

What Makes It Different

Some Features of Abhimanu's magazine

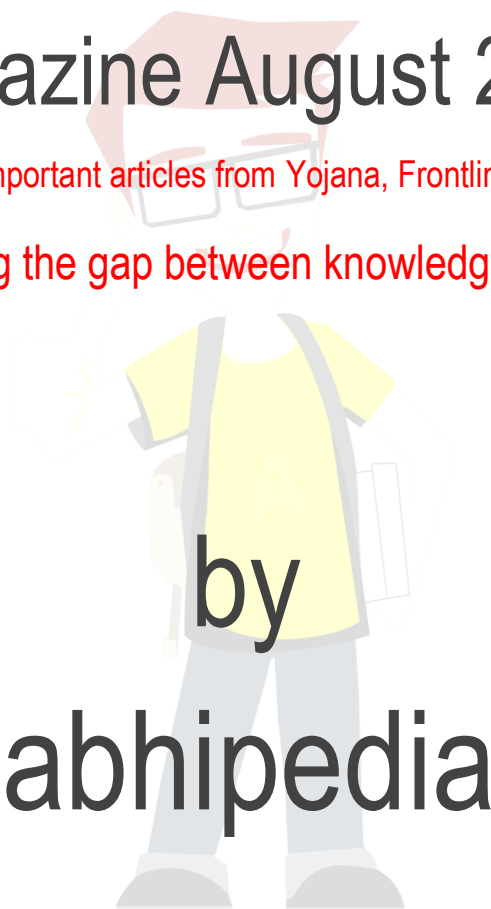
- **Precisely Chosen Articles:** We do not copy paste every Article of the magazine rather than choose the most relevant article from perspective of civil services preparation. So that you can identify the important articles in course of your preparation.
- **Focus on Language:** The articles are presented in the original language rather than oversimplifying them. Because such spoon feeding will harm your preparation given to the unexpected nature of UPSC.
- **Special Directives after every article:** about how to utilize the article, its relevance in essay, prelims exam and mains exam.
- **Assignments:** are after every article so that you can check your understanding of the article. Even here we have not provided unnecessary questions. Every assignment is unique because every article has its own importance.
- **Beyond the Magazine:** wherever needed it is mentioned that you need to go beyond the scope of this article.

abhimanu

Magazine August 2019

(The gist of the most important articles from Yojana, Frontline, EPW and Kurukshetra)

For bridging the gap between knowledge and wisdom



by
abhipedia

Special Analysis on Budget 2019 – 2020

“

“Knowledge is knowing that a tomato is a fruit. **Wisdom** is not putting it in a fruit salad.”

”



abhimanu's wisdom

Whenever an aspirant starts preparation of civil services, one of the first advice she gets is to read magazines like Yojana and Frontline.

It is true that these magazines help you to gain knowledge, which is one of the most important aspects civil services preparation.

However, certainly it is not enough. But Unfortunately, by taking this single dimension of knowledge almost every institute in the field of civil services

preparation is providing summary of Yojana etc. These summaries can only provide information but civil services preparation needs more than just information. it needs the art to process the information unto wisdom, which can help an aspirant to tackle anything which UPSC throws at her.

To bridge this gap between knowledge and wisdom, **abhimanu IAS through its online platform abhipedia** is bringing **you** a fortnightly document **which is to guide you how to read Yojana and Frontline along with articles from other sources like newspaper**. It is to be noted here that this document is not a replacement of these magazines. The sole purpose of this summary is to make you learn the “the **art of reading and going beyond knowledge**”.

Table of Contents

Contents

abhimanu's wisdom	3
Table of Contents	4
Lead Story: A Budget for All.....	6
Article 1: BUDGET 2019-20: SOME REFLECTIONS.....	7
Reference Article:from Yojana by AK Dubey	7
Article 2: AGRICULTURE AND FARMERS' WELFARE: AN OVERVIEW	10
Reference Article:from Kurukshetra by Dr Yashbir Singh Sivay	10
Few important Statistics	10
Challenges in Agriculture :	10
Status of Indian Agriculture:	10
Various initiations:.....	11
Fisheries Sector:	12
MSP and Food grains Procurement:.....	12
Agriculture Credit:	12
ASSIGNMENTS.....	13
Article 3. CHANGING LANDSCAPE OF RURAL ECONOMY ?	13
Reference Article: Kurukshetra Dr Bhabesh Hazarika.....	13
Context.....	13
DBT for Easing the Lives of Poor	14
Rural Connectivity	14
Affordable Housing to Rural Poor: PMAY-G	15
Rural Development in Budget 2019-20	15
Conclusion:.....	15
ASSIGNMENTS.....	16
Article 4. BANKING AND FINANCIAL INCLUSION	16
Reference Article: Kurukshetra B B Sahoo	16
Introduction	16

Status & Progress of government initiatives:	16
Banking and Financial Inclusion in Union Budget 2019-20	17
Way Forward	19
Assignments	19
Article 5. SKILL AND ENTREPRENEURSHIP DEVELOPMENT FOR RURAL INDIA	19
Reference Article: Kurukshetra by Shamim Ara	19
Statistics:	19
Labour Market Scenario:	20
Need for Skill Development	20
Key Initiatives:	20
Union Budget Announcements 2019-20 to Promote Skilling & Entrepreneurship	21
Conclusion:	21
Assignments	22
Article 6. TAX PROPOSALS: BENEFIT TO COMMON MAN	22
Reference Article: From Yojana Ajay Bhusan Pandey	22
Introduction	23
Aim of a Tax Policy:	23
Benefits provided to the taxpayers for FY-2019-20	23
Type of Tax Policy that is need:	24
Assignment	24
What are the aims of Indian tax policy? Discuss the hurdels and and steps taken in achieveing goals of tax policy.	24
Article 7. WATER WITH A CAPITAL 'W': THE WAY FORWARD	25
Reference Article: from Yojana P Iyer	25
Introduction	25
The Story So Far	25
Water Crisis	26
Challenge Ahead: Statistical Look	26
Best Practices:	26
JAL Shakti Abhiyan	26

The Way to Har Ghar Jal	27
A Required Jan Andolan: Water as “Everyone’s Business	27
Conclusion:.....	27
Article 8. MOVING TOWARDS BETTER, EQUITABLE AND AFFORDABLE HEALTH SERVICE	28
Reference Article: from Yojana By Indu Bhushan	28
Introduction	28
Achievements:.....	28
Assignments	30

Lead Story: A Budget for All

Union Budget 2019-20 is a Budget for New India which is based on an inclusive approach for various sections of the society. The Budget aims to boost India's development in the 21 centuries on the basis of an investment-driven growth model that would propel our country towards achieving the target of becoming a five trillion-dollar economy.

