

# 07 May 2020: UPSC Exam Comprehensive News Analysis

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*Nothing here for today!!!*

## B. GS 2 Related

**Category: POLITY AND GOVERNANCE**

### 1. 'Darbar Move' fosters unity in J&K, says NC

**Context:**

The Jammu and Kashmir High Court had asked the Centre and the Union Territory (UT) administration to take a final call on the continuation of the 148-year-old practice of shifting capitals annually between Srinagar and Jammu, which burdens the exchequer.

**Details:**

- The National Conference (NC) has pitched for the continuation of the 'Darbar Move'.
- NC leader said discontinuing the 'Darbar Move' would increase the gap between the two regions of J&K.
- It is said that the practice helps foster unity and integrity between culturally diverse regions.

This issue has been covered in **6th May 2020 Comprehensive News Analysis**. [Click here](#) to read.

**Category: HEALTH**

**1. Duo from M.P. who got plasma therapy recover**

**Context:**

Two [COVID-19](#) patients in Madhya Pradesh who were administered plasma therapy have recovered.

Read more about **Convalescent Plasma therapy covered in 11th April 2020 PIB Summary and Analysis**.

**2. Fall in key treatment categories**

**Context:**

According to data from the official National Health Authority (NHA), only the 'general medicine' category sees jump under Ayushman Bharat.

**Details:**

- Cardiology treatments offered under the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) declined by 45%; 'general surgeries' plummeted by 23% and procedures related to gynaecology and obstetrics nosedived 25% from February to April 2020.
- The AB-PMJAY, according to the Centre, offers health insurance to 10.74 crore poor, rural families and identified occupational categories of urban workers' families.
- The government-backed project offers an annual cover of ₹5,00,000 per family (on a family floater basis).
- It covers medical and hospitalisation expenses for several secondary care and tertiary care procedures.
- These services can be accessed at several private hospitals also.

Read more about [Pradhan Mantri Jan Aarogya Yojana](#)

**Issues:**

- With the lockdown, private hospitals largely shut down, with the government itself encouraging people to visit hospitals only for essential treatments.
- However, with several reports of COVID-19 infections in healthcare workers and doctors, the number of visits to hospitals in general saw a decline, as evidenced by the PMJAY data.
- Also, the people are hesitant and afraid to go to hospitals.

### **National Health Authority (NHA):**

- The National Health Authority is the apex body responsible for implementing India's flagship public health insurance/assurance scheme 'Ayushman Bharat Pradhan Mantri Jan Arogya Yojana'.
- The NHA is the successor of the National Health Agency. It was renamed as the National Health Authority in January 2019.
- NHA has been set up to implement the PM-JAY at the national level.
- An attached office of the Ministry of Health and Family Welfare with full functional autonomy, NHA is governed by a Governing Board chaired by the Union Minister for Health and Family Welfare.
- A Chief Executive Officer (CEO), an officer in the rank of Secretary to the Government of India, manages its affairs.
- To implement the scheme in the states, State Health Agencies (SHAs) in the form of a society/trust have been set up by the states.

## **C. GS 3 Related**

### **Category: SECURITY**

#### **1. Hacker sees security flaws in Aarogya Setu**

##### **Context:**

Ethical hacker Robert Baptiste has alleged that security flaws in the coronavirus tracking app [Aarogya Setu](#) enabled him to see that five people at the Prime Minister's Office (PMO) and two at the Army headquarters were unwell.

##### **Details:**

- The ethical hacker took to Twitter to caution the government that a security issue had been found in the App.
- He also cautioned that the privacy of 90 million Indians is at stake.
- The ethical hacker who alleged security flaws in Aarogya Setu, called for making the application's source code open.
- Further, the French hacker had said that a user can get the COVID-19 statistics displayed on the home screen by changing the radius and latitude-longitude using a script.
- In response to the issues raised, the team of Aarogya Setu, in a statement, said no personal information of any user was proven to be at risk.
- It noted that the application fetched a user's location and stored it on a server in a secure, encrypted and anonymised manner,
  1. At the time of registration
  2. At the time of self-assessment
  3. When the user submits his or her contact tracing data voluntarily through the app or when the contact tracing data is fetched after the person turns COVID-19 positive.

Details on Aarogya Setu app and the issues associated with it have been covered in 21st April 2020 Comprehensive News Analysis. [Click here](#) to read.

