

Economy Profile
India

Doing Business 2020

Comparing Business
Regulation in
190 Economies



WORLD BANK GROUP

Economy Profile of India

*Doing Business 2020 Indicators
(in order of appearance in the document)*

Starting a business	Procedures, time, cost and paid-in minimum capital to start a limited liability company
Dealing with construction permits	Procedures, time and cost to complete all formalities to build a warehouse and the quality control and safety mechanisms in the construction permitting system
Getting electricity	Procedures, time and cost to get connected to the electrical grid, and the reliability of the electricity supply and the transparency of tariffs
Registering property	Procedures, time and cost to transfer a property and the quality of the land administration system
Getting credit	Movable collateral laws and credit information systems
Protecting minority investors	Minority shareholders' rights in related-party transactions and in corporate governance
Paying taxes	Payments, time, total tax and contribution rate for a firm to comply with all tax regulations as well as postfiling processes
Trading across borders	Time and cost to export the product of comparative advantage and import auto parts
Enforcing contracts	Time and cost to resolve a commercial dispute and the quality of judicial processes
Resolving insolvency	Time, cost, outcome and recovery rate for a commercial insolvency and the strength of the legal framework for insolvency
Employing workers	Flexibility in employment regulation and redundancy cost

About Doing Business

The *Doing Business* project provides objective measures of business regulations and their enforcement across 190 economies and selected cities at the subnational and regional level.

The *Doing Business* project, launched in 2002, looks at domestic small and medium-size companies and measures the regulations applying to them through their life cycle.

Doing Business captures several important dimensions of the regulatory environment as it applies to local firms. It provides quantitative indicators on regulation for starting a business, dealing with construction permits, getting electricity, registering property, getting credit, protecting minority investors, paying taxes, trading across borders, enforcing contracts and resolving insolvency. *Doing Business* also measures features of employing workers. Although *Doing Business* does not present rankings of economies on the employing workers indicators or include the topic in the aggregate ease of doing business score or ranking on the ease of doing business, it does present the data for these indicators.

By gathering and analyzing comprehensive quantitative data to compare business regulation environments across economies and over time, *Doing Business* encourages economies to compete towards more efficient regulation; offers measurable benchmarks for reform; and serves as a resource for academics, journalists, private sector researchers and others interested in the business climate of each economy.

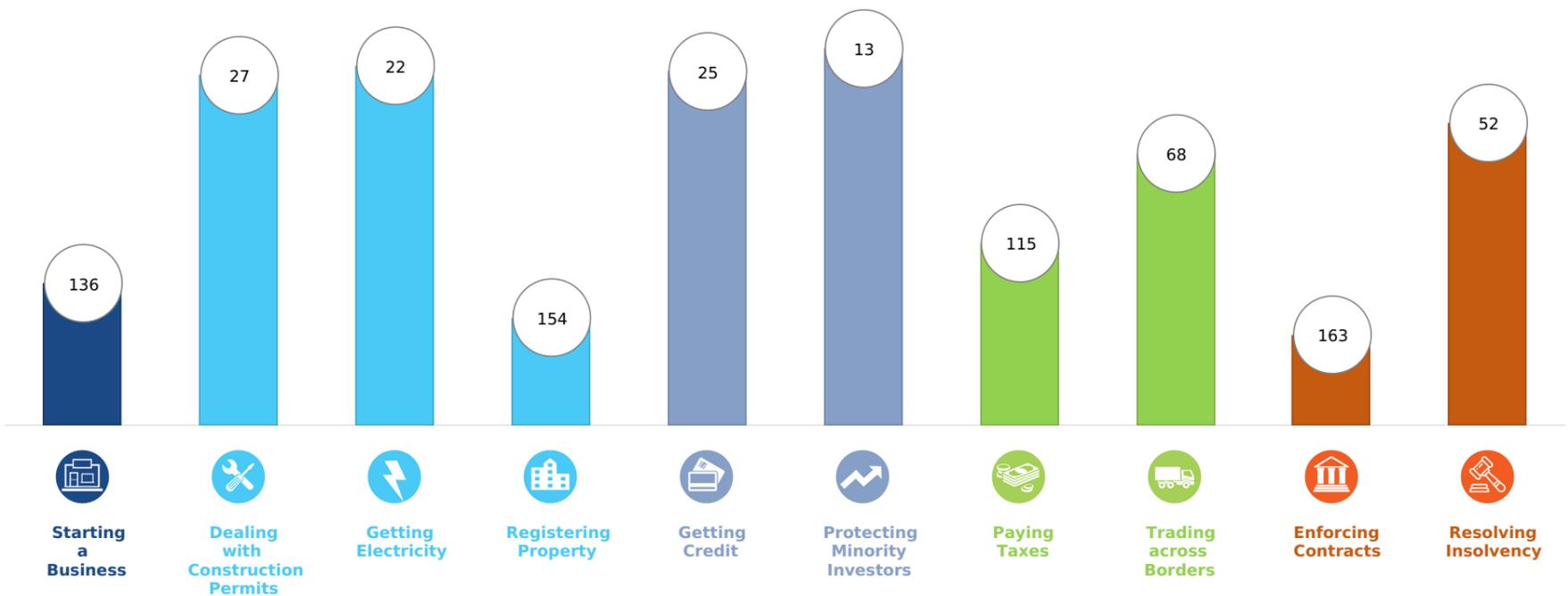
In addition, *Doing Business* offers detailed [subnational studies](#), which exhaustively cover business regulation and reform in different cities and regions within a nation. These studies provide data on the ease of doing business, rank each location, and recommend reforms to improve performance in each of the indicator areas. Selected cities can compare their business regulations with other cities in the economy or region and with the 190 economies that *Doing Business* has ranked.

The first *Doing Business* study, published in 2003, covered 5 indicator sets and 133 economies. This year's study covers 11 indicator sets and 190 economies. Most indicator sets refer to a case scenario in the largest business city of each economy, except for 11 economies that have a population of more than 100 million as of 2013 (Bangladesh, Brazil, China, India, Indonesia, Japan, Mexico, Nigeria, Pakistan, the Russian Federation and the United States) where *Doing Business* also collected data for the second largest business city. The data for these 11 economies are a population-weighted average for the 2 largest business cities. The project has benefited from feedback from governments, academics, practitioners and reviewers. The initial goal remains: to provide an objective basis for understanding and improving the regulatory environment for business around the world.

To learn more about *Doing Business* please visit doingbusiness.org

Ease of Doing Business in India 	Region	South Asia	DB RANK	DB SCORE
	Income Category	Lower middle income	63	71.0
	Population	1,352,617,328		
	City Covered	Mumbai, Delhi		

Rankings on Doing Business topics - India



Topic Scores



✓ Starting a Business (rank)	136
Score of starting a business (0-100)	81.6
Procedures (number)	10
Time (days)	18
Cost (number)	7.2
Paid-in min. capital (% of income per capita)	0.0
✓ Dealing with Construction Permits (rank)	27
Score of dealing with construction permits (0-100)	78.7
Procedures (number)	15
Time (days)	106
Cost (% of warehouse value)	4.0
Building quality control index (0-15)	14.5
Getting Electricity (rank)	22
Score of getting electricity (0-100)	89.4
Procedures (number)	4
Time (days)	53
Cost (% of income per capita)	28.6
Reliability of supply and transparency of tariff index (0-8)	6
Registering Property (rank)	154
Score of registering property (0-100)	47.6
Procedures (number)	9
Time (days)	58
Cost (% of property value)	7.8
Quality of the land administration index (0-30)	10.8

Getting Credit (rank)	25
Score of getting credit (0-100)	80.0
Strength of legal rights index (0-12)	9
Depth of credit information index (0-8)	7
Credit registry coverage (% of adults)	0.0
Credit bureau coverage (% of adults)	63.1
Protecting Minority Investors (rank)	13
Score of protecting minority investors (0-100)	80.0
Extent of disclosure index (0-10)	8.0
Extent of director liability index (0-10)	7.0
Ease of shareholder suits index (0-10)	7.0
Extent of shareholder rights index (0-6)	6.0
Extent of ownership and control index (0-7)	6.0
Extent of corporate transparency index (0-7)	6.0
Paying Taxes (rank)	115
Score of paying taxes (0-100)	67.6
Payments (number per year)	11
Time (hours per year)	252
Total tax and contribution rate (% of profit)	49.7
Postfiling index (0-100)	49.3

✓ Trading across Borders (rank)	68
Score of trading across borders (0-100)	82.5
<i>Time to export</i>	
Documentary compliance (hours)	12
Border compliance (hours)	52
<i>Cost to export</i>	
Documentary compliance (USD)	58
Border compliance (USD)	212
<i>Time to export</i>	
Documentary compliance (hours)	20
Border compliance (hours)	65
<i>Cost to export</i>	
Documentary compliance (USD)	100
Border compliance (USD)	266
Enforcing Contracts (rank)	163
Score of enforcing contracts (0-100)	41.2
Time (days)	1,445
Cost (% of claim value)	31.0
Quality of judicial processes index (0-18)	10.5
✓ Resolving Insolvency (rank)	52
Score of resolving insolvency (0-100)	62.0
Recovery rate (cents on the dollar)	71.6
Time (years)	1.6
Cost (% of estate)	9.0
Outcome (0 as piecemeal sale and 1 as going concern)	1
Strength of insolvency framework index (0-16)	7.5

Starting a Business

This topic measures the number of procedures, time, cost and paid-in minimum capital requirement for a small- to medium-sized limited liability company to start up and formally operate in each economy's largest business city.

To make the data comparable across 190 economies, *Doing Business* uses a standardized business that is 100% domestically owned, has start-up capital equivalent to 10 times the income per capita, engages in general industrial or commercial activities and employs between 10 and 50 people one month after the commencement of operations, all of whom are domestic nationals. Starting a Business considers two types of local limited liability companies that are identical in all aspects, except that one company is owned by 5 married women and the other by 5 married men. The ranking of economies on the ease of starting a business is determined by sorting their scores for starting a business. These scores are the simple average of the scores for each of the component indicators.

The most recent round of data collection for the project was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure	Case study assumptions
<p>Procedures to legally start and formally operate a company (number)</p> <ul style="list-style-type: none"> • Preregistration (for example, name verification or reservation, notarization) • Registration in the economy's largest business city • Postregistration (for example, social security registration, company seal) • Obtaining approval from spouse to start a business or to leave the home to register the company • Obtaining any gender specific document for company registration and operation or national identification card 	<p>To make the data comparable across economies, several assumptions about the business and the procedures are used. It is assumed that any required information is readily available and that the entrepreneur will pay no bribes.</p>
<p>Time required to complete each procedure (calendar days)</p> <ul style="list-style-type: none"> • Does not include time spent gathering information • Each procedure starts on a separate day (2 procedures cannot start on the same day) • Procedures fully completed online are recorded as ½ day • Procedure is considered completed once final document is received • No prior contact with officials 	<p>The business:</p> <ul style="list-style-type: none"> -Is a limited liability company (or its legal equivalent). If there is more than one type of limited liability company in the economy, the limited liability form most common among domestic firms is chosen. Information on the most common form is obtained from incorporation lawyers or the statistical office. -Operates in the economy's largest business city. For 11 economies the data are also collected for the second largest business city. -Performs general industrial or commercial activities such as the production or sale to the public of goods or services. The business does not perform foreign trade activities and does not handle products subject to a special tax regime, for example, liquor or tobacco. It is not using heavily polluting production processes. -Does not qualify for investment incentives or any special benefits. -Is 100% domestically owned. -Has five business owners, none of whom is a legal entity. One business owner holds 30% of the company shares, two owners have 20% of shares each, and two owners have 15% of shares each. -Is managed by one local director. -Has between 10 and 50 employees one month after the commencement of operations, all of them domestic nationals. -Has start-up capital of 10 times income per capita. -Has an estimated turnover of at least 100 times income per capita. -Leases the commercial plant or offices and is not a proprietor of real estate. -Has an annual lease for the office space equivalent to one income per capita. -Is in an office space of approximately 929 square meters (10,000 square feet). -Has a company deed that is 10 pages long.
<p>Cost required to complete each procedure (% of income per capita)</p> <ul style="list-style-type: none"> • Official costs only, no bribes • No professional fees unless services required by law or commonly used in practice 	<p>The owners:</p> <ul style="list-style-type: none"> -Have reached the legal age of majority and are capable of making decisions as an adult. If there is no legal age of majority, they are assumed to be 30 years old. -Are in good health and have no criminal record. -Are married, the marriage is monogamous and registered with the authorities. -Where the answer differs according to the legal system applicable to the woman or man in question (as may be the case in economies where there is legal plurality), the answer used will be the one that applies to the majority of the population.
<p>Paid-in minimum capital (% of income per capita)</p> <ul style="list-style-type: none"> • Funds deposited in a bank or with third party before registration or up to 3 months after incorporation 	

Starting a Business - Mumbai

Standardized Company

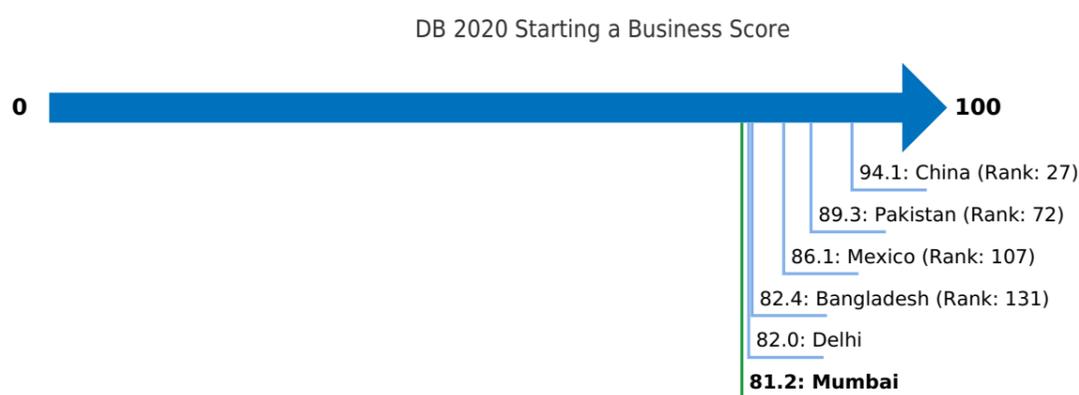
Legal form	Private Limited Company
Paid-in minimum capital requirement	No minimum
City Covered	Mumbai

Indicator	Mumbai	South Asia	OECD high income	Best Regulatory Performance
Procedure - Men (number)	10	7.1	4.9	1 (2 Economies)
Time - Men (days)	18	14.5	9.2	0.5 (New Zealand)
Cost - Men (% of income per capita)	9.3	8.3	3.0	0.0 (2 Economies)
Procedure - Women (number)	10	7.3	4.9	1 (2 Economies)
Time - Women (days)	18	14.6	9.2	0.5 (New Zealand)
Cost - Women (% of income per capita)	9.3	8.3	3.0	0.0 (2 Economies)
Paid-in min. capital (% of income per capita)	0.0	0.2	7.6	0.0 (120 Economies)

Figure - Starting a Business in Mumbai - Score

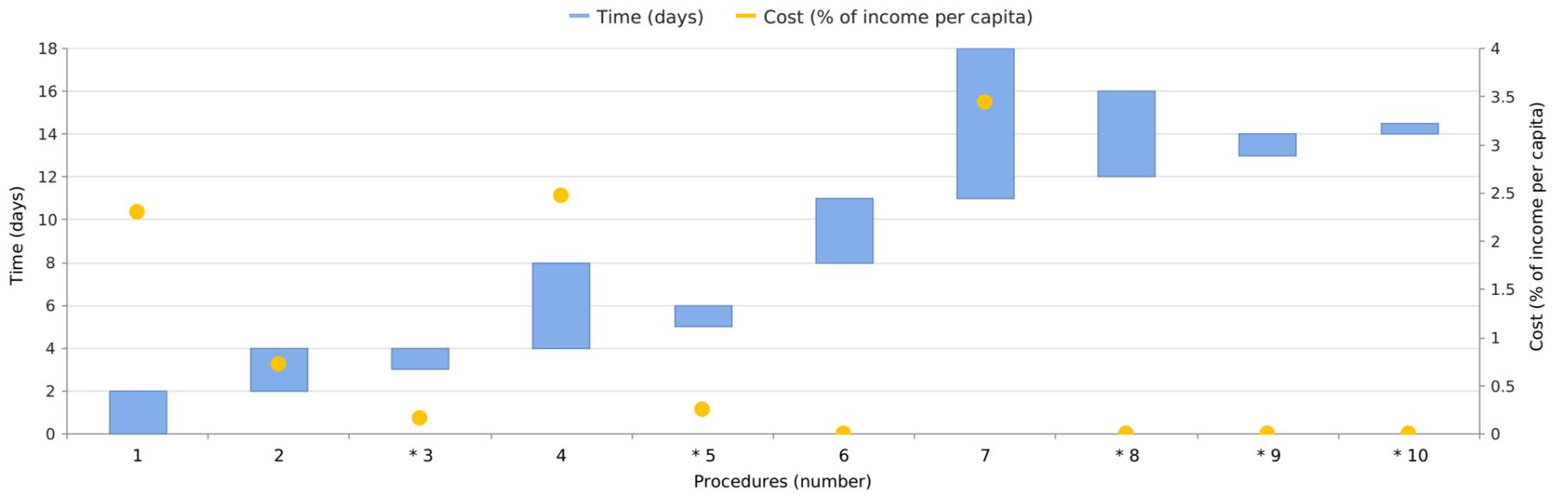


Figure - Starting a Business in Mumbai and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of starting a business is determined by sorting their scores for starting a business. These scores are the simple average of the scores for each of the component indicators.

Figure - Starting a Business in Mumbai - Procedure, Time and Cost



*This symbol is shown beside procedure numbers that take place simultaneously with the previous procedure.

Note: Online procedures account for 0.5 days in the total time calculation. For economies that have a different procedure list for men and women, the graph shows the time for women. For more information on methodology, see the *Doing Business* website (<http://doingbusiness.org/en/methodology>). For details on the procedures reflected here, see the summary below.

Details - Starting a Business in Mumbai - Procedure, Time and Cost

No.	Procedures	Time to Complete	Associated Costs
1	<p>Obtain a digital signature certificate <i>Agency</i> : Authorized private agency (Federal)</p> <p>The applicant must obtain a Class-II Digital Signature Certificate from a certification agency authorized by the Controller of Certification Agencies. These include private agencies like NIC, E-Mudhra, MTNL Trust line, to which company directors submit the prescribed application form along with notarized proof of identity and address.</p> <p>For obtaining DSC, along with the documents (i.e., Proof of Identity and Proof of Address), a verification video must be submitted by the applicant, stating the name, company name, mobile number, email and intention for applying for DSC. Upon submitting the online application, a hard copy of the form has to be submitted along with supporting documents to the authorized private agency.</p> <p>A Class-II Digital Signature Certificate can be obtained for either a period of 1 year or a period of 2 years, and then needs to be renewed for another 1 or 2 years upon payment of renewal fees. Each agency has its own fee structure, starting from INR 700. The cost will vary in accordance with the duration of the Digital Signature Certificate. Once the Digital Signature Certificate is obtained, the authorized personnel (directors/manager/secretary) are required to register the same with MCA for statutory e-filing.</p>	2 days	INR 700 to INR 2,500 per Digital Signature Certificate
2	<p>Reserve the company name online through "Reserve Unique Name" system (RUN) <i>Agency</i> : Registrar of Companies, Ministry of Corporate Affairs (Federal)</p> <p>The company first looks up the availability of a name on the MCA website (http://www.mca.gov.in/mcafoportal/showCheckCompanyName.do), and then goes on to create a new user account under the RUN link in the MCA website.</p> <p>Online service for reservation of name (RUN or "Reserve Unique Name") was introduced through the web service available on mca.gov.in. This service has replaced the Form INC-1 for name approval. The following are the fields to be entered in Web-based Application :</p> <ul style="list-style-type: none"> - Entity Type: It is required to select the applicable option, i.e. New Company (Others) / Part I Company, Producer Company, Unlimited Company, Private (OPC), IFSC Company, Section 8 Company, Nidhi Company. - Corporate Identification Number (CIN): Only in case an Existing Company is applying for the Change in Name, it is required to enter its CIN. - Proposed Name: A Proposed Name option required to be entered here (the form allows to provide 2 names in the form). After entering a Name, MCA has provided Auto Check Facility to check the availability of the Name, accordingly the Applicant and enter the new Optional name, in case the Entity already registered with such proposed name and again has to make Auto Check. When the MCA System provides a Green Remark, Applicant can submit the Applicant with such name option for further Approval. - Comments: In this field, Applicant can provide the details related to the Proposed Company and activities including the Prior Approvals and TradeMark Registration Details, Resolution (for Existing Company / Foreign Subsidiary Registration). <p>All applicable documents must be scanned in a single file to be attached to the Web-based Application. After providing the details in the fields and requisite attachments, Applicant can submit the Form Online with the prescribed fees. Name will be reserved only for 20 Days within which the Applicant and/or Promoters are required to file form with MCA-Concerned ROC with requisite documents as per the Incorporation Rules 2014 as per the Companies Act 2013.</p> <p>As of April 2016 companies can also complete the name reservation through the SPICe form. However, in practice, companies reserve the company name before completing the application for incorporation, as that way company name is confirmed and there is no ambiguity and no chance of SPICe form being rejected due to name rejection.</p>	1-3 days	INR 1,000
⇒ 3	<p>Prepare and notarize affidavit by each founder and proposed director <i>Agency</i> : Notary</p> <p>Each founder and proposed director has to submit an affidavit confirming that he/she is not convicted of any offence in connection with the promotion, formation or management of any company, or has not been found guilty of any fraud or misfeasance or of any breach of duty to any company during the preceding five years and that all the documents filed with the Registrar for registration of the company contain information that is correct and complete and true to the best of his knowledge and belief. A separate notarized affidavit is required for each person.</p> <p>As per the Companies Act Amendment 2017 (July 27, 2017), Section 7, the requirement for affidavit to be submitted as part of incorporation documents has been replaced with a requirement of declaration by the directors. However, in practice, companies continue submitting notarized affidavits.</p>	1 day, simultaneous	INR 10 (stamp paper) + INR 35 (notarizing) for each affidavit

4	<p>Pay stamp duties, file the SPICE form and obtain the certificate of incorporation, DIN, PAN and TAN</p> <p><i>Agency</i> : Registrar of Companies, Ministry of Corporate Affairs (Federal)</p> <p>Pursuant to Section 7 (1) of the Companies Act, 2013 and pursuant to Rule 10, 12, 14 and 15 of Companies (Incorporation) Rules, 2014, the following forms are required to be electronically filed on the website of the Ministry of Corporate Affairs for incorporation purposes.</p> <p>It is mandatory for private limited companies to complete the incorporation process using the SPICe Form (Form INC -32). Applications for director identification number (DIN), Permanent Account Number (PAN) and a Tax deduction and Collection Account Number (TAN) have been integrated completely into the SPICe form. The particulars of maximum three directors can be mentioned in SPICe form and DIN may be allotted to maximum three proposed directors through this. If new directors are proposed for an existing company, then a separate DIN application can be submitted.</p> <p>SPICe eMoA (INC-33) and SPICe eAoA (INC-34) have to be uploaded as 'Linked Forms' to SPICe (INC-32). The documents submitted for SPICe need to be digitally signed by all directors. A digital signature of a witness is also required for eMoA and eAoA.</p> <p>A consolidated challan gets generated at the time of filing SPICe(INC-32) which shall contain applicable fee towards:</p> <ul style="list-style-type: none"> (i) Form Fee (ii) MoA (iii) AoA (iv) PAN (v) TAN <p>Two re-submissions are permitted for the SPICe form. On approval of SPICe forms, the Certificate of Incorporation (Col) is issued with PAN and TAN as allotted by the Income Tax Department. An electronic mail with Certificate of Incorporation(Col) as an attachment along with PAN and TAN is also sent to the user. Finance Act, 2018 amended section 139A of the Income-tax Act, 1961 and removed the requirement of issuing PAN in the form of a laminated card.</p> <p>Companies with authorized share capital below INR 1,500,000 are not required to pay filing fees for eMoA and eAoA.</p>	4 days	<p>Fee schedule for a company with paid-up share capital below INR 1,500,000:</p> <ul style="list-style-type: none"> - Electronic filing of the Memorandum of Association (eMOA): none - Electronic filing fee for filing the Articles of association (eAOA): none - Electronic filing fee for Form INC-32 SPICe: none - Stamp duty: INR 100 - Stamp duty for Articles of Association: INR 3,000 (INR 500 for every 500,000 or part thereof) - Stamp duty for Memorandum of Association: INR 200 - PAN application: INR 110 (including 18% GST) - TAN application: INR 65 (including 18% GST)
⇒ 5	<p>Make a company stamp</p> <p><i>Agency</i> : Authorized vendor (Private)</p> <p>As per the amendment to the Companies Act 2013, making a company seal is no longer a legal requirement. However, making a company rubber stamp is still commonly used in practice. The stamp is normally required to be affixed by a director upon signing on behalf of the company in order to file several applications relevant to business startup. This includes but is not limited to opening a bank account, application for registration with the Employee State Insurance Corporation (ESIC) and application for a company Permanent Account Numbers (PAN).</p>	1 day, simultaneous	INR 350-500
6	<p>Open a bank account</p> <p><i>Agency</i> : Bank</p> <p>The bank account details must be provided by the company in various post-registration applications, such as registrations with GST.</p> <p>After incorporation, company can immediately apply for bank account opening using electronically provided Col. Banks have introduced new KYC requirements, and request for multiple ID proofs as well as address proofs, which results in a longer than usual processing time for providing with bank account number.</p> <p>The common documents required for account opening include:</p> <ul style="list-style-type: none"> • Certificate of Incorporation (Col) • MoA & AoA • Communication address proof of company • Registered address proof of company (if different from communication address) • Board Resolution • ID Proof of authorized signatory • PAN card of company (now provided in Col) 	3 days	no charge

7	<p>Register with Office of Inspector, Mumbai Shops and Establishment Act <i>Agency</i> : Municipal Corporation of Greater Mumbai</p> <p>According to Section 7 of the Bombay Shops and Establishments Act, 1948, the establishment must be registered as follows:</p> <ul style="list-style-type: none"> - Under Section 7(4), the employer must register the establishment in the prescribed manner within 30 days of the date on which the establishment commences its work. - Under Section 7(1), the establishment must submit to the local shop inspector Form A and the prescribed fees for registering the establishment. Supporting documents must be attached, including a certified true copy of the company's PAN Card, TAN Allotment Letter, Certificate of Incorporation, Memorandum and Articles of Association, a list of company directors, their particulars and copies of their PAN Cards. - Under Section 7(2), after the statement in Form A and the prescribed fees are received and the correctness of the statement is satisfactorily audited, the certificate for the registration of the establishment is issued in Form D, according to the provisions of Rule 6 of the Maharashtra Shops and Establishments Rules of 1961. <p>Since the amendments in the Maharashtra Shops & Establishment (Amendment) Rules, 2010, the Schedule for fees for registration & renewal of registration (as per Rule 5) is as follows:</p> <p>0 employees: INR 120 1 to 5 employees: INR 360 6 to 10 employees: INR 720 11 to 20 employees: INR 1,200 21 to 50 employees: INR 2,400 51 to 100 employees: INR 4,200 101 or more: INR 5,400.</p> <p>In addition, an annual fee (three times the registration and renewal fees) is charged as trade refuse charges (TRC), under the Mumbai Municipal Corporation Act, 1888.</p>	7 days, simultaneous	INR 1,200 (registration fee) + 3 times registration fee for Trade Refuse Charges (INR 3,600)
⇒ 8	<p>Obtain Goods and Service Tax (GST) Registration Number <i>Agency</i> : Department of Goods and Services Tax, Government of Maharashtra</p> <p>GST Registration of a business with the tax authorities implies obtaining a unique, 15-digit Goods and Service Tax Identification Number (GSTIN) from the GST authorities so that all the operations of and the data relating to the business can be collected and correlated. Registration under the GST Act is mandatory if your aggregate annual PAN-based turnover exceeds INR 20,00,000 (Rupees Twenty Lakhs). However, in practice, for any operating business, a GST registration is done immediately after incorporation.</p> <p>To apply for a new registration, the following documents are required</p> <ul style="list-style-type: none"> - PAN card/details of business - Valid and accessible e-mail ID and Mobile Number - Documentary proof of constitution of business - Documentary proof of promoters/partners - Documentary proof of principal place of business - Details of Authorised Signatories including photographs and proof of appointment - Details of Primary Authorised Signatory - Business bank account details - Valid Class II or Class III DSC of authorised signatory in case of companies and LLPs; valid Class II or Class III DSC or Aadhaar (for E-Sign option). <p>A maximum of 10 Promoters/Partners/Directors can be added in the form. Passport photographs need to be uploaded of all the Promoters/Partners/Directors whose details you are adding in the application form. Further, each passport photograph must be in JPEG format and not more than 100 KB.</p> <p>The first step to the registration process is the application and verification of PAN number, and the subsequent issue of a Temporary Registration Number (TRN). The applicant then needs to submit an application in Part B of FORM GST REG-01, duly signed, along with documents specified. The application is forwarded to the proper officer who examines it and the accompanying documents and if found to be in order, approve the grant of registration to the applicant within three working days from the date of submission of application. The certificate of registration in FORM GST REG-06 showing the principal place of business and additional place(s) of business is then made available to the applicant on the Common Portal and a GSTIN is assigned in the following format:</p> <ul style="list-style-type: none"> - two characters for the State code; - ten characters for the PAN or the Tax Deduction and Collection Account Number; - two characters for the entity code; and - one checksum character. 	4 days	no charge

9	<p>Register with the Employees' Provident Fund Organization (EPFO) and the Employees' State Insurance Corporation (ESIC)</p> <p><i>Agency</i> : Shram Suvidha Portal of Ministry of Labour and Employment</p> <p>The Employees Provident Fund Organization (EPFO) is a statutory organization under the Ministry of Labor and Employment. The Employees Provident Funds & Miscellaneous Provisions Act, 1952 applies to an establishment, employing 20 or more persons and engaged in any of the 183 Industries and Classes of business establishments, throughout India excluding the State of Jammu and Kashmir. Furthermore, new companies are required to register with the Employees' State Insurance Corporation (ESIC).</p> <p>On April 30, 2017, an online registration was introduced the Shram Suvidha Portal combining the EPFO and ESIC registrations into one. However, it was not a preferred method for the majority since paper copies had still to be filed after the online registration. In April 1, 2018, the electronic registration process was further enhanced and it became the only option to register for ESIC and EPFO. EPFO & ESIC registration is now done on the same Shram Suvidha portal (https://registration.shramsuidha.gov.in) and in one application. However, the website was reported to be quite slow and with numerous glitches during the registration process – fields not accepting information, the screen timing out, etc. As a result, although registration is done electronically, it can take a long time in practice.</p>	1 day, simultaneous	no charge
10	<p>Register for Profession Tax</p> <p><i>Agency</i> : Sales Tax Department, Government of Maharashtra</p> <p>Professional Tax in Maharashtra is levied under Maharashtra State Tax on Professions, Trades, Callings and Employments Act, 1975. It is levied on Company, Firm, Proprietary Concern, Hindu Undivided Family (HUF), Society, Club, Association of Persons, Corporation or any other corporate body in Maharashtra.</p> <p>Professional Tax in Maharashtra for Organisations: An employer organization is required to get registered under the Profession Tax Act and obtain a Registration Certificate under which the payment in respect of taxes deducted from employees' salaries can be made. Also as a firm, the organization is required to obtain Enrollment Certificate and pay Profession tax on its behalf. Delays in obtaining Enrollment or Registration Certificate are penalized at the rate of Rs. 2/- (Rupees Two) per Day. In case a false information regarding enrollment is provided, then the Penalty is 3 times of tax amount. The interest for non-payment / delayed payment of profession tax is 1.25% per month and the Maharashtra state authority can also impose a penalty of 10% of the amount of tax not paid/short paid/delayed.</p> <p>There are 2 types of Profession Tax payers:</p> <p>a) Profession Tax Enrollment Certificate (PTEC) : Any person engaged in Profession, Trade and Callings and falling under one or the other of the classes mentioned in the second column of Schedule I shall obtained PTEC</p> <p>b) Profession Tax Registration Certificate (PTRC) : Every employer who has employed even a single employee whose salary is above the prescribed limit for deducting Profession Tax shall obtain PTRC.</p> <p>All new companies must be first obtain a Profession Tax Registration Certificate. And then proceed to enroll all employees for a Profession Tax Enrollment Certificate for any of the employees who have never been employed (for employees who have been previously enrolled, there is no need to re-enroll).</p>	Less than one day (online procedure)	no charge

⇒ Takes place simultaneously with previous procedure.

Starting a Business - Delhi

Standardized Company

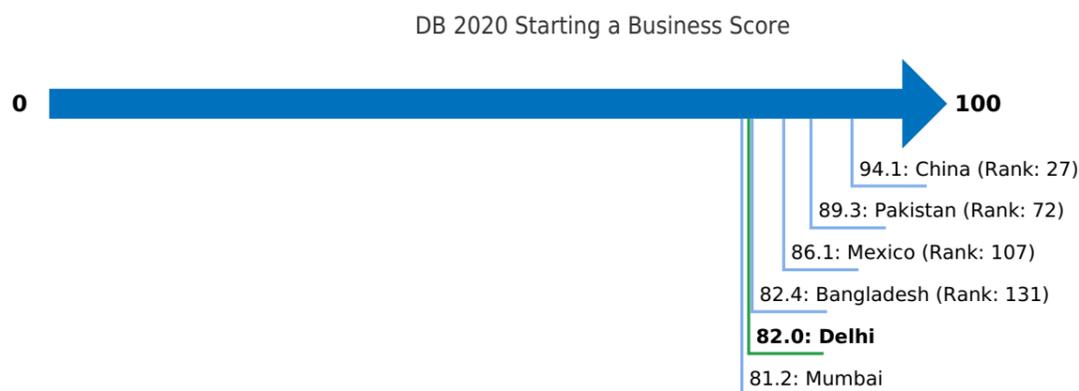
Legal form	Private Limited Company
Paid-in minimum capital requirement	No minimum
City Covered	Delhi

Indicator	Delhi	South Asia	OECD high income	Best Regulatory Performance
Procedure - Men (number)	10	7.1	4.9	1 (2 Economies)
Time - Men (days)	17	14.5	9.2	0.5 (New Zealand)
Cost - Men (% of income per capita)	5.3	8.3	3.0	0.0 (2 Economies)
Procedure - Women (number)	10	7.3	4.9	1 (2 Economies)
Time - Women (days)	17	14.6	9.2	0.5 (New Zealand)
Cost - Women (% of income per capita)	5.3	8.3	3.0	0.0 (2 Economies)
Paid-in min. capital (% of income per capita)	0.0	0.2	7.6	0.0 (120 Economies)

Figure - Starting a Business in Delhi - Score

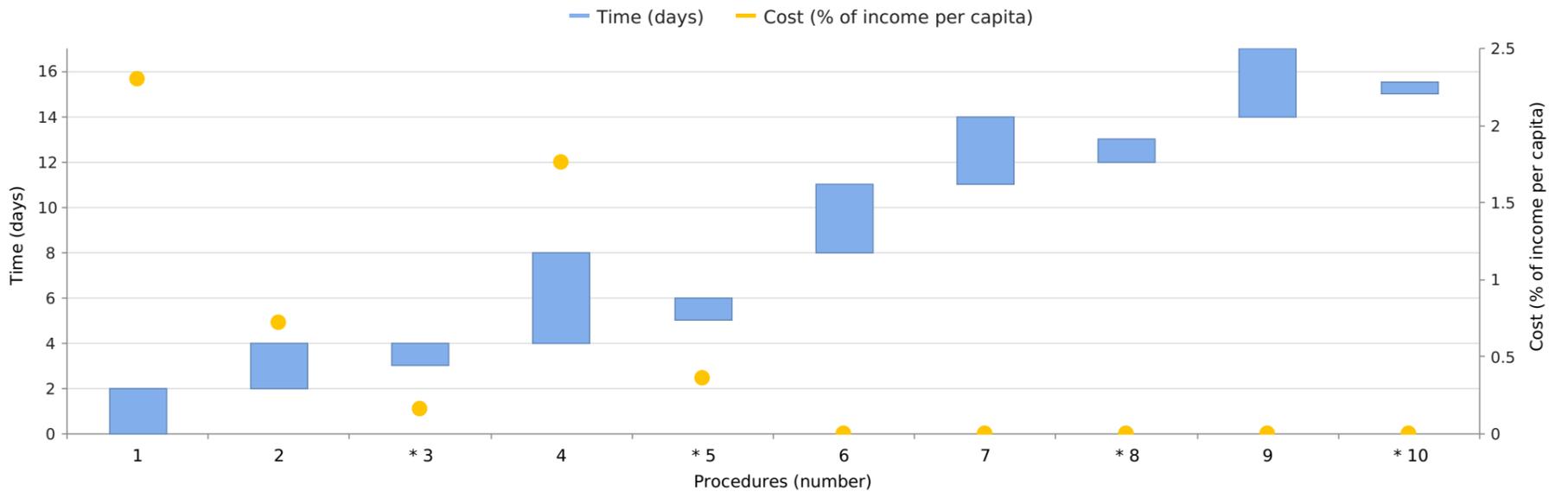


Figure - Starting a Business in Delhi and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of starting a business is determined by sorting their scores for starting a business. These scores are the simple average of the scores for each of the component indicators.