Some of the key areas driving the larger spirit of the Budget have been to simplify tax procedures, incentivise performance and make the best use of technology to set the pace for an all-inclusive development. With its focus on "Gaon, Garib, aur Kisan", the Union Budget 2019-20 is a Budget full of hope that aspires to provide gas connection, electricity, running water and clean toilets to every rural household through various initiatives such as Swachh

Bharat Abhiyan, Har Ghar Jal etc. The new Jal Shakti Mantralaya for better management of water resources and water supply in a holistic manner is a boost in this direction. Bringing about a paradigm shift in how healthcare is looked at in India, Ayushman Bharat represents a comprehensive, holistic approach to achieve a healthy society by combining preventive, promotive, curative and rehabilitative aspects of care.

With a focus on Minimum Government and Maximum Governance, the union budget has focussed on ease of living for the common man with developmental initiatives in various areas viz. physical connectivity, rural India, railways, unified digital payments, inland waterways and so

on. The creation of payment platform for MSMEs to eliminate delays in Government payments would help the MSME sector to develop further.

Raising the slogan, "Nari Tu Narayani", the Budget focusses on enhancing the role and contribution of women in the workforce as well as economy through multiple initiatives such as Rs 1 lakh loan under MUDRA scheme for women entrepreneurs and Rs 5,000 overdraft for every verified SHG member having a Jan Dhan account. It not only speaks of the empowerment that is sure to come in the near future but also places it as a women-empowering Budget.

New-age technologies including electric vehicles, solar PV, storage batteries and charging infrastructure will not only create jobs but also go a long way in making the energy sector sustainable and ready for the future. This is a green Budget in which special emphasis has been laid on the environment.

Initiatives like the Gaganyaan, Chandrayaan and the introduction of the New Space India Limited (NSIL). new commercial arm for research and development carried out by ISRO, speak of India's aspiration to be a major space power.

Globally valued skill-sets including Artificial Intelligence (Ai), Internet of Things, Virtual Reality and Robotics and Big Data have been identified as focus areas for enabling the youth of the country to take up jobs overseas. Making the education system future ready and strengthening the Study in India programme have been highlighted as well.

Overall, the Budget speaks inter-alia about the aspirations of the rural and the urban population, the needs of farmers and students, and the drive for empowerment of youth and women.

Steering the economy towards a New India, the Union Budget 2019-20 is **truly a Budget for All.**

Article 1: BUDGET 2019-20: SOME REFLECTIONS

Reference Article: from Yojana by AK Dubey

The current year's Budget has some popular announcements and some initial measures for systemic improvements. A few of them are summarized below:

- Excise and road cess on petroleum and diesel has been hiked by Rs. 1 per litre.
- Customs duties on gold and precious metals has been increased from 10 per cent to 12.5 per cent.

- Government is willing to consider less than 51 per cent stakes in certain PSUs. It will be decided on case to case basis. The budget envisages 1.06 lakh crores as contribution from dividends and surplus from RBI and financial institutions including disinvestment.
- Public sector banks will get a capital infusion of Rs. 70,000 crores.
- NBFCs have now been brought under RBI's pooled assets of NBFCs regulation. Further, a relief on defaults on loans in form of partial government guarantee has been provided.
- There are some interesting steps on the consumption side. For example, those with foreign trips and massive power bills will also get into the tax net. This means that this aims at expanding the tax base.

The Budget indicates to going for borrowing from global markets. This would mean that the

- Government does not want to compete with private sector for funds in the domestic market. This also is an indication for the fact that government has full confidence in the Rupee exchange rate as well as foreign exchange reserves.
- There is a provision for 20 per cent tax on buy back. The corporates feel that 20 per cent tax of buy back schemes of listed companies is a dampener. This will make the buyback costlier. In any case, the buyback option, being a form of disinvestment, is usually exercised by the cash rich companies.

A RAILWAY BUDGET FOCUSED ON REFORMS

Budget Overview:

- The Budget highlighted that the Indian Railways need another Rs. 50 lakh crore worth of investments in the next 11 years or by 2030.
- For the financial year 2019-20, the total outlay for capital expenditure is kept at Rs. 1,60,175.64 crore, up 15 per cent from Rs. 1,38,857.52 crore during the previous financial year.
- The Budget also estimates an all-time high government investment of Rs. 65,837 crores, posting an increase of 24 per cent.
- However, a concern for the Indian Railways is its rising staff cost that increased to Rs. 86,554.31 crores during the financial year. This may further increase as the National Transporter is going for a massive recruitment drive.
- The freight services, is the main revenue earner for the Indian Railways.
- Interestingly, the operating ratio for the year was pegged at 95 per cent, compared to the actual 97.3 per cent last year. Operating ratio is calculated based on how much money railways is spending to earn each rupee.
- The merger with main Budget in 2017 has helped the Railways in doing away with the around Rs. 9,700 crores of annual dividend that is used to pay to the Government for gross budgetary support.

- The Railways Minister Shri Piyush Goyal said that the Government may be open to ideas like setting-up of separate lines by private parties, if it benefits the passengers as well. The idea is to invite private participation in passenger and freight services, tracks and rolling stock manufacturing too.

Major Projects:

- The major projects that are under the Railways platter include completion of 100 per cent
- electrification, advanced signalling, improving passenger amenities and station redevelopment.
- In addition, the focus is on increasing the Railway's share in India's freight traffic from a mere 30 per cent to around 60 per cent by 2030.
- This is mainly because passengers are being heavily subsidised taking revenue from freight. Based on an estimate, the Railways bear 73 paise in cost for every 10-kilometre travel, while it charges only 36 paise to passengers.
- NITI Aayog cited in a recent report that the Railway's share in the transportation of surface freight has declined from 86.2 per cent in 10-51 to 33 per cent in 2015, due to a shortfall in carrying capacity and a lack of price competitiveness.
- The planned Dedicated Freight Corridors (DFCs) are likely to be game changers in increasing the freight share. The proposed DFCs will also mitigate the congestion in the existing rail network.
- Station redevelopment is one key area where private investments are expected to come.
- The authorities have already kicked off the process in many stations like Anand Vihar, Habib Ganj in Madhya Pradesh and Gandhinagar in Gujarat. The idea is to have airport-like facilities at railway stations too.
- To improve passenger amenities, all the Railway stations (excluding halt stations) may soon be provided with Wi-Fi facilities.
- Similarly, bringing all stations under CCTV based Surveillance; System at all stations by 2021-22 is also being taken up at a rapid pace.
- Mumbai-Ahmedabad High Speed Rail (MAHSR) or bullet train is likely to be in place by 2023.
- A massive plan to overhaul the existing signalling system is also in place. This may bring in Automatic Train Protection system using a mix of proven European Train Control System (ETCS) and an indigenous developed system to enhance safety, create additional capacity and increase efficiency in train operations.
- The Budget also proposed an increased focus in suburban networks through increasing investments in the suburban network through special purpose vehicles like rapid regional transit system.
- One existing model on this is the upcoming Delhi-Meerut Regional Rapid Transit System (Delhi- Meerut RRTS) that is expected to be ready by 2025.

