise split up of DDP-Latur</caption><thead><tr><th>Sector</th><th>Percentage</th></tr></thead><tbody><tr><td>Services</td><td>51%</td></tr><tr><td>Agriculture & allied industries</td><td>24%</td></tr><tr><td>Manufacturing</td><td>15%</td></tr></tbody></table> | Sector | Percentage | Services | 51% | Agriculture & allied industries | 24% | Manufacturing | 15% | <ul style="list-style-type: none">Major contributor to Agri & Allied District Domestic Product - Agriculture -80%.Services major contributor to district DDP – 51%.Major contributors to service DDP Banking & insurance - 11%, Real estate 25%, Trade, Hotel & Restaurant -27%.Major contributors to manufacturing DDP -, construction -58%, Electricity, Gas & Water-14% |
| Sector | Percentage | | | | | | | | | |
| Services | 51% | | | | | | | | | |
| Agriculture & allied industries | 24% | | | | | | | | | |
| Manufacturing | 15% | | | | | | | | | |
| Satara | Sector-wise split up of DDP-Satara <table border="1"><caption>Sector-wise split up of DDP-Satara</caption><thead><tr><th>Sector</th><th>Percentage</th></tr></thead><tbody><tr><td>Services</td><td>65%</td></tr><tr><td>Agriculture & allied industries</td><td>25%</td></tr><tr><td>Manufacturing</td><td>32%</td></tr></tbody></table> | Sector | Percentage | Services | 65% | Agriculture & allied industries | 25% | Manufacturing | 32% | <ul style="list-style-type: none">Major contributor to Agri & Allied District Domestic Product - Agriculture -82%.Services major contributor to district DDP – 65%.Major contributors to service DDP - Banking & insurance - 23%, Real estate 21%, Trade, Hotel & Restaurant -22%.Major contributors to manufacturing DDP Electricity, Gas & Water-30%, construction -59% |
| Sector | Percentage | | | | | | | | | |
| Services | 65% | | | | | | | | | |
| Agriculture & allied industries | 25% | | | | | | | | | |
| Manufacturing | 32% | | | | | | | | | |



Solapur, Jalgaon, Sangli district remarks

Solapur

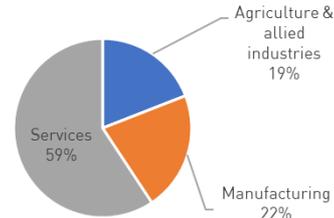
Sector-wise share DDP Solapur



- Major contributors to Agri DDP are crops, vegetables, livestock and fruits - 79%.
- Pomegranate harvest to suffer 40% revenue losses owing to a slump in demand.
- The Solapur municipal council developed an app for home delivery of groceries.
- Services is the major contributor to DDP -58%.
- Major contributors to services DDP are Trade, Hotel & Restaurant - 27%, Real estate -23%, Banking & Insurance -17%.
- Trade of non-essentials halted - retailers and wholesalers suffer revenue losses.
- Major contributors to manufacturing DDP are - food products - 43%, construction -23%.
- Industrial units in rural region permitted to open.

Jalgaon

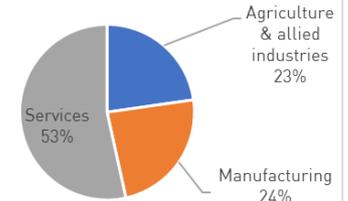
Sector-wise share DDP Jalgaon



- Major contributor to Agri & Allied DDP - Agriculture -87%.
- Producer of 70% of state's banana, farmers face huge losses due to a slump in demand and lack of transport.
- Cotton procured cheaply from farmers owing to a delay in procurement from CCI and halting of textile mills.
- .
- Services major contributor to DDP was 59%.
- Major contributors of Services DDP are Trade, Hotel & Restaurant -25%, and Real Estate -23%.
- Major contributors of Manufacturing DDP are Construction -29%, Rubber and plastic products - 25%, and food products- 14%.
- 127 industrial units began operations on April 27.

Sangli

Sector-wise share DDP Sangli



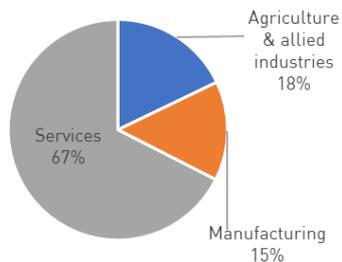
- Major contributor to Agri GDP are crops, vegetables, livestock, and fruits 82%.
- Major producer of grapes, farmers to suffer a 40% revenue loss owing to export, demand slump.
- Pomegranate harvest to suffer a 40% loss.
- Agriculture is a major economic driver of the district.
- Services major contributor to DDP - 53%.
- Major contributor to services DDP Banking & insurance -26%, Real estate 23%, Trade, Hotel & restaurant -22%.
- Major contributors to Manufacturing DDP - food products - 43%, construction - 21%
- Operations resumed in few industrial units.



Amaravati, Nanded district remarks

Amaravat

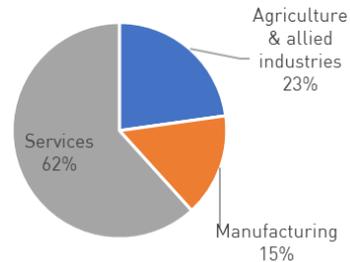
Sector-wise share DDP Amaravati



- Major contributors to Agri DDP are crops, vegetables, livestock and fruits - 82%.
- Major producer of citrus fruits, harvest sold well.
- Services major contributor to DDP – 67%.
- Major contributors to services DDP are Real estate -30% , Trade, Hotel & Restaurant - 23%.
- Major contributors to manufacturing DDP are - construction -50% , food products - 25%.
- Operations in few industrial units resumed on April 20th

Nanded

Sector-wise share DDP Nanded



- Major contributor to Agri DDP - Crops, vegetables, livestock and fruits - 82%.
- Services major contributor to DDP -62%.
- Major contributors to services DDP are Real estate -27% , Trade, Hotel & Restaurant - 25%.
- Major contributors to manufacturing DDP are - construction -44% , food products - 32%.
- Operations in few industrial units resumed from April 21st

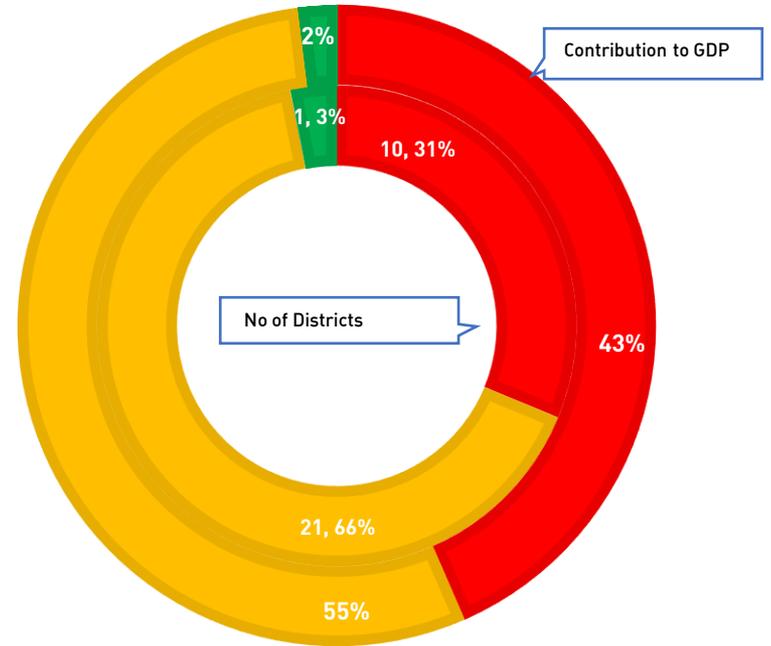
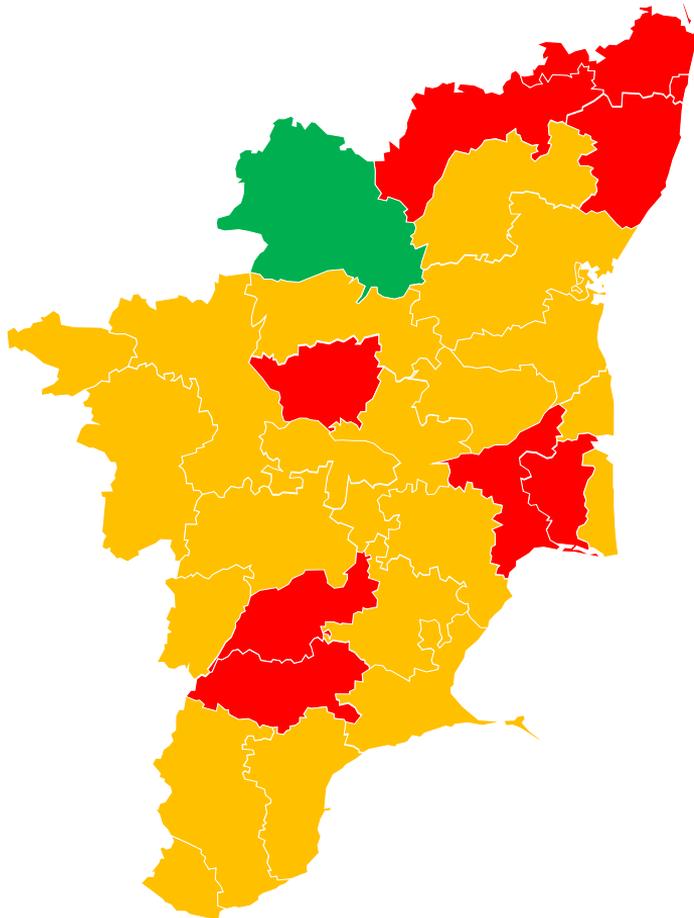


Tamil Nadu



Whole of Tamilnadu except Krishnagiri is still under the siege of COVID-19

31%,66% AND 3% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES





| | | | |
|-----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>31%, 66% AND 3% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES</p> <p>Contribution to GDP</p> <p>No of Districts</p> | <p>Red, Orange and Green zones contribute to 43%, 55% and 2% in Agri GSDP</p> | <p>Red, Orange and Green zones contribute to 43%, 55% and 2% in Manufacturing GSDP</p> | <p>Red, Orange and Green zones contribute to 43%, 55% and 2% in Service GSDP</p> |
| <p>Sector Wise Split-up of GDP</p> | <p>Impact of COVID-19 on Agriculture</p> <ol style="list-style-type: none"> 1. Ariyalur district mainly harvests sugarcane and paddy. Due to the lockdown, farmers are finding it difficult to get labourers for the harvest. They are spending more money to get labour from other districts. There is also a threat of the crops getting damaged. 2. The farmers of paneer grapes are hugely affected because of the lockdown in the Sivagangai district. Farmers are not able to harvest it amid the COVID crisis. 3. Farmers of 'Ramnad mundu', a native chili variety of Ramanathapuram district, are hugely hit due to the COVID-19 pandemic, labour shortage and transport restrictions. | <p>Impact of COVID-19 on Manufacturing</p> <ol style="list-style-type: none"> 1. Handloom made-ups manufacturing units in Karur, a highly export oriented industry which powers the economy of the town, has been severely hit by the COVID-19 pandemic. The units are facing huge losses due to cancellation of orders and deferred payments. 2. Due to the lock down, the textile industry in Tirupur is hugely hit. The workers union has demanded the industries to provide leave with pay. 3. The salt industry was heavily hit by the curfew. In Vedaranyam, millions of salt bags are stagnant. Workers lose their livelihood. 4. Chennai known for its automobile industry, has shut the manufacturing units amid the lockdown which has hit the state economy. | <p>Impact of COVID-19 on Services</p> <ol style="list-style-type: none"> 1. Due to the lockdown wholesale vegetable traders are shutting shop and vegetable growers in Coimbatore district stare at huge losses. 2. Tourist places like Nilgiris, Kodaikanal and Rameshwaram remain completely closed amid the lockdown. 3. Liquor sales in Tamilnadu is a public sector undertaking through which the government earns a significant revenue of over Rs 30,000 crore per year. The state to lose 2,500 crores a month without sale of liquor. |

Sector-wise split-up of GDP and impact of COVID-19

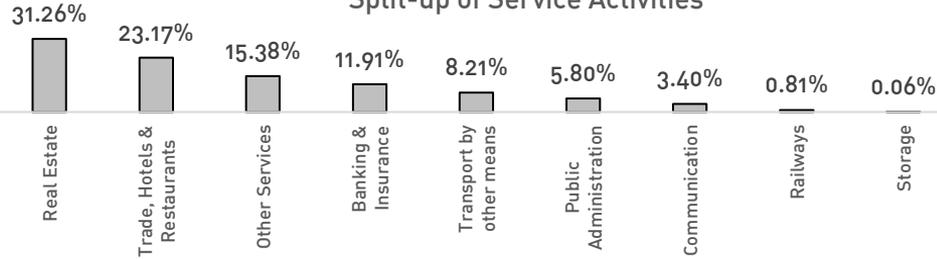
Sector-wise split up of GDP



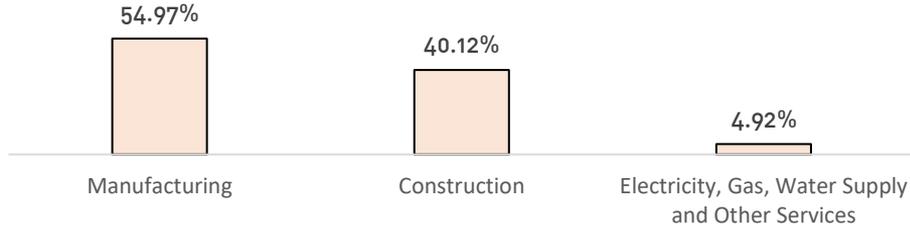
- Agriculture
- Manufacturing & Industries
- Services

Activity-wise split up of Sector

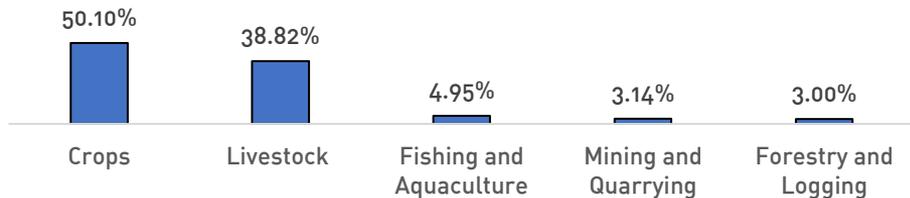
Split-up of Service Activities



Split-up of Manufacturing Activities



Split-up of Agricultural Activities



Brief Understanding

- Realty projects are now delayed in the Chennai Metropolitan areas as construction workers had to suspend works and prospective buyers put a hold on investments

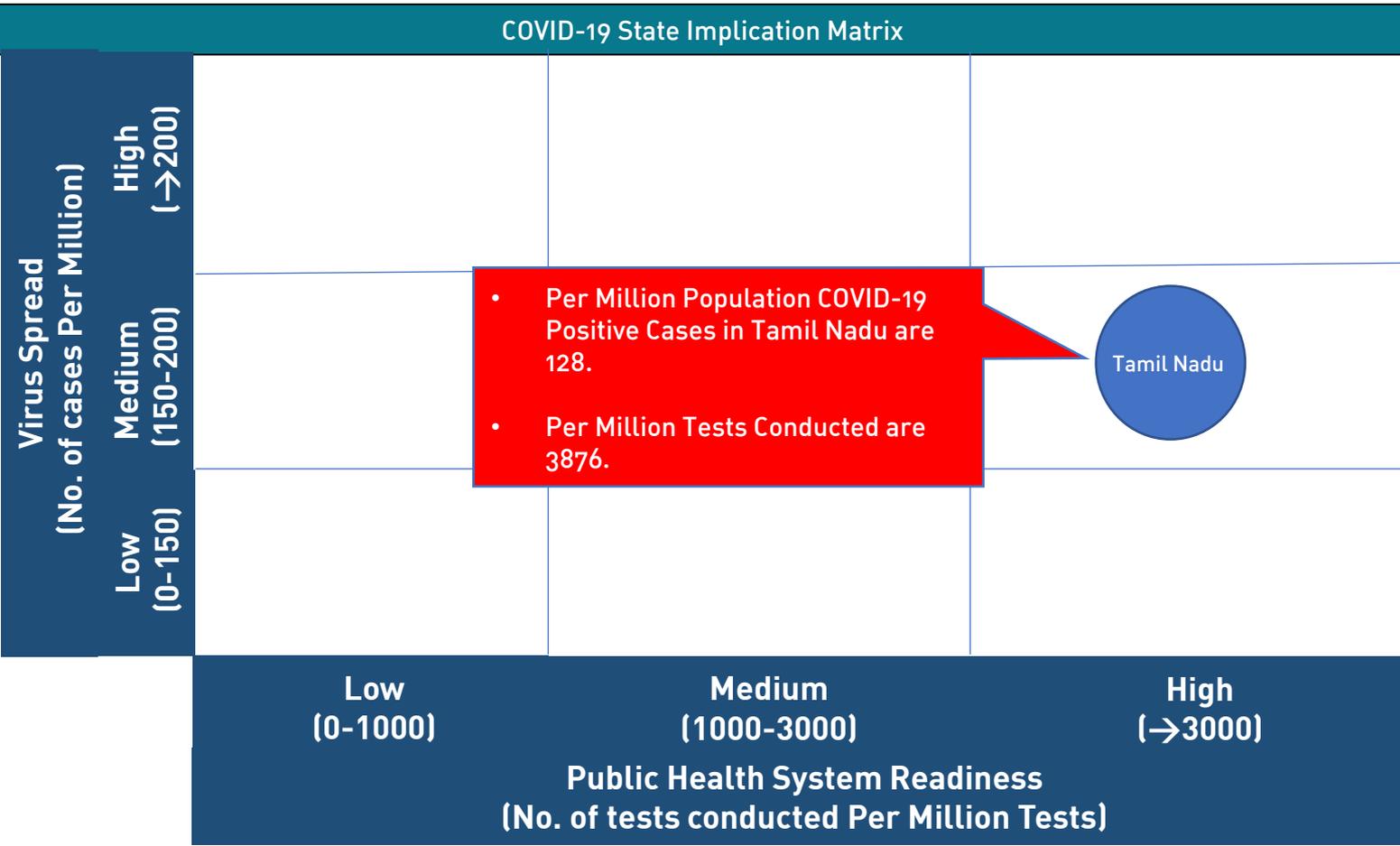
- The six car manufacturers located around Chennai - Ford, Hyundai, Renault, Nissan, BMW and Mitsubishi, have a combined capacity of 1.38 million units a year. Their production has been halted.

- Leather manufacturing units in Tamil Nadu's leather hubs of Vellore, Ambur, Vaniyambadi, and Ranipet now wear a deserted look.

- There are around 4.5 million people relying on fishing in 13 coastal districts in Tamilnadu and had been impacted ever since the Government announced the lockdown.
- Even after being one among the biggest contributors to India's total tea production, farmers of Nilgiris district are facing the bottom of the barrel.



Tamil Nadu has Low Virus Spread with Medium Health System Readiness based on facts available from Govt. websites



Facts about Tamilnadu

- Estimated population of Tamil Nadu is 72.1 million.
- Total no. of tests conducted as on 13th May-20 is 2,79,467.
- Only 3,876 tests per million conducted to measure the pandemic.
- Total no. of cases as on 13th May-20 is 9,227.
- 128 cases per million population denotes the Low Virus Spread.
- Till date 2,176 patients have recovered, i.e. 23.5% Recovery Rate



Sectors which contribute 43% of the total GDP is receiving poor response from the Govt., which may delay the growth of the sector

COVID-19 Sector Implication Matrix

| | | | | |
|------------------|--------|--------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | COVID-19 Sector Implication Matrix | | |
| | | BW Sector Damaged; Lower Long-term Growth | BM Slow Recovery | BB Strong growth rebound |
| Impact on Demand | Better | |   |   |
| | Medium | MW Slow long-term growth | MM Slow Long-term growth; muted world recovery | MB Return to trend growth, Strong world rebound |
| | Worse | WW Prolonged Downturn | WM Slow Muted growth Recovery | WB Strong Rebound |
| | | Worse | Medium | Better |
| | | Effectiveness of Government Intervention | | |

Impacts in Brief

- Automobile sector** - The six car manufacturers located around Chennai - Ford, Hyundai, Renault, Nissan, BMW and Mitsubishi, have a combined capacity of 1.38 million units a year. Their production has been halted.
- Other services (Tourism)** - With hundreds of international tourists who had booked a trip to Tamil Nadu in March forced to put off their plans, the Coronavirus (COVID-19) outbreak has thrown the tourism sector into a crisis
- Road Transport** - Transport corporations lose Rs 1,200 crore during the lockdown in Tamilnadu.
- Textile industry** - There is a continuous fall in textile industries exports due to the impact of the pandemic and non-payments for goods already delivered. This has started to impact stakeholders.
- Trade and repair services** - Traders pay one per cent market fee for procuring farm produce from farmers as part of efforts to ensure reasonable prices for consumers.



Let us summarize the sector wise COVID-19 impact on Tamil Nadu by understanding the before-state, current-state and efforts taken by the Govt. for the future state (1/2)

| Sector | Before State/GSDP Share | Current State | Future State/Government Efforts |
|---------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Fishing | Fisheries Sector contributes 0.7 % to the Gross State Domestic Product (GSDP). Tamil Nadu has an efficient fishing fleet of 6,000 mechanized and 38,779 traditional fishing crafts. | There are around 4.5 million people relying on fishing in 13 coastal districts in Tamilnadu and were impacted ever since the Government announced lockdown. | The situation is expected to get worse after the lockdown is lifted as the annual fishing ban came into effect on April 15. |
| Automobile sector | Tamil Nadu has the largest auto components industry base and accounts for 35% of India's auto components production | The six car manufacturers located around Chennai -- Ford, Hyundai, Renault, Nissan, BMW and Mitsubishi, have a combined capacity of 1.38 million units a year. Their production has been halted. | The govt. has announced to operate the companies with limited manpower. |
| Trade and repair services | Trade and Repair services is a prominent economic contributor to the GSDP of Tamilnadu | There is a continuous fall in textile industries exports due to the impact of the pandemic and non-payments for goods already delivered. This has started to impact stakeholders. | During this pandemic period, Tamilnadu exempted traders from paying one per cent market fee for procuring farm produce from farmers as part of efforts to ensure reasonable prices for consumers. |

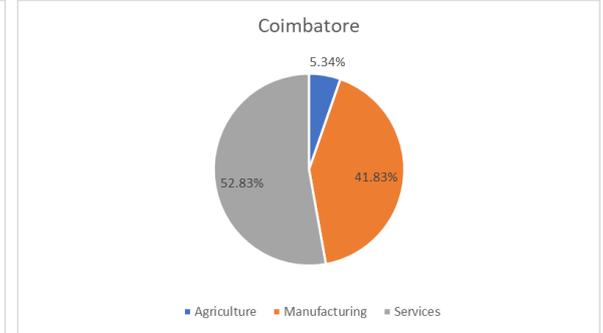
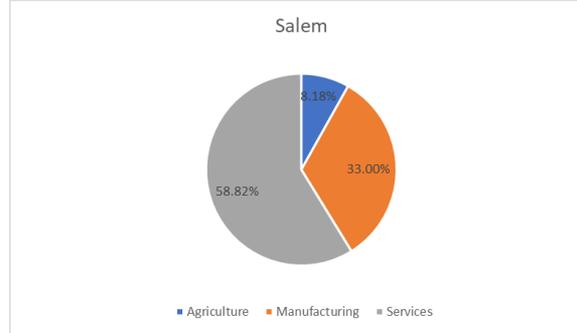
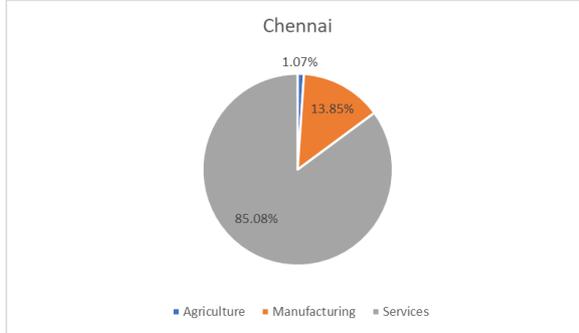


Let us summarize the sector wise COVID-19 impact on Tamil Nadu by understanding the before-state, current-state and efforts taken by the Govt. for the future state (2/2)

| | | | |
|-------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Other Services (Tourism) | Tourism is a major contributor to the state's economy. | With hundreds of international tourists who had booked a trip to Tamil Nadu in March forced to put off their plans, the Coronavirus (COVID-19) outbreak has thrown the tourism sector into a crisis | |
| Road Transport | Around 1.6 crore people commute in 21,500 government buses managed by different transport corporations, including Metropolitan Transport Corporation (MTC) in Chennai. The corporations earn about Rs.25 Crore through ticket sales a day which is the major source of revenue. | Transport corporations lose Rs 1,200 crore during lockdown in Tamilnadu | The situation may not get better soon even after the lockdown is lifted, as the bus services will not be operated at full capacity. Buses can be operated with up to 50% capacity, which means half the revenue |
| Crops | With more than 32,400 hectares under floriculture and production of 482,500 tonnes in 2017-18, Tamil Nadu contributes to about 25% of the national loose flower production. | The lockdown for COVID-19 has severely hit flower farmers here. Many farmers here have let flowers wither away in the fields as demand has dropped and labourers are also not available to pluck flowers. | The state government has initiated a series of steps to insulate the agricultural sector from the impact of COVID-19 to keep supplies uninterrupted. |



Chennai, Salem, Coimbatore district wise remarks



- Every day, 25 lakh litres of milk are supplied in Chennai. The cooperative society, Aavin, procures milk from six lakh dairy farmers hailing from districts like Thiruvannamalai, Dharmapuri and Salem in Tamil Nadu. The overall share of Aavin in Chennai is 40-45%.
- Fresh milk suppliers in Chennai struggle in the face of lockdown curbs and fodder scarcity in lockdown

- Manufacturing activity in Tamil Nadu, especially in and around Chennai, has come to halt with large auto and electronics companies deciding to shut their plants as part of the effort to contain the spread of COVID-19.

- Realty projects are now delayed in the Chennai Metropolitan areas as construction workers had to suspend works and prospective buyers put a hold on investments. Due to COVID, Mamallapuram ancient symbols are also under curfew.
- The beach star hotels and amusement boutiques in Mamallapuram are closed for tourists during the summer.

- Mango farmers in Dharmapuri and Krishnagiri districts fear suffering a huge loss as the fruits will ripe soon and they are in trouble as raw mangoes are to be transported to pickle industries.

- With total disruption in workflow and production schedule, the textile and clothing industry is facing its worst-ever crisis since majority of workers are migrant labourers have now started to return to their native places.

- As for Salem, 34 shops have been opened, including Tea Shops, Box Stores, Household Goods Shops, Electrical Shop, Furniture Store, Hotels, Bakeries, Antiques, Construction Material Stores, Electronic Stores, Automotive Repair Stores.

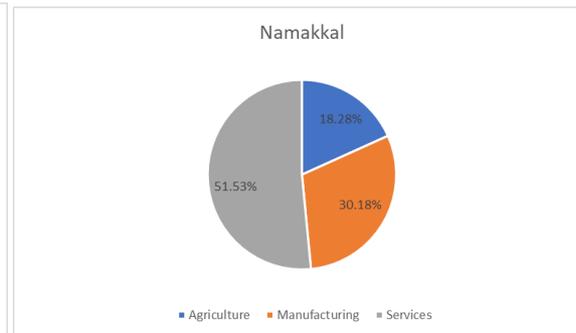
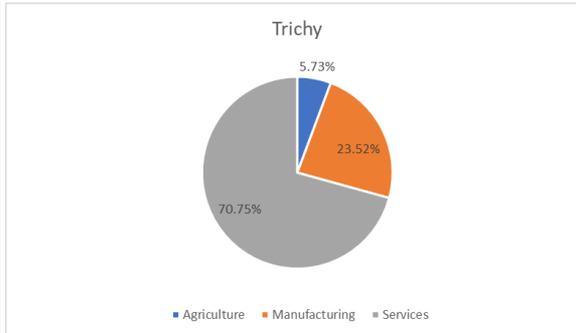
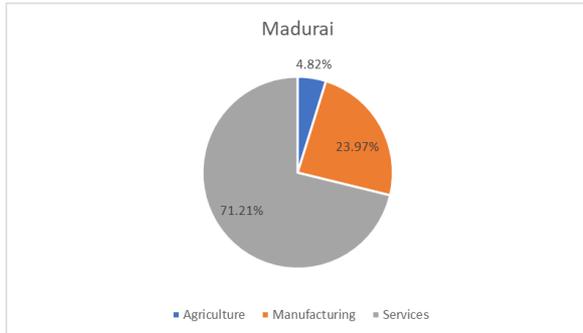
- The farmers in the Coimbatore district faced a severe crisis due to the COVID-19. They were not able to transport the produce due to the lockdown and demanded for the govt. to intervene.

- Textile industries in Coimbatore & Tirupur stare at a loss of Rs 15,000 crore due to COVID-19

- Exporters in Coimbatore has the goods ready for shipment, and the containers are also available for stuffing the goods. However, main vessels do not have adequate space or are not available as frequently as they used to be. This is one of the new challenges that the exporting hub of Coimbatore is facing because of the spread of COVID-19 across countries.



Madurai, Trichy, Namakkal district wise remarks



- COVID-19 lockdown has impacted the banana farmers of Madurai district.
- A dip in demand for plantains & bananas and movement restrictions have caused severe distress to farmers and traders

- The overall revenue in the manufacturing sector has fallen by 47.7% in March, as the revenues started dropping from March 10, two weeks before the lockdown.
- In April, it further dropped to 61.3%. The average loss in revenue for the two months is at 54.5%.

- COVID-19 has impacted the Madurai tourism due to the travel ban.
- The lack of inbound tourists from several countries has led to a sharp fall in room occupancy of hotels to merely 30%

- Paddy cultivators in Trichy are struggling to get their crops harvested and those who had raised other crops are suffering without fertilizers.
- Farmers lamented that there is no labour, harvesting equipment and supply of fertilizers in the region. It could have grave consequences.
- Farmers struggle even to get labour for irrigating their fields.

- Trichy, known for its heavy engineering manufacturing, put on a complete halt including the BHEL. The small scale industries in the Thuvakudi area also suffered due to the lockdown.

- Gandhi market, known for its agriculture trade activities, completely put on halt due to the lockdown. Hotels and restaurants are shut down completely thereby affecting the revenue.

- COVID 19 scare: 19 crore eggs stagnant in Namakkal - The Tamil Nadu Egg Poultry Farmers Marketing Society (TNEPFMS) reported that the industry is facing 8 crore in losses, every day.
- The threat of coronavirus outbreak across the world has led to stagnation of over 19 crore eggs in the Namakkal zone alone.

- Small and medium scale industries around Namakkal are facing a cash crunch due to the lockdown.

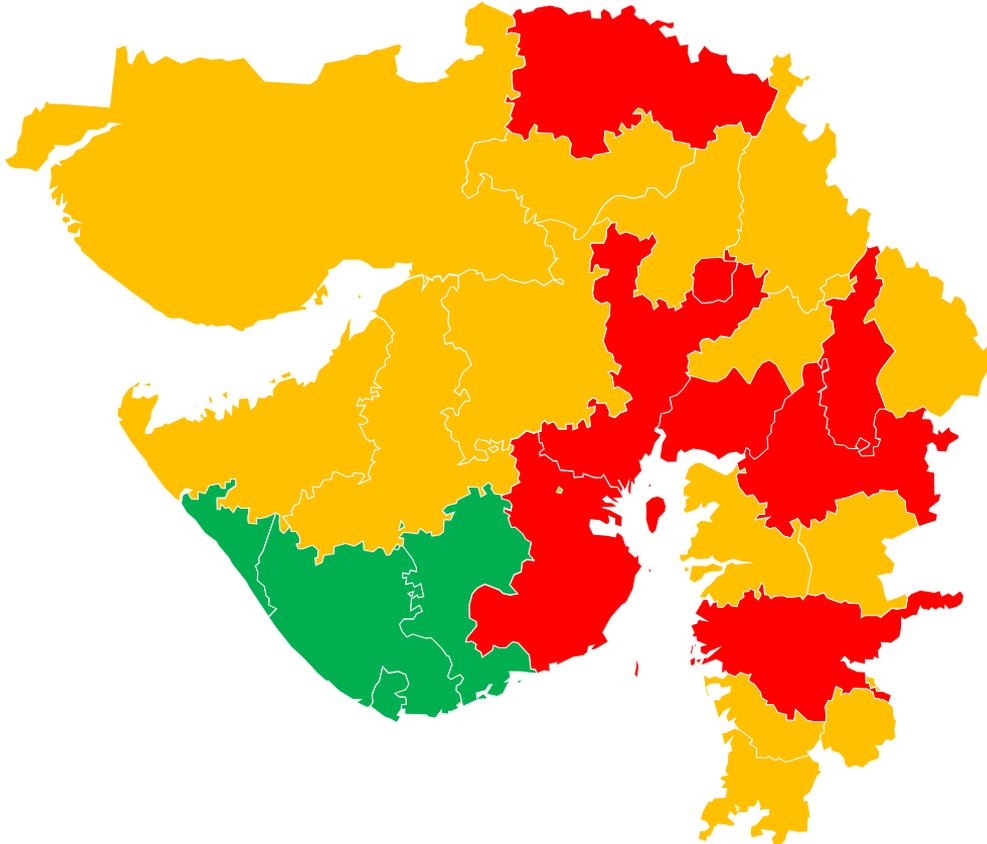
- Kolli hills in the Namakkal district, one of the major tourist attractions, was hit due to restrictions on travel.



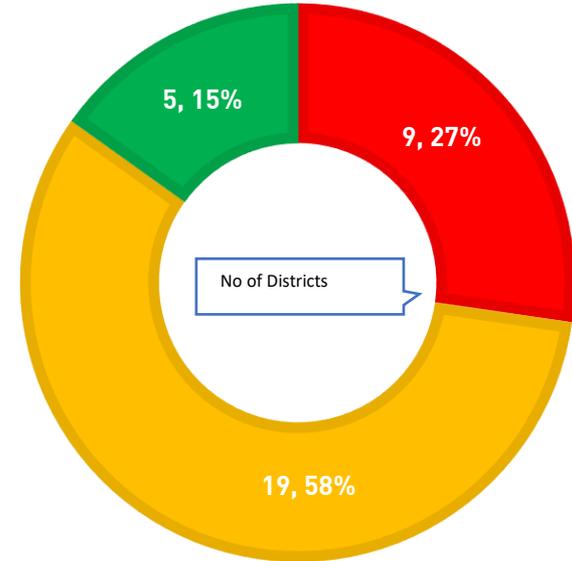
Gujarat



Gujarat still shows a steady increase in COVID-19 cases



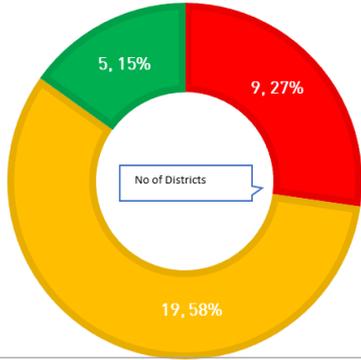
27%,58% AND 15% DISTRICTS ARE IN RED,
ORANGE AND GREEN ZONES



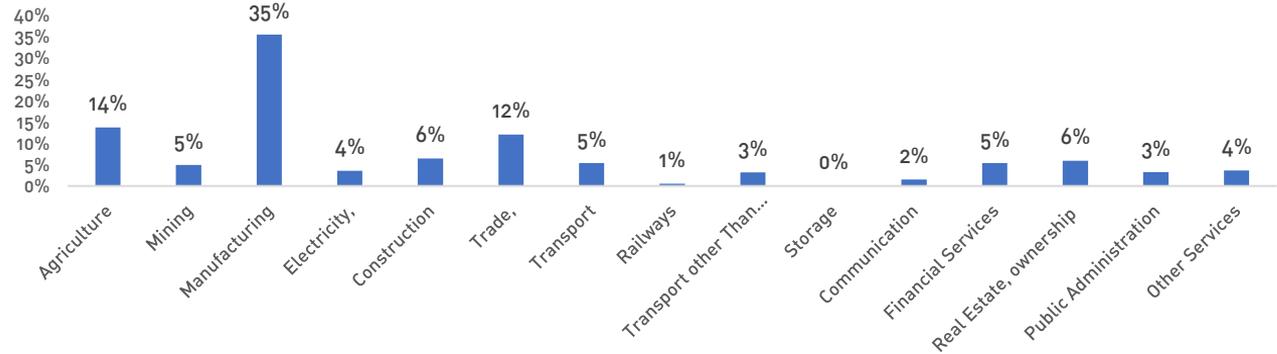


Gujarat | 18.85 Lakh Crore GSDP | GSDP Rank 3 | 8% contribution to National GDP

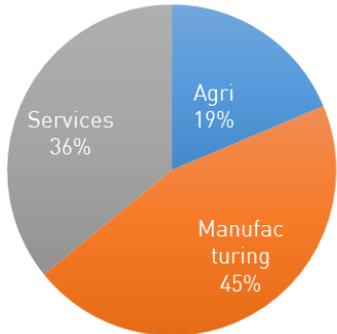
27%, 58% AND 15% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



Gujarat sector-wise GSDP share



Sector Wise Split-up of GSDP

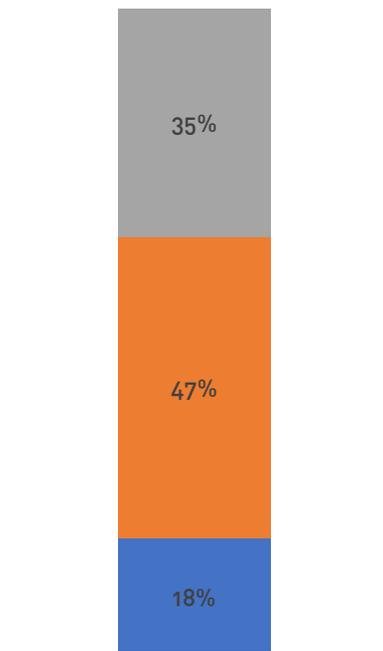


- Wheat harvest being sold at 8-12% below MSP causing losses to farmers.
- 35 lakh bales cotton yet to be procured from farmers by Cotton Corporation India Ltd. . Lakhs of quintals cotton offloaded by farmers at 50% MSP.
- Surat diamond industry to expected to suffer Rs.8,000 cr losses as major export destination Hong Kong declares state of emergency.
- Reliance Jamnagar export refinery slashes production in March by 24% due to slump in demand.
- Hiring to freeze by 51% in manufacturing, pharmaceuticals, oil and gas, infrastructure, chemicals, services and EPC sectors.