Figure - Starting a Business in Delhi - Procedure, Time and Cost



*This symbol is shown beside procedure numbers that take place simultaneously with the previous procedure.

Note: Online procedures account for 0.5 days in the total time calculation. For economies that have a different procedure list for men and women, the graph shows the time for women. For more information on methodology, see the *Doing Business* website (<http://doingbusiness.org/en/methodology>). For details on the procedures reflected here, see the summary below.

Details - Starting a Business in Delhi - Procedure, Time and Cost

No.	Procedures	Time to Complete	Associated Costs
1	<p>Obtain digital signature certificate online from private agency authorized by the Ministry of Corporate Affairs (National) <i>Agency</i> : Certified private agencies</p> <p>The applicant must obtain a Class-II Digital Signature Certificate from a certification agency authorized by the Controller of Certification Agencies. These include private agencies like NIC, E-Mudhra, MTNL Trust line, to which company directors submit the prescribed application form along with notarized proof of identity and address.</p> <p>For obtaining DSC, along with the documents (i.e., Proof of Identity and Proof of Address), a verification video must be submitted by the applicant, stating the name, company name, mobile number, email and intention for applying for DSC. Upon submitting the online application, a hard copy of the form has to be submitted along with supporting documents to the authorized private agency.</p> <p>A Class-II Digital Signature Certificate can be obtained for either a period of 1 year or a period of 2 years, and then needs to be renewed for another 1-2 years upon payment of renewal fees. Each agency has its own fee structure, starting from INR 700. The cost will vary in accordance with the duration of the Digital Signature Certificate. Once the Digital Signature Certificate is obtained, the authorized personnel (directors/manager/secretary) are required to register the same with MCA for statutory e-filing.</p>	2 days	INR 700 to INR 2,500 per Digital Signature Certificate
2	<p>Reserve the company name online through "Reserve Unique Name" system (RUN) <i>Agency</i> : Registrar of Companies (ROC)</p> <p>The company first looks up the availability of a name on the MCA website (http://www.mca.gov.in/mcafoportal/showCheckCompanyName.do), and then goes on to create a new user account under the RUN link in the MCA website.</p> <p>Online service for reservation of name (RUN or "Reserve Unique Name") was introduced through the web service available on mca.gov.in. This service has replaced the Form INC-1 for name approval. The following are the fields to be entered in Web-based Application :</p> <ul style="list-style-type: none"> - Entity Type: It is required to select the applicable option, i.e. New Company (Others) / Part I Company, Producer Company, Unlimited Company, Private (OPC), IFSC Company, Section 8 Company, Nidhi Company. - Corporate Identification Number (CIN): Only in case an Existing Company is applying for the Change in Name, it is required to enter its CIN. - Proposed Name: A Proposed Name option required to be entered here (the form allows to provide 2 names in the form). After entering a Name, MCA has provided Auto Check Facility to check the availability of the Name, accordingly the Applicant and enter the new Optional name, in case the Entity already registered with such proposed name and again has to make Auto Check. When the MCA System provides a Green Remark, Applicant can submit the Applicant with such name option for further Approval. - Comments: In this field, Applicant can provide the details related to the Proposed Company and activities including the Prior Approvals and TradeMark Registration Details, Resolution (for Existing Company / Foreign Subsidiary Registration). <p>All applicable documents must be scanned in a single file to be attached to the Web-based Application. After providing the details in the fields and requisite attachments, Applicant can submit the Form Online with the prescribed fees. Name will be reserved only for 20 Days within which the Applicant and/or Promoters are required to file form with MCA-Concerned ROC with requisite documents as per the Incorporation Rules 2014 as per the Companies Act 2013.</p> <p>As of April 2016 companies can also complete the name reservation through the SPICe form. However, in practice, companies reserve the company name before completing the application for incorporation, as that way company name is confirmed and there is no ambiguity and no chance of SPICe form being rejected due to name rejection.</p>	1-3 days	INR 1,000
⇒ 3	<p>Prepare and notarize affidavit by each founder and proposed director <i>Agency</i> : Notary</p> <p>Each founder and proposed director has to submit an affidavit confirming that he/she is not convicted of any offence in connection with the promotion, formation or management of any company, or has not been found guilty of any fraud or misfeasance or of any breach of duty to any company during the preceding five years and that all the documents filed with the Registrar for registration of the company contain information that is correct and complete and true to the best of his knowledge and belief. A separate notarized affidavit is required for each person.</p> <p>As per the Companies Act Amendment 2017 (July 27, 2017), Section 7, the requirement for affidavit to be submitted as part of incorporation documents has been replaced with a requirement of declaration by the directors. However, in practice, companies continue submitting notarized affidavits.</p>	1 day, simultaneous	INR 10 (stamp paper) + INR 35 (notarizing) for each affidavit

4	<p>Pay stamp duties, file the SPICE form and obtain the certificate of incorporation, DIN, PAN and TAN</p> <p><i>Agency</i> : Registrar of Companies (ROC)</p> <p>Pursuant to Section 7 (1) of the Companies Act, 2013 and pursuant to Rule 10, 12, 14 and 15 of Companies (Incorporation) Rules, 2014, the following forms are required to be electronically filed on the website of the Ministry of Corporate Affairs for incorporation purposes.</p> <p>It is mandatory for private limited companies to complete the incorporation process using the SPICe Form (Form INC -32). Applications for director identification number (DIN), Permanent Account Number (PAN) and a Tax deduction and Collection Account Number (TAN) have been integrated completely into the SPICe form. The particulars of maximum three directors can be mentioned in SPICe form and DIN may be allotted to maximum three proposed directors through this. If new directors are proposed for an existing company, then a separate DIN application can be submitted.</p> <p>SPICe eMoA (INC-33) and SPICe eAoA (INC-34) have to be uploaded as 'Linked Forms' to SPICe (INC-32). The documents submitted for SPICe need to be digitally signed by all directors</p> <p>A consolidated challan gets generated at the time of filing SPICe(INC-32) which shall contain applicable fee towards:</p> <ul style="list-style-type: none"> (i) Form Fee (ii) MoA (iii) AoA (iv) PAN (v) TAN <p>Two re-submissions are permitted for the SPICe form. On approval of SPICe forms, the Certificate of Incorporation (Col) is issued with PAN and TAN as allotted by the Income Tax Department. An electronic mail with Certificate of Incorporation(Col) as an attachment along with PAN and TAN is also sent to the user. Finance Act, 2018 amended section 139A of the Income-tax Act, 1961 and removed the requirement of issuing PAN in the form of a laminated card.</p>	4 days	<p>Fee schedule for a company with paid-up share capital below INR 1,500,000:</p> <ul style="list-style-type: none"> - Electronic filing of the Memorandum of Association (eMOA): none - Electronic filing fee for filing the Articles of association (eAOA): none - Electronic filing fee for Form INC-32 SPICe: none - Stamp duty: INR 10 - Stamp duty for Articles of Association: INR 1,703 (0.15% of capital) - Stamp duty for Memorandum of Association: INR 200 - PAN application: INR 110 (including 18% GST) - TAN application: INR 65 (including 18% GST)
⇒ 5	<p>Make a company stamp</p> <p><i>Agency</i> : Authorized vendor (Private)</p> <p>As per the amendment to the Companies Act 2013, making a company seal is no longer a legal requirement. However, making a company rubber stamp is still widely used in practice. The stamp is normally required to be affixed by a director upon signing on behalf of the company in order to file several applications relevant to business startup. A seal is also required in order to open a bank account.</p>	1 day, simultaneous	INR 500-1,000
6	<p>Open a bank account</p> <p><i>Agency</i> : Bank</p> <p>The bank account details must be provided by the company in various post-registration applications, such as registrations with GST.</p> <p>After incorporation, company can immediately apply for bank account opening using electronically provided Col. Banks have introduced new KYC requirements, and request for multiple ID proofs as well as address proofs, which results in a longer than usual processing time for providing with bank account number.</p> <p>The common documents required for account opening include:</p> <ul style="list-style-type: none"> • Certificate of Incorporation (Col) • MoA & AoA • Communication address proof of company • Registered address proof of company (if different from communication address) • Board Resolution • ID Proof of authorized signatory • PAN card of company (now provided in Col) 	3 days	no charge

7	<p>Obtain Goods and Service Tax (GST) Registration Number <i>Agency</i> : Department of Trade and Taxes, Government of NCT of Delhi</p> <p>GST Registration of a business with the tax authorities implies obtaining a unique, 15-digit Goods and Service Tax Identification Number (GSTIN) from the GST authorities so that all the operations of and the data relating to the business can be collected and correlated. Registration under the GST Act is mandatory if your aggregate annual PAN-based turnover exceeds INR 20,00,000 (Rupees Twenty Lakhs). However, in practice, for any operating business, a GST registration is done immediately after incorporation.</p> <p>To apply for a new registration, the following documents are required</p> <ul style="list-style-type: none"> - PAN card/details of business - Valid and accessible e-mail ID and Mobile Number - Documentary proof of constitution of business - Documentary proof of promoters/partners - Documentary proof of principal place of business - Details of Authorised Signatories including photographs and proof of appointment - Details of Primary Authorised Signatory - Business bank account details - Valid Class II or Class III DSC of authorised signatory in case of companies and LLPs; valid Class II or Class III DSC or Aadhaar (for E-Sign option). <p>A maximum of 10 Promoters/Partners/Directors can be added in the form. Passport photographs need to be uploaded of all the Promoters/Partners/Directors whose details you are adding in the application form. Further, each passport photograph must be in JPEG format and not more than 100 KB.</p> <p>The first step to the registration process is the application and verification of PAN number, and the subsequent issue of a Temporary Registration Number (TRN). The applicant then needs to submit an application in Part B of FORM GST REG-01, duly signed, along with documents specified. The application is forwarded to the proper officer who examines it and the accompanying documents and if found to be in order, approve the grant of registration to the applicant within three working days from the date of submission of application. The certificate of registration in FORM GST REG-06 showing the principal place of business and additional place(s) of business is then made available to the applicant on the Common Portal and a GSTIN is assigned in the following format:</p> <ul style="list-style-type: none"> - two characters for the State code; - ten characters for the PAN or the Tax Deduction and Collection Account Number; - two characters for the entity code; and - one checksum character. 	3 days	no charge
⇒ 8	<p>Register with the Employees' Provident Fund Organization (EPFO) and the Employees' State Insurance Corporation (ESIC) <i>Agency</i> : Shram Suvidha Portal of Ministry of Labour and Employment</p> <p>The Employees Provident Fund Organization (EPFO) is a statutory organization under the Ministry of Labor and Employment. The Employees Provident Funds & Miscellaneous Provisions Act, 1952 applies to an establishment, employing 20 or more persons and engaged in any of the 183 Industries and Classes of business establishments, throughout India excluding the State of Jammu and Kashmir. Furthermore, new companies are required to register with the Employees' State Insurance Corporation (ESIC).</p> <p>On April 30, 2017, an online registration was introduced the Shram Suvidha Portal combining the EPFO and ESIC registrations into one. However, it was not a preferred method for the majority since paper copies had still to be filed after the online registration. In April 1, 2018, the electronic registration process was further enhanced and it became the only option to register for ESIC and EPFO. EPFO & ESIC registration is now done on the same Shram Suvidha portal (https://registration.shramsuvudha.gov.in) and in one application. However, the website was reported to be quite slow and with numerous glitches during the registration process - fields not accepting information, the screen timing out, etc. As a result, although registration is done electronically, it can take a long time in practice.</p>	1 day, simultaneous	no charge
9	<p>Visit EPFO to obtain approval of registration <i>Agency</i> : Employees' Provident Fund Organization</p> <p>After online registration for EPFO, company visits the assistant labor commission in EPFO in order to obtain approval for registration. This is a common practice in Delhi. In some cases, several visits might be required prior the approval is provided.</p>	3 days	no charge
⇒ 10	<p>Register online under the Delhi Shops and Establishments Act <i>Agency</i> : Department of Labor - Government of NCT of Delhi</p> <p>Under the Delhi Shops and Establishments Act 1954, the company shall send to the Chief Inspector a statement in prescribed form A containing:</p> <ul style="list-style-type: none"> (a) the name of the employer and the manager (b) the postal address of the establishment (c) the name of the establishment, (d) the category of the establishment, i.e. whether it is a shop/commercial establishment (e) the number of employees working in the establishment; and (f) such other particulars as may be prescribed. <p>Upon receipt of the statement, a registration certificate will be generated online instantly.</p>	Less than one day (online procedure), simultaneous	no charge

Takes place simultaneously with previous procedure.

Dealing with Construction Permits

This topic tracks the procedures, time and cost to build a warehouse—including obtaining necessary the licenses and permits, submitting all required notifications, requesting and receiving all necessary inspections and obtaining utility connections. In addition, the Dealing with Construction Permits indicator measures the building quality control index, evaluating the quality of building regulations, the strength of quality control and safety mechanisms, liability and insurance regimes, and professional certification requirements. The most recent round of data collection was completed in May 2019. [See the methodology for more information](#)

What the indicators measure

Procedures to legally build a warehouse (number)

- Submitting all relevant documents and obtaining all necessary clearances, licenses, permits and certificates
- Submitting all required notifications and receiving all necessary inspections
- Obtaining utility connections for water and sewerage
- Registering and selling the warehouse after its completion

Time required to complete each procedure (calendar days)

- Does not include time spent gathering information
- Each procedure starts on a separate day—though procedures that can be fully completed online are an exception to this rule
- Procedure is considered completed once final document is received
- No prior contact with officials

Cost required to complete each procedure (% of income per capita)

- Official costs only, no bribes

Building quality control index (0-15)

- Quality of building regulations (0-2)
- Quality control before construction (0-1)
- Quality control during construction (0-3)
- Quality control after construction (0-3)
- Liability and insurance regimes (0-2)
- Professional certifications (0-4)

Case study assumptions

To make the data comparable across economies, several assumptions about the construction company, the warehouse project and the utility connections are used.

The construction company (BuildCo):

- Is a limited liability company (or its legal equivalent) and operates in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- Is 100% domestically and privately owned; has five owners, none of whom is a legal entity. Has a licensed architect and a licensed engineer, both registered with the local association of architects or engineers. BuildCo is not assumed to have any other employees who are technical or licensed experts, such as geological or topographical experts.
- Owns the land on which the warehouse will be built and will sell the warehouse upon its completion.

The warehouse:

- Will be used for general storage activities, such as storage of books or stationery.
- Will have two stories, both above ground, with a total constructed area of approximately 1,300.6 square meters (14,000 square feet). Each floor will be 3 meters (9 feet, 10 inches) high and will be located on a land plot of approximately 929 square meters (10,000 square feet) that is 100% owned by BuildCo, and the warehouse is valued at 50 times income per capita.
- Will have complete architectural and technical plans prepared by a licensed architect. If preparation of the plans requires such steps as obtaining further documentation or getting prior approvals from external agencies, these are counted as procedures.
- Will take 30 weeks to construct (excluding all delays due to administrative and regulatory requirements).

The water and sewerage connections:

- Will be 150 meters (492 feet) from the existing water source and sewer tap. If there is no water delivery infrastructure in the economy, a borehole will be dug. If there is no sewerage infrastructure, a septic tank in the smallest size available will be installed or built.
- Will have an average water use of 662 liters (175 gallons) a day and an average wastewater flow of 568 liters (150 gallons) a day. Will have a peak water use of 1,325 liters (350 gallons) a day and a peak wastewater flow of 1,136 liters (300 gallons) a day.
- Will have a constant level of water demand and wastewater flow throughout the year; will be 1 inch in diameter for the water connection and 4 inches in diameter for the sewerage connection.

Dealing with Construction Permits - Mumbai

Standardized Warehouse

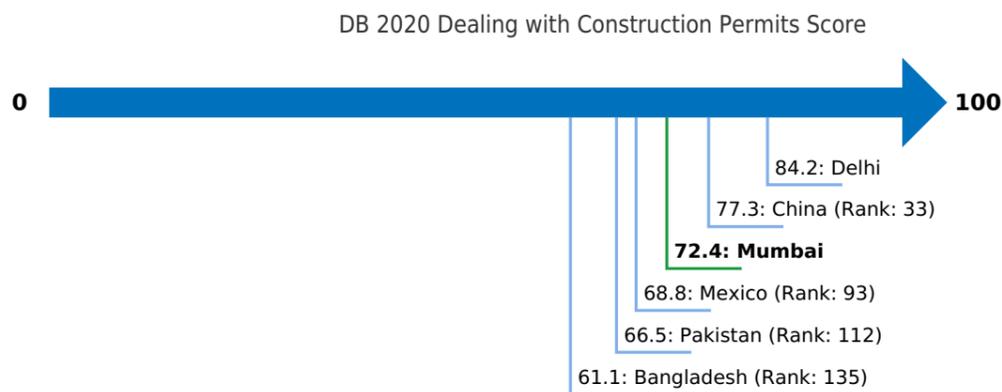
Estimated value of warehouse	INR 6,968,643.60
City Covered	Mumbai

Indicator	Mumbai	South Asia	OECD high income	Best Regulatory Performance
Procedures (number)	19	14.6	12.7	None in 2018/19
Time (days)	98	149.7	152.3	None in 2018/19
Cost (% of warehouse value)	5.4	12.5	1.5	None in 2018/19
Building quality control index (0-15)	14.0	9.4	11.6	15.0 (6 Economies)

Figure - Dealing with Construction Permits in Mumbai - Score

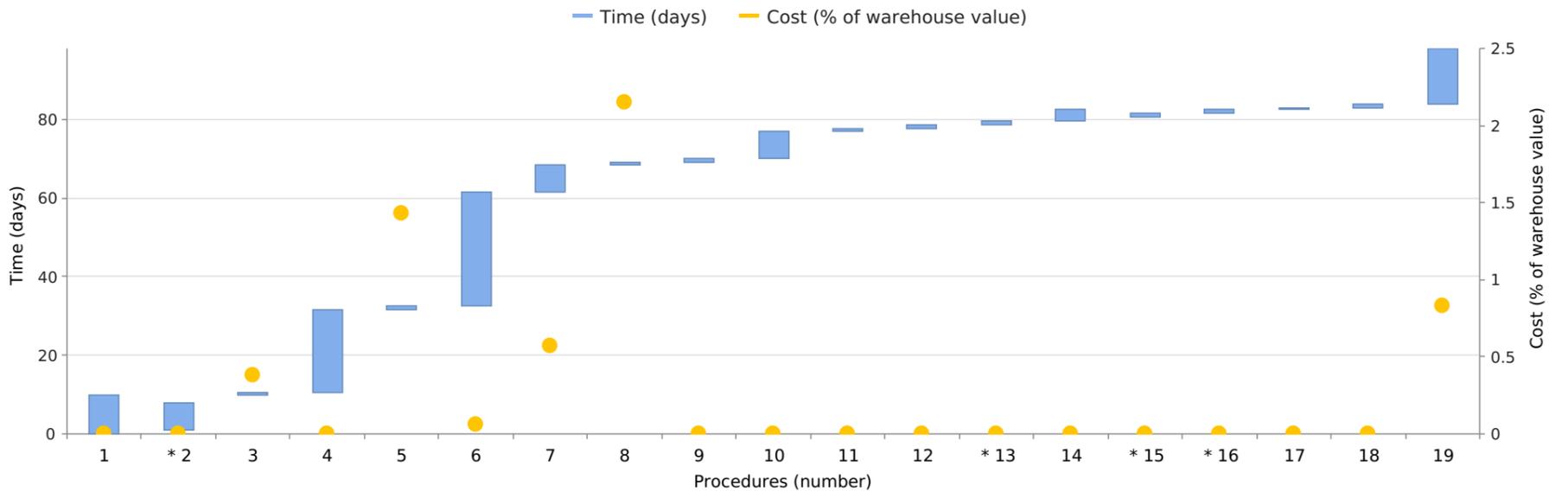


Figure - Dealing with Construction Permits in Mumbai and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of dealing with construction permits is determined by sorting their scores for dealing with construction permits. These scores are the simple average of the scores for each of the component indicators.

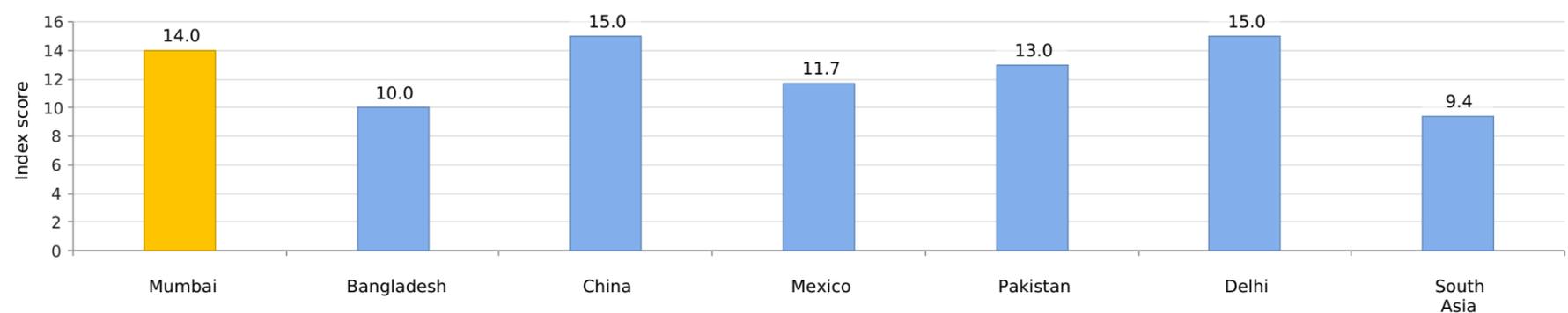
Figure - Dealing with Construction Permits in Mumbai - Procedure, Time and Cost



*This symbol is shown beside procedure numbers that take place simultaneously with the previous procedure.

Note: Online procedures account for 0.5 days in the total time calculation. For economies that have a different procedure list for men and women, the graph shows the time for women. For more information on methodology, see the *Doing Business* website (<http://doingbusiness.org/en/methodology>). For details on the procedures reflected here, see the summary below.

Figure - Dealing with Construction Permits in Mumbai and comparator economies - Measure of Quality



Details - Dealing with Construction Permits in Mumbai - Procedure, Time and Cost

No.	Procedures	Time to Complete	Associated Costs
1	<p>Obtain latest Property Register Card (P.R. Card) in words from the Revenue Department <i>Agency: Revenue Department</i> The Property Register Card (P.R. Card) is a record showing the (i) Land ownership details; (ii) historical ownership details; (iii) City Title Survey Number (CTS); (iv) Plot Number; (v) area of the land; (vi) records of encumbrances and mutations of the holdings held by the Revenue Department about the Building Land/Plot. This P.R. Card is a mandatory document to be provided to the MCGM when applying for a Building Permit. The Application for the P.R. Card is made to the City Survey Officer (An Officer of the Revenue Department) by affixing a Rs.10 Court Fee Stamp.</p>	10 days	INR 60
→ 2	<p>Obtain latest authenticated City Title Survey (CTS) Plan <i>Agency: Collector's Office (Revenue Records Department)</i> The latest copy of the City Title Survey (CTS) Plan need to be obtained from Collector's office (Revenue Records Department), and has to be certified by Land Records Officer as an authentic document. This is required as MCGM needs to be certain that there have been no changes to existing boundaries or structures since the original CTS plan was issued.</p>	7 days	no charge
3	<p>Submit application and design plans and pay scrutiny fee <i>Agency: Building Proposal Office, Municipal Corporation of Greater Mumbai</i> BuildCo submits an online application Common Application Form of Online Building Plan Approval System (OBPS) - alongwith all requisite documents and PreDCR drawings of proposed work at http://autodcr.mcgm.gov.in. After uploading the drawings and essential documents, on payment of scrutiny fees online the file/application will be accepted online by MCGM.</p> <p>The concerned officer at the zonal building proposal office will scrutinize the proposal and essential documents as per procedure. If all documents are in order and the file is complete, BuildCo can proceed to pay the scrutiny fees online in the portal. No-Objection Certificates (NOCs) for various agencies, including Stormwater and Drain Department, Sewerage Department, Hydraulic Engineer Department, Roads and Traffic Department are obtained through the OBPS.</p> <p>Uploaded PreDCR drawings will run through AutoDCR software for the verification of consumed FSI in the proposal and to check if the various parameters of the proposed building are in consonance with the provisions of DCR and policies in force. The building proposal office will submit the file to the competent authority online for approval of required concessions, if any. On receipt of approval to the concessions, the IOD will be given at Zonal EE(BP).</p>	0.5 days	INR 26,385
4	<p>Obtain no-objection certificates (NOC) from various agencies <i>Agency: Building Proposal Office, Municipal Corporation of Greater Mumbai</i> Once the application is submitted through the Online Building Plan Approval System (OBPS) portal, the various agencies selected in the application who need to provide no objection certificates review the proposal, and provide their NOCs in the portal.</p>	21 days	no charge
5	<p>Hire licensed fire safety consultant to obtain certification for Fire NOC <i>Agency: Private consultant</i> BuildCo needs to hire a licensed fire safety consultant who prepares the Building Details Form 2 (for Active Fire Safety Measures) and at completion prepares the Form A along with its Annexure about installation of all fire-fighting requirements / installations stipulated by the Mumbai Fire Brigade.</p>	1 day	INR 100,000
6	<p>Obtain Intimation of Disapproval and pay fees <i>Agency: Building Proposal Office, Municipal Corporation of Greater Mumbai</i> Intimation of Disapproval (IOD) is granted as per the provisions of Section 346 of MMC Act 1888. The IOD includes various conditions to be complied before requesting for further approvals.</p> <p>Upon submission of online application through CAF, the IOD is issued within 29 days.</p>	29 days	INR 4,200
7	<p>Obtain excavation permission <i>Agency: Office of the Collector, Mumbai/Suburban District</i> Excavation permission needs to be obtained from Office of Collector. This permit is a requirement for the Construction and Debris Management Plan to be submitted by BuildCo to municipality. The cost of the permit depends on the amount of soil being excavated.</p>	7 days	INR 40,000

8	Obtain plinth commencement certificate and pay development charges <i>Agency</i> : Building Proposal Office, Municipal Corporation of Greater Mumbai Once IOD has been issued, the applicant may submit a request for the commencement certificate on the Online Building Building Approval System (OBPS) portal. The documents and NOC submitted by the applicants are verified on the portal by the staff (Licesnsed Engineer, Sub-Engineer, Assistant Engineer, Executive Engineer) and the necessary commencement certificate is issued through the portal. After payment of development charges and other applicable premium the commencement certificate is issued within 7 days.	0.5 days	INR 149,708
9	Request and receive inspection of plinth <i>Agency</i> : Building Proposal Office, Municipal Corporation of Greater Mumbai	1 day	no charge
10	Request and obtain further commencement certificate <i>Agency</i> : Building Proposal Office, Municipal Corporation of Greater Mumbai The building permit is done in 2 steps. First, BuildCo must obtain the permit up to the plinth level. Once the plinth level has been completed, there is an inspection to verify that is in compliance with approved plans. It is only after this inspection has been done and approval obtained that the BuildCo can move on with the construction and start the superstructure of the warehouse. But in order to do so, it is necessary to obtain a permit to start building the superstructure.	7 days	no charge
11	Request completion NOCs from various agencies through the Common Completion Request Form (CCRF) <i>Agency</i> : Chief Fire Office, Municipal Corporation of Greater Mumbai	0.5 days	no charge
12	Receive inspection from Storm Water and Drain Department <i>Agency</i> : Storm Water and Drain Department, Municipal Corporation of Greater Mumbai The Assistant Engineer of the Municipal Corporation makes the inspection. There are two inspections: one before the connections are completed and another after completion. The inspection would not take more than a day. An officer of the Municipal Corporation inspects the premises and prepares a report on the connection.	1 day	no charge
⇒ 13	Receive inspection from Sewerage Department <i>Agency</i> : Sewerage Department, Municipal Corporation of Greater Mumbai	1 day	no charge
14	Obtain water connection from Hydraulic Engineer <i>Agency</i> : Hydraulic Engineer Department, Municipal Corporation of Greater Mumbai	3 days	no charge
⇒ 15	Receive inspection from Roads & Traffic Department <i>Agency</i> : Roads &Traffic Department, Municipal Corporation of Greater Mumbai	1 day	no charge
⇒ 16	Receive inspection from Chief Fire Office <i>Agency</i> : Chief Fire Office, Municipal Corporation of Greater Mumbai	1 day	no charge
17	Submit letter stating completion of building works to obtain an occupancy certificate and certificate of completion <i>Agency</i> : Building Proposal Office, Municipal Corporation of Greater Mumbai The owner, through a licensed plumber, shall furnish a drainage completion certificate to certify that the works were completed according to approved drainage plans. The licensed surveyor, engineer, or architect who has supervised the construction shall furnish a building completion certificate to certify that the building has not deviated from the approval plans. These certifications are submitted online through the portal. Following the reception of both certificates of completion MCGM shall inspect the work, and after satisfying that there is no deviation from the approved plans, issue a certificate of acceptance of the completion of the work.	0.5 days	no charge
18	Receive final inspection from Building Proposal Office <i>Agency</i> : Building Proposal Office, Municipal Corporation of Greater Mumbai	1 day	no charge
19	Obtain Completion and Occupancy Certificate from online portal <i>Agency</i> : Building Proposal Office, Municipal Corporation of Greater Mumbai Once the final inspection has been concluded and the final plans are stamped by the Building Proposal Office, the combined Completion certificate and Occupancy certificate are issued. The final stamped plans by the Building Proposal Office and a copy of the Completion and Occupancy certificate are forwarded to the Hydraulic Engineer (Water) Department. Fees for water connection include: • Water connection charges: INR 1,060.00 • Water meter: INR 150.00 • Refundable security deposit towards water charges bills at INR 25.00 per 1,000 liter + 60% of sewerage charges for the requirement of the building Sewer fees are INR 50,000	14 days	INR 57,713

⇒Takes place simultaneously with previous procedure.

Details - Dealing with Construction Permits in Mumbai - Measure of Quality

	Answer	Score
Building quality control index (0-15)		14.0
Quality of building regulations index (0-2)		2.0
How accessible are building laws and regulations in your economy? (0-1)	Available online; Free of charge.	1.0
Which requirements for obtaining a building permit are clearly specified in the building regulations or on any accessible website, brochure or pamphlet? (0-1)	List of required documents; Fees to be paid; Required preapprovals.	1.0
Quality control before construction index (0-1)		1.0
Which third-party entities are required by law to verify that the building plans are in compliance with existing building regulations? (0-1)	Licensed architect; Licensed engineer.	1.0
Quality control during construction index (0-3)		2.0
What types of inspections (if any) are required by law to be carried out during construction? (0-2)	Inspections by in-house engineer; Inspections at various phases.	1.0
Do legally mandated inspections occur in practice during construction? (0-1)	Mandatory inspections are always done in practice.	1.0
Quality control after construction index (0-3)		3.0
Is there a final inspection required by law to verify that the building was built in accordance with the approved plans and regulations? (0-2)	Yes, final inspection is done by government agency; Yes, in-house engineer submits report for final inspection.	2.0
Do legally mandated final inspections occur in practice? (0-1)	Final inspection always occurs in practice.	1.0
Liability and insurance regimes index (0-2)		2.0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use (Latent Defect Liability or Decennial Liability)? (0-1)	Architect or engineer; Professional in charge of the supervision; Construction company; Owner or investor.	1.0
Which parties (if any) are required by law to obtain an insurance policy to cover possible structural flaws or problems in the building once it is in use (Latent Defect Liability Insurance or Decennial Insurance)? (0-1)	Architect or engineer; Professional in charge of the supervision; Construction company.	1.0
Professional certifications index (0-4)		4.0
What are the qualification requirements for the professional responsible for verifying that the architectural plans or drawings are in compliance with existing building regulations? (0-2)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer.	2.0

What are the qualification requirements for the professional who supervises the construction on the ground? (0-2)

Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer.

2.0

Dealing with Construction Permits - Delhi

Standardized Warehouse

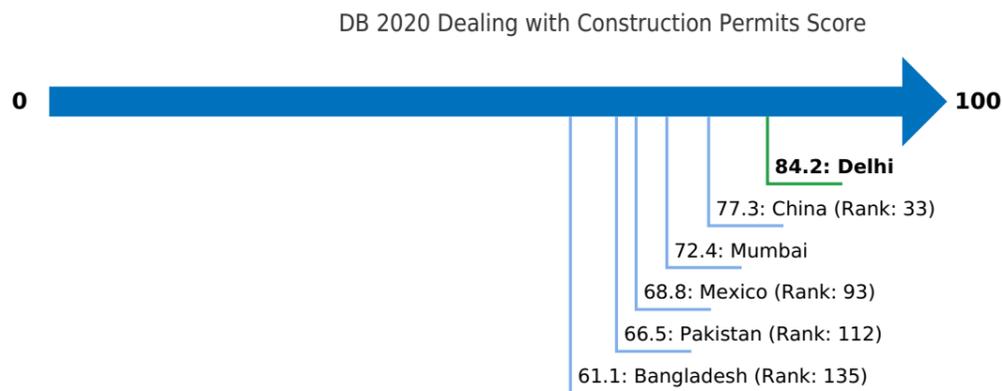
Estimated value of warehouse	INR 6,968,643.60
City Covered	Delhi

Indicator	Delhi	South Asia	OECD high income	Best Regulatory Performance
Procedures (number)	11	14.6	12.7	None in 2018/19
Time (days)	113.5	149.7	152.3	None in 2018/19
Cost (% of warehouse value)	2.8	12.5	1.5	None in 2018/19
Building quality control index (0-15)	15.0	9.4	11.6	15.0 (6 Economies)

Figure - Dealing with Construction Permits in Delhi - Score

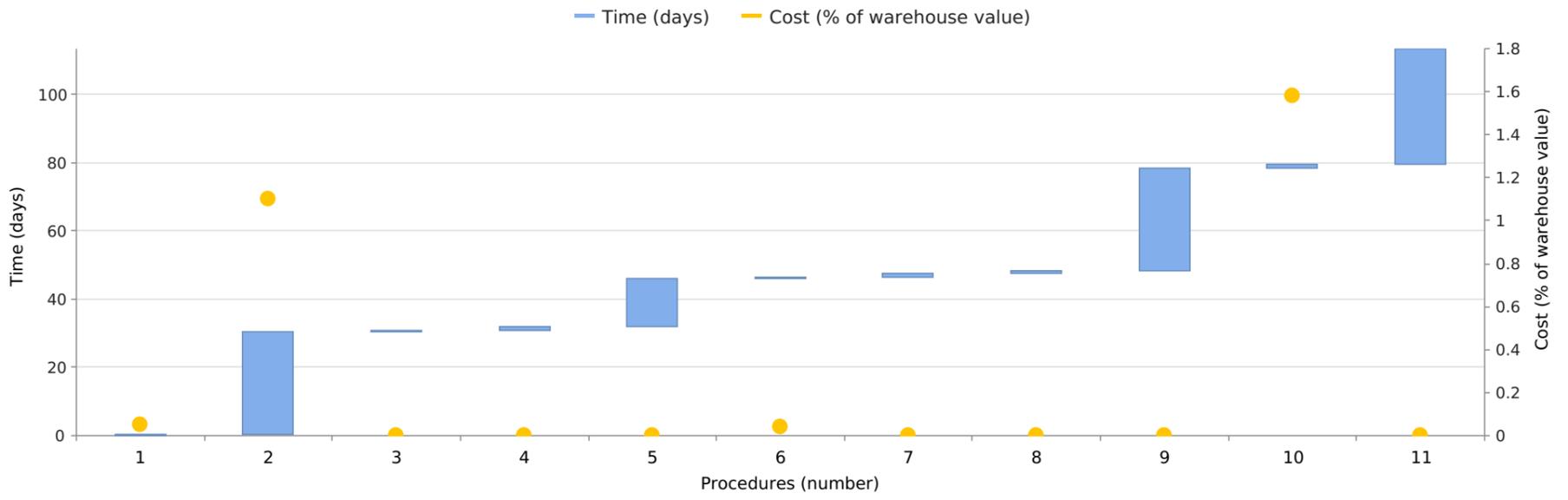


Figure - Dealing with Construction Permits in Delhi and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of dealing with construction permits is determined by sorting their scores for dealing with construction permits. These scores are the simple average of the scores for each of the component indicators.