## Category: ECONOMY

### 1. SBI to extend loan moratorium to NBFCs

#### Context:

The State Bank of India (SBI) has decided to extend loan moratorium to the Non-Banking Finance Companies (NBFCs).

#### Background:

- At the end of March 2020, the [RBI](#) had allowed banks to extend three-month repayment moratorium to their term loan customers without classifying them as non-performing assets.
  - While the banks had extended the facility to the retail borrowers, they were reluctant to extend the same to the NBFCs, including housing finance companies and micro-finance institutions.

#### Details:

- Bank funding is a key source of liquidity for the NBFCs.
- As a result, NBFCs that had extended this benefit to their customers but were not granted the same by banks, were facing a severe liquidity crunch.
- SBI's move is seen as a huge relief to the non-banking finance companies facing a cash crunch.
  - The SBI will assess the cash flow situation of the NBFCs before deciding on extending the facility.
  - If an entity had a negative cash flow, that is, if repayments or inflows to the NBFC were lower than the outflow, only then the facility would be extended.
- With SBI now deciding to offer the moratorium, NBFCs expect other commercial banks also to follow suit.

## Category: SCIENCE AND TECHNOLOGY

### 1. A lab at the heart of U.S.-China virus spat

#### Context:

The U.S. President and the Secretary of State have both claimed that there is evidence the COVID-19 pathogen came from the lab in Wuhan — the city where the disease was first detected in 2019.

#### Details:

- The Chinese laboratory, accused by top American officials of being the source of the pandemic, conducts research on the world's most dangerous diseases.
- The [World Health Organization \(WHO\)](#) states that no evidences have been offered to support the speculative claims. Also, scientists believe that the coronavirus jumped from animals to humans, possibly at a Wuhan market selling wild animals.

- All evidence so far strongly indicate a natural origin.

### **Wuhan Institute of Virology:**

- The Wuhan institute houses the largest virus bank in Asia which preserves more than 1,500 strains.
- The complex contains Asia's first maximum-security lab equipped to handle Class 4 pathogens (P4) such as Ebola.
- The Wuhan lab can hold the world's most dangerous pathogens at maximum bio containment levels.
- Work by the lab's scientists helped to shed light on the COVID-19 pathogen in the early days of the outbreak in Wuhan.
  - They published work concluding that the new virus shared a 79.6% sequence identity to the SARS coronavirus, and that it was 96% identical at the whole-genome level to a coronavirus found in bats.
- The lab's researchers had already conducted extensive investigations on the links between bats and disease outbreaks in China, and had highlighted the need to prepare for viruses potentially spreading out of their natural reservoirs into human communities.

### **Biosafety Level 4**

- Biosafety level 4 laboratories are used for diagnostic work and research on easily transmitted pathogens which can cause fatal diseases.
- These include a number of viruses known to cause viral haemorrhagic fever such as Marburg virus, Ebola virus, Lassa virus, and Crimean-Congo haemorrhagic fever.
- The reason biosafety levels are so important is because they dictate the type of work practices that are allowed to take place in a lab setting.
- They also heavily influence the overall design of the facility in question, as well as the type of specialized safety equipment used within it.

## **D. GS 4 Related**

*Nothing here for today!!!*

## **E. Editorials**

### **Category: INTERNATIONAL RELATIONS**

#### **1. Resuscitating multilateralism with India's help**

##### **Background:**

##### **Post-war Multilateral Order:**

- The underpinning assumption of the post-war multilateral system was that peace and prosperity went hand in hand.
- Some like-mindedness and a commonly-held purpose were also assumed among members: increasing economic integration and shared prosperity would help enhance these affinities and contribute to peace.
- Countries with fundamentally different domestic systems of governance did not form a part of this multilateral order, as was the case with the Soviet bloc in the Cold War years.

### **Weaponisation of Interdependence:**

- None of our multilateral institutions was built for a world where the ties of interdependence, which were supposed to enhance the well-being of all, could themselves be weaponized for nationalistic gain, at the expense of other players.
- The misuse of existing rules (or loopholes within the existing rules) by several countries, especially by China (e.g. via forced technology requirements, intellectual property rights violations, and subsidies), to gain an unfair advantage in trade relations was already attracting critique in the recent years.
- But the pandemic has provided some alarming illustrations of how damaging the Weaponisation of global supply chains can be.