- Based on the roadmap, with a maximum speed of 160 km per hour, the distance between Delhi and Meerut may be converted in around 62 minutes once the project is commissioned.

Article 2: AGRICULTURE AND FARMERS' WELFARE: AN OVERVIEW

Reference Article: from Kurukshetra by Dr Yashbir Singh Sivay

Few important Statistics

- Agriculture, which formed 3.5 per cent of the budget in Financial Years 2018-19, comprised 5.4 per cent of budgeted expenditure in Financial Years 2019-20, an increase of 1.9 per centage points.
- In terms of allocation, agriculture and allied activities witnessed an increase of 80 per cent over 2018-19. However, a huge chunk of this allocation was towards the 'assured income support' scheme i.e. Pradhan Mantri Kisan Samman Nidhi (PM-Kisan) scheme (Rs. 75,000 crore) and also Pradhan Mantri Kisan Pension Yojana (Rs. 900 crore).
- Therefore, the Union Budget was presented taking into consideration the gaon, garib aur kisan (village, poor and farmer) for 2019-20 financial years.

Challenges in Agriculture:

- Over the years, several new challenges have emerged before the sector, especially declining in factor productivity, increase in cost of cultivation and decrease in the net returns per unit area.
- With fragmented of agricultural holdings and depletion of water resources, the adoption of a resource-efficient, ICT-based climate-smart agriculture can enhance agricultural productivity and sustainability.

Status of Indian Agriculture:

A. Gross Value Added in Agriculture:

- Agriculture sector in India typically goes through cyclical movement in terms of its growth.
- Average annual growth rate in real terms in agricultural and allied sectors has remained at around 2.88 per cent during 2014-15 to 2018-19.
- However, the volatility of output growth as **measured by the coefficient of variation** has declined from 2.7 in the period of 1961-1988 to 0.8 during 2005 to 2018.

B. Gross Capital Formation (GCF) in Agriculture and Allied Sector:

- The GCF in agriculture and allied sectors in absolute terms **increased** to R.s 2,73,755 crore in 2017- 18 at 2011-12 prices.
- A comparison of the share of public and private investment in GCF in agriculture and allied sectors shows that while the share of public investment in agriculture and allied sectors

registers an increase from 2014-15 and maintains an upward trend till 2016-17, the **share of private investment in GCF shows a decline** during this period.

C. Increasing Irrigation Water Productivity (IWP) in Agriculture:

- The incentive structures like MSP, heavily subsidized electricity, water and fertilizers have played a **significant role in the misalignment of crop patterns** in the country.
- The water guzzlers, paddy and sugarcane, consume more than 60 per cent of irrigation water available in the country, thereby reducing water availability for other crops.
- In the recent Union Budget, the provisions have been made through the Pradhan Mantri Krishi Sinchai Yojana which is 17.34 per cent higher than the previous year's budget provisions.

Various initiations:

Increasing Sustainability in Agriculture - Turning to Organic and Natural Farming:

- *Schemes to Improve Productivity of Livestock and Dairy Sector:*
- Rashtriya Gokul Mission (RGM), E-Pashu Haat Portal, National Livestock Mission, Livestock Health and Disease Control Scheme and Dairy Development schemes viz. National Programme for Dairy Development, Dairy Entrepreneurship Development Scheme, Dairy Processing and Infrastructure Development Fund (DIDF) etc.
- In the recent Union Budget 2019-20 the Rashtriya Kamdhenu Aayog has been proposed to set up to upscale sustainable genetic up-gradation of cow resources and to enhance production and productivity of cows.
- The Government has been promoting organic farming through the schemes such as Paramparagat Krishi Vikas Yojana (PKVY) and Rashtriya Krishi Vikas Yojana (RKVY).
- In the revised guidelines of PKVY scheme during the year 2018, various organic farming models like *Natural Farming, Vedic Farming, Cow Farming, Home Farming, Zero Budget Natural Farming (ZBNF)* etc. have been included wherein flexibility lies with the states to adopt any model of Organic Farming depending on the farmer's choice.
- Organic farming is also being promoted through the scheme Mission Organic Value Chain Development for North Eastern Region (MOVCDNER) under National Mission for Sustainable Agriculture (NMSA)
- Six states – Karnataka, Himachal Pradesh, Kerala, Uttarakhand, Chhattisgarh and Andhra Pradesh, have already adopted the ZBNF technique.

Adopting Appropriate Technologies for Smallholder Farm:

- The **Custom Hiring Centres (CHCs)** can be set up to promote use of high-tech machinery for the mechanization of small and marginal farm holdings, especially in difficult terrains.
- From 2014-15 to 2017-18, a total of **8162 CHCs** were established under the **Sub Mission on Agricultural Mechanization (SMAM) scheme**.

- In the context of poor infrastructure, adoption of ICT in agriculture will promote market access, facilitate financial inclusion and contribute significantly to early warning signals that are critical for the development of smallholder community.

Animal Husbandry and Dairying:

- India ranks first in milk production, accounting for 20 per cent of world production. But there exists a wide inter-state variability in milk production.
- While the **All India per capita availability of milk is 375 grams** per day, it varies between 71 grams per day in Assam to 1120 grams per day in Punjab.

Fisheries Sector:

Pradhan Mantri Matsya Sampada Yojana (PMMSY):

- Through a focused Scheme – the Pradhan Mantri Matsya Sampada Yojana (PMMSY) – the Department of Fisheries will establish a robust fisheries management framework.
- India is the **second largest fish producer** in the world with a total production of 13.7 million metric tonnes in 2018-19 of **which 65 per cent was from inland sector**.
- The sector accounts for 5.23 per cent share of agriculture GDP. Fish and fish product exports emerged as the largest group in agricultural exports.
- A separate **Department of Fisheries** was created in February 2019.
- The Government has **merged all the schemes of fisheries** sector into an umbrella scheme of 'Blue Revolution: *Integrated*
- Development and Management of Fisheries' focusing on increasing fish production and productivity from aquaculture and fisheries resources, both inland and marine.
- Towards realization of these objectives, the creation of the Fisheries and Aquaculture Infrastructure Development Fund (FIDF) was approved.