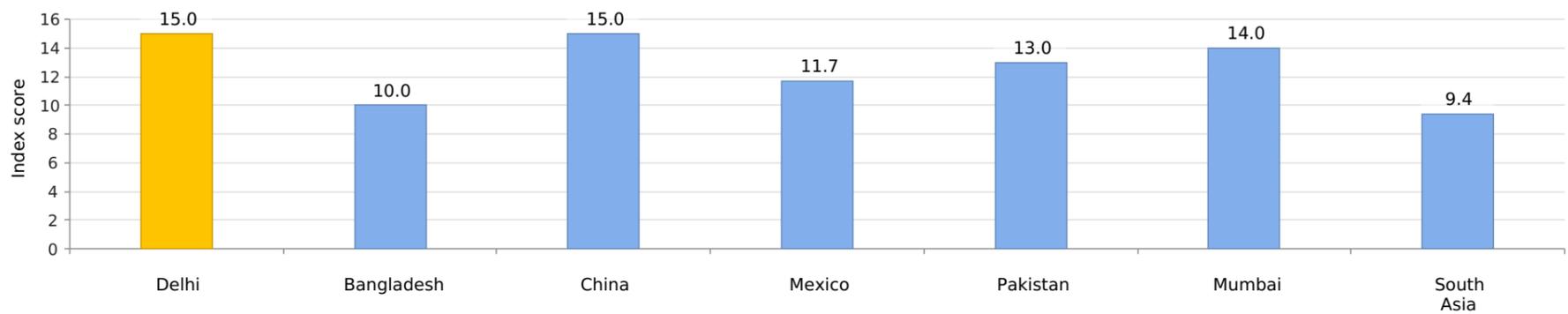
Figure - Dealing with Construction Permits in Delhi - Procedure, Time and Cost



*This symbol is shown beside procedure numbers that take place simultaneously with the previous procedure.

Note: Online procedures account for 0.5 days in the total time calculation. For economies that have a different procedure list for men and women, the graph shows the time for women. For more information on methodology, see the *Doing Business* website (<http://doingbusiness.org/en/methodology>). For details on the procedures reflected here, see the summary below.

Figure - Dealing with Construction Permits in Delhi and comparator economies - Measure of Quality



Details - Dealing with Construction Permits in Delhi - Procedure, Time and Cost

No.	Procedures	Time to Complete	Associated Costs
1	<p>Submit online Common Application Form along with requisite building permit fees and drawings</p> <p><i>Agency:</i> Municipal Corporation of Delhi</p> <p>BuildCo applies for the sanction of the building plans online through the Common Application Form by submitting the following documents:</p> <ol style="list-style-type: none"> 1. Building plan (Site plan, set back, architectural plans) 2. Proof of ownership 3. Specifications of the proposed construction 4. Supervision certificate signed by the licensed architect/engineer, supervisor and plumber; 5. Structural-stability Certificate signed by the licensed architect/engineer along with a copy of registration certificate 6. Rain Water-Harvesting Certificate in case of plot size more than 100 square meters signed by the licensed architect and owner 7. No Nuisance/Construction Debris Certificate signed by the owner 8. Latest property tax receipt <p>All the plans must be signed by the licensed architect/engineer and owner registered with the Council of Architects/Institution of Engineers and shall indicate their names, addresses, license and enrollment numbers.</p>	0.5 days	INR 3,601
2	<p>Request and obtain release of building sanction plans</p> <p><i>Agency:</i> Municipal Corporation of Delhi</p> <p>The application submit the proposal through the Common Application Form (CAF), and the no objection certificates required for various agencies are marked on the CAF. The concerned officers from the various departments receive the proposal request for NOCs through the online portal, and provide their clearance online as well. Once the NOCs are obtained, the plans go through three levels of approvals, the sub-engineer, assistant engineer, and then the Chief Architect/Engineer, who sanctions/approves the plans. The approved plans go back to the sub-engineer, who releases the building sanction plan.</p>	30 days	INR 76,689
3	<p>Submit online notice of completion up to the plinth level online</p> <p><i>Agency:</i> Municipal Corporation of Delhi</p> <p>BuildCo must notify the MCD of the completion of the plinth level. MCD inspects the construction and submits any objections, if necessary. Mandatory inspections are carried out at two stages: at plinth level and at completion. Routine inspections may be carried in between and the Municipal Corporation of Delhi reserves the right to inspect the premises before, during and after the construction.</p>	0.5 days	no charge
4	<p>Request and receive inspection at the plinth level</p> <p><i>Agency:</i> Municipal Corporation of Delhi</p> <p>BuildCo must notify the MCD of the completion of the plinth level,. MCD inspects the construction and submits any objections, if necessary. Mandatory inspections are carried out at two stages: at plinth level and at completion. Routine inspections may be carried in between and the Municipal Corporation of Delhi reserves the right to inspect the premises before, during and after the construction.</p>	1 day	INR 15
5	<p>Obtain online approval of the plinth completion and and further continuation</p> <p><i>Agency:</i> Municipal Corporation of Delhi</p> <p>This certificate certifies that the construction has reached the plinth level and that it has been inspected and the construction can continue with the superstructure.</p>	14 days	no charge

6	<p>Submit notice of completion and request final inspection</p> <p><i>Agency</i> : Municipal Corporation of Delhi</p> <p>The building company must submit a notice of completion through the licensed architect/engineer or supervisor who has supervised the construction attaching the following documents:</p> <ol style="list-style-type: none"> 1. Lease-deed/sale deed 2. Completion plan 3. Photographs taken from different angles so as to show the overall view of the building 4. Original sanctioned building plan 5. Water Connection Sanction and Sewerage Connection Sanction from Delhi Jal Board 6. Structural-stability Certificate signed by the licensed architect/engineer along with the structural drawings 7. Certificate of licensed architect/engineer or supervisor 8. Extension of time from the lessor if required 9. Rain Water-Harvesting Certificate in case of plot size more than 100 square meters signed by the licensed architect and owner 10. Affidavit/Undertaking of licensed architect/engineer or supervisor (as the case may be) 11. Affidavit of owner 12. A statement indicating deviations that are carried out and compounding fee payable 	0.5 days	INR 2,601
7	<p>Receive final inspection of the construction</p> <p><i>Agency</i> : Municipal Corporation of Delhi</p> <p>In practice this can take up to one week.</p>	1 day	no charge
8	<p>Receive site inspection from the Fire Department</p> <p><i>Agency</i> : Fire Department</p> <p>Once request for NOC from Fire Department is submitted online, an inspection is conducted. The completion certificate can only be released once the NOC from Chief Fire Officer is obtained.</p>	1 day	no charge
9	<p>Obtain completion/occupancy permit</p> <p><i>Agency</i> : Municipal Corporation of Delhi</p>	30 days	no charge
10	<p>Request water and sewer connection approval</p> <p><i>Agency</i> : Delhi Jal Board</p> <p>The building company must submit water and sewer connection application forms. Documents to be attached:</p> <ol style="list-style-type: none"> (1) Proof of identity document: photocopy of voter ID card, ration card, PAN card, driving license or post card (2) Property ownership document: photocopy of GPA, allotment letter, government allotment letter, sale deed or NOC from landlord (3) Proof of residence: photocopy of driving license, passport, election I card (4) Sanction of Water Supply Scheme <p>It is compulsory to provide the document number of the attached documents.</p> <p>Delhi Jal Board has integrated the process of obtaining an Excavation Permit from Municipal Corporation of Delhi by charging a road restoration charges for water and sewer connections on behalf of MCD.</p>	1 day	INR 109,800
11	<p>Receive on-site inspection for water and sewer connection and receive approval</p> <p><i>Agency</i> : Delhi Jal Board</p> <p>An inspection of the site will be performed by a Survey Officer.</p>	34 days	no charge

⇨ Takes place simultaneously with previous procedure.

Details - Dealing with Construction Permits in Delhi - Measure of Quality

	Answer	Score
Building quality control index (0-15)		15.0
Quality of building regulations index (0-2)		2.0
How accessible are building laws and regulations in your economy? (0-1)	Available online; Free of charge.	1.0
Which requirements for obtaining a building permit are clearly specified in the building regulations or on any accessible website, brochure or pamphlet? (0-1)	List of required documents; Fees to be paid; Required preapprovals.	1.0
Quality control before construction index (0-1)		1.0
Which third-party entities are required by law to verify that the building plans are in compliance with existing building regulations? (0-1)	Licensed architect; Licensed engineer.	1.0
Quality control during construction index (0-3)		3.0
What types of inspections (if any) are required by law to be carried out during construction? (0-2)	Inspections by in-house engineer; Inspections at various phases; Risk-based inspections.	2.0
Do legally mandated inspections occur in practice during construction? (0-1)	Mandatory inspections are always done in practice.	1.0
Quality control after construction index (0-3)		3.0
Is there a final inspection required by law to verify that the building was built in accordance with the approved plans and regulations? (0-2)	Yes, final inspection is done by government agency; Yes, in-house engineer submits report for final inspection.	2.0
Do legally mandated final inspections occur in practice? (0-1)	Final inspection always occurs in practice.	1.0
Liability and insurance regimes index (0-2)		2.0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use (Latent Defect Liability or Decennial Liability)? (0-1)	Architect or engineer; Professional in charge of the supervision; Construction company.	1.0
Which parties (if any) are required by law to obtain an insurance policy to cover possible structural flaws or problems in the building once it is in use (Latent Defect Liability Insurance or Decennial Insurance)? (0-1)	Architect or engineer; Professional in charge of the supervision; Construction company.	1.0
Professional certifications index (0-4)		4.0
What are the qualification requirements for the professional responsible for verifying that the architectural plans or drawings are in compliance with existing building regulations? (0-2)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer.	2.0

What are the qualification requirements for the professional who supervises the construction on the ground? (0-2)

Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer; There are no specific requirements. 2.0

⚡ Getting Electricity

This topic measures the procedures, time and cost required for a business to obtain a permanent electricity connection for a newly constructed warehouse. Additionally, the reliability of supply and transparency of tariffs index measures reliability of supply, transparency of tariffs and the price of electricity. The most recent round of data collection for the project was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

Procedures to obtain an electricity connection (number)

- Submitting all relevant documents and obtaining all necessary clearances and permits
- Completing all required notifications and receiving all necessary inspections
- Obtaining external installation works and possibly purchasing material for these works
- Concluding any necessary supply contract and obtaining final supply

Time required to complete each procedure (calendar days)

- Is at least 1 calendar day
- Each procedure starts on a separate day
- Does not include time spent gathering information
- Reflects the time spent in practice, with little follow-up and no prior contact with officials

Cost required to complete each procedure (% of income per capita)

- Official costs only, no bribes
- Value added tax excluded

The reliability of supply and transparency of tariffs index (0-8)

- Duration and frequency of power outages (0-3)
- Tools to monitor power outages (0-1)
- Tools to restore power supply (0-1)
- Regulatory monitoring of utilities' performance (0-1)
- Financial deterrents limiting outages (0-1)
- Transparency and accessibility of tariffs (0-1)

Price of electricity (cents per kilowatt-hour)*

- Price based on monthly bill for commercial warehouse in case study

*Note: *Doing Business* measures the price of electricity, but it is not included in the ease of doing business score nor in the ranking on the ease of getting electricity.

Case study assumptions

To make the data comparable across economies, several assumptions about the warehouse, the electricity connection and the monthly consumption are used.

The warehouse:

- Is owned by a local entrepreneur and is used for storage of goods.
- Is located in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- Is located in an area where similar warehouses are typically located and is in an area with no physical constraints. For example, the property is not near a railway.
- Is a new construction and is being connected to electricity for the first time.
- Has two stories with a total surface area of approximately 1,300.6 square meters (14,000 square feet). The plot of land on which it is built is 929 square meters (10,000 square feet).

The electricity connection:

- Is a permanent one with a three-phase, four-wire Y connection with a subscribed capacity of 140-kilo-volt-ampere (kVA) with a power factor of 1, when 1 kVA = 1 kilowatt (kW).
- Has a length of 150 meters. The connection is to either the low- or medium-voltage distribution network and is either overhead or underground, whichever is more common in the area where the warehouse is located and requires works that involve the crossing of a 10-meter road (such as by excavation or overhead lines) but are all carried out on public land. There is no crossing of other owners' private property because the warehouse has access to a road.
- Does not require work to install the internal wiring of the warehouse. This has already been completed up to and including the customer's service panel or switchboard and the meter base.

The monthly consumption:

- It is assumed that the warehouse operates 30 days a month from 9:00 a.m. to 5:00 p.m. (8 hours a day), with equipment utilized at 80% of capacity on average and that there are no electricity cuts (assumed for simplicity reasons) and the monthly energy consumption is 26,880 kilowatt-hours (kWh); hourly consumption is 112 kWh.
- If multiple electricity suppliers exist, the warehouse is served by the cheapest supplier.
- Tariffs effective in January of the current year are used for calculation of the price of electricity for the warehouse. Although January has 31 days, for calculation purposes only 30 days are used.

Getting Electricity - Mumbai

Standardized Connection

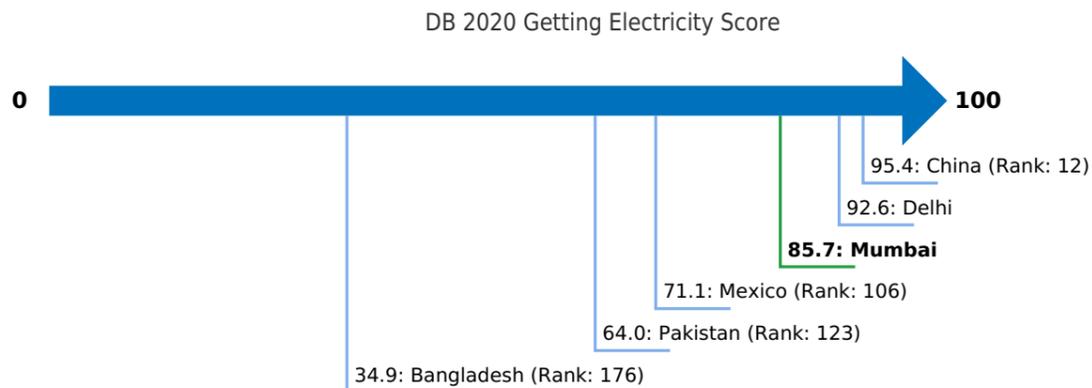
Name of utility	Adani Electricity Mumbai Limited (AEML)
Price of electricity (US cents per kWh)	20.3
City Covered	Mumbai

Indicator	Mumbai	South Asia	OECD high income	Best Regulatory Performance
Procedures (number)	4	5.5	4.4	3 (28 Economies)
Time (days)	82	86.1	74.8	18 (3 Economies)
Cost (% of income per capita)	8.6	952.6	61.0	0.0 (3 Economies)
Reliability of supply and transparency of tariff index (0-8)	7	2.7	7.4	8 (26 Economies)

Figure - Getting Electricity in Mumbai - Score

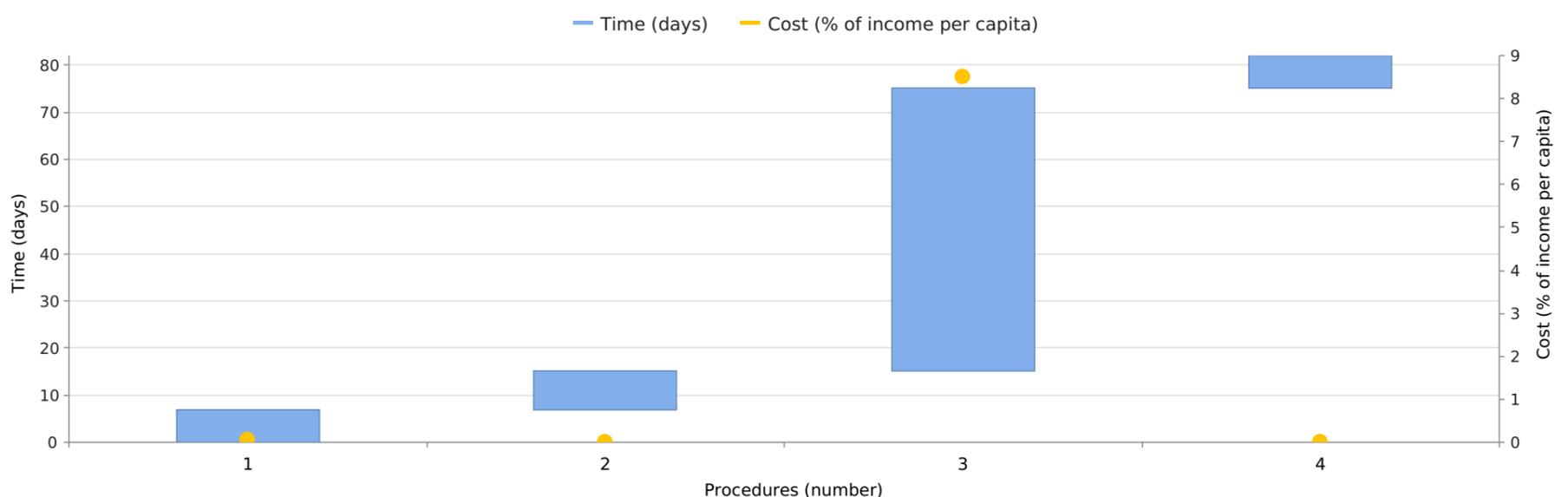


Figure - Getting Electricity in Mumbai and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of getting electricity is determined by sorting their scores for getting electricity. These scores are the simple average of the scores for all the component indicators except the price of electricity.

Figure - Getting Electricity in Mumbai - Procedure, Time and Cost

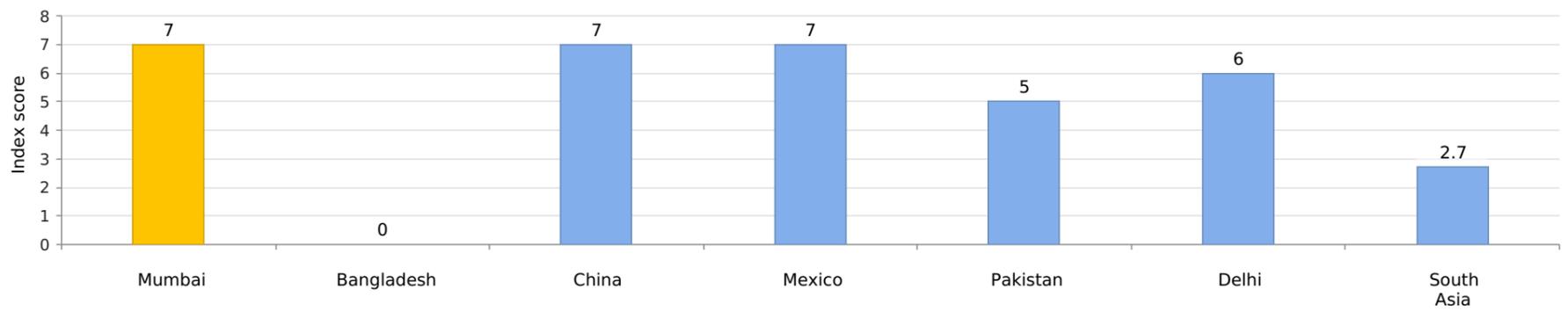


*This symbol is shown beside procedure numbers that take place simultaneously with the previous procedure.

Note: Online procedures account for 0.5 days in the total time calculation. For economies that have a different procedure list for men and women, the graph shows the time for women. For more information on methodology, see the *Doing Business* website (<http://doingbusiness.org/en/methodology>). For details on the procedures

reflected here, see the summary below.

Figure - Getting Electricity in Mumbai and comparator economies - Measure of Quality



Details - Getting Electricity in Mumbai - Procedure, Time and Cost

No.	Procedures	Time to Complete	Associated Costs
1	<p>Submit application to utility and await site inspection <i>Agency</i> : Adani Electricity Mumbai Limited All applications from 100-150 KW can be registered and accepted online over the online portal (https://iss.adanielectricity.com/MUMBAINSC/frmNewConnection.aspx?AppsubType=H+jAB1V798s%3d#)</p> <p>In addition, the following documents need to be submitted alongside the application:</p> <p>1) Proof of ID of owner (Copy of Certificate of incorporation for a company) 2) Property card (7-12 extract); Title clearance certificate</p>	7 calendar days	INR 75
2	<p>Receive external site inspection by Adani Electricity Mumbai Limited and await estimate <i>Agency</i> : Adani Electricity Mumbai Limited A site inspection is carried out for the following purposes:</p> <p>a) Technical Feasibility / Load sanction b) Identifying the route and other details for laying Network (Required for cases requiring RoW permit) c) Checking Meter board installation</p>	8	INR 0
3	<p>Pay estimate and receive external connection works <i>Agency</i> : Adani Electricity Mumbai Limited Customers usually pay the connection fees and security deposit after receiving the estimate.</p> <p>The external works involve:</p> <p>a) Obtaining online RoW permit (as applicable) through relevant Municipal authorities. Eg. MCGM Online portal b) Laying of Service cable, upto the customer's installation c) Installation of meters and wiring within the meter board d) Energizing of connection</p>	60 calendar days	INR 11,853.24
4	<p>Submit test report, and receive meter installation <i>Agency</i> : Adani Electricity Mumbai Limited After the completion of the external wiring, the customer's licensed electrical contractor submits the test report to the utility. Once the report is submitted, the meter installation is scheduled by the utility.</p> <p>The utility then finalizes the connection within 5 business days of submitting the test report. The warehouse can be immediately be energized.</p>	7 calendar days	INR 0

⇒ Takes place simultaneously with previous procedure.

Details - Getting Electricity in Mumbai - Measure of Quality

	Answer
Reliability of supply and transparency of tariff index (0-8)	7
Total duration and frequency of outages per customer a year (0-3)	2
System average interruption duration index (SAIDI)	2.7
System average interruption frequency index (SAIFI)	2.2
What is the minimum outage time (in minutes) that the utility considers for the calculation of SAIDI/SAIFI	5.0
Mechanisms for monitoring outages (0-1)	1
Does the distribution utility use automated tools to monitor outages?	Yes
Mechanisms for restoring service (0-1)	1
Does the distribution utility use automated tools to restore service?	Yes
Regulatory monitoring (0-1)	1
Does a regulator—that is, an entity separate from the utility—monitor the utility's performance on reliability of supply?	Yes
Financial deterrents aimed at limiting outages (0-1)	1
Does the utility either pay compensation to customers or face fines by the regulator (or both) if outages exceed a certain cap?	Yes
Communication of tariffs and tariff changes (0-1)	1
Are effective tariffs available online?	Yes
Link to the website, if available online	AEML URL :- https://www.adanielectricity.com/-/media/Project/Electricity/Regulatory/Tarrif_order_Distribution_Order-200_of_2017-12092018.pdf MERC URL :- http://www.mercindia.org.in/pdf/Order%2058%2042/Order-200%20of%202017-12092018.pdf
Are customers notified of a change in tariff ahead of the billing cycle?	Yes

Note:

If the duration and frequency of outages is 100 or less, the economy is eligible to score on the Reliability of supply and transparency of tariff index.

If the duration and frequency of outages is not available, or is over 100, the economy is not eligible to score on the index.

If the minimum outage time considered for SAIDI/SAIFI is over 5 minutes, the economy is not eligible to score on the index.

Getting Electricity - Delhi

Standardized Connection

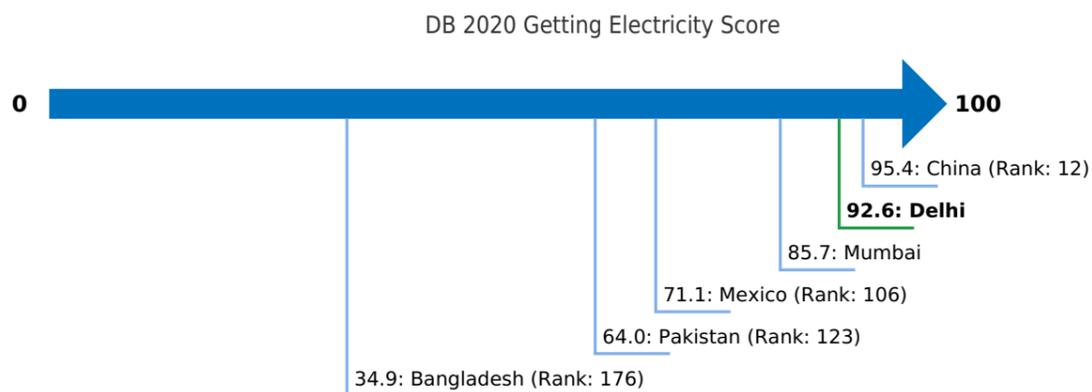
Name of utility	TATA Power Delhi Distribution Limited
Price of electricity (US cents per kWh)	16.3
City Covered	Delhi

Indicator	Delhi	South Asia	OECD high income	Best Regulatory Performance
Procedures (number)	3	5.5	4.4	3 (28 Economies)
Time (days)	27	86.1	74.8	18 (3 Economies)
Cost (% of income per capita)	46.3	952.6	61.0	0.0 (3 Economies)
Reliability of supply and transparency of tariff index (0-8)	6	2.7	7.4	8 (26 Economies)

Figure - Getting Electricity in Delhi - Score



Figure - Getting Electricity in Delhi and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of getting electricity is determined by sorting their scores for getting electricity. These scores are the simple average of the scores for all the component indicators except the price of electricity.

Figure - Getting Electricity in Delhi - Procedure, Time and Cost

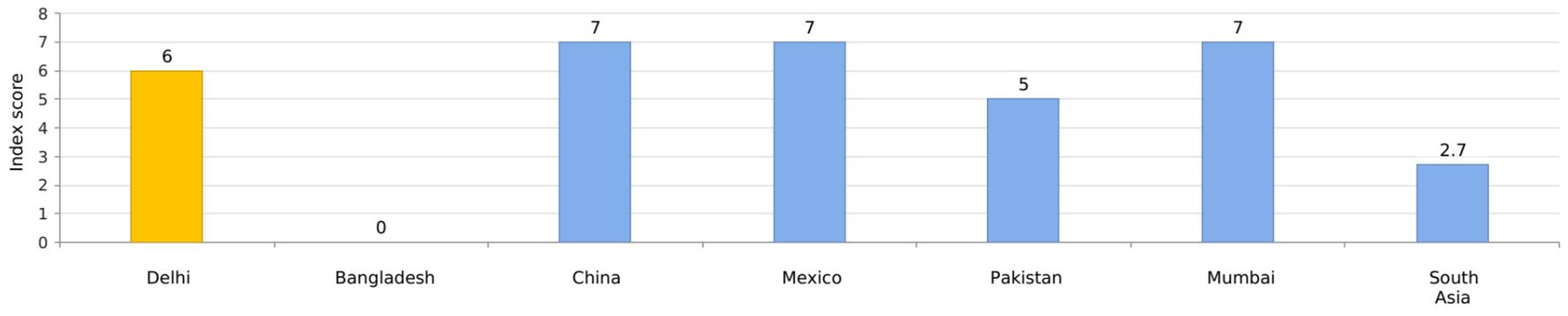


*This symbol is shown beside procedure numbers that take place simultaneously with the previous procedure.

Note: Online procedures account for 0.5 days in the total time calculation. For economies that have a different procedure list for men and women, the graph shows the time for women. For more information on methodology, see the *Doing Business* website (<http://doingbusiness.org/en/methodology>). For details on the procedures

reflected here, see the summary below.

Figure - Getting Electricity in Delhi and comparator economies - Measure of Quality



Details - Getting Electricity in Delhi - Procedure, Time and Cost

No.	Procedures	Time to Complete	Associated Costs
1	<p>Submit application to Tata Power Delhi Distribution Ltd. and await site inspection <i>Agency</i> : Tata Power Delhi Distribution Ltd. Customers with load 50kVA and above apply for new electrical connections online</p> <p>Following 2 documents are required along with the application form: (I) Proof of ownership or occupancy of the premises (Any of the following): i) Certified copy of title deed; ii) Certified copy of registered conveyance deed; iii) General Power of Attorney (GPA); iv) Allotment letter/ Possession letter; v) Valid lease agreement alongwith undertaking that the lease agreement has been signed by the owner or his authorized representative; vi) Rent receipt not earlier than 3 (three) months alongwith undertaking that the rent receipt has been signed by the owner or his authorized representative; vii) Mutation certificate issued by a Government body such as Local Revenue Authorities or Municipal Corporation or land owning agencies like DDA/L&DO; viii) Sub-division agreement; ix) For bonafide consumers residing in JJ clusters or in other areas with no specific municipal address, the licensee may accept either ration card or electoral identity card mandatorily having the same address as a proof of occupancy of the premises.</p> <p>(II) Proof of identity of the applicant: Any of the following documents shall be accepted as proof of identity: i) Electoral identity card; ii) Passport; iii) Driving license; iv) Ration card having photograph; v) Aadhar card; vi) PAN card; vii) Photo identity card issued by any Government agency; viii) If the applicant is an organization, certificate of incorporation/ registration issued by the Registrar and proof of authorization /resolution of Board for authorizing the person.</p>	3 calendar days	INR 64,521.61
2	<p>Receive external site inspection from Tata Power and await demand note <i>Agency</i> : Tata Power Delhi Distribution Ltd. TPDDL contacts the customer through phone to make an inspection appointment at customer's convenience. Representative of TPDDL will inspect the premises to confirm its eligibility and study the technical requirements of giving supply to the consumer and fix the position of main cutouts or circuit breakers and meters and determine the load for the premises in consultation with the consumer and/or his Licensed Electrical Contractor.</p> <p>Customer and/or his Licensed Electrical Contractor must be present during external site inspection.</p>	3 calendar days	INR 0
3	<p>Receive external connection, meter installation and electricity flow <i>Agency</i> : Tata Power Delhi Distribution Ltd. TPDDL will conduct the external connection works, including the fixing of the meter. The utility will then inspect/ test the installation and connect the warehouse to the grid.</p>	21 calendar days	INR 0

⇒ Takes place simultaneously with previous procedure.

Details - Getting Electricity in Delhi - Measure of Quality

	Answer
Reliability of supply and transparency of tariff index (0-8)	6
Total duration and frequency of outages per customer a year (0-3)	1
System average interruption duration index (SAIDI)	4.6
System average interruption frequency index (SAIFI)	2.6
What is the minimum outage time (in minutes) that the utility considers for the calculation of SAIDI/SAIFI	5.0
Mechanisms for monitoring outages (0-1)	1
Does the distribution utility use automated tools to monitor outages?	Yes
Mechanisms for restoring service (0-1)	1
Does the distribution utility use automated tools to restore service?	Yes
Regulatory monitoring (0-1)	1
Does a regulator—that is, an entity separate from the utility—monitor the utility's performance on reliability of supply?	Yes
Financial deterrents aimed at limiting outages (0-1)	1
Does the utility either pay compensation to customers or face fines by the regulator (or both) if outages exceed a certain cap?	Yes
Communication of tariffs and tariff changes (0-1)	1
Are effective tariffs available online?	Yes
Link to the website, if available online	http://tatapower-ddl.com/UploadedFiles/Tariff%20Ad%20English%202015.pdf
Are customers notified of a change in tariff ahead of the billing cycle?	Yes

Note:

If the duration and frequency of outages is 100 or less, the economy is eligible to score on the Reliability of supply and transparency of tariff index.

If the duration and frequency of outages is not available, or is over 100, the economy is not eligible to score on the index.

If the minimum outage time considered for SAIDI/SAIFI is over 5 minutes, the economy is not eligible to score on the index.

Registering Property

This topic examines the steps, time and cost involved in registering property, assuming a standardized case of an entrepreneur who wants to purchase land and a building that is already registered and free of title dispute. In addition, the topic also measures the quality of the land administration system in each economy. The quality of land administration index has five dimensions: reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution, and equal access to property rights. The most recent round of data collection for the project was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

Procedures to legally transfer title on immovable property (number)

- Preregistration procedures (for example, checking for liens, notarizing sales agreement, paying property transfer taxes)
- Registration procedures in the economy's largest business city.
- Postregistration procedures (for example, filling title with municipality)

Time required to complete each procedure (calendar days)

- Does not include time spent gathering information
- Each procedure starts on a separate day - though procedures that can be fully completed online are an exception to this rule
- Procedure is considered completed once final document is received
- No prior contact with officials

Cost required to complete each procedure (% of property value)

- Official costs only (such as administrative fees, duties and taxes).
- Value Added Tax, Capital Gains Tax and illicit payments are excluded

Quality of land administration index (0-30)

- Reliability of infrastructure index (0-8)
- Transparency of information index (0-6)
- Geographic coverage index (0-8)
- Land dispute resolution index (0-8)
- Equal access to property rights index (-2-0)

Case study assumptions

To make the data comparable across economies, several assumptions about the parties to the transaction, the property and the procedures are used.

The parties (buyer and seller):

- Are limited liability companies (or the legal equivalent).
- Are located in the periurban (that is, on the outskirts of the city but still within its official limits) area of the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- Are 100% domestically and privately owned.
- Perform general commercial activities.

The property (fully owned by the seller):

- Has a value of 50 times income per capita, which equals the sale price.
- Is fully owned by the seller.
- Has no mortgages attached and has been under the same ownership for the past 10 years.
- Is registered in the land registry or cadastre, or both, and is free of title disputes.
- Is located in a periurban commercial zone (that is, on the outskirts of the city but still within its official limits), and no rezoning is required.
- Consists of land and a building. The land area is 557.4 square meters (6,000 square feet). A two-story warehouse of 929 square meters (10,000 square feet) is located on the land. The warehouse is 10 years old, is in good condition, has no heating system and complies with all safety standards, building codes and legal requirements. The property, consisting of land and building, will be transferred in its entirety.
- Will not be subject to renovations or additional construction following the purchase.
- Has no trees, natural water sources, natural reserves or historical monuments of any kind.
- Will not be used for special purposes, and no special permits, such as for residential use, industrial plants, waste storage or certain types of agricultural activities, are required.
- Has no occupants, and no other party holds a legal interest in it.