### **Issues:**

- The pandemic has heightened the crisis of multilateralism, not created it.
- Amidst the many cracks in the system, it has deepened one especially dangerous fault-line: multilateralism, in its current form, is incapable of dealing with misuse by systemic rivals.
- As death tolls rose, many countries responded with export restrictions on critical medical supplies. This is almost inevitable given the absence of adequate stocks within countries, and little in the rules to curb export restraints.
- Recognising the shortages that countries were facing — masks, personal protective equipment, ventilators and more — to deal with COVID-19, China offered to sell these products to countries in need.
- For instance, when the European Union (EU) put up export restrictions, China stepped in at Serbia's request.

### **Weaponisation of supply chain - China's Diplomacy:**

- When India complained that test kits imported from China were faulty, China slammed it for irresponsible behaviour.
- When Australia indicated that it would conduct an independent investigation of China's early handling of the epidemic, China threatened it with economic consequences.
- Add to this the dangers of using faulty equipment on critical patients, plus the risks that several actors, including the EU and India, see of predatory takeovers of their companies by China.
- The pandemic is teaching countries, through bitter experience, that weaponised interdependence is not just a theory but a practice that is rapidly evolving.
- It can have life and death consequences.
- Against this background, repeated calls by heads of governments and international organisations urging countries to remain committed to multilateralism seems unconvincing.

### **Way forward:**

- There is a need for reassurance and policies that reflect a renewed commitment to the existence of multilateralism.
  - The United States must demonstrate in word and deed that autarchy is not the way forward and that it remains committed to strengthening global supply chains which are based on the promise of ensuring global stability and the attendant promise of peace and prosperity.
- There is an urgent need for some strategic decoupling, handled smartly in cooperation with other like-minded countries.
  - A multilateralism that recognises the need for decoupling will necessitate closer cooperation with some and distancing from others.

- Membership of such renewed multilateral institutions would not be universal; rather, one would limit deep integration to countries with which one shares first-order values — such as pluralism, democracy, liberalism, animal welfare rights, and more.

### ***India's Role:***

- It is believed that India is uniquely positioned to help resuscitate multilateralism.
- As some constituencies in the West seek a gradual decoupling from China, they would be well served to look toward India.
- Countries have lost faith in China because of COVID-19 and the apparent malfeasance and the opaqueness with which it has dealt with the crisis. Its image as a reliable partner has suffered a huge dent.
- Neither aid diplomacy nor the unleashing of Chinese soft power can easily recover the trust deficit that exists today between China and much of the rest of the world.
- At a time when China is facing a global crisis of credibility, India may consider an attempt at mediation; to temper what is increasingly seen as Beijing's unilateralist revisionism; revive the promise of the gradual socialisation of China into the international system; and its acceptance of the norms and rules that regulate the principal multilateral institutions.
- The current crisis in multilateralism could be a remarkable opportunity for India, a country whose pluralism, democracy, and liberalism have often been underestimated by the West.
- To make use of the opportunities, for itself and for the provision of certain global public goods, India's cooperation with like-minded actors will be key.
- India could work closely with the Alliance for Multilateralism (an initiative launched by Germany and France) to shape both the alliance itself and the reform agenda at large.
  - Working together with a group of countries from the developed and developing world could further amplify India's voice.
- With the United States facing multiple internal challenges including the prospects of a deeply divisive Presidential election, India (together with like-minded partners even beyond the usual suspects) could assume leadership in strengthening constructive transnational cooperation.

### **Conclusion:**

To reduce the further spread of the virus, to develop effective medical treatments, and to curtail the worst effects of the inevitable recession that is already in the offing, cooperation among nations will be necessary. But the issue is that multilateralism is possibly at its weakest today, when the need for it is more dire than ever before. Unless the fundamental problem is addressed, no meaningful fix would be possible.

### **Category: ECONOMY**

#### **1. Everyone wants a good stimulus**

The editorial talks about the expectations around a good stimulus package deal in the backdrop of deep uncertainty and contraction in economic activity due to the COVID-19 pandemic. It highlights the options, suggestions and constraints in designing the ideal stimulus package.

#### **Details:**

- There is this rampant belief that a fiscal stimulus package has to follow the timeline.
  - It is to be understood that the economy cannot be stimulated during a supply-side lockdown.
  - There are 'announcement effects' — both good and bad — that go with the stimulus.
- The government revenues too will be seriously hit.

