

July 2018

Volume-62



YOJANA
Since 1956 A DEVELOPMENT MONTHLY

**CHIEF EDITOR
DEEPIKA KACHHAL**

**SENIOR EDITOR
SHYAMALA MANI IYER**

**JOINT DIRECTOR (PRODUCTION)
VINOD KUMAR MEENA**

**COVER DESIGN
GAJANAN PRALHADRAO DHOPE**

OUR REPRESENTATIVES

Ahmedabad: Janhavi Patel, Bengaluru: B.K. Kiranmai
Bhubaneshwar: Girish Chander Dash, Chennai:
Sanjay Ghosh, Hyderabad: Vijayakumar Vedagiri,
Jalandhar: Gagandeep Kaur Devgan, Kolkata:
Khurshid Malik, Mumbai: Umesh Sadashivarao
Ujjare: Thiruvananthapuram: Roy Chacko

Chief Editor's Office : Room No. 660, Soochna
Bhawan, CGO Complex, Lodhi Road New Delhi
110 003 **Phone:** 24362971

Yojana (English): Room No. 647, Soochna Bhawan,
CGO Complex, Lodhi Road, New Delhi - 110 003.
E-mail (Editorial) : yojanace@gmail.com

YOJANA seeks to provide a vibrant platform for
discussion on problems of social and economic
development of the country through in-depth
analysis of these issues in the wider context of
government policies. Although published by
the Ministry of Information and Broadcasting,
YOJANA is not restricted to expressing the official
point of view.

DISCLAIMER: The views expressed in various
articles are those of the authors' and they do not
necessarily reflect the views of the Government
or the organisation they work for. • Maps/flags
used in the articles are only indicative. They don't
reflect the political map or legal representation
of the flag of India/any other country. • The
readers are requested to verify the claims
made in the advertisements regarding career
guidance books/institutions. **YOJANA** does not
own responsibility regarding the contents of the
advertisements.

SUBSCRIPTION

1 year ₹ 230, 2 years ₹ 430, 3 years ₹ 610.

**For new subscriptions, renewals and
complaints, please contact : Ph: 011 24367453
or e-mail your queries to : pdjucir@gmail.com**

Editor (Circulation & Advt.) : GOPAL CHOWDHARI
Publications Division, Room No. 48-53, Soochna
Bhawan, CGO Complex, Lodhi Road, New Delhi
110 003.

Business Manager (Hqs.) : SURYA KANT SHARMA
Phones: 011-24367260, 24365609, 24365610