Registering Property - Mumbai

Indicator	Mumbai	South Asia	OECD high income	Best Regulatory Performance
Procedures (number)	9	6.9	4.7	1 (5 Economies)
Time (days)	68	107.8	23.6	1 (2 Economies)
Cost (% of property value)	7.4	7.0	4.2	0.0 (Saudi Arabia)
Quality of the land administration index (0-30)	14.0	9.1	23.2	None in 2018/19

Figure - Registering Property in Mumbai - Score

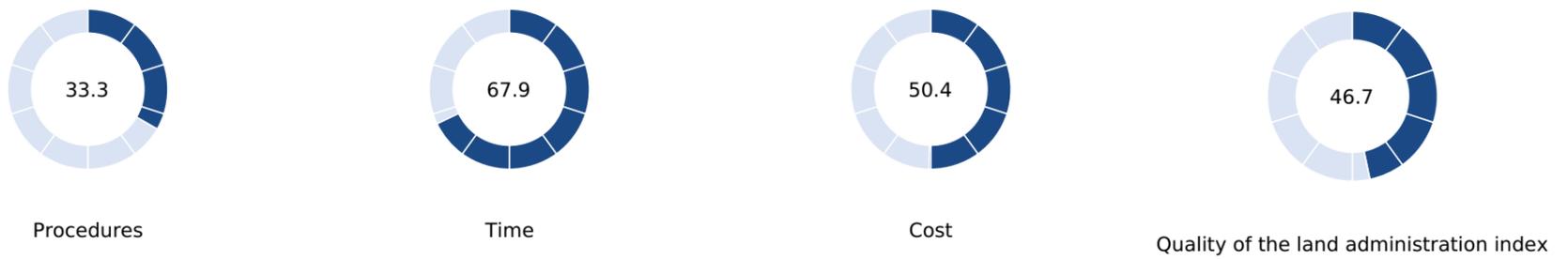
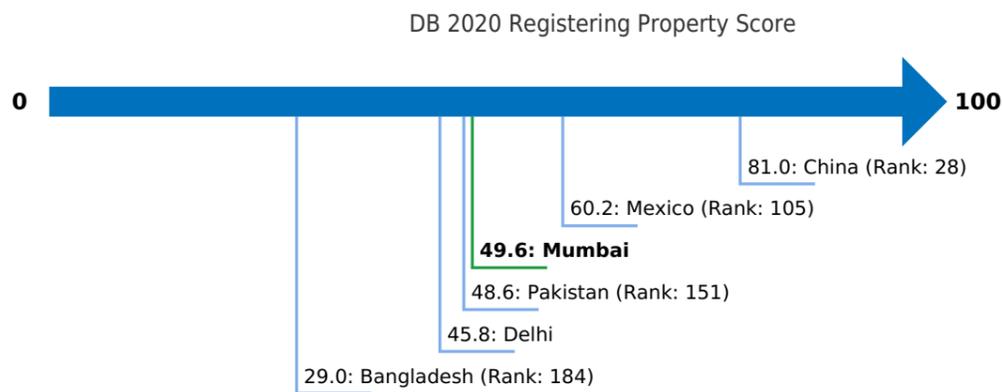
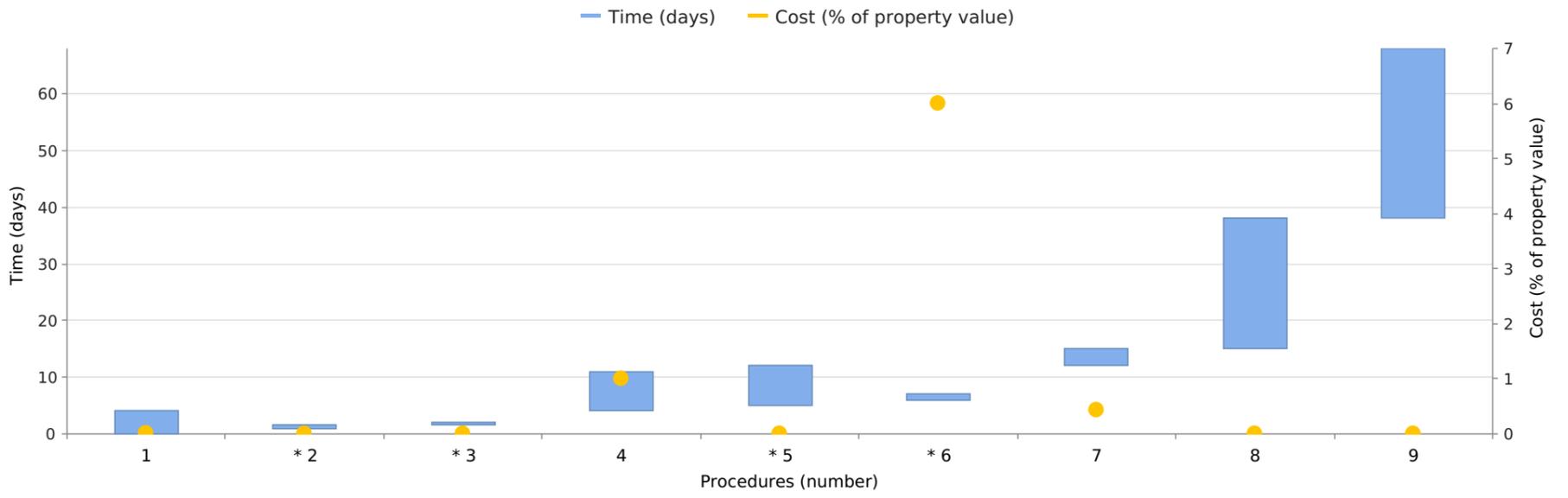


Figure - Registering Property in Mumbai and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of registering property is determined by sorting their scores for registering property. These scores are the simple average of the scores for each of the component indicators.

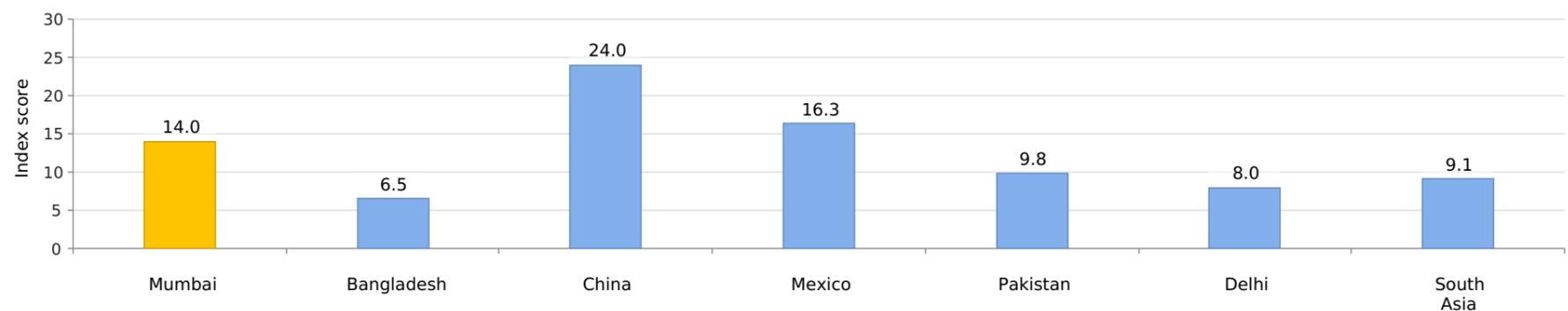
Figure - Registering Property in Mumbai - Procedure, Time and Cost



*This symbol is shown beside procedure numbers that take place simultaneously with the previous procedure.

Note: Online procedures account for 0.5 days in the total time calculation. For economies that have a different procedure list for men and women, the graph shows the time for women. For more information on methodology, see the *Doing Business* website (<http://doingbusiness.org/en/methodology>). For details on the procedures reflected here, see the summary below.

Figure - Registering Property in Mumbai and comparator economies - Measure of Quality



Details - Registering Property in Mumbai - Procedure, Time and Cost

No.	Procedures	Time to Complete	Associated Costs
1	<p>Conduct a title search at the office of Sub-Registrar of Assurance <i>Agency</i> : Sub-Registrar of Assurance The purchaser should conduct a search of the property in the Registry and the Revenue Office, noting the location details of the property and the time period to be checked. While investigating the title it should be verified.</p> <p>(1) the legal ownership document (i.e. the title document) is in the name of the owner and is duly stamped and registered before the concerned sub-registrar of assurances. The revenue record is in the name of the owner, issued by the Revenue Record Department under the seal of the Tahsildar". (2) that on the date of purchase the title of the owner for the preceding 30 years (preferably) shows no mortgage or other encumbrance as still existing on the date of purchase, (3) the property is transferable and heritable, (4) the transferor is competent and/or authorized to transfer the property, (5) the transferee is qualified to be a transferee, (6) the object or consideration for the transfer is lawful, (7) the transfer has been made and completed in the manner prescribed by law.</p> <p>Also, all papers with regard to payment of taxes, the electricity bills and water bills need to be checked. If the seller is a Company incorporated under the provisions of the Companies Act, 2013 then it is prudent to take search in the office of the Registrar of Companies to verify whether there is any charge on the property registered under the provisions of Section 81 of the Companies Act, 2013.</p>	4 days	INR 750; (INR 25 per year and search is done over 30 years, the minimum payment is INR 300)
⇒ 2	<p>Ensure that property is clear of all local tax dues <i>Agency</i> : Local authorities Non-payment of local property tax can result in the property being attached and sold by the local body. The last local tax bill will show the previous dues if any and the receipt of payment will indicate the date on which the payment was made. The receipt is issued by the local body upon receipt of payment.</p>	Less than one day, online	no charge
⇒ 3	<p>Conduct charges search at the Registrar of Companies <i>Agency</i> : Registrar of Companies In case of companies formed under the provisions of Companies Act, 2013 and/or under the provisions of Companies Act, 1956 as also in case of any Limited Liability Partnership firms, all charges, modification of charges and satisfaction of charges are required to be compulsorily registered with the Registrar of Companies. Searches on the website of the Ministry of Company Affairs can be taken to peruse the charges created.</p>	Less than one day, online	INR 100
4	<p>Prepare the final sale deed with the purchaser's lawyer <i>Agency</i> : Lawyer The lawyer prepares the final sale deed and then engrosses the document on green paper leaving the date and place blank. This document is then submitted for stamping. The fee for the lawyer varies from transaction to transaction.</p>	7 days	INR 69,686.44; (About 1% of the property value (About INR 55,000). This includes legal fees for due diligence, drafting the transfer deed and monitoring the registration and mutation process.)

⇒ 5	<p>Obtain a certificate for the Tax Deductible at Source <i>Agency</i> : Income Tax Department (Federal level)</p> <p>On June 1, 2013, Section 194IA of the Income Tax became effective. This section establishes that a Tax Deductible at Source (TDS) of 1% of the property value should be deducted at source from the amount paid to the seller/transferor of Immovable Property. This provision is only applicable to properties that have a value over INR 5,000,000. Any sum deducted under section 194-IA shall be paid to the credit of the Central Government.</p> <p>The tax deducted is to be paid electronically on the Income Tax Departments website by filling form 26QB within 7 days from the end of the month in which TDS was deducted. After depositing the TDS with the government, the buyer is required to give the TDS certificate to the Transferor (seller). The TDS certificate is generated within 10 days from the date of deposit of TDS. The purchaser is required to obtain form 26QB and the Transferor is required to obtain form 16B.</p>	7 days	1% of the property value to be deducted
⇒ 6	<p>Pay Stamp Duty on the final Sale Deed through franking at the designated bank. <i>Agency</i> : Designated and authorised Banks and Government Revenue Accounting Department for online payment</p> <p>Since December 2013 stamp duty and registration fees through electronic secured bank treasury receipt (eSBTR)—an online payment service available round-the-clock has been implemented in Mumbai and entire Maharashtra. Under this system, a customer can log onto the website of the authorized bank, click the link for payment of stamp duty/registration fees, enter the necessary details and pay the duty through the internet banking account. With the printout as proof of the online payment, the customer can walk into the nominated branches of the bank to get the eSBTR. The eSBTR is a receipt with security features, which has been designed by India Security Press, Nashik. Alternatively, there is also a facility to make the data entry online and make the payment in bank branches. The sub-registrar then has to register the documents attached with the receipt.</p> <p>While stamp duty payment can be made online, the e-stamp certificate (proof of payment of stamp duty) is required to be annexed to the sale deed, is required to be physically collected from the authorized bank branches.</p> <p>Payment could be made</p> <ol style="list-style-type: none"> 1) Online- through credit card, debit card, internet banking for online payment mode. 2) through the process of Simple receipt (receipt printed on A-4 size paper). Payment is made to Banks, stamp vendors and post offices also who issue these receipts. Payments can be made through Cash, Cheque, Bank Draft or through electronic payment 3) ESBTR (Electronic Bank and Treasury Receipt) - Few banks have been authorized to issue ESBTR. Banks accept payment by various modes and then issue these ESBTRs. <p>Payment through GRAS system- details at https://gras.mahakosh.gov.in/igr/</p>	1 day	INR 418,118.62; (6% of property value)
7	<p>Execute final sale deed and submit documents to the local office of the Sub-Registrar of Assurances <i>Agency</i> : Sub Registrar of Assurances</p> <p>The execution of the sale deed in front of the 2 witnesses is commonly done at the same time and place where the buyer submits documents to the Sub-Registrar.</p> <p>The documents are submitted to the office of the Sub Registrar of Assurances within whose jurisdiction the property is located. The authorized signatories of the seller and purchaser are required to be present along with two witnesses. Once the document is registered, a distinct document number is assigned to that document. The record of registration is kept in the office of sub registrar of assurance.</p> <p>The documents are submitted to the Reader of the Sub-Registrar of Assurances for scrutiny. After scrutiny, the Reader indicates the registration fee required, which is 1% of the transaction value or Rs. 30,000/- whichever is less on the document itself. The due registration fee is to be deposited with the cashier against a receipt. After depositing the fees, the documents are presented before the Sub-Registrar in accordance with Section 32 of the Registration Act, 1908. Normally, the Seller hands over the peaceful vacant and physical possession of the property to the buyer simultaneous to the deed being presented for registration. Upon payment of the required registration fees and computer service charges in cash, as per the receipt, the document is returned within 30 minutes of getting the receipt.</p> <p>The documentation shall include:</p> <ol style="list-style-type: none"> (1) Document required to be registered (in duplicate) (2) Two passport-size photographs of the authorized signatories of both parties. (3) Photo identification of each party and witnesses i.e. voters' identity card, passport, identity card issued by Govt. of India, Semi Govt. and Autonomous bodies or identification by a Gazette Officer. (4) Certified true copies of certificate of incorporation of both seller and purchaser. (5) Copy of the latest property register card (to be obtained from the City Survey Department) to indicate that the property does not belong to the government (6) Copy of the Municipal Tax bill to indicate the year in which the building was constructed (7) Copy of PAN Card of Income Tax of the Seller and the Buyer annexed along with the Sale Deed. <p>The registration fees can be paid e-Challan on GRAS or e-SBTR through the websites of the authorized participatory banks.</p>	3 days	INR 30,200; (1% of market value of the property (Maximum INR 30,000) + INR 20 per page of final sale deed for scanning charges)

8	Apply to the Land & Survey Office for mutation of the title of the property <i>Agency</i> : Land & Survey Office An application for mutation of the title of the property will have to be made to the City Survey and Land Records office for seeking mutation of the title of the property in the name of the purchaser. The authorized signatory has to submit the duly signed application along with the affidavit, indemnity bond and a notarized copy of the registered Sale Deed. After the assessment of the request for mutation, the City Survey and Land Records office decides the value of the tax on the property and issues a letter of mutation in favor of the purchaser. The Property Card will also be updated.	23 days	no charge
9	Apply for name change at Municipal Corporation of Greater Mumbai <i>Agency</i> : Municipal Corporation of Greater Mumbai Once the deed has been registered at the land registry and the Property Card updated, the new owner must also update the property record at the Municipal Corporation of Greater Mumbai for tax purposes. This is not automatically done.	30 days	no charge

→Takes place simultaneously with previous procedure.

Details - Registering Property in Mumbai - Measure of Quality

	Answer	Score
Quality of the land administration index (0-30)		14.0
Reliability of infrastructure index (0-8)		6.0
Type of land registration system in the economy:	Deed Registration System	
What is the institution in charge of immovable property registration?	Sub-Registrar office	
In what format are past and newly issued land records kept at the immovable property registry of the largest business city of the economy—in a paper format or in a computerized format (scanned or fully digital)?	Computer/Scanned	1.0
Is there a comprehensive and functional electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)?	Yes	1.0
Institution in charge of the plans showing legal boundaries in the largest business city:	Land Records Department	
In what format are past and newly issued cadastral plans kept at the mapping agency of the largest business city of the economy—in a paper format or in a computerized format (scanned or fully digital)?	Computer/Fully digital	2.0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)?	Yes	1.0
Is the information recorded by the immovable property registration agency and the cadastral or mapping agency kept in a single database, in different but linked databases or in separate databases?	Separate databases	0.0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties?	Yes	1.0
Transparency of information index (0-6)		4.5
Who is able to obtain information on land ownership at the agency in charge of immovable property registration in the largest business city?	Anyone who pays the official fee	1.0
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how?	Yes, online	0.5
Link for online access:	www.igrmaharashtra.gov.in under the heading 'Activities' and sub heading 'Document Registration'	
Is the applicable fee schedule for any type of property transaction at the agency in charge of immovable property registration in the largest business city made publicly available—and if so, how?	Yes, online	0.5
Link for online access:	www.igrmaharashtra.gov.in under the heading 'Publications' and sub heading 'Fee Structure'	
Does the agency in charge of immovable property registration agency formally commit to deliver a legally binding document that proves property ownership within a specific timeframe—and if so, how does it communicate the service standard?	Yes, online	0.5

Link for online access:	www.igrmaharashtra.gov.in under the heading Citizen's Charter http://www.igrmaharashtra.gov.in/SB_CITIZENAREA/citizenArea_CC_pdf.aspx	
Is there a specific and independent mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration?	No	0.0
Contact information:		
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency?	Yes	0.5
Number of property transfers in the largest business city in 2018:	2249874.0	
Who is able to consult maps of land plots in the largest business city?	Only intermediaries and interested parties	0.0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how?	Yes, on public boards	0.5
Link for online access:		
Does the cadastral/mapping agency formally specify the timeframe to deliver an updated cadastral plan—and if so, how does it communicate the service standard?	Yes, on public boards	0.5
Link for online access:		
Is there a specific and independent mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency?	Yes	0.5
Contact information:		
Geographic coverage index (0-8)		0.0
Are all privately held land plots in the largest business city formally registered at the immovable property registry?	No	0.0
Are all privately held land plots in the economy formally registered at the immovable property registry?	No	0.0
Are all privately held land plots in the largest business city mapped?	No	0.0
Are all privately held land plots in the economy mapped?	No	0.0
Land dispute resolution index (0-8)		3.5
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties?	Yes	1.5
Legal basis:	Section 17 of the Indian Registration Act, 1908	
Is the system of immovable property registration subject to a state or private guarantee?	No	0.0
Type of guarantee:		
Legal basis:		
Is there a specific, out-of-court compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry?	No	0.0
Legal basis:		
Does the legal system require a control of legality of the documents necessary for a property transaction (e.g., checking the compliance of contracts with requirements of the law)?	Yes	0.5
If yes, who is responsible for checking the legality of the documents?	Lawyer;	
Does the legal system require verification of the identity of the parties to a property transaction?	Yes	0.5
If yes, who is responsible for verifying the identity of the parties?	Registrar;	
Is there a national database to verify the accuracy of government issued identity documents?	Yes	1.0

What is the Court of first instance in charge of a case involving a standard land dispute between two local businesses over tenure rights for a property worth 50 times gross national income (GNI) per capita and located in the largest business city?	City Civil Court	
How long does it take on average to obtain a decision from the first-instance court for such a case (without appeal)?	More than 3 years	0.0
Are there publicly available statistics on the number of land disputes at the economy level in the first instance court?	No	0.0
Number of land disputes in the economy in 2018:		
Equal access to property rights index (-2-0)		0.0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	
Do married men and married women have equal ownership rights to property?	Yes	0.0

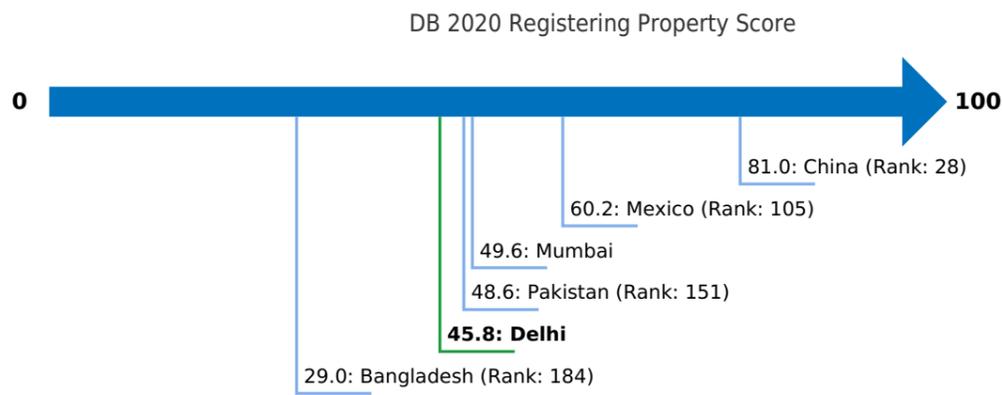
Registering Property - Delhi

Indicator	Delhi	South Asia	OECD high income	Best Regulatory Performance
Procedures (number)	9	6.9	4.7	1 (5 Economies)
Time (days)	49	107.8	23.6	1 (2 Economies)
Cost (% of property value)	8.1	7.0	4.2	0.0 (Saudi Arabia)
Quality of the land administration index (0-30)	8.0	9.1	23.2	None in 2018/19

Figure - Registering Property in Delhi - Score

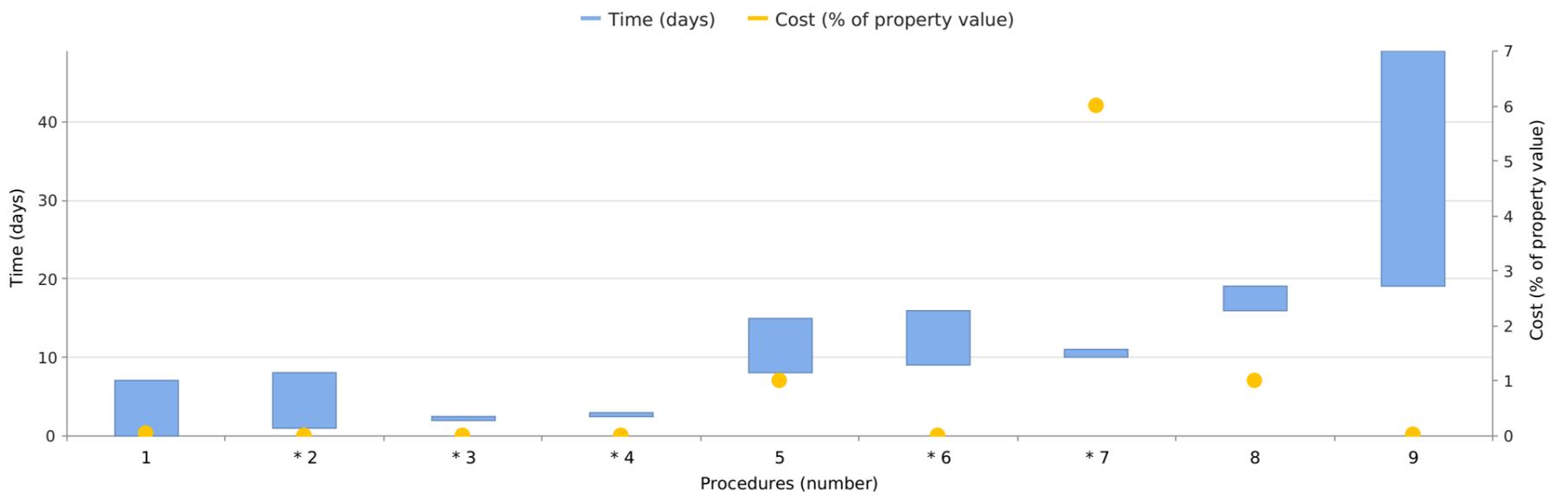


Figure - Registering Property in Delhi and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of registering property is determined by sorting their scores for registering property. These scores are the simple average of the scores for each of the component indicators.

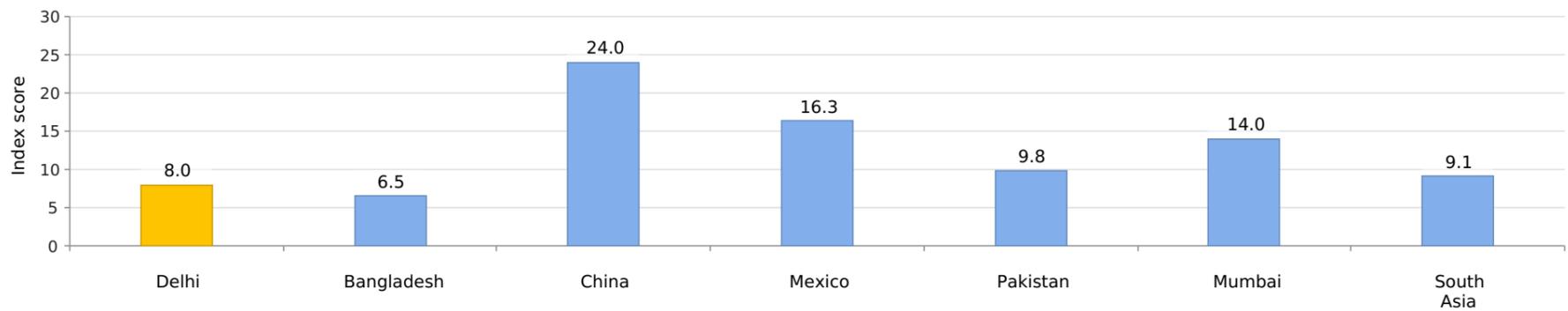
Figure - Registering Property in Delhi - Procedure, Time and Cost



*This symbol is shown beside procedure numbers that take place simultaneously with the previous procedure.

Note: Online procedures account for 0.5 days in the total time calculation. For economies that have a different procedure list for men and women, the graph shows the time for women. For more information on methodology, see the *Doing Business* website (<http://doingbusiness.org/en/methodology>). For details on the procedures reflected here, see the summary below.

Figure - Registering Property in Delhi and comparator economies - Measure of Quality



Details - Registering Property in Delhi - Procedure, Time and Cost

No.	Procedures	Time to Complete	Associated Costs
1	<p>Conduct title search at the sub-registrar office <i>Agency</i> : Sub-Registrar Office</p> <p>The purchaser should conduct a title search of the property in the Registry Office to ascertain that (1) the legal ownership document is in the name of the owner, issued by the Revenue Record Department (2) the title deeds, mutation entries for the preceding 30 years (preferably) to create a chain of title to ensure that the property has no mortgages or other charges (3) the property is transferable and heritable, (4) the transferor is competent and/or authorized to transfer the property, (5) the transferee is qualified to be a transferee, (6) the consideration is lawful, (7) the transfer has been made and completed in the manner prescribed by law.</p> <p>The search may be done online free of cost. However, the land records of all the properties in Delhi may not yet be available on the website (https://doris.delhigovt.nic.in/login.aspx) .Therefore, title search may still have to be conducted offline at the Registrar's Office.</p>	7 days	INR 3,000; (INR 100 for each year searched. Usually, 30 years are searched as part of the due diligence process.)
⇒ 2	<p>Ensure that property is clear of all local tax dues <i>Agency</i> : Municipal Corporation of Delhi (North, South or East - depending on the location of the property)</p> <p>Request all records regarding payment of local property taxes and any other possible municipal dues, for pick-up a week later, to ensure that the owner of the property is in good standing with municipal authorities</p>	7 days	INR 200
⇒ 3	<p>Conduct charges search at the Registrar of Companies <i>Agency</i> : Registrar of Companies</p> <p>If the seller is a Company incorporated under the provisions of the Companies Act, 2013, the purchaser should conduct a search in the office of the Registrar of Companies to verify whether there is any charge (mortgage, encumbrance, etc.) on the property registered under Section 125 of the Companies Act, 2013. Note that if the Seller is not able to produce title deed, then Buyer must also check any potential creditors for mortgages by deposit of title deed, which are not recorded anywhere.</p>	Less than one day, online	INR 100
⇒ 4	<p>Check for unpaid utility bills online <i>Agency</i> : Utility website</p> <p>This is part of the due diligence process done by the lawyer. The seller will provide the payment receipts and the lawyer will verify online if these bills were paid and that there are no outstanding bills.</p>	Less than one day, online	no charge
5	<p>Prepare the final sale deed with the purchaser's lawyer <i>Agency</i> : Lawyer</p> <p>The lawyer prepares the final sale deed and then engrosses the document on green paper leaving the date and place blank. This document is then submitted for stamping. The fee for the lawyer varies from transaction to transaction.</p>	7 days	INR 69,686.44; (1% of the property value)

⇒ 6	Obtain a certificate for the Tax Deductible at Source <i>Agency</i> : Income Tax Department (Federal level)	7 days	no charge
<p>On June 1, 2013, Section 194IA of the Income Tax became effective. This section establishes that a Tax Deductible at Source (TDS) of 1% of the property value must be deducted at source from the amount paid to the seller/transferor of Immovable Property. This provision is only applicable to properties that have a value over INR 5,000,000.</p>			
<p>Any sum deducted under section 194-IA must be paid to the credit of the Central Government within a period of seven days from the end of the month in which the deduction is made and shall be accompanied by a challan-cum-statement in Form No. 26QB. The sum so deducted must be deposited to the credit of the Central Government by remitting it electronically to the Reserve Bank of India or the State Bank of India or to any authorized bank.</p>			
<p>Every person responsible for deduction of tax under section 194-IA must give the certificate of deduction of tax at source in Form No. 16B to the payee within fifteen days from the due date for furnishing the Challan-cum-statement in Form No. 26QB under Rule 31A after generating and downloading the same from the web portal specified by the Director General of Income-tax (System) or the person authorized by him.</p>			
<p>After depositing the TDS to the sub-registrar, the buyer is required to give the TDS certificate to the seller. This is available around 10-15 days after depositing the TDS. TDS can be paid and the TDS certificate can also be obtained online.</p>			
⇒ 7	Pay Stamp Duty on the final Sale Deed through e-stamp paper at the designated bank. <i>Agency</i> : Bank	1 day	INR 418,118.62; (6% of property value)
<p>The amount of stamp duty is calculated based on the sale consideration or circle rate, whichever is higher, and deposited by the party purchasing the e-stamp paper, in the designated account of the Stock Holding Corporation of India at Corporation Bank by RTGS/NEFT. Thereafter, the UTR no. or other relevant details of the payment along with the details of the property, parties, nature of instruments, Permanent Account Number (PAN) card details of parties, authority letter to the representative of the party to collect the e-stamp paper and ID proof of the party in whose name stamp duty has been purchased, are required to be submitted at the bank and thereafter, the stamp paper is issued.</p>			
8	Execute final sale deed and submit documents to the local office of the Sub-Registrar of Assurances <i>Agency</i> : Sub-Registrar of Assurances	3 days	INR 69,986.44; (1% of market value of the property + INR100 pasting charge has to be deposited at Sub-Registrar office at the time of registration +INR 20 per page of final sale deed for scanning charges)
<p>Initially an appointment is taken online (http://srams.delhi.gov.in) for the execution of the deed. On the date of the appointment, the documents are submitted to the designated official for screening. The designated official verifies the particulars of the purchaser(s), seller(s) and witnesses and also verifies the property details and title documents of the seller with respect to the property.</p>			
<p>Thereafter, the photographs of the seller, purchaser and witnesses are taken which are also printed on the back page of the registered sale deed. Further, the registration fees is paid in favor of the office of the Sub-Registrar and receipt for the same is issued. Thereafter, the sale deed is registered and a registration receipt is issued. The registered sale deed can be collected from the office of Sub-Registrar after approximately 1 week from the date of registration, upon production of the registration receipt.</p>			
<p>The following documents are required to be submitted to the office of the Sub-Registrar for registration of a sale deed:</p>			
<p>(i) two photographs, each of the authorized representatives/directors of the seller and purchaser, along with their ID proof, in original;</p>			
<p>(ii) PAN cards of seller and purchaser;</p>			
<p>(iii) the board resolutions in favor of the authorized representative or director executing the sale deed on behalf of the companies;</p>			
<p>(iii) In case the sale consideration is more than INR 50,00,000/-, proof of payment of 1% deduction as TDS;</p>			
<p>(iv) ID proof of the witnesses, in original; and</p>			
<p>(v) previous title documents of the property.</p>			
<p>The authorized representatives/directors of both parties as well as witnesses are required to be present at the office of the Sub-Registrar, in person, for the registration of the sale deed.</p>			

9	<p>Apply for mutation of the property title for tax purposes <i>Agency</i> : Municipal Corporation of Delhi (MCD)</p> <p>An application for mutation for tax purposes is done at the Municipal Corporation of Delhi (MCD) to change the name of the owner on the property record at the municipality. The authorized signatory submits the duly signed application along with the affidavit, indemnity bond and a notarized copy of the registered Sale Deed. After the assessment of the request for mutation, MCD assess the value of the property tax and a mutation Letter in the name of the new owner is issued by the MCD.</p> <p>The mutation of the property can be done online through the relevant website of the zonal department of the Municipal Corporation of Delhi. However, the original documents are required to be submitted by the applicant at the time of calling/ hearing by the concerned office of Assessor & Collector at their Zonal Office for processing the e-change of name of taxpayer request.</p> <p>The following documents have to be submitted.</p> <ol style="list-style-type: none"> 1. Copy of valid instrument (s) of transfer - deed of such transfer must be duly stamped and registered. 2. Transfer duty on such stamp duty must have been paid 3. Complete Chain of document 4. Application for Change of Name with Rs. 3/- Court fee stamp affixed on it. 5. Indemnity Bond on Rs. 100/- Stamp Paper duly attested by Notary. 6. Affidavit on Rs. 10/- Stamp Paper duly attested by Notary. 7. Affidavit regarding dues of property tax 	30 days	INR 1,663; ((i) application fee for the e-mutation has been fixed at Rs. 1500 + (ii) Application for Change of Name with Rs. 3/- Court fee stamp affixed on it ; (iii) Indemnity Bond on Rs. 100/- Stamp Paper duly attested by Notary; (iv) Affidavit on Rs. 10/- Stamp Paper duly attested by Notary + Notary fees Rs. 50)
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⇒ Takes place simultaneously with previous procedure.