- This will be anywhere from 2-3% of the GDP (given that disinvestment target itself is 1% of GDP and the realisation is likely to be close to zero in the current financial year). The effective fiscal deficit is going to be somewhere around 7.5%.
- While highlighting the fact that the U.S. government has set aside \$2 trillion for bailouts or 9% of its GDP, it must be understood that India cannot afford such a stimulus package as India's starting point is going to be at around 7.5% of GDP fiscal deficit.
- On top of this, India has to incur the 'merit expenditure' on health and direct income support to the poor.
- It may be worthwhile to bear in mind that from 1947 to 1997, the Central government always routinely monetised its deficit, without leading to high rates of inflation, much less hyperinflation.
- The Fiscal Responsibility and Budget Management (FRBM) limits are hardly a grand success and routinely all governments have broken the barrier.
  - Other countries with huge debt-to-GDP ratios like Japan (>200%) and the U.S. (125%) get away, but India is pulled up for minor slippages on a 70% debt-GDP ratio.
- There must be a more nuanced approach to what constitutes a 'good' stimulus instead of arguing that bailouts should be based on need and not affordability.
  - Given the data above, India cannot ignore affordability and print money with all the attendant side effects.
  - It could have serious consequences like currency plunge, high inflation and rating agencies downgrading India.
- There is a lot of liquidity in the economy, but limited credit is flowing due to anaemic lending. Thus, another suggestion is that bank managers should be incentivised to lend and the government should indemnify loans given during this period.
  - It remains to be seen what fiscal support tools the government will use that can ensure that credit flows to various sectors.
  - The government owes about ₹1 lakh crore on tax refunds.
  - The centre also had promised to make up for any difference to the States, if the GST did not grow by 14% per annum.
  - This is the time for it to transfer this to the States as a grant, for one year, to offset the revenue loss to States.
- There is talk of going to the International Monetary Fund (IMF).
  - It is worth pondering if approaching the IMF is a good idea, when there is no foreign exchange crisis for financing rupee expenditure, as there is a perceived global stigma of doing so.
  - The conditionality-led cure could prove to be worse than the disease itself.

### **Conclusion:**

Fate must not be confused with destiny. Fate is what happens to us. Destiny is what we make in spite of our fate. India's destiny appears relatively safe, if the mind's eye is cast around the globe. Lifting the lockdown will be the first step towards a good stimulus and one does need to un-handcuff a billion people to save their lives too.

## **2. A war-like state and a bond to the rescue**

With the Government of India looking at avenues to raise money to deal with the COVID-19 pandemic, the editorial throws light upon the issue of Consol Bond as a compelling solution for the government with the pandemic's shadow over the economy.

### **Issues:**

- As India's ominous COVID-19 curve stretches further, urgent attention needs to be paid to an economy that is teetering on the edge.
- In the Budget before the pandemic, India projected a deficit of ₹7.96-lakh crore.
- The financial deficit number is set to grow by a wide margin due to revenue shrinkage that will most certainly be accompanied by a lack of appetite for disinvestment.
- In addition to the expenditure that was planned, the government has to spend anywhere between ₹5-lakh crore and ₹6-lakh crore as stimulus.
- All the RBI's schemes are contingent on the availability of risk capital, the market for which has completely collapsed.
- It has been tried several times, to nudge banks into lending to below investment grade micro, small and medium enterprises, but in vain.
- While the 60% increase in ways and means limits for States is a welcome move, many States have already asked for double the limit due to the shortages in indirect taxation collections from Goods and Services Tax, fuel and liquor.

### Details:

- The government and the central bank need to understand that half measures will do more harm than good.
- It is believed that India must most definitely go beyond current revenue receipts to fund the complete stimulus.
- In a war like situation, while waging a united war against this virus, it would be interesting to look at war-time methods of raising finances. One such method that has been used as early as the First World War is the Consol Bond.

### Consol Bond:

In 2014, the British government, a century after the start of the First World War, paid out 10% of the total outstanding Consol bond debt. The bonds, which paid out an interest of 5%, were issued in 1917 as the government sought to raise more money to finance the ongoing cost of the First World War. Citizens were asked to invest with the advertising messaging: "If you cannot fight, you can help your country by investing all you can in 5 per cent Exchequer Bonds. Unlike the soldier, the investor runs no risk."

- Consol bond is a form of British government bond that has no maturity and that pays a fixed coupon.
- Consols are basically rare examples of perpetual bonds.

### Advantages of a Consol Bond:

The traditional option of monetising the deficit by having the central bank buy government bonds is one worth pursuing, but issuing Consol Bonds is considered a better option, given the current scenario, for the following reasons:

- Consol Bonds ensure citizens' active participation.
- Proceeds of the bonds could be used for everything — from Personal Protective Equipment for doctors, to a stimulus for small and medium-sized enterprises.
- With the fall of real estate and given the lack of safe havens outside of gold, the bond would offer a dual benefit as a risk free investment for retail investors.