Sector-wise split-up of GSDP Gujarat and impact of COVID-19

Sector-Wise split up of GSDP

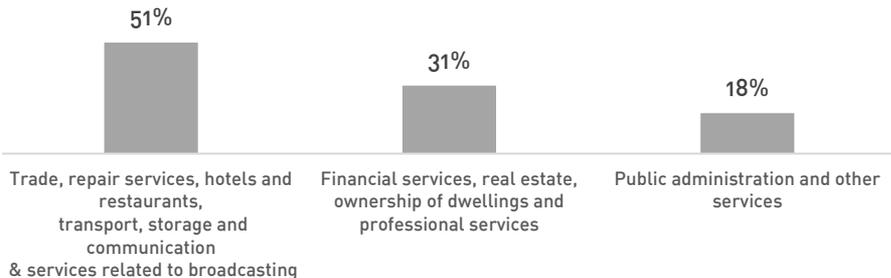


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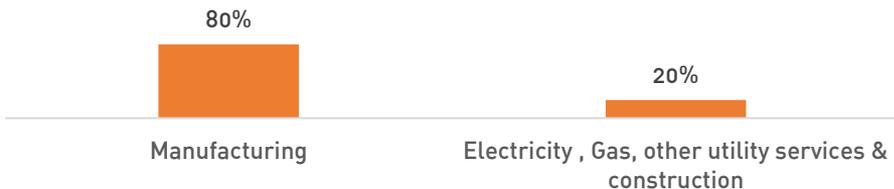
- Services
- Manufacturing
- Agri & Allied activities

Activity-Wise split up of Sector

Split-up of Services



Split-up of Manufacturing Activities



Split-up of Agri & Allied Activities

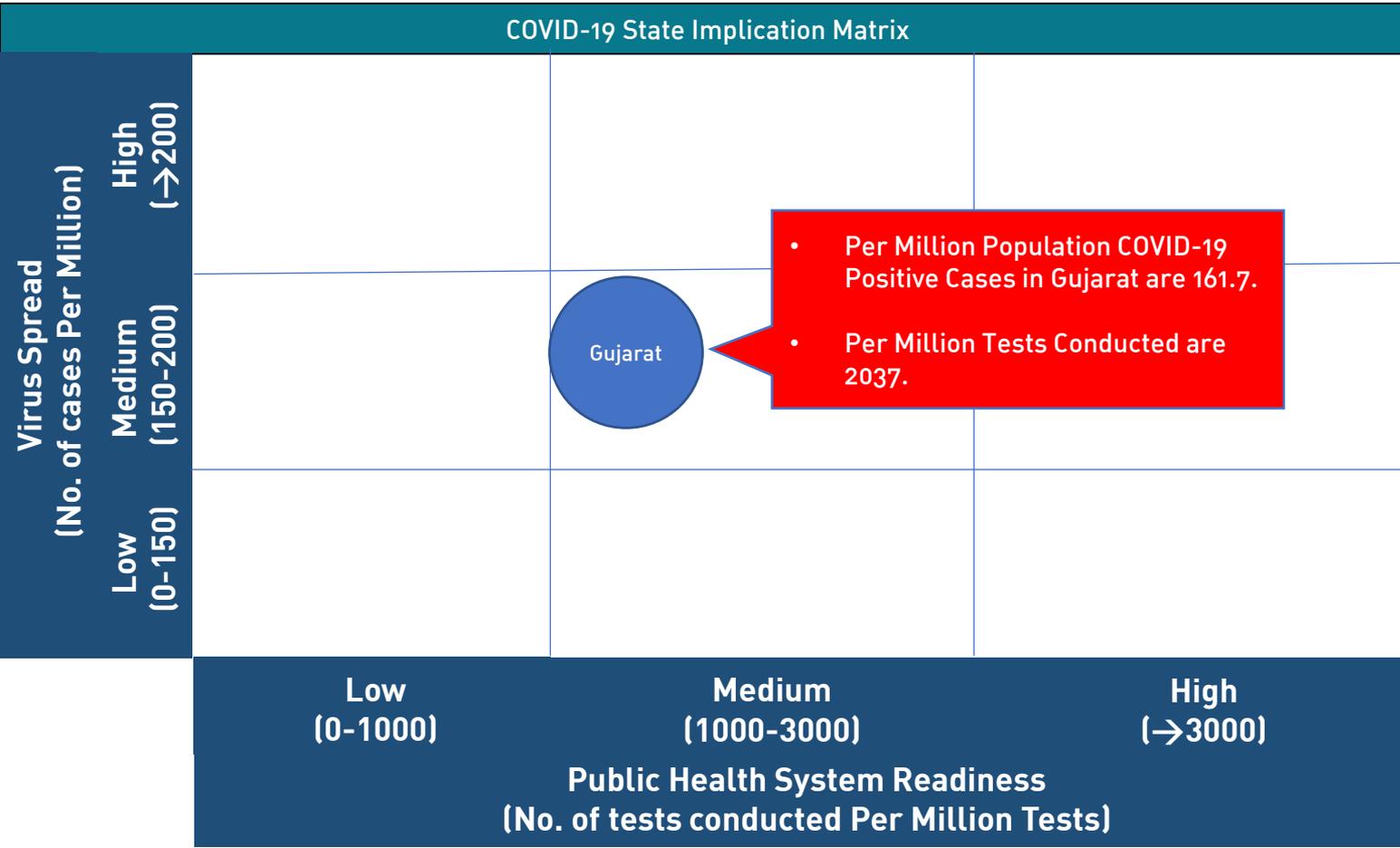


Brief Understanding

- Retail and Wholesale Trade sector has been stopped for all the Non-Essential Sectors accumulating losses of 9.7%.
 - Real estate supply and demand to see a slump of about 20%, bringing down prices.
-
- All major constructions projects will be delayed by 3 to 18 months.
 - Manufacturing of non-essentials halted over a month, many firms yet to restart operations.
 - 7000+ firms resume operations.
-
1. Slump in export and demand, lack of labour leading to loss of 40% in mango revenues.
 2. Summer sowing surges to 140% - 9.57 lakh hectares.
 3. Cotton consumption dropped by 25-30 lakh bales, hence prices to drop by 10%.



Gujarat has Medium Virus Spread with Low Medium Health System Readiness based on facts available from Govt. websites

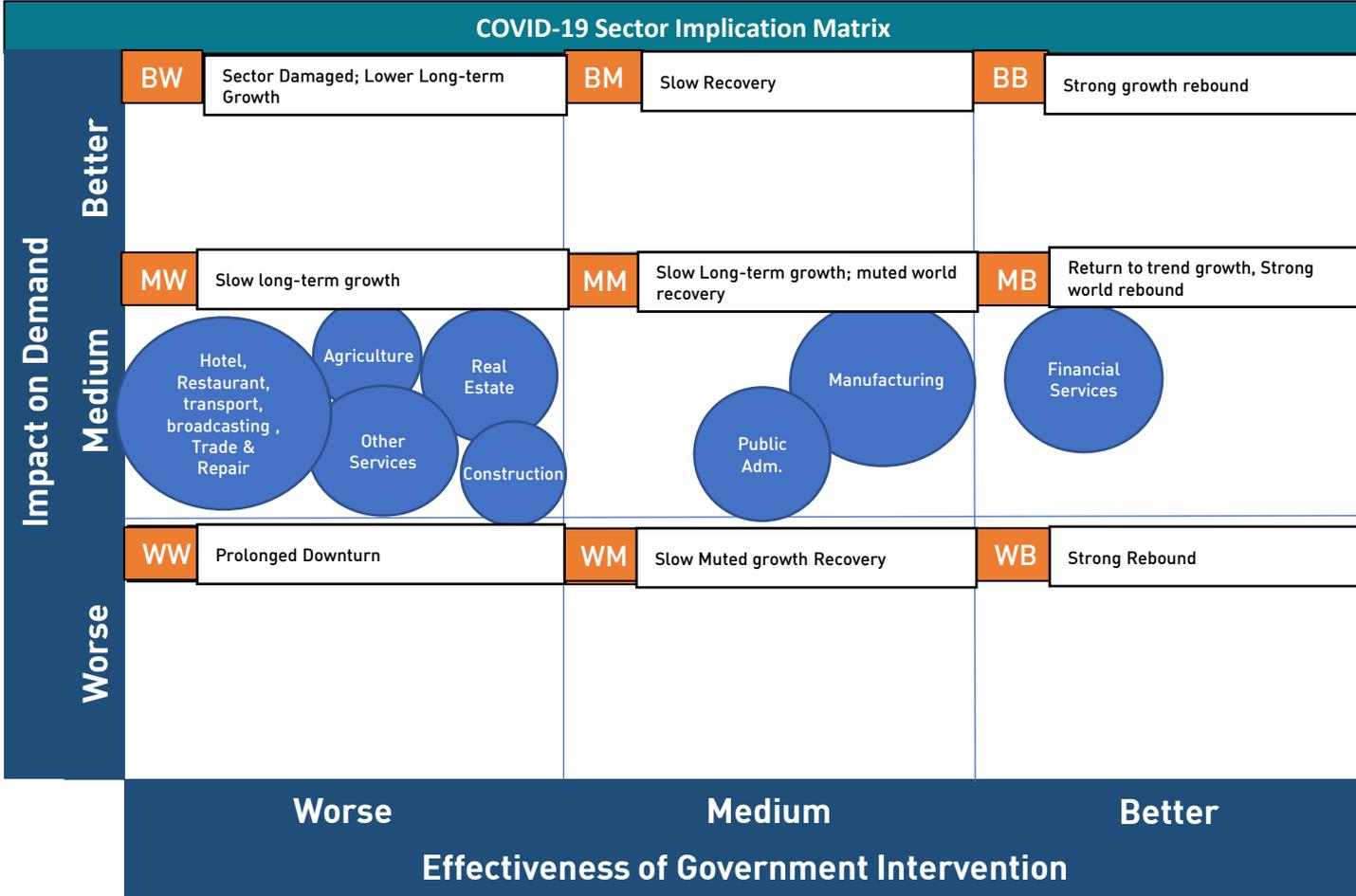


- Per Million Population COVID-19 Positive Cases in Gujarat are 161.7.
- Per Million Tests Conducted are 2037.

- ### Facts about Gujarat
- Estimated population of Gujarat is 67.9 million.
 - Total no. of tests conducted as on 10th May-20 is 1,38,312.
 - 2,037 tests per million conducted to measure the pandemic.
 - Total no. of cases as on 11th May-20 is 8,542.
 - 161.7 cases per million population denotes the Medium Virus Spread.
 - Till 11th May 2,780 patients have recovered, i.e. 32.5% Recovery Rate.
 - 31 private, trust-run hospitals dedicated for COVID treatment.



Sectors which contribute 40% of the total GDP are receiving poor response from the Govt., which may delay the growth of the sector



- Impacts in Brief**
- **Real Estate**- RERA deadline extension is a relief for developers.
 - **Financial Services**- Liquidity, reduction of loan rates increase financial system stability.
 - **Hotel, restaurant, Trade & repair services**- Malls and retail stores witnessed a huge dip in footfall with nearly 10% drop in revenue.
 - **Construction**- Major projects will be delayed by 6-9 months.
 - **Agriculture** – Cotton, tobacco, mangoes prices slump to demand slump. Inefficient markets bring harvest prices below MSP.
 - **Manufacturing** – Shutting down the manufacturing of non-essentials brings huge revenue loss to the manufacturing industry.



Let us summarize the sector wise COVID-19 impact on Gujarat, by understanding the sector wise GSDP share, analysis and action taken by the Govt. (1/2)

| Sector | GSDP Share | Analysis | Policies-Actions during Mar 23 - May 12 |
|------------------------------|------------|------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Manufacturing | 38% | Resuming activities in most orange, green zones. | <ol style="list-style-type: none">1. Introducing exemptions to labour laws on new establishments, to increase investment.2. Working hours increased from 8 to 12 hours, reducing cost to manufacturers.3. Online application processing , fast tracking applications .4. Over 7000 industries open for operations both essential, non essentials.5. Surat power loom industry to begin operations.6. Agri chemical manufacturers to sail through with nearly unchanged demand. |
| Crops & Livestock | 10% | Inefficient logistics, markets result in crops being sold 10-15 % below MSP. | <ol style="list-style-type: none">1. Slump in export and demand, lack of labour leading to loss of 40% in mango revenues.2. Summer sowing surges to 140% - 9.57 lakh hectares.3. 3.3 lakh tonnes tobacco not sold, due to lack of auctions.4. Cotton consumption to drop by 25-30 lakh bales, hence prices to drop by 10%. |



Let us summarize the sector wise COVID-19 impact on Gujarat, by understanding the sector wise GSDP share, analysis and action taken by the Govt. (2/2)

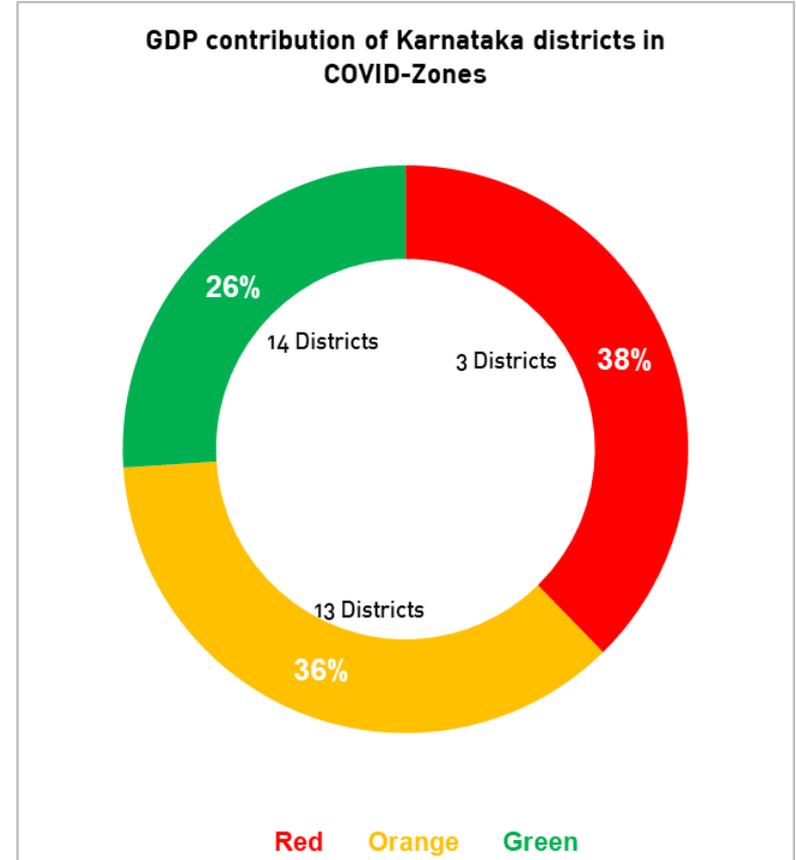
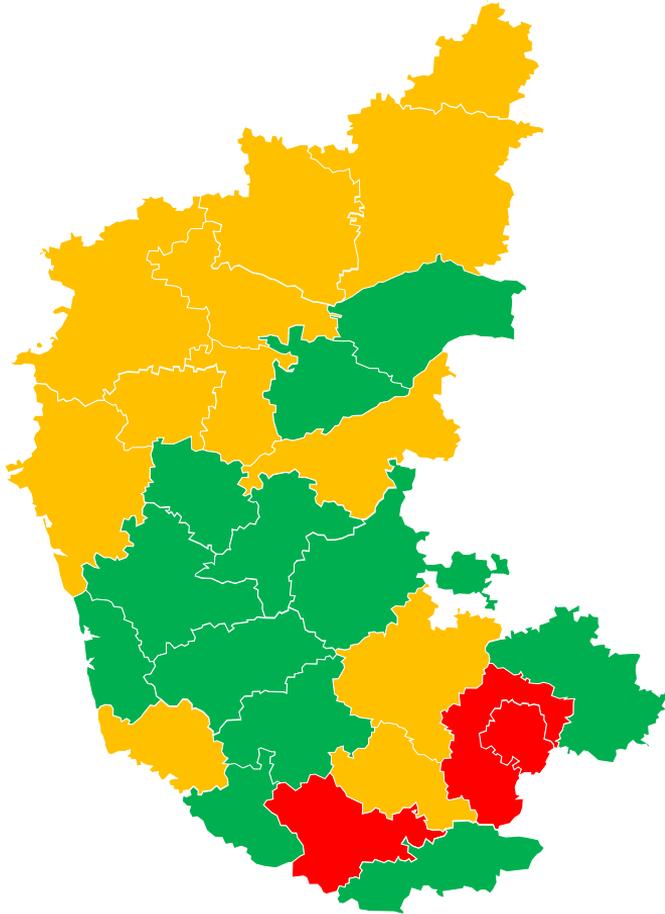
| Sector | GSDP Share | Analysis | Policies-Actions during Mar 23 - May 12 |
|---------------------------------------------------|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Real Estate & Financial Services | 11% | <ol style="list-style-type: none">1. Project completion is hindered by labour shortage2. Supply expected to decrease by 15-30%, demand expected to decrease by 17-34%.3. Residential Real estate's price might go down by 20%-30%.4. The industry is also facing a shortage of raw materials as the current lockdown has disrupted supply lines.5. Essential banking services are available to the public. | <ol style="list-style-type: none">1. RERA deadline extended relief for developers. Homebuyers given time to make payments, avoiding default penalty.2. To help Real Estate industries, more credit supply needs to be extended.3. Projects can be delayed by 3 to 18 months, depending on the stage of the project.4. 1.37 lakh crore liquidity provided to the banking system. Reverse repo rate decreased to promote lending. |
| Public Administration & Other Services | 6% | <ol style="list-style-type: none">1. IT sector remained operational with the provision of work from home.2. Public transport services not operational in red, orange zones since 23rd March. | <ol style="list-style-type: none">1. Public administration offices operational in orange and green zones with 33% workforce, operational in red zones with 5% workforce.2. Concessions on labour laws, movement of equipment from SEZ, relaxation of DOT exemptions on work from home till July, to support the IT sector to work from home. |
| Construction & Utilities | 9% | <ol style="list-style-type: none">1. The pandemic is likely to reduce investment in India's construction-related projects in the range of 13% to 30 % according to KPMG.2. Electricity consumption is down by 35% during the lockdown.3. Cost of cement and other raw materials to increase by 30%, steel prices up by 15%, hence the cost of apartments may go up by 30%. | <ol style="list-style-type: none">1. Shortage of raw material and manpower, disrupted supply chain. |



Karnataka



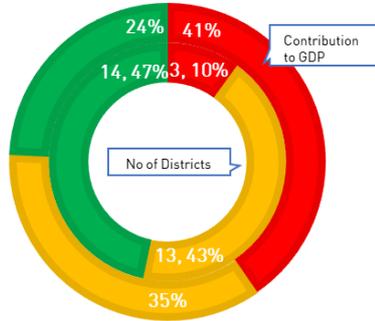
Three districts are still in red zone that contribute to 38% of Karnataka GDP.
Only 7 top district are in green zone that contribute to one-sixth of the state GDP.



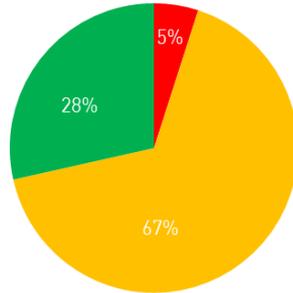


Karnataka | 15.8 Lakh Crore GSDP | GSDP Rank 4 | 10.6 % contribution to National GDP

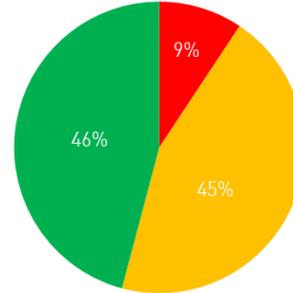
10%, 43% AND 47% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



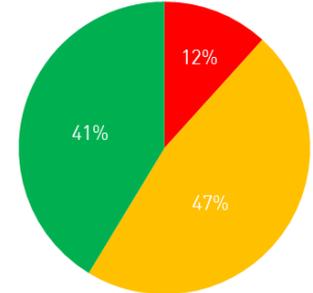
Red, Orange and Green zones contribute to 41%, 35% and 24% in Agri GSDP



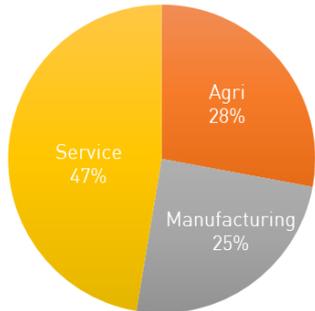
Red, Orange and Green zones contribute to 41%, 35% and 24% in Manufacturing GSDP



Red, Orange and Green zones contribute to 41%, 35% and 24% in Service GSDP



Sector Wise Split-up of GSDP



Impact of COVID-19 on Agriculture

1. Farmers who were expecting a good demand for watermelon this summer are suffering due to lockdown since there is no people or vehicle movement.
2. Around 38,000 grape growers in Vijayapura, Bagalkot and Belagavi districts have produced around 80 lakh tonnes of raisins this season, but could not sell the produce due to lockdown.
3. Growers in Karnataka go red over lack of market for roses. Floriculturists have incurred a huge loss owing to lack of market for flowers due to the lockdown.

Impact of COVID-19 on Manufacturing

1. Due to the lockdown, the producers in the dairy production industry of Belgavi could not send their products to Goa and Maharashtra. This severely affected the industry.
2. The Manufacturing (Automobile, Electronic, Goods and Textiles) sector is hugely hit. Due to lockdown, the industries have stopped the production, which has impacted the State's economy.

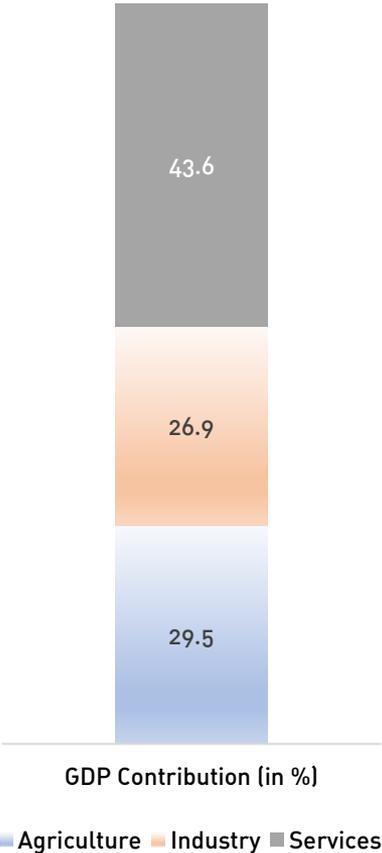
Impact of COVID-19 on Service

1. Tourism: Due to the lockdown the tourism in Mysuru and Kodagu is hugely hit. The butter fruit, which is majorly cultivated in Kodagu, has seen a sharp fall in price due to lockdown. The fruit which was sold at Rs. 120 per kg is now sold at Rs.20.
2. The major contributor to the economy in Bangalore is Software services. Due to the lockdown employers are seeing cash crunch. Karnataka Government asked Information Technology and allied companies to cut salaries instead of laying-off employees during the COVID-19 lockdown.



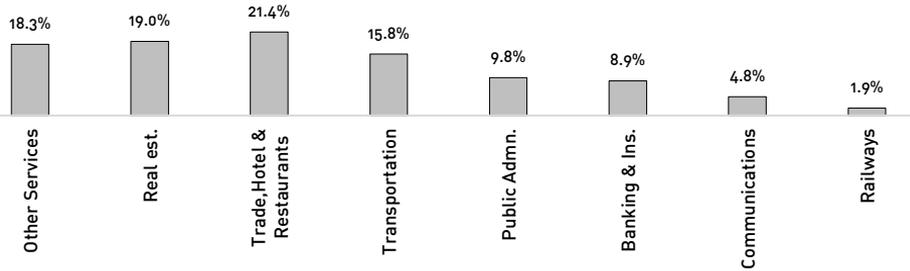
Sector-wise split-up of Karnataka GDP and impact of COVID-19

Sector-wise split up of GDP

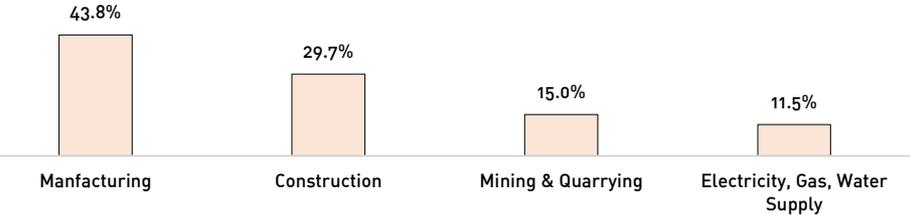


Activity-wise split up of Sector

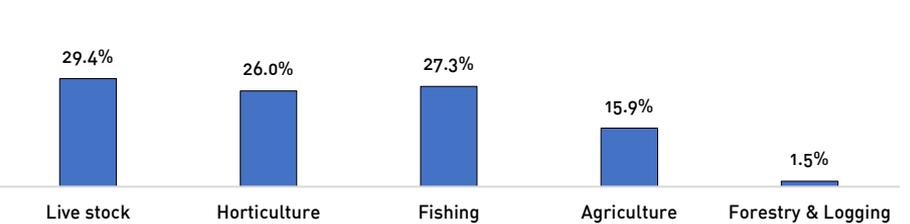
Split-up of Service Activities



Split-up of Manufacturing Activities



Split-up of Agricultural Activities

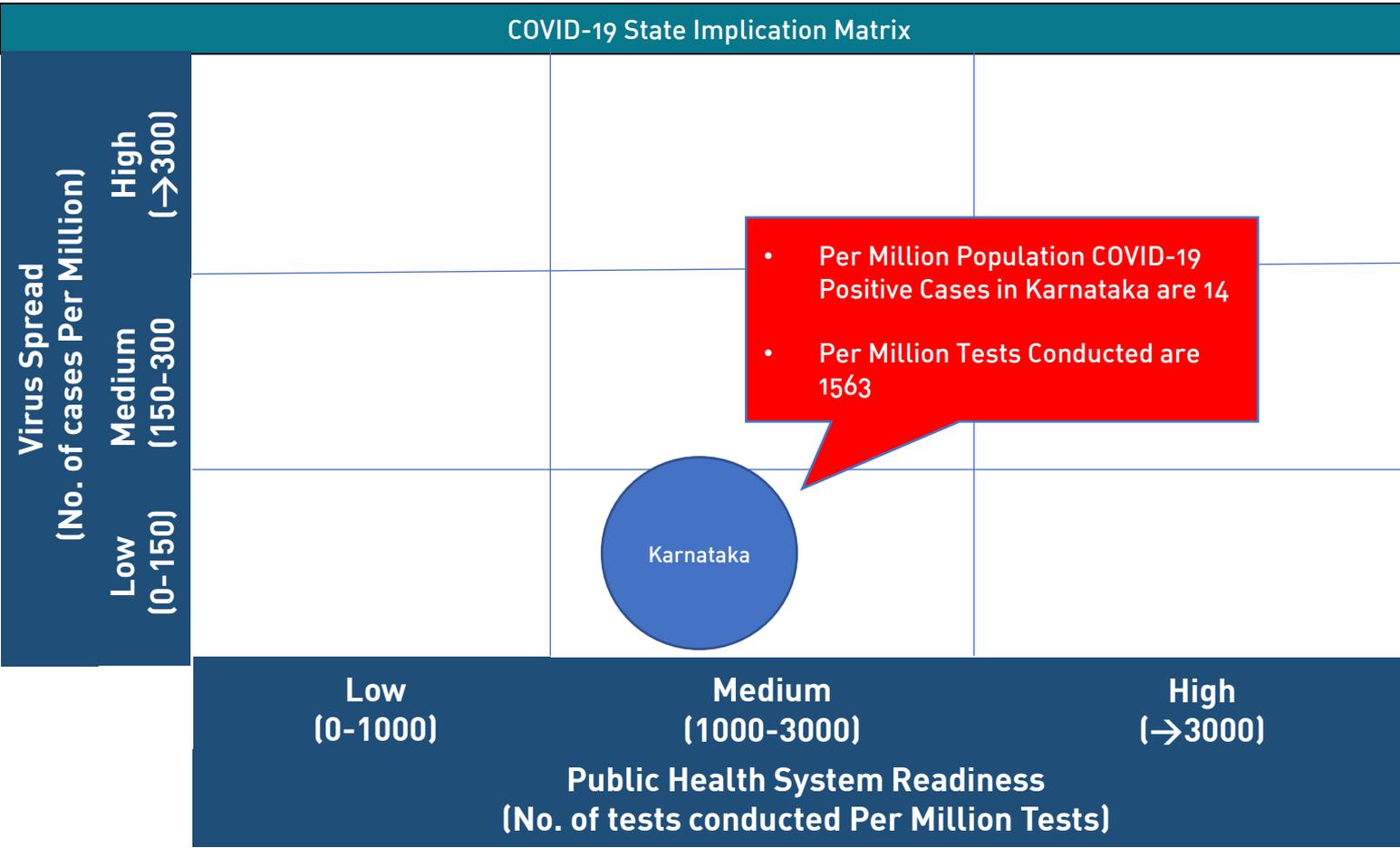


Brief Understanding

- Real Estate Prices might reduce by 20%
 - Non-Essential Banking services such as loans, project appraisals that are a major income source of banking, are on hold.
 - Housing sales may fall by 20%, office space demand may shrink 20%
 - Retail and Wholesale Trade sector has been stopped for all the non-essential sectors and are making losses
- All the Major constructions Projects will be delayed
 - Resuming work without availability of migrant workers is a challenge
 - MSMEs are allowed to work in rural and semi-urban areas
 - Manufacturing of continuous plants, pharma, packaging products are allowed
- Farmers are facing problems in selling their produce at fair prices
 - They also face problems in farming activities due to labour shortage
 - Dairy industry is also facing low demand problem from Maharashtra and Gujrat



Karnataka has Low Virus Spread with Low Health System Readiness based on facts available from Govt. websites

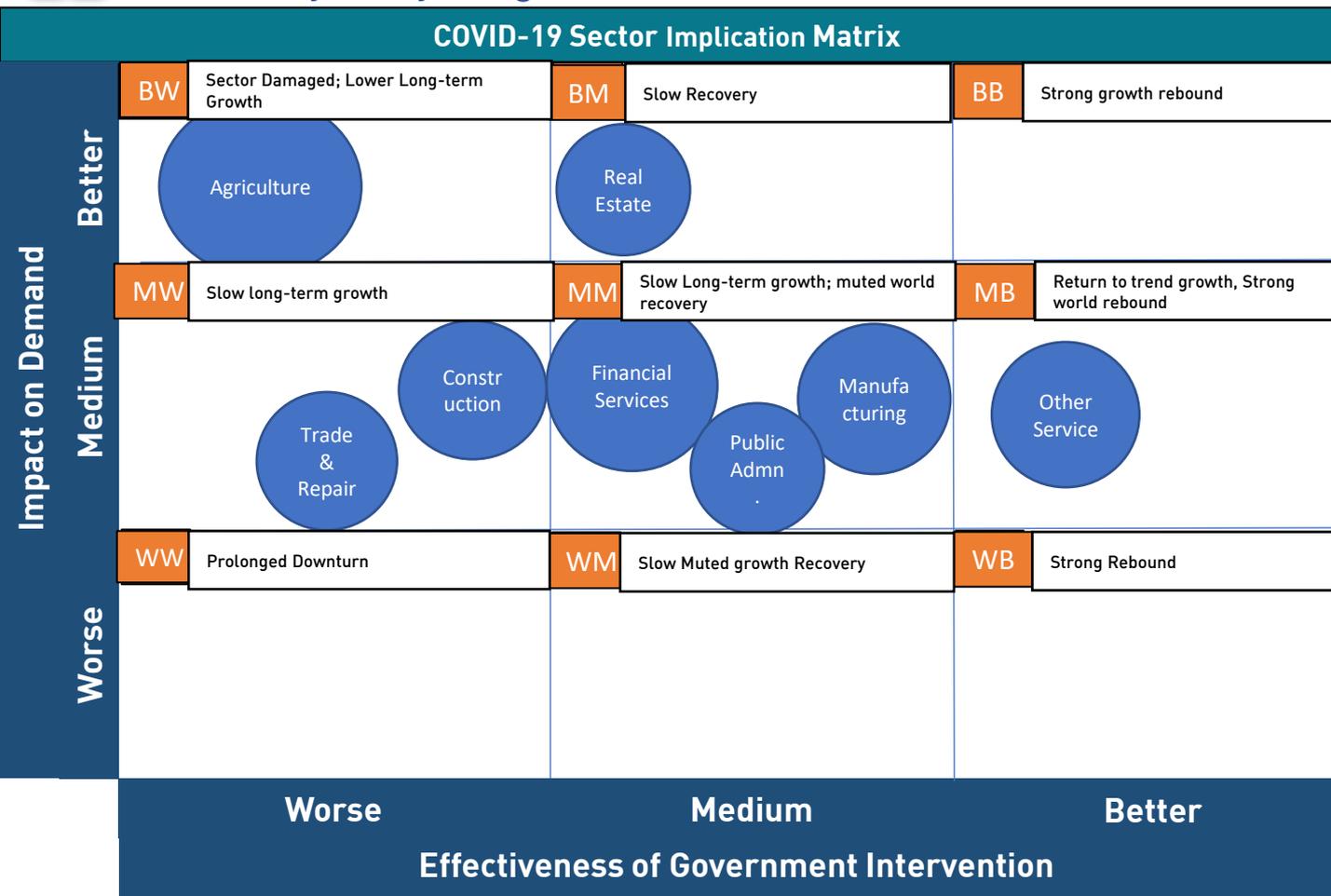


- Per Million Population COVID-19 Positive Cases in Karnataka are 14
- Per Million Tests Conducted are 1563

- ### Facts about Karnataka
- Estimated population of Karnataka is 64.1 million.
 - Total no. of tests conducted as on 9th May-20 is just over 1,00,000.
 - Only 1563 COVID-19 tests per million conducted.
 - Total no. of cases as on 12th May-20 is 725.
 - 14 cases per million population denotes the Lower Virus Spread.
 - 18 Govt. hospitals have been earmarked for dedicated COVID-19 patients only.
 - Till date 433 patients have recovered, i.e. 47% Recovery Rate.



Sectors which contribute 75% of the total GDP are receiving mild response from the Govt., which may delay the growth of the sector



- ### Impacts in Brief
- **Real Estate**- Government has increased the project completion deadlines. Prices expected to drop by 20%.
 - **Financial Services**- Banks and NBFCs can't sanction a new loan, approve new projects and revise terms.
 - **Trade & repair services**-Malls and retail stores witnessed a huge dip in footfall with nearly 20-25% drop in revenue.
 - **Other services**- Pandemic will affect the 2020-21 academic calendar, including delay in the declaration of results, holding of entrance examinations and in the admission process.
 - **Agriculture**: Farmers are facing losses due to low demand and lower prices. Labour shortage is also a problem for farming activities.
 - **Manufacturing**- Govt. has allowed certain types of manufacturing and services to resume with restrictions to kick-start the economy and avoid job losses.
 - **Construction**- As migrant workers have shifted to their home states, the shortage of labour has forced the government to start construction with local workers.