Details - Registering Property in Delhi - Measure of Quality

	Answer	Score
Quality of the land administration index (0-30)		8.0
Reliability of infrastructure index (0-8)		2.0
Type of land registration system in the economy:	Deed Registration System	
What is the institution in charge of immovable property registration?	Office of the Sub-Registrar	
In what format are past and newly issued land records kept at the immovable property registry of the largest business city of the economy—in a paper format or in a computerized format (scanned or fully digital)?	Computer/Scanned	1.0
Is there a comprehensive and functional electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)?	No	0.0
Institution in charge of the plans showing legal boundaries in the largest business city:	Delhi Development Authority (DDA)	
In what format are past and newly issued cadastral plans kept at the mapping agency of the largest business city of the economy—in a paper format or in a computerized format (scanned or fully digital)?	Paper	0.0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)?	No	0.0
Is the information recorded by the immovable property registration agency and the cadastral or mapping agency kept in a single database, in different but linked databases or in separate databases?	Separate databases	0.0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties?	Yes	1.0
Transparency of information index (0-6)		2.5
Who is able to obtain information on land ownership at the agency in charge of immovable property registration in the largest business city?	Anyone who pays the official fee	1.0
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how?	Yes, online	0.5
Link for online access:	http://www.delhi.gov.in/wps/wcm/connect/DoIT_DCNORTH/dcnorth/publicserviceslinks/registration+of+documents	
Is the applicable fee schedule for any type of property transaction at the agency in charge of immovable property registration in the largest business city made publicly available—and if so, how?	Yes, online	0.5
Link for online access:	http://www.delhi.gov.in/wps/wcm/connect/doit_revenue/Revenue/Home/Services/Property+Registration	
Does the agency in charge of immovable property registration agency formally commit to deliver a legally binding document that proves property ownership within a specific timeframe—and if so, how does it communicate the service standard?	Yes, in person	0.0
Link for online access:		
Is there a specific and independent mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration?	No	0.0
Contact information:		
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency?	Yes	0.5
Number of property transfers in the largest business city in 2018:	100162 for entire Delhi	
Who is able to consult maps of land plots in the largest business city?	Only intermediaries and interested parties	0.0

Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how?	No	0.0
Link for online access:		
Does the cadastral/mapping agency formally specifies the timeframe to deliver an updated cadastral plan—and if so, how does it communicate the service standard?	No	0.0
Link for online access:		
Is there a specific and independent mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency?	No	0.0
Contact information:		
Geographic coverage index (0-8)		0.0
Are all privately held land plots in the largest business city formally registered at the immovable property registry?	No	0.0
Are all privately held land plots in the economy formally registered at the immovable property registry?	No	0.0
Are all privately held land plots in the largest business city mapped?	No	0.0
Are all privately held land plots in the economy mapped?	No	0.0
Land dispute resolution index (0-8)		3.5
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties?	Yes	1.5
Legal basis:	Section 17 of the Indian Registration Act, 1908	
Is the system of immovable property registration subject to a state or private guarantee?	No	0.0
Type of guarantee:		
Legal basis:		
Is there a specific, out-of-court compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry?	No	0.0
Legal basis:		
Does the legal system require a control of legality of the documents necessary for a property transaction (e.g., checking the compliance of contracts with requirements of the law)?	Yes	0.5
If yes, who is responsible for checking the legality of the documents?	Lawyer;	
Does the legal system require verification of the identity of the parties to a property transaction?	Yes	0.5
If yes, who is responsible for verifying the identity of the parties?	Registrar;	
Is there a national database to verify the accuracy of government issued identity documents?	Yes	1.0
What is the Court of first instance in charge of a case involving a standard land dispute between two local businesses over tenure rights for a property worth 50 times gross national income (GNI) per capita and located in the largest business city?	Delhi District Court	
How long does it take on average to obtain a decision from the first-instance court for such a case (without appeal)?	More than 3 years	0.0
Are there publicly available statistics on the number of land disputes at the economy level in the first instance court?	No	0.0
Number of land disputes in the economy in 2018:		
Equal access to property rights index (-2-0)		0.0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	
Do married men and married women have equal ownership rights to property?	Yes	0.0

Getting Credit

This topic explores two sets of issues—the strength of credit reporting systems and the effectiveness of collateral and bankruptcy laws in facilitating lending. The most recent round of data collection for the project was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

Strength of legal rights index (0-12)

- Rights of borrowers and lenders through collateral laws (0-10)
- Protection of secured creditors' rights through bankruptcy laws (0-2)

Depth of credit information index (0-8)

- Scope and accessibility of credit information distributed by credit bureaus and credit registries (0-8)

Credit bureau coverage (% of adults)

- Number of individuals and firms listed in largest credit bureau as a percentage of adult population

Credit registry coverage (% of adults)

- Number of individuals and firms listed in credit registry as a percentage of adult population

Case study assumptions

Doing Business assesses the sharing of credit information and the legal rights of borrowers and lenders with respect to secured transactions through 2 sets of indicators. The depth of credit information index measures rules and practices affecting the coverage, scope and accessibility of credit information available through a credit registry or a credit bureau. The strength of legal rights index measures the degree to which collateral and bankruptcy laws protect the rights of borrowers and lenders and thus facilitate lending. For each economy it is first determined whether a unitary secured transactions system exists. Then two case scenarios, case A and case B, are used to determine how a nonpossessory security interest is created, publicized and enforced according to the law. Special emphasis is given to how the collateral registry operates (if registration of security interests is possible). The case scenarios involve a secured borrower, company ABC, and a secured lender, BizBank.

In some economies the legal framework for secured transactions will allow only case A or case B (not both) to apply. Both cases examine the same set of legal provisions relating to the use of movable collateral.

Several assumptions about the secured borrower (ABC) and lender (BizBank) are used:

- ABC is a domestic limited liability company (or its legal equivalent).
- ABC has up to 50 employees.
- ABC has its headquarters and only base of operations in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- Both ABC and BizBank are 100% domestically owned.

The case scenarios also involve assumptions. In case A, as collateral for the loan, ABC grants BizBank a nonpossessory security interest in one category of movable assets, for example, its machinery or its inventory. ABC wants to keep both possession and ownership of the collateral. In economies where the law does not allow nonpossessory security interests in movable property, ABC and BizBank use a fiduciary transfer-of-title arrangement (or a similar substitute for nonpossessory security interests).

In case B, ABC grants BizBank a business charge, enterprise charge, floating charge or any charge that gives BizBank a security interest over ABC's combined movable assets (or as much of ABC's movable assets as possible). ABC keeps ownership and possession of the assets.

Getting Credit - Mumbai

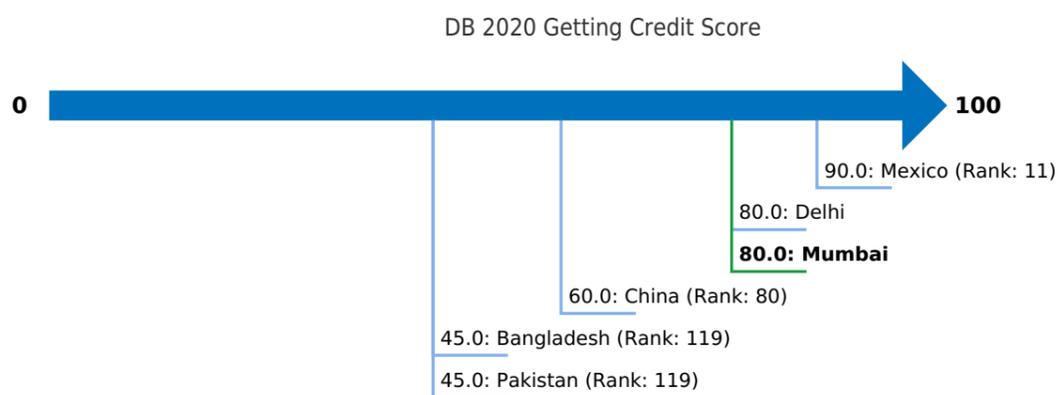
Indicator	Mumbai	South Asia	OECD high income	Best Regulatory Performance
Strength of legal rights index (0-12)	9	5.5	6.1	12 (5 Economies)
Depth of credit information index (0-8)	7	5.1	6.8	8 (53 Economies)
Credit registry coverage (% of adults)	0.0	5.1	24.4	100.0 (2 Economies)
Credit bureau coverage (% of adults)	63.1	21.0	66.7	100.0 (14 Economies)

Figure - Getting Credit in Mumbai - Score



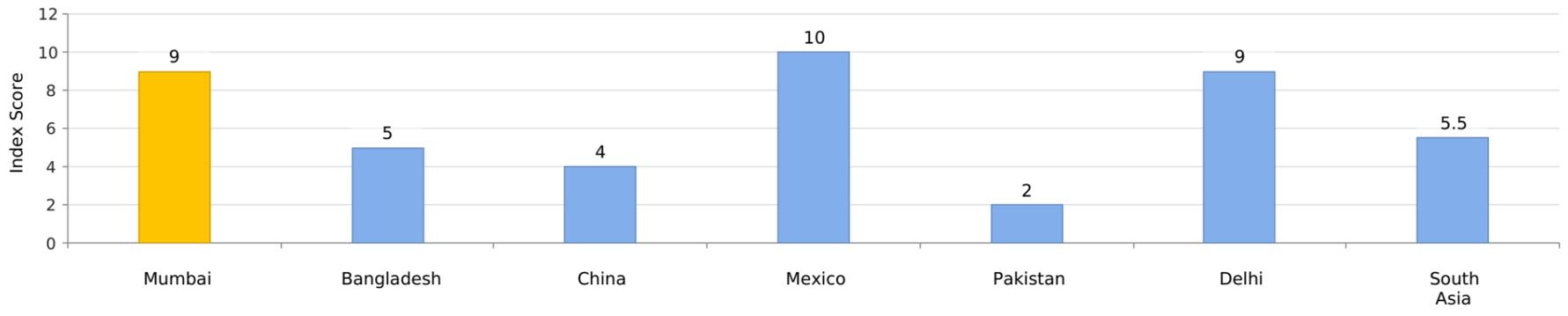
Score - Getting Credit

Figure - Getting Credit in Mumbai and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of getting credit is determined by sorting their scores for getting credit. These scores are the sum of the scores for the strength of legal rights index and the depth of credit information index.

Figure - Legal Rights in Mumbai and comparator economies



Details - Legal Rights in Mumbai

Strength of legal rights index (0-12)

9

Does an integrated or unified legal framework for secured transactions that extends to the creation, publicity and enforcement of functional equivalents to security interests in movable assets exist in the economy? No

Does the law allow businesses to grant a non possessory security right in a single category of movable assets, without requiring a specific description of collateral? Yes

Does the law allow businesses to grant a non possessory security right in substantially all of its assets, without requiring a specific description of collateral? Yes

May a security right extend to future or after-acquired assets, and does it extend automatically to the products, proceeds and replacements of the original assets? Yes

Is a general description of debts and obligations permitted in collateral agreements; can all types of debts and obligations be secured between parties; and can the collateral agreement include a maximum amount for which the assets are encumbered? Yes

Is a collateral registry in operation for both incorporated and non-incorporated entities, that is unified geographically and by asset type, with an electronic database indexed by debtor's name? No

Does a notice-based collateral registry exist in which all functional equivalents can be registered? No

Does a modern collateral registry exist in which registrations, amendments, cancellations and searches can be performed online by any interested third party? Yes

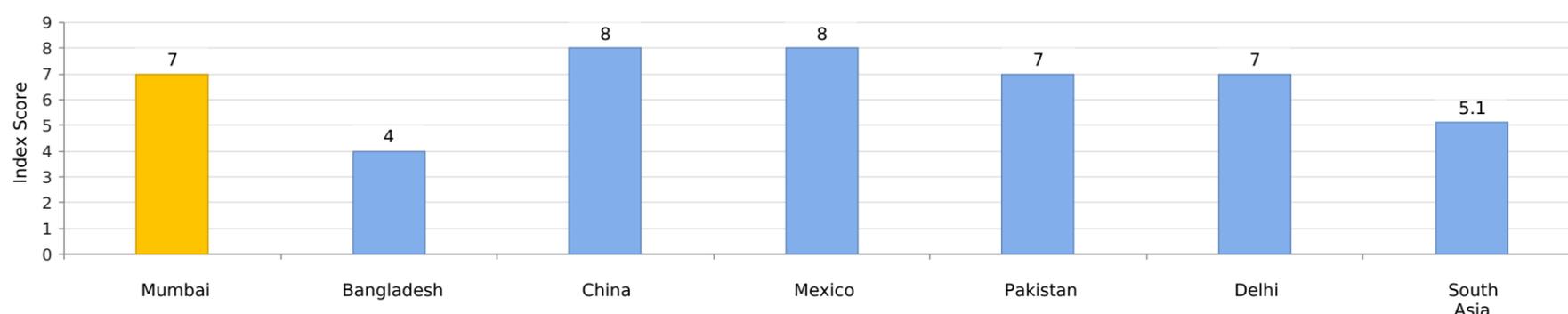
Are secured creditors paid first (i.e. before tax claims and employee claims) when a debtor defaults outside an insolvency procedure? Yes

Are secured creditors paid first (i.e. before tax claims and employee claims) when a business is liquidated? Yes

Are secured creditors subject to an automatic stay on enforcement when a debtor enters a court-supervised reorganization procedure? Does the law protect secured creditors' rights by providing clear grounds for relief from the stay and sets a time limit for it? Yes

Does the law allow parties to agree on out of court enforcement at the time a security interest is created? Does the law allow the secured creditor to sell the collateral through public auction or private tender, as well as, for the secured creditor to keep the asset in satisfaction of the debt? Yes

Figure - Credit Information in Mumbai and comparator economies



Details - Credit Information in Mumbai

Depth of credit information index (0-8)	Credit bureau	Credit registry	Score
Are data on both firms and individuals distributed?	Yes	No	1
Are both positive and negative credit data distributed?	Yes	No	1
Are data from retailers or utility companies - in addition to data from banks and financial institutions - distributed?	No	No	0
Are at least 2 years of historical data distributed? (Credit bureaus and registries that distribute more than 10 years of negative data or erase data on defaults as soon as they are repaid obtain a score of 0 for this component.)	Yes	No	1
Are data on loan amounts below 1% of income per capita distributed?	Yes	No	1
By law, do borrowers have the right to access their data in the credit bureau or credit registry?	Yes	No	1
Can banks and financial institutions access borrowers' credit information online (for example, through an online platform, a system-to-system connection or both)?	Yes	No	1
Are bureau or registry credit scores offered as a value-added service to help banks and financial institutions assess the creditworthiness of borrowers?	Yes	No	1

Note: An economy receives a score of 1 if there is a "yes" to either bureau or registry. If the credit bureau or registry is not operational or covers less than 5% of the adult population, the total score on the depth of credit information index is 0.

Coverage	Credit bureau	Credit registry
Number of individuals	543,636,959	0
Number of firms	23,028,263	0
Total	566,665,222	0
Percentage of adult population	63.1	0.0

Getting Credit - Delhi

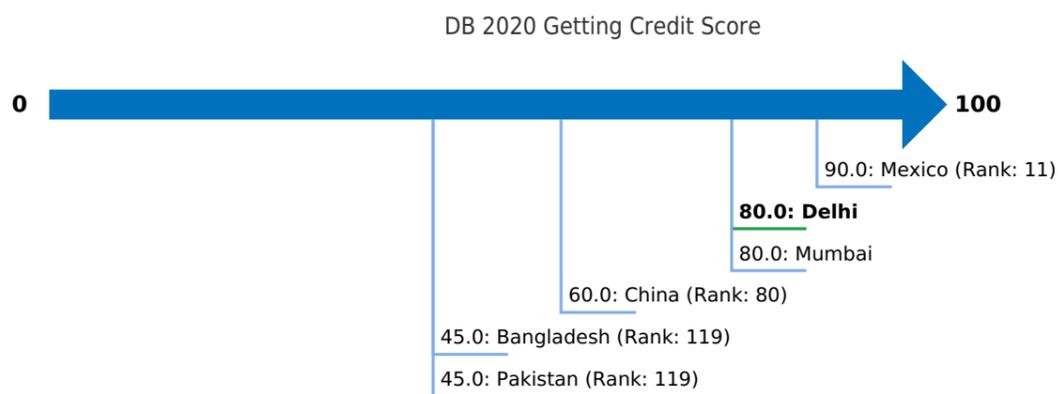
Indicator	Delhi	South Asia	OECD high income	Best Regulatory Performance
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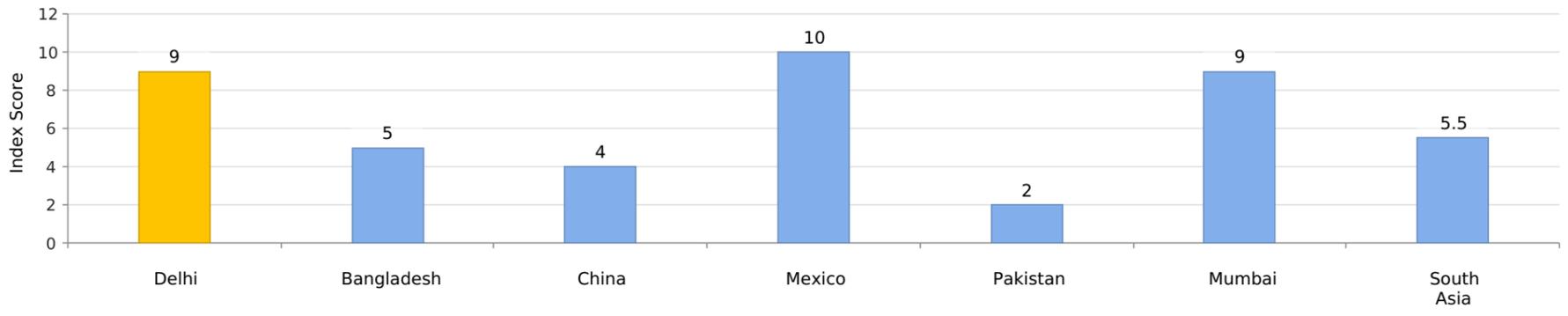
Score - Getting Credit

Figure - Getting Credit in Delhi and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of getting credit is determined by sorting their scores for getting credit. These scores are the sum of the scores for the strength of legal rights index and the depth of credit information index.

Figure - Legal Rights in Delhi and comparator economies



Details - Legal Rights in Delhi

Strength of legal rights index (0-12)

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Does an integrated or unified legal framework for secured transactions that extends to the creation, publicity and enforcement of functional equivalents to security interests in movable assets exist in the economy? No

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Is a general description of debts and obligations permitted in collateral agreements; can all types of debts and obligations be secured between parties; and can the collateral agreement include a maximum amount for which the assets are encumbered? Yes

Is a collateral registry in operation for both incorporated and non-incorporated entities, that is unified geographically and by asset type, with an electronic database indexed by debtor's name? No

Does a notice-based collateral registry exist in which all functional equivalents can be registered? No

Does a modern collateral registry exist in which registrations, amendments, cancellations and searches can be performed online by any interested third party? Yes

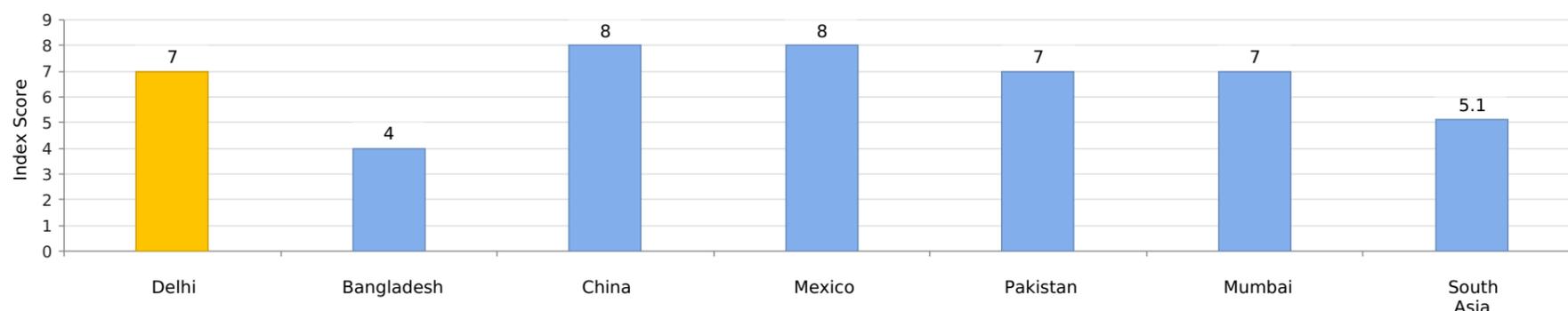
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Are secured creditors subject to an automatic stay on enforcement when a debtor enters a court-supervised reorganization procedure? Does the law protect secured creditors' rights by providing clear grounds for relief from the stay and sets a time limit for it? Yes

Does the law allow parties to agree on out of court enforcement at the time a security interest is created? Does the law allow the secured creditor to sell the collateral through public auction or private tender, as well as, for the secured creditor to keep the asset in satisfaction of the debt? Yes

Figure - Credit Information in Delhi and comparator economies



Details - Credit Information in Delhi

Depth of credit information index (0-8)	Credit bureau	Credit registry	Score
Are data on both firms and individuals distributed?	Yes	No	1
Are both positive and negative credit data distributed?	Yes	No	1
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Are at least 2 years of historical data distributed? (Credit bureaus and registries that distribute more than 10 years of negative data or erase data on defaults as soon as they are repaid obtain a score of 0 for this component.)	Yes	No	1
Are data on loan amounts below 1% of income per capita distributed?	Yes	No	1
By law, do borrowers have the right to access their data in the credit bureau or credit registry?	Yes	No	1
Can banks and financial institutions access borrowers' credit information online (for example, through an online platform, a system-to-system connection or both)?	Yes	No	1
Are bureau or registry credit scores offered as a value-added service to help banks and financial institutions assess the creditworthiness of borrowers?	Yes	No	1

Note: An economy receives a score of 1 if there is a "yes" to either bureau or registry. If the credit bureau or registry is not operational or covers less than 5% of the adult population, the total score on the depth of credit information index is 0.

Coverage	Credit bureau	Credit registry
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Total	566,665,222	0
Percentage of adult population	63.1	0.0

Protecting Minority Investors

This topic measures the strength of minority shareholder protections against misuse of corporate assets by directors for their personal gain as well as shareholder rights, governance safeguards and corporate transparency requirements that reduce the risk of abuse. The most recent round of data collection for the project was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

- **Extent of disclosure index (0-10):** Disclosure, review, and approval requirements for related-party transactions
- **Extent of director liability index (0-10):** Ability of minority shareholders to sue and hold interested directors liable for prejudicial related-party transactions; Available legal remedies (damages, disgorgement of profits, disqualification from managerial position(s) for one year or more, rescission of the transaction)
- **Ease of shareholder suits index (0-10):** Access to internal corporate documents; Evidence obtainable during trial and allocation of legal expenses
- **Extent of conflict of interest regulation index (0-30):** Sum of the extent of disclosure, extent of director liability and ease of shareholder suits indices
- **Extent of shareholder rights index (0-6):** Shareholders' rights and role in major corporate decisions
- **Extent of ownership and control index (0-7):** Governance safeguards protecting shareholders from undue board control and entrenchment
- **Extent of corporate transparency index (0-7):** Corporate transparency on ownership stakes, compensation, audits and financial prospects
- **Extent of shareholder governance index (0-20):** Sum of the extent of shareholders rights, extent of ownership and control and extent of corporate transparency indices
- **Strength of minority investor protection index (0-50):** Sum of the extent of conflict of interest regulation and extent of shareholder governance indices

Case study assumptions

To make the data comparable across economies, a case study uses several assumptions about the business and the transaction.

The business (Buyer):

- Is a publicly traded corporation listed on the economy's most important stock exchange.
- Has a board of directors and a chief executive officer (CEO) who may legally act on behalf of Buyer where permitted, even if this is not specifically required by law.
- Has a supervisory board in economies with a two-tier board system on which Mr. James appointed 60% of the shareholder-elected members.
- Has not adopted bylaws or articles of association that go beyond the minimum requirements. Does not follow codes, principles, recommendations or guidelines that are not mandatory.
- Is a manufacturing company with its own distribution network.

The transaction involves the following details:

- Mr. James owns 60% of Buyer, sits on Buyer's board of directors and elected two directors to Buyer's five-member board.
- Mr. James also owns 90% of Seller, a company that operates a chain of retail hardware stores. Seller recently closed a large number of its stores.
- Mr. James proposes that Buyer purchase Seller's unused fleet of trucks to expand Buyer's distribution of its food products, a proposal to which Buyer agrees. The price is equal to 10% of Buyer's assets and is higher than the market value.
- The proposed transaction is part of the company's principal activity and is not outside the authority of the company.
- Buyer enters into the transaction. All required approvals are obtained, and all required disclosures made—that is, the transaction was not entered into fraudulently.
- The transaction causes damages to Buyer. Shareholders sue Mr. James and the executives and directors that approved the transaction.

Protecting Minority Investors - Mumbai

Stock exchange information

Stock exchange	Bombay Stock Exchange
Stock exchange URL	http://www.bseindia.com
Listed firms with equity securities	4909
City Covered	Mumbai

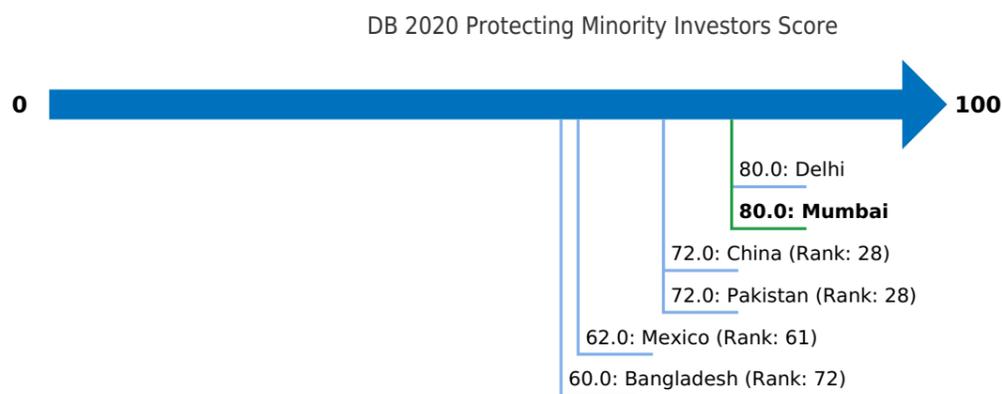
Indicator	Mumbai	South Asia	OECD high income	Best Regulatory Performance
Extent of disclosure index (0-10)	8.0	5.8	6.5	10 (13 Economies)
Extent of director liability index (0-10)	7.0	5.0	5.3	10 (3 Economies)
Ease of shareholder suits index (0-10)	7.0	7.4	7.3	10 (Djibouti)
Extent of shareholder rights index (0-6)	6.0	3.5	4.7	6 (19 Economies)
Extent of ownership and control index (0-7)	6.0	3.6	4.5	7 (9 Economies)
Extent of corporate transparency index (0-7)	6.0	3.3	5.7	7 (13 Economies)

Figure - Protecting Minority in Mumbai - Score



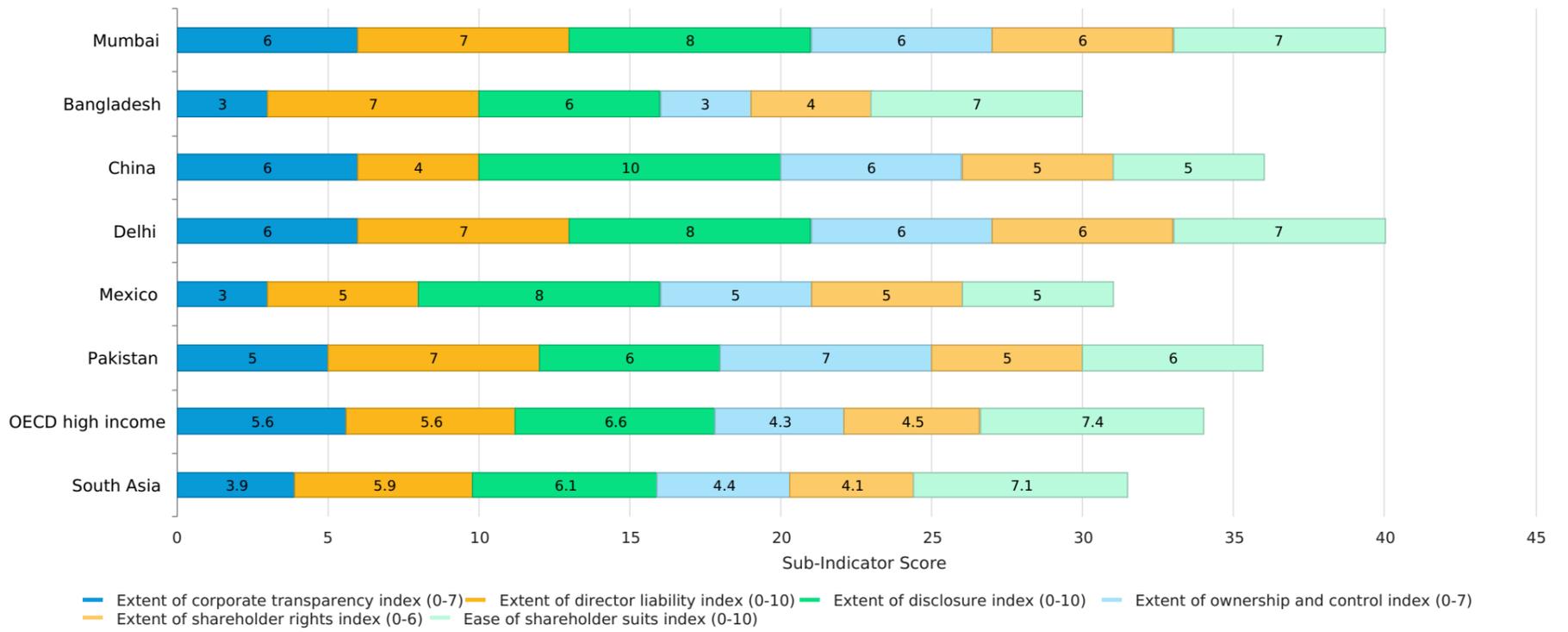
Score - Protecting Minority Investors

Figure - Protecting Minority Investors in Mumbai and comparator economies - Ranking and Score



Note: The ranking of economies on the strength of minority investor protections is determined by sorting their scores for protecting minority investors. These scores are the simple average of the scores for the extent of conflict of interest regulation index and the extent of shareholder governance index.

Figure - Protecting Minority Investors in Mumbai and comparator economies - Measure of Quality



Details - Protecting Minority Investors in Mumbai - Measure of Quality

	Answer	Score
Extent of conflict of interest regulation index (0-30)		
Extent of disclosure index (0-10)		8.0
Whose decision is sufficient to approve the Buyer-Seller transaction? (0-3)	Shareholders excluding interested parties	3.0
Must an external body review the terms of the transaction before it takes place? (0-1)	Yes	1.0
Must Mr. James disclose his conflict of interest to the board of directors? (0-2)	Full disclosure of all material facts	2.0
Must Buyer disclose the transaction in periodic filings (e.g. annual reports)? (0-2)	Disclosure on the transaction and on the conflict of interest	2.0
Must Buyer immediately disclose the transaction to the public? (0-2)	No disclosure obligation	0.0
Extent of director liability index (0-10)		7.0
Can shareholders representing 10% of Buyer's share capital sue for the damage the transaction caused to Buyer? (0-1)	Yes	1.0
Can shareholders hold Mr. James liable for the damage the transaction caused to Buyer? (0-2)	Not liable	0.0
Can shareholders hold the other directors liable for the damage the transaction caused to Buyer? (0-2)	Liable if unfair or prejudicial	2.0
Must Mr. James pay damages for the harm caused to Buyer upon a successful claim by shareholders? (0-1)	Yes	1.0
Must Mr. James repay profits made from the transaction upon a successful claim by shareholders? (0-1)	Yes	1.0
Is Mr. James disqualified upon a successful claim by shareholders? (0-1)	Yes	1.0
Can a court void the transaction upon a successful claim by shareholders? (0-2)	Voidable if negligently concluded	1.0
Ease of shareholder suits index (0-10)		7.0
Before suing, can shareholders representing 10% of Buyer's share capital inspect the transaction documents? (0-1)	Yes	1.0
Can the plaintiff obtain any documents from the defendant and witnesses at trial? (0-3)	Any relevant document	3.0
Can the plaintiff request categories of documents from the defendant without identifying specific ones? (0-1)	No	0.0
Can the plaintiff directly question the defendant and witnesses at trial? (0-2)	Yes	2.0
Is the level of proof required for civil suits lower than that of criminal cases? (0-1)	Yes	1.0
Can shareholder plaintiffs recover their legal expenses from the company? (0-2)	At the discretion of the court	0.0
Extent of shareholder governance index (0-20)		
Extent of shareholder rights index (0-6)		6.0
Does the sale of 51% of Buyer's assets require shareholder approval?	Yes	1.0
Can shareholders representing 10% of Buyer's share capital call for a meeting of shareholders?	Yes	1.0
Must Buyer obtain its shareholders' approval every time it issues new shares?	Yes	1.0
Do shareholders automatically receive preemption rights every time Buyer issues new shares?	Yes	1.0
Do shareholders elect and dismiss the external auditor?	Yes	1.0
Are changes to the rights of a class of shares only possible if the holders of the affected shares approve?	Yes	1.0
Extent of ownership and control index (0-7)		6.0

Is it forbidden to appoint the same individual as CEO and chairperson of the board of directors?	No	0.0
Must the board of directors include independent and nonexecutive board members?	Yes	1.0
Can shareholders remove members of the board of directors without cause before the end of their term?	Yes	1.0
Must the board of directors include a separate audit committee exclusively comprising board members?	Yes	1.0
Must a potential acquirer make a tender offer to all shareholders upon acquiring 50% of Buyer?	Yes	1.0
Must Buyer pay declared dividends within a maximum period set by law?	Yes	1.0
Is a subsidiary prohibited from acquiring shares issued by its parent company?	Yes	1.0
Extent of corporate transparency index (0-7)		6.0
Must Buyer disclose direct and indirect beneficial ownership stakes representing 5%?	Yes	1.0
Must Buyer disclose information about board members' primary employment and directorships in other companies?	Yes	1.0
Must Buyer disclose the compensation of individual managers?	Yes	1.0
Must a detailed notice of general meeting be sent 21 days before the meeting?	Yes	1.0
Can shareholders representing 5% of Buyer's share capital put items on the general meeting agenda?	No	0.0
Must Buyer's annual financial statements be audited by an external auditor?	Yes	1.0
Must Buyer disclose its audit reports to the public?	Yes	1.0

Protecting Minority Investors - Delhi

Stock exchange information

Stock exchange	Bombay Stock Exchange
Stock exchange URL	http://www.bseindia.com
Listed firms with equity securities	4909
City Covered	Delhi

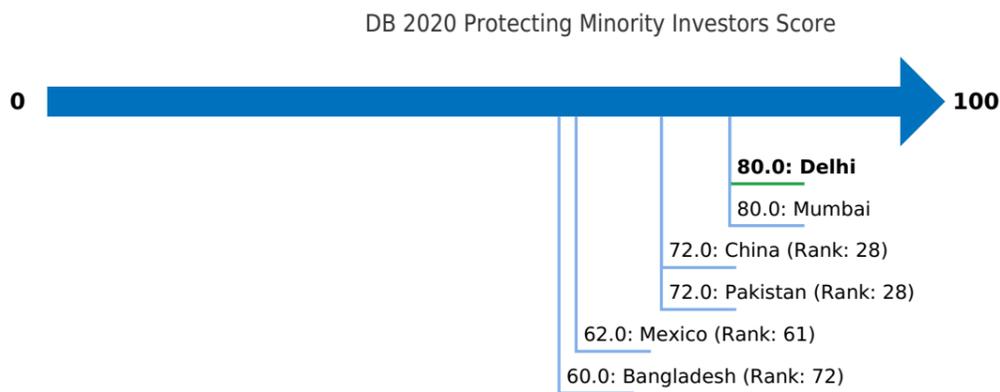
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Figure - Protecting Minority in Delhi - Score



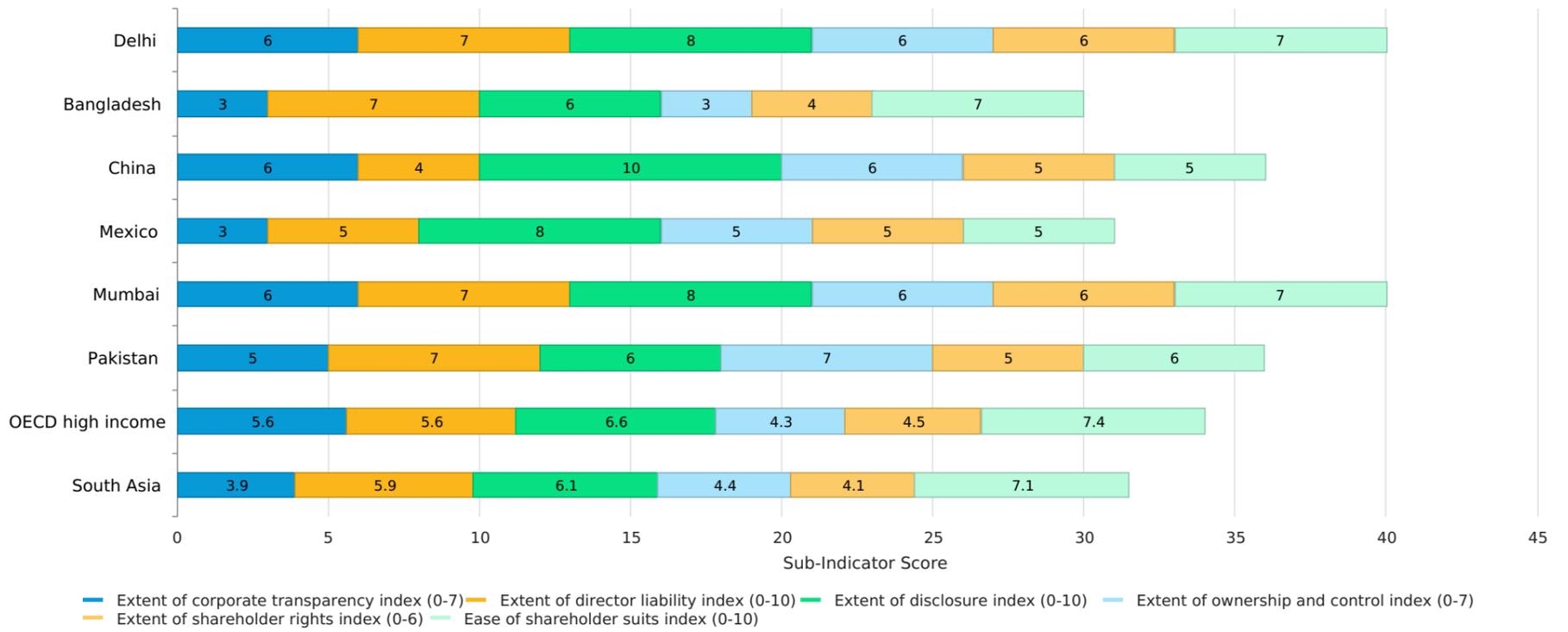
Score - Protecting Minority Investors

Figure - Protecting Minority Investors in Delhi and comparator economies - Ranking and Score



Note: The ranking of economies on the strength of minority investor protections is determined by sorting their scores for protecting minority investors. These scores are the simple average of the scores for the extent of conflict of interest regulation index and the extent of shareholder governance index.