### Conclusion:

- When instrumented, Consol Bonds would be issued by the central government on a perpetual basis with a right to call it back when it seems fit.
- An attractive coupon rate for the bond or tax rebates could also be an incentive for investors.

- The government can consider a phased redemption of these bonds after the economy is put back on a path of high growth.

## F. Prelims Facts

### 1. Pigs die of suspected hog cholera in Meghalaya

#### What's in News?

Suspected hog cholera has killed at least a dozen pigs across two districts of Meghalaya. This coincided with the death of more than 2,900 pigs in Assam due to African Swine Fever (ASF), a first in the Indian subcontinent.

#### Hog Cholera:

- Classical swine fever (CSF), otherwise known as hog cholera (HC) or just swine fever, is a specific viral disease of pigs.
- It is a contagious viral disease of domestic and wild swine. It affects no other species.
- It happens due to the viruses that bring viral diarrhoea in pigs and ailments in sheep.
- The disease does not harm humans.

#### Note:

- Classical Swine Fever (CSF) is one of the biggest diseases affecting pigs in India.
- It causes a loss of about 400 crores of rupees per year in India.
- This had led to a decrease in the population of pigs in 2019.
- The Indian Institute of Veterinary Research (IVRI) of the Indian Council of Agricultural Research (ICAR) has developed a new vaccine to control classical swine fever.
- However, currently, only 1.2 million doses are being produced. The reason behind its less production is that only 50 doses can be prepared from the spleen of a rabbit.

#### African Swine Fever:

- ASF is a highly contagious and fatal animal disease that infects domestic and wild pigs.
- It typically results in an acute form of haemorrhagic fever and was first detected in Africa in the 1920s.
- The mortality is close to 100 per cent.
- Since the fever has no cure, the only way to stop it spreading is by culling the animals.
- ASF is not a threat to human beings. It only spreads from animals to other animals.

## G. Tidbits

### 1. Assam traders' body seeks relief from donations and shutdowns

#### What's in News?

The All Assam Traders' Association, representing some 500,000 small and medium traders, said various groups should spare them from donations (a soft word for protection money) and avoid calling shutdowns for at least two years after lockdown ends formally.

### **Cost of Bandhs:**

- A 2003 study by the Federation of Industries and Commerce of North Eastern Region said Assam loses an estimated ₹900 crore annually because of state-wide, regional, district and localised shutdowns.
- An average trader also ends up paying donations to at least 30 groups of all kinds every year.

### **Bandhs and Blockages – Unconstitutional:**

- The Gauhati High Court had in 2019 declared bandhs and blockades unconstitutional, and directed the police to book those who call and enforce them.
- However, the court's directive made no difference to what is referred to as 'bandh culture'.

## **2. COVID-19 to help accelerate e-com adoption**

### **What's in News?**

It is opined that the COVID-19 pandemic could accelerate the adoption of e-commerce in the country, with online sales accounting for over 10% of Indian retail sales in the next 12-18 month period, from 5% currently.

- Demonetisation accelerated the adoption of digital payment in India and COVID-19 is expected to do the same thing for online commerce.
- Since safety and security are going to be the single most important thing, it is expected to see end-to-end digitisation at stores.

### **Note:**

- 31% of the world's GDP is retail and from a digital perspective, 40 petabytes of data is generated every hour in retail.
- It is opined that data signals from retail will provide vital clues on the shape of economic recovery, post the COVID-19 era.

## **3. Poor find access to accounts hard: study**

### **What's in News?**

A survey of rural households in six States (Uttar Pradesh, Chhattisgarh, Gujarat, Odisha, Jharkhand and Madhya Pradesh) highlights the difficulty in accessing bank accounts meaning that the impact of these benefits is more limited for the rural poor.

- A survey of 130 rural families in these 6 states showed that only a third of the households had been able to go to the bank.
  - Of those who did go to the bank, 80% were able to successfully withdraw cash.
  - One in five returned without any money; reasons included that the bank was shut or their accounts showed zero balance.

- Only 23% of the surveyed households said they had received ₹500 in their Jan Dhan bank accounts or received an SMS notification about it.
- About a third of the households did not get any money.
- The survey showed that the food grain portion of the relief scheme may have had a better reach among the intended beneficiaries, with 96% of the surveyed households having received their ration for April 2020.