Let us summarise the sector wise COVID-19 impact on Karnataka by understanding the before-state, current-state and efforts taken by the Govt. for the future state (1/2)

| Sector | Before State | Current State | Future State/Government Efforts |
|---------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Manufacturing | <ol style="list-style-type: none">1. All government departments, SEZ's and industrial townships including technology parks would work at 50 % of their strength.2. The PMI Index plunged to 5.4 in April from March's 49.3 | <ol style="list-style-type: none">1. MSMEs, as well as large manufacturing units, are closed except pharmaceuticals and related industries, aerospace and defense.2. SMEs are facing problems in paying wages.3. Factories are holding inventories due to restriction in sales and transportation problems.4. Coal and mineral production, packaging industries and transportation are permitted. | <ol style="list-style-type: none">1. 6.5 lakh industries (30% of total) mainly MSMEs in rural and semi-urban areas allowed to start.2. The state government has constituted a Special Investment Promotion Task Force to pursue MNCs to shift their base from China. |
| Real Estate | <p>Residential sales in Bangalore, have dropped in the January-March quarter this year by 24% to 45,200</p> | <ol style="list-style-type: none">1. Due to raw material shortage, completion of projects for 50 million sq. ft office space is held up.2. More than 40% of workers across key property markets have already left for their villages.3. Over 3,800 projects at different stages in Karnataka4. According to a recent report by the Indian Chamber of Commerce (ICC), about 65% of homebuyers are expected to default on their EMIs. | <ol style="list-style-type: none">1. Real estate demand to fall 10-15% in FY21 if lockdowns last for three months.2. The gross absorption of office space is likely to decline by 20% by 2020.3. Housing project prices expect to go down by 20%.4. Demand for deferment or waiver of rentals on commercial properties may arise, by way of invoking force majeure/act of God.5. Karnataka RERA has given a deadline extension to all the real estate projects by 3-months.6. Government plans to auction 12000 corner and stray sites expecting 15,000 crores. |
| Financial Services | | <ol style="list-style-type: none">1. Following a lockdown, many survival issues and financial instability in Karnataka.2. Only essential banking services are available to the public. New loans, new projects appraisals and terms revisions are suspended.3. RBI has issued guidelines for the moratorium in payment of EMIs and overdraft account interests. | <ol style="list-style-type: none">1. RBI slashed the CRR by 100 basis points (BPS) from 4% to 3% to improve the bottom-line of banks.2. Life insurance premium income has declined by 32%.3. Health insurance online sale spurts up to 30%. Companies are targeting more digital onboarding.4. Revisions in benefits of Income Tax and Company Act services |

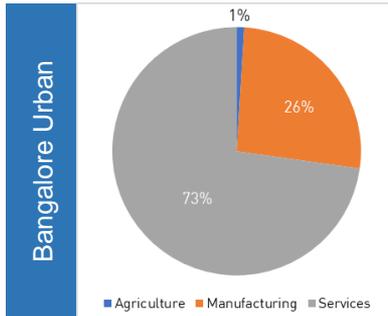


Let us summarise the sector wise COVID-19 impact on Karnataka by understanding the before-state, current-state and efforts taken by the Govt. for the future state (2/2)

| Sector | Before State | Current State | Future State/Government Efforts |
|-------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Trade, Repair services | | <ol style="list-style-type: none">1. Electrical appliances repairing technicians can work.2. However, many electrical appliances like AC, fan, mobile phones and fridge are not getting repaired due to non-availability of spare parts. | <ol style="list-style-type: none">1. Truck repair outlets and dhabas, and self-employed professions like electric repair, plumbing and carpentry have been allowed to open. |
| Construction | Construction activity under the MNREGS will be for daily wage earners in the rural area. | <ol style="list-style-type: none">1. Construction work is stopped except for small works in rural areas.2. As most of the construction workers are migrants and have no work, they are planning to go home due to uncertainty.3. Supplies of construction material are impacted. | <ol style="list-style-type: none">1. Government has insisted that migrant workers stay to engage in resumed activities2. 15.8 Lacs Construction workers are included for the state government package of 1600 Crs.3. The Bangalore Metro (BMRCCL) allowed to resume work within municipal corporation limits.4. Construction of roads, irrigation projects, buildings and all kinds of industrial projects resumed in rural areas with local workers. |
| Agriculture | <ol style="list-style-type: none">1. Harvest and sale of cash crops like coffee, cashew nuts, black pepper were planned by the farmers.2. 75,000 hectares of farmland were to cultivate kharif crop. | <ol style="list-style-type: none">1. The trade in all commodities at the 144 APMC yards in the state has been lackluster.2. Farmers are getting lower prices for their produce.3. Pre-monsoon sowing of Kharif crops started in April.4. 300 tonnes of soybean seeds are awaited from MP.5. Harvesting has been impacted due to labour shortage | <ol style="list-style-type: none">1. Government has not supported farmers with a minimum support price for their produce.2. 217 tonnes of seeds and 0.63 lakh tonnes of fertilizers (7 lakh tonnes in stocks) distributed for Kharif crops.3. Sugar factories are ordered to pay dues amount of ₹2,834 crores towards farmers in 11 districts.4. Plantation in tea and coffee estate with 50% workforce is allowed as of date. |



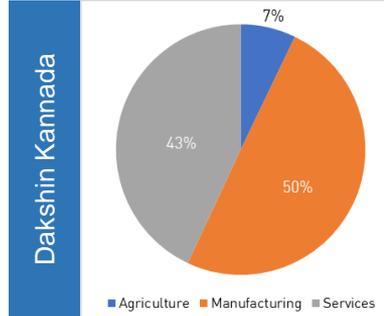
Current status of Top 3 district of Karnataka



- Just 1% of GDDP contributed by Agriculture and Allied sectors for Bangalore urban district.
- Livestock contributes to 53% of the Agriculture and Allied sector GDDP.
- During the lockdown, the dairy supply chain hasn't been affected much.

- Services contribute to 73% of the GDDP.
- The largest contributors in services are Real estate (63%) and trades and repairs (11%).
- Real estate projects have been halted due to restriction, and RERA has given an extension for project completion by three months.

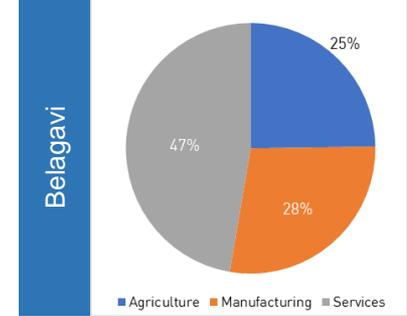
- Manufacturing contributes 23% to GDDP.
- As Bangalore urban is in the red zone, manufacturing hasn't been permitted yet.
- Construction has been allowed for the Metro project, but due to labour shortage, it hasn't started.



- Agriculture contributes 7% to GDDP.
- Crops contribute to 40% and fishing 31% to agriculture and allied sectors.
- Harvesting in plantations has come to a halt due to labour shortage arising from transportation suspension and social distancing.

- Agriculture services contribute to 43% of the GDDP.
- The largest contributors in services are Real estate (34%) and trades and repairs (14%).
- Real estate projects have been halted due to restriction, and RERA has given an extension for project completion by three months.

- Manufacturing contributes 43% to GDDP
- Manufacturing has not been permitted in Dakshin Kannada after revised guidelines
- Construction activities not permitted



- Agriculture contributes 25% to GDDP.
- Crops contribute to 77% of agriculture output.
- Harvesting in plantations have come to a halt due to labour shortage arising from transportation suspension and social distancing.

- Services contribute to 43% of the GDDP.
- The largest contributors in services are Real estate (33%) and Trades and Repairs (20%).
- Real estate projects have been halted due to restriction and RERA has given extension for project completion by three months.

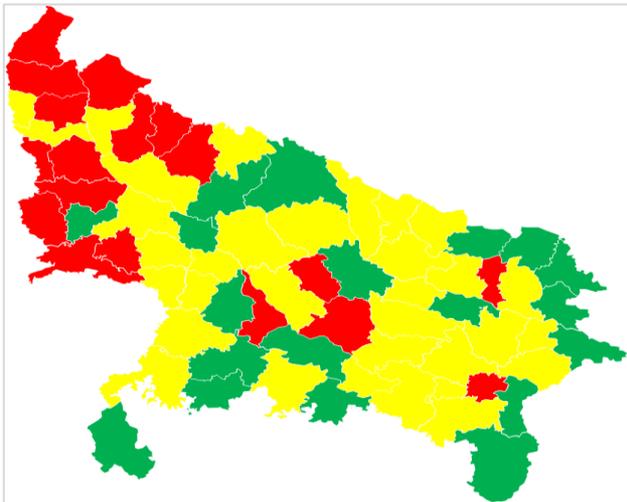
- Manufacturing contributes 28% to GDDP
- Manufacturing has not been permitted in Belagavi after revised guidelines
- Construction activities not permitted



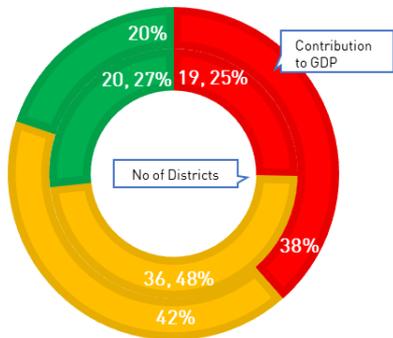
Uttar Pradesh



Although only 25% of the districts are categorized as Red, these districts account for 38% of GDP. A larger part of Uttar Pradesh economy is still under the siege of COVID-19



25% DISTRICTS IN RED ZONE CONTRIBUTES TO 38% OF THE GDP



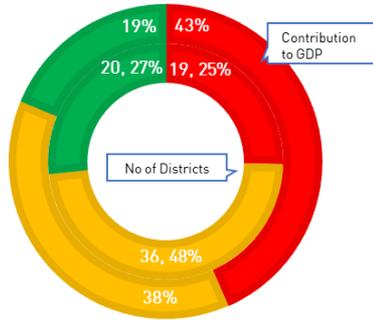
| District | No. of Cases Reported | Contribution to GDP |
|-------------------------|-----------------------|---------------------|
| Agra | 372 | 3% |
| Lucknow | 194 | 4% |
| Saharanpur | 181 | 2% |
| Kanpur Nagar | 170 | 4% |
| Gautambudh nagar | 117 | 4% |
| Moradabad | 101 | 2% |
| Meerut | 89 | 3% |
| Firozabad | 83 | 1% |
| Ghaziabad | 58 | 4% |
| Rae Bareli | 43 | 1% |
| Buland Shahar | 38 | 2% |
| Varanasi | 37 | 2% |
| Bijnor | 29 | 2% |
| Amorha | 25 | 1% |
| Basti | 23 | 1% |
| Sant kabeer Maharaj Gar | 21 | 1% |
| Rampur | 20 | 1% |
| Sitapur | 20 | 2% |
| Muzaffarnagar | 18 | 3% |
| Bagpat | 15 | 1% |
| Badaun | 14 | 2% |
| Aligarh | 13 | 2% |
| Auraiyya | 10 | 1% |
| Mathura | 10 | 2% |
| Bahraich | 9 | 1% |
| Azamgarh | 8 | 1% |

| District | No. of Cases Reported | Contribution to GDP |
|--------------|-----------------------|---------------------|
| Kannauj | 7 | 1% |
| Bareilly | 6 | 3% |
| Ghazipur | 6 | 1% |
| Maharaj Ganj | 6 | 1% |
| Pratap Garh | 6 | 1% |
| Jaunpur | 5 | 1% |
| Mainpuri | 5 | 1% |
| Shravasti | 5 | 0% |
| Allahabad | 4 | 3% |
| Hathras | 4 | 1% |
| Kheri | 4 | 2% |
| Mirzapur | 3 | 1% |
| Sultanpur | 3 | 1% |
| Hardoi | 2 | 1% |
| Pilibhit | 2 | 1% |
| Barabanki | 1 | 1% |
| Faizabad | 1 | 1% |
| Gonda | 1 | 1% |
| Jhansi | 1 | 1% |
| Shahjahanpur | 1 | 2% |
| Unnao | 1 | 1% |
| Ballia | 0 | 1% |
| Deoria | 0 | 1% |
| Fatehpur | 0 | 1% |
| Gorakhpur | 0 | 2% |
| Kushi Nagar | 0 | 1% |
| Sonbhadra | 0 | 1% |

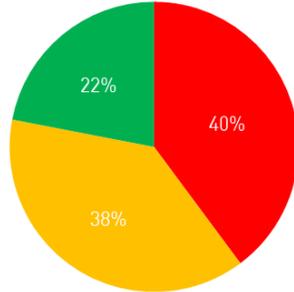


Uttar Pradesh | 17.91 Lakh Crore GSDP | GSDP Rank 5 | 8% contribution to National GDP (1/2)

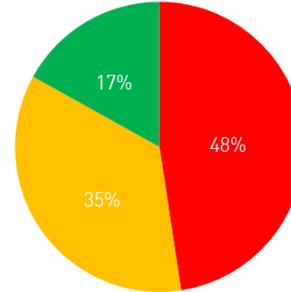
25%, 48% AND 27% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



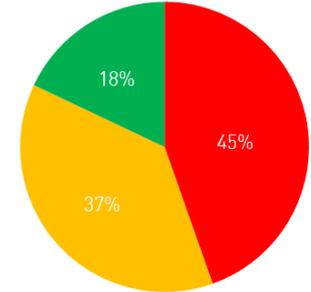
Red, Orange and Green zones contribute to 40%, 38% and 22% in Agri GDP



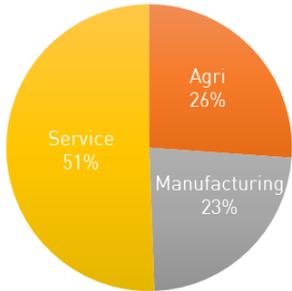
Red, Orange and Green zones contribute to 48%, 35% and 17% in Manufacturing GDP



Red, Orange and Green zones contribute to 45%, 37% and 18% in Service GDP



Sector Wise Split-up of GDP



Impact of COVID-19 on Agriculture

1. The sale of mangoes has gone down steadily. 70% of the output, which is transported to other states, is stranded due to lack of transportation.
2. Cattle feed is hard to procure, and prices have shot up. Milk prices, meanwhile, have plunged. Much of regular business, delivery of liquid milk to confectioners and tea shops has come to a grinding halt.
3. From a high of almost Rs 20 a kilogram, potato prices at the farm-gate level have crashed to almost Rs 12-13 per kg.

Impact of COVID-19 on Manufacturing

1. The Silk industries have been hit following the temporary restriction by the government on importing silk from China. 20% of the business has already been affected. At this rate, pure silk might disappear from the market.
2. Due to the lockdown, the already loss-making leather industry of Kanpur is adversely affected. The Kanpur Leather Tanneries have incurred heavy losses. Total loss of raw materials is around 15000 tonnes.

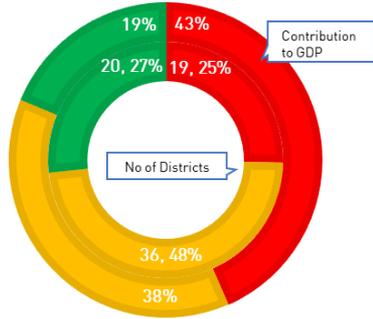
Impact of COVID-19 on Services

IT, Education, Restaurants, transportation contributes to the major service sector, that has again been affected due to the lockdown.

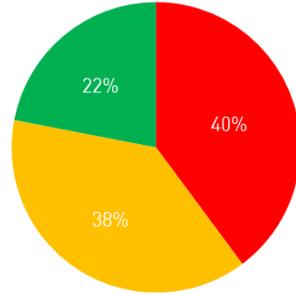


Uttar Pradesh | 17.91 Lakh Crore GSDP | GSDP Rank 5 | 8% contribution to National GDP (2/2)

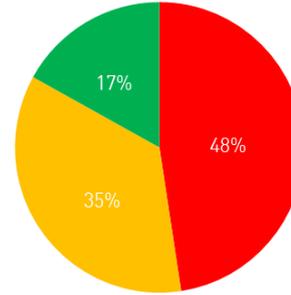
25%, 48% AND 27% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



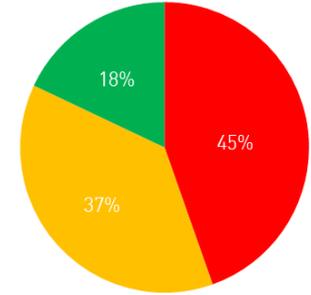
Red, Orange and Green zones contribute to 40%, 38% and 22% in Agri GDP



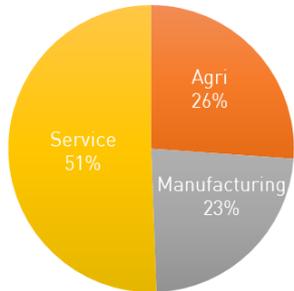
Red, Orange and Green zones contribute to 48%, 35% and 17% in Manufacturing GDP



Red, Orange and Green zones contribute to 45%, 37% and 18% in Service GDP



Sector Wise Split-up of GDP



The situation is more acute in the major potato-growing districts of Firozabad and Agra in UP, as the bulk of the new crop is standing in the fields for want of labour.

Farmers in the region complain that there is no worker to harvest the ripening wheat, paddy, mustard and sugarcane crops. Even if they harvest it themselves, there are no (curfew) passes to take them to market.

Delay in wheat procurement may have serious economic repercussions. Farmers will not be in a position to pay in advance and take land on lease for the next season.

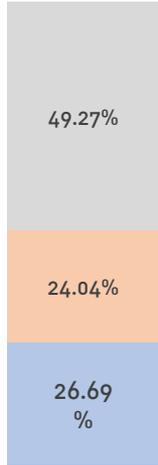
The entire Kanpur leather industry produces Rs.12,000 Cr annually and till now the total loss it has suffered, during lockdown, is around Rs 2,000 Cr.

The carpet textile market of Bhadohi has also been affected. It is the biggest district that contributes to export of carpets.



Sector-wise Split-up of GDP and Impact of COVID-19

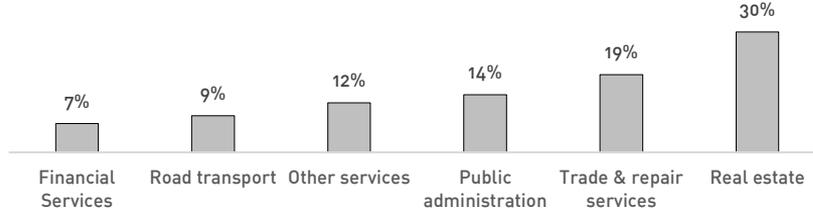
Sector-wise split up of GDP



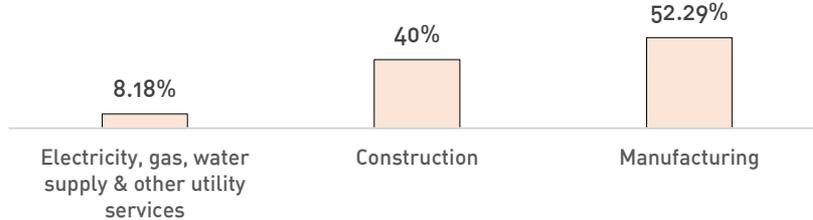
- Services
- Manufacturing & Industries
- Agriculture

Activity-wise split up of Sector

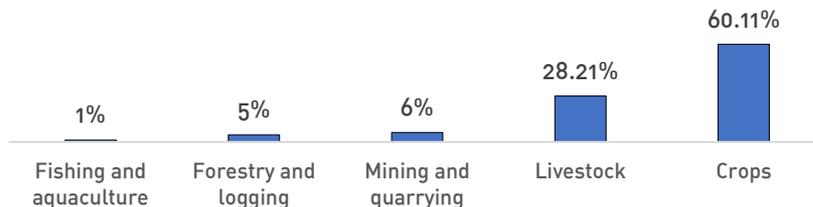
Split-up of Service Activities



Split-up of Manufacturing Activities



Split-up of Agriculture Activities

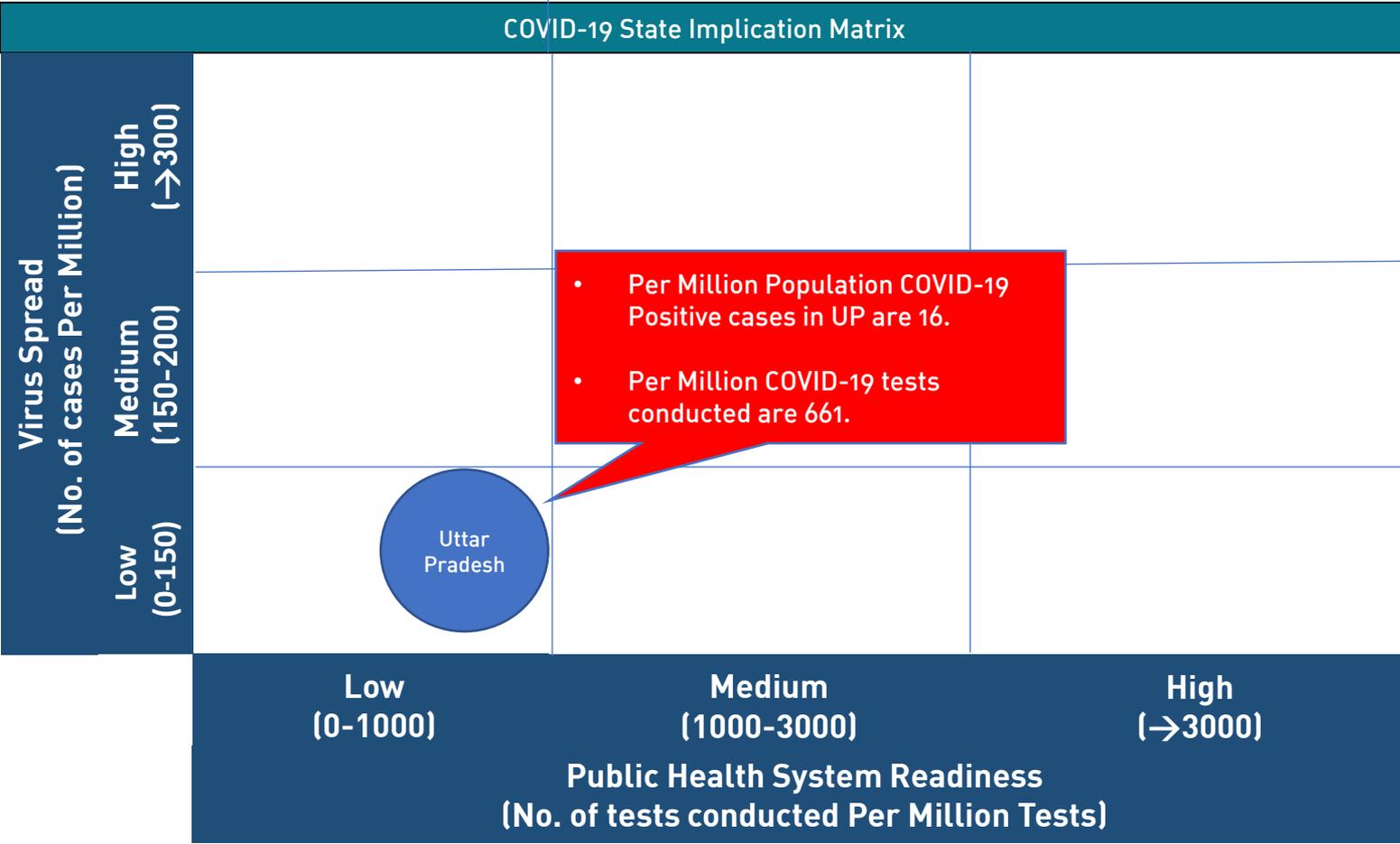


Brief Understanding

- IT, education, restaurants, and transportation contribute to the major service sector, which has again been affected due to the lockdown
 - The tourism Industry is highly impacted in the state. Agra is estimated to contribute around Rs 1,500 crore annually in the tourism business.
 - Real estate projects totaling over 250,000 housing units stuck in UP.
 - The hospitality industry is completely shut in the state and is seeing a low hope of recovery in the near future.
- Silk industries have been hit following the temporary restriction by the government of importing silk from China. 20% of the business has already been affected. At this rate, pure silk may disappear from the market.
 - Due to the lockdown, the already loss-prone leather industry of Kanpur is adversely affected. Kanpur leather tanneries are incurring heavy losses. Total loss of raw materials is around 15000 tonnes.
 - The entire Kanpur leather industry produces Rs.12,000 Cr annually, and till now the total loss it has suffered, during lockdown, is around Rs 2,000 Cr.
 - The Carpet textile market of Bhadohi has also been affected. It is the biggest district that contributes to export of carpets.
- The Sale of mangoes has gone down, 70% of the output, which is to be transported to other states is stranded due to lack of transportation.
 - Cattle feed is hard to procure and the prices have shot up. Meanwhile, milk prices have plunged. Much of regular business including the delivery of liquid milk to confectioners and tea shops has come to a grinding halt.
 - From a high of almost Rs 20 a kilogram, potato prices at the farm-gate level have crashed to almost Rs 12-13 a kg.



Uttar Pradesh has Low Virus Spread with Low Health System Readiness based on facts available from Govt. websites

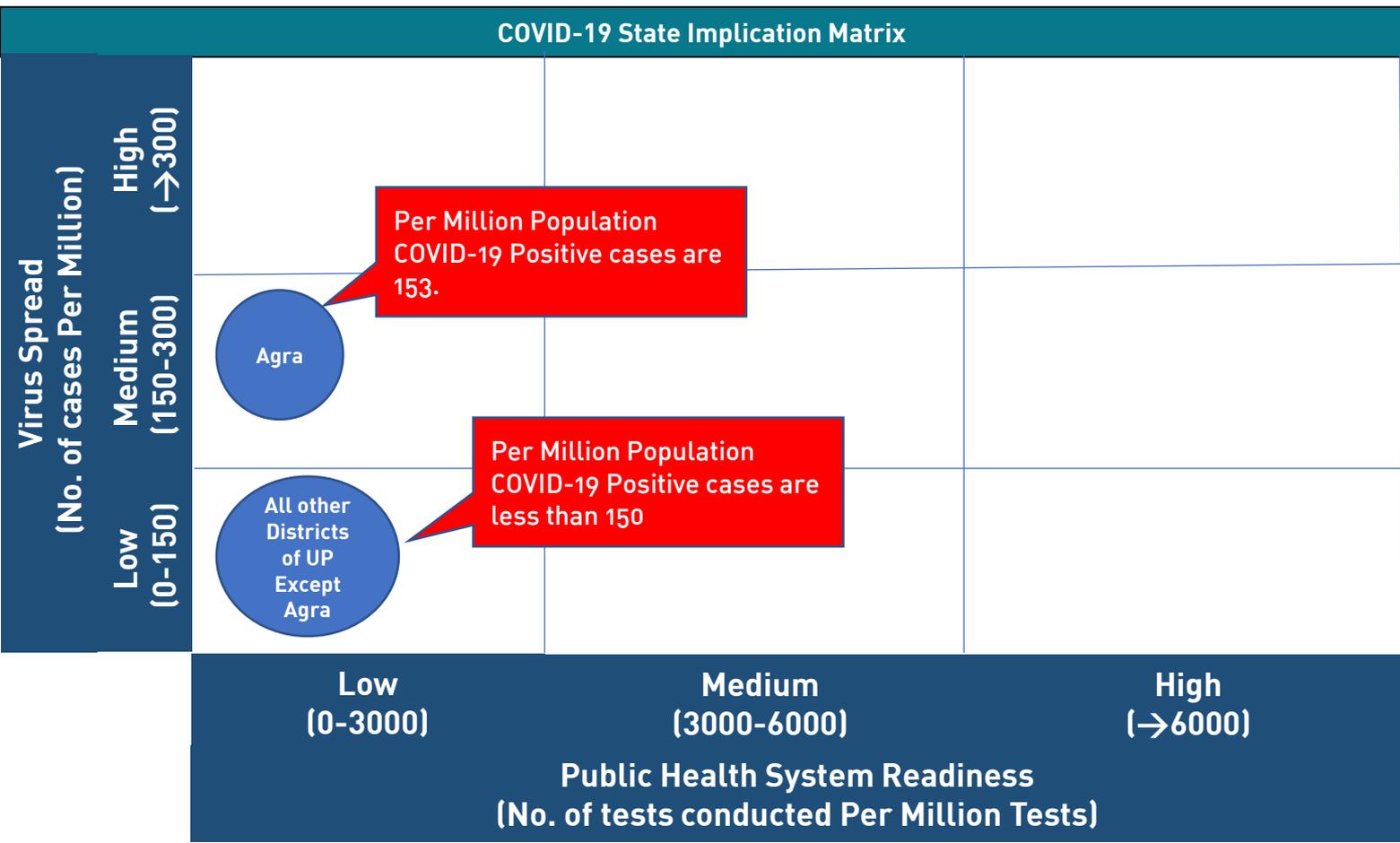


Facts about Uttar Pradesh

- Estimated population of Uttar Pradesh is 231.5 million.
- Total no. of tests conducted as on 14th May-20 is 1,53,139.
- Only 661 Tests per million conducted to measure the pandemic.
- Total no. of cases as on 14th May-20 is 3,902.
- 16 cases per million population denotes the Lower Virus Spread.
- Till date 2,072 patients have recovered, i.e. 53% Recovery Rate.



Overall Uttar Pradesh's Health System Readiness has been considered low, as the no. of tests conducted per million are 661



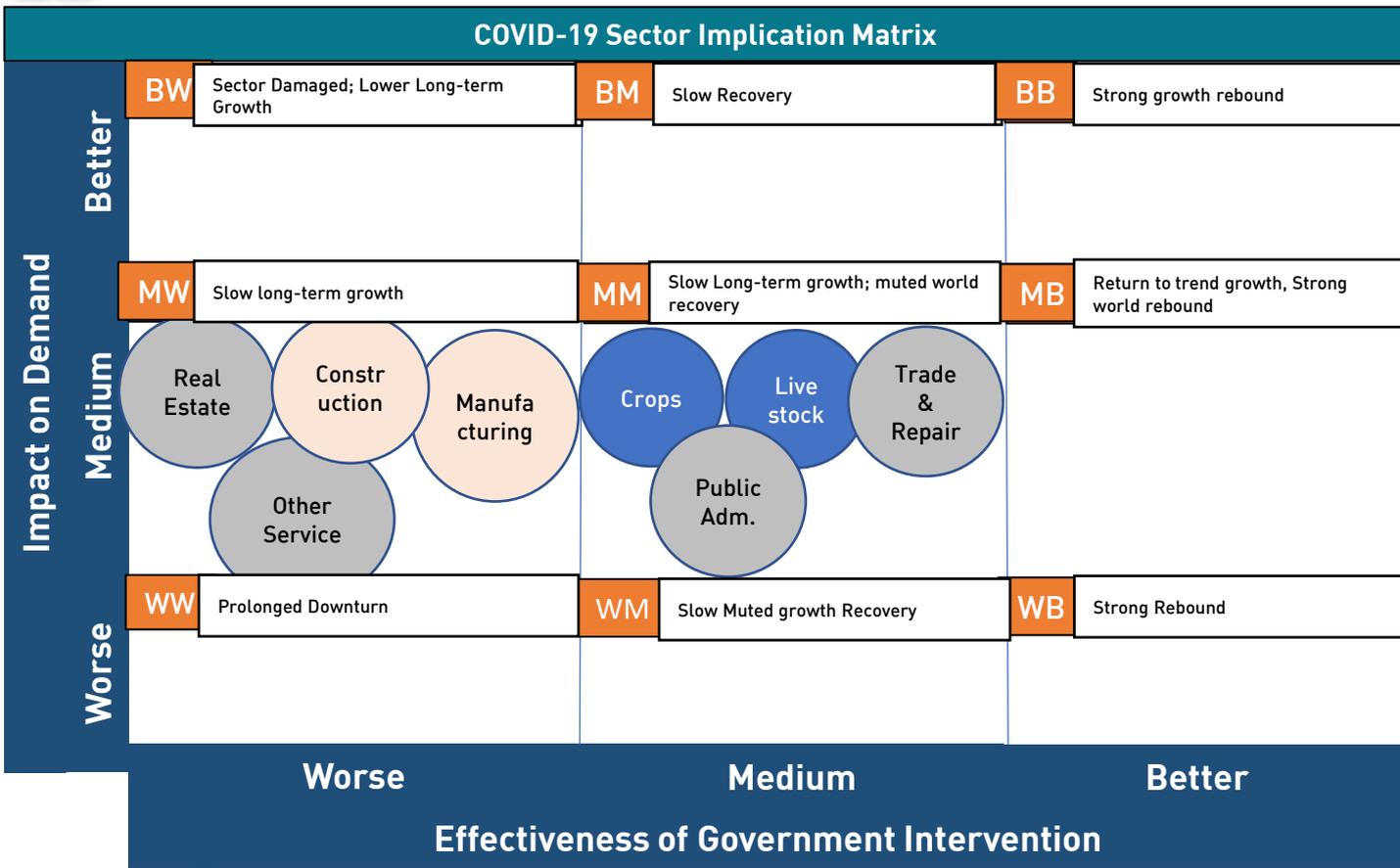
Facts about Uttar Pradesh

- The estimated population of Uttar Pradesh is 231.5 million..
- Here are the list of districts contributing to 80% of COVID-19 cases in Uttar Pradesh.

| District | No. of Cases per Million |
|---------------------|--------------------------|
| Agra | 153 |
| Gautam Buddha Nagar | 130 |
| Kanpur Nagar | 73 |
| Meerut | 72 |
| Firozabad | 67 |
| Saharanpur | 52 |
| Lucknow | 51 |
| Ghaziabad | 31 |
| Moradabad | 27 |
| Varanasi | 22 |



Uttar Pradesh Sector-wise COVID-19 Implication Matrix



- ### Brief Impact
- Manufacturing**- Govt. has allowed certain types of manufacturing and services to resume with restrictions to kick-start the economy and avoid job losses.
 - Crops**- The slow pace of procurement is forcing farmers to sell their crops at lower prices.
 - Real Estate**- No Govt. efforts have been initiated to improve the real estate activity.
 - Trade & repair services**-Malls and retail stores witnessed a huge dip in footfall with a 20-25% drop in revenue.
 - Construction**- Construction site workers have moved to their native place. It is difficult to start work and all the major projects will be delayed by 3 to 18 months.
 - Public Administration**- No major impact on public administration.
 - Other services**- Pandemic will affect the 2020-21 academic calendar, including a delay in the declaration of results, entrance examinations, and the admission process.
 - Livestock**- Farmers were forced to sell milk at 40% lower price due to a low milk demand.