*Let noble thoughts come to us from all sides
Rig Veda*

IN THIS ISSUE

**AFFORDABLE HOUSING:
FUTURE OF URBAN DEVELOPMENT**
Hardeep S Puri..... 7

**UNIVERSAL VILLAGE
ELECTRIFICATION IN 1000 DAYS:
THE JOURNEY**
A K Bhalla..... 13

**MEETING THE ENERGY NEEDS OF
THE FUTURE**
Manoj Kumar Upadhyay
Abhinav Trivedi 19

SPECIAL ARTICLE

**INVOLVING YOUTH IN COMMUNITY
WELFARE**
Amarendra Kumar Dubey 23

ENSURING A ROOF OVER THE HEAD
Ranjeet Mehta 31

FOCUS

**FARMERS' WELFARE: PRIORITY WITH
COMMITMENT**
Jagdeep Saxena 37

**GIVING WINGS TO SMALL TOWN
INDIA**
Sindhu Bhattacharya 49

TARGETING ECONOMIC OFFENDERS
CMA V Murali 55

THE PM INTERACTS 66

REGULARS

NORTH EAST DIARY61

No. of Pages 68

Sales Emporia

New Delhi	Soochna Bhawan, CGO Complex, Lodhi Road	110003	011-24365610
Delhi	Hall No.196, Old Secretariat	110054	011-23890205
Navi Mumbai	701, B Wing, 7th Floor, Kendriya Sadan, Belapur	400614	022-27570686
Kolkata	8, Esplanade East	700069	033- 22486696
Chennai	'A' Wing, Rajaji Bhawan, Basant Nagar	600090	044-24917673
Thiruvananthapuram	Press road, Near Govt. Press	695001	0471-2330650
Hyderabad	204 II Floor CGO Towers, Kavadi Guda, Secunderabad	500080	040-27535383
Bengaluru	1st Floor, 'F' Wing, Kendriya Sadan, Koramangala	560034	080-25537244
Patna	Bihar State Co-operative Bldg, Ashoka Rajpath	800004	0612-2675823
Lucknow	Hall No 1, 2nd floor, Kendriya Bhawan, Sector-H, Aliganj	226024	0522-2325455
Ahmedabad	Ambica Complex, 1st Floor, above UCO Bank, Paldi	380007	079-26588669

Our Students have Topped Civil Services Exam 2017!



Anudeep Durishetty
AIR-1



Anu Kumari
AIR-2



Sachin Gupta
AIR-3

Every **2nd** selected candidate
of UPSC CSE '17 is from **ETEN IAS KSG**

*Results from CL and KSG; currently under audit

Program features



Classes
Beamed Live
from Delhi



Recordings
of Sessions
for Revision



All-India
Test
Series



Comprehensive
Study
Material

Batches available for GS Foundation 2019 (Pre + Mains + Interview)

July 14 (Weekend) - English | July 16 (Weekday) - English | July 23 (Weekday) - Hindi

To know more, please visit your nearest center

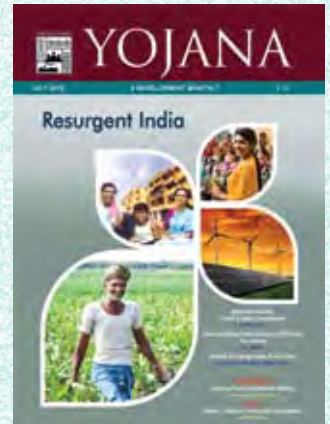
Agra: 9760008389 Allahabad: 9455375599 Aluva: 8281711688 Amritsar: 8054373683 Bangalore: 9964322070 Bangalore: 9035651622
Bhiwani: 7015382123 Bilaspur: 9907969099 Chennai: 9962981646 Dibrugarh: 7086708270 Ghaziabad: 120-4380998 Hissar: 9355551212
Hyderabad: 8008006172 Hyderabad: 9908414441 Imphal: 7005607850 Jamshedpur: 9102993829 Kolkata: 9836990904 Lucknow: 7311116911
Ludhiana: 9988299001 Meerut: 8433180973 Moradabad: 9927035451 Mysore: 9945600866 Nagpur: 8806663499 Patna: 9430600818
Raipur: 8871034889 Ranchi: 651-2331645 Shimoga: 9743927548 Sonapat: 9555795807 Srinagar: 9797702660 Tirupati: 9698123456
Trivandrum: 8138885136 Udaipur: 9828086768 Varanasi: 9718493693 Vijaywada: 9912740699



Path to Progress

“Development” has different meanings for different people. For some it may mean a matter of just ‘*roti, kapda and makan*’, for others it may mean much more - the *roti* might mean food security, *kapda* might mean a way of expressing your identity and *makan* might mean not just a bare roof over one’s head but quality living conditions like spacious house with amenities like play area and gym.

However, when we talk of *roti* in terms of food security the most important person to ensure food security is the farmer. He is the first person in this very important chain of food supply. But his welfare has not always been the top agenda for either the people he provides for or the policy maker. Awakening to the situation, the government has taken several initiatives to accord the deserved priority to the welfare of the farmer with agenda of doubling farmers’ income by 2020 being the most important of all. Besides, initiatives like Soil Health card and PM Fasal Bhima Yojana ensure that the farmer is insured against calamities which frequently ruin him. Pradhan Mantri Kisan Sampada Yojana is a flagship programme providing processing and value addition facilities alongwith marketing support and e-Nam ensures that the farmer gets the right price for his crop. The government has, thus, ensured that the farmer’s welfare is taken care of through appropriate policies, feasible programmes and matching budgetary allocations.