MSP and Food grains Procurement:

- In 2018-19, the Government raised the MSP of both Kharif and rabi crops to ensure a return of at least 50 per cent above the cost of production to enhance farmer's income.

Agriculture Credit:

- The **small and marginal holdings constitute majority** (more than 85 per cent) of total operational holdings in the eastern region, north-eastern region and central region, which warrants greater distribution of agricultural credit disbursement to this region.
- In order to provide short-term crop loans up to Rs. 3 lakhs to farmers at an interest rate 7 per cent per annum, during the year 2019-20 financial years, it has been decided to offer interest subvention of 2 per cent per annum to lending institutions.
- Also, there is provision to provide an additional interest subvention of 3 per cent per annum to such of those farmers repaying in time.

- This implies that the farmers paying promptly as above would get short-term crop loans @ 4 per cent per annum during the year 2019-20.

Keynotes/Keywords from Article:

- The article is important for Prelims 2020 and GS3 in mains exam.
- Focus on schemes and use the article while writing about Doubling farmers income by 2022.

ASSIGNMENTS

Question for Mains:

Government aims to double farmers income by 2022. What are the initiatives taken by government towards achieving this goal? (250 words).

- Straight forward question.
- Introduce with importance of agriculture sector.
- Make infographic on India's agriculture sector (Focus on problems).
- Then just list down the initiatives and budgetary allocations.

MCQ

In India small and marginal holdings constitute around 85% of farm holdings?

1. In India small and marginal holdings constitute around 85% of farm holdings.
2. Majority of farms in India are covered under insurance.

Which of the above statements are Correct?

- a) 1 only
- b) 2 only
- c) Both
- d) None

Answer: A

Article 3. CHANGING LANDSCAPE OF RURAL ECONOMY?

Reference Article: Kurukshetra Dr Bhabesh Hazarika

Context

- Development of the rural economy is crucial for promoting ease of rural lives. In this direction, the Government of India has been undertaking many initiatives.
- Steps that are focused to improve 'ease of living' especially in the rural areas are

DBT for Easing the Lives of Poor

- Government of India rolled out the DBT framework from January 2013. It started with 28 selected schemes in 2013, and as on July 2019, **it has broadened with 439 schemes under 55 Ministries.**
- As on March 2019, the DBT Cell has estimated the-overall **net gain due to the DBT framework to be 1.42 lakh crore** for the GoI since its inception.
- In order to implement the DBT at a large scale, a model popularly known as JAM Trinity (Jan Dhan Bank Accounts, Aadhaar Identification and Mobile communication).
- The Pradhan Mantri Jan Dhan Yojana was launched in 2014 to bring the unprivileged section of the society under financial inclusion. As on 03 July 2019, about **36.06 crore Jan Dhan bank accounts** have been opened of which 59.26% are in rural/semi-urban areas, and the **total deposits stands at Rs. 1 lakh crore.**
- **India Post Payment Bank (IPPB)** has appeared as an instrument to improve financial inclusion of unbanked/underbanked section of the society.
- In terms of Aadhaar enrolment, 124 crore Aadhaar have been generated reaching a saturation level of 90% of the populations on 15th July 2019.
- The recent **Kantar IMRB Report (2019)** reveals that the **growth of internet usage** in rural areas was 35% in 2018 reaching to about 25 crore population covering a penetration of 25% in the rural population and the same is expected to reach to 29 crores by the end of 2019.

Rural Connectivity

- The **Pradhan Mantri Gram Sadak Yojana (PMGSY)** has made a significant change in the rural connectivity. The scheme has two components: **construction of new roads** for the unconnected habitants and **upgradation of existing roads** where emphasise is given mainly in the areas with a higher volume of traffic.
- Per day road construction had increased from 104 km in 2014-15 to 134 km in 2018-19.
- The launch of **Meri Sadak App** appears as a useful tool in monitoring the construction and maintenance activities as well as mitigating the grievance redressal of the community. Another prominent governance change in the scheme is the **adoption of e-procurement for awarding contracts** of PMGSY roads.
- A study estimated that the return to one rupee spent in PMGSY to be Rs. 1.1 to the Agricultural GDP, which is higher as compared to rupee spent in primary Agri-subsidies.
- Considering these positive externalities, the Government has approved Phase III of the scheme to upgrade 1.25 lakh km rural road using green technology.

Affordable Housing to Rural Poor: PMAY-G

- To accomplish the holistic target ‘**Housing for all by 2022**’, MoRD targeted to construct 10 crore PMAY-G house by 2019 in its Phase I (2016-19) whereas it kept a target of 1.95 crore for the Phase II (2019-22).
- Several changes were made in governance and implementation of the scheme including enhancement of financial assistance, mandatory use of DBT and Geo-tagging, and a real-time monitoring portal “AwaasSoft”.
- NIPFP (2018) estimated that the average time required for constructing a PMAY-G house has substantially reduced from 313 days in 2015-16 to 114 days in 2017-18.
- The Scheme is **also converged with various other Central schemes** as well as state-sponsored schemes such as MGNREGS, Swachh Bharat Mission etc. to provide an affordable house with base amenities.

Rural Development in Budget 2019-20

- The Budget 2019-20 has given a big boost towards the development of the rural economy keeping “**Antyodaya**” as its core principle, while concentrating on “**Gaon, Garib aur Kisan**”.
- The Budget 2019-20 allocates 1.92 lakh crore compared to previous year’s revised estimate of 1.85 lakh crore.
- The Budget Speech specifically mentions about approaches towards uplifting the **women through more SHGs participation** and increased economic activities under Deen Dayal Antyodaya Yojana (DAY- NRLM). It kept provision for Rs. **5000 overdrafts for one woman per SHG** having a Jan Dhan Account, and a loan up to Rs. 1 Lakh.
- The Government attempts to give a push to rural economy through the PM Kisan scheme that **provides Rs 6000 per annum in three equal instalments** directly to the marginal farmers (up to 2 hectares of land) effective from December 01, 2018.
- The income support will have a stimulating effect through increased private consumption in the rural areas, which will have multiplier effects on the economy as a whole.

Conclusion:

- The Budget continues to focus on the rural economy with the broader aim to improve the ease of living.
- While there appears to be an increase in the efficiency of implementing most of the rural development schemes, there is still a need for further improvement in fund flow mechanism as well as monitoring and evaluation systems in order to improve the conditions of rural people and rural geographies.