Sector wise COVID-19 Impact in UP (1/10)

| Sector | Before State | Current State | Future State/Government Efforts |
|-------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p style="text-align: center;">Agriculture (Crops)</p> | <ol style="list-style-type: none"> 1. Agriculture contributes 18% to the overall state GSVA. 2. Uttar Pradesh remains the largest producer of vegetables in India 3. Uttar Pradesh is the second largest sugar producer in India. 4. Major crops in the state are wheat, rice & urad. Sugarcane, mustard & groundnuts are cash crops. <p>Varanasi</p> <p>Mentha is a major crop & products like Mentha oil and menthol are exported at a cost of around Rs 3000 crore a year from India to the entire world.</p> <p>Mathura</p> <p>Major crops include rice and maize.</p> | <ol style="list-style-type: none"> 1. About 70% of the mango crop output, which is to be transported to other states, is stranded because of transportation hurdles and shortage of packaging material. 2. The slow pace of procurement is forcing farmers to sell their crop at lower prices. 3. The government only procures 30-35% of the total wheat crop and the intervention of Pvt. players is required. 4. Flower cultivating farmers have suffered- All religious places are closed due to lockdown, while marriages have also been postponed with the closure of the banquet halls. In such a situation, farmers who cultivate flowers have suffered. 5. Farmers who grow fruits and vegetables are the most distressed, considering that the shelf life of these commodities is usually very short. 6. Most Parts in UP produces sugarcanes, wheat and rice. 7. Major UP districts are receiving a return migration of workers from major cities thereby leading to help in local farming works. 8. UP farmers can now sell crops anywhere, they don't have to pay mandi tax on 46 vegetables and fruits. 9. 5,500 centers in Uttar Pradesh enable residents to buy wheat. <p>Ghaziabad</p> <p>Sugarcane farmers have not received their due from sugarcane factories.</p> | <ol style="list-style-type: none"> 1. On 7th May 20, the Yogi government ended the condition of bringing the farm produce to state mandis and removed the mandi tax (2.5%). This would help farmers to handle 15% losses and 2% mandi tax. 2. Govt. intervention was required as farmers have demanded a compensation for the ruined crop, from the government. 3. Under the PM Kisaan Samman Yojana, registered farmers got an installment of Rs. 2,000 in the first week of April. 4. Government exempts farming and allied activities from the COVID-19 lockdown. 5. Government has set a minimum supply price at Rs 1,925 per quintal and a target of 55 lakh tonnes of wheat purchase. |



Sector wise COVID-19 Impact in UP (2/10)

| Sector | Before State | Current State | Future State/Government Efforts |
|--------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Agriculture (Crops) | <p>Sitapur</p> <ol style="list-style-type: none"> Sugarcane and oilseeds are the chief non-food crops. Nearly 5 lakh people depend on sugarcane crop. <p>Azamgarh</p> <p>District is well known for its agricultural produce such as sugar, mangoes, and rice.</p> <p>Hathras</p> <p>The major part of Pilibhit district is covered by a dense forest.</p> <p>Pratapgarh</p> <p>Pratapgarh has risen in ranks as the top producer of Aonla (Amla). The fruit grown here is sold all over India and the world in the form of sweets and medicines.</p> | <p>Meerut</p> <p>Vegetable prices fell due to lack of exports.</p> <p>Allahabad</p> <ol style="list-style-type: none"> Sugar mills of the district are holding crores of rupees for the farmers. Unseasonal rains as well as lack of labor, accessible markets and supply-chain logistics has laid this season's produce to waste. <p>Saharanpur</p> <p>UP govt allows opening of betel mandis in district.</p> <p>Gorakhpur</p> <p>District has lost 2-3 lakh per acre of flower cultivation.</p> <p>Sitapur</p> <p>70-90% marginal farmers were forced to sell sugarcane at 40-50% lower prices.</p> <p>Jhansi</p> <ol style="list-style-type: none"> Onion crop has suffered a lot due to an incessant hailstorm along with rain. Parwal, pumpkin, tomato, brinjal, on the other hand, are compelled to sell in one and a quarter price. <p>Pratapgarh</p> <p>Pratapgarh has risen in ranks as the top producer of Aonla fruit. It is a multi-purpose fruit, extremely rich in vitamin C that helps to cure gastrointestinal disorders.</p> | <p>Meerut</p> <p>As per Govt. - floor mill operators and traders will be able to buy wheat directly from farmers.</p> <p>Agra</p> <p>Farmers have demanded compensation for the ruined crop from the government requiring their intervention.</p> <p>Ghaziabad</p> <p>The sugarcane commissioner has ordered not to close any mills without purchasing the entire sugarcane.</p> <p>Jaunpur</p> <ol style="list-style-type: none"> Bottle gourd priced Rs 4 to Rs 6 per kg, as opposed to Rs 10 per kg. |



Sector wise COVID-19 Impact in UP (3/10)

| Sector | Before State | Current State | Future State/Government Efforts |
|-------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Real Estate | <p>Estimates suggest realty projects to the tune of Rs 400 billion, totaling 250,000 housing units, are stuck at various stages in Uttar Pradesh, particularly in the NCR region. Builders struggle to complete projects and meet timelines due to overcapacity and financial crunch in August 2018.</p> <p>The biggest challenge in the market today is the revival of demand. That can be achieved either by reducing property prices, bringing down the cost of financing or mortgage rates, and introducing a better tax structure for both direct and indirect taxes.</p> | <ol style="list-style-type: none"> Projects totaling over 250,000 housing units stuck in UP, particularly in the NCR. Luxury housing in State may see a 20 percent reduction in prices, developers are likely to offer freebies such as deferred payment plans to buyers investing in the mid segment. Residential and commercial real estate sectors are expected to be hit in term of launches, sales and prices, as shown in a Knight Frank India survey. Homebuyers are likely to benefit from all-time-low interest rates of 7.15 to 7.8 per cent on home loans <p>Faizabad Property prices in Ayodhya are booming after the approval for Ram Mandir.</p> <p>Bulandshahr There are currently 25 ongoing projects.</p> <p>Ghaziabad The Ghaziabad Development Authority (GDA), too, has decided not to levy interest on people who are unable to pay their EMIs because of the lockdown. The date for the settlement has been further extended from March 31, 2020 to June 30, 2020.</p> | <ol style="list-style-type: none"> UP RERA, on April 14th, extended the validity period of the registration of real estate projects in the state by three months on account of COVID-19. The Panchayati Raj department has begun work on 43,313 projects across 15,612 gram sabhas. Over 3.36 lakh skilled and unskilled labourers have been employed for this work. CRISIL survey denotes real estate to be one of the sectors to take longest time to recover. <p>Meerut Real estate will be in slow-down for a year but will boom in Meerut then on.</p> <p>Ghaziabad Taking cognizance of the nationwide lockdown, housing authorities in Gautam Budh Nagar and Ghaziabad have decided to extend their deadline for settlement of property related dues till June 30, 2020.</p> |



Sector wise COVID-19 Impact in UP (4/10)

| Sector | Before State | Current State | Future State/Government Efforts |
|----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Trade & Repair</p> | <ol style="list-style-type: none"> The UP region produces agro-based and industrial goods which are sent to various parts of the country. The trade flourishes and can be divided into three categories. Food – Grains, Vegetables and Fruits. Milk and milk products. Agro Based Industries - The most important being Sugar, Gur, (Cotton) Textile and Cigarettes. Industrial goods - Paper, Sugarcane, Hosiery Material & Wood Carving. <p>Agra The footwear business in Agra is worth about Rs 4,000 crore. About 65 % of Indians wear footwear made in Agra. The export business is worth about Rs 3,000 crore.</p> <p>Bijnor Major Exportable Item : Yeast, Rice & Sugar</p> <p>Gorakhpur Various glass products are main exportable items.</p> | <ol style="list-style-type: none"> Sale of Liquor has been resumed in the state. Survey suggests that 42.10% traders were facing a shortage of essentials. The sugar industry is afraid of a significant fall in sugar consumption due to COVID-19. This is due to a curb on social gatherings, weddings, and celebrations being postponed. Hundreds of people associated with trades such as confectionery, readymade, hawkers, small scale industries, electronic etc. are standing on the verge of starvation due to bad goods and expiry from captives. <p>Kanpur Nagar Footwear exporters are yet to receive payments for consignments sent prior to the coronavirus outbreak.</p> <p>Saharanpur Coronavirus plunges UP's Saharanpur wood carving craft in new crisis. Saharanpur, one of the biggest exporter of buffalo meat has taken a hit. Scarcity is being felt in the market and from April, fish prices are up by 20-30%.</p> <p>Ballia In order to process the raw hides, skins and remove the hair from them, a chemical named sodium sulphide is needed. At least 50% of this chemical was imported from China. This is however now completely stopped.</p> | <ol style="list-style-type: none"> The government has raised the tax on liquor and is looking to mop up an additional revenue of Rs 2,350 crore from the increase in liquor prices. The Government would launch an e-commerce portal for essentials. The minimum support price (MSP) for sugar, and the moratorium allowed by RBI for the debt repayments, are certainly giving cushion to the mill owners to withstand trading operations. <p>Agra The Rs 4,000 crore domestic market will shrink to Rs 1,000 crore even if the COVID-19 situation does not worsen. There is uncertainty over the footwear trade, the backbone of Agra's economy.</p> |



Sector wise COVID-19 Impact in UP (5/10)

| Sector | Before State | Current State | Future State/Government Efforts |
|-----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Livestock | <p>Major Livestock in the State – Animal Husbandry: Cow, Buffalo, Sheep's, Goats, Pigs</p> <p>Allahabad White Revolution In the form of milk production is an important activity In the district.</p> | <ol style="list-style-type: none"> 1. Cattle feed is hard to procure and prices have shot up. Milk prices, meanwhile, have plunged. Much of regular business—delivery of liquid milk to confectioners and tea shops—has come to a grinding halt. Worried households, which used to be regular customers having fresh milk delivered to their doorstep, now prefer to buy packaged milk. 2. Cows and buffaloes are 'drying up' (producing less milk) due to a lack of feed. 3. Farmers in state were forced to dump chicken as prices crashed to as low as ₹10 per kg. 4. Due to the lockdown, thousands of milk producing farmers are shedding hundreds of liters of milk in the drain every day. 5. Basic straw, which used to cost Rs 180-200 per 30 kg, is now available at Rs 450 - increase in the feed price. 6. Two months ago, farmers in UP were getting Rs 43-44 per kg for buffalo milk containing 6.5% fat and 9% solids-not-fat. This has since come down to Rs 32-33 per kg. 7. Union Minister states jobs of about two crore people employed in the poultry industry across the country have been impacted. The poultry industry was losing Rs 1,500-2,000 crore daily due to coronavirus. 8. Hatcheries are destroying fertilized eggs and poultry farms are culling chicks as there are no buyers. "Some are selling chicken for free". | <ol style="list-style-type: none"> 1. During the lockdown, policy and remedial interventions have largely focused on crops. However, no policies for live stocks has been implemented. 2. 50 crore loan will be given for the dairy industry. 3. There is an urgent need to study coronavirus impact on pets, livestock for better control on food security and the economy. |



Sector wise COVID-19 Impact in UP (6/10)

| Sector | Before State | Current State | Future State/Government Efforts |
|-----------|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
| Livestock | | <p>Allahabad</p> <ol style="list-style-type: none">1. The situation in front of milk farmers has become such that prices are being reduced by giving milk to private .2. Situation is worse that the milk farmer is either giving milk for free or is forced to shed in the drain under compulsion. <p>Bulandshahr</p> <p>The milk which was earlier sold at Rs. 45 to Rs. 50 per litre, is now sold barely at Rs. 25 to Rs. 30 a litre.</p> <p>Jaunpur</p> <ol style="list-style-type: none">1. Wholesale price of chicken has come down drastically and is available at Rs 40 per kg in the market as compared to Rs 90 earlier.2. Hatcheries and farms are closing down, due to the misbelief of transmission of coronavirus via chicken foods.3. Egg prices have come down from Rs 4.95 to Rs 2.15 per piece. <p>Saharanpur</p> <p>Fish and meat processes have already been hit. Since Saharanpur is one of the biggest exporter of buffalo meat, it has suffered a lot. Scarcity is being felt in the market and from April, fish prices up by 20-30%.</p> | |



Sector wise COVID-19 Impact in UP (7/10)

| Sector | Before State | Current State | Future State/Government Efforts |
|----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Manufacturing | <ol style="list-style-type: none"> 1. Manufacturing contributes 15% to overall state GSVA. 2. Uttar Pradesh leads the country in sugar production. The state's sugar industry, which is valued at around Rs 40,000 crore, is estimated to provide for more than 50 lakh farmer families. <p>Gautam Buddha Nagar Region exports garments worth over Rs. 18,000 crore.</p> <p>Kanpur Nagar The entire Kanpur leather industry is worth Rs.12000 Cr annually.</p> <p>Moradabad Moradabad exports goods worth Rs. 4500 crore yearly. Products such as iron sheet, metal wares, aluminum, artworks and glassware are exported.</p> | <ol style="list-style-type: none"> 1. Prices have decreased by nearly 12.5% due to the closure of hotels and restaurants. This is a major loss for sugar millers 2. Manufacturing activities with 50% workforce has been started in the state. 3. Manufacturing units are also adversely affected due to the shortage of manpower. 4. Manufacturing sector activity hits record low in April amid lockdown. 5. The lockdown has hit the economic activity and against a target of Rs 12,141 crore for April 2020, the state collected just Rs 1,178 crore. 6. Car companies are making ventilators, sugar mills and liquor producers are bottling hand sanitizers, apparel makers are diversifying into masks and protective clothing, drug and drone makers are witnessing a surge in demand. <p>Gautam Buddha Nagar Pandemic has affected around 3,000 apparel export units & 500 electronics manufacturers.</p> <p>Kanpur Nagar The entire Kanpur leather industry has suffered a loss of around Rs.2000 Cr. Over 60% of units still shut and most others operating at just 10-15% capacity.</p> | <ol style="list-style-type: none"> 1. Uttar Pradesh will emerge as a pharmaceutical hub. 2. Rs. 3,700 crore is allocated for the Uttar Pradesh defense corridor, where six nodes i.e. Agra, Aligarh, Chitrakoot, Jhansi, Kanpur and Lucknow have been identified. 3. Yogi Adityanath's government is offering opportunities to big Japanese, US, and European companies, that are planning to relocate to India from China, in the wake of the COVID-19 pandemic. 4. The state government has allowed restarting of operations by certain industrial units, and has also decided to allow exemption in interest on dues of industrial and commercial institutions of the state for three months. 5. In view of Chinese import products being affected, it was decided that the handicraft exporters will tap the domestic market in a big way. This is a great opportunity. |



Sector wise COVID-19 Impact in UP (8/10)

| Sector | Before State | Current State | Future State/Government Efforts |
|---------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| <p style="text-align: center;">Manufacturing</p> | <p>Meerut Meerut is the largest sports goods manufacturer.</p> <p>Bulandshahr Around 125,000 people are directly or indirectly involved in Khurja's pottery business.</p> <p>Aligarh</p> <ol style="list-style-type: none"> 1. Aligarh locks are exported across the world. 2. The city hosts thousands of manufacturers, exporters and suppliers involved in the brass, bronze, iron and aluminum industries. <p>Varanasi Textile is a major industry (silk based) with a turnover of Rs 6,000 crore every year.</p> <p>Firozabad</p> <ol style="list-style-type: none"> 1. The glass industry has been the major source of revenue in Firozabad. 2. The annual turnover of glass industries is approx Rs 20,000 crores. 3. Handicrafts is also an important revenue generator. | <p>Meerut Sports good manufacturing industry that is worth ₹2000 crore is suffering huge losses especially during the peak season.</p> <p>Bulandshahr Around Rs. 250 crores is lost due to the lockdown in 50 days of pottery business.</p> <p>Aligarh Lock and Hardware Industry- Aligarh's lock industry resumes work amid lockdown- at 20% to 30% capacity.</p> <p>Varanasi</p> <ol style="list-style-type: none"> 1. The Saree making industry is facing a loss of around Rs 24 crore daily. 2. It will take at least 3 to 12 months to resume normal functioning of the silk and textile industry. <p>Firozabad</p> <ol style="list-style-type: none"> 1. The glass industry has been the major source of revenue in Firozabad. 2. Over 70% orders stand cancelled. Even for the remaining orders, buyers have extended the dates by four or five months. 3. The handicraft industry in the state has suffered a loss over ₹8,000 crore during this lockdown so far. | <p>Varanasi It will take at least three months to a year to resume normal functioning of the silk and textile industry.</p> |



Sector wise COVID-19 Impact in UP (9/10)

| Sector | Before State | Current State | Future State/Government Efforts |
|--------------|--------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
| Construction | Construction projects worth more than Rs 59 lakh crore are under development across the country. | <ol style="list-style-type: none">1. Construction activities with the laid down protocol to absorb a large number of migrant workers that are returning from other states every day has been started.2. Weakness in renovation demand to suppress growth of building materials.3. State government has also reopened work on Purvanchal expressway, Bundelkhand expressway and Gorakhpur link expressway - Projects worth Rs 42,000 crore.4. Development works have been started in Gram Panchayats. Following the rules of lockdown, five to seven MGNREGA workers are being made to work at one place. | Construction Activities will get a major boost as migrant workers are coming back. |



Sector wise COVID-19 Impact in UP (10/10)

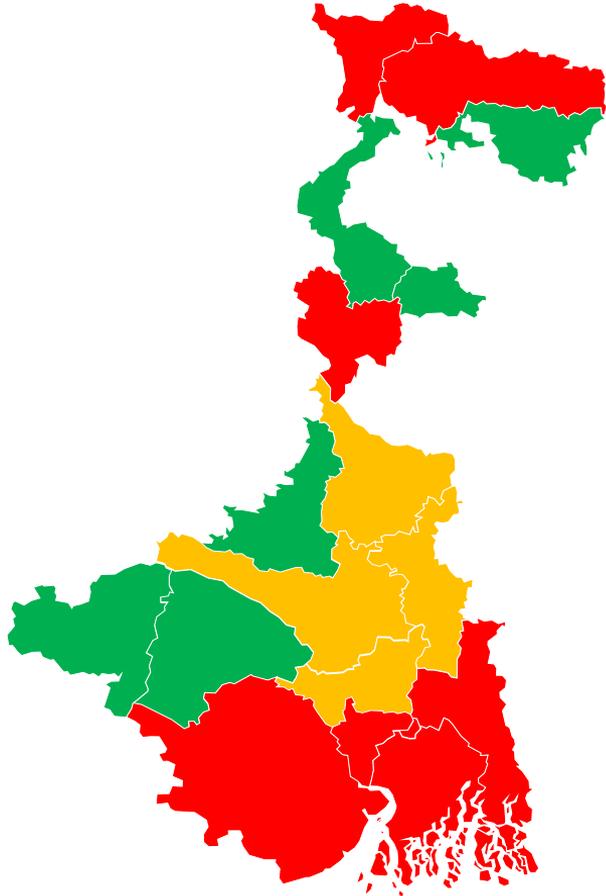
| Sector | Before State | Current State | Future State/Government Efforts |
|----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Other Services | <p>Agra-</p> <p>The tourism business of Agra is estimated to be around Rs 1,500 crore annually. The local hotel industry's share is Rs 700 crore to Rs 800 crore. About 4 - 5 lakh residents of Agra are directly or indirectly linked to tourism.</p> | <ol style="list-style-type: none">1. The Indian tourism industry is expected to book a revenue loss of Rs 69,400 crore in April-June. This denotes a year-on-year (Y-O-Y) loss of 30 per cent.2. An estimated 4.1 million new mothers in Uttar Pradesh will face the challenge of a strained healthcare system and wobbly medical supply chain on account of coronavirus-triggered pandemic.3. Tourism industry to incur Rs 1.25 trillion revenue loss in 2020.4. International tourism could decline by 60-80%.5. Hair salons and barber shops render services.6. Competitive exams across all the fields and streams of education are postponed until situation becomes better.7. Academic experts are pushing for online models of education across each state and country.8. Every house a school, every parent a teacher, as COVID-19 impacts education of 300mn students. <p>Agra 4 - 5 lakh residents of Agra directly or indirectly linked to tourism, will stare at loss for a long time.</p> | <ol style="list-style-type: none">1. Pandemic has impacted studies of school and college students. This will also impact careers of students as the joblessness is expected to increase.2. The tourism sector will need 1 or 2 financial year to recover from the pandemic.3. Domestic tourism will be a key to boosting the travel industry post lockdown. |



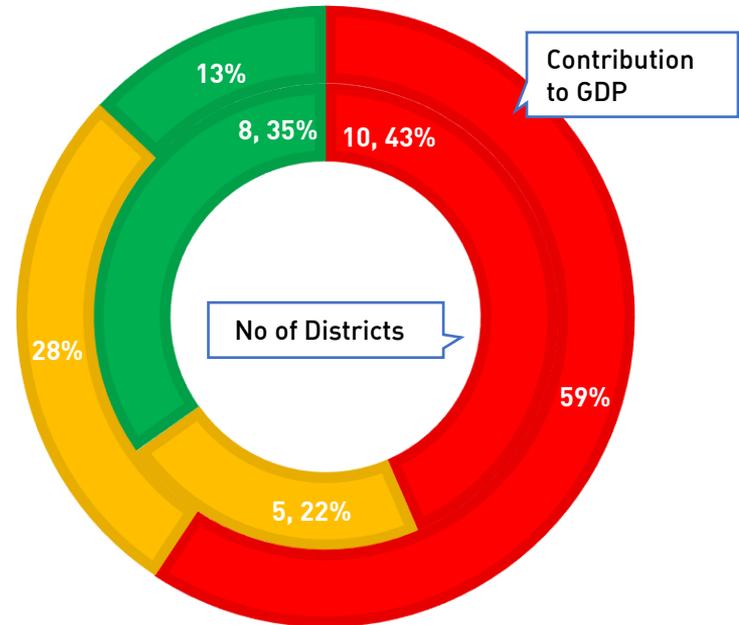
West Bengal



West Bengal: 10 districts declared as RED Zone contribute to 59% of the state's GDP



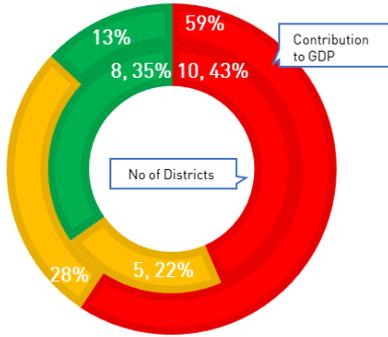
43%, 22% AND 35% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



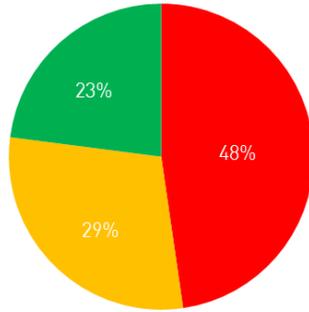


West Bengal | Rs 14.7 Lakh Crore GSDP | GSDP Rank 6 | 6% contribution to National GDP

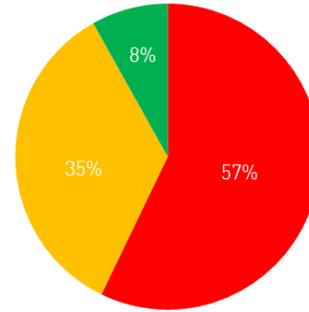
43%, 22% AND 35% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



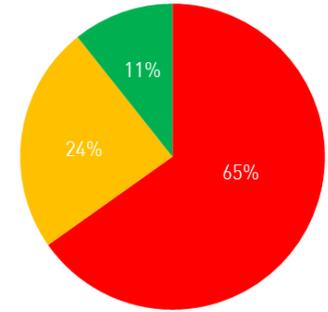
Red, Orange and Green zones contribute to 48%, 29% and 23% in Agri GSDP



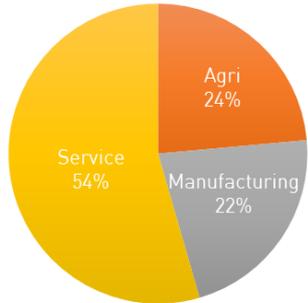
Red, Orange and Green zones contribute to 57%, 35% and 8% in Manufacturing GSDP



Red, Orange and Green zones contribute to 65%, 24% and 11% in Service GSDP



Sector Wise Split-up of GSDP



Impact of COVID-19 on Agriculture

1. Farmers are forced to sell their produce at lower prices
2. Prawns export, a Rs.5000 Cr industry hit hard. Prices in domestic markets move down to 1/3rd the original.
3. Darjeeling tea planters are grappling with losses of Rs 150-200 crore for the erosion of the first flush with 50,000 jobs impacted in plantations
4. Malda's mango orchards produce half the state's annual yield. About 400,000 people involved being affected across value chain, labour crunch and transportation issues.

Impact of COVID-19 on Manufacturing

1. A shortfall of gunny bags led to jute mills operating at 15% labour capacity, thereby resulting in operational losses.
2. Howrah, hub for castings, machine parts, forged and assembled parts with exports worth Rs 3,000 - Rs 3,500 crore are staring at huge losses.
3. The heavy appliances industry is staring at a loss of up to 25 % of the annual revenue.
4. More than 700 under-construction projects at different stages of development have been delayed.

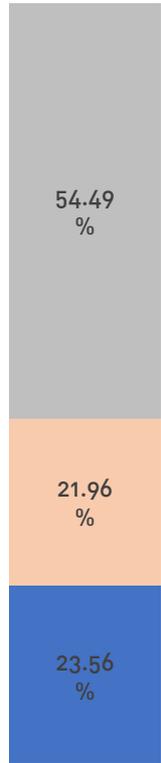
Impact of COVID-19 on Services

1. Trade, tourism and business services contribute to a major share in the service economy of the state.
2. Bengal contributes close to 5 per cent of India's total tourist footfalls.
3. Darjeeling and Kalimpong (Red Zones) are major tourist destinations, with hotels and transport contributing to around 20% of district's economy.



Services make up 54.49% of West Bengal's GDP contribution, with agriculture and manufacturing making up 21.96% and 23.56% respectively

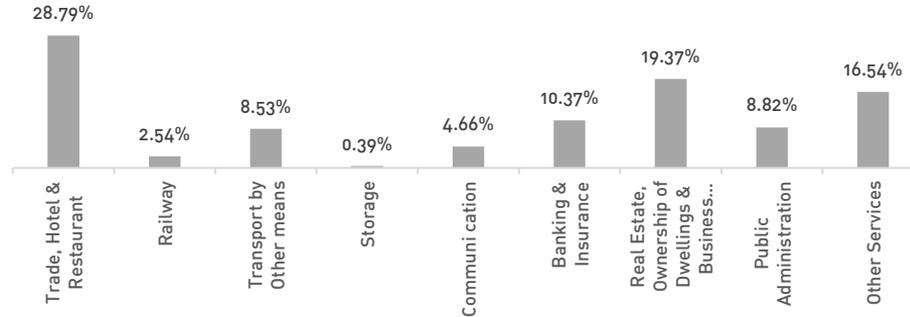
Sector-Wise split up of GDP



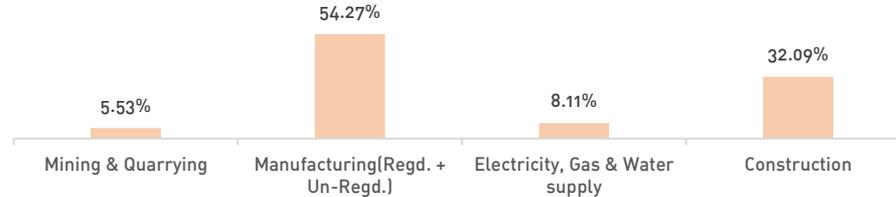
■ Agriculture ■ Manufacturing ■ Service

Activity-Wise split up of Sector

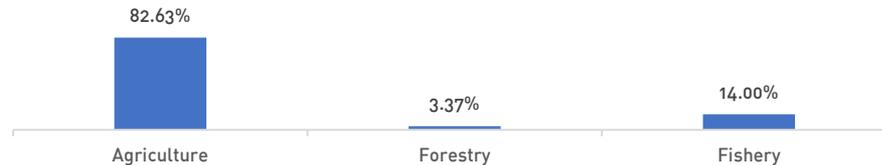
Split-up of Service Activities



Split-up of Manufacturing Activities



Split-up of Agricultural Activities

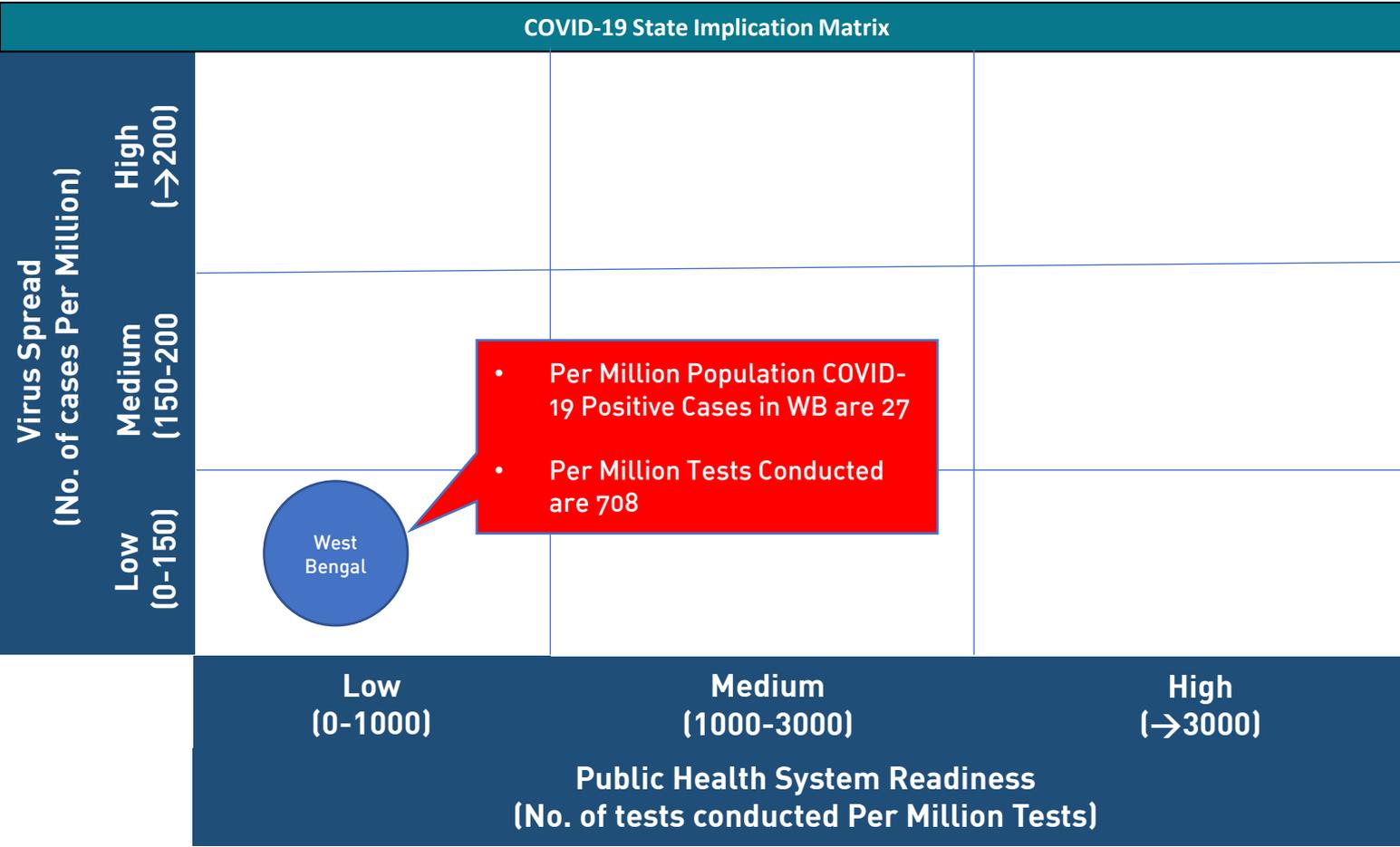


Brief Understanding

- Challenges in supply chain activities due to suspension of major transportation means.
- Microfinance and NBFCs are feeling the pinch of pandemic as it might take more than six months for non agro portfolio to get to normalcy.
- Closure of hotels and sweets shops, resulted in 2 lakh litres of milk getting wasted daily.
- Construction sites workers have moved to their native place. It is becoming hard for them to start work.
- Maintaining the utmost precautions at construction site and factories will be a major challenge.
- Availability of labourers is a big challenge amid restrictions in inter state movements.
- Availability of labourers a major issue for boro paddy growers.
- Disrupted supply chain creating a hurdle for perishable goods reaching the markets.
- Export activities are staring at losses due to reduction in worldwide demand.



West Bengal has Low Virus Spread with Low Health System Readiness based on facts available from Govt. websites



- Facts about West Bengal**
- Estimated population of West Bengal is 91 Million.
 - Only 708 tests per million are conducted to measure the pandemic.
 - Total no. of cases as on 16th May-20 is 2,461.
 - 27 cases per million population denotes the Medium Virus Spread.
 - West Bengal has the highest mortality rate among all the states in India.
 - Only 859 designated beds in 67 hospitals have been arranged, across the state.



Sectors which contribute 60.14% of the total GDP not receiving proactive response from the Govt., which may delay the growth of the sector

COVID-19 Sector Implication Matrix

| | | | | | | | |
|------------------|--------|-----------|----------------------------------------|-----------|---------------------------------------------|-----------|----------------------------------------------|
| Impact on Demand | Better | BW | Sector Damaged; Lower Long-term Growth | BM | Slow Recovery | BB | Strong growth rebound |
| | | MW | Slow long-term growth | MM | Slow Long-term growth; muted world recovery | MB | Return to trend growth, Strong world rebound |
| | | WW | Prolonged Downturn | WM | Slow Muted growth Recovery | WB | Strong Rebound |
| | Medium | | | | | | |
| | Worse | | | | | | |

Impacts in Brief

- **Real Estate**- Centre issued advisory to state government to extend the deadline for all real estate projects by 6 months, and further up to 3 months if required.
- **Financial Services**- Over 5.66 lakh crore loan disbursement was done to MSME's, and 1.37 lakh extra liquidity to financial system.
- **Hotel, restaurant, Trade & repair services** - Hotels operating at 5-10% capacity, with most of the industry shut. Industry might be staring at a revenue dip up to 80% this year.
- **Construction**- In construction sites, workers have moved to their native places. It is difficult to start work and all major projects will be delayed by 3 to 18 months.
- **Agriculture & Allied activities** - Farmers in West Bengal are facing challenges due to issues with labourer availability, transport, and storage facilities not operational at workable capacity.
- **Manufacturing**- Govt. has allowed certain types of manufacturing and services to resume with restrictions to kick-start the economy and avoid job losses. The IT sector remained operational with the provision of work from home.

Worse

Medium

Better

Effectiveness of Government Intervention



Let us summarize the sector wise COVID-19 Impact on West Bengal by understanding the sector wise GSDP share, analysis and action taken by the Govt. (1/2)

| Sector | GSDP Share | Analysis | Policies-Actions during Mar 23 - May 12 |
|--------------------------------------------|------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Agriculture & Allied Activities | 19.47% | <ol style="list-style-type: none">1. Shortfall of 35% labourers in collection and storage of agricultural produce | <ol style="list-style-type: none">1. Farmers are allowed to go to field and carry out agricultural activities.2. Movement of machinery and basic transport made available, vegetable farmers still facing challenges in selling their produce in local markets due to suspension of railways and road transport such as busses.3. Restrictions in operation of wholesale markets has led to a dip in demand, thereby resulting in losses for farmers.4. Tea gardens allowed to operate by limiting operations to spraying and irrigation with not more than five persons in a squad. |
| Fishery | 3.30% | <ol style="list-style-type: none">1. A daily loss of around Rs 65 lakhs in local markets and exports staring at losses worth Rs 5000 Cr | <ol style="list-style-type: none">1. Fishing activities exempted from restrictions2. Inter state ban on fish trade has added to the plight of fishing industry3. West Bengal government launched an app to tackle rising prices amid the nationwide lockdown |
| Construction | 7.05% | <ol style="list-style-type: none">1. The project completion deadlines have been pushed by 6- 9 months.2. Due to the migration of labourers back to their native place, there is an uncertainty regarding workforce availability even after the restrictions are lifted. | <ol style="list-style-type: none">1. All construction activities in rural areas (except if it falls under containment area) have been allowed by state government in an advisory issued on 4th May 2020.2. Construction activities where workers are available onsite have been allowed with prior permission from district magistrates. |



Let us summarize the sector wise COVID-19 Impact on West Bengal by understanding the sector wise GSDP share, analysis and action taken by the Govt. (2/2)

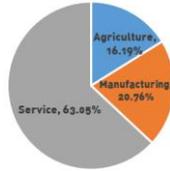
| Sector | GSDP Share | Analysis | Policies-Actions during Mar 23 - May 12 |
|-------------------------------------|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Manufacturing | 11.92% | <ol style="list-style-type: none">1. Apart from the exempted units, all other units were completely shut in April, thereby leading to huge revenue losses.2. Zone-wise reopening has begun in industries, not much relief in red zones. MFG units are still facing huge losses due to various hurdles in smooth functioning.3. Howrah, North Parganas, Kolkata and Hooghly are hub for jute industries, with combined annual turnover of the sector being Rs 13,000 Cr from the state facing huge losses due to the pandemic. | <ol style="list-style-type: none">1. Manufacturing units of essential goods like pharmaceuticals, medical devices, their raw material and intermediates, will remain operational2. Units manufacturing packaging material for food items, drugs, pharmaceuticals and medical devices, will also operate.3. Mining activities in green and orange zones include the transport of material to permitted work sites.4. Industrial activities are permitted with prior permission, exemptions given on case to case basis.5. Resumption of government offices from April 20 onwards at a strength of 25% of workforce. Similar permission was also granted for restricted operations in jute mills and IT/IT enabled services. |
| Trade Hotels and Restaurants | 15.69% | Hotels and sweet shops make up 60% of milk demand in the state, Closure of hotels and sweets shops resulted in 2 lakh litres of milk getting wasted daily. | <ol style="list-style-type: none">1. Sweet shops to be open from 12PM to 4PM for takeaways only with minimum staff.2. Essential commodities shops to remain open for normal hours, and are urged to follow social distancing guidelines. |
| Transport | 6.03% | Huge revenue losses for government and private players as 90% Railways and Air travel remain shut. | Intra district bus services within green zones to be allowed with 20 passengers or 50% of seating capacity, whichever is less. |



North Parganas , Burdwan, Kolkata district wise remarks

24-Parganas North

Sector-wise share of DDP 24-Parganas (North)



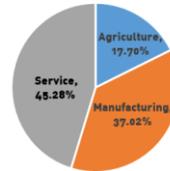
- Farmers are not getting the right price for vegetables. What farmers sold for Rs.3-5/kg is currently being sold for Rs. 30-40/kg at retail markets.
- Average loss of Rs.65 lakh daily in domestic market, Rs. 5000 Cr
- Beekeepers cash strapped due to payment delays from customers, thereby resulting in challenges.

- Services major contributor to DDP - 63.05%.
- Main contributor to services DDP - Real estate -28.90%, Trade & Restaurant - 22%, Banking & insurance - 6%
- Shortfall of over 35% labourers involved in collection and storage.

- Major contributors to manufacturing DDP - industries 50.76%, Construction at 37%
- Major industrial units shut down and only essential units running with reduced capacity.
- Jute mills are operating at 15% capacity with a Rs 700 Cr loss till April 15, 2020.