The ‘*makan*’ gets translated into affordable housing for all. The Pradhan Mantri Awas Yojana (PMAY) is the flagship programme trying to ensure Housing for All by 2022. It is designed to ensure that every family will have a pucca house with water connection, toilet facilities, continuous electricity supply and accessibility by the time the Nation completes 75 years of independence.

Accessibility is another core area of development. Good roads without pot holes and bumps are what every citizen wishes for as he sets out to work every morning. The Ministry of Road Transport & Highways has identified about 300 projects for completion by March 2019. 127 NHAI projects and 153 Ministry projects, which were scheduled for completion by June 2019, have now been targeted for expedited completion by March 2019. In addition, there are about 100 projects that are going to be completed by December 2018. The construction target of NHAI for the year 2018-19 has been revised upwards from 5058 km to 6000 km. The government’s innovative scheme to connect small town India through air travel “UDAN” is designed to provide connectivity to small towns and bring them into the national mainstream.

The Prime Minister had declared from the ramparts of the Red Fort on 15th August 2015 that universal village electrification would be achieved within the next 1000 days. The Ministry of Power set out to achieve this task and the Deen Dayal Upadhyaya Gram Jyothi Yojana (DDUGJY) was initiated. Within 1000 days of it’s announcement, more than 18,000 villages have been electrified.

Harnessing the power of youth should be one of the core concerns of any nation in the road to development. India, with his demographic dividend of youth power is all set to involve yuva shakthi in the development process. The government has been involving youth in community welfare through the Nehru Yuva Kendras and National Service Scheme. Their activities are aimed at creating a productive workforce that can make a sustainable contribution to India’s economic development through community related activities. Skill India, Start Up India, National Youth Leaders Programme, Mudra are all aimed at providing holistic growth opportunities to the young population of the country.

The development agenda of a nation includes diverse parameters. Each factor is important in itself and often these have to be dove-tailed with each other to reach the goal of total development. The government’s recent initiatives have sought to achieve this goal of over all development.

Our Stellar Performer



Saumya Sharma
AIR 9, IAS

OUR ONLINE UPSC RESULTS

- ▶ 120+ Toppers
- ▶ 60+ Teachers
- ▶ 300+ Courses
- ▶ 1 Platform

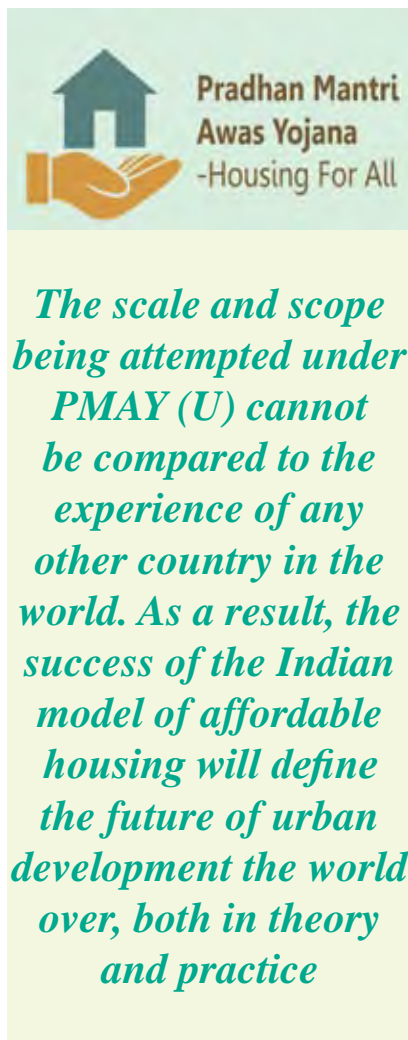
Join LIVE Online Courses for IAS Now!

