

25 June 2019: PIB Summary & Analysis

Eligibility for PM Kisan Samman Nidhi Scheme

All landholder farmers' families in the country are eligible for the PM-Kisan Scheme, except those covered under the following exclusion criteria:

- (I) All Institutional Land holders; and
- (II) Farmer families in which one or more of its members belong to following categories :
 - a. Former and present holders of constitutional posts, government officials, state or center.
 - b. All superannuated/retired pensioners whose monthly pension is Rs.10,000/-or more (Excluding Multi-Tasking Staff / Class IV/Group D employees)
 - c. All Persons who paid Income Tax in last assessment year.
 - d. Professionals like Doctors, Engineers, Lawyers, Chartered Accountants, and Architects registered with Professional bodies and carrying out profession by undertaking practices.

Fund released under e-NAM scheme

Context

The fund released by the Government of India to States/UTs under e-NAM Scheme based on need

Facilities for using e-NAM platform

- (i) Farmers can access the prevailing commodity prices information on e-NAM mobile app even without going to the mandi.
- (ii) Facility of pre-registration of lot by farmers for their produce available through mobile app to facilitate quick gate entry of the lot during peak season.
- (iii) Facility of quality testing of the produce of the farmers before bidding.
- (iv) Farmers may view progress of online bid value of their produce through mobile.
- (v) The details of final bid rate of commodity of farmer are received through SMS by farmers.
- (vi) Online payment gateway is available for transfer of bid value directly to bank accounts of farmers.

Integrating with National Agriculture Market (e-NAM)

- Three reforms are mandatory for States/Union Territories (UTs) in their respective State Agricultural Produce Market Committee (APMC) Acts for integrating their mandis with National Agriculture Market (e-NAM) platform
 - (i) Provision for e-trading,
 - (ii) Single point levy of market fee,

(iii) Unified Single trading license for the State.

- States without APMC Act like Bihar need to provide legally enforceable guidelines and institutional mechanism for implementing e-NAM.
- Based on the proposals received from the compliant States/Union Territories (UTs), mandis are considered for integration by Government of India with e-NAM platform.

APEDA Organizes Buyers - Sellers Meet

Context

Agricultural & Processed Food Products Export Development Authority (APEDA) in association with North Eastern Regional Agricultural Marketing Corporation (NERAMAC) organised the second Conference cum International Buyers-Sellers Meet

Agricultural & Processed Food Products Export Development Authority (APEDA)

- APEDA, under the Ministry of Commerce and Industries, promotes export of agricultural and processed food products from India.
- In its endeavour to promote export of agricultural products from NER, APEDA has been organising various buyers- sellers meets to facilitate market linkages of the exporters with international buyers.
- The first international buyers – sellers meet for NER was organized by APEDA in Guwahati
- APEDA is conducting regular promotional activities in the area of agriculture exports. It provides support to exporters to set up infrastructure like pack houses and cold storages.
- APEDA also helps exporters to exhibit their products in several national and international expos and exhibitions.
- The Imphal event of international buyers - sellers meet is part of the initiative of APEDA to bring the North-Eastern states of India on the export map of the country.

IAF Contingent Departs for Exercise Garuda-VI

Context

The Indian Air Force is participating in a bilateral exercise between Indian and French Air Force named Exercise 'Garuda-VI' France.

Garuda-VI

- This is one of the biggest air exercises that is being planned between the two Air Forces.
- The Indian Air Force Su-30 MKI will be operating in a simulated operational war fighting scenario along with French Air Forces multirole Rafale aircraft.
- This will enhance understanding of interoperability during mutual operations between the two Air

Forces and provide an opportunity to learn from each others best practices.

- Participation of IAF in the exercise will also promote professional interaction, exchange experiences and operational knowledge besides strengthening bilateral relations with the French Air Force.
- It will also provide a good opportunity to the air warriors to operate in an international environment.

Release of Newsletter of North Eastern Council

Context

- The Union Minister of State for Development of North Eastern Region (I/C) Dr Jitendra Singh released the third issue of Newsletter of North Eastern Council (NEC) Shillong.

North Eastern Council (NEC)

- The North Eastern Council (NEC) was established by North Eastern Council Act, 1971 initially as apex level advisory body for securing balanced and coordinated development and facilitating effective co-ordination amongst seven States of North Eastern Region.
- Subsequent to the amendment of NEC Act in December, 2002, Sikkim was added as 8th Member State, and NEC was mandated to function as a statutory Regional Planning Body for the North Eastern Region.