Burdwan (Purba+Paschi)

Sector-wise share of DDP Burdwan(Purba+Paschim)



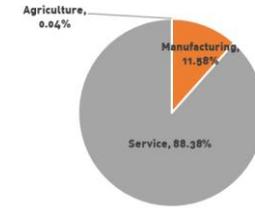
- Agriculture contributes 17.70% to the DDP.
- Procurement and demand shortage creates difficulties for dairies.
- Shortage of labourers resulted in a higher cost and delay in harvest for boro paddy growers.

- Major contributors to service DDP - Trade are hotel & restaurant at 37.73%, Real Estate at 13.03%, Banking & insurance at 10.50%.
- Stand alone shops are permitted to function according to orange zone guidelines.
- Public transport shut due to the pandemic.

- Major contributors of manufacturing DDP are steel, chemical, paper, carbon black, aluminium; Stalberg GmbH, and L&T contributing 44.93% to manufacturing DDP, construction at 17%.
- Major industries are given permission to operate at 30% capacity.

Kolkata

Sector-wise share of DDP Kolkata



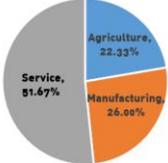
- Agriculture contributes .04% to the DDP

- Services major contributor to district DDP - 83.38%.
- Major contributors to service DDP - Bbanking & insurance at 14.15%, Real estate at 29.38%, Transport at 15%.
- Sweets shops consume 60% of milk; lockdown has resulted in a daily loss of Rs 50 crore. More than 2 lakh litres of milk is getting wasted daily.
- With the local railway operations closed, supply chain interrupted; there is a possibility of a loss of Rs 100-150 Cr/day.

- Major contributors of manufacturing DDP- Ship building, chemicals, machines, and engineering parts contributing 33%, and construction - 50.64%
- The heavy appliances industry is impacted by a significant loss of up to 60% in March and almost 100% in April. These two months put together contribute close to 25% of the annual revenue.
- More than 700 under construction projects at different stages of development, have been delayed.

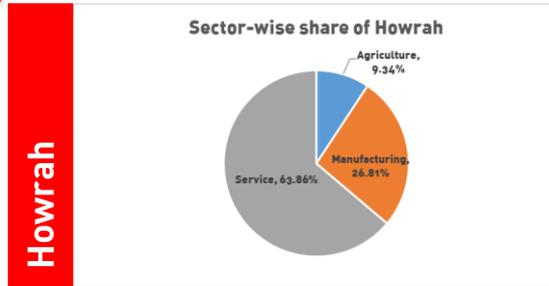


South Parganas , Midnapore East, Hooghly district wise remarks

| 24-Parganas South | Sector-wise share of DDP 24-Parganas (South) | Midnapore East | Hooghly | | | | | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|--------|-------------|--------|---------------|--------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none">• Agriculture contributing 22.33% to DDP• Perishable agriculture produce rotting as farmers unable to find transport to send the produce to wholesalers• Fishery contributing 34% to agricultural DDP |  <table border="1"><caption>Sector-wise share of DDP 24-Parganas (South)</caption><thead><tr><th>Sector</th><th>Share (%)</th></tr></thead><tbody><tr><td>Service</td><td>51.67%</td></tr><tr><td>Agriculture</td><td>22.33%</td></tr><tr><td>Manufacturing</td><td>26.00%</td></tr></tbody></table> | Sector | Share (%) | Service | 51.67% | Agriculture | 22.33% | Manufacturing | 26.00% | <ul style="list-style-type: none">• Agriculture contributes 23.86% to DDP• Flower growers in East and West Midnapore who account for nearly half of Bengal's flower supply were suffering losses of over Rs 5 lakh a day because of the lockdown• Fishery account for 37% of agriculture DDP | <ul style="list-style-type: none">• Agriculture contributes 19.76% to the DDP |
| Sector | Share (%) | | | | | | | | | | |
| Service | 51.67% | | | | | | | | | | |
| Agriculture | 22.33% | | | | | | | | | | |
| Manufacturing | 26.00% | | | | | | | | | | |
| <ul style="list-style-type: none">• Services major contributor to DDP - 51.67%.• Main contributor to services DDP - Real estate -18.39%, Trade & Restaurant - 33%• Non-essential trade halted hitting revenues of retailers and wholesalers.• Fruits and vegetables from across district are transported to Kolkata; restrictions have impacted movement through railways. | <ul style="list-style-type: none">• Major contributors to service DDP - Trade, hotel & restaurant at 53% and Real estate at 9%.• Non-essential trade halted, hitting revenues of retailers and wholesalers. | <ul style="list-style-type: none">• Major contributors to service DDP - Trade, hotel & restaurant at 53% and Real estate at 9%.• Non-essential trade halted, hitting revenues of retailers and wholesalers. | <ul style="list-style-type: none">• Services major contributor to district DDP - 56.91%.• Major contributors to service DDP Transport - 9%, Real estate 20%, Trade, Hotel & Restaurant -30%. | | | | | | | | |
| <ul style="list-style-type: none">• Major contributors to manufacturing DDP - Gontermann Peipers India, Kohinoor paper, jute mills, leather industries. and tanneries at 65%, and construction at 30%.• Major industrial units shut down and only essential units are operating. | <ul style="list-style-type: none">• Major contributors of manufacturing DDP are motor petrochemicals, power, oil, chemical Industries contributing to 81.96% to manufacturing DDP, and construction at 14%. | <ul style="list-style-type: none">• Major contributors of manufacturing DDP are motor petrochemicals, power, oil, chemical Industries contributing to 81.96% to manufacturing DDP, and construction at 14%. | <ul style="list-style-type: none">• Major contributors of manufacturing DDP are automobile, chemical, coal, steel, insulators, jute, alloy, textiles etc. They contribute to around 61% of manufacturing DDP, and construction contributes 29.30%.• Shortfall of gunny bags in procurement led to jute mills operating at 15% labour capacity, which is resulting in high operational losses | | | | | | | | |



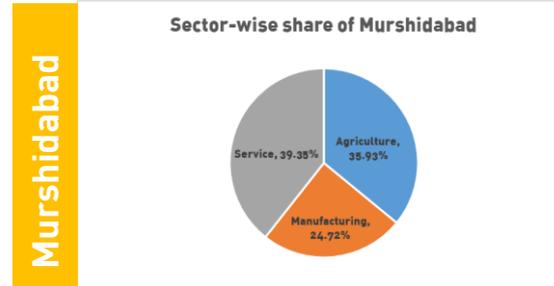
Howrah , Murshidabad, Midnapore West district wise remarks



- Agriculture contributes 9.34% to the DDP

- Services major contributor to DDP - 63%.
- Main contributor to services DDP - Real estate at 20%, Trade & restaurant at 33%, and Transport at 12%.
- Biggest fish market catering to Calcutta; freshwater fish from various states arrives here. Supply chains have been disrupted due to restrictions thereby affecting stakeholders across the value chain.

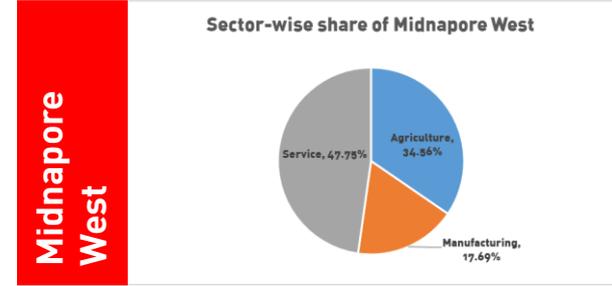
- Major contributors to manufacturing DDP - Textile, carbon, jute, chemicals, automobiles, and machine parts contributing to around 71.57% of manufacturing DDP.
- An annual loss on exports worth Rs 3000 Cr for small industrial units in Howrah.
- Around 80% of the jute industry is based in Bengal and combined annual turnover of the sector is Rs 13,000 Cr.



- Agriculture contributes 35.93% to the DDP.
- The unfavorable climatic conditions and the shortage of labourers on fields are likely to weigh heavily on the production of boro paddy (the rabi crop) in West Bengal, bringing it down by 10-15%.

- Services major contributor to district DDP - 39.35%.
- Major contributors to service DDP - Trade, hotel & restaurant at 41%, Real estate at 13%, and Banking & insurance at 11%.

- Major contributors of manufacturing iron and steel industry is 47%, construction at 45.93%.
- Iron and Steel Industries cut down production and downstream industrial units shut due to lockdown.



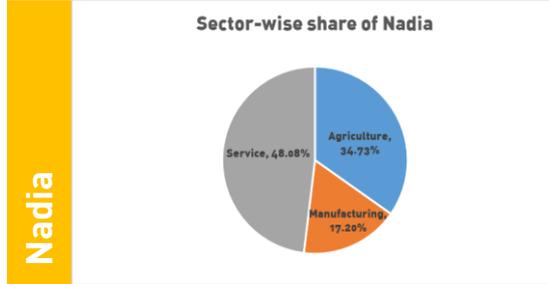
- Agriculture contributes 34.56% to the DDP.
- Agricultural activities impacted by unavailability of labourers and interrupted supply chains.

- Services major contributor to district DDP - 47.75%.
- Major contributors to service DDP- Banking & insurance - 15.56%, Real estate 11.69%, Trade, Hotel & Restaurant - 30.89%.

- Major contributors of manufacturing DDP - Tata Metaliks, Tata Bearings, cement Industries, & telecom industries at 58.20%, and Construction at 34%.



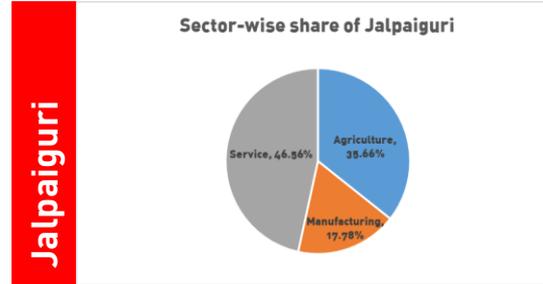
Nadia , Jalpaiguri, Malda district wise remarks



- Agriculture contributes 34.73% to the DDP.
- Vegetables from Ranaghat, Chakdah, Haringhata, Krishnagar, Batkulla, Krishnaganj, Tehatta, and Hanskhali arrive by train to Sealdah. Supply chains have been disrupted, resulting in huge losses for farmers.

- Services major contributor to DDP - 48.08%.
- Main contributor to services DDP - Real estate at 15.05%, Trade & restaurant at 33.71%, and Banking & insurance at 19%.
- Non-essential trade halted, hitting revenues of retailers and wholesalers.

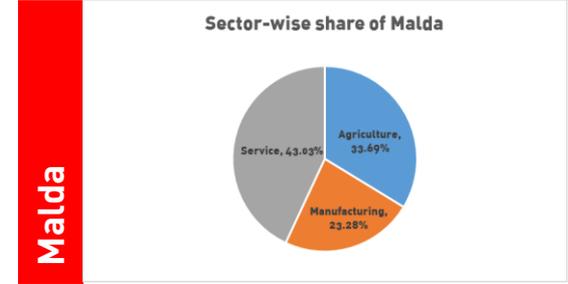
- Major contributors to manufacturing DDP - Textile, Brewery and pharmaceutical - 54.52%, construction at 38%.
- Decline in export orders led to cancellation of orders in the textile industry.



- Agriculture contributes 35.66% to the DDP, tea being the major crop of the region.
- Around 50,000 people live in the closed 14 tea plantations, earning Rs 1500 per month. Tea plantation owners facing cash crunch, and an input cost of Rs 1000 per quintal, farmers see huge losses.
- Farmers are unable to get the right price for their produce.

- Services major contributor to DDP - 46.56%.
- Major contributors to service DDP - Trade, hotel & restaurant at 32.40%, Real Estate at 15.95%, Banking & insurance at 9%.
- Restrictions in transport has led to supply chain challenges and issues in the movement of labourers.

- Major contributors of manufacturing are tea, iron & steel, coca cola at 40%, and construction at 51%.
- The Supply chain challenges and labourer unavailability resulting in operational inefficiencies for essential services industries.



- Agriculture contributes 33.69% to the DDP, mango being the major crop of the region.
- Malda's mango orchards produce half the state's annual yield. About 400,000 people involved being affected across the value chain, labour crunch, and transportation issues.

- Services major contributor to district DDP - 43.03%.
- Major contributors to service DDP are Banking & insurance at 13.21%, Real estate at 12.98%, Trade, hotel & Restaurant at 38%.
- During this time of year, thousands of labourers make wooden crates to ship the mangoes. The uncertainty caused due to COVID -19 has impacted the mango cultivation across value chain.

- Major contributors of manufacturing DDP are chemical, oil, agro, textile at 50.81%, and construction at 42.12%.



Rajasthan

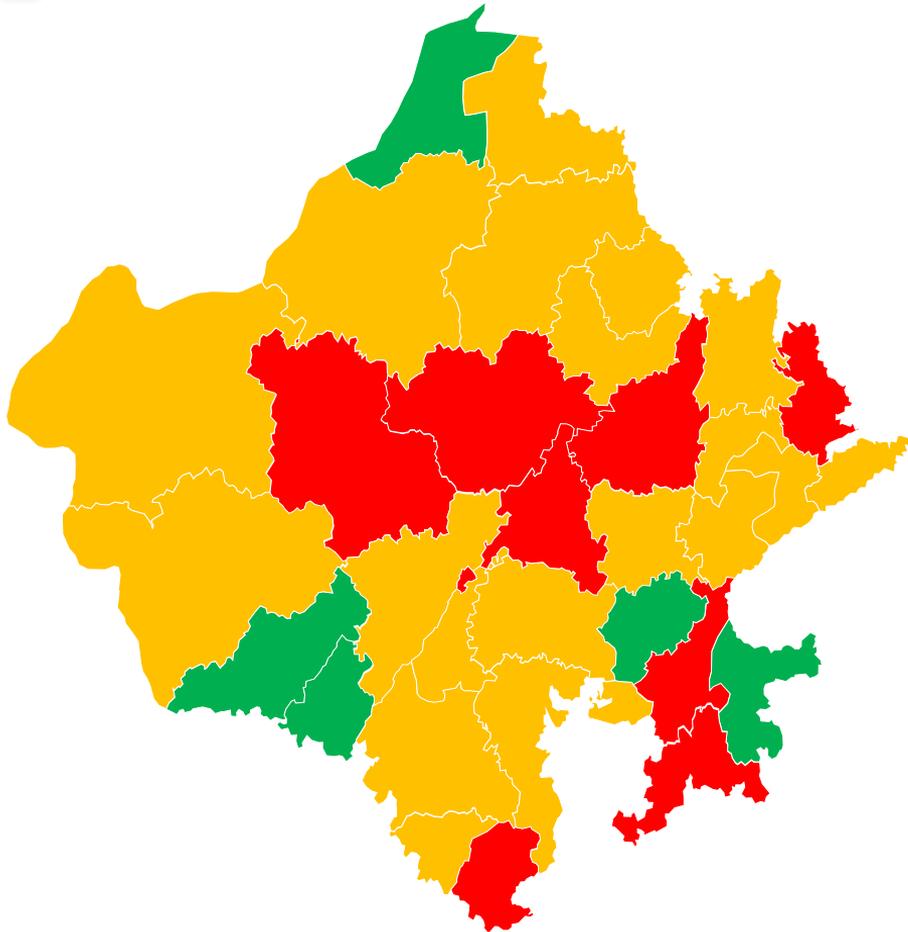


Rajasthan | 11.33 Lakh Crore GSDP | GSDP Rank 7 | 5% contribution to National GDP

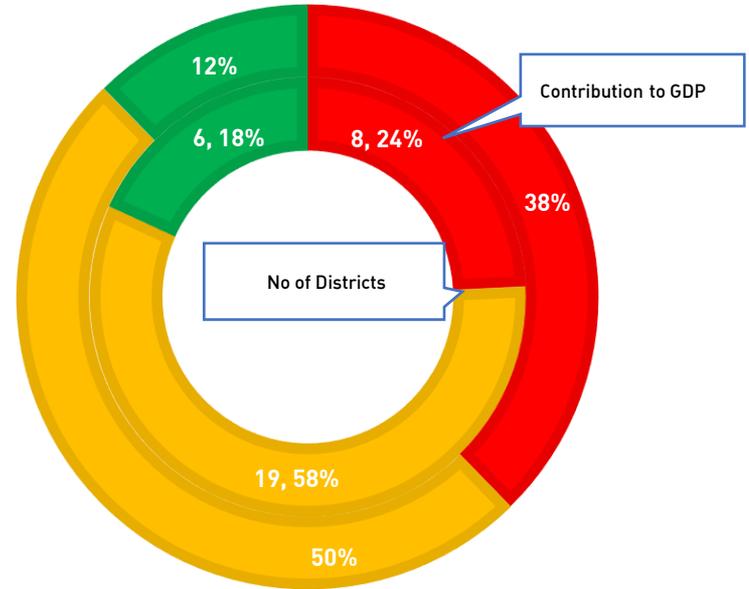
| | | | |
|--------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| <p>24%, 58% AND 18% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES</p> <p>Contribution to GDP</p> <p>No of</p> | <p>Red, Orange and Green zones contribute to 24%, 54% and 22% in Agri GSDP</p> | <p>Red, Orange and Green zones contribute to 39%, 53% and 8% in Manufacturing GSDP</p> | <p>Red, Orange and Green zones contribute to 43%, 46% and 11% in Service GSDP</p> |
| <p>Sector Wise Split-up of GSDP</p> | <p>Impact of COVID-19 on Agriculture</p> <ol style="list-style-type: none"> 1. Mandi operations are suspended in red & orange zones at over 70% market. Lack of labour and efficient logistics resulting in harvest being sold below MSP. 2. Wheat is being sold at 5-12% below MSP, resulting in revenue loss for farmers. 3. Local vegetable produce bringing down prices by 50% in red and orange areas. | <p>Impact of COVID-19 on Manufacturing</p> <ol style="list-style-type: none"> 1. 90% manufacturing activities in lockdown - 8-10% loss of revenue is expected. 2. Tourism to be down by 30% - expected a 3.3% decrease in service GSDP. 3. 12-hr workday expected to bring down labour costs. | |



Rajasthan still showing a massive increase in COVID-19 cases.



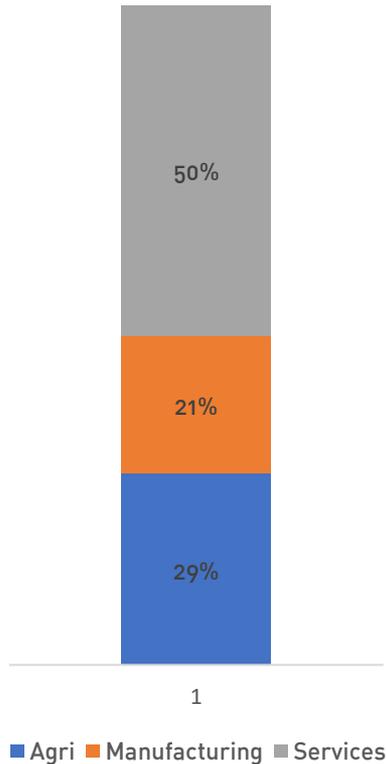
24%, 58% and 18% districts are in Red, orange and green zones





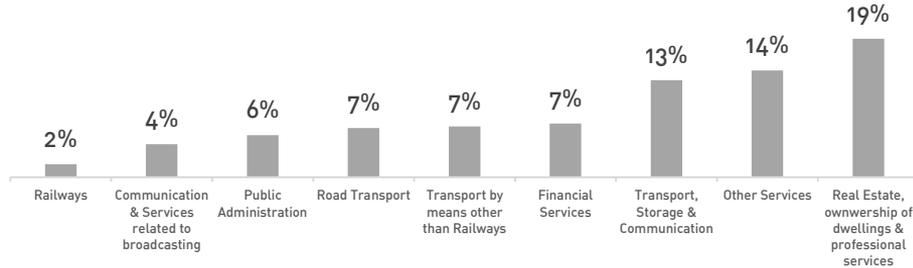
Sector-wise split-up of GSDP and impact of COVID-19

Sector-Wise split up of GSDP

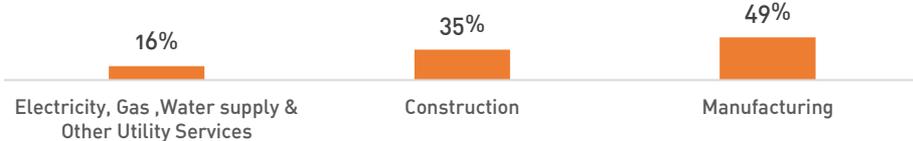


Activity-wise split up of Sector

Split-up of Service Activities



Split-up of Manufacturing Activities



Split-up of Agri & Allied Activities

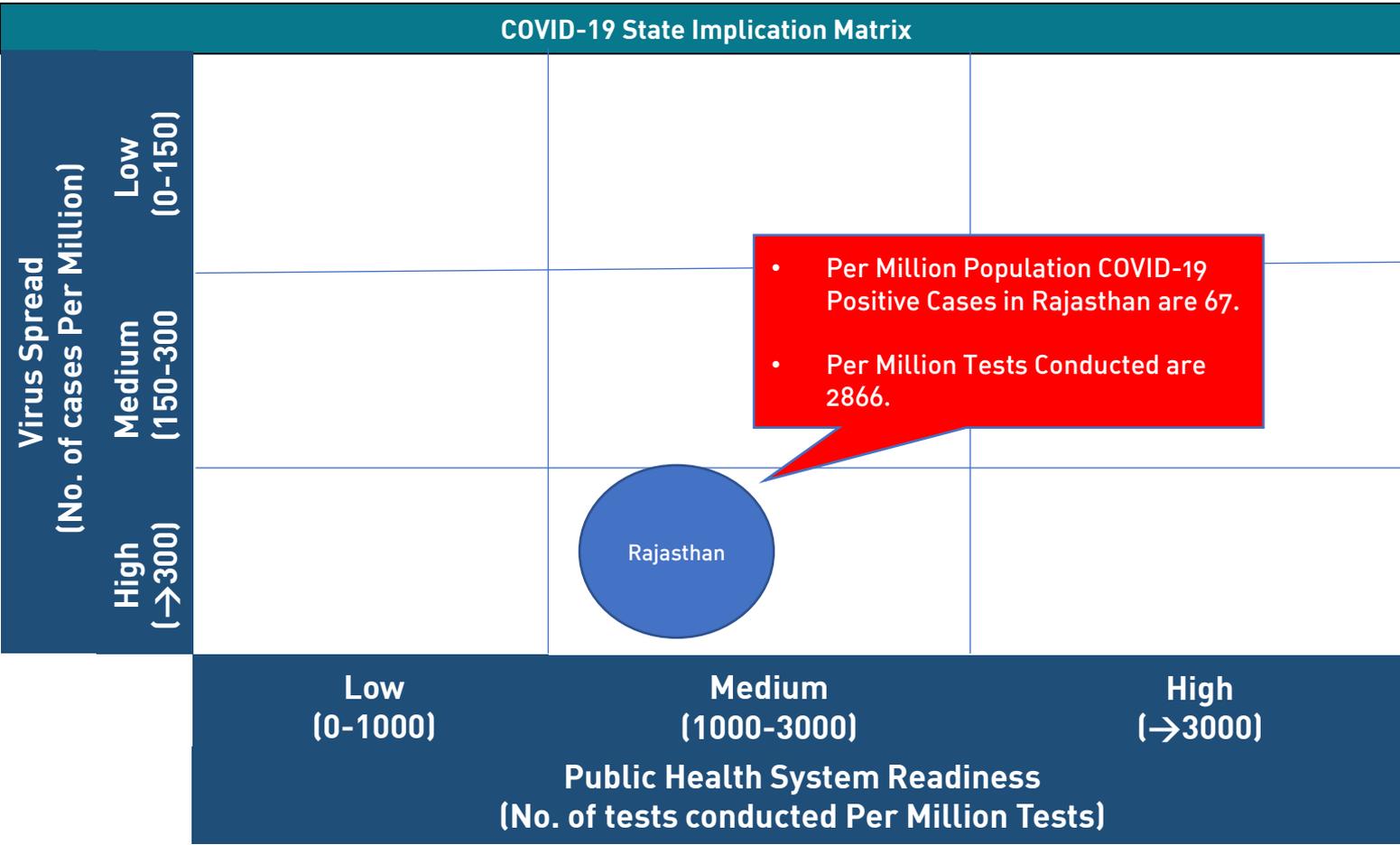


Brief Understanding

- Real estate prices might reduce by 20%, Ready reckoner rates to be revised.
- Real estate supply and demand to see a slump of about 20%, bringing down prices.
- Projects can be delayed by 3 to 18 months depending on the stage of the project.
- Tourism & hospitality is to see a 4 to 6 month downtime.
- All major constructions projects will be delayed by 3 to 18 months.
- The shortage of raw material and manpower has disrupted the supply chain.
- Cement plant has closed.
- JK Cements suspended its cement production. The production plant, whose capacity is 4.2 Metric tonnes, has been shut down.
- Unseasonal rains hit Rajasthan farmers, crops worth Rs 700cr damaged
- Inefficient logistics, markets result in crops being sold 15-20 % below MSP.
- Local produce bringing down vegetable prices by 50%



Rajasthan State has High Virus Spread with Medium Health System Readiness based on facts available from Govt. websites

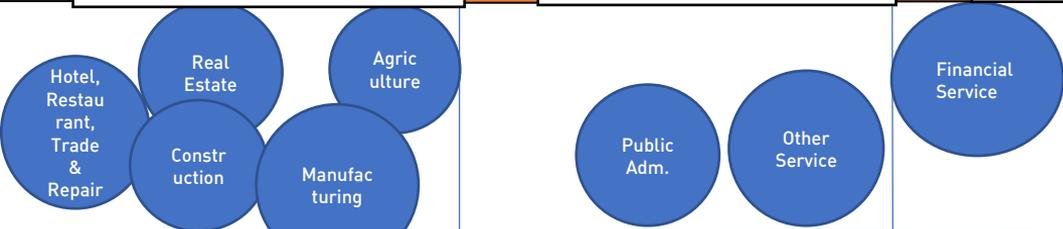


- Facts**
- The estimated population of Rajasthan is 77.2 million.
 - The total number of tests conducted as of 16th May 2020 are 2,21,439.
 - Only 2,866 tests per million conducted to measure the pandemic.
 - The total number of cases as on 16th May 2020 are 5083.
 - 67 cases per million population denotes a higher virus spread.
 - Till date, 2992 patients have recovered; 58.9% Recovery Rate.



Sectors which contribute 59% of the total GDP is receiving poor response from the Govt., which may delay the growth of the sector

COVID-19 Sector Implication Matrix

| | | | | |
|------------------------------------------|--------|-----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|--------------------------------------------------------|
| Impact on Demand | Better | BW Sector Damaged; Lower Long-term Growth | BM Slow Recovery | BB Strong growth rebound |
| | Medium | MW Slow long-term growth  | MM Slow Long-term growth; muted world recovery | MB Return to trend growth, Strong world rebound |
| | Worse | WW Prolonged Downturn | WM Slow Muted growth Recovery | WB Strong Rebound |
| | | Worse | Medium | Better |
| Effectiveness of Government Intervention | | | | |

Impacts in Brief

- **Real Estate**- No Govt. efforts have been initiated to improve the real estate activity.
- **Financial Services**- Several segments of the industry will soon get loans worth Rs 5.66 lakh crore, that was sanctioned by public sector banks. RBI cuts repo rates by 75 bps to 4.4%, CRR by 100 bps and announces a three-month moratorium on loan repayments.
- **Hotel, restaurant, Trade & repair services**-Malls and retail stores witnessed a huge dip in footfall with a 10% drop in revenue.
- **Construction**- Construction workers have moved to their native place. It is difficult to start work and all major projects will be delayed by 3 to 18 months.
- **Agriculture & Allied activities** - Unseasonal rains hit Rajasthan farmers damaging crops worth Rs 700 Cr.
- **Manufacturing**- Govt. has allowed certain types of manufacturing and services to resume with restrictions to kick-start the economy and avoid job losses. The IT sector remained operational with the provision of work from home.



Let us summarize the sector wise COVID19 impact on Maharashtra by understanding the sector wise GSDP share ,analysis and action taken by the Govt. (1/2)

| Sector | GSDP Share | Analysis | Policies-Actions during Mar 23 - May 12 |
|--------------------------------------------|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Manufacturing | 10% | Resuming activities in most orange, green zones. | <ol style="list-style-type: none">1. Manufacturing units of essential goods like pharmaceuticals, medical devices, and their raw material and intermediates, will remain operational.2. Units manufacturing packaging material for food items, drugs, pharmaceuticals and medical devices will also operate.3. Industries are experiencing labour shortage.4. Kota power loom industry to begin operations. |
| Agriculture & Allied activities | 22% | <ol style="list-style-type: none">1. Unseasonal rains hit Rajasthan farmers damaging crops worth Rs 700 cr.2. Inefficient logistics & markets result in crops being sold 15-20 % below MSP. | <ol style="list-style-type: none">1. No restriction is put on farmers in going to field and undertaking agriculture operations.2. Administration is allowing the movement of machinery transport.3. Unseasonal rains hits Rajasthan and damages crops worth Rs 700 cr.4. Local produce is bringing down vegetable prices by 50%. |
| Real Estate | 9% | <ol style="list-style-type: none">1. Project completion is hindered by labour shortage.2. Industry is also facing a shortage of raw materials as the current lockdown has disrupted supply lines. | <ol style="list-style-type: none">1. RERA deadline is extended by 3 months.2. The residential real estate price might go down by 20%-30%.3. More credit supply needs to be extended to real estate industries for added help.4. Projects can be delayed by 3 to 18 months depending on their stage. |



Let us summarize the sector wise COVID19 impact on Maharashtra by understanding the sector wise GSDP share ,analysis and action taken by the Govt. (2/2)

| Sector | GSDP Share | Analysis | Policies-Actions during Mar 23 - May 12 |
|--------------------|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Financial Services | 3% | Resuming activities in most orange, green zones. | <ol style="list-style-type: none">1. Manufacturing units of essential goods like pharmaceuticals, medical devices, and their raw material and intermediates, will remain operational.2. Units manufacturing packaging material for food items, drugs, pharmaceuticals and medical devices will also operate.3. Industries are experiencing labour shortage.4. Kota power loom industry to begin operations. |
| Other Services | 7% | <ol style="list-style-type: none">1. Unseasonal rains hit Rajasthan farmers damaging crops worth Rs 700 cr.2. Inefficient logistics & markets result in crops being sold 15-20 % below MSP. | <ol style="list-style-type: none">1. No restriction is put on farmers in going to field and undertaking agriculture operations.2. Administration is allowing the movement of machinery transport.3. Unseasonal rains hits Rajasthan and damages crops worth Rs 700 cr.4. Local produce is bringing down vegetable prices by 50%. |
| Construction | 8% | <ol style="list-style-type: none">1. Project completion is hindered by labour shortage.2. Industry is also facing a shortage of raw materials as the current lockdown has disrupted supply lines. | <ol style="list-style-type: none">1. RERA deadline is extended by 3 months.2. The residential real estate price might go down by 20%-30%.3. More credit supply needs to be extended to real estate industries for added help.4. Projects can be delayed by 3 to 18 months depending on their stage. |

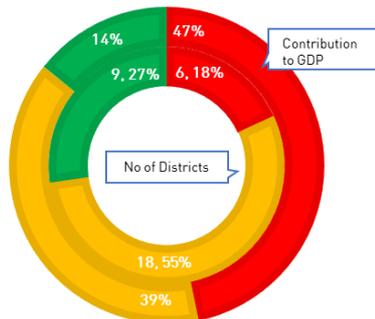


Telangana

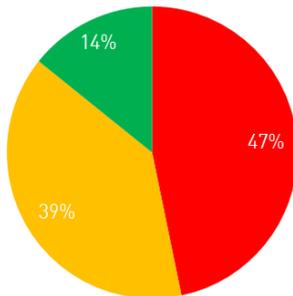


Telangana | 11.08 Lakh Crore GDP | GDP Rank 8 | 5% contribution to National GDP

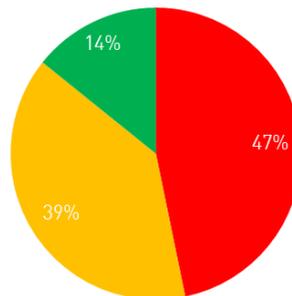
18%, 55% AND 27% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



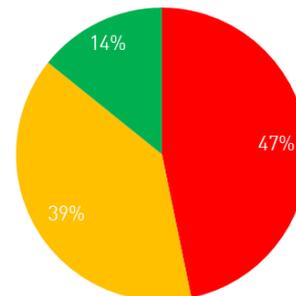
Red, Orange and Green zones contribute to 47%, 39% and 14% in Agri GSDP



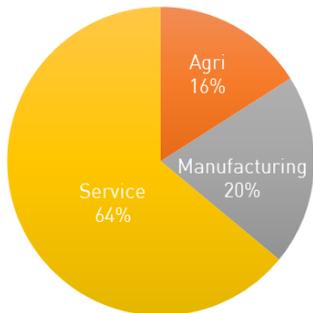
Red, Orange and Green zones contribute to 47%, 39% and 14% in Manufacturing GSDP



Red, Orange and Green zones contribute to 47%, 39% and 14% in Service GSDP



Sector-Wise Split-up of GDP



Impact of COVID-19 on Agriculture

1. Nalgonda tops in mosambi production in the State with 2 lakh metric tonne of production in over 46,805 acres. Farmers who earned Rs 40,000 per tonne of mosambi last year are offered Rs 15,000 per tonne as there is no demand for the fruit elsewhere in the country undergoing lockdown.
2. The prevailing lockdown has impacted the harvest and sale of Jagtial mangoes. The king of fruits, mango, and of them, the Benishan or Banganapalli variety, which is widely grown in Jagtial district and exported to north India, is losing its market following the lockdown.

Impact of COVID-19 on Manufacturing

1. The ongoing lockdown is likely to have a deep impact on the IT and SME sectors of the State. Within the IT and allied sectors, various industry experts suggest that the sector will see job losses ranging from 5% to 10% even as new recruitment is frozen completely for a few months. Meanwhile, several companies have offered to cut the variable pay by 20-30 per cent.
2. The textiles and power loom industry is hugely hit due to the lockdown. The state government to distribute Rs. 500 cash and Rs. 500 worth essential commodities to each power loom weaver in the town.

Impact of COVID-19 on Service

1. Multi-crore Haleem business during Ramzan period in Hyderabad is badly hit this year.
2. Liquor sales in Telangana is a public sector undertaking, through which the government earns a significant revenue. Telangana to lose 1500 crore a month without sale of liquor.