Figure - Protecting Minority Investors in Delhi and comparator economies - Measure of Quality



Details - Protecting Minority Investors in Delhi - Measure of Quality

	Answer	Score
Extent of conflict of interest regulation index (0-30)		
Extent of disclosure index (0-10)		8.0
Whose decision is sufficient to approve the Buyer-Seller transaction? (0-3)	Shareholders excluding interested parties	3.0
Must an external body review the terms of the transaction before it takes place? (0-1)	Yes	1.0
Must Mr. James disclose his conflict of interest to the board of directors? (0-2)	Full disclosure of all material facts	2.0
Must Buyer disclose the transaction in periodic filings (e.g. annual reports)? (0-2)	Disclosure on the transaction and on the conflict of interest	2.0
Must Buyer immediately disclose the transaction to the public? (0-2)	No disclosure obligation	0.0
Extent of director liability index (0-10)		7.0
Can shareholders representing 10% of Buyer's share capital sue for the damage the transaction caused to Buyer? (0-1)	Yes	1.0
Can shareholders hold Mr. James liable for the damage the transaction caused to Buyer? (0-2)	Not liable	0.0
Can shareholders hold the other directors liable for the damage the transaction caused to Buyer? (0-2)	Liable if unfair or prejudicial	2.0
Must Mr. James pay damages for the harm caused to Buyer upon a successful claim by shareholders? (0-1)	Yes	1.0
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Is Mr. James disqualified upon a successful claim by shareholders? (0-1)	Yes	1.0
Can a court void the transaction upon a successful claim by shareholders? (0-2)	Voidable if negligently concluded	1.0
Ease of shareholder suits index (0-10)		7.0
Before suing, can shareholders representing 10% of Buyer's share capital inspect the transaction documents? (0-1)	Yes	1.0
Can the plaintiff obtain any documents from the defendant and witnesses at trial? (0-3)	Any relevant document	3.0
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Can shareholders representing 5% of Buyer's share capital put items on the general meeting agenda?	No	0.0
Must Buyer's annual financial statements be audited by an external auditor?	Yes	1.0
Must Buyer disclose its audit reports to the public?	Yes	1.0

Paying Taxes

This topic records the taxes and mandatory contributions that a medium-size company must pay or withhold in a given year, as well as the administrative burden of paying taxes and contributions and complying with postfiling procedures (VAT refund and tax audit). The most recent round of data collection for the project was completed in May 2019 covering for the Paying Taxes indicator calendar year 2018 (January 1, 2018 – December 31, 2018). [See the methodology for more information.](#)

What the indicators measure

Tax payments for a manufacturing company in 2018 (number per year adjusted for electronic and joint filing and payment)

- Total number of taxes and contributions paid or withheld, including consumption taxes (value added tax, sales tax or goods and service tax)
- Method and frequency of filing and payment

Time required to comply with 3 major taxes (hours per year)

- Collecting information, computing tax payable
- Preparing separate tax accounting books, if required
- Completing tax return, filing with agencies
- Arranging payment or withholding

Total tax and contribution rate (% of commercial profits)

- Profit or corporate income tax
- Social contributions, labor taxes paid by employer
- Property and property transfer taxes
- Dividend, capital gains, financial transactions taxes
- Waste collection, vehicle, road and other taxes

Postfiling Index

- Time to comply with VAT refund (hours)
- Time to obtain VAT refund (weeks)
- Time to comply with a corporate income tax correction (hours)
- Time to complete a corporate income tax correction (weeks)

Case study assumptions

Using a case scenario, *Doing Business* records taxes and mandatory contributions a medium size company must pay in a year, and measures the administrative burden of paying taxes, contributions and dealing with postfiling processes. Information is also compiled on frequency of filing and payments, time taken to comply with tax laws, time taken to comply with the requirements of postfiling processes and time waiting.

To make data comparable across economies, several assumptions are used:

- TaxpayerCo is a medium-size business that started operations on January 1, 2017. It produces ceramic flowerpots and sells them at retail. All taxes and contributions recorded are paid in the second year of operation (calendar year 2018). Taxes and mandatory contributions are measured at all levels of government.

The VAT refund process:

- In June 2018, TaxpayerCo. makes a large capital purchase: the value of the machine is 65 times income per capita of the economy. Sales are equally spread per month (1,050 times income per capita divided by 12) and cost of goods sold are equally expensed per month (875 times income per capita divided by 12). The machinery seller is registered for VAT and excess input VAT incurred in June will be fully recovered after four consecutive months if the VAT rate is the same for inputs, sales and the machine and the tax reporting period is every month. Input VAT will exceed Output VAT in June 2018.

The corporate income tax audit process:

- An error in calculation of income tax liability (for example, use of incorrect tax depreciation rates, or incorrectly treating an expense as tax deductible) leads to an incorrect income tax return and a corporate income tax underpayment. TaxpayerCo. discovered the error and voluntarily notified the tax authority. The value of the underpaid income tax liability is 5% of the corporate income tax liability due. TaxpayerCo. submits corrected information after the deadline for submitting the annual tax return, but within the tax assessment period.

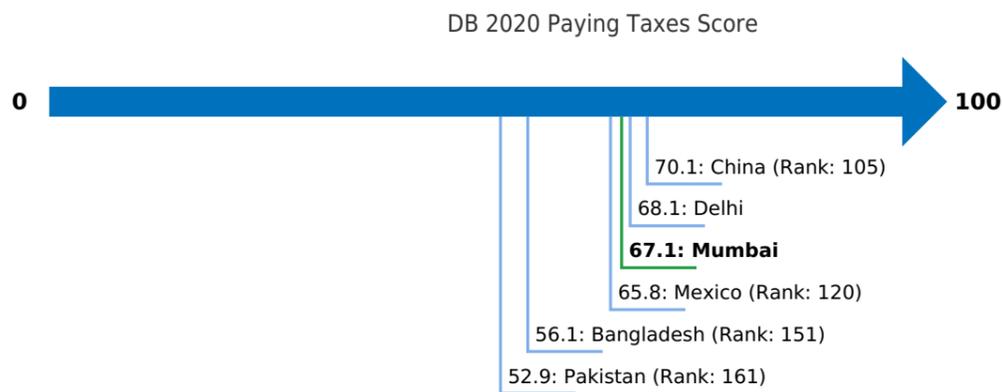
Paying Taxes - Mumbai

Indicator	Mumbai	South Asia	OECD high income	Best Regulatory Performance
Payments (number per year)	12	26.7	10.3	3 (2 Economies)
Time (hours per year)	254	273.5	158.8	49 (3 Economies)
Total tax and contribution rate (% of profit)	49.7	43.9	39.9	26.1 (33 Economies)
Postfiling index (0-100)	49.3	41.2	86.7	None in 2018/19

Figure - Paying Taxes in Mumbai - Score

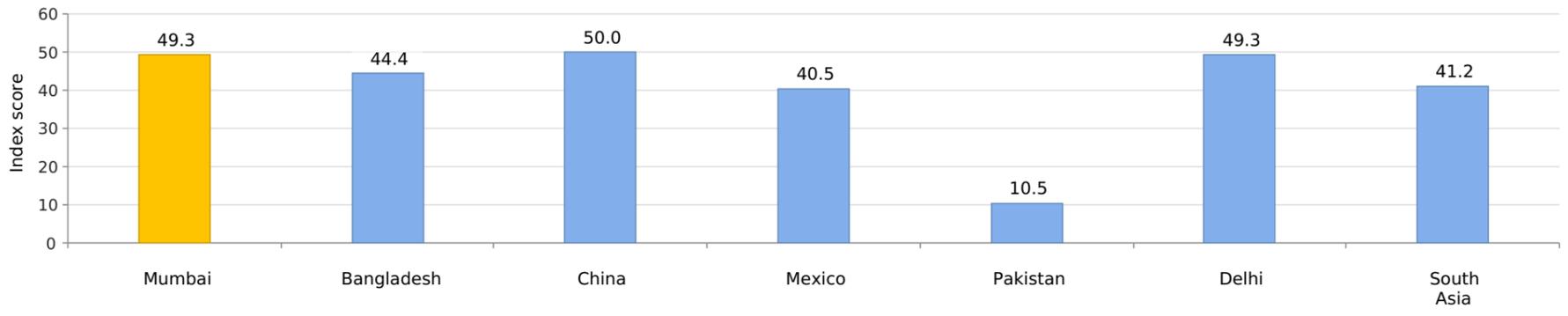


Figure - Paying Taxes in Mumbai and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of paying taxes is determined by sorting their scores for paying taxes. These scores are the simple average of the scores for each of the component indicators, with a threshold and a nonlinear transformation applied to one of the component indicators, the total tax and contribution rate. The threshold is defined as the total tax and contribution rate at the 15th percentile of the overall distribution for all years included in the analysis up to and including Doing Business 2015, which is 26.1%. All economies with a total tax and contribution rate below this threshold receive the same score as the economy at the threshold.

Figure - Paying Taxes in Mumbai and comparator economies - Measure of Quality



Details - Paying Taxes in Mumbai

Tax or mandatory contribution	Payments (number)	Notes on Payments	Time (hours)	Statutory tax rate	Tax base	Total tax and contribution rate (% of profit)	Notes on TTCR
Corporate income tax	1.0	online	25.0	25%	taxable profit	21.63	
Social security contributions	1.0	online	88.0	13% as of July 1, 2108	gross salaries	14.75	
Dividend tax	1.0			20.555%	dividend distributions	6.35	
Employee's state insurance contribution	1.0	online		4.75%	gross salaries	5.36	
Property tax	1.0			10%	assessed value	1.32	
GST on insurance premium	0.0	online and jointly		18%	insurance premium	0.20	
Employer paid - Profession Tax Enrolment (PTE)	1.0	online		INR 2,500	fixed fee	0.05	
Labor welfare fund	2.0			36 RPN	fixed fee per employee	0.05	
Vehicle tax (pollution tax)	1.0			INR 200	fixed fee per vehicle	0.01	
Health and education cess	0.0	online and jointly	0.0	4% as of April 1, 2018	all federal taxes including the surcharge	0.00	included in other taxes
Income surcharge	0.0	jointly		7%/12%	on applicable federal taxes		included in other taxes
Inter-state GST	0.0	online and jointly		18%	value added		not included
Employee paid - Profession Tax Registration (PTR)	1.0	online		For male employees: Upto Rs. 7,500/- Nil Rs. 7,501/ to Rs. 10,000/- Rs. 175 per month Above 10,001/- Rs. 200/- per month (except February) & Rs. 300/- for the month of February. For female employees: Upto Rs. 10,000/- Nil Above 10,001/- Rs. 200/- per month (except February) & Rs. 300/- for the month of February.	fixed fee per employee		withheld
Employee paid - Social security contributions	0.0	online and jointly		12% + 1.75%	gross salaries		withheld
Central GST	1.0	online	141.0	18%	value added		

Fuel tax	1.0			fuel consumption	small amount
State GST	0.0	online and jointly	18%	value added	not included
Tax on interest	0.0	withheld	10%	interest income	included in other taxes
Totals	12		254		49.7

Details - Paying Taxes in Mumbai - Tax by Type

Taxes by type	Answer
Profit tax (% of profit)	21.6
Labor tax and contributions (% of profit)	20.2
Other taxes (% of profit)	7.9

Details - Paying Taxes in Mumbai - Measure of Quality

	Answer	Score
Postfiling index (0-100)		49.3
VAT refunds		
Does VAT exist?	Yes	
Does a VAT refund process exist per the case study?	No	
Restrictions on VAT refund process	Cash refund is restricted to exporters and to inverted duty structure in case of goods	
Percentage of cases exposed to a VAT audit (%)	Not applicable	
Is there a mandatory carry forward period?	No	
Time to comply with VAT refund (hours)	No VAT refund per case study scenario	0.0
Time to obtain VAT refund (weeks)	No VAT refund per case study scenario	0.0
Corporate income tax audits		
Does corporate income tax exist?	Yes	
Percentage of cases exposed to a corporate income tax audit (%)	0% - 24%	
Time to comply with a corporate income tax correction (hours)	3.0	97.2
Time to complete a corporate income tax correction (weeks)	No tax audit per case study scenario	100

Notes: Names of taxes have been standardized. For instance income tax, profit tax, tax on company's income are all named corporate income tax in this table.

The hours for VAT include all the VAT and sales taxes applicable.

The hours for Social Security include all the hours for labor taxes and mandatory contributions in general.

The postfiling index is the average of the scores on time to comply with VAT refund, time to obtain a VAT refund, time to comply with a corporate income tax correction and time to complete a corporate income tax correction.

N/A = Not applicable.

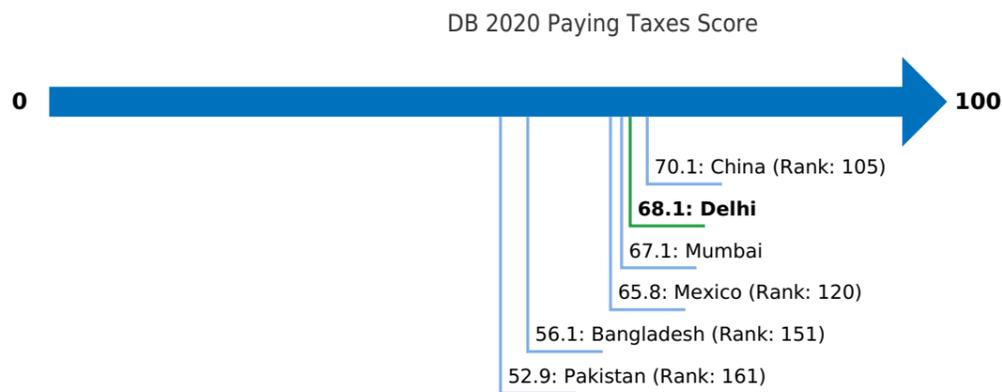
Paying Taxes - Delhi

Indicator	Delhi	South Asia	OECD high income	Best Regulatory Performance
Payments (number per year)	10	26.7	10.3	3 (2 Economies)
Time (hours per year)	250	273.5	158.8	49 (3 Economies)
Total tax and contribution rate (% of profit)	49.7	43.9	39.9	26.1 (33 Economies)
Postfiling index (0-100)	49.3	41.2	86.7	None in 2018/19

Figure - Paying Taxes in Delhi - Score

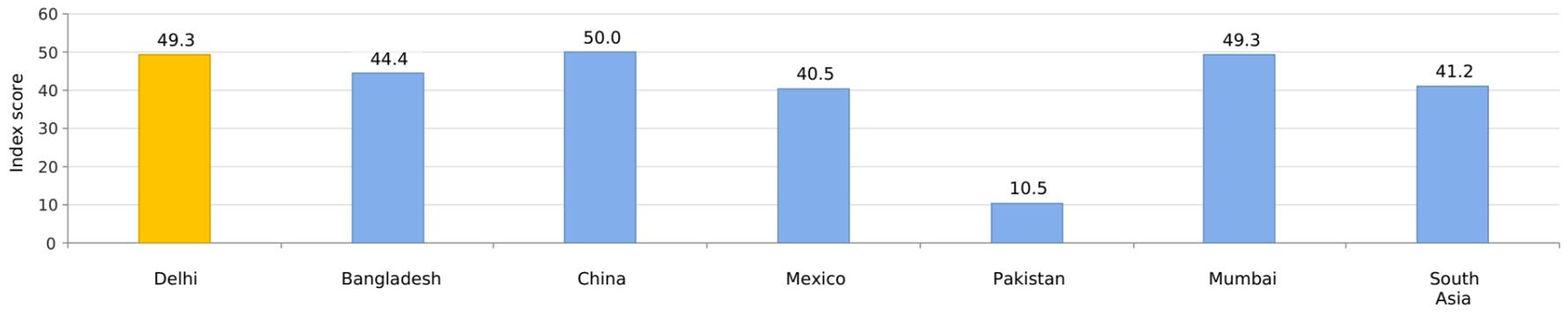


Figure - Paying Taxes in Delhi and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of paying taxes is determined by sorting their scores for paying taxes. These scores are the simple average of the scores for each of the component indicators, with a threshold and a nonlinear transformation applied to one of the component indicators, the total tax and contribution rate. The threshold is defined as the total tax and contribution rate at the 15th percentile of the overall distribution for all years included in the analysis up to and including Doing Business 2015, which is 26.1%. All economies with a total tax and contribution rate below this threshold receive the same score as the economy at the threshold.

Figure - Paying Taxes in Delhi and comparator economies - Measure of Quality



Details - Paying Taxes in Delhi

Tax or mandatory contribution	Payments (number)	Notes on Payments	Time (hours)	Statutory tax rate	Tax base	Total tax and contribution rate (% of profit)	Notes on TTCR
Corporate income tax	1.0	online	25.0	25.0%	taxable profit	21.66	
Social security contributions	1.0	online	84.0	13% as of July 1, 2018	gross salaries	14.75	
Dividend tax	1.0			20.555%	dividend distributions	6.36	
Employee's state insurance contribution	1.0	online		4.75%	gross salaries	5.36	
Property tax	1.0			10%	assessed value	1.32	
GST on insurance premium	0.0	online and jointly		18%	insurance premium	0.20	
Vehicle tax (pollution tax)	1.0			INR 200	fixed fee per vehicle	0.01	
Central GST	1.0	online	141.0	18.0%	value added	0.00	
Labor welfare fund	2.0			2.25 RPN	fixed fee per employee	0.00	
Health and education cess	0.0	online and jointly		4% as of April 1, 2018	all federal taxes including the surcharge	0.00	included in other taxes
Income surcharge	0.0	jointly		7%/12%	on applicable federal taxes		included in other taxes
Inter-state GST	0.0	online and jointly		18.0%	value added		not included
Fuel tax	1.0				fuel consumption		small amount
Employee paid - Social security contributions	0.0	jointly		12% + 1.75%	gross salaries		withheld
State GST	0.0	online and jointly		18.0%	value added		not included
Tax on interest	0.0	withheld		10%	interest income		included in other taxes
Totals	10		250			49.7	

Details - Paying Taxes in Delhi - Tax by Type

Taxes by type	Answer
Profit tax (% of profit)	21.7
Labor tax and contributions (% of profit)	20.1
Other taxes (% of profit)	7.9

Details - Paying Taxes in Delhi - Measure of Quality

	Answer	Score
Postfiling index (0-100)		49.3
VAT refunds		
Does VAT exist?	Yes	
Does a VAT refund process exist per the case study?	No	
Restrictions on VAT refund process	Cash refund is restricted to exporters and to inverted duty structure in case of goods	
Percentage of cases exposed to a VAT audit (%)	Not applicable	
Is there a mandatory carry forward period?	No	
Time to comply with VAT refund (hours)	No VAT refund per case study scenario	0.0
Time to obtain VAT refund (weeks)	No VAT refund per case study scenario	0.0
Corporate income tax audits		
Does corporate income tax exist?	Yes	
Percentage of cases exposed to a corporate income tax audit (%)	0% - 24%	
Time to comply with a corporate income tax correction (hours)	3.0	97.2
Time to complete a corporate income tax correction (weeks)	No tax audit per case study scenario	100

Notes: Names of taxes have been standardized. For instance income tax, profit tax, tax on company's income are all named corporate income tax in this table.

The hours for VAT include all the VAT and sales taxes applicable.

The hours for Social Security include all the hours for labor taxes and mandatory contributions in general.

The postfiling index is the average of the scores on time to comply with VAT refund, time to obtain a VAT refund, time to comply with a corporate income tax correction and time to complete a corporate income tax correction.

N/A = Not applicable.

Trading across Borders

Doing Business records the time and cost associated with the logistical process of exporting and importing goods. *Doing Business* measures the time and cost (excluding tariffs) associated with three sets of procedures—documentary compliance, border compliance and domestic transport—within the overall process of exporting or importing a shipment of goods. The most recent round of data collection for the project was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

Documentary compliance

- Obtaining, preparing and submitting documents during transport, clearance, inspections and port or border handling in origin economy
- Obtaining, preparing and submitting documents required by destination economy and any transit economies
- Covers all documents required by law and in practice, including electronic submissions of information

Border compliance

- Customs clearance and inspections
- Inspections by other agencies (if applied to more than 20% of shipments)
- Handling and inspections that take place at the economy's port or border

Domestic transport

- Loading or unloading of the shipment at the warehouse or port/border
- Transport between warehouse and port/border
- Traffic delays and road police checks while shipment is en route

Case study assumptions

To make the data comparable across economies, a few assumptions are made about the traded goods and the transactions:

Time: Time is measured in hours, and 1 day is 24 hours (for example, 22 days are recorded as $22 \times 24 = 528$ hours). If customs clearance takes 7.5 hours, the data are recorded as is. Alternatively, suppose documents are submitted to a customs agency at 8:00a.m., are processed overnight and can be picked up at 8:00a.m. the next day. The time for customs clearance would be recorded as 24 hours because the actual procedure took 24 hours.

Cost: Insurance cost and informal payments for which no receipt is issued are excluded from the costs recorded. Costs are reported in U.S. dollars. Contributors are asked to convert local currency into U.S. dollars based on the exchange rate prevailing on the day they answer the questionnaire. Contributors are private sector experts in international trade logistics and are informed about exchange rates.

Assumptions of the case study:

- For all 190 economies covered by *Doing Business*, it is assumed a shipment is in a warehouse in the largest business city of the exporting economy and travels to a warehouse in the largest business city of the importing economy.
- It is assumed each economy imports 15 metric tons of containerized auto parts (HS 8708) from its natural import partner—the economy from which it imports the largest value (price times quantity) of auto parts. It is assumed each economy exports the product of its comparative advantage (defined by the largest export value) to its natural export partner—the economy that is the largest purchaser of this product. Shipment value is assumed to be \$50,000.
- The mode of transport is the one most widely used for the chosen export or import product and the trading partner, as is the seaport or land border crossing.
- All electronic information submissions requested by any government agency in connection with the shipment are considered to be documents obtained, prepared and submitted during the export or import process.
- A port or border is a place (seaport or land border crossing) where merchandise can enter or leave an economy.
- Relevant government agencies include customs, port authorities, road police, border guards, standardization agencies, ministries or departments of agriculture or industry, national security agencies and any other government authorities.

Trading across Borders - Mumbai

Indicator	Mumbai	South Asia	OECD high income	Best Regulatory Performance
Time to export: Border compliance (hours)	50	53.4	12.7	1 (19 Economies)
Cost to export: Border compliance (USD)	231	310.6	136.8	0 (19 Economies)
Time to export: Documentary compliance (hours)	18	73.7	2.3	1 (26 Economies)
Cost to export: Documentary compliance (USD)	50	157.9	33.4	0 (20 Economies)
Time to import: Border compliance (hours)	60	85.7	8.5	1 (25 Economies)
Cost to import: Border compliance (USD)	273	472.9	98.1	0 (28 Economies)
Time to import: Documentary compliance (hours)	22	93.7	3.4	1 (30 Economies)
Cost to import: Documentary compliance (USD)	100	261.7	23.5	0 (30 Economies)

Figure - Trading across Borders in Mumbai - Score

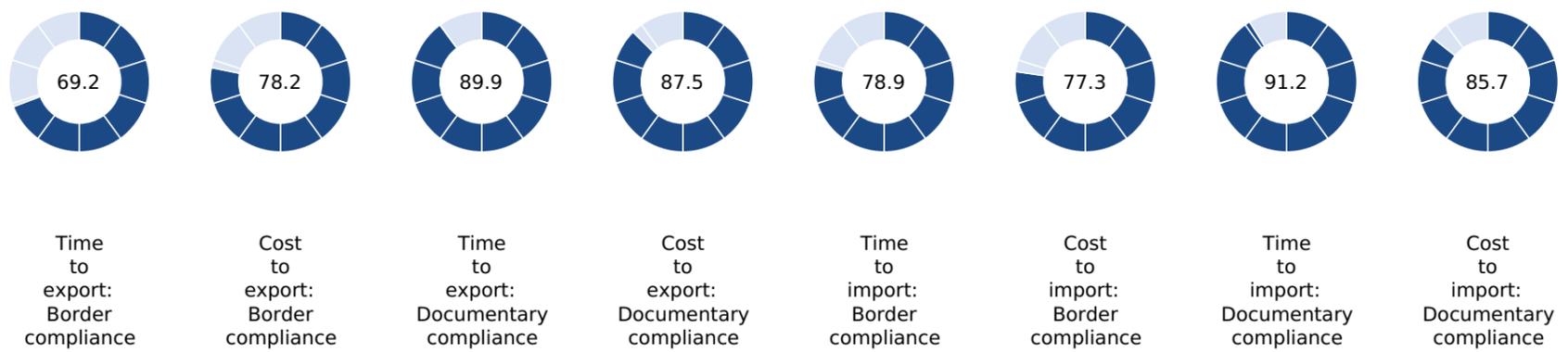
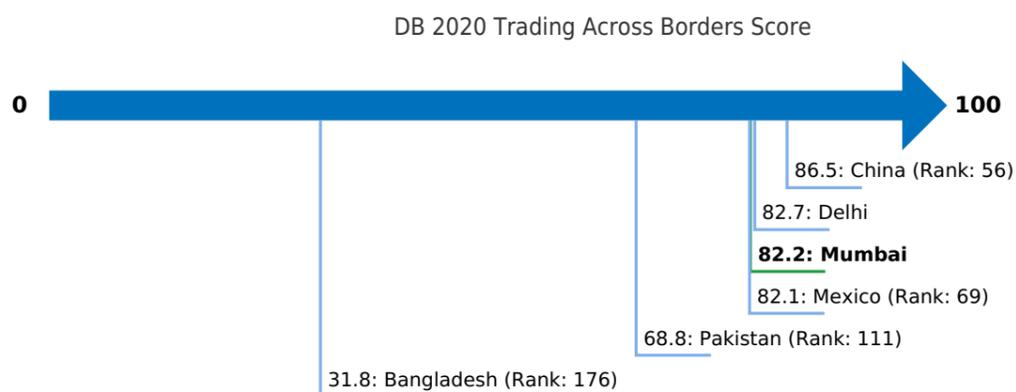
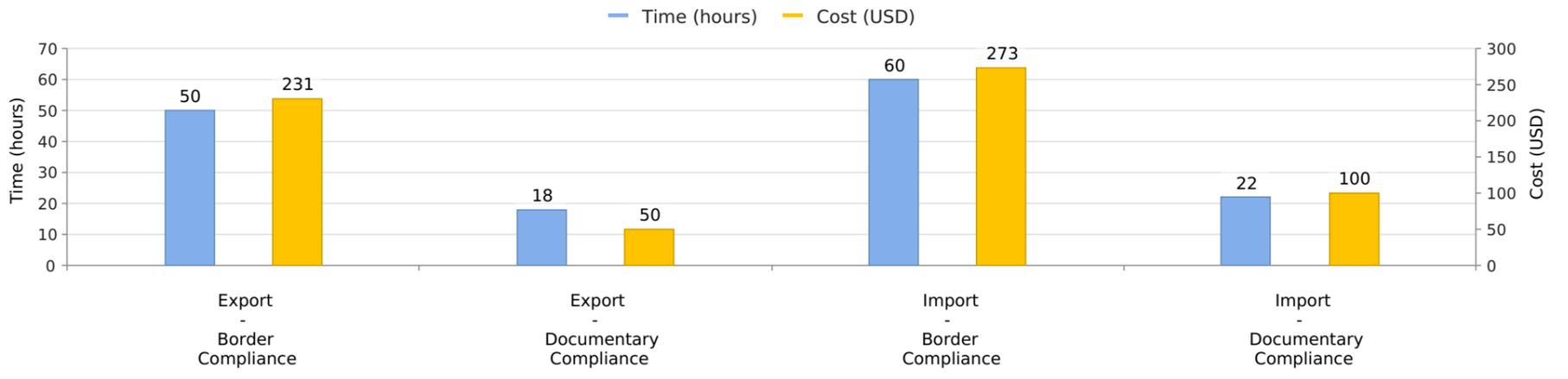


Figure - Trading across Borders in Mumbai and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of trading across borders is determined by sorting their scores for trading across borders. These scores are the simple average of the scores for the time and cost for documentary compliance and border compliance to export and import.

Figure - Trading across Borders in Mumbai - Time and Cost



Details - Trading across Borders in Mumbai

Characteristics	Export	Import
Product	HS 85 : Electrical machinery and equipment and parts thereof; sound recorders and reproducers, television image and sound recorders and reproducers, and parts and accessories of such articles	HS 8708: Parts and accessories of motor vehicles
Trade partner	United States	Korea, Rep.
Border	Nhava Sheva port	Nhava Sheva port
Distance (km)	46	46
Domestic transport time (hours)	7	9
Domestic transport cost (USD)	158	165

Details - Trading across Borders in Mumbai - Components of Border Compliance

	Time to Complete (hours)	Associated Costs (USD)
Export: Clearance and inspections required by customs authorities	10.0	95.0
Export: Clearance and inspections required by agencies other than customs	0.0	0.0
Export: Port or border handling	40.0	136.0
Import: Clearance and inspections required by customs authorities	12.0	98.0
Import: Clearance and inspections required by agencies other than customs	0.0	0.0
Import: Port or border handling	48.0	175.0

Details - Trading across Borders in Mumbai - Trade Documents

Export

Import

Bill of lading

Invoice

Commercial invoice

Packing List

Packing list

Import General Manifest

Customs export declaration

Bill of Entry

Terminal handling receipts

Certificate of Origin

SOLAS certificate

Bill of lading

Cargo Release Order

E-Delivery Order

Terminal handling receipts

SOLAS certificate

Trading across Borders - Delhi

Indicator	Delhi	South Asia	OECD high income	Best Regulatory Performance
Time to export: Border compliance (hours)	54	53.4	12.7	1 (19 Economies)
Cost to export: Border compliance (USD)	195	310.6	136.8	0 (19 Economies)
Time to export: Documentary compliance (hours)	6	73.7	2.3	1 (26 Economies)
Cost to export: Documentary compliance (USD)	65	157.9	33.4	0 (20 Economies)
Time to import: Border compliance (hours)	70	85.7	8.5	1 (25 Economies)
Cost to import: Border compliance (USD)	260	472.9	98.1	0 (28 Economies)
Time to import: Documentary compliance (hours)	18	93.7	3.4	1 (30 Economies)
Cost to import: Documentary compliance (USD)	100	261.7	23.5	0 (30 Economies)

Figure - Trading across Borders in Delhi - Score

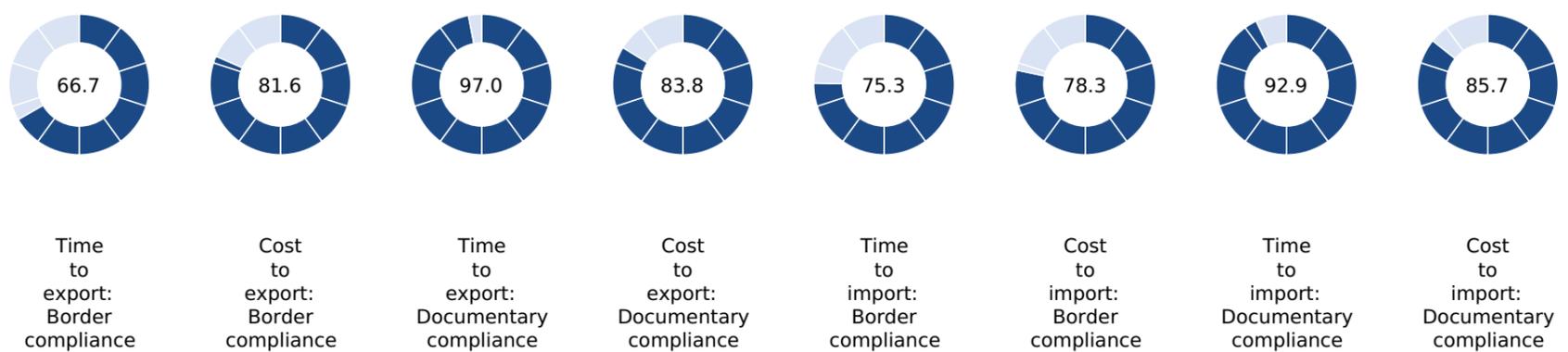
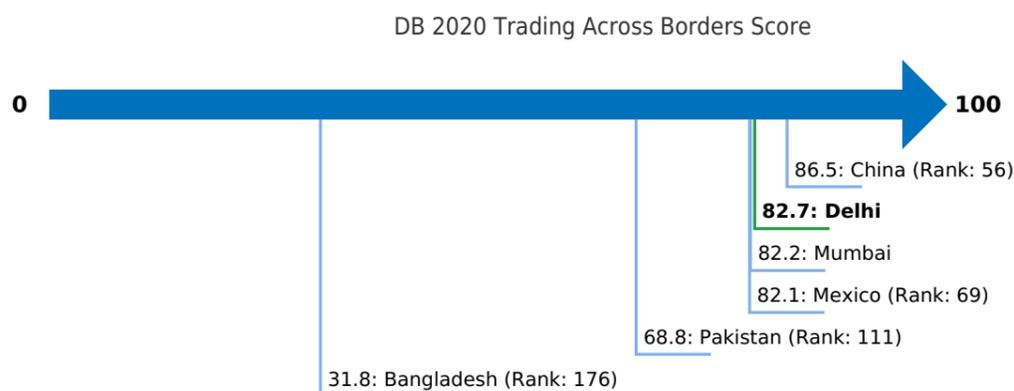
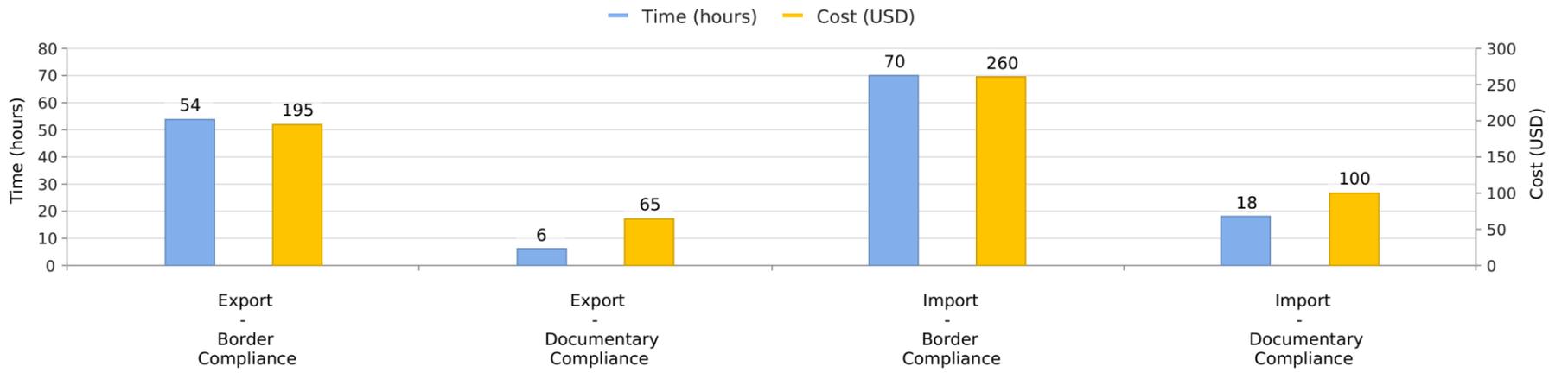


Figure - Trading across Borders in Delhi and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of trading across borders is determined by sorting their scores for trading across borders. These scores are the simple average of the scores for the time and cost for documentary compliance and border compliance to export and import.