Achievements of NEC

- Since its inception, NEC has focused on improving connectivity of the region which has been a major bottleneck for all developmental activities. A total of 10,911 kms of roads have been constructed with the NEC funding and handed over to the States for maintenance.
- NEC has till date supported the installation of power plants and construction of transmission & distribution lines.
- NEC has also undertaken development work in various sectors like education, healthcare, agriculture, horticulture, tourism, industries etc.
- Eleven Inter-State Bus terminus (ISBT) projects have been taken up across different States to ease out inter-state movement of people.
- Since inception, NEC has contributed for the up-gradation/strengthening of the infrastructure of the existing Airports in the region. Improvement of the infrastructure in 5 major airports of the region.
- The restructuring of NEC was undertaken with a view to have a forum to discuss issues such as boundary disputes, drug trafficking, smuggling of arms and ammunition, etc.

Initiatives to improve Government Banks

Context

Over the last four Financial Years, the Government of India has taken comprehensive steps to strengthen

Government's 4R's strategy

1. Recognising NPAs transparently
2. Resolving and recovering value from Stressed Accounts through clean and effective laws and processes
3. Recapitalising banks
4. Reforming banks through the PSB Reforms Agenda.

Steps taken by Government

Besides recapitalization, other steps taken by the Government to improve the condition of banks, include, inter alia, the following:

1. Change in credit culture with institution of Insolvency and Bankruptcy Code (IBC) fundamentally changing the creditor-borrower relationship, taking away control of the defaulting company from promoters/owners and debarring wilful defaulters from the resolution process and debarring them from raising funds from the market.
2. Fugitive Economic Offenders Act, 2018 has been enacted to enable confiscation of fugitive economic offenders' property.
3. Heads of PSBs have been empowered to request for issuance of look-out circulars.
4. National Financial Reporting Authority has been established as an independent regulator for enforcing auditing standards and ensuring audit quality.
5. Key reforms have been instituted in PSBs, including the following:
 - a. To ensure proper due diligence in project financing, Board-approved Loan Policies of PSBs now mandate tying up necessary clearances/approvals and linkages before disbursement, scrutiny of group balance-sheet and ring-fencing of cash flows, and appraisal of non-fund and tail risk.
 - b. For mitigating risk on account of misrepresentation and fraud, use of third-party data sources for comprehensive due diligence across data sources has been instituted.
 - c. For clean and effective monitoring, monitoring roles have been strictly segregated from sanctioning roles in high-value loans, and specialised monitoring agencies combining financial and domain knowledge have been deployed for effective monitoring of loans above Rs. 250 crore.
 - d. To ensure timely and better realisation in One-Time Settlements (OTSs), online end-to-end OTS platforms have been set up.
 - e. For faster processing of loan proposals, Loan Management Systems have been put in place for personal segment and MSME loans.
6. To strengthen governance at the Board level, the position of Chairman and Managing Director (CMD) has been bifurcated into separate positions of a Non-executive Chairman and a Managing Director (MD) and Chief Executive Officer (CEO).
7. A professional Banks Board Bureau (BBB) has been created for arm's length selection of non-executive Chairmen and whole-time directors.

Small Loan Scheme for Poor People

Context

- In terms of Reserve Bank of India guidelines on Priority Sector Lending (PSL)

Pradhan Mantri Mudra Yojana (PMMY):

- Provides access to institutional finance to unfunded micro / small business units by extending loans upto Rs.10 lakh for manufacturing, processing, trading, services and activities allied to agriculture.

Pradhan Mantri Awas Yojana – Urban (PMAY-U)

- In pursuance of the Government vision of facilitating housing to all by 2022 Government has launched Pradhan Mantri Awas Yojana – Urban (PMAY-U) mission
- The mission aims to provide assistance to all States/UTs in addressing the housing requirement of urban poor including Economically Weaker Section (EWS)/ Low Income Group (LIG).

Central Sector Interest Subsidy Scheme (CSIS)

- It is an unique Scheme which pivots around the vision that no student desiring to pursue higher education is denied of the opportunity if he/ she is financially poor.
- This Scheme benefits all categories of economically weaker students for pursuing professional/ technical courses in India and intends to provide affordable higher education.

Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAY-NRLM):

- The scheme aims at promoting poverty reduction through building strong institutions of the poor, particularly women and enabling these institutions to access a range of financial services and livelihood services.
- .DAY-NRLM has a provision for interest subvention, to cover the difference between the Lending Rate of the banks and 7% per annum, on all credit from the banks/ financial institutions availed by women Self Help Groups (SHGs), for a maximum of Rs. 3 Lakh per SHG.

Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM)-

- It is a centrally sponsored scheme to reduce poverty and vulnerability of the urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities.

Differential Rate of Interest (DRI) Scheme:

- The DRI Scheme, banks provide finance up to ₹ 15,000/- at a concessional rate of interest of 4 percent per annum to the weaker sections of the community for engaging in productive and gainful activities.

Beneficiaries of Ayushman Bharat Yojana

Context

- Facilities under Ayushman Bharat – Health & Wellness Centres (AB-HWCs) are available to all. Salient features and targets of the AB- HWCs are given below:

Ayushman Bharat – Health and Wellness Centres

- Under AB-HWC, Comprehensive Primary Healthcare is being provided which includes promotive, preventive, curative, palliative and rehabilitative services.
- The AB-HWCs are envisioned to provide an expanded range of services to include care for non-communicable diseases, palliative and rehabilitative care,
- To provide comprehensive health coverage to the beneficiaries, free essential drugs and diagnostic services are also being provided through these AB-HWCs.

Pradhan Mantri Jan ArogyaYojana [PMJAY]

- PMJAY is centrally sponsored scheme. It is entirely funded by Government and the funding is shared between Centre and State governments as per prevailing guidelines of Ministry of Finance.
- PMJAY provides health coverage up to Rs. 5 lakh per family per year for secondary and tertiary hospitalization to around 10.74 crore poor and vulnerable families
- MJAY is an entitlement-based scheme. This scheme covers poor and vulnerable families based on deprivation and occupational criteria as per SECC database.
- PMJAY provides cashless and paperless access to services for the beneficiary at the point of service in any (both public and private) empanelled hospitals across India.
- Under PMAJY, the States are free to choose the modalities for implementation. They can implement the scheme through insurance company or directly through the Trust/ Society or mixed model.
- There is no restriction on family size, ensuring all members of designated families specifically girl child and senior citizens get coverage.
- A well-defined Complaint and Public Grievance Redressal Mechanism, has been put in place through which complaints/ grievances are registered, acknowledged, escalated for relevant action, resolved and monitored.
- PMJAY has created a robust IT system for implementation and role of real time transaction data.
- At National level, National Health Authority (NHA) has been set up as an attached office to Ministry of Health and Family Welfare to manage the implementation of the scheme.

“Healthy States, Progressive India” Report

Context

- NITI Aayog released the Second Edition of “Healthy States, Progressive India” today. The report ranks states and Union territories innovatively on their year-on-year incremental change in health outcomes, as well as, their overall performance.

About the report

- The report is an annual systematic performance tool to measure the performance of the States and UTs.

- It ranks states and union territories on their year on year incremental change in health outcomes, as well as, their overall performance with respect to each other.
- The ranking is categorized as Larger States, Smaller States and Union Territories (UTs), to ensure comparison among similar entities.
- The Health Index is a weighted composite Index based on 23 indicators grouped into the domains of Health Outcomes, Governance and Information, and Key Inputs/Processes.

Incremental Performance	Overall Performance		
	Aspirants	Achievers	Front-runners
Not improved (0 or less)	Madhya Pradesh Odisha Uttarakhand Uttar Pradesh Bihar	West Bengal	Kerala Punjab Tamil Nadu
Least Improved (0.01-2)	—	Chhattisgarh	Gujarat Himachal Pradesh
Moderately Improved (2.01-4.0)			Maharashtra Jammu & Kashmir Karnataka Telangana
Most Improved (more than 4.0)	Rajasthan	Haryana Jharkhand Assam	Andhra Pradesh

- Each domain has been assigned weights based on its importance and has been equally distributed among indicators.
- Among the Larger States, Kerala, Andhra Pradesh & Maharashtra ranked on top in terms of overall performance, while Haryana, Rajasthan and Jharkhand are the top three ranking States in terms of annual incremental performance.