Sector-wise split-up of GDP and impact of COVID-19

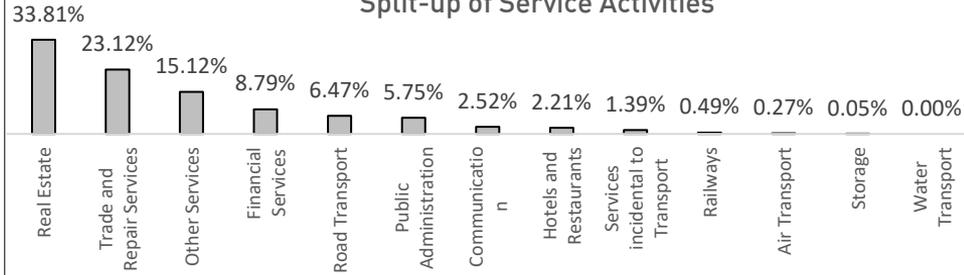
Sector-wise split up of GDP



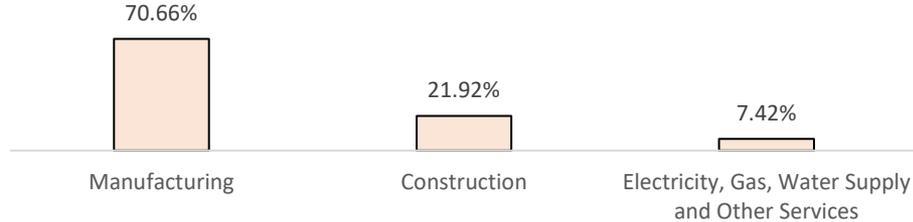
- Agriculture
- Manufacturing & Industries
- Services

Activity-wise split up of Sector

Split-up of Service Activities



Split-up of Manufacturing Activities



Split-up of Agricultural Activities



Brief Understanding

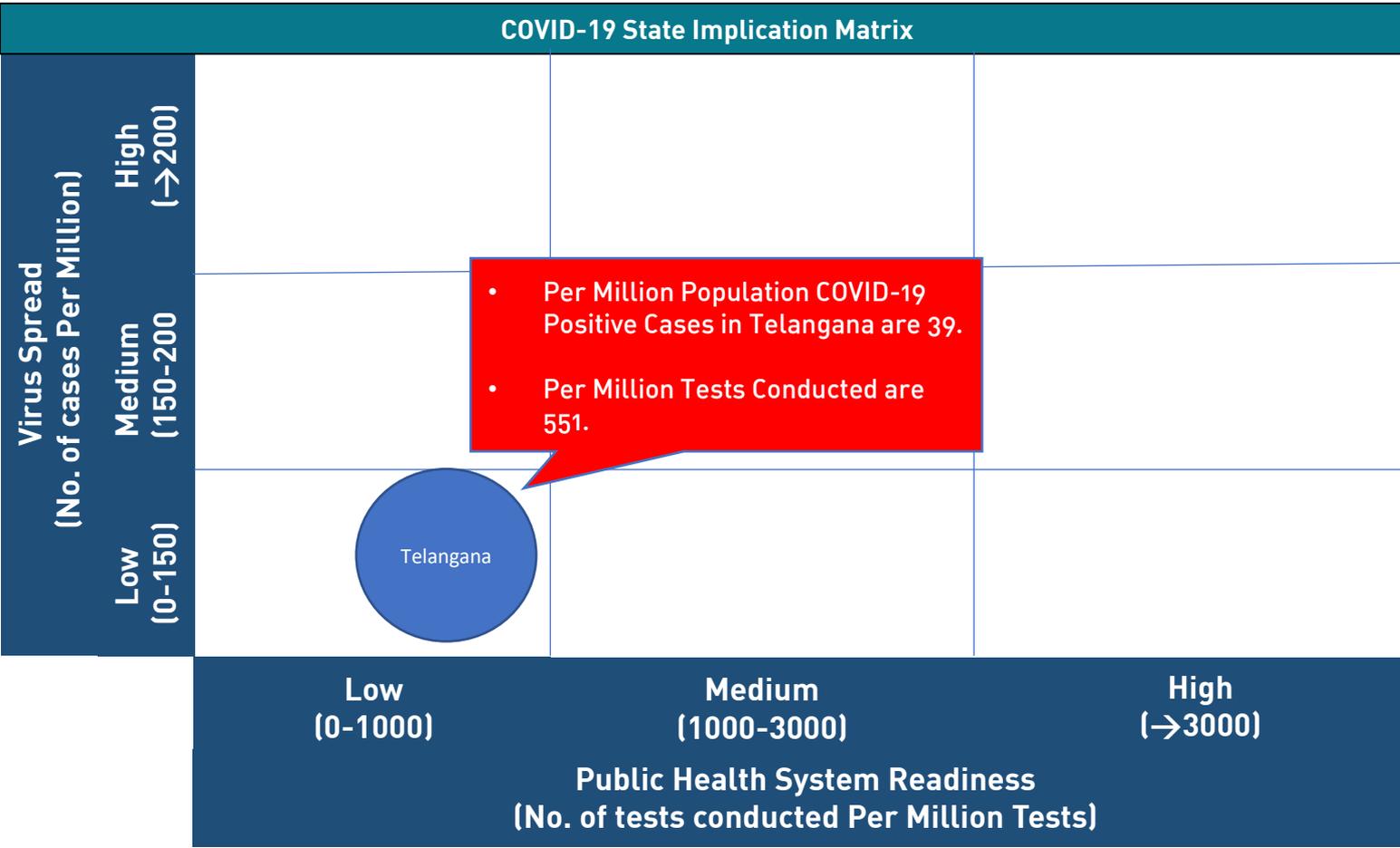
The ongoing lockdown is likely to have a deep impact on the IT and SME sectors of the state. Within the IT and allied sectors, various industry experts suggest that the sector will see job losses ranging from 5% to 10%, even as new recruitment is frozen completely for a few months. Also, several companies have offered to cut the variable pay by 20-30 per cent.

- The textiles and power loom industry is hugely hit due to the lockdown.
- In the wake of the crisis in the power loom industry in Sircilla, following the lockdown, IT and Municipal Administration Minister K.T. Rama Rao, instructed the district authorities to distribute Rs. 500 cash and Rs. 500 worth essential commodities to each power loom weaver in the town.

- Nalgonda tops in mosambi production in the state with 2 lakh metric tonnes of production in over 46,805 acres.
- COVID-19 impact hit floriculture market with no buyers, as citizens were confined to homes in the wake of the lockdown; flower vendors in the city have their hopes dashed.



Telangana has Low Virus Spread with Low Health System Readiness based on facts available from Govt. websites



Facts about Telangana

- Estimated population of Telangana is 35.2 million.
- Total no. of Tests conducted as on 13th May-20 is 19,395.
- Only 551 Tests per million conducted to measure the pandemic.
- Total no. of cases as on 13th May-20 is 1,367.
- 39 cases per million population denotes the Low Virus Spread.
- Till date 939 patients have recovered, i.e. 68.7% Recovery Rate.



Sectors which contribute 42% of the total GDP is receiving poor response from the Govt., which may delay the growth of the Sector

COVID-19 Sector Implication Matrix

| | | | |
|-----------------------------------------------------------------------------|--------------------------------------------------------------------------|------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| Virus Spread and Public Health Response Better Medium Worse | B1 Virus Contained, but Sector Damaged; Lower Long-term Growth | A3 Virus Contained, Slow Recovery | A4 Virus Contained; Strong growth rebound |
| | | | |
| | B2 Virus Recurrence; slow long-term growth | A1 Virus Recurrence; Slow Long-term growth; muted world recovery | A2 Virus Recurrence; Return to trend growth, Strong world rebound |
| | | | |
| | B3 Pandemic Escalation; without economic recovery | B4 Pandemic Escalation; Slow progression towards economic recovery | B5 Pandemic Escalation; Delayed but full economic recovery |
| | | | |
| | Worse | Medium | Better |
| Knock on Effect and Economic Policy Response | | | |

Impacts in Brief

- Hotels & Restaurants** - The event management industry and hospitality segment in the city are bearing the brunt of the coronavirus spread. There is a perceptible trend of large-scale cancellation of room bookings in several star hotels. Also, restaurants are thin in numbers.
- Financial Services** - Delayed EMI repayment may increase NPA level over time. And the slowed down disbursement would impact the GDP.
- Trade & repair services** - Supply of non-essential goods by e-commerce companies will remain prohibited during the lockdown period.
- Other services (Tourism)** - The tourism sector is staring at a bleak future as it is facing the worst crisis ever given the COVID-19 outbreak. It would suffer losses of about 100 crore.
- Road Transport** - Road Transport Corporation (TSRTC) operations in Karimnagar region with the number of commuters witnessing a steady decline. It otherwise caters to at least 6 lakh commuters, earning more than ₹1 crore per day.
- Crops** - The prevailing lockdown has impacted the harvest and sale of Jagtial mangoes.



Let us summarise the Sector-wise COVID-19 impact on Telangana by understanding the before-state, current-state and efforts taken by the Govt. for the future state (1/2)

| Sector | Before State/ GSDP Share | Current State | Future State/Government Efforts |
|-------------------------|-----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Hotels & Restaurants | The GSDP share of Hotels & Restaurants is 1.41% | The event management industry and hospitality segment in the city is bearing the brunt of the coronavirus spread. There is a perceptible trend of large-scale cancellation of room bookings in several star hotels. Also, restaurants are thin in numbers. | The holiday season from April to July is also likely to take a massive hit unless there is positive news of the virus spread decreasing. |
| Financial Services | The GSDP share of Financial Services is 5.60% | Banks have reduced staff, changed timings, and are pushing customers to use digital channels more instead of branch visits. Services that have been severely impacted include loan processing and disbursement, new credit card applications, passbook services and opening new bank account facilities. | Delayed EMI repayment may increase NPA level overtime. And thereby, the slowdown of disbursement would impact GDP. |
| Trade & repair services | The GSDP share of Trade & repair services is 14.72% | The company which has been supplying Simply Fresh's fresh produce to several key markets in India and exporting its medicinal plants and extracts to overseas markets, is impacted due to the supply chain constraints arising from COVID-19 lockdown. | The Telangana government exempted the movement of essentials and perishable commodities, which fall under the category of 'Agriculture', from the lockdown. |



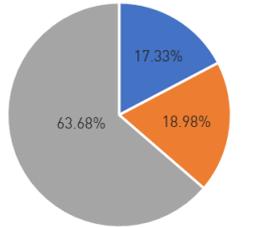
Let us summarise the Sector-wise COVID-19 impact on Telangana by understanding the before-state, current-state and efforts taken by the Govt. for the future state (2/2)

| | | | |
|-----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Other Services (Tourism) | <ol style="list-style-type: none">1. Tourism is a major contributor to the state's economy. | <ol style="list-style-type: none">1. The tourism sector is staring at a bleak future as it is facing the worst crisis ever given the COVID-19 outbreak and would suffer losses of about 100 crores. | |
| Road Transport | <ol style="list-style-type: none">1. The GSDP share of Road Transport is 4.12% | <ol style="list-style-type: none">1. Road Transport Corporation (TSRTC) operations in Karimnagar region with the number of commuters witnessing a steady decline catering to at least 6 lakh commuters and earning more than ₹1 crore per day. | <ol style="list-style-type: none">1. The Telangana State Road Transport Corporation (TSRTC) is planning to reduce the seating capacity of the buses to ensure physical distance once the lockdown is lifted. |
| Crops | <ol style="list-style-type: none">1. Telangana is seed hub with over 400 companies operating from the State.2. More than 70% of the Indian seed requirement is supplied from Telangana between March and June, for timely supply for this Kharif season. | <ol style="list-style-type: none">1. The prevailing lockdown has impacted the harvest and sale of Jagtial mangoes.2. The king of fruits, mango, and of them, the Benishan or Banganapalli variety, which is widely grown in Jagtial district, and exported to north India, is losing its market following the lockdown. | <ol style="list-style-type: none">1. State government is planning to overcome labour shortage problems, particularly shortage of farmhands in harvesting the paddy cultivated on a record 15.77 lakh hectares this rabi season with the help of harvesters. |



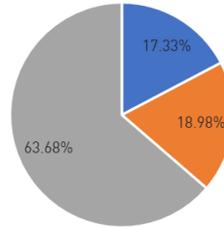
Hyderabad, Nalconda, Medchal district wise remarks

Hyderabad



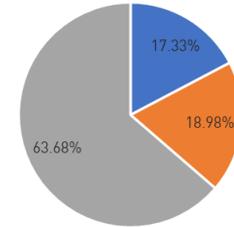
■ Agriculture ■ Manufacturing ■ Services

Nalgonda



■ Agriculture ■ Manufacturing ■ Services

Medchal



■ Agriculture ■ Manufacturing ■ Services

- Chicken consumption has come down by about 30%, leaving the poultry industry and farmers worried. With fall in sales, chicken prices too declined steeply from ₹80 a kg live chicken at farm to ₹40 a kg. The production cost itself is about ₹75 a kg, bulk of it spent on feed for birds.
- The All-India electricity demand during the financial year 2021 is likely to decline by about 1% due to the coronavirus pandemic and in the wake of lockdown.
- At eateries, there has been a 40% fall in customers in the last 15 days, according to the Federation of Hotel & Restaurant Associations (FHRA).

- Farmers who earned Rs 40,000 per tonne of mosambi last year are offered Rs 15,000 per tonne as there is no demand for the fruit elsewhere in the country undergoing lockdown.
- Thousands of weavers in Nalgonda, Yadadri-Bhongir and Warangal districts were working on the production of Pochampally brand sarees, clothes and lost earnings due to lockdown.
- As there are no transportation facilities, the vegetables in some places and sweet lime in Nalgonda were thrown on roads by farmers.

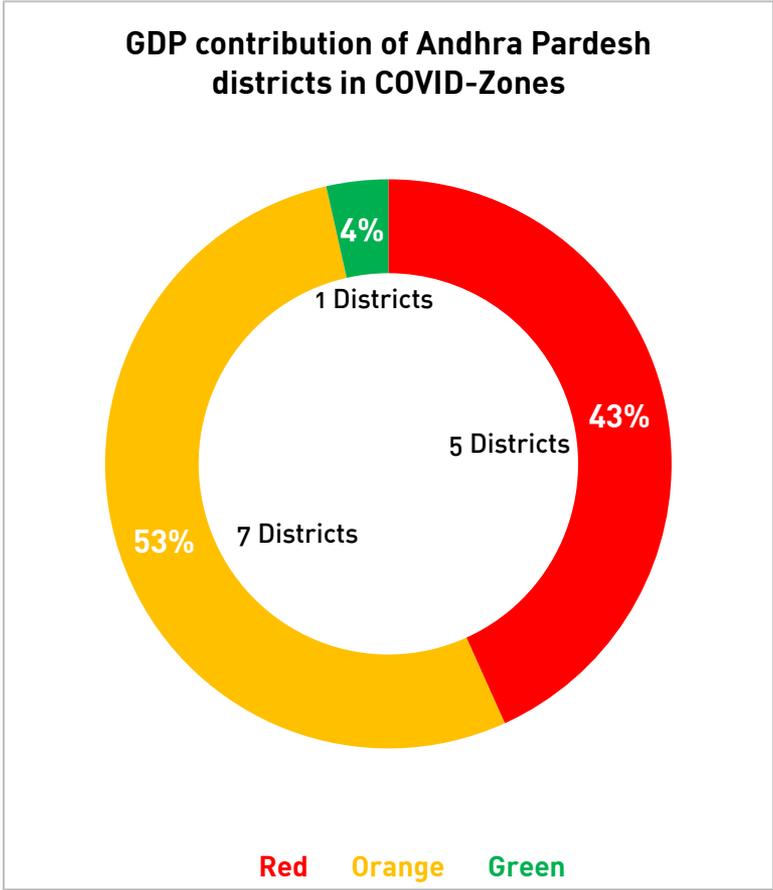
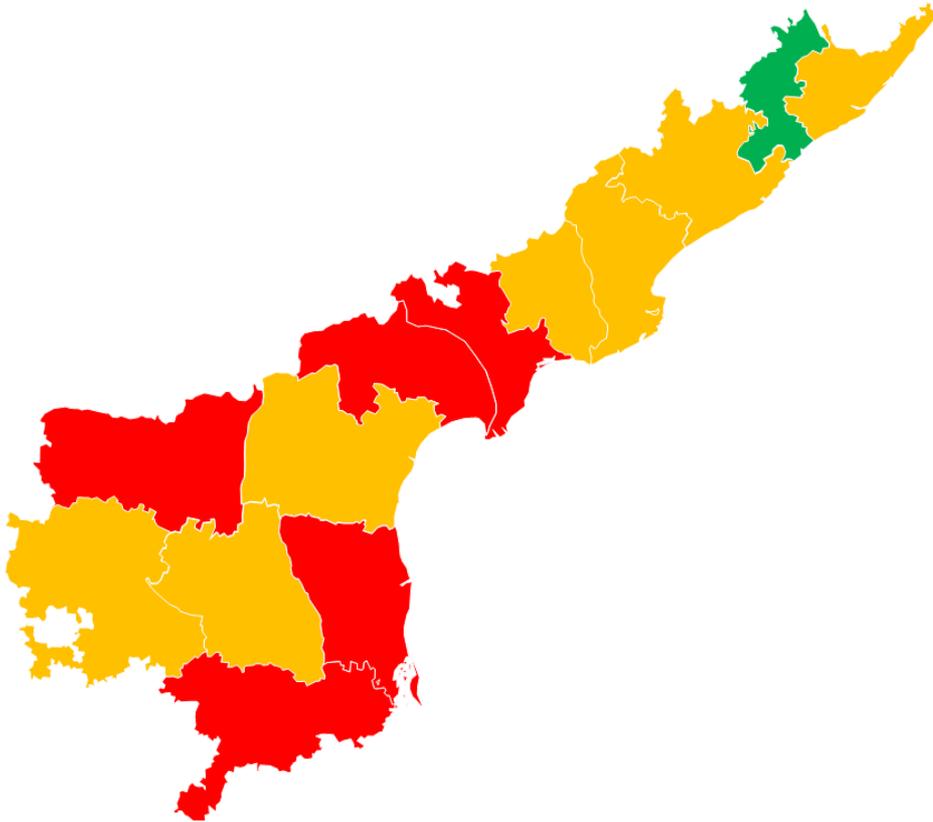
- Tonnes of marigold, chrysanthemums, lily, jasmine, and other locally grown flowers that were transported to wholesale markets in the city just before Ugadi, mostly lay dumped as there were no buyers.
- India's fuel consumption fell 45.8% to 9.929 million tonnes in April, down from 18.32 million tonnes fuel consumed in the same month a year back, according to official data released by the petroleum ministry.
- Traders are refusing to lift the produce at remunerative prices, and huge stocks are piling up at the market yards at Khammam market, adding to high storage costs.



Andhra Pradesh



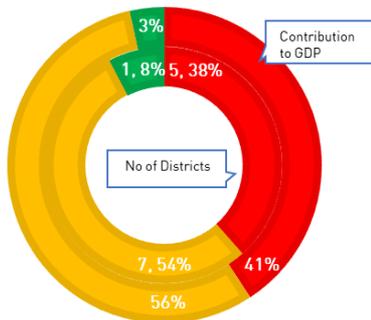
Five districts are still in red zone that contribute to 43% of Andhra Pradesh GDP. Only one district is in green zone.



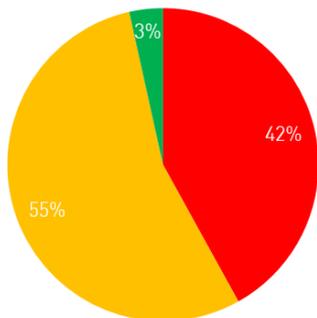


Andhra Pradesh | 10.81 Lakh Crore GSDP | GSDP Rank 9 | 4.6 % contribution to National GDP

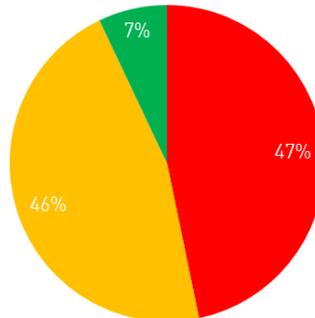
38%, 54% AND 8% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



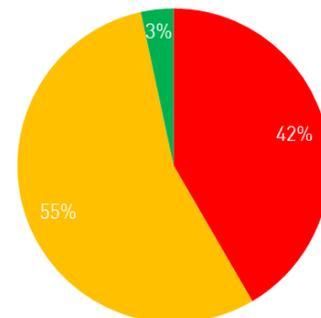
Red, Orange and Green zones contribute to 45%, 52% and 3% in Agri GSDP



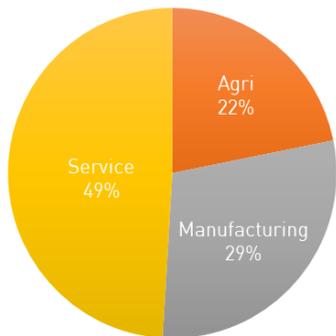
Red, Orange and Green zones contribute to 35%, 62% and 3% in Manufacturing GSDP



Red, Orange and Green zones contribute to 41%, 55% and 4% in Service GSDP



Sector Wise Split-up of GSDP



Impact of COVID-19 on Agriculture

1. The annual fishing ban on motorized boats began on the east coast of India from mid-April, with 700 mechanized boats staying anchored to the shore due to lockdown imposed, in view of the COVID-19 pandemic
2. Wholesale Flower Merchants say that the merchants and commission agents are incurring a loss between Rs. 15,000 to Rs. 20,000 daily due to the lockdown. The daily wagers working at the market and roadside vendors are also suffering.

Impact of COVID-19 on Manufacturing

1. The Manufacturing contributors are from Mining, Electricity, Electrical Goods, Automobile, and Power Generation
2. The Manufacturing sector is hugely hit due to Lockdown of the Industries stopping the Production which has impacted the State's Economy.

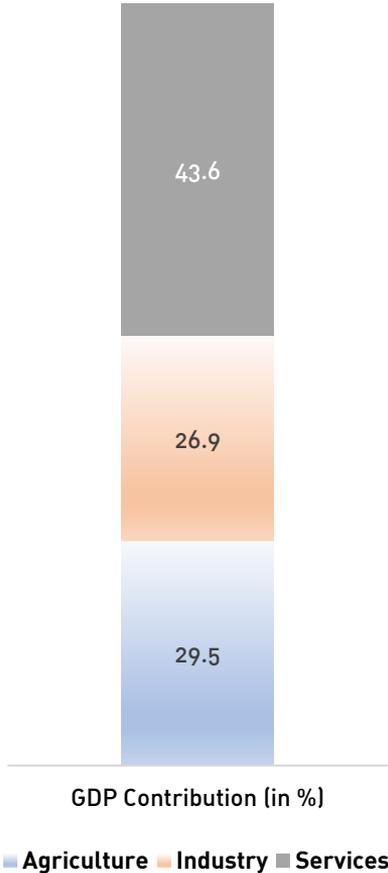
Impact of COVID-19 on Service

1. Tourism: Since February, the tourism industry has been taking a beating, as the flow of tourists has been dwindling. And since the lockdown from 24th March, it has come to a total halt.
2. With the government declaring lockdown, all the 12,000 buses belonging to the Andhra Pradesh State Road Transport Corporation (APSRTC) were confined to 128 depots in the State. The State-owned Transport is incurring losses due to the lockdown.



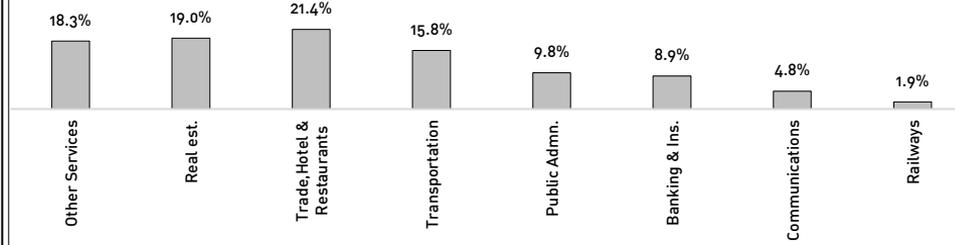
Sector-wise split-up of Andhra Pradesh GDP and Impact of COVID-19

Sector-wise split up of GDP

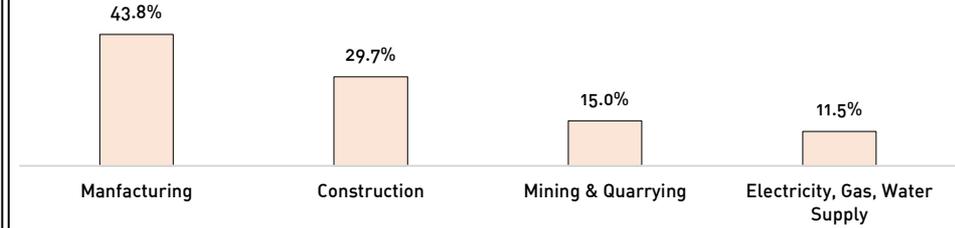


Activity-wise split up of Sector

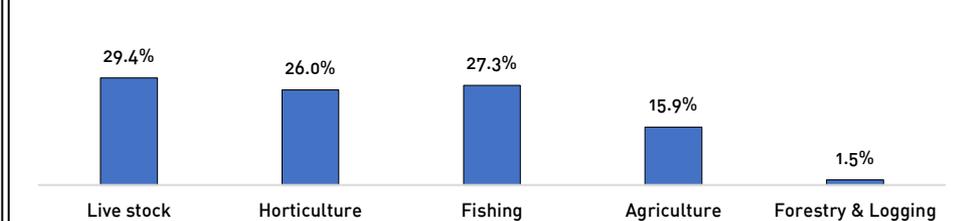
Split-up of Service Activities



Split-up of Manufacturing Activities



Split-up of Agricultural Activities

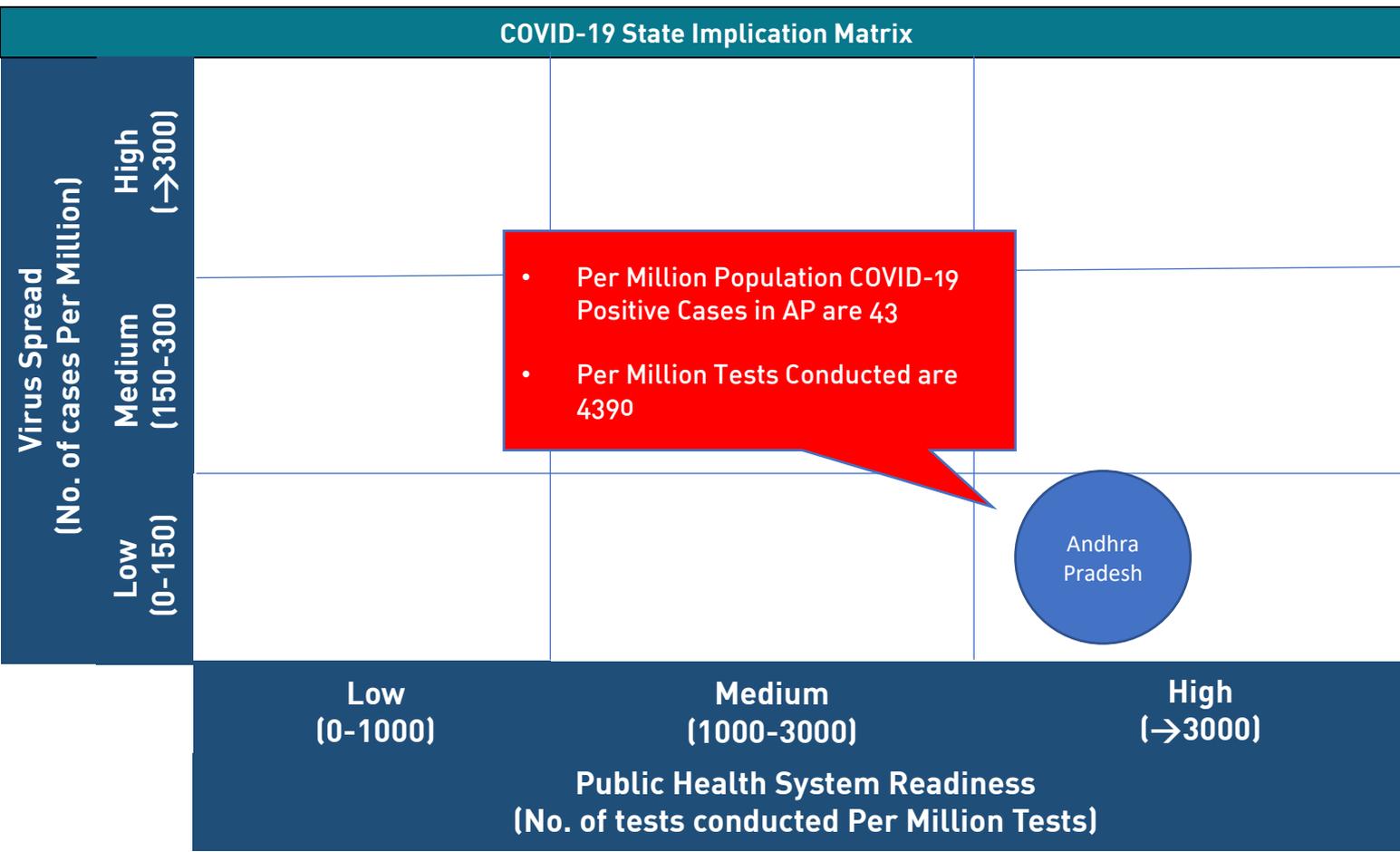


Brief Understanding

- Real Estate prices may reduce by 20%.
 - Housing sales may fall by 20%. Office space demand may shrink by 20%.
 - Retail and Wholesale Trade has been stopped for all the non-essential sectors and hence making losses.
 - Restaurants are facing problem due to low demand and availability of ingredients
- All the major construction projects will be delayed.
 - Despite being allowed, manufacturing units are underutilized due to manpower availability issue.
 - Construction work is not permitted in most of the areas.
 - Manufacturing of continuous plants, pharma, packaging products is allowed.
- Farmers are facing problems in selling their produce at fair prices.
 - They also face problems in farming activities due to labour shortage.
 - The dairy industry is also facing low demand problem from Maharashtra and Gujarat.



Andhra Pradesh has low Virus Spread with medium Health System Readiness based on facts available from Govt. websites



Facts about AP

- Estimated population of Andhra Pradesh is 50 million.
- Total no. of tests conducted as on 9th May 20 is just over 2,19,000.
- Per million 4,390 COVID-19 tests being conducted; highest in India.
- Total no. of cases as on 12th May-20 is 2,157.
- 43 cases per million population denotes the low Virus Spread.
- 58 govt hospitals have been earmarked for dedicated COVID-19 patients only.
- Till date- 1252 patients have recovered, i.e. 58% Recovery Rate



Sectors which contribute 42% of the total GDP is receiving poor response from the Govt., which may delay the growth of the sector.

COVID-19 Sector Implication Matrix

| | | Effectiveness of Government Intervention | | |
|------------------|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | Worse | Medium | Better |
| Impact on Demand | Better | BW Sector Damaged; Lower Long-term Growth  | BM Slow Recovery  | BB Strong growth rebound   |
| | | MW Slow long-term growth   | MM Slow Long-term growth; muted world recovery | MB Return to trend growth, Strong world rebound |
| | Worse | WW Prolonged Downturn | WM Slow Muted growth Recovery | WB Strong Rebound |

Impacts in Brief

- Hotels & Restaurants** - The event management industry and hospitality segment in the city are bearing the brunt of the coronavirus spread. There is a perceptible trend of large-scale cancellation of room bookings in several star hotels. Also, restaurants are thin in numbers.
- Financial Services** - Delayed EMI repayment may increase NPA level overtime. And thereby, the slowdown of disbursement would impact GDP.
- Trade & repair services** - Supply of non-essential goods by e-commerce companies remained prohibited during the lockdown period.
- Other services (Tourism)** - The tourism sector is staring at a bleak future as it is facing the worst crisis ever given the COVID-19 outbreak and would suffer losses of about 100 crores.
- Road Transport** - Road Transport Corporation (TSRTC) operations in Karimnagar region with the number of commuters witnessing a steady decline; it caters to at least 6 lakh commuters and earning more than Rs.1 crore per day.
- Crops** - The prevailing lockdown has impacted the harvest and sale of Jagtial mango



Sectors which contribute 70% of the total GDP are receiving poor response from the Govt., which may delay the growth of the sector.

COVID-19 Sector Implication Matrix

Impacts in Brief

Better

Medium

Worse

| | | | | | |
|-----------|----------------------------------------|-----------|---------------------------------------------|-----------|----------------------------------------------|
| BW | Sector Damaged; Lower Long-term Growth | BM | Slow Recovery | BB | Strong growth rebound |
| | Trade & Repair, Reel Estate | | Horticulture | | Fishing, Live stock |
| MW | Slow long-term growth | MM | Slow Long-term growth; muted world recovery | MB | Return to trend growth, Strong world rebound |
| | Construction | | Manufacturing | | |
| WW | Prolonged Downturn | WM | Slow Muted growth Recovery | WB | Strong Rebound |

- **Real Estate**- The real estate sector sentiment is expected to be poor for at least the next six months.
- **Livestock**- Dairy production and seafood processing affected; the poultry sector severely affected and is likely to be making losses even after lockdown is over.
- **Trade, Hotels & Restaurants**- Many restaurants and eateries facing problems due to loss of business.
- **Other services**- Pandemic will affect the 2020-21 academic calendar, including delay in the declaration of results, holding of entrance examinations and in the admission process.
- **Horticulture**- Farmers are facing losses due to harvesting problem as workers are unwilling and retail markets are closed.
- **Manufacturing**- Govt. has allowed certain types of manufacturing but raw material and manpower problem persists affecting production.
- **Construction**- As construction is not permitted and the material shortage is there, construction work is halted.
- **Fishing**- Fishing and related industries have less demand due to overseas market decline and seed availability

Worse

Medium

Better

Effectiveness of Government Intervention



Let's summarise the sector-wise COVID-19 Impact on Andhra Pradesh by understanding the before-state, current-state and efforts taken by the Govt. for the future state (1/2)

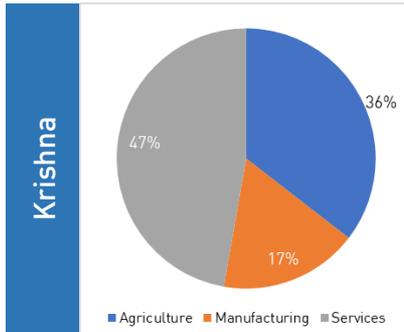
| Sector | Before State | Current State | Future State/Government Efforts |
|----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Manufacturing | <ol style="list-style-type: none"> All government departments, SEZ's and industrial townships, including technology parks, would work at 50% of their strength. The PMI Index plunged to 5.4 in April from March's 49.3. | <ol style="list-style-type: none"> Only 7,250 of the total of 1,03,986 MSME units were running in April. Factories are holding inventories due to restriction in sales and transportation problems. Manpower shortage is a concern as workers must go through checks along the way. This is causing problems. | <ol style="list-style-type: none"> The govt. has cleared to pay all the pending dues of MSMEs from 2014-15 amounting to Rs 905 crore The minimum power demand charges of over 1 lacs MSMEs for Apr-Jun around Rs 188 Crores waived off Govt to release ₹4,800 crore pending incentives to industries |
| Real Estate | <ol style="list-style-type: none"> The real estate industry sentiment plunged to an all-time low of 31, during 2020 Q1 | <ol style="list-style-type: none"> 4,500 real estate projects have been stalled Due to low demand during lockdown, projects are facing decline in price Construction activities not permitted in urban areas | <ol style="list-style-type: none"> Real estate demand to fall 10-15% in FY21 if lockdown last for three months. Housing project prices expect to go down by 20%. It may take 12-24 months for normalization. The future sentiment score, for the next six months, is down to 36 in Q1 2020 against 59 in Q4 2019. |
| Fishing | <ol style="list-style-type: none"> Andhra Pradesh has a 50.41% share in the country in shrimp production. Revenue from shrimps alone is 13,960 Cr in 2019-20. | <ol style="list-style-type: none"> Seafood processing plants are working at less than 1/3rd of manpower capacity. The export market has shrunk. Shortage of trucks has blocked the movement of fish seed from Bengal to Andhra Pradesh. | <ol style="list-style-type: none"> AP government to set up an Aquaculture Authority to monitor the hatcheries from seed to marketing. AP government to invest 3000 crores in developing eight fishing harbours and a jetty. |
| Horticulture | <ol style="list-style-type: none"> Many seasonal fruits were to harvest in the summer; expected to have better production due to proper availability of water even in usually dry areas. | <ol style="list-style-type: none"> Manpower is not available to harvest the crop due to fear of spreading corona. Retail markets are closed to procure fruits and vegetables, and despite high production, farmers are unable to sell their produce. Flowers markets are closed due to temples being shut and no functions being allowed. | <ol style="list-style-type: none"> The State government has started procuring through SHGS, MEPMA, Rythu Bazaars and also opened local markets. Officials are also making efforts to rope in corporate companies to bail out the horticulture farmers. Except for mangoes, other fruits and flowers, farmers are financially troubled to repay the loans. |

Let's summarise the sector-wise COVID-19 Impact on Andhra Pradesh by understanding the before-state, current-state and efforts taken by the Govt. for the future state(2/2)

| Sector | Before State | Current State | Future State/Government Efforts |
|----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Trade, Hotels & Restaurants | Dining in restaurants was restricted before the lockdown due to fear of spreading the COVID-19 virus. | <ol style="list-style-type: none"> Hotels and restaurants facing manpower shortage. Difficult to procure ingredients due to lockdown. Fix cost ranges 50-60%, putting the industry in tough condition as demand as well as supply is low. Electronic items are not being repaired due to spare parts unavailability. | <ol style="list-style-type: none"> Many restaurants are feared to shut down if lockdown extends, as their margins are already thin. Highway dhabas are allowed to open. |
| Construction | Around 35 lakh workers in construction, mostly travelling to work daily, and 15 lacs workers indirectly, related to construction. | <ol style="list-style-type: none"> Construction work allowed in the non-containment zones after 20th April. However, projects are not resumed as construction material is not available. Most of the workers are local, however, due to projects being halted, unable to find work | <ol style="list-style-type: none"> The government has issued Rs 348.03 crore for carrying out insurance for construction workers. Construction of roads, irrigation projects, buildings and all kinds of industrial projects resumed in rural areas with local workers. |
| Livestock | | <ol style="list-style-type: none"> Amidst lockdown, lumpy skin disease has spread to cows, creating panic among farmers. Established players have slashed milk procurement rates. Feeders supply problem for cattle. Poultry sector affected due to perceiving harm from consuming chicken & eggs. Mutton prices have gone up, but the supply problem is there due to lockdown. | <ol style="list-style-type: none"> Poultry sector will take time to recover as an income source for many people buying them have been affected. Dairy production may go down due to feeder availability problem. Dairy product demand down by 40-50%. Dairy firms may take about a year to recover losses. |



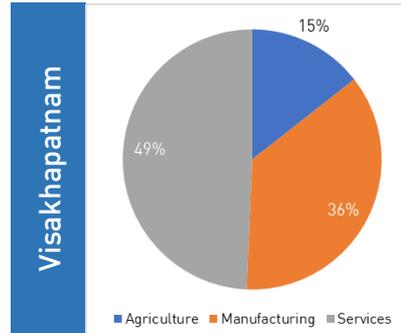
Current status of Top 3 districts of Andhra Pradesh



- 36% of GDDP contributed by Agriculture and Allied sectors for Krishna district.
- Fishing contributes 50% of the Agriculture and Allied sectors GDDP.
- Fishing sector got hit as fishermen are often stopped by official for fishing and villagers are also afraid of buying fish.