Courses & Test Series

Pub Ad.	Pavan Kumar, S. Ansari, Atul Lohiya
Philosophy	Mitrapal
Geography	Prof. Majid Husain, Md. Rizwan, Alok Ranjan
Sociology	Praveen Kishore, Venkata Mohan
History	Rajnish Raj, Alok Jha
Anthro	Venkata Mohan
PS & IR	Kailash Mishra, RS Sharma
General Studies	Lukmaan IAS, Pavan Kumar, Tarique Khan, Venkata Mohan, MK Yadav, Toppers 25
Current Affairs	Lukmaan IAS, Venkata Mohan, Alok Jha, MK Yadav
GS Test Series	AAI IAS, Lukmaan IAS, Pavan Kumar
Ethics	S. Ansari, Pavan Kumar
Essay	S. Ansari, Venkata Mohan

Affordable Housing: Future of Urban Development

Hardeep S Puri



Addressing a Joint Session of Parliament in July 2014, just a month after being elected, the Prime Minister said, “By the time the Nation completes 75 years of its Independence, every family will have a pucca house with water connection, toilet facilities, 24x7 electricity supply and access.”¹ To achieve this vision, the PM launched the Pradhan Mantri Awas Yojana (PMAY), or Affordable Housing for All Mission. The Mission was divided into two parts – PMAY (Gramin), which came under the ambit of the Ministry of Rural Development, and the PMAY (Urban), which fell under the Ministry of Housing and Urban Affairs’ domain.

The target for PMAY (Urban), launched in June 2015², is to build approximately 1.2 crore affordable homes in urban centers by the year 2022. In the four years of the present government, the Ministry of Housing and Urban Affairs has already sanctioned the construction of over 47.5 lakh affordable homes, and over 8 lakh homes have been completed and handed over to the respective beneficiaries. By comparison, between 2004 and 2014, only 13.46 lakh homes

were sanctioned, and 5.65 lakh were occupied. It is instructive to recall that when JNNURM was launched, it was considered India’s biggest urban development programme. And yet, in 4 years, the present government has already quadrupled the number of affordable houses sanctioned when compared to the previous 10 years of JNNURM.

Embracing Urbanisation

To understand the success of PMAY (U), it is important to understand the philosophical change taking place in India vis-à-vis urbanisation. It is for the first time in the country’s history that the Union Government has embraced the concept of urbanization. For much of India’s post-independence history, the country was labeled a ‘reluctant’ urbaniser. The reluctance was predicated on the fact that agriculture was the economy’s mainstay, both in terms of income and employment. Today, while agriculture continues to employ over 40 per cent of India’s workforce, its contribution to India’s Gross Value Added has fallen to 16.4 per cent.³ On the other hand, the contribution of services has significantly increased, and is today at 55.2 per cent.⁴ By its very nature, the services sector resides

The author is Union Minister of State (I/C), Ministry of Housing and Urban Affairs, Government of India. He had a distinguished four-decade career in diplomacy spanning both bilateral relations and the multilateral arena, having held several Ambassadorial level posts and as India’s Permanent Representative to the United Nations in both Geneva and New York. He is one of the few Indians who has presided over the United Nations Security Council and the only one to have chaired its Counter-terrorism Committee. He served as Vice President at the International Peace Institute in New York and as Secretary-General of the Independent Commission on Multilateralism in New York appointed by it. He has authored several books including *Perilous Interventions: The Security Council & The Politics of Chaos*, *India’s Trade Policy Dilemma* and *The Role of Domestic Reform*.



The Minister of State for Housing and Urban Affairs (I/C) Shri Hardeep Singh Puri addressing the session on 'The Knowledge Coalition-Intelligent Conversations' on World Environment Day.

solutions that would change our urban landscape. Ever so often such ideas have been stuck in precisely their foundation – ideas. The success of PMAY (U) is a testament to the Prime Minister’s commitment that the state’s foremost responsibility is to deliver goods and services. And goods and services cannot be provided through philosophical deliberations – success on the ground requires implementation, which includes constant and consistent monitoring and evaluation.

PMAY (U) Implementation

The implementation of PMAY (U) is undertaken through four verticals – in-situ slum redevelopment; Affordable Housing in Partnership (AHP); Credit Linked Subsidy Scheme (CLSS) and Beneficiary Led Construction (BLC). Through these verticals, the Mission covers the entire canvas of affordable housing – from the slum dweller living in the most inhumane conditions; to those belonging to the economically weaker sections and middle income groups who need affordable banking finance; and to those who own a piece of land, but require additional funding to build their house. More importantly, by offering a bouquet of options to choose from, the PMAY (U) makes a significant departure from previous top-down models. The Mission trusts the judgment of the beneficiary to make the most optimal decision, based on her needs.