#### 4. Calcutta University's digital collection goes online

##### What's n News?

The University of Calcutta has placed the entire digital collection of its library online so that physical visits are no longer necessitated and the world at large benefits from it.

- In the spirit of online education, the University has also decided to open up free access to its digital collections.
- The digitised collection of full-text materials has been made accessible for free reading — from any part of the world.

##### University of Calcutta:

- The University of Calcutta was set up in 1857.
- The proposal to establish two universities, one in Calcutta and the other in Bombay, was accepted in 1854 and the necessary authority was given through [Wood's Despatch](#).
- The first Chancellor and Vice-Chancellor of the Calcutta University were [Governor General Lord Canning](#) and Chief Justice of the Supreme Court, Sir Willam Colvile, respectively.
- In 1858, Joddu Nath Bose and Bankim Chandra Chatterjee became the first graduates of the university.

## H. UPSC Prelims Practice Questions

Q1. Consider the following statements:

1. Plasma makes up more than 55% of blood in the human body.
2. Plasma carries hormones, nutrients and proteins to different parts of the body.
3. Plasma lacks clotting factor.

Which of the following statement/s is/are incorrect?

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

**Answer: b**

**Explanation:**

Plasma is the major part of the blood. Apart from RBC, WBC and platelets in the blood, all the other fluid content is referred to as Plasma. **It makes up more than 55% of blood in the human body.** The main **role of plasma is to carry hormones, nutrients and proteins to different parts of the body.** Composed of 90%

water, salts, lipids and hormones, it is especially rich in proteins (including its main protein albumin), immunoglobulin, clotting factors and fibrinogen. **Plasma is composed of serum and clotting factor.**

**Q2. Primary Deficit is:**

- The surplus of Revenue Expenditure over Revenue Receipts.
- Fiscal Deficit net of Interest Payment.
- The excess of total expenditure over total receipts excluding borrowings.
- None of the above.

**Answer: b**

**Explanation:**

- Primary Deficit is Fiscal Deficit net of Interest Payment.** Primary Deficit is the difference between the current year's fiscal deficit (total income – total expenditure of the government) and the interest paid on the borrowings.
- The surplus of Revenue Expenditure over Revenue Receipts is Revenue Deficit.
- The excess of total expenditure over total receipts excluding borrowings is called Fiscal Deficit.

**Q3. Consider the following statements with respect to Classical Swine Fever:**

- It is a contagious viral disease of domestic and wild pigs.
- It is caused by the H1N1 virus strain.
- The disease does not harm humans.

**Which of the given statement/s is/are correct?**

- 1 only
- 1 and 2 only
- 1, 2 and 3
- 1 and 3 only

**Answer: d**

**Explanation:**

**Swine Fever or classical swine fever (CSF) is a contagious viral disease of domestic and wild pigs.** CSF is caused by a small RNA virus with a lipid envelope, the Classical swine fever virus. The virus, which was previously called Hog cholera virus, is closely related to the ruminant pestiviruses which cause Bovine viral diarrhoea and Border disease of sheep. **Humans are not affected by this virus.** Swine are the only species known to be susceptible.

**Q4. Consider the following statements with respect to National Health Authority (NHA):**

- National Health Authority is the apex body responsible for implementing Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PMJAY).
- It is the successor of the National Health Agency.
- It is governed by a Governing Board chaired by the Prime Minister.

**Which of the given statement/s is/are correct?**

- 1 only

- b. 1 and 3 only
- c. 1 and 2 only
- d. 1, 2 and 3

**Answer: c**

**Explanation:**

- **National Health Authority is the apex body responsible for implementing Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PMJAY).**
- **National Health Authority is the successor of the National Health Agency, which was functioning as a registered society.**
- **NHA is governed by a Governing Board chaired by the Union Minister for Health and Family Welfare.** It is headed by a Chief Executive Officer (CEO), an officer of the rank of Secretary to the Government of India, who manages its affairs.

## I. UPSC Mains Practice Questions

1. The Economic Crisis due to the COVID-19 pandemic has drawn attention to the role of the government. Discuss the issues faced by the Government of India while designing a stimulus package and suggest the way forward. (15 Marks, 250 Words).
2. In the present crisis, India is uniquely positioned to help resuscitate multilateralism. Discuss how the COVID-19 crisis provides an opportunity for India to assume leadership in strengthening constructive transnational cooperation. (15 Marks, 250 Words).