Figure - Trading across Borders in Delhi - Time and Cost



Details - Trading across Borders in Delhi

Characteristics	Export	Import
Product	HS 85 : Electrical machinery and equipment and parts thereof; sound recorders and reproducers, television image and sound recorders and reproducers, and parts and accessories of such articles	HS 8708: Parts and accessories of motor vehicles
Trade partner	United States	Korea, Rep.
Border	Mundra port	Mundra port
Distance (km)	1241	1241
Domestic transport time (hours)	46	97
Domestic transport cost (USD)	500	685

Details - Trading across Borders in Delhi - Components of Border Compliance

	Time to Complete (hours)	Associated Costs (USD)
Export: Clearance and inspections required by customs authorities	11.0	63.0
Export: Clearance and inspections required by agencies other than customs	0.0	0.0
Export: Port or border handling	43.0	132.0
Import: Clearance and inspections required by customs authorities	24.0	90.0
Import: Clearance and inspections required by agencies other than customs	0.0	0.0
Import: Port or border handling	46.0	170.0

Details - Trading across Borders in Delhi - Trade Documents

Export

Import

Bill of lading

Invoice

Commercial invoice

Packing list

Packing list

Import general manifest

Customs export declaration

Bill of entry

Terminal handling Receipts

Certificate of origin

SOLAS certificate

Bill of lading

Cargo release order

E-Delivery Order

Terminal handling receipts

SOLAS certificate

Enforcing Contracts

The enforcing contracts indicator measures the time and cost for resolving a commercial dispute through a local first-instance court, and the quality of judicial processes index, evaluating whether each economy has adopted a series of good practices that promote quality and efficiency in the court system. The most recent round of data collection was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

Time required to enforce a contract through the courts (calendar days)

- Time to file and serve the case
- Time for trial and to obtain the judgment
- Time to enforce the judgment

Cost required to enforce a contract through the courts (% of claim value)

- Average attorney fees
- Court costs
- Enforcement costs

Quality of judicial processes index (0-18)

- Court structure and proceedings (-1-5)
- Case management (0-6)
- Court automation (0-4)
- Alternative dispute resolution (0-3)

Case study assumptions

The dispute in the case study involves the breach of a sales contract between two domestic businesses. The case study assumes that the court hears an expert on the quality of the goods in dispute. This distinguishes the case from simple debt enforcement.

To make the data on the time and comparable across economies, several assumptions about the case are used:

- The dispute concerns a lawful transaction between two businesses (Seller and Buyer), both located in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- The Buyer orders custom-made furniture, then fails to pay alleging that the goods are not of adequate quality.
- The value of the dispute is 200% of the income per capita or the equivalent in local currency of USD 5,000, whichever is greater.
- The Seller sues the Buyer before the court with jurisdiction over commercial cases worth 200% of income per capita or \$5,000 whichever is greater.
- The Seller requests the pretrial attachment of the defendant's movable assets to secure the claim.
- The claim is disputed on the merits because of Buyer's allegation that the quality of the goods was not adequate.
- The judge decides in favor of the seller; there is no appeal.
- The Seller enforces the judgment through a public sale of the Buyer's movable assets.

Enforcing Contracts - Mumbai

Standardized Case

Claim value	INR 344,566
Court name	Bombay City Civil Court
City Covered	Mumbai

Indicator	Mumbai	South Asia	OECD high income	Best Regulatory Performance
Time (days)	1445	1,101.6	589.6	120 (Singapore)
Cost (% of claim value)	31.0	29.9	21.5	0.1 (Bhutan)
Quality of judicial processes index (0-18)	10.5	7.1	11.7	None in 2018/19

Figure - Enforcing Contracts in Mumbai - Score

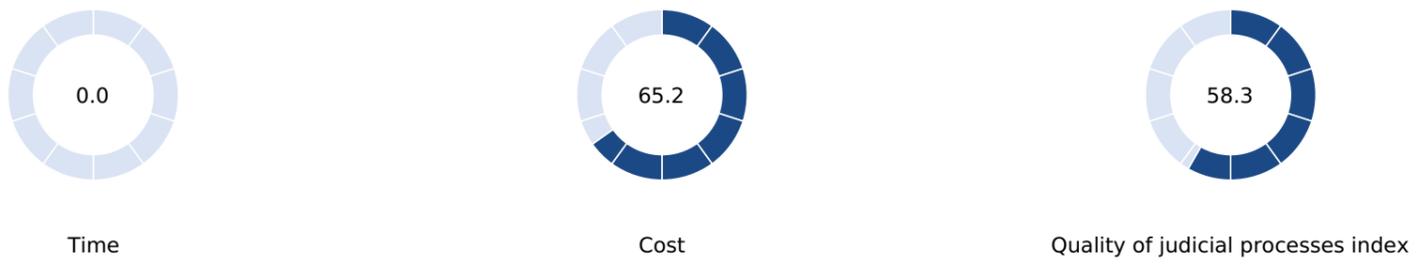
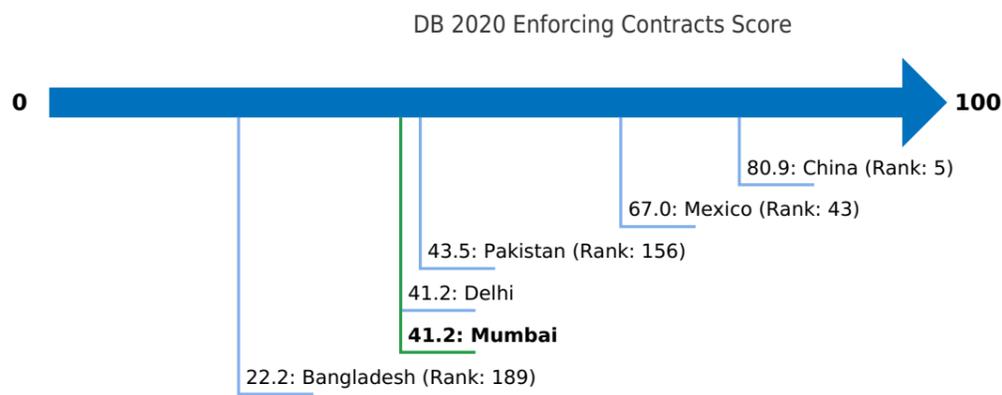


Figure - Enforcing Contracts in Mumbai and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of enforcing contracts is determined by sorting their scores for enforcing contracts. These scores are the simple average of the scores for each of the component indicators.

Figure - Enforcing Contracts in Mumbai - Time and Cost

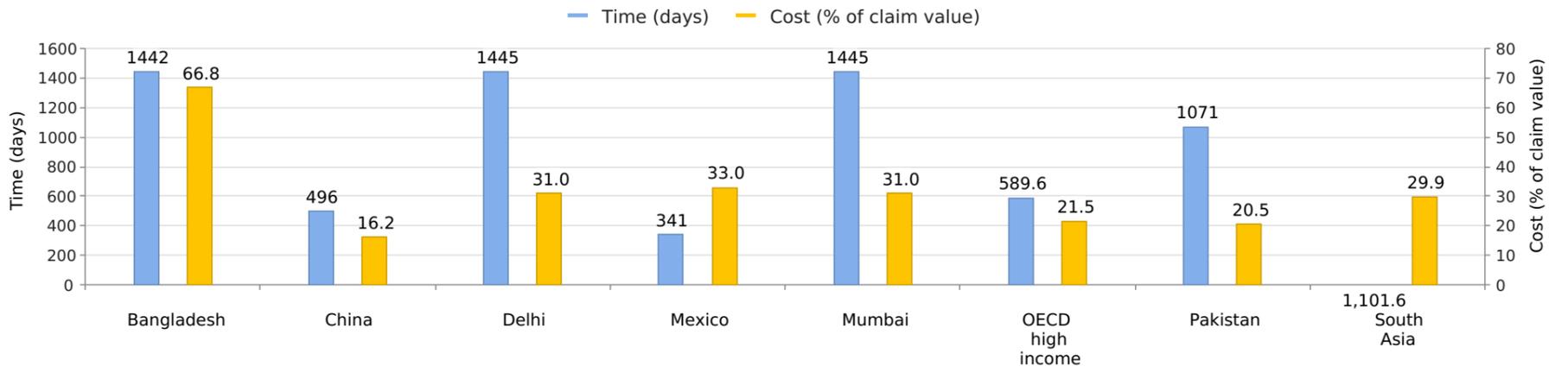
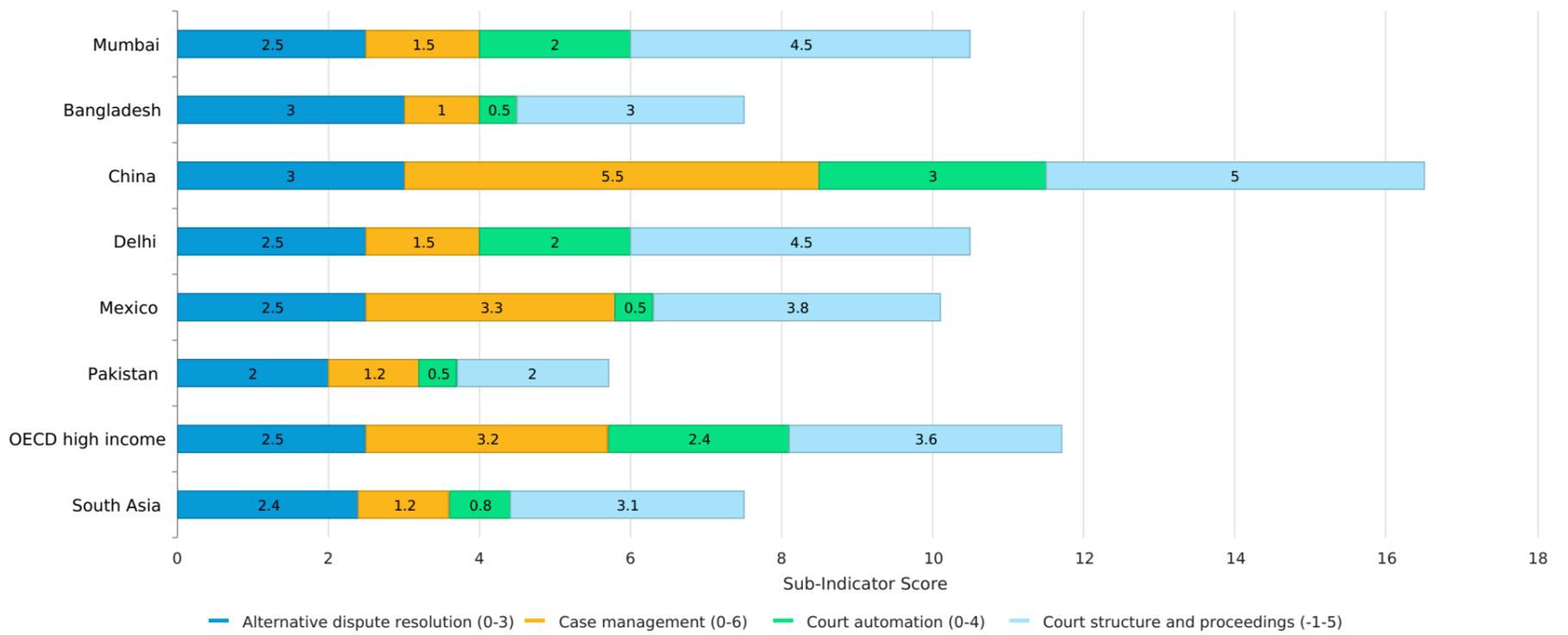


Figure - Enforcing Contracts in Mumbai and comparator economies - Measure of Quality



Details - Enforcing Contracts in Mumbai

	Indicator
Time (days)	1445
Filing and service	45
Trial and judgment	1095
Enforcement of judgment	305
Cost (% of claim value)	31.0
Attorney fees	22
Court fees	8.5
Enforcement fees	0.5
Quality of judicial processes index (0-18)	10.5
Court structure and proceedings (-1-5)	4.5
Case management (0-6)	1.5
Court automation (0-4)	2.0
Alternative dispute resolution (0-3)	2.5

Details - Enforcing Contracts in Mumbai - Measure of Quality

	Answer	Score
Quality of judicial processes index (0-18)		10.5
Court structure and proceedings (-1-5)		4.5
1. Is there a court or division of a court dedicated solely to hearing commercial cases?	Yes	1.5
2. Small claims court		1.5
2.a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
2.b. If yes, is self-representation allowed?	Yes	
3. Is pretrial attachment available?	Yes	1.0
4. Are new cases assigned randomly to judges?	Yes, but manual	0.5
5. Does a woman's testimony carry the same evidentiary weight in court as a man's?	Yes	0.0
Case management (0-6)		1.5
1. Time standards		0.5
1.a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
1.b. If yes, are the time standards set for at least three court events?	Yes	
1.c. Are these time standards respected in more than 50% of cases?	No	
2. Adjournments		0.0
2.a. Does the law regulate the maximum number of adjournments that can be granted?	Yes	
2.b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
2.c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
3. Can two of the following four reports be generated about the competent court: (i) time to disposition report; (ii) clearance rate report; (iii) age of pending cases report; and (iv) single case progress report?	Yes	1.0
4. Is a pretrial conference among the case management techniques used before the competent court?	No	0.0
5. Are there any electronic case management tools in place within the competent court for use by judges?	No	0.0
6. Are there any electronic case management tools in place within the competent court for use by lawyers?	No	0.0
Court automation (0-4)		2.0
1. Can the initial complaint be filed electronically through a dedicated platform within the competent court?	No	0.0
2. Is it possible to carry out service of process electronically for claims filed before the competent court?	No	0.0
3. Can court fees be paid electronically within the competent court?	Yes	1.0
4. Publication of judgments		1.0
4.a. Are judgments rendered in commercial cases at all levels made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	Yes	
4.b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	Yes	
Alternative dispute resolution (0-3)		2.5
1. Arbitration		1.0
1.a. Is domestic commercial arbitration governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all its aspects?	Yes	
1.b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	Yes	
1.c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	

2. Mediation/Conciliation	1.5
2.a. Is voluntary mediation or conciliation available?	Yes
2.b. Are mediation, conciliation or both governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all their aspects (for example, definition, aim and scope of application, design)	Yes
2.c. Are there financial incentives for parties to attempt mediation or conciliation (i.e., if mediation or conciliation is successful, a refund of court filing fees, income tax credits or the like)?	Yes

Enforcing Contracts - Delhi

Standardized Case

Claim value	INR 344,566
Court name	Delhi District Court
City Covered	Delhi

Indicator	Delhi	South Asia	OECD high income	Best Regulatory Performance
Time (days)	1445	1,101.6	589.6	120 (Singapore)
Cost (% of claim value)	31.0	29.9	21.5	0.1 (Bhutan)
Quality of judicial processes index (0-18)	10.5	7.1	11.7	None in 2018/19

Figure - Enforcing Contracts in Delhi - Score

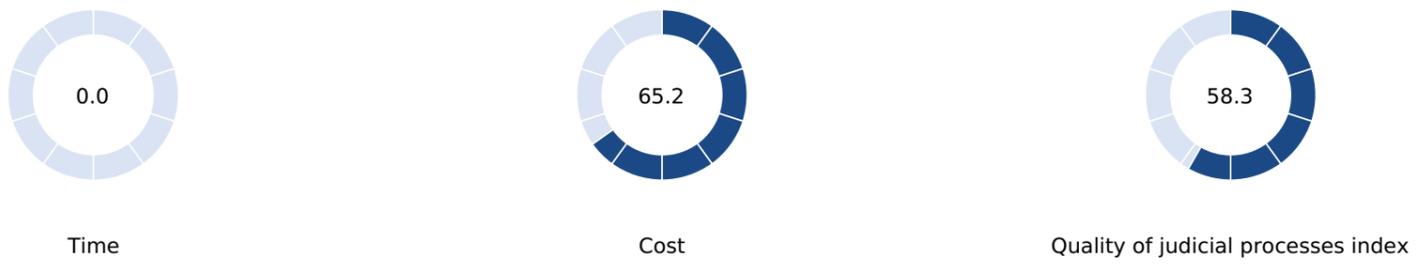
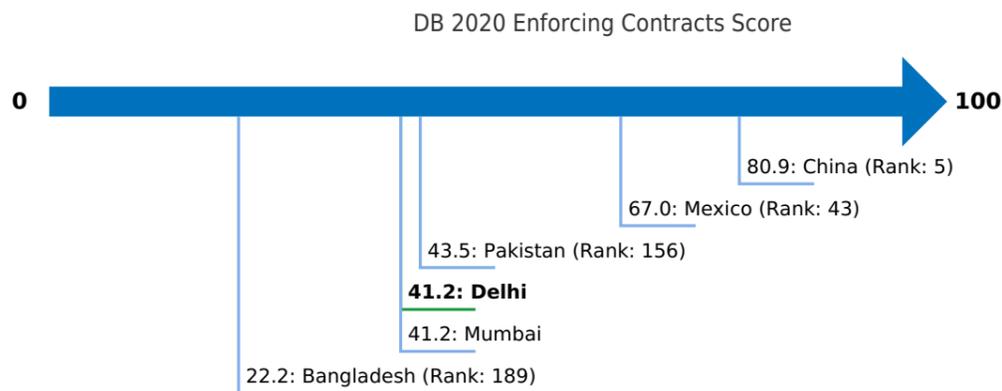


Figure - Enforcing Contracts in Delhi and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of enforcing contracts is determined by sorting their scores for enforcing contracts. These scores are the simple average of the scores for each of the component indicators.

Figure - Enforcing Contracts in Delhi - Time and Cost

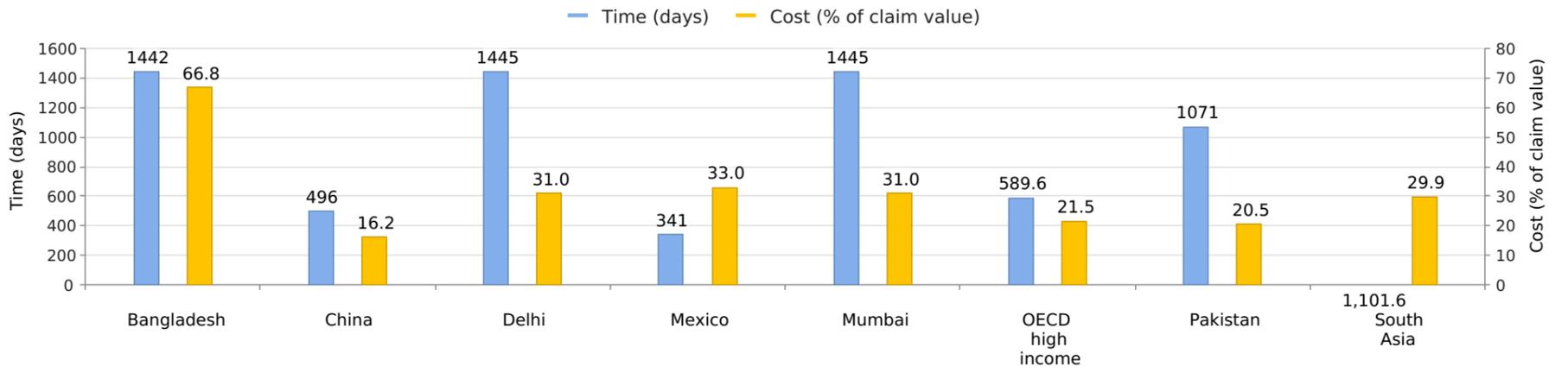
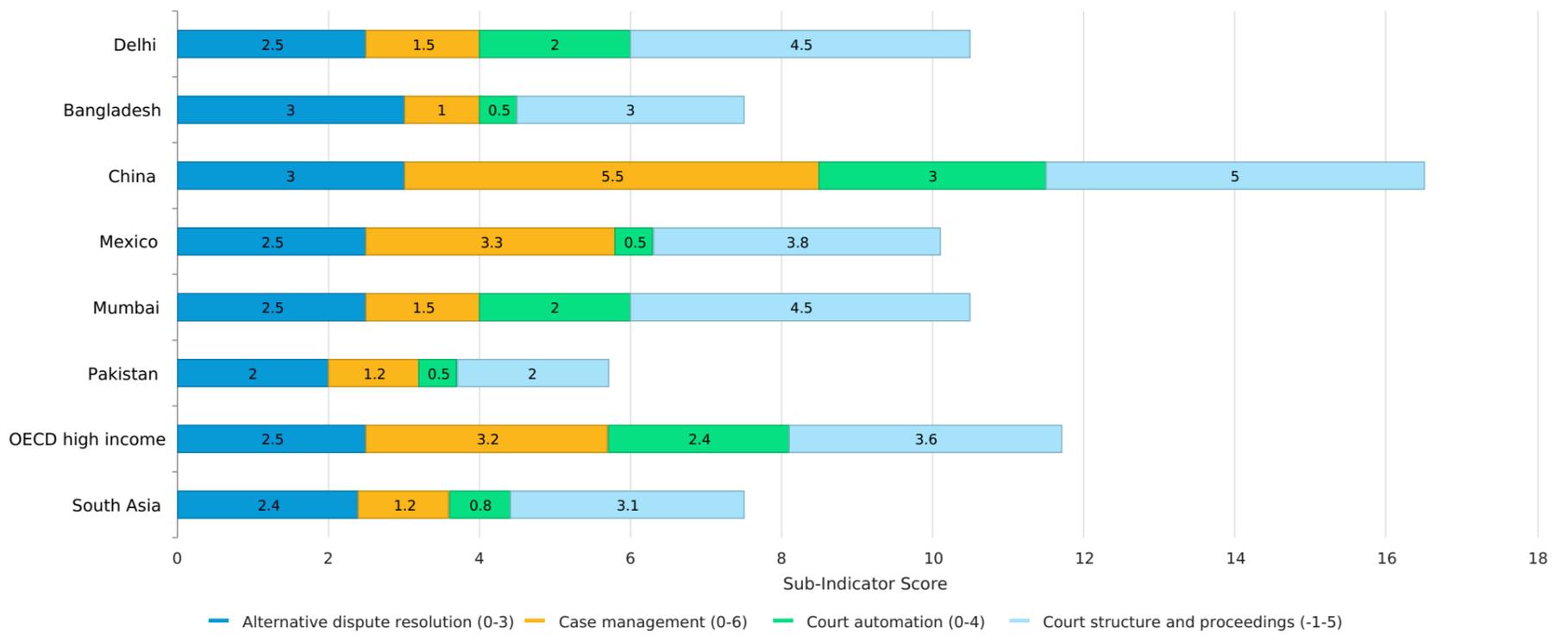


Figure - Enforcing Contracts in Delhi and comparator economies - Measure of Quality



Details - Enforcing Contracts in Delhi

	Indicator
Time (days)	1445
Filing and service	45
Trial and judgment	1095
Enforcement of judgment	305
Cost (% of claim value)	31.0
Attorney fees	22
Court fees	8.5
Enforcement fees	0.5
Quality of judicial processes index (0-18)	10.5
Court structure and proceedings (-1-5)	4.5
Case management (0-6)	1.5
Court automation (0-4)	2.0
Alternative dispute resolution (0-3)	2.5

Details - Enforcing Contracts in Delhi - Measure of Quality

	Answer	Score
Quality of judicial processes index (0-18)		10.5
Court structure and proceedings (-1-5)		4.5
1. Is there a court or division of a court dedicated solely to hearing commercial cases?	Yes	1.5
2. Small claims court		1.5
2.a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
2.b. If yes, is self-representation allowed?	Yes	
3. Is pretrial attachment available?	Yes	1.0
4. Are new cases assigned randomly to judges?	Yes, but manual	0.5
5. Does a woman's testimony carry the same evidentiary weight in court as a man's?	Yes	0.0
Case management (0-6)		1.5
1. Time standards		0.5
1.a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
1.b. If yes, are the time standards set for at least three court events?	Yes	
1.c. Are these time standards respected in more than 50% of cases?	No	
2. Adjournments		0.0
2.a. Does the law regulate the maximum number of adjournments that can be granted?	Yes	
2.b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
2.c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
3. Can two of the following four reports be generated about the competent court: (i) time to disposition report; (ii) clearance rate report; (iii) age of pending cases report; and (iv) single case progress report?	Yes	1.0
4. Is a pretrial conference among the case management techniques used before the competent court?	No	0.0
5. Are there any electronic case management tools in place within the competent court for use by judges?	No	0.0
6. Are there any electronic case management tools in place within the competent court for use by lawyers?	No	0.0
Court automation (0-4)		2.0
1. Can the initial complaint be filed electronically through a dedicated platform within the competent court?	No	0.0
2. Is it possible to carry out service of process electronically for claims filed before the competent court?	No	0.0
3. Can court fees be paid electronically within the competent court?	Yes	1.0
4. Publication of judgments		1.0
4.a. Are judgments rendered in commercial cases at all levels made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	Yes	
4.b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	Yes	
Alternative dispute resolution (0-3)		2.5
1. Arbitration		1.0
1.a. Is domestic commercial arbitration governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all its aspects?	Yes	
1.b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	Yes	
1.c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	

2. Mediation/Conciliation	1.5
2.a. Is voluntary mediation or conciliation available?	Yes
2.b. Are mediation, conciliation or both governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all their aspects (for example, definition, aim and scope of application, design)?	Yes
2.c. Are there financial incentives for parties to attempt mediation or conciliation (i.e., if mediation or conciliation is successful, a refund of court filing fees, income tax credits or the like)?	Yes

Resolving Insolvency

Doing Business studies the time, cost and outcome of insolvency proceedings involving domestic legal entities. These variables are used to calculate the recovery rate, which is recorded as cents on the dollar recovered by secured creditors through reorganization, liquidation or debt enforcement (foreclosure or receivership) proceedings. To determine the present value of the amount recovered by creditors, *Doing Business* uses the lending rates from the International Monetary Fund, supplemented with data from central banks and the Economist Intelligence Unit. The most recent round of data collection was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

Time required to recover debt (years)

- Measured in calendar years
- Appeals and requests for extension are included

Cost required to recover debt (% of debtor's estate)

- Measured as percentage of estate value
- Court fees
- Fees of insolvency administrators
- Lawyers' fees
- Assessors' and auctioneers' fees
- Other related fees

Outcome

- Whether business continues operating as a going concern or business assets are sold piecemeal

Recovery rate for creditors

- Measures the cents on the dollar recovered by secured creditors
- Outcome for the business (survival or not) determines the maximum value that can be recovered
- Official costs of the insolvency proceedings are deducted
- Depreciation of furniture is taken into account
- Present value of debt recovered

Strength of insolvency framework index (0- 16)

- Sum of the scores of four component indices:
- Commencement of proceedings index (0-3)
- Management of debtor's assets index (0-6)
- Reorganization proceedings index (0-3)
- Creditor participation index (0-4)

Case study assumptions

To make the data on the time, cost and outcome comparable across economies, several assumptions about the business and the case are used:

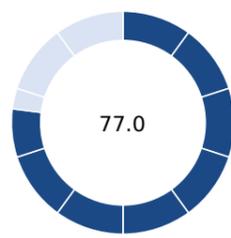
- A hotel located in the largest city (or cities) has 201 employees and 50 suppliers. The hotel experiences financial difficulties.
- The value of the hotel is 100% of the income per capita or the equivalent in local currency of USD 200,000, whichever is greater.
- The hotel has a loan from a domestic bank, secured by a mortgage over the hotel's real estate. The hotel cannot pay back the loan, but makes enough money to operate otherwise.

In addition, *Doing Business* evaluates the quality of legal framework applicable to judicial liquidation and reorganization proceedings and the extent to which best insolvency practices have been implemented in each economy covered.

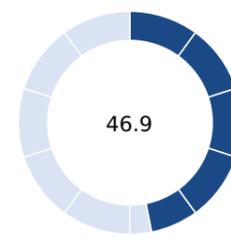
Resolving Insolvency - Mumbai

Indicator	Mumbai	South Asia	OECD high income	Best Regulatory Performance
Recovery rate (cents on the dollar)	71.6	38.1	70.2	92.9 (Norway)
Time (years)	1.6	2.2	1.7	0.4 (Ireland)
Cost (% of estate)	9.0	9.9	9.3	1.0 (Norway)
Outcome (0 as piecemeal sale and 1 as going concern)	1
Strength of insolvency framework index (0-16)	7.5	6.5	11.9	None in 2018/19

Figure - Resolving Insolvency in Mumbai - Score

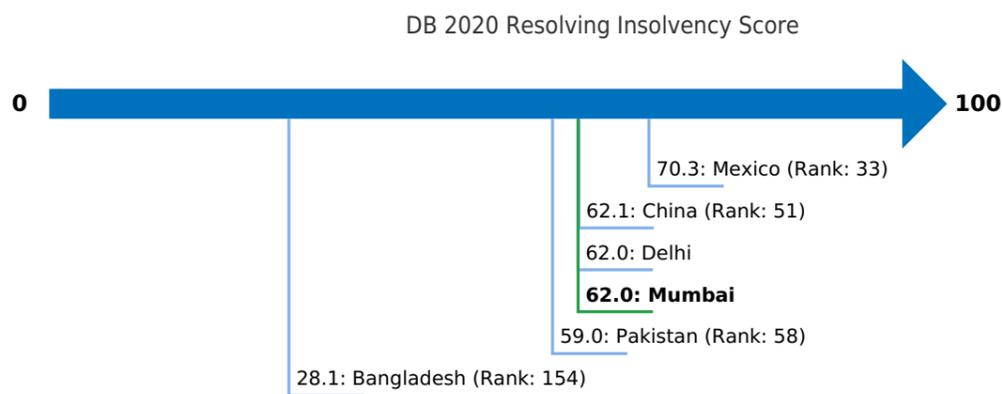


Recovery rate



Strength of insolvency framework index

Figure - Resolving Insolvency in Mumbai and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of resolving insolvency is determined by sorting their scores for resolving insolvency. These scores are the simple average of the scores for the recovery rate and the strength of insolvency framework index.