Keynotes/Keywords from Article:

- Note down data... **like net gain due to the DBT framework to be 1.42 lakh crore.**

- ***Gaon, Garib aur Kisan***". Use this type of catchy phrase in introduction and conclusion.

ASSIGNMENTS

Question for Mains:

Define DB. How it can play an important role in ensuring social justice? Discuss (250 words).

- Define DBT.
- Define social justice.
- Link DBT to social justice programs in India.
- Use data given in the article to substantiate.
- Conclude about what more needs to be done.

MCQ

Consider the following regarding PM gram Sadako yojana:

1. Meri Sadak mobile application is launched to support this program.
2. It works under Ministry of Highways and Transport.
3. It Covers only mainland and not islands.

Which of the above statements are Correct?

- A) 1 only
- B) 1 and 2 only
- C) All of the above
- D) None of the above

Answer: A

Explanation: It Works under Ministry of Rural development and cover all the area of India including Islands.

Article 4. BANKING AND FINANCIAL INCLUSION

Reference Article: Kurukshetra B B Sahoo

Introduction

- As banks have control over a large part of the supply of money in circulation, they can influence consumption, production, employment and distribution of resources and can play a role in maintaining equity and growth.

Status & Progress of government initiatives:

Self Help Group Bank Linkage Programme (SBLP)

- As on March 31, 2018, 87.44 lakh Self Help Groups have been linked with banks with savings aggregating Rs. 19,592 crores.
- The programme has proved that lending to the poor is bankable and when small loan products are offered to the poor even without collateral, they repay the dues on time.

Kisan Credit Cards (KCCs) and General Credit Cards (GCCs)

- Under the scheme, both owner cultivators as well as landless cultivators avail credit to meet their needs at subsidized rates of interest.
- Similar is the case for General Credit Cards. These cards cater to the needs of the entrepreneurs in non-farm sector. The entrepreneurs in rural and semi-urban areas get hassle-free bank loan through GCC.
- As on 31 March 2018 the numbers of KCCs and GCCs issued by the scheduled commercial banks were 46 million and 12 million, respectively.

Banking Outlets in Villages:

- The number of banking outlets in villages, which was 67,694 in 2010, increased to 5,69,547 in 2018 at an annual rate of 26.7 per cent. However, due to the recent advancement of technology & communication network, the growth rate of branchless banking network has been increasing at a fast rate even in remote villages.

Basic Savings Bank Deposit (BSBDA) account:

- The Financial Inclusion programmes in India became more focused with the introduction of '**No- Frills Account (NFA) in 2005**. Under the schemes, the NFA offers minimum banking facilities to the account holders by having a zero balance.
- Later, in 2012, the **No Frill Accounts were replaced with Basic Savings Bank Deposit Account (BSBDA)**, with the objective of strengthening the efforts for furthering Financial Inclusion drive.
- **Trust factor may be one of the reasons** for the slow growth rate of deposit of the account holders in branchless.

Prime Minister Jan Dhan Yojana (PMJDY)

- For extending formal financial services such as Banking Savings & Deposit Accounts, Remittances, Credit, Insurance and Pension in an affordable manner to the excluded people, Prime Minister Jan Dhan Yojana (PMJDY) scheme was launched on 28 August 2014.

Banking and Financial Inclusion in Union Budget 2019-20

Banking sector

- The Government through this budget has announced to **infuse capital of Rs.70,000 crore** into the Public Sector Banks.

- Secondly, the budget pitched for **additional power with the RBI over the NBFCs and Housing Finance Companies** to provide uniform regulatory environment to the lending segment.
- Steps have also been taken to **bring deposit taking NBFCs and systematically important non-deposit taking NBFCs at par with banks** and other public financial institutions through tax measures.
- Measures to support financially sound NBFCs and higher regulatory RBI monitoring will lead to drive for consolidation of NBFCs.
- For easy accessibility of banking, the Government has urged the Public Sector Banks, (PSBs) to leverage technology, offer online personal loans and doorstep banking and enabling customers of one PSB to access services across all PSBs.

Inclusive Farmers

- Promoting 10,000 Farmer Producer Organisations (FPOs) is a welcome step.

Women-led initiatives for inclusion:

- Through the budget, the Government has re-affirmed to expand Interest Subvention Programme to the women SHGs in all districts.
- An overdraft facility of Rs.5,000 will be allowed every verified women SHG member having a Jan Dhan Bank account. Besides, one woman in every SHG will be made eligible for a loan up to Rs. 1 lakh under the MUDRA Scheme.
- The Finance Minister has also proposed to form broad based committee to evaluate and suggest actions for gender budgeting.

Inclusive growth through MSMEs

- It was announced that **loans up to Rs. 1 crore** will be granted to MSMEs **within 59 minutes** through a dedicated online portal.
- Further, Rs.350 crore has been allocated for **2per cent interest subvention** for all GST registered MSMEs on fresh or on incremental loans for the year 2019-20.
- The Government also launched the **Pradhan Mantri Karam Yogi Maandhan Scheme (PMKYM)** in which pension benefits would be extended to about 3 crore retail traders and small shopkeepers having an annual turnover less than Rs.1.5 crore.

Digital inclusion

- To empower rural people digitally, the Government has launched **Pradhan Mantri Gramin Digital Saksharta Abhiyaan**. The scheme aims at imparting digital literacy to citizens in rural areas free of cost.
- The budget has also vowed for internet connection in local bodies in every Panchayat under **Bharat-Net to bridge rural-urban divide**. With the announcement of the scheme, the **Digital programme** in rural India will get a further boost.

Way Forward

- The benefits of financial inclusion are clearly established. It is a key enabler in reducing poverty and boosting prosperity.
- Technology can play a pivotal role to reach the unreached and bank the unbanked. It is also expected that agri-tech start-ups may provide the latest technology and link the farmers with market for better returns.

Keynotes/keywords

- The article links rural development with financial inclusion
- Article is important for prelims as it provide useful information from Budget 2019.

Assignments

Question for Mains:

Rural development is linked financial inclusion in multiple ways. Discuss.

- Introduce by giving some data about Financial Inclusion.
- Point out determinants of rural development.
- Use information in article to preset different linkages between financial inclusion and rural development.

MCQ

“Pradhan Mantri Karam Yogi Maandhan Scheme (PMKYM) target towards:

- a) Traders
- b) Workers
- c) NRI workers
- d) Farm Labourers

Answer: A

Explanation: Self explanatory

Article 5. SKILL AND ENTREPRENEURSHIP DEVELOPMENT FOR RURAL INDIA

Reference Article: Kurukshetra by Shamim Ara

- India is home to world’s youngest population as half of its population is below 25.