In his first address to the Lok Sabha after the 2014 general election

in urban areas. Given the growing aspirations of India’s citizens, it is only natural they would seek employment in services, and thereby seek out urban centers - it is estimated that by 2030, almost 600 million Indians or 40 per cent of India’s population will live in Indian cities.⁵

Given this demographic shift in India, the Prime Minister embraced urbanization from the outset. Elements of Goal 11 of the Sustainable Development Goals (SDGs), titled “Make cities and human settlements inclusive, safe, resilient and sustainable”, were incorporated by India in its development efforts and plans even before the SDGs and the 2030 developmental agenda were formally adopted by the United Nations in 2015. PMAY (U) is a case in point - the Government launched the Mission in June 2015, and announced its intention to do so in July 2014. Moreover, while the SDGs seek to achieve their objectives by 2030, PMAY (U) looks to ensure each Indian has a home by 2022 – the celebration of the nation’s 75th anniversary.

The philosophical shift in the larger urban development discourse has, in turn, prompted a philosophical shift in affordable housing as well. Under PMAY (U), an affordable house goes beyond the construction of four walls using bricks and cement –

PMAY (U) seeks to build homes, not merely houses. A PMAY (U) home, by its very definition, must have a functioning toilet, an electricity connection, a tapped water connection, and door-to-door waste collection. Most importantly, the title of a PMAY (U) home can be registered under the lady of the house, or co-jointly. As a result, through a PMAY (U) home, families not only have a roof over their heads, but have access to all amenities that will allow them to lead a life of dignity, security and prosperity.

Redefining the Role of the State

India has never been short of good ideas – our intellectual classes along with our famed ‘steel frame’ have published numerous papers and recommendations, offering



the Prime Minister emphasized the need for cooperative federalism.⁶ Having served as the Chief Minister of an important state, he was well aware of the inherent limitations of governing India from New Delhi. Far too often, missions conceptualized and implemented through the national capital lost traction because the state governments were not brought on board. PMAY (U) is one of several flagship programmes, which is anchored in, and thriving under, the cooperative federalism model -in earlier housing schemes, the state governments needed the federal government to approve their projects. Under PMAY (U), the state governments themselves accord these approvals, with only minor suggestions, if any, made at the central level.

Government as Catalyst

In a marked departure from past frameworks, the central government has chosen to play the role of a catalyst –in the budget for 2017-18, affordable housing was given infrastructure status⁷ and the budget for 2018-19 institutionalized an Affordable Housing Fund under the National Housing Bank⁸, to boost financing in the sector. In addition to these measures, Section 80-IBA of the Income Tax now provides for 100 per cent deduction of profits for Affordable Housing Projects, to encourage private participation in the mission.



Regulatory Framework

Any mission of the scale and size of PMAY (U) necessitates adequate regulatory frameworks to ensure its smooth functioning. And given that PMAY (U) falls under a sector broadly defined as Real Estate, the need is even more pertinent.

The real estate sector in India has historically been characterised as one where unscrupulous behavior is rewarded, and honesty punished. A politician-bureaucrat-builder nexus sets the rules of the game, and as per their terms, any individual wanting to buy a house was forced to indulge in corrupt practices, and even then, there

was no guarantee that the property purchased would be handed over to its true owner. To put an end to this culture of impunity, the government enacted the Real Estate (Regulation and Deregulation) Act 2016, or RERA. RERA institutionalized in the country for the first time in 70 years, a regulator for the real estate sector. As a result of this Act of Parliament, the hard earned life savings of a homebuyer are no longer at the mercy of a corrupt system, which was designed to circumvent and undermine India’s legal framework. The Insolvency and Bankruptcy Code, which bars willful defaulters from submitting a resolution plan,⁹ and which puts the home-buyer alongside financial creditors¹⁰, has given a further fillip to weed out corrupt actors in the sector.