- Services contribute to 47% of the GDDP
- The largest contributors in services are Real estate (19%), Trades and repairs (19%) and Local transportation & railways (19%).
- As transportation is halted and real estate projects are stopped, service sector has been severely impacted.

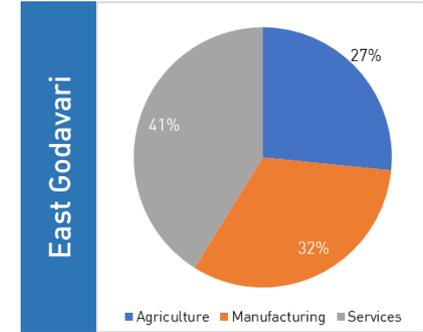
- Manufacturing contributes 17% to GDDP.
- As Krishna district is in red zone, manufacturing hasn't been permitted yet.
- Construction activities not permitted.



- Agriculture contributes 15% to GDDP.
- Livestock contributes 40% and agriculture 40% to agriculture and allied sectors.
- Cultivating seed for summer crops has been impacted due to labour shortage.
- Chicken breeding has been impacted due to feeder availability and low demand.

- Services contribute to 49% of the GDDP.
- The largest contributors in Services are Real Estate (21%), trades and repairs (17%) and local transportation & railways (18%).
- Only 20% of trucks, mostly small carriers, are running due to non-availability of drivers.

- Manufacturing contributes 36% to GDDP.
- Continuous operations unit, pharmaceutical units etc. are permitted to operate



- Agriculture contributes 27% to GDDP.
- Crops contribute to 40% and fishing 31% to agriculture output.
- Even after better yield this year, farmers are unable to harvest due to non-availability of farmhands.
- Fishermen are assisted with Rs.10,000 by the AP govt. govt.

- Services contribute to 41% of the GDDP.
- The largest contributors in services are Real estate (18%), trades and repairs (23%) and others (19%).
- Restaurants are closed for dine-in while repairs although allowed, facing shortage of spares

- Manufacturing contributes 36% to GDDP.
- Continuous operations unit, pharmaceutical units etc. are permitted to operate.

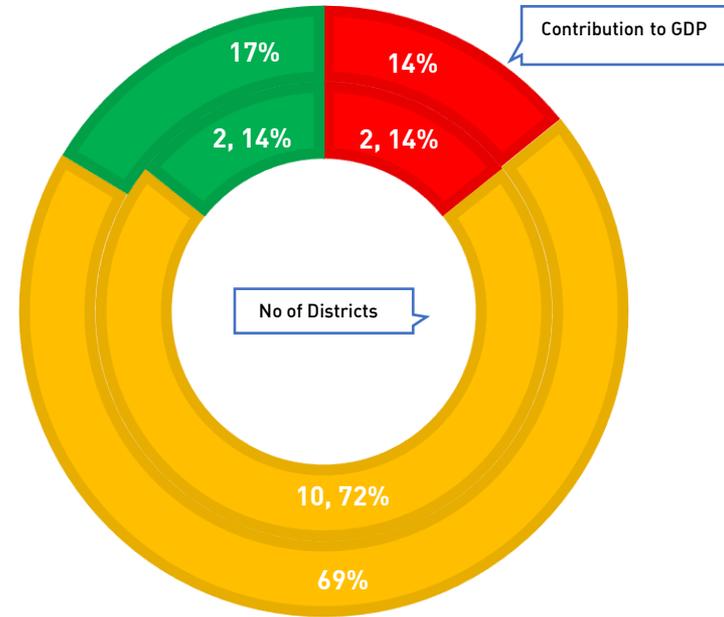
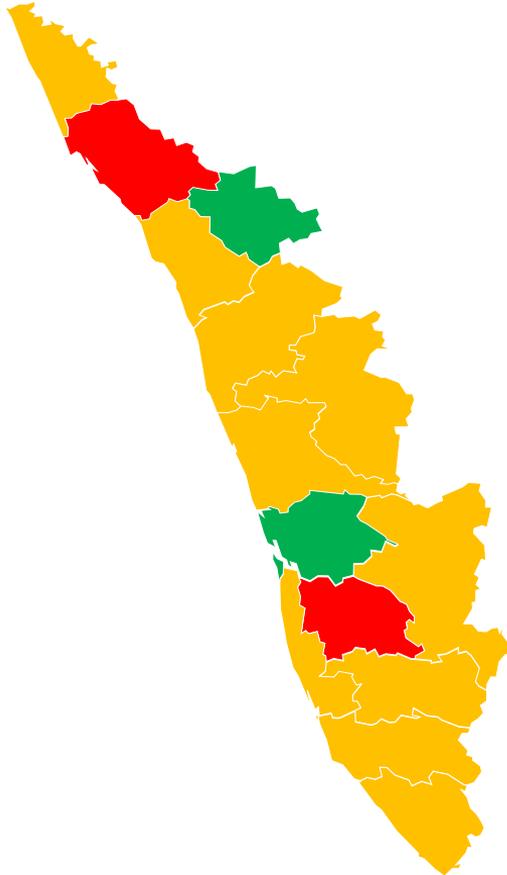


Kerala



Whole of Kerala except Wayanad & Ernakulam is still under the siege of COVID-19

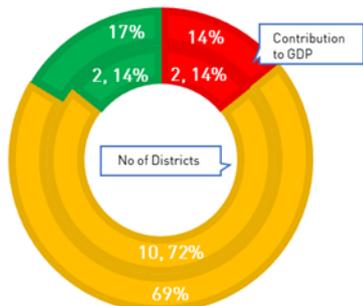
14%, 72% AND 14% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



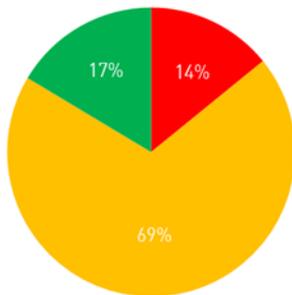


Kerala | 9.78 Lakh Crore GSDP | GSDP Rank 10 | 4.2 % contribution to National GDP

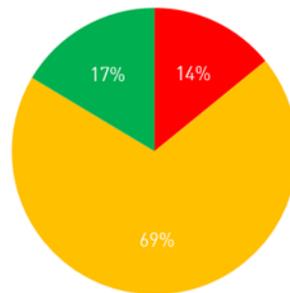
14%, 72% AND 14% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



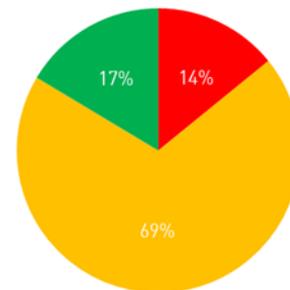
Red, Orange and Green zones contribute to 14%, 69% and 17% in Agri GSDP



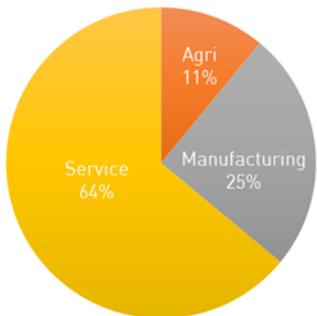
Red, Orange and Green zones contribute to 14%, 69% and 17% in Manufacturing GSDP



Red, Orange and Green zones contribute to 14%, 69% and 17% in Service GSDP



Sector Wise Split-up of GSDP



Impact of COVID-19 on Agriculture

1. Since the lockdown, not a single pineapple could be moved out of Ernakulam. Around 3000 tonnes of ripe pineapple is ready to harvest. Due to transport restrictions, not a single load has gone over the lockdown period. The loss is around Rs 2 crore per day.
2. Lockdown restrictions have adversely affected Kudumbashree group farming, leading to a loss of Rs.3.6 crores, according to a study report. The district where the farming groups experienced maximum loss is Thrissur.

Impact of COVID-19 on Manufacturing

1. Tea Production: Tea plantations and small-scale tea growers are in a crisis following the closure of factories and the curb on labour after the lockdown to contain COVID-19.
2. Production of Textiles, Rubber, Cardamom and Timber also hit by the lockdown. Kerala which leads the country with a giant share of 89% of the total production of cardamom is finding its growers in a difficult situation. The cardamom growers are reeling as COVID-19 has hit them very hard. This time the production has come down from 28,000 tonnes, last year to around 18,000 tonnes.

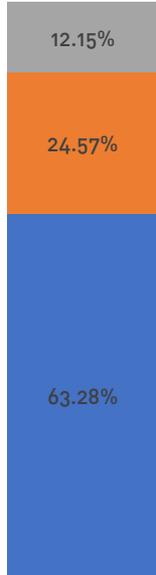
Impact of COVID-19 on Service

1. Tourism: Kerala known for its tourist places been hugely hit by the lockdown. The revenue per day for the houseboat industry alone in the districts of Alappuzha and Kottayam would run to more than Rs 1.5 crore per day. The sector has lost at least Rs 547 crore during the last three months.
2. KSRTC, Kerala's state-owned public transport system has reported losses worth crores due to the reduced number of travelers.
3. Liquor sales in Kerala is a public sector undertaking, through which the government earns a significant revenue. However, following the outbreak, the sales have gone down, directly hitting the economy.



Sector-wise split-up of GDP and impact of COVID-19

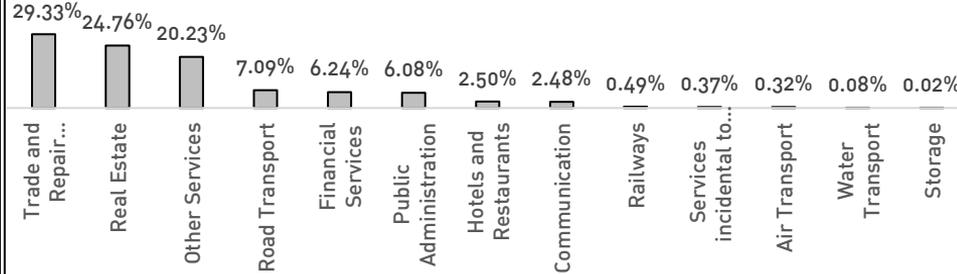
Sector-wise split up of GDP



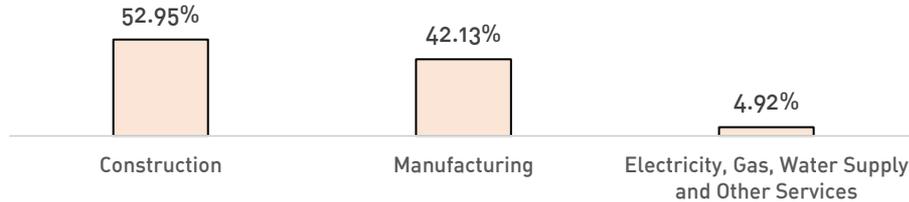
- Agriculture
- Manufacturing & Industries
- Services

Activity-wise split up of Sector

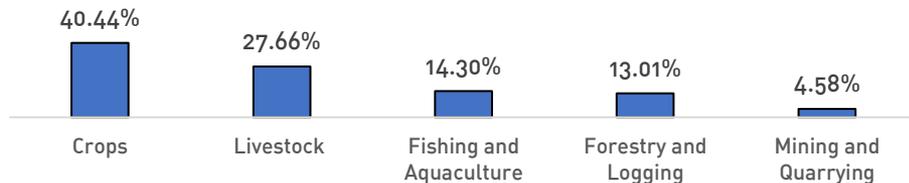
Split-up of Service Activities



Split-up of Manufacturing Activities



Split-up of Agricultural Activities

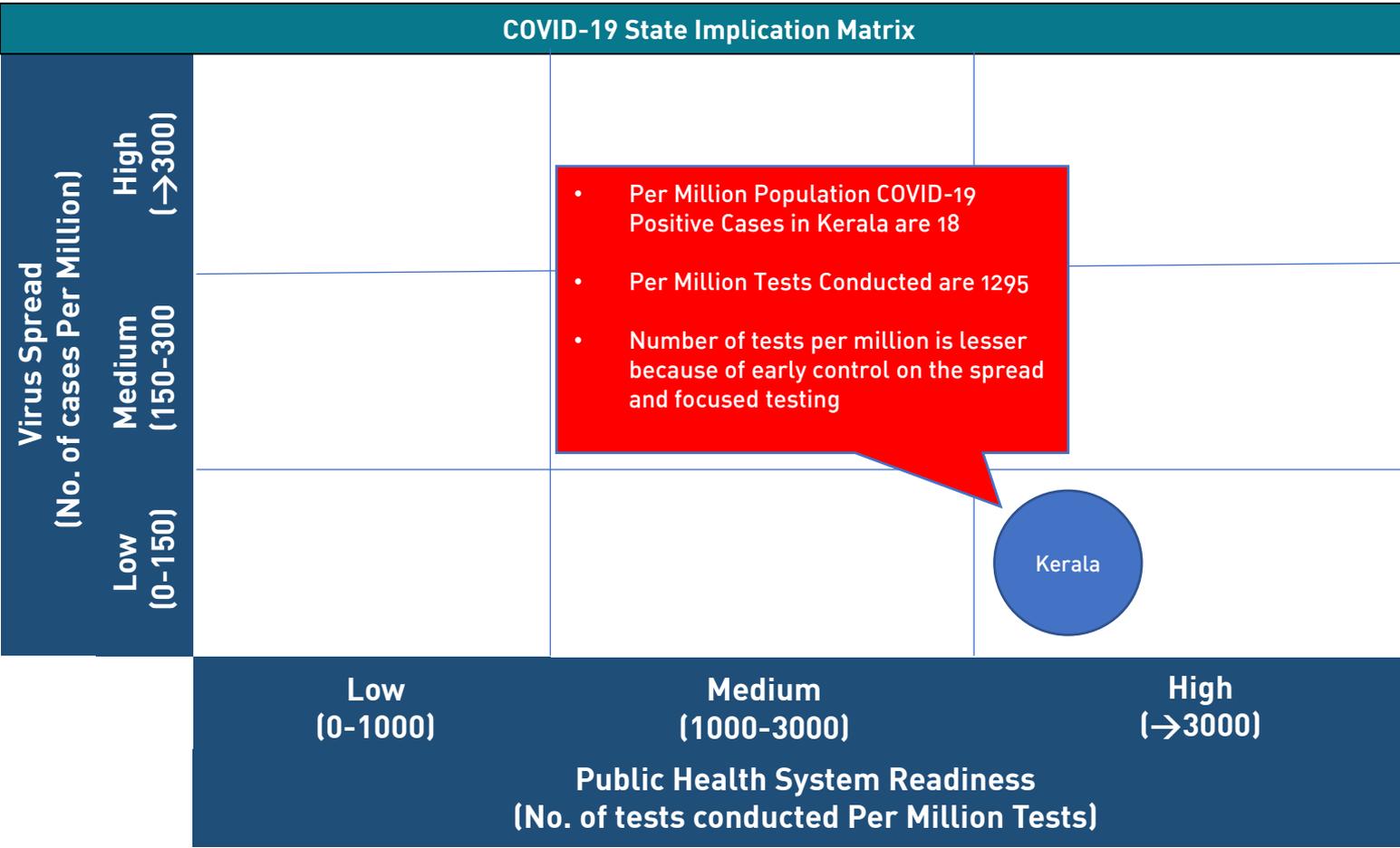


Brief Understanding

- Hotels, restaurants and resorts wear a deserted look due to the pandemic. Having already incurred huge losses, hoteliers don't expect the industry to revive anytime soon.
- As per an assessment by CREDAI-Kerala, between 300 and 400 apartment projects were halted due to COVID-19 pandemic and the consequent lockdown.
- The construction sector, which accounts for 19% of total employment, will experience a 100% loss in employment.
- The Association of Planters of Kerala (APK) has estimated the loss in the plantation industry in the state to be nearly Rs. 500 crore.
- The rubber sector has suffered a six per cent drop in production and the sources attributed the crop loss to 35,000 tonnes valued at Rs.300 crores since the lockdown is in place.



Kerala has Low Virus Spread with Low Health System Readiness based on facts available from Govt. websites



Facts about Kerala

- Estimated population of Kerala is 30.4 million.
- Total no. of tests conducted as on 13th May-20 is 39,380 of which 38,509 were found to be negative.
- Only 1,295 tests per million conducted to measure the pandemic.
- Total no. of cases as on 13th May-20 is 535.
- 18 cases per million population denotes the Low Virus Spread.
- Till date 490 patients have recovered, i.e. 91.5% Recovery Rate.



Sectors which contribute 47% of the total GDP is receiving poor response from the Govt., which may delay the growth of the sector

COVID-19 Sector Implication Matrix

| | | | | |
|------------------|------------------------------|--------------------------------------------------|-------------------------------------------------------|--------------------------------------------------------|
| Impact on Demand | Better | BW Sector Damaged; Lower Long-term Growth | BM Slow Recovery | BB Strong growth rebound |
| | | | Road Transport, Trade & Repairs | Financial Service, Crops |
| | Medium | MW Slow long-term growth | A1 Slow Long-term growth; muted world recovery | MB Return to trend growth, Strong world rebound |
| Worse | | Other Services, Hotels & Restaurants, Tourism | | |
| | WW Prolonged Downturn | WM Slow Muted growth Recovery | WB Strong Rebound | |

Worse

Medium

Better

Effectiveness of Government Intervention

Impacts in Brief

- Hotels & Restaurants** - Tourism is a major contributor to the state's economy. Following coronavirus confirmation in Kerala, there were waves of cancellations of hotel bookings and tour packages.
- Financial Services**- The state's economy is largely dependent on NRI remittances, and the economic slowdown of affected Gulf countries is expected to have a direct impact.
- Trade & repair services** - The practice of social distancing has also brought down the numbers of those who go out on weekends or go shopping, thus affecting local traders and vendors.
- Other services (Tourism)** - The total losses in the tourism sector from March to September 2020 is estimated to be Rs 20,000 crore.
- Road Transport** - KSRTC, Kerala's state-owned public transport system has reported losses worth crores due to the reduced number of travelers.
- Crops** - The total losses in agriculture, crop husbandry including plantation crops are estimated to be Rs 1,570.75 crore in March and April



Let us summarise the sector wise COVID-19 Impact on Kerala by understanding the before-state, current-state and efforts taken by the Govt. for the future state (1/2)

| Sector | Before State/GSDP Share | Current State | Future State/Government Efforts |
|-------------------------|---------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Hotels & Restaurants | Hotels & Restaurants is one of the major contributors due to tourism in Kerala. | <ol style="list-style-type: none">1. Following coronavirus confirmation in Kerala, there were waves of cancellations of hotel bookings and tour packages | <ol style="list-style-type: none">1. The demand slowdown is expected to continue till September 2021. |
| Financial Services | The GSDP share of Financial services is 3.95% | <ol style="list-style-type: none">1. Essential banking services are available to the public from 10 am to 2 pm. | <ol style="list-style-type: none">1. Government has decided to relax registration and licensing norms to attract fresh business investments.2. The state's economy is largely dependent on NRI remittances and the economic slowdown of affected Gulf countries is expected to have a direct impact. |
| Trade & repair services | The GSDP share of Trade & Repair services is 18.56%. | <ol style="list-style-type: none">1. There is a testing ground on how supply chains are able to keep pace with the temporary rise in consumption.2. The practice of social distancing has also brought down the numbers of those who go out on weekends or go shopping, thus affecting local traders and vendors. | <ol style="list-style-type: none">1. Kerala has taken a lead in devising an integrated supply chain application to track the daily stock levels of all wholesale and retail traders in every district in Kerala, on a daily basis. |



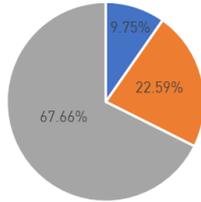
Let us summarise the sector wise COVID-19 Impact on Kerala by understanding the before-state, current-state and efforts taken by the Govt. for the future state (2/2)

| | | | |
|-------------------------------------|-------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Other Services (Tourism) | <p>Kerala tourism provides 10 per cent of the GSDP and provides employment to over 1.5 million people in the State.</p> | <p>Pandemic hits Kerala tourism; Even the famous tourist spot of Kovalam beach, which is usually swarmed with tourists, was seen deserted due to COVID-19.</p> | |
| Road Transport | <p>The GSDP share of Road transport is 4.49%</p> | <p>KSRTC began its commercial operations with a special service only for employees of the State Secretariat.</p> | <p>1A rough estimate of net income loss in road transport per day is about Rs 240 crore, with about 24.2 lakh people directly and indirectly affected by the lockdown. Over 40 days of lockdown has resulted in about loss of Rs 9,600 crore.</p> |
| Crops | <p>The GSDP share of crops is 4.91%</p> | <p>Plantation sector is in the grip of the deepening crisis as cash crops have suffered heavy losses, during the lockdown imposed to contain the spread of COVID-19.</p> | <p>Kerala government is pushing for modern farming techniques and practices to maximize produce.</p> |



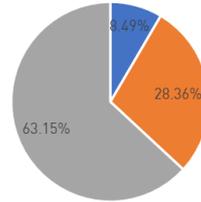
Ernakulam, Thiruvananthapuram, Thrissur district wise remarks.

Ernakulam



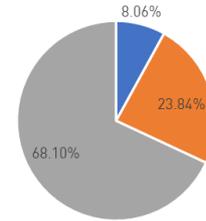
■ Agriculture ■ Manufacturing ■ Services

Thiruvananthapuram



■ Agriculture ■ Manufacturing ■ Services

Thrissur



■ Agriculture ■ Manufacturing ■ Services

- The coconut by-product industry, mostly concentrated in Ernakulam, has been hit hard by COVID-19 lockdown. The manufacturers of the main products such as tender coconut water, coconut oil and desiccated coconut powder are suffering a huge loss with the factories closed for over a month.
- Industry estimates the loss of business at nearly Rs.30,000 crore, indicating a sharp fall in state revenue at a time when it had begun a limping recovery to normalcy, after back-to-back catastrophic floods in the last two years.
- Roads are no longer chock-a-block with traffic and thousands of houseboats, mascots of the state's tourism, are being converted to isolation beds.

- Agriculture comes under essential services and markets were excluded from the lockdown, farmers were left high and dry with harvesting, procurement and transportation coming to a halt.
- Revenue management will be a big issue for the industry. Loan repayments, statutory payments, salaries, etc., will lead the industry into big trouble.

- KSRTC, Kerala's state-owned public transport system has reported losses worth crores due to the reduced number of travelers.

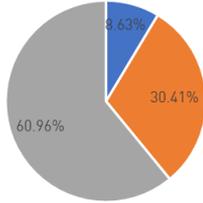
- A sharp decline in chicken price in the wake of COVID-19 has heavily affected the domestic poultry market in the State. At a time when the break-even price for producing a kg of chicken is Rs. 77.85 in the State, the average selling price now is only Rs. 20. The market price in Thrissur is currently around Rs. 18.
- The wells in Chathannoor region of Kerala's Kollam district, stressed by the acute water shortage crisis, witnessed a strange phenomenon amid the nationwide COVID-19 lockdown.

- The IT companies are in a state of panic as their points of contact in the US, and Europe are not responding. Tourism hotspots are wearing a deserted look with foreign tourists asked to stay indoors by authorities and domestic travelers keeping away, amid COVID-19 scare.



Kozhikode, Malappuram, Palakkad district wise remarks.

Kozhikode



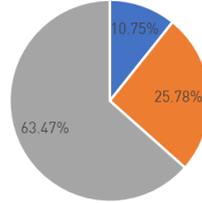
■ Agriculture ■ Manufacturing ■ Services

- The indefinite closure of shops by hill-produce merchants following the lockdown is creating trouble for hundreds of hapless rural farmers in Kozhikode district. Huge quantities of agriculture produce, including food crops and cash crops, are yet to reach the market with uncertainty continuing in the sector.

- Though the government noticed the need to open shops selling cement, no action was taken to open the shops. Hence, huge loads of cement turned unusable

- While tourism sector has already been severely hit by the Covid-19 pandemic, owners expect even remittances to slow down as the global economy goes into a recession.

Malappuram



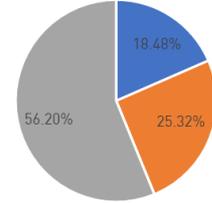
■ Agriculture ■ Manufacturing ■ Services

- People used to get Rs.2,200 per kg for export quality crabs. But now, with the drop in demand in the international market, the prices have come down to Rs.1000, and can be sold in the local market.

- The cashew industry is hit due to the lockdown. Primary cooperative societies in the state harvested 16,950 quintals of cashew nuts in 14 days.

- Liquor sales in Kerala is a public sector undertaking, through which the government earns a significant revenue. However, following the outbreak, the sales have gone down, directly hitting the economy

Palakkad



■ Agriculture ■ Manufacturing ■ Services

- Thousands of eggs from the farm in Pollachi have turned to rot since there was no way to ferry the stocks to Palakkad. Similarly, 50,000 birds are available for sale, but there are hardly any takers

- Tea plantations and small-scale tea growers are in a crisis following the closure of factories and the curbs on engaging labourers after the lockdown, to contain COVID-19.

- Activities in the tourism sector, which had suffered significant losses during two consecutive floods, have come to a complete standstill after the COVID-19 pandemic struck. According to the District Tourism Promotion Council (DTPC), the sector has lost at least Rs. 547 crore during the last three months..

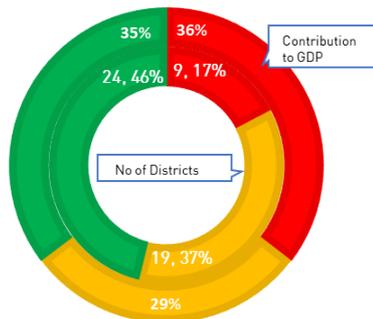


Other States

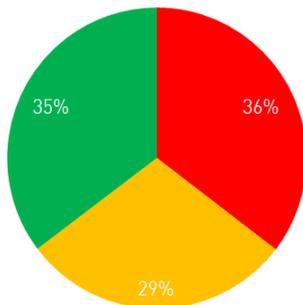


Madhya Pradesh | 9.6 Lakh Crore GSDP | GSDP Rank 11 | 6.5 % contribution to National GDP

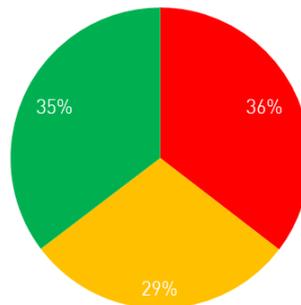
17%, 37% AND 46% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



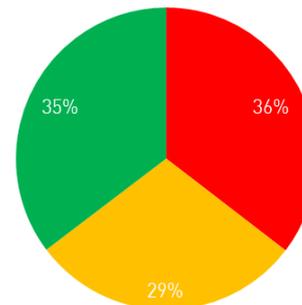
Red, Orange and Green zones contribute to 36%, 29% and 35% in Agri GSDP



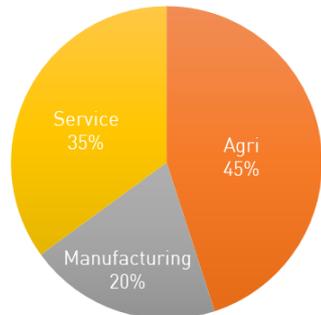
Red, Orange and Green zones contribute to 36%, 29% and 35% in Manufacturing GSDP



Red, Orange and Green zones contribute to 36%, 29% and 35% in Service GSDP



Sector Wise Split-up of GSDP



Impact of COVID-19 on Agriculture

1. The wheat farmers are hit due to the lockdown. The farmers are not getting payments on time. It can be estimated that 49 crore wheat has been purchased so far in Morena on support price. At the same time, only 5 crores 83 lakh has been paid to the farmers. 43 crores are yet to be paid.

2. Watermelon farmers in Hoshangabad are hit due to the lockdown since there is no transport and people to consume the produce

Impact of COVID-19 on Manufacturing

1. The industry sector is hit in the districts of Indore, Bhopal, Dhar, Jabalpur and Ujjain due to the lockdown. Industry representatives placed demands, including giving a six-month relief in bank term loan instalments, raising the credit limit on working capital and free holding of land in industrial areas.

2. The lockdown occurred when ice cream and cold drinks were traded more. According to experts, the loss in business caused is up to 1 crore per day in the district of Narsinghpur.

Impact of COVID-19 on Service

1. The income of the municipal corporation has also gone down due to the lockdown. But in terms of expenses, there is no reduction. Expenses have increased even more due to Corona.

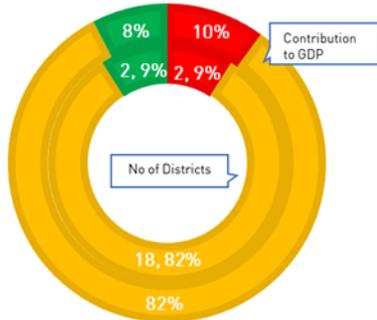
2. The transportation system has completely collapsed in lockdown. Millions have been lost. Government to give Tax relief to vehicle owners.

3. The tourism industry, one of the main revenue generators to the State, is hugely hit due to the lockdown.

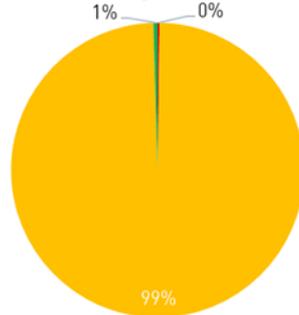


Haryana | 11 Lakh Crore GSDP | GSDP Rank 12

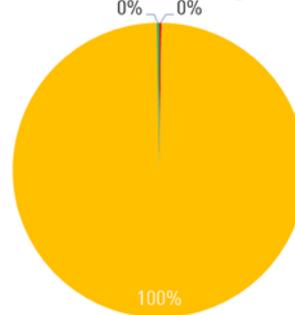
9%, 82% AND 9% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



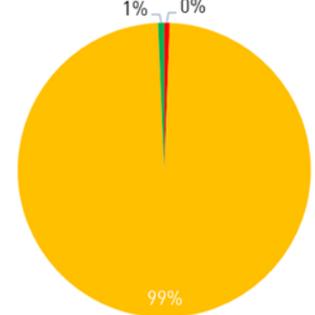
Red, Orange and Green zones contribute to 0.2%, 99.34% and 0.46% in Agri GDP



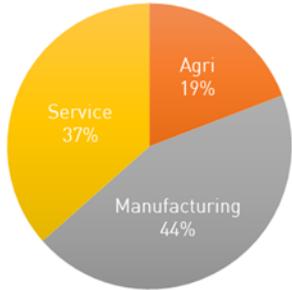
Red, Orange and Green zones contribute to 0.24%, 99.52% and 0.24% in Manufacturing GDP



Red, Orange and Green zones contribute to 0.60%, 98.72% and 0.67% in Service GDP



Sector Wise Split-up of GDP



Impact of COVID-19 on Agriculture

1. Agricultural activities have been shut down due to shortage of labour and harvest machinery. Harvest of wheat, mustard and sowing of Rabi crops have been stopped due to shortage.
2. The State has requested the Centre to approve higher minimum support price (MSP) for farmers who delay the arrival of their wheat production. As per the proposed plan, farmers would get a remuneration of Rs 1,925 per quintal of wheat between April 20 and June 5, Rs 1,975 between May 6 and May 31, and Rs 2,050 in June. The State will begin procurement of mustard from April 15, as per the proposal.

Impact of COVID-19 on Manufacturing

1. The lockdown has resulted in the disruption of all the manufacturing units due to the absence of workers. All units are closed as per the government guidelines. Even after the lockdown is over, the workers won't be able to join and those workers that have not gone to their natives, will flee to their homes, leaving the work disrupted.

Impact of COVID-19 on Service

1. The problem of availability of essential goods across offline and online channels is getting worse. The data shows that percentage of customers unable to buy essential goods through e-commerce services between 20th March and 22nd March was 35%, and it shot up to 79% in the March 23-24 period. And 17% of customers were unable to buy essential goods at retail stores on March 20-22, and 32% on March 23-24.



Goa | 0.773 Lakh Crore GSDP | GSDP Rank 23 | 0.4% contribution to National GDP

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|-----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| <p>100% DISTRICTS ARE IN GREEN ZONES</p> <p>Contribution to GDP: 100%</p> <p>No of Districts: 2, 100%</p> | <p>Green zones contribute to 100% in Agri GSDP</p> <p>100%</p> | <p>Green zones contribute to 100% in Manufacturing GSDP</p> <p>100%</p> | <p>Green zones contribute to 100% in Service GSDP</p> <p>100%</p> |
| <p>Sector Wise Split-up of GSDP</p> <p>Service 38%</p> <p>Agri 11%</p> <p>Manufacturing 51%</p> | <p>Impact of COVID-19 on Agriculture</p> <ol style="list-style-type: none">1. State 100% COVID free.2. Power tariff hike by 3.8% expected to increase costs to industry.3. Tourism, directly and indirectly, employs 40% workforce, with 60% downturn huge levels of unemployment expected. | <p>Impact of COVID-19 on Manufacturing</p> <ol style="list-style-type: none">1. Pharmaceutical industry accounting for 51% of exports has seen an increase in revenues.2. Tourism industry expected to be down for the next 6-8 months. Tourism, directly and indirectly, contributes 11.5% GDSP – expected loss of over 60%, i.e. 6.8% GSDP loss. | |

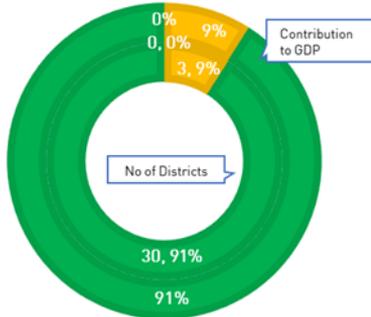


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|---------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>0%, 0% AND 100% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES</p> <p>Contribution to GDP: 0%, 0%, 0%</p> <p>No of Districts: 25, 100%</p> | <p>Red, Orange and Green zones contribute to 0%, 0% and 100% in Agri GSDP</p> <p>0%</p> <p>100%</p> | <p>Red, Orange and Green zones contribute to 0%, 0% and 100% in Manufacturing GSDP</p> <p>0%</p> <p>100%</p> | <p>Red, Orange and Green zones contribute to 0%, 0% and 100% in Service GSDP</p> <p>0%</p> <p>100%</p> |
| <p>Sector Wise Split-up of GSDP</p> <p>Service 45%</p> <p>Agri 33%</p> <p>Manufacturing 22%</p> | <p>Impact of COVID-19 on Agriculture</p> <ol style="list-style-type: none"> As the State depends on other states heavily for inputs to the agriculture sector, activities were affected due to the lack of Agri inputs, such as seeds, fertilizers and labour. Due to the lack of supply chain, farmers are not getting the right price for their produce. Tea estates were unable to harvest the first flush. Farmers suffered a major economic loss. | <p>Impact of COVID-19 on Manufacturing</p> <ol style="list-style-type: none"> Carpet Making Industry will suffer due to low demand, and weavers will not get the right price for their carpets. Due to the lack of inputs and low demand, food processing sector, one of the major sectors of the economy has also suffered a major loss. | <p>Impact of COVID-19 on Service</p> <ol style="list-style-type: none"> Construction and Real Estate industry will also be affected. Price may crash up to 20%. Due to Corona pandemic, Tourism Industry will make a severe loss. Ban on pig transportation and pork sales has incurred huge economic loss. |

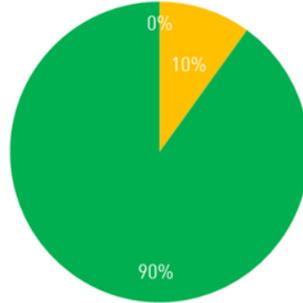


Assam | Rs 4.09 Lakh Crore GSDP | GSDP Rank 17 | 1.64% contribution to National GDP

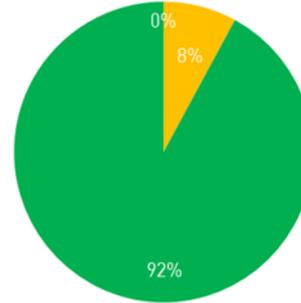
0%, 9% AND 91% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



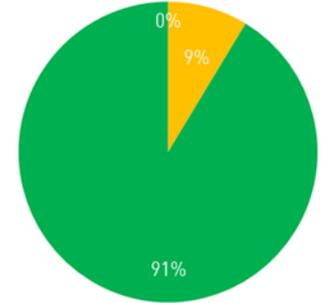
Red, Orange and Green zones contribute to 0%, 10% and 90% in Agri GSDP



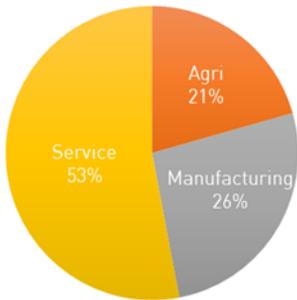
Red, Orange and Green zones contribute to 0%, 8% and 92% in Manufacturing GSDP



Red, Orange and Green zones contribute to 0%, 9% and 91% in Service GSDP



Sector Wise Split-up of GSDP



Impact of COVID-19 on Agriculture

1. Assam tea planters stare at Rs 1,218 crore loss, and tea exports could drop up to 8%.
2. Due to lockdown, farmers have sold their crop at 50% of their price.
3. Agriculture activities have been affected due to the lack of Agri inputs such as Seeds, Fertilizers etc.
4. Bans on selling and transportation of vegetables will adversely affect the farmers.
5. Rubber demand has gone down and causes a price drop, which affects the farmers.