Statistics:

- It is estimated that 30 per cent of India's population is below the age of 14 and around 8 per cent are in the 60-plus age group while working age group (15-59 years) accounts for 62.5 per cent of the population.
- It has also been estimated that the demographic dividend opportunity in India is available for five decades from 2005-06 to 2055-56, longer than any other country in the world.

Labour Market Scenario:

- Labour Force Participation Rate (LFPR) indicates the proportion of population entering the labour market while Worker Population Ratio (WPR) indicates the proportion of population employed and the unemployment rate (UR) is the proportion of labour force who are not employed but are available for work.
- The unemployment rate (UR) among youth (17.8 per cent) was more than double the unemployment rate (6 per cent) among the productive population (15 years and above).
- The unemployment rate among urban females remains higher as compared to males both among the youth (27.2 per cent) and the 15 years and above (10.8 per cent).

Need for Skill Development

- As per National Skill Development Corporation (NSDC's) Sector Specific reports on Human Resource and Skill Requirements, there would be an incremental requirement of 103.4 million people in the 24 high growth sectors requiring fresh skilling by 2022. In addition, there is a need for constant upskilling realignment of existing workforce.

Key Initiatives:

- Realising the need, the National Skill Development Mission (NSDM) was launched in 2015.
- Under the Skill India Mission, more than 20 central Ministries/Departments are running schemes/programmes to impart skill training to the youth through long-term and short-term training courses.
- The Ministry of Skill Development & Entrepreneurship (MSDE) is implementing the Pradhan Mantri Kaushal Vikas Yojana (PMKVY 2.0) on pan-India basis with a target of skilling one crore people under Short-term Training (STT) and recognition of Prior Learning (RPL).
- A customised entrepreneurship orientation module has also been integrated under the Employability and Life Skill Course module in the PMKVY courses so that every candidate undergoing skill training is oriented towards entrepreneurship.
- Long-term training is provided through the Industrial Training Institutes (ITIs) run by the State Governments.

- To encourage rural entrepreneurship and start-up by rural youth including women, Start-up Village Entrepreneurship Programme (SVEP) is being implemented under Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAY-NRLM).
- Further, Ministry of Rural Development (MoRD) in partnership with 31 Banks and state governments is supporting Rural Self-Employment Institutes (RSETIs) for skilling of rural youth to take up gainful self-employment.
- The Start-Up India Programme was launched in January, 2016 to build a strong ecosystem for nurturing innovation and start-ups and thereby generating large-scale employment opportunities.
- To promote entrepreneurship among women and SC/STs, Stand-Up India scheme was launched.
- To encourage a culture of entrepreneurship in the country, the MSDE has initiated a National Entrepreneurship Awards Scheme (NEAS) in 2016-17 which recognizes the efforts of exceptional first-generation entrepreneurs and ecosystem builders.

Union Budget Announcements 2019-20 to Promote Skilling & Entrepreneurship

- In the Budget, a massive push has been given to all forms of physical connectivity.
- Under the Make in India initiative, the development of Maintenance, Repair and Overhaul (MRO) in the aviation sector is to be promoted in India.
- Ujjwal Yojana and Saubhagya Yojana have transformed the lives of every rural family, dramatically improving their ease of living.
- Mission to integrate traditional artisans with global markets proposed, with necessary patents and geographical indicators.
- 17 iconic tourism sites to be developed into model world class tourist destination.
- Mega Investment in Sunrise and Advanced Technology Areas Scheme to invite global companies to set up mega-manufacturing plants in areas such as Semi-conductor Fabrication (FAB), Solar Photo Voltaic cells, Lithium storage batteries, Computer Servers, Laptop etc.

Conclusion:

- The Union Budget 2019-20 in terms of allocation has given boost to agriculture, rural infrastructure, entrepreneurship and industrialization in rural areas thereby addressing the job needs of the potential labour force, a major proportion of which is based in the rural areas.

Keynotes/keywords

- Focus on terms like sunrise sector.
- Read more about Ujjwal and saubhagya yojana.

Assignments

Question for Mains:

What is sunrise sector? How it could be the key to rural development.

- First, Explain Sunrise sector.
- Make infographic about rural unemployment scenario.
- Write points about benefit of sunrise industries in job creation.
- Mention government initiatives in this regard.
- Conclude on what more need to be done.

MCQ

Consider the following statements about Pradhan Mantri Kaushal Vikas Yojana (PMKVY 2.0)

1. Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is the flagship scheme of the Ministry of Skill Development & Entrepreneurship (MSDE) implemented by National Skill Development Corporation.
2. Its approved from year 2016 – 2022.

Chose the correct statement

- a) 1 only
- b) 2 only
- c) 1 and 2 only
- d) None

Answer: A

Explanation: Approved for another four years (2016-2020) to benefit 10 million youth Allocated Budget 12,000 Crores, Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is the flagship scheme of the Ministry of Skill Development & Entrepreneurship (MSDE) implemented by National Skill Development Corporation. The objective of this Skill Certification Scheme is to enable a large number of Indian youths to take up industry-relevant skill training that will help them in securing a better livelihood. Individuals with prior learning experience or skills will also be assessed and certified under Recognition of Prior Learning (RPL).

Article 6. TAX PROPOSALS: BENEFIT TO COMMON MAN

Reference Article: From Yojana Ajay Bhusan Pandey

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Introduction

- India today envisions being a US\$ 5 trillion economy driven by 'virtuous cycle of investment' in next few years.
- Currently we growing to be a US\$ 3 trillion economy within this year. We are the third largest economy, next only to China and the USA, in terms of purchasing power parity. Overall, India is the sixth largest economy in the world.
- With the growth mantra of "Reform, Perform, transform", it is an era of transformative revolutions for India.

Aim of a Tax Policy:

- Capacity to generate higher and more reliable revenue for the Government to provide public services.
- To mobilise revenue in a globalised market wherein we need to work out for an arrangement to dampen the artificial shifting of profits/assets to low-tax heavens and to counter aggressive tax competition to save our economic interests.