Figure - Resolving Insolvency in Mumbai - Time and Cost

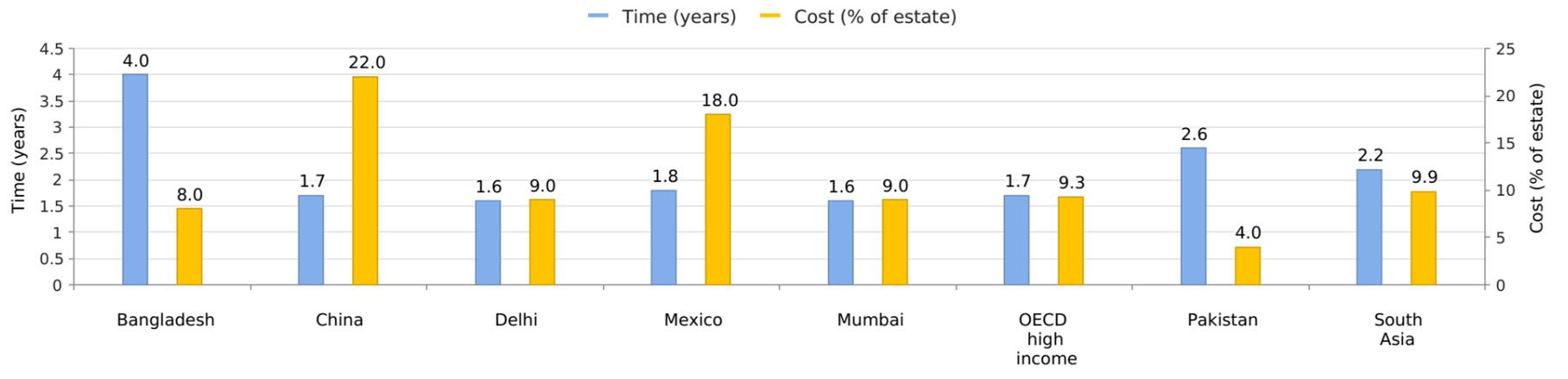
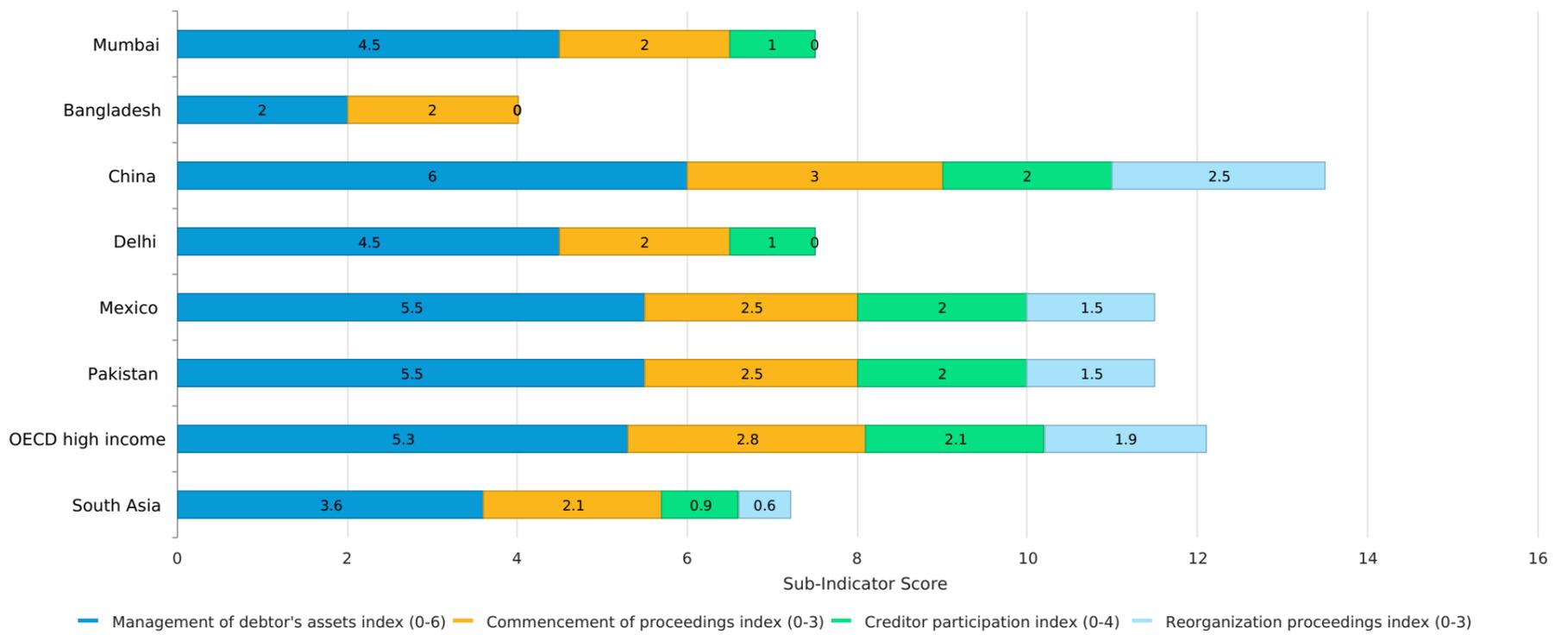
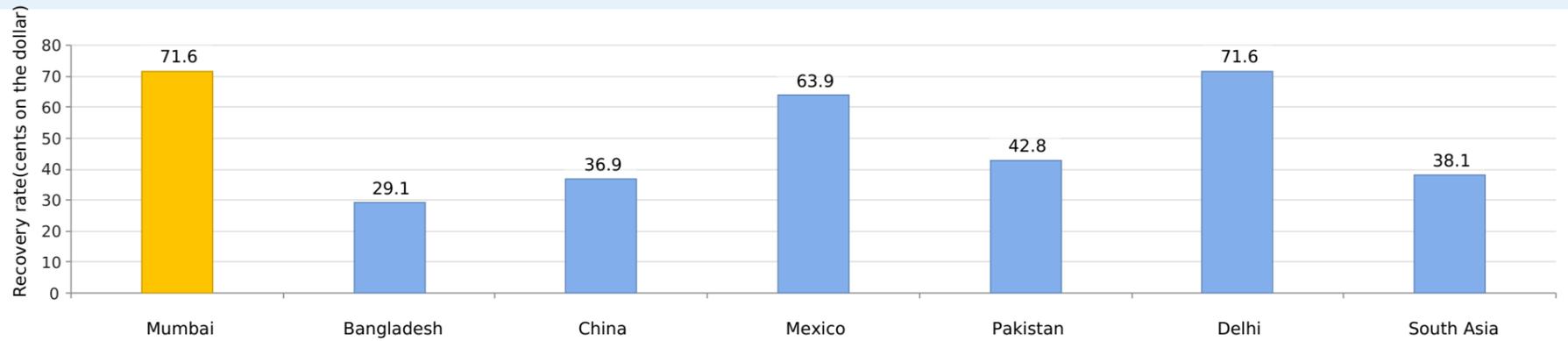


Figure - Resolving Insolvency in Mumbai and comparator economies - Measure of Quality



Note: Even if the economy's legal framework includes provisions related to insolvency proceedings (liquidation or reorganization), the economy receives 0 points for the strength of insolvency framework index, if time, cost and outcome indicators are recorded as "no practice."

Figure - Resolving Insolvency in Mumbai and comparator economies - Recovery Rate



Details - Resolving Insolvency in Mumbai

Indicator	Answer	Score
Proceeding	reorganization	Bizbank is a secured creditor and upon a default by Mirage, it is most likely to seek reorganization and the continuation of Mirage as a going concern. Bizbank would file a petition to the National Company Law Tribunal. With the implementation of the Insolvency and Bankruptcy Code, a reorganization is the most likely procedure in practice.
Outcome	going concern	BizBank would initiate reorganization process and thus the most likely outcome would be going concern.
Time (in years)	1.6	Bizbank will apply to the National Company Law Tribunal to file for reorganization. This will take a couple of months. The reorganization procedure until the reorganization plan is approved it takes about 1.8 years.
Cost (% of estate)	9.0	The costs associated with the case would amount to approximately 9% of the value of the debtor's estate. Costs incurred during the entire foreclosure process mainly include court or government agency fees (INR 300,000, according to Mumbai Court fees Act, 1959), attorney fees (INR 100,000), costs of notification and publication (INR 25,000), fees of accountants, assessors, inspectors and other professionals (INR 100,000), fees of auctioneers (INR 50,000), fees of service providers and/or government levies (INR 100,000-200,000), and other fees (INR 100,000).
Recovery rate (cents on the dollar)		71.6

Details - Resolving Insolvency in Mumbai - Measure of Quality

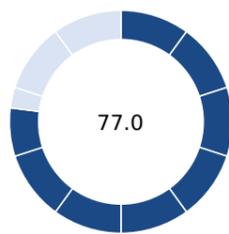
	Answer	Score
Strength of insolvency framework index (0-16)		7.5
Commencement of proceedings index (0-3)		2.0
What procedures are available to a DEBTOR when commencing insolvency proceedings?	(c) Debtor may file for reorganization only	0.5
Does the insolvency framework allow a CREDITOR to file for insolvency of the debtor?	N/A	0.5
What basis for commencement of the insolvency proceedings is allowed under the insolvency framework? (a) Debtor is generally unable to pay its debts as they mature (b) The value of debtor's liabilities exceeds the value of its assets	(a) Debtor is generally unable to pay its debts as they mature	1.0
Management of debtor's assets index (0-6)		4.5
Does the insolvency framework allow the continuation of contracts supplying essential goods and services to the debtor?	No	0.0
Does the insolvency framework allow the rejection by the debtor of overly burdensome contracts?	Yes	1.0
Does the insolvency framework allow avoidance of preferential transactions?	Yes	1.0
Does the insolvency framework allow avoidance of undervalued transactions?	Yes	1.0
Does the insolvency framework provide for the possibility of the debtor obtaining credit after commencement of insolvency proceedings?	Yes	1.0
Does the insolvency framework assign priority to post-commencement credit?	(a) Yes over all pre-commencement creditors, secured or unsecured	0.5
Reorganization proceedings index (0-3)		0.0
Which creditors vote on the proposed reorganization plan?	(c) Other	0.0
Does the insolvency framework require that dissenting creditors in reorganization receive at least as much as what they would obtain in a liquidation?	No	0.0
Are the creditors divided into classes for the purposes of voting on the reorganization plan, does each class vote separately and are creditors in the same class treated equally?	No	0.0
Creditor participation index (0-4)		1.0
Does the insolvency framework require approval by the creditors for selection or appointment of the insolvency representative?	No	0.0
Does the insolvency framework require approval by the creditors for sale of substantial assets of the debtor?	No	0.0
Does the insolvency framework provide that a creditor has the right to request information from the insolvency representative?	Yes	1.0
Does the insolvency framework provide that a creditor has the right to object to decisions accepting or rejecting creditors' claims?	No	0.0

Note: Even if the economy's legal framework includes provisions related to insolvency proceedings (liquidation or reorganization), the economy receives 0 points for the strength of insolvency framework index, if time, cost and outcome indicators are recorded as "no practice."

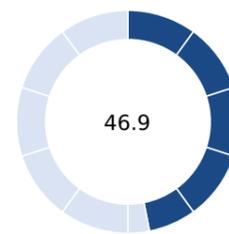
Resolving Insolvency - Delhi

Indicator	Delhi	South Asia	OECD high income	Best Regulatory Performance
Recovery rate (cents on the dollar)	71.6	38.1	70.2	92.9 (Norway)
Time (years)	1.6	2.2	1.7	0.4 (Ireland)
Cost (% of estate)	9.0	9.9	9.3	1.0 (Norway)
Outcome (0 as piecemeal sale and 1 as going concern)	1
Strength of insolvency framework index (0-16)	7.5	6.5	11.9	None in 2018/19

Figure - Resolving Insolvency in Delhi - Score

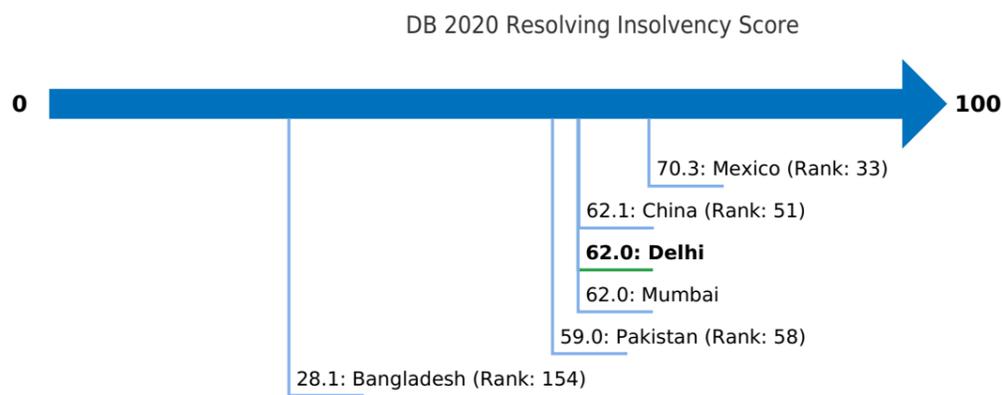


Recovery rate



Strength of insolvency framework index

Figure - Resolving Insolvency in Delhi and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of resolving insolvency is determined by sorting their scores for resolving insolvency. These scores are the simple average of the scores for the recovery rate and the strength of insolvency framework index.

Figure - Resolving Insolvency in Delhi - Time and Cost

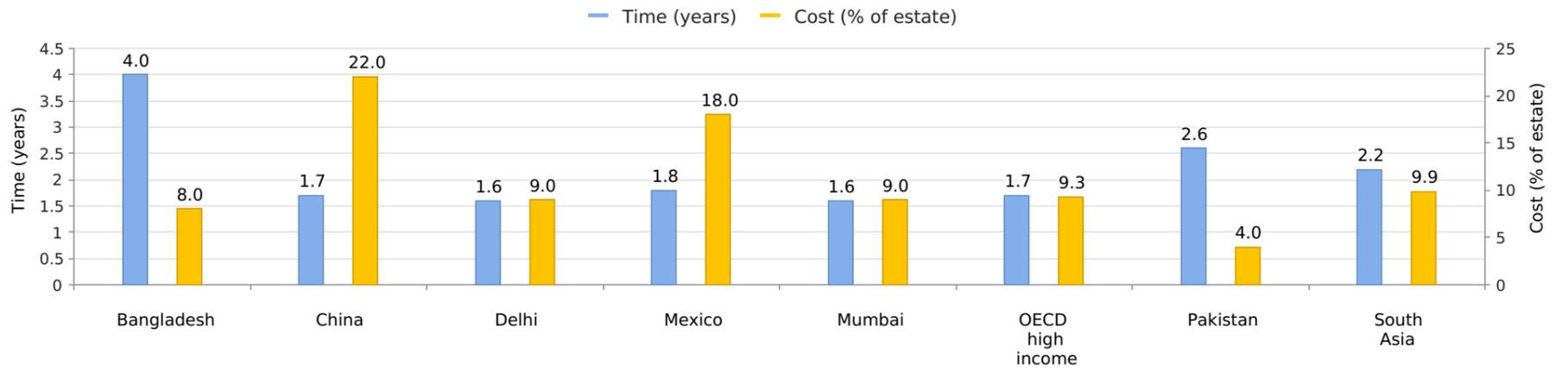
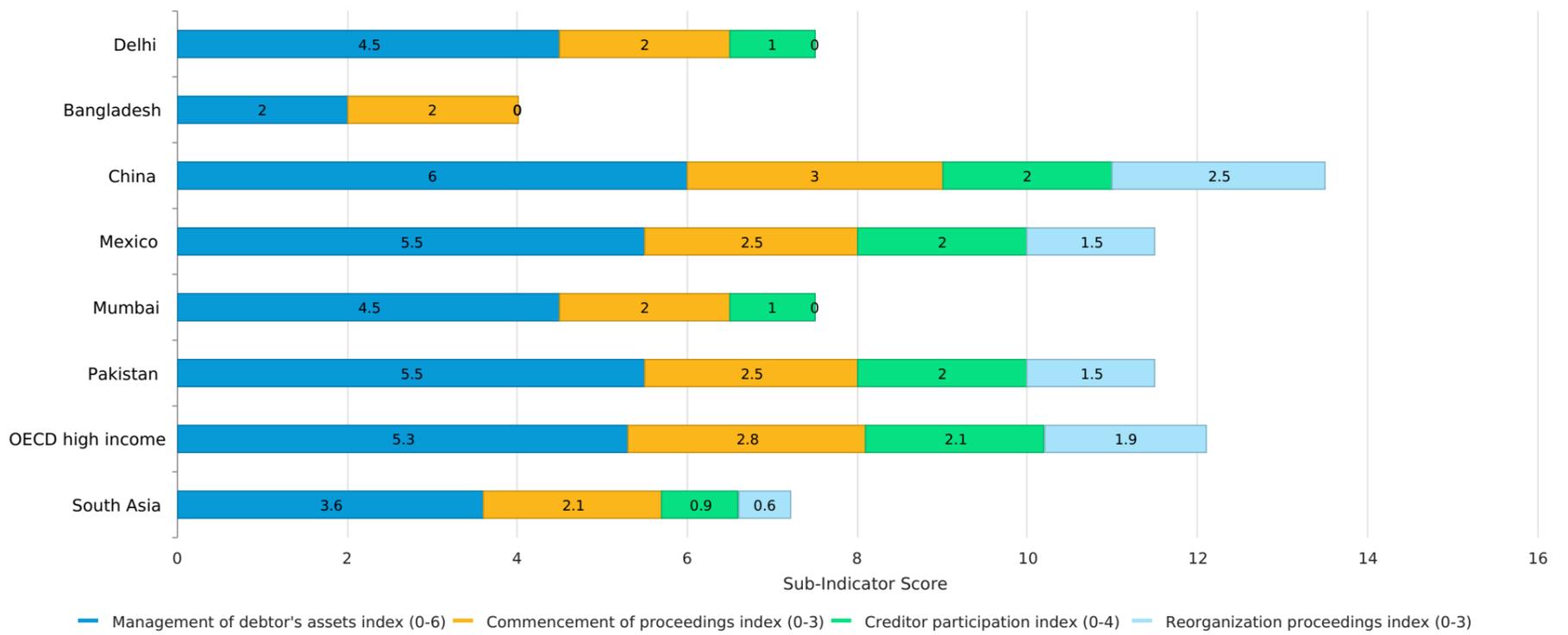
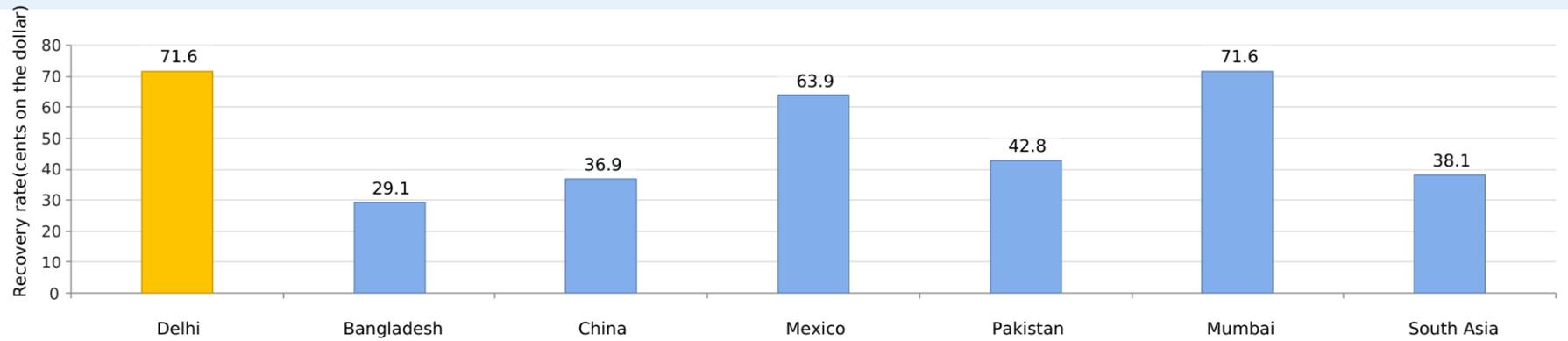


Figure - Resolving Insolvency in Delhi and comparator economies - Measure of Quality



Note: Even if the economy's legal framework includes provisions related to insolvency proceedings (liquidation or reorganization), the economy receives 0 points for the strength of insolvency framework index, if time, cost and outcome indicators are recorded as "no practice."

Figure - Resolving Insolvency in Delhi and comparator economies - Recovery Rate



Details - Resolving Insolvency in Delhi

Indicator	Answer	Score
Proceeding	reorganization	Bizbank is a secured creditor and upon a default by Mirage, it is most likely to seek reorganization and the continuation of Mirage as a going concern. Bizbank would file a petition to the National Company Law Tribunal. With the implementation of the Insolvency and Bankruptcy Code, a reorganization is the most likely procedure in practice.
Outcome	going concern	BizBank would initiate reorganization process and thus the most likely outcome would be going concern.
Time (in years)	1.6	Bizbank will apply to the National Company Law Tribunal to file for reorganization. This will take a couple of months. The reorganization procedure until the reorganization plan is approved it takes about 1.8 years.
Cost (% of estate)	9.0	The costs associated with the case would amount to approximately 9% of the value of the debtor's estate. Costs incurred during the entire insolvency process mainly include court or government agency fees (INR 300,000), attorney fees (INR 100,000), costs of notification and publication (INR 25,000), fees of accountants, assessors, inspectors and other professionals (INR 100,000), fees of auctioneers (INR 50,000), fees of service providers and/or government levies (INR 100,000-200,000), and other fees (INR 100,000).
Recovery rate (cents on the dollar)		71.6

Details - Resolving Insolvency in Delhi - Measure of Quality

	Answer	Score
Strength of insolvency framework index (0-16)		7.5
Commencement of proceedings index (0-3)		2.0
What procedures are available to a DEBTOR when commencing insolvency proceedings?	(c) Debtor may file for reorganization only	0.5
Does the insolvency framework allow a CREDITOR to file for insolvency of the debtor?	N/A	0.5
What basis for commencement of the insolvency proceedings is allowed under the insolvency framework? (a) Debtor is generally unable to pay its debts as they mature (b) The value of debtor's liabilities exceeds the value of its assets	(a) Debtor is generally unable to pay its debts as they mature	1.0
Management of debtor's assets index (0-6)		4.5
Does the insolvency framework allow the continuation of contracts supplying essential goods and services to the debtor?	No	0.0
Does the insolvency framework allow the rejection by the debtor of overly burdensome contracts?	Yes	1.0
Does the insolvency framework allow avoidance of preferential transactions?	Yes	1.0
Does the insolvency framework allow avoidance of undervalued transactions?	Yes	1.0
Does the insolvency framework provide for the possibility of the debtor obtaining credit after commencement of insolvency proceedings?	Yes	1.0
Does the insolvency framework assign priority to post-commencement credit?	(a) Yes over all pre-commencement creditors, secured or unsecured	0.5
Reorganization proceedings index (0-3)		0.0
Which creditors vote on the proposed reorganization plan?	(c) Other	0.0
Does the insolvency framework require that dissenting creditors in reorganization receive at least as much as what they would obtain in a liquidation?	No	0.0
Are the creditors divided into classes for the purposes of voting on the reorganization plan, does each class vote separately and are creditors in the same class treated equally?	No	0.0
Creditor participation index (0-4)		1.0
Does the insolvency framework require approval by the creditors for selection or appointment of the insolvency representative?	No	0.0
Does the insolvency framework require approval by the creditors for sale of substantial assets of the debtor?	No	0.0
Does the insolvency framework provide that a creditor has the right to request information from the insolvency representative?	Yes	1.0
Does the insolvency framework provide that a creditor has the right to object to decisions accepting or rejecting creditors' claims?	No	0.0

Note: Even if the economy's legal framework includes provisions related to insolvency proceedings (liquidation or reorganization), the economy receives 0 points for the strength of insolvency framework index, if time, cost and outcome indicators are recorded as "no practice."

Employing Workers

Doing Business presents detailed data for the employing workers indicators on the *Doing Business* website (<http://www.doingbusiness.org>). The study does not present rankings of economies on these indicators or include the topic in the aggregate ease of doing business score or ranking on the ease of doing business.

The most recent round of data collection was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

Hiring

(i) whether fixed-term contracts are prohibited for permanent tasks; (ii) maximum cumulative duration of fixed-term contracts; (iii) length of the maximum probationary period; (iv) minimum wage; (v) ratio of minimum wage to the average value added per worker.

Working hours

(i) maximum number of working days allowed per week; (ii) premiums for work: at night, on a weekly rest day and overtime; (iii) whether there are restrictions on work at night, work on a weekly rest day and for overtime work; (iv) length of paid annual leave.

Redundancy rules

(i) whether redundancy can be basis for terminating workers; (ii) whether employer needs to notify and/or get approval from third party to terminate 1 redundant worker and a group of 9 redundant workers; (iii) whether the law requires employer to reassign or retrain a worker before making worker redundant; (iv) whether priority rules apply for redundancies and reemployment.

Redundancy cost

(i) notice period for redundancy dismissal; (ii) severance payments, and (iii) penalties due when terminating a redundant worker. Data on the availability of unemployment protection for a worker with one year of employment is also collected.

Case study assumptions

To make the data comparable across economies, several assumptions about the worker and the business are used.

The worker:

- Is a cashier in a supermarket or grocery store, age 19, with one year of work experience.
- Is a full-time employee.
- Is not a member of the labor union, unless membership is mandatory.

The business:

- Is a limited liability company (or the equivalent in the economy).
- Operates a supermarket or grocery store in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- Has 60 employees.
- Is subject to collective bargaining agreements if such agreements cover more than 50% of the food retail sector and they apply even to firms that are not party to them.
- Abides by every law and regulation but does not grant workers more benefits than those mandated by law, regulation or (if applicable) collective bargaining agreements.

Employing Workers - Mumbai

Details - Employing Workers in Mumbai

	Answer
Hiring	
Fixed-term contracts prohibited for permanent tasks?	No
Maximum length of a single fixed-term contract (months)	No limit
Maximum length of fixed-term contracts, including renewals (months)	No limit
Minimum wage applicable to the worker assumed in the case study (US\$/month)	143.5
Ratio of minimum wage to value added per worker	0.6
Maximum length of probationary period (months)	3.0
Working hours	
Standard workday	9.0
Maximum number of working days per week	6.0
Premium for night work (% of hourly pay)	0.0
Premium for work on weekly rest day (% of hourly pay)	100.0
Premium for overtime work (% of hourly pay)	100.0
Restrictions on night work?	Yes
Restrictions on weekly holiday?	No
Restrictions on overtime work?	Yes
Paid annual leave for a worker with 1 year of tenure (working days)	18.0
Paid annual leave for a worker with 5 years of tenure (working days)	18.0
Paid annual leave for a worker with 10 years of tenure (working days)	18.0
Paid annual leave (average for workers with 1, 5 and 10 years of tenure, in working days)	18.0
Redundancy rules	
Dismissal due to redundancy allowed by law?	Yes
Third-party notification if one worker is dismissed?	Yes
Third-party approval if one worker is dismissed?	No
Third-party notification if nine workers are dismissed?	Yes
Third-party approval if nine workers are dismissed?	No
Retraining or reassignment obligation before redundancy?	No
Priority rules for redundancies?	Yes
Priority rules for reemployment?	Yes
Redundancy cost	
Notice period for redundancy dismissal for a worker with 1 year of tenure (weeks of salary)	4.3
Notice period for redundancy dismissal for a worker with 5 years of tenure (weeks of salary)	4.3
Notice period for redundancy dismissal for a worker with 10 years of tenure (weeks of salary)	4.3
Notice period for redundancy dismissal (average for workers with 1, 5 and 10 years of tenure, in weeks of salary)	4.3
Severance pay for redundancy dismissal for a worker with 1 year of tenure (weeks of salary)	2.1
Severance pay for redundancy dismissal for a worker with 5 years of tenure (weeks of salary)	10.7

Severance pay for redundancy dismissal for a worker with 10 years of tenure (weeks of salary)	21.4
Severance pay for redundancy dismissal (average for workers with 1, 5 and 10 years of tenure, in weeks of salary)	11.4
Unemployment protection after one year of employment?	No

Employing Workers - Delhi

Details - Employing Workers in Delhi

	Answer
Hiring	
Fixed-term contracts prohibited for permanent tasks?	No
Maximum length of a single fixed-term contract (months)	No limit
Maximum length of fixed-term contracts, including renewals (months)	No limit
Minimum wage applicable to the worker assumed in the case study (US\$/month)	245.8
Ratio of minimum wage to value added per worker	1.0
Maximum length of probationary period (months)	3.0
Working hours	
Standard workday	9.0
Maximum number of working days per week	6.0
Premium for night work (% of hourly pay)	0.0
Premium for work on weekly rest day (% of hourly pay)	0.0
Premium for overtime work (% of hourly pay)	100.0
Restrictions on night work?	Yes
Restrictions on weekly holiday?	Yes
Restrictions on overtime work?	Yes
Paid annual leave for a worker with 1 year of tenure (working days)	15.0
Paid annual leave for a worker with 5 years of tenure (working days)	15.0
Paid annual leave for a worker with 10 years of tenure (working days)	15.0
Paid annual leave (average for workers with 1, 5 and 10 years of tenure, in working days)	15.0
Redundancy rules	
Dismissal due to redundancy allowed by law?	Yes
Third-party notification if one worker is dismissed?	Yes
Third-party approval if one worker is dismissed?	No
Third-party notification if nine workers are dismissed?	Yes
Third-party approval if nine workers are dismissed?	No
Retraining or reassignment obligation before redundancy?	No
Priority rules for redundancies?	Yes
Priority rules for reemployment?	Yes
Redundancy cost	
Notice period for redundancy dismissal for a worker with 1 year of tenure (weeks of salary)	4.3
Notice period for redundancy dismissal for a worker with 5 years of tenure (weeks of salary)	4.3
Notice period for redundancy dismissal for a worker with 10 years of tenure (weeks of salary)	4.3
Notice period for redundancy dismissal (average for workers with 1, 5 and 10 years of tenure, in weeks of salary)	4.3
Severance pay for redundancy dismissal for a worker with 1 year of tenure (weeks of salary)	2.1
Severance pay for redundancy dismissal for a worker with 5 years of tenure (weeks of salary)	10.7

Severance pay for redundancy dismissal for a worker with 10 years of tenure (weeks of salary)	21.4
Severance pay for redundancy dismissal (average for workers with 1, 5 and 10 years of tenure, in weeks of salary)	11.4
Unemployment protection after one year of employment?	No

Business Reforms in India

From May 2, 2018 to May 1, 2019, 115 economies implemented 294 business regulatory reforms across the 10 areas measured by Doing Business. Reforms inspired by *Doing Business* have been implemented by economies in all regions. The following are reforms implemented since *Doing Business* 2008.

✓ = *Doing Business* reform making it easier to do business. ✗ = Change making it more difficult to do business.

DB2020

✓ **Starting a Business:** India made starting a business easier by abolishing filing fees for the SPICe company incorporation form, electronic memorandum of association and articles of association. This reform applies to both Delhi and Mumbai.

✓ **Dealing with Construction Permits:** India (Delhi) streamlined the process, reduced the time and cost of obtaining construction permits and improved building quality control by strengthening professional certification requirements. India (Mumbai) streamlined the process of obtaining a building permit and made it faster and less expensive to get a construction permit.

✓ **Trading across Borders:** India made trading across borders easier by enabling post-clearance audits, integrating trade stakeholders in a single electronic platform, upgrading port infrastructures and enhancing the electronic submission of documents. This reform applies to both Mumbai and New Delhi.

✓ **Resolving Insolvency:** India made resolving insolvency easier by promoting reorganization proceedings in practice. India also made resolving insolvency more difficult by not allowing dissenting creditors to receive as much under reorganization as they would receive in liquidation. This reform applies to both Delhi and Mumbai.

DB2019

✓ **Starting a Business:** India made starting a business easier by fully integrating multiple application forms into a general incorporation form. India also replaced the value added tax with the GST (Goods and Services Tax) for which the registration process is faster. At the same time, Mumbai abolished the practice of site inspections for registering companies under the Shops and Establishments Act.

✓ **Dealing with Construction Permits:** India streamlined the process of obtaining a building permit and made it faster and less expensive to obtain a construction permit. It also improved building quality control by introducing decennial liability and insurance. This reform applies to both Delhi and Mumbai.

✓ **Getting Electricity:** The Delhi Electricity Regulatory Commission reduced charges for low voltage connections. Getting electricity was also made easier in Delhi through a reduction in the time for the utility to carry out the external connection works.

✓ **Registering Property:**

✓ **Getting Credit:** India strengthened access to credit by amending its insolvency law. Secured creditors are now given absolute priority over other claims within insolvency proceedings. This reform affects both Delhi and Mumbai.

✓ **Paying Taxes:** India made paying taxes easier by replacing many indirect taxes with a single indirect tax, the GST, for the entire country. India also made paying taxes less costly by reducing the corporate income tax rate and the employees' provident funds scheme rate paid by the employer. This reform applies to both Delhi and Mumbai.

✓ **Trading across Borders:** India reduced the time and cost to export and import through various initiatives, including the implementation of electronic sealing of containers, the upgrading of port infrastructure and allowing electronic submission of supporting documents with digital signatures. This reform applies to both Delhi and Mumbai.

Employing Workers: India (Mumbai) changed regulations pertaining to weekly holiday work, overtime hours and paid annual leave.

DB2018

- ✓ **Starting a Business:** India made starting a business faster by merging the applications for the Permanent Account Number (PAN) and the Tax Account Number (TAN), and by improving the online application system. This reform applies to both Delhi and Mumbai. Mumbai also made starting a business faster by merging the applications for the value-added tax and the profession tax.
 - ✓ **Dealing with Construction Permits:** India made dealing with construction permits less cumbersome by implementing an online system that has streamlined the process at the Municipality of New Delhi and Municipality of Greater Mumbai. The online system has streamlined the process of obtaining a building permit, thereby reducing the number of procedures and time required to obtain a building permit in India.
 - ✓ **Getting Credit:** India strengthened access to credit by amending the rules on priority of secured creditors outside reorganization proceedings and by adopting a new law on insolvency that provides a time limit and clear grounds for relief to the automatic stay for secured creditors during reorganization proceedings. This reform applies to both Delhi and Mumbai.
 - ✓ **Protecting Minority Investors:** India strengthened minority investor protections by increasing the remedies available in cases of prejudicial transactions between interested parties. This reform applies to both Delhi and Mumbai.
 - ✓ **Paying Taxes:** India made paying taxes easier by making payment of EPF mandatory electronically and introducing a set of administrative measures easing compliance with corporate income tax. This reform applies to both Delhi and Mumbai.
 - ✓ **Trading across Borders:** India reduced import border compliance time in Mumbai by improving infrastructure at the Nhava Sheva Port. Export and import border compliance cost were also reduced in both Delhi and Mumbai by eliminating merchant overtime fees and through the increased use of electronic and mobile platforms.
 - ✓ **Enforcing Contracts:** India made enforcing contracts easier by introducing the National Judicial Data Grid, which makes it possible to generate case measurement reports on local courts. This reform applies to both Delhi and Mumbai.
 - ✓ **Resolving Insolvency:** India made resolving insolvency easier by adopting a new insolvency and bankruptcy code that introduced a reorganization procedure for corporate debtors and facilitated continuation of the debtor's business during insolvency proceedings. This reform applies to both Delhi and Mumbai.
- Employing Workers:** India increased the mandatory length of paid maternity. This reform applies to both New Delhi and Mumbai.

DB2017

- ✓ **Getting Electricity:** India made getting electricity faster and cheaper by streamlining the process of getting a new commercial electricity connection. This reform impacts Delhi.
- ✓ **Paying Taxes:** India made paying taxes easier by introducing an electronic system for paying employee state insurance contributions. This reform applies to both Mumbai and Delhi.
- ✓ **Trading across Borders:** India made exporting and importing easier by launching Customs Electronic Commerce Interchange Gateway portal and simplifying border and documentary compliance procedures. This reform applies to both New Delhi and Mumbai.
- ✓ **Enforcing Contracts:** India made enforcing contracts easier by creating dedicated divisions to resolve commercial cases. This reform applies to both Mumbai and Delhi.

DB2016

- ✓ **Starting a Business:** India made starting a business easier by eliminating the minimum capital requirement and the need to obtain a certificate to commence business operations. This reform applies to both Delhi and Mumbai.
- ✓ **Getting Electricity:** The utility in Delhi made the process for getting an electricity connection simpler and faster by eliminating the internal wiring inspection by the Electrical Inspectorate. The utility in Mumbai reduced the procedures and time required to connect to electricity by improving internal work processes and coordination.

DB2015

- ✓ **Starting a Business:** India made starting a business easier by considerably reducing the registration fees, but also made it more difficult by introducing a requirement to file a declaration before the commencement of business operations. These changes apply to both Delhi and Mumbai.
- ✓ **Getting Electricity:** In India the utility in Mumbai made getting electricity less costly by reducing the security deposit for a new connection.
- ✓ **Protecting Minority Investors:** India strengthened minority investor protections by requiring greater disclosure of conflicts of interest by board members, increasing the remedies available in case of prejudicial related-party transactions and introducing additional safeguards for shareholders of privately held companies. This reform applies to both Delhi and Mumbai.

DB2013

- ✓ **Dealing with Construction Permits:** India reduced the time required to obtain a building permit by establishing strict time limits for preconstruction approvals.

DB2012

- ✓ **Paying Taxes:** India eased the administrative burden of paying taxes for firms by introducing mandatory electronic filing and payment for value added tax.

DB2011

- ✓ **Starting a Business:** India eased business start-up by establishing an online VAT registration system and replacing the physical stamp previously required with an online version.
 - ✓ **Paying Taxes:** India reduced the administrative burden of paying taxes by abolishing the fringe benefit tax and improving electronic payment.
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DB2010

- ✓ **Resolving Insolvency:** India made resolving insolvency easier by increasing the effectiveness of processes and thereby reducing the time required.
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DB2009

- ✓ **Trading across Borders:** India reduced the time for exporting by implementing an electronic data interchange system.
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DB2008

- ✓ **Getting Credit:** India strengthened its secured transactions system by launching a unified and geographically centralized collateral registry and started to provide credit information on firms at the private credit bureau.
- ✓ **Trading across Borders:** India made trading across borders easier by introducing ICEGATE—an electronic data interchange system making it possible to lodge customs declarations through the internet and facilitating the operation of a risk management system, an electronic payment system and an electronic manifest system that allows shipping lines to submit their cargo manifest in advance.

Doing Business 2020 is the 17th in a series of annual studies investigating the regulations that enhance business activity and those that constrain it. It provides quantitative indicators covering 12 areas of the business environment in 190 economies. The goal of the *Doing Business* series is to provide objective data for use by governments in designing sound business regulatory policies and to encourage research on the important dimensions of the regulatory environment for firms.

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