Impact of COVID-19 on Manufacturing

1. The unemployment rate has increased in the State.
2. The Paper Mills located in the State has already in loss, and due to lockdown, this has affected a lot of families.
3. The shutdown of the industries in this district such as cement, glass etc. due to corona has impacted the economy.
4. Unskilled labour of this origin, of this State, has migrated. This has increased unemployment of daily wages earners.

Impact of COVID-19 on Service

1. The Tourism sector has also been affected due to corona pandemic.
2. Handloom and Textile sectors affected widely because March-April are the most business making months, but due to lockdown, there has been no business.
3. Construction and Real Estate Industry will also be affected- Price may crash up to 20%.



Manipur | Rs 129.15 billion GSDP | GSDP Rank 29 | 0.14% contribution to National GDP

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|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>0%, 0% AND 100% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES</p> <p>0% 0, 0% 0, 0%</p> <p>Contribution to GDP</p> <p>No of Districts</p> <p>16, 100%</p> <p>100%</p> | <p>Red, Orange and Green zones contribute to 0%, 0% and 100% in Agri GSDP</p> <p>0%</p> <p>100%</p> | <p>Red, Orange and Green zones contribute to 0%, 0% and 100% in Manufacturing GSDP</p> <p>0%</p> <p>100%</p> | <p>Red, Orange and Green zones contribute to 0%, 0% and 100% in Service GSDP</p> <p>0%</p> <p>100%</p> |
| <p>Sector Wise Split-up of GSDP</p> <p>Service 46%</p> <p>Agri 33%</p> <p>Manufacturing 21%</p> | <p>Impact of COVID-19 on Agriculture</p> <ol style="list-style-type: none">1. Farmers are not able to sell their produce thus incurring a major loss. They will not be able to pay their high debts.2. Agriculture activities will be affected due to the lack of Agri inputs such as Seeds, Fertilizers etc.3. Raw Cocoon prices have reduced by 50% due to lockdown, and farmers are suffering a great loss due to price erosion. | <p>Impact of COVID-19 on Manufacturing</p> <ol style="list-style-type: none">1. Bamboo Industry has also been affected due to low demand and supply chain problem.2. Unemployment has risen amid lockdown, MSME has suffered a significant loss | <p>Impact of COVID-19 on Service</p> <ol style="list-style-type: none">1. Trade, hotel, restaurants, public administration and real estate, are the major sectors witnessing the FDI inflows in the state, and due to worldwide COVID-19 Pandemic, FDI will decrease.2. The supply chain of the Handloom is stopped, and the weavers are making losses.3. Construction and Real Estate Industry will also be affected-Price may crash up to 20% |



Meghalaya | 0.33 Trillion GSDP | GSDP Rank 27 | 0.17% contribution of National GDP

| <p>0%, 9% AND 91% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES</p> <table border="1"> <caption>District Distribution by Zone</caption> <thead> <tr> <th>Zone</th> <th>Percentage</th> <th>No of Districts</th> </tr> </thead> <tbody> <tr> <td>Green</td> <td>91%</td> <td>10</td> </tr> <tr> <td>Orange</td> <td>9%</td> <td>1</td> </tr> <tr> <td>Red</td> <td>0%</td> <td>0</td> </tr> </tbody> </table> | Zone | Percentage | No of Districts | Green | 91% | 10 | Orange | 9% | 1 | Red | 0% | 0 | <p>Red, Orange and Green zones contribute to 0%, 44% and 56% in Agri GSDP</p> <table border="1"> <caption>Agri GSDP Contribution by Zone</caption> <thead> <tr> <th>Zone</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Green</td> <td>56%</td> </tr> <tr> <td>Orange</td> <td>44%</td> </tr> <tr> <td>Red</td> <td>0%</td> </tr> </tbody> </table> | Zone | Percentage | Green | 56% | Orange | 44% | Red | 0% | <p>Red, Orange and Green zones contribute to 0%, 17% and 83% in Manufacturing GSDP</p> <table border="1"> <caption>Manufacturing GSDP Contribution by Zone</caption> <thead> <tr> <th>Zone</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Green</td> <td>83%</td> </tr> <tr> <td>Orange</td> <td>17%</td> </tr> <tr> <td>Red</td> <td>0%</td> </tr> </tbody> </table> | Zone | Percentage | Green | 83% | Orange | 17% | Red | 0% | <p>Red, Orange and Green zones contribute to 0%, 39% and 61% in Service GSDP</p> <table border="1"> <caption>Service GSDP Contribution by Zone</caption> <thead> <tr> <th>Zone</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Green</td> <td>61%</td> </tr> <tr> <td>Orange</td> <td>39%</td> </tr> <tr> <td>Red</td> <td>0%</td> </tr> </tbody> </table> | Zone | Percentage | Green | 61% | Orange | 39% | Red | 0% |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-----------------|-----------------|-------|------|-----|---------------|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|------------|-------|-----|--------|-----|-----|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|------------|-------|-----|--------|-----|-----|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|------------|-------|-----|--------|-----|-----|----|
| Zone | Percentage | No of Districts | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Green | 91% | 10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Orange | 9% | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Red | 0% | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Zone | Percentage | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Green | 56% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Orange | 44% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Red | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Zone | Percentage | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Green | 83% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Orange | 17% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Red | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Zone | Percentage | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Green | 61% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Orange | 39% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Red | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Sector Wise Split-up of GSDP</p> <table border="1"> <caption>Sector Wise Split-up of GSDP</caption> <thead> <tr> <th>Sector</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Service</td> <td>51%</td> </tr> <tr> <td>Agri</td> <td>32%</td> </tr> <tr> <td>Manufacturing</td> <td>17%</td> </tr> </tbody> </table> | Sector | Percentage | Service | 51% | Agri | 32% | Manufacturing | 17% | <p>Impact of COVID-19 on Agriculture</p> <ol style="list-style-type: none"> 1. Due to lockdown, it is difficult to obtain transportation for fruits and vegetables. Farmers have suffered a major economic loss. 2. Agriculture activities will be affected due to the lack of Agri inputs such as Seeds, Fertilizers etc. 3. Farmers are not able to sell their produce, incurring a major loss. Farmers will not be able to pay their high debts. | <p>Impact of COVID-19 on Manufacturing</p> <ol style="list-style-type: none"> 1. Due to Lockdown, Govt. and private players have deferred salaries due to a reduction in revenue. 2. Bamboo Processing Industries have also been affected due to low demand and supply chain problem. 3. Unemployment has risen amid lockdown, MSME has suffered a significant loss. | <p>Impact of COVID-19 on Service</p> <ol style="list-style-type: none"> 1. Price of essentials has been increased by nearly 100% due to the lack of supply and transportation 2. Tourism Industry has suffered a major loss as April-May is the peak season. 3. Increase in Diesel and Petrol Prices. 4. Construction and Real Estate Industry will also be affected- Price may crash up to 20%. | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sector | Percentage | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Service | 51% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Agri | 32% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Manufacturing | 17% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |



Mizoram | 265.64 billion GSDP | GSDP Rank 32 | 0.10% contribution to National GDP

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| <p>0%,0% AND 100% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES</p> <p>0% 0, 0% 0, 0%</p> <p>Contribution to GDP</p> <p>No of Districts</p> <p>11, 100%</p> <p>100%</p> | <p>Red, Orange and Green zones contribute to 0%, 0% and 100% in Agri GSDP</p> <p>0%</p> <p>100%</p> | <p>Red, Orange and Green zones contribute to 0%, 0% and 100% in Manufacturing GSDP</p> <p>0%</p> <p>100%</p> | <p>Red, Orange and Green zones contribute to 0%, 0% and 100% in Service GSDP</p> <p>0%</p> <p>100%</p> |
| <p>Sector Wise Split-up of GSDP</p> <p>Service 44%</p> <p>Agri 32%</p> <p>Manufacturing 24%</p> | <p>Impact of COVID-19 on Agriculture</p> <ol style="list-style-type: none">1. Due to the supply chain issue and decreased demand, bamboo-farmers are making a loss.2. Agriculture activities were affected due to the lack of Agri inputs such as Seeds, Fertilizers etc.3. Farmers are not able to sell their produce, hence incurring a major loss. They will not be able to pay their high debts. | <p>Impact of COVID-19 on Manufacturing</p> <ol style="list-style-type: none">1. Bamboo Processing Industries have also been affected due to low demand, and supply chain problem.2. Unemployment has risen amid lockdown, MSME has suffered a significant loss.3. Textile and Handlooms, due to low demand, are making a loss and not getting the right price. | <p>Impact of COVID-19 on Service</p> <ol style="list-style-type: none">1. Hotel and Restaurant Industry's revenue has been reduced to Zero during this lockdown. Due to COVID-19, the Industry will suffer major loss in the future too .2. Tourism Industry has suffered a major loss as April-May is the peak season.3. Construction and Real Estate industry will also be affected- Price may crash up to 20%.4. Milk demand has decreased by 30% |



Nagaland | 0.27 trillion GSDP | GSDP Rank 28 | 0.14% contribution to National GDP

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| <p>0%, 0% AND 100% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES</p> <p>0% 0, 0% 0, 0%</p> <p>Contribution to GDP</p> <p>No of Districts</p> <p>11, 100%</p> <p>100%</p> | <p>Red, Orange and Green zones contribute to 0%, 0% and 100% in Agri GSDP</p> <p>0%</p> <p>100%</p> | <p>Red, Orange and Green zones contribute to 0%, 0% and 100% in Manufacturing GSDP</p> <p>0%</p> <p>100%</p> | <p>Red, Orange and Green zones contribute to 0%, 0% and 100% in Service GSDP</p> <p>0%</p> <p>100%</p> |
| <p>Sector Wise Split-up of GSDP</p> <p>Service 58%</p> <p>Agri 30%</p> <p>Manufacturing 12%</p> | <p>Impact of COVID-19 on Agriculture</p> <ol style="list-style-type: none">1. Agriculture activities were affected due to the lack of Agri inputs such as Seeds, Fertilizers etc.2. Farmers are not able to sell their produce, incurring a major loss. They will not be able to pay their high debts.3. Farmers are not getting the right price for their crops and vegetables.4. Floriculture sector has also been affected due to lack of supply chain | <p>Impact of COVID-19 on Manufacturing</p> <ol style="list-style-type: none">1. Unemployment has risen amid lockdown - MSMEs have suffered major loss | <p>Impact of COVID-19 on Service</p> <ol style="list-style-type: none">1. Tourism Industry has suffered a major loss as April-May is the peak season.2. Construction and Real Estate industry will also be affected- Price may crash up to 20%.3. Milk demand has decreased by 30%. |



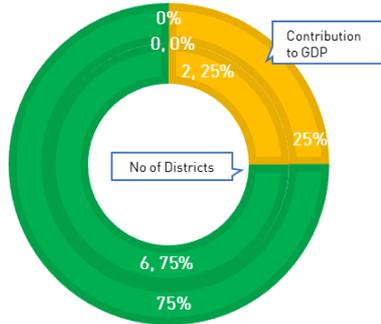
Sikkim | 0.25 trillion GSDP | GSDP Rank 30 | 0.13% contribution to National GDP

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| <p>0%,0% AND 100% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES</p> <p>0% 0, 0% 0, 0%</p> <p>Contribution to GDP</p> <p>No of Districts</p> <p>4, 100%</p> <p>100%</p> | <p>Red, Orange and Green zones contribute to 0%, 0% and 100% in Agri GSDP</p> <p>0%</p> <p>100%</p> | <p>Red, Orange and Green zones contribute to 0%, 0% and 100% in Manufacturing GSDP</p> <p>0%</p> <p>100%</p> | <p>Red, Orange and Green zones contribute to 0%, 0% and 100% in Service GSDP</p> <p>0%</p> <p>100%</p> |
| <p>Sector Wise Split-up of GSDP</p> <p>Service 36%</p> <p>Agri 28%</p> <p>Manufacturing 36%</p> | <p>Impact of COVID-19 on Agriculture</p> <ol style="list-style-type: none"> 1. Agriculture activities were affected due to the lack of Agri inputs such as Seeds, Fertilizers etc. 2. Farmers are not able to sell their produce, incurring a major loss. They will not be able to pay their high debts. 3. Farmers are not getting the right price for their crops and vegetables. 4. Floriculture sector has also been affected due to lack of supply chain | <p>Impact of COVID-19 on Manufacturing</p> <ol style="list-style-type: none"> 1. Major Industries are related to Pharma in this region- All working nearly at 80%-95% of its capacity. These industries are getting benefited. 2. Unemployment has risen amid lockdown - MSMEs have suffered a major loss. 3. Due to lack of inputs and low demand, food processing sector, one of the major sector of economy, has also suffered a major loss. | <p>Impact of COVID-19 on Service</p> <ol style="list-style-type: none"> 1. Govt. has shutdown all the tourist activities till October-20: Annually 14 Lakh (Nearly Twice the Population of Sikkim) people visit Sikkim. This will affect the Sikkim economy deeply. 2. Construction and Real Estate industry will also be affected. Price may crash up to 20% |

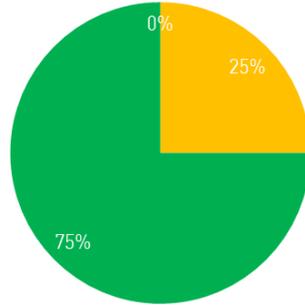


Tripura | 461.33 billion GSDP | GSDP Rank 24 | 0.28% contribution to National GDP

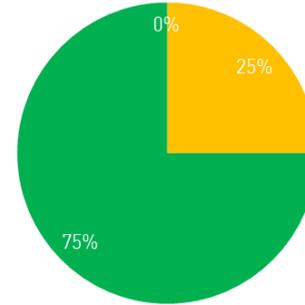
0%, 25% AND 75% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



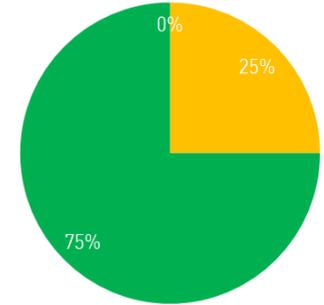
Red, Orange and Green zones contribute to 0%, 25% and 75% in Agri GSDP



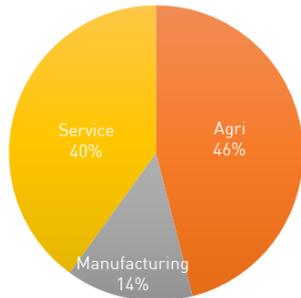
Red, Orange and Green zones contribute to 0%, 25% and 75% in Manufacturing GSDP



Red, Orange and Green zones contribute to 0%, 25% and 75% in Service GSDP



Sector Wise Split-up of GSDP



Impact of COVID-19 on Agriculture

1. Tripura suffered loss as it could not supply natural rubber outside the state as most industries across the country that consume this raw material are closed (A loss of 250 Cr.)
2. A good quantity of tea leaves got damaged, causing a severe loss for the tea garden owners during the phase-1 of lockdown.
3. Agriculture activities were affected due to the lack of Agri inputs such as Seeds, Fertilizers etc.

Impact of COVID-19 on Manufacturing

1. Major industries are related to Pharma in this region- All working nearly at 80%-95% of its capacity. These industries are getting benefited.
2. Nearly 50,000 people are employed in small and medium scale industries. Due to lockdown, employment will be affected.
3. Due to the lack of inputs and low demand, the food processing sector, one of the major sectors of the economy, has also suffered a major loss.

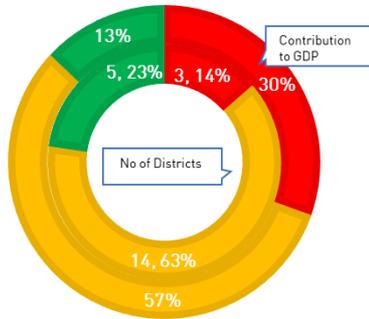
Impact of COVID-19 on Service

1. Govt. has shutdown all the tourist activities. This will affect the Tripura economy deeply.

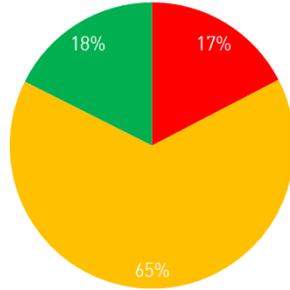


Bihar | 3.9 Lakh Crore GSDP | GSDP Rank 14 | 2.7% contribution to National GDP

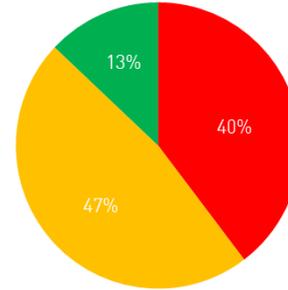
13%, 53% AND 34% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



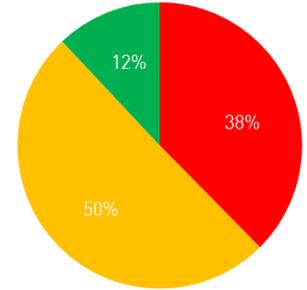
Red, Orange and Green zones contribute to 13%, 53% and 34% in Agri GSDP



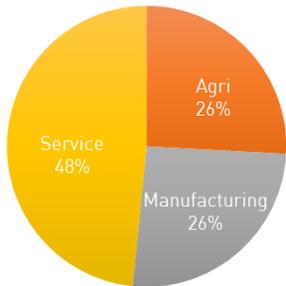
Red, Orange and Green zones contribute to 23%, 49% and 28% in Manufacturing GSDP



Red, Orange and Green zones contribute to 50%, 32% and 14% in Service GSDP



Sector Wise Split-up of GSDP



Impact of COVID-19 on Agriculture

1. The seed production can go down by 25% because of delay in harvesting as migrant labourers from Punjab are not available because of lockdown.
2. Litchi farmers are staring at losses up to Rs. 1000 Cr.
3. For small farmers, it is difficult to reach markets during the lockdown.
4. Farmers are facing difficulty in accessing storage facilities which are generally 10-30 Kms away from the villages.

Impact of COVID-19 on Manufacturing

1. The 21-day COVID-19 lockdown has disrupted all the construction work being carried out at different places under the jurisdiction of Eastern Central Railway at the cost of Rs 4,614 crore.
2. Micro small enterprises and unregistered manufacturing make up major share of the manufacturing GDP.

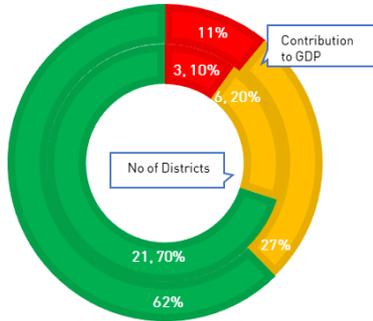
Impact of COVID-19 on Service

1. Trade, hotels, restaurants and Public administration activities, make up a major share of service economy which have been affected throughout the state.

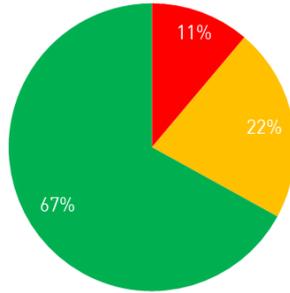


Odisha | Rs 3.9 Lakh Crores GSDP | GSDP Rank 16 | 2.7% contribution to National GDP

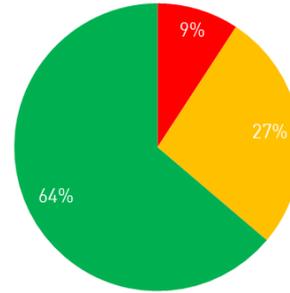
10%, 20% AND 70% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



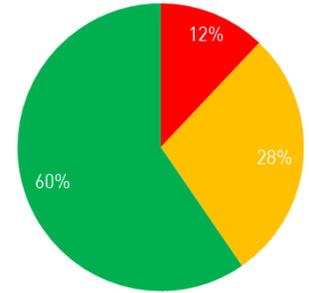
Red, Orange and Green zones contribute to 11%, 22% and 67% in Agri GSDP



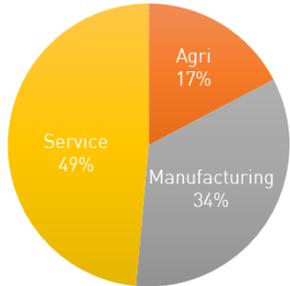
Red, Orange and Green zones contribute to 9%, 27% and 64% in Manufacturing GSDP



Red, Orange and Green zones contribute to 12%, 28% and 60% in Service GSDP



Sector Wise Split-up of GSDP



Impact of COVID-19 on Agriculture

1. Vegetable farmers are facing challenges in transporting their produce to the local markets. This is resulting in losses due to decaying of the produce.
2. Salt farmers who were amid salt extraction faced losses due to lockdown restrictions.

Impact of COVID-19 on Manufacturing

1. Lack of ample availability of trucks and manpower has hurt supplies of critical materials for industries.
2. Most of the major steel companies are operating at around 40-60% production level - the shortage of labour for manual loading and unloading of trucks has become a bottleneck.
3. The spread of the COVID-19 pandemic may adversely impact the expansion plans of domestic steelmakers.

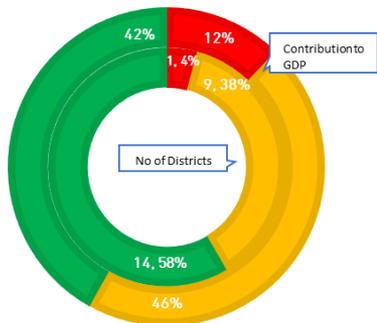
Impact of COVID-19 on Service

1. Trade, hotels, restaurants and transportation are major contributors to the service economy.
2. The earnings through domestic tourism for the year 2019-20 was Rs. 15,855.55 crore. The entire industry is staring at huge losses due to the pandemic.

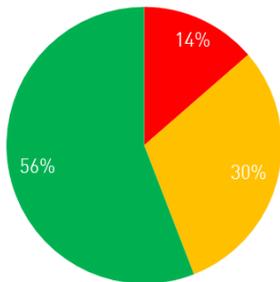


Jharkhand | 2.3 Lakh Crore GSDP | GSDP Rank 18 | 1.6% contribution to National GDP

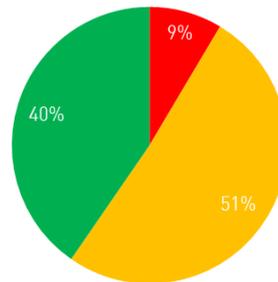
4%, 38% AND 58% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



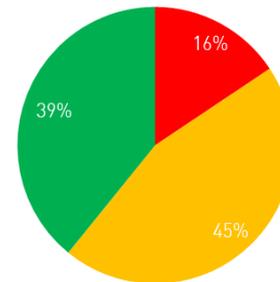
Red, Orange and Green zones contribute to 14%, 30% and 56% in Agri GSDP



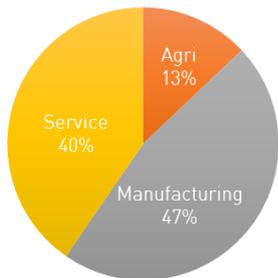
Red, Orange and Green zones contribute to 9%, 51% and 40% in Manufacturing GSDP



Red, Orange and Green zones contribute to 16%, 45% and 39% in Service GSDP



Sector Wise Split-up of GSDP



Impact of COVID-19 on Agriculture

1. Supply chain and labour availability challenges are leading to reduced access to markets and crops getting destroyed.
2. Farmers are facing delayed payments for their produce.
3. Rural haats operating on lesser days, compared to earlier in Simdega district (Orange zone), is increasing difficulties for farmers to sell produce

Impact of COVID-19 on Manufacturing

1. Major steel manufacturers cut production up to 70% amid supplies being hit and challenges with workforce availability.
2. Manufacturing units forced to shut down production in the initial phase of lockdown, now operating at reduced capacity.
3. The Federation of Jharkhand Chambers of Commerce fears losses of nearly Rs. 2,000 Cr, as trade and industrial production activities in the state have been curtailed due to COVID-19 crisis.

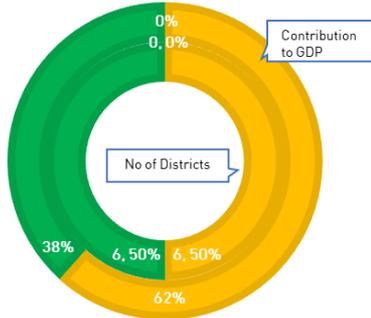
Impact of COVID-19 on Service

1. Trade, hotels, restaurants and transportation activities form a major part of the service economy, would be facing a longer-term impact due to pandemic.
2. Huge lot of cement dump lying with carrying and forwarding agents in Koderma (Orange Zone) - Possibility of cement freezing due to transportation constraints and construction sites being shut.

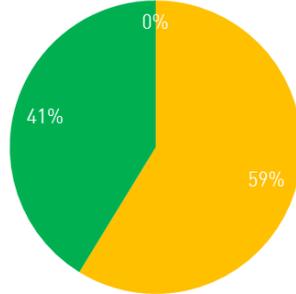


Himachal Pradesh | 14 Lakh Crore GSDP | GSDP Rank 21

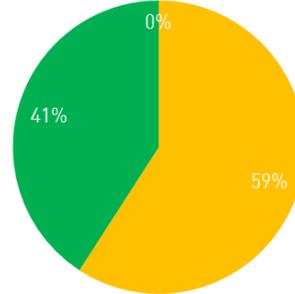
0%, 50% AND 50% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



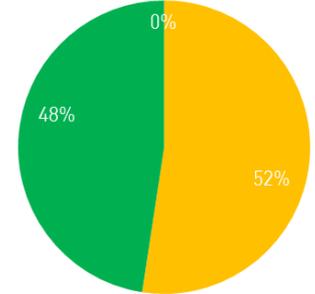
Red, Orange and Green zones contribute to 0%, 59% and 41% in Agri GDP



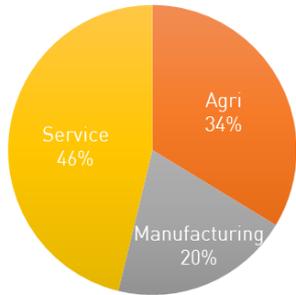
Red, Orange and Green zones contribute to 0%, 59% and 41% in Manufacturing GDP



Red, Orange and Green zones contribute to 0%, 52% and 48% in Service GDP



Sector Wise Split-up of GDP



Impact of COVID-19 on Agriculture

1. Crops of Cabbage and Cauliflower - unable to harvest due to the shortage of workers. Even if the farmers self harvest them, they are unable to send it to the market due to lack of transportation facilities.
2. Fruit growers have almost run out of packaging material to store their produce. They faced depleting supplies of fertilisers, pesticides, micronutrients and fungicides.
3. The state's cherry produce is almost ripe. Stone fruits — including plums, apricots, bayberries, green almonds and peach — will be ripe for harvest soon after, in mid-May, followed by apple and pear harvests that begin mid-June.

Impact of COVID-19 on Manufacturing

1. Operation of all Manufacturing units, barring those manufacturing essential commodities including pharmaceutical, medical devices, soaps, hand cleaners have been banned during the lockdown.
2. While a Coca Cola factory in Solan, operated by Krish Flexipacks, was found operational during a surprise check and has been booked under the IPC section 188 by the Police.
3. Dr Reddy's Laboratories is operating at 15% capacity at its two units there. Abbott is operating at 25-30%, and Cadila is running at 35%

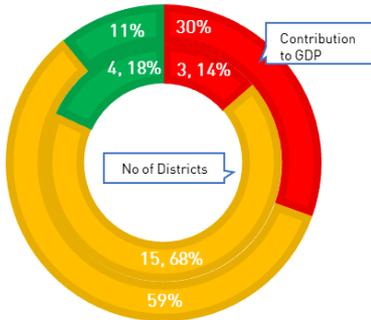
Impact of COVID-19 on Service

1. Himachal Pradesh, very famous for the Tourism, contributes a substantial GDP. But due to COVID-19 and lockdown, the industry has completely perished. However there is hope to cope up seeing the near future.

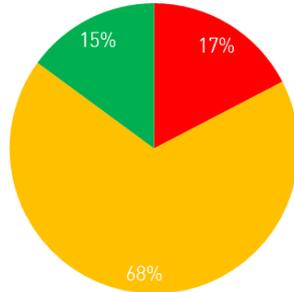


Punjab | 3.0 Lakh Crore GSDP | GSDP Rank 15

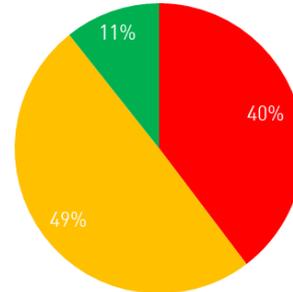
14%, 68% AND 18% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



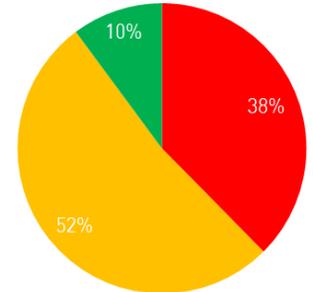
Red, Orange and Green zones contribute to 17%, 68% and 15% in Agri GDP



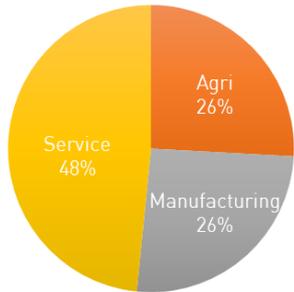
Red, Orange and Green zones contribute to 40%, 49% and 11% in Manufacturing GDP



Red, Orange and Green zones contribute to x%, y% and z% in Service GDP



Sector Wise Split-up of GDP



Impact of COVID-19 on Agriculture

1. The delay in harvest and procurement will have implications for the rest of the crop year. The preparations for monsoon (Kharif) crops start in Punjab mid-May onwards. Because of the delay in harvest and procurement, the sowing will be delayed, and due to change in weather cycle, the yield would be less too as expected.
2. Farmers have started uprooting crops due to fewer vegetable demands.
3. Wheat procurement season delayed due to shortage of labour. The poultry industry is suffering as bird feed is running out of stock, and the demand for poultry has gone down drastically.

Impact of COVID-19 on Manufacturing

1. In parts of Punjab, the dairy, pharma and bread industries are functioning properly. The CM has enforced strict conditions that have restricted other factories to function. These conditions include workers having to stay inside the factory, and their food should be taken care of by the factory owner.
2. With COVID-19 lockdown resulting in a complete halt of trading activities, barring some essential commodities, the over Rs 2,000-crore sports industry of Jalandhar, is having a harrowing time. The current situation has forced sport goods manufacturers to defer orders.

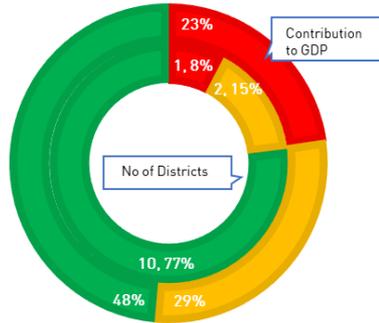
Impact of COVID-19 on Service

1. Tourism, Trade, Transportation play an important part in service economy, and these sectors are adversely affected due to lockdown.

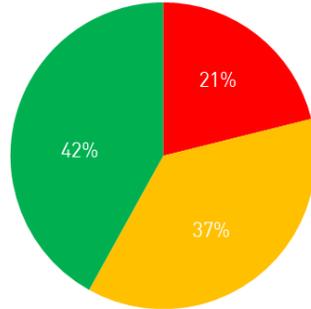


Uttarakhand | 1.0 Lakh Crore GSDP | GSDP Rank 20

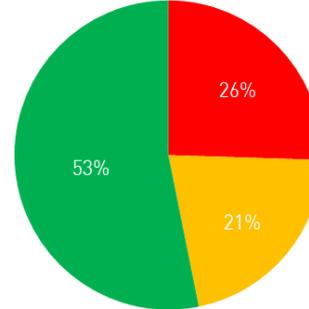
8%, 15% AND 77% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



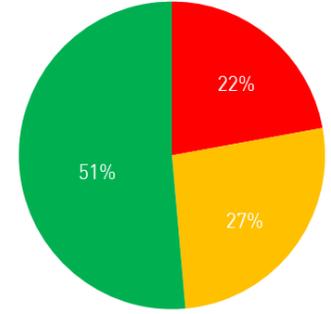
Red, Orange and Green zones contribute to 21%, 37% and 42% in Agri GDP



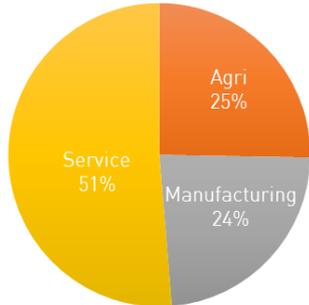
Red, Orange and Green zones contribute to 26%, 21% and 53% in Manufacturing GDP



Red, Orange and Green zones contribute to 22%, 27% and 51% in Service GDP



Sector Wise Split-up of GDP



Impact of COVID-19 on Agriculture

1. Harvest of crops like wheat, barely, gram, mustard and vegetables like cauliflower, tomato, capsicum and onion have also been affected adversely due to lack of labour and harvest machines. 70% of vegetables is being wasted as there are no buyers or transport.
2. The State Government has set up 201 centres for procurement of wheat and set a target of buying 2 lakh metric tonnes, for which payment will be made at the earliest to the farmers

Impact of COVID-19 on Manufacturing

1. Manufacturing units won't take off as soon as lockdown restrictions are lifted, due to an acute shortage of workers who have returned to their home states.
2. The automobile, textile and engineering industries, among others, depend primarily on outstation employees for working their plants.
3. Manufacturing of all non-essential commodities has been stopped in the lockdown - a severe loss to the industry.
4. Small industries have incurred a loss of Rs.9000 Cr until now due to lockdown.

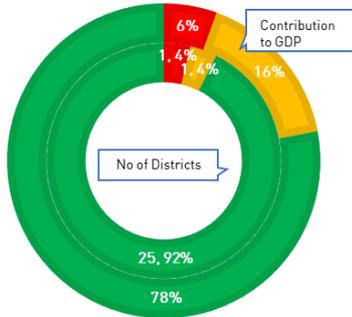
Impact of COVID-19 on Service

1. The service industry has been hit hard. Tourism too, being the major player. The Chardham Yatra of Kedarnath, Badrinath, Yamunotri, Gangotri has been stopped.

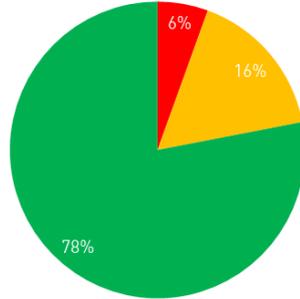


Chhattisgarh | 3.6 Lakh Crore GSDP | GSDP Rank 15 | 2.5 % contribution to National GDP

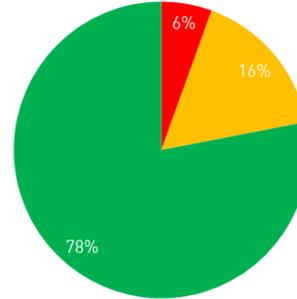
4%,4% AND 93% DISTRICTS ARE IN RED, ORANGE AND GREEN ZONES



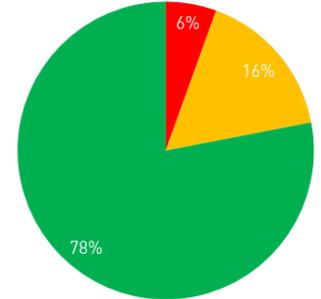
Red, Orange and Green zones contribute to 6%, 16% and 78% in Agri GSDP



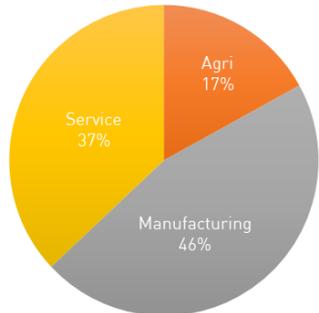
Red, Orange and Green zones contribute to 6%, 16% and 78% in Manufacturing GSDP



Red, Orange and Green zones contribute to 6%, 16% and 78% in Service GSDP



Sector Wise Split-up of GSDP



Impact of COVID-19 on Agriculture

1. Due to coronavirus and lockdown, the sugarcane farmers' problem is serious. The State has 58 lakh BPL families, and the State is providing them food grain and sugar.
2. The paddy farmers in the State couldn't sell the paddy due to the lockdown.

Impact of COVID-19 on Manufacturing

1. The Gudda Doll makers faced huge hit due to the lockdown, without being able to sell the dolls during Akshaya Tritiya.
2. The Government of Dhamtari provided vehicle facilities to reach them to the public.

Impact of COVID-19 on Service

1. Tourism industry, one of the main revenue generators to the State, is also hugely hit due to the lockdown.



THANK YOU