Benefits provided to the taxpayers for FY-2019-20

I. Interim Budget

- Rebate of income-tax for taxable income up to Rs. 5 lakhs: Further with the deduction of up to Rs. 1.5 lakh available under Section 80C of the Act, an individual with income up to Rs. 6.5 lakh will not be required to pay any income tax.
- Deduction of up to Rs. 3.5 lakh (instead of Rs. 2 lakhs earlier) on loan interest on purchasing an affordable house.
- Deduction of up to Rs. 1.5 lakh on loan interest on an electric vehicle
- Increase in Standard Deduction for salaried taxpayers: The amount of standard deduction was increased from Rs. 40,000 to Rs. 50,000.
- Exemption for the Second Self-Occupied House: Exemption from levy of tax on notional rent of the second self-occupied house was provided.
- Capital Gains Exemption for Second House: Exemption to capital gains up to Rs. 2 crores were provided for purchase/construction of two houses (instead of one house earlier)

II. Main Budget

- Incentives for Purchase of Affordable House: Same as interim budget
- Incentives for Purchase of Electric Vehicle - Same as interim budget
- Interchangeability of PAN and Aadhaar
- TDS on Income Elements only of Insurance Policy Pay-out: TDS on pay out of taxable life insurance policies proposed to be on income element only, instead of on the gross amount.
- Pre-filing of Income Tax Return: It is proposed to widen the scope of third-party reporting for enabling pre-filing of income-tax returns for ease of compliance to the taxpayer.

Type of Tax Policy that is need:

- Policy promoting moderate tax structure with maximised tax base, ease to comply, administrative transparency, non-adversarial tax regime, lowest tax litigation, online simple services and procedures, credible adjudication system and tax abuse prevention mechanism.
- Also, the integrity and efficiency of the tax system should be highly credible in the eyes of taxpayers.

Recent Steps:

- The implementation of GST brings in complete transparency with no cascading effects of taxes to the retailer's point resulting in GST rate of either NIL or 5 per cent on 99 per cent essential household commodities of daily use. There is a robust anti-profiteering mechanism to ensure passing of rate rationalisation benefits to consumers.
- Government is in the process of modernising our direct taxation system with Direct Tax Code being framed.
- To modernise and prevent tax abuse, strong laws have been enacted to combat the menace of black money benami transactions, economic offenders, etc.
- The tax administration is all set to use technology to speed up regular business process and eliminate opportunity for rent seeking. Online filling and tax refund mechanisms are already in place. Introduction of faceless assessment (e-assessment scheme) will take place soon.
- Also, pre-filling of returns is expected to start shortly and digital transactions are being promoted through tax net is spread wide.
- Technology has helped in collection of actionable information and carrying out e-verifications. This has led to increase in tax base and is expected to increase it further in future.

Keywords and Keynote from the article

- The Article is enough cover entire topics on tax reforms
- Focus on Interim and Main budget, learn difference between them.

Assignment

Question for Mains

What are the aims of Indian tax policy? Discuss the hurdles and and steps taken in achieveing goals of tax policy.

- It is a straight forward question.
- All the information needed to answer this question is available in article.
- Just focus , there are 3 questions and you need to answer them one by one.
- Conclude with way forward.

MCQ

“Consider the following regarding interim budget

1. It is mostly presented in Election year.
2. Only expenditures are covered in interim budget.
3. It is mentioned in constitution

Identify the incorrect statements:

- a) 1 only
- b) 2 only
- c) 2 and 3 only
- d) 1 and 3 only

Answer: c

Explanation: An interim budget is a budget presented in the election year when the government is about to face general elections. Since the budget proposes the major financial allocations and receipts for the next financial year and since there is uncertainty as to who'd be in power to implement it, the interim budget has certain specialties that distinguishes it from 'normal budgets'. The interim budget does not propose any major changes in taxes and expenditure. No major new plans involving large expenses, and no major changes in tax rates are proposed.

Article 7. WATER WITH A CAPITAL ‘W’: THE WAY FORWARD

Reference Article: from Yojana P Ayer

Introduction

- Water is at the top of the development agenda of the new Government. Calling for a jan andolan along the lines of the Swachh Bharat Mission, the Prime Minister emphasized that jal sanchay (Water collection and conservation) is not possible without jan shakti (people’s power).
- The Central Government has constituted the new Jal Shakti Mantralaya. It has integrated the erstwhile Ministry of Water Resources, River Development and Ganga Rejuvenation, with the Ministry of Drinking Water and Sanitation.
- This is a major step towards the consolidation of the delivery of drinking water and sanitation as well as a thrust towards the goal of providing safe and adequate piped water supply for all households.

The Story So Far

- The institutional landscape for water in India has been somewhat fragmented, with about seven Ministries and more than 10 Departments having a say on different aspects of water management and use. This led to these Ministries and Departments working in silos.
- Later, the NITI Aayog tried to integrate the sub-sectors of water by creating an integrated water management index and ranking States on this basis.

Water Crisis

- India is entering water crisis territory, with certain estimates indicating that water demand will exceed supply by a factor of two by 2030. This has the potential of driving economic losses of an estimated 6 per cent of GDP by 2050.
- Recent satellite data has also shown that India's taps could run completely dry in the medium term, with cities like New Delhi, Bengaluru, Chennai and Hyderabad completely running out of groundwater.

Challenge Ahead: Statistical Look

- Presently, India captures only eight per cent of its annual rainfall, among the lowest in the world.
- Lack of proper maintenance of existing infrastructure causes further losses of almost 40 per cent of piped water in urban areas.
- Treatment and reuse of greywater is almost non-existent. As a benchmark, Israel, treats 100 per cent of its used water and recycles 94 per cent of it, meeting more than half of its irrigation needs through this reused water.
- In terms of drinking water, while 81 per cent of all habitations are currently estimated to have access to 40 liters of water per day through some sources, only about 18 to 20 per cent of rural households in India have connections for piped water supply.
- One of the priorities of the government is to provide piped water supply to all rural households by 2024 in a sustainable manner.

Best Practices:

- There are important lessons to be learned from the best practices of decentralized planning for water conservation such as in Hiware Bazar, Maharashtra and the Swajal model of community-based drinking water in Uttarakhand – which need to be scaled up.

JAL Shakti Abhiyan

- A good example of local approaches to developing infrastructure for storage of water is seen in Dewas district in Madhya Pradesh. Here, through Government support to farming communities for building ponds as alternative storage and supply sources, the district has

achieved a 6 to 40 feet rise in the water table, even while increasing irrigated area by 120-190 per cent.

- To this end, the Ministry of Jal Shakti recently launched the Jal Shakti Abhiyan – a collaborative effort of the Central and State Governments to accelerate progress on water conservation activities in identified 1592 water stressed blocks in 256 districts.
- Under this campaign, over 1000 senior Central Government officers will join the States to promote focused interventions for Jal sanchay and jal sanrakshan (water collection and conservation).

The Way to Har Ghar Jal

- There is need for developing infrastructure for collection and basic treatment of domestic nonfaecal waste water -also called greywater – which typically accounts for nearly 80 per cent of the by-product of all domestic water.
- This may be done through simple waste stabilization ponds, constructed wetlands and similar local infrastructure projects in order to recycle this water for agriculture the sector.
- Some States, like Gujarat, are leading the efficient use of agricultural water by bringing in micro irrigation.
- The Andhra Pradesh Government has also prioritized water efficiency in agriculture.
- If these measures are combined with reuse of greywater for agriculture, it will result in a significant reduction of demand from our water resources.

A Required Jan Andolan: Water as “Everyone’s Business

- Behavior change communication initiatives for both internal and external stakeholders will be critical in changing attitudes towards water.

Conclusion:

- This approach of holistic and integrated water management is unique for any large federal county. Just like the country did in the Swachh Bharat Mission, India could lay out a template for other countries on securing national water security by integrating fragmented institutions and making water security everyone’s business.

Keywords and Keynote from the article

- This article provides a holistic view of water crisis in India.
- Save this article to answer any question on water issues of India.

Question for mains

Holistic and integrated water management is essential for any large federal country like India. Discuss (250 words)

- It is a tricky question.
- Key is to balance between water issues and how it is related to federal issues.
- Introduce with water crisis.
- Then make an infographic about the reasons of current water crisis.
- After that, elaborate on how water crisis is linked to federalism.
- End question with way forward.

MCQ

Government aims to provide piped water supply to all rural households by

- a) 2022
 - b) 2023
 - c) 2024
 - d) 2025
- Explanation: Under the program **har ghar jal**, one of the priorities of the government is to provide piped water supply to all rural households by 2024 in a sustainable manner.

Article 8. MOVING TOWARDS BETTER, EQUITABLE AND AFFORDABLE HEALTH SERVICE

Reference Article: from Yojana By Indu Bhushan

Introduction

- India has achieved significant public health gains and improvement in health indicators. We have been able to wipe out the scourge of disease such as polio, guinea worm disease, yaws and maternal and neonatal tetanus and control the incidence of HIV/AIDS.

Achievements:

- Our life expectancy has increased to 68.65 years in 2016 and the Total Fertility Rate (TFR) has reduced sharply to 2.2 in 2015-16.
- The infant mortality rate has declined to 34 per 1,000 live births in 2016.
- We have also achieved the Millennium Development Goal (MDG) in respect of the Maternal Mortality Ratio which declined to 174 per lakh live births in 2015 and reached close to achieving the Under-5 Child Mortality target (U5 MR level of 43 against a target of 42).

Challenges:

- India is currently facing the unique situation of a 'triple burden of disease'. As the mission of eradicating major communicable disease remains unfinished, the population is also bearing the high burden of non-communicable diseases and injuries.
- India's general government expenditure on health has remained stagnant over the last two decades at close to 1.2 per cent of its GDP.
- India spends only 21 per cent of its total health expenditure from the general government revenue and as high as 62 per cent of total health expenditure is out-of-pocket.

Various Initiatives:

- The Rastriya Sathya Bema Yojana was launched in 2008. However, these schemes worked independently of the larger healthcare system in the country and resulted in further increasing the fragmentation of risk pools. Additionally, these schemes did not have a strong linkage with primary healthcare.

Ayushman Bharat PMJAY:

- A Bold New Approach to Healthcare Delivery in the Subcontinent:
- To address these gaps, last year Government of India launched Ayushman Bharat which is a two-pronged approach towards universal healthcare. The first is Health and Wellness Centers (HWCs), which will provide Comprehensive Primary Health Care.
- 150,000 HWCs will be set up by 2022 and will be able to handle more than 70 per cent of all outpatient care including non-communicable diseases and mental illness. The center will also conduct yoga sessions and have a much wider range of free drugs and diagnostics.
- The Second is Pradhan Mantri Jan Arogya Yojana (PMJAY), the world's largest fully government funded health insurance scheme.
- It aims to offer financial risk protection to the beneficiary families through a system of demand-led healthcare initiative that meets their immediate hospitalization needs in a cashless manner.
- It represents a significant transition from a sectoral, segmented approach to comprehensive, holistic approach bringing together preventive, promotive, curative, rehabilitative aspects of care along a continuum of care. It marks a paradigm shift in how health is looked at in India.

Who is Covered Under PMJAY?

- PMJAY has been rolled out for the bottom 40 per cent of poor and vulnerable populations. The inclusion of households is based on the deprivation and occupational criteria of the Socio-Economic Caste Census 2011 for rural and urban areas, respectively. States have been provided the flexibility to use their own database for PMJAY.

Key Features of PMJAY

- PMJAY provides cashless cover of up to INR 5,00,000 to each eligible family per annum for listed secondary and tertiary care conditions.
- There is no cap on family size and age of members. The benefits of INR 5,00,000 are on a family floater basis which means that it can be used by one or all members of the family.
- All pre-existing diseases are covered from the very first day. This is a major advantage over regular private insurance schemes that often do not cover illnesses being suffered by the policy holder.
- Benefits covered under PMJAY are portable across the country and any eligible beneficiary can visit any empaneled hospital across the country and receive cashless treatment.
- PMJAY, being a centrally sponsored scheme is fully funded from the Consolidated Fund of India.

Conclusion:

- PMJAY embodies a policy shift where the Government now assumes the role of a 'purchaser' of services from that of 'provider'. With this shift, the Government is improving the access of poor people to health services.
- It is surely a giant leap forward towards the achievement of the Sustainable Development Goals especially SDG 3.8, that is, achieving Universal Health Coverage.

Keywords and Keynote from the article

- Note down which disease have been wiped out from India.
- Also note down data like "India spends only 21 per cent of its total health expenditure from the general government revenue and as high as 62 per cent of total health expenditure is out-of-pocket".
- Focus on how PMJAY solves the health crisis, this is going to be an expected question in both prelims and mains in coming years.

Assignments

Question for mains

Ayushman Bharat PMJAY is a Bold New Approach to Healthcare Delivery in the Subcontinent. Discuss. (250 words)

1. It is a straight forward question.
2. First, introduce with what is PMJAY.
3. Then discuss challenges in present healthcare system.
4. Show how PMJAY is a bold approach.
5. Conclude on positive note and write what more is needed.

MCQ

Consider following about PMJAY

1. The inclusion of households is based on the deprivation and occupational criteria of the Socio-Economic Caste Census 2011.
2. PMJAY provides cashless cover of up to INR 5,00,000 to each eligible family per annum for listed secondary and tertiary care conditions.
3. PMJAY, being a centrally sponsored scheme is fully funded from the Consolidated Fund of India.

Identify correct statements:

- A) 1 and 2 only
- B) 2 and 3 only
- C) 1 and 3 only
- D) All of the above

Answer: D

Explanation: Self Explanatory