Conclusion:

Estimates suggest, for India to meet its urban demand, the country will have to build 700 to 900 million square meters of residential and commercial space every year, till 2030.¹¹ To put this statistic in perspective, between now and 2030, India will have to build a new Chicago every year, if it has to meet its citizens demand for urban living.¹²

Given this context, the success of PMAY (U) needs to be viewed in conjunction with the entire gamut of planned urbanization underway in the

country. The Swachh Bharat or Clean India Mission, has today become a *Jan Andolan*, or a social movement. Its emphasis on ODF seeks to not only build the requisite number of toilets, but bring about behavioral change in the country. The construction of 57 lakh individual toilets, and 3.8 lakh community toilets, is over and above the 47.5 lakh plus toilets that will be built in each affordable home under PMAY (U). The 500 cities under Atal Mission for Rejuvenation and Urban Transformation (AMRUT), which will have universal water supply coverage and improved sewage networks, will further improve the quality of life of those living in affordable homes. Under the Smart Cities Mission, the 99 cities selected have had extensive citizen engagement to ensure those living in affordable homes too have an equal say in the development of their city.

The PMAY (U) epitomizes the seismic shifts taking place in our urban centers, and the efforts that are being made to make Indian cities

best in their class. It is anchored in the Prime Minister's commitment of providing Indians 'Ease of Living', and is predicated on the *Sabka Saath, Sabka Vikas*, or Development for All, ethos of this government. The scale and scope being attempted under PMAY (U) cannot be compared to the experience of any other country in the world. As a result, the success of the Indian model of affordable housing will define the future of urban development the world over, both in theory and practice.

Endnotes

- 1 <http://pib.nic.in/newsite/PrintRelease.aspx?relid=114840>
- 2 <http://pib.nic.in/newsite/PrintRelease.aspx?relid=122576>
- 3 http://mofapp.nic.in:8080/economicurvey/pdf/001-027_Chapter_01_Economic_Survey_2017-18.pdf
- 4 http://mofapp.nic.in:8080/economicurvey/pdf/152-166_Chapter_09_Economic_Survey_2017-18.pdf
- 5 [https://www.mckinsey.com/~media/McKinsey/Featured per cent20Insights/Urbanization/ Urban per cent20awakening per cent20in per cent20India/ MGI_Indias_urban_awakening_ executive_summary.ashx](https://www.mckinsey.com/~media/McKinsey/Featured%20per%20Insights/Urbanization/Urban%20per%20awakening%20in%20India/MGI_Indias_urban_awakening_executive_summary.ashx)
- 6 <https://timesofindia.indiatimes.com/india/Highlights-of-PM-Narendra-Modis-maiden-speech-in-Lok-Sabha/articleshow/36392771.cms>
- 7 <http://pib.nic.in/newsite/PrintRelease.aspx?relid=157845>
- 8 <http://www.pib.nic.in/Pressreleaseshare.aspx?PRID=1519373>
- 9 http://ibbi.gov.in/webadmin/pdf/legalframework/2018/Jan/182066_2018-01-20_per cent2023:35:29.pdf
- 10 <http://pib.nic.in/newsite/PrintRelease.aspx?relid=179805>
- 11 <https://www.mckinsey.com/featured-insights/urbanization/urban-awakening-in-india>
- 12 <https://www.cityofchicago.org/city/en/about/facts.html>

(E-mail: minister-mohua@nic.in)

**Online/
Offline**



KOYA SREE HARSHA
IAS-2017



AYUSH SINHA
IAS-2017



ABHILASHA ABHINAV
IAS-2017



ABHISHEK KHANNA
IAS-2017



TEJAS NANDLAL PAWAR
IAS-2017

Triumph IAS

GENERAL STUDIES FOUNDATION PLUS

150+
SELECTION
CSE - 2017

BATCH-2
26 JULY

MENTOR GUIDED PERFORMANCE FOCUSED COACHING

Nine
Months
Course at
Affordable
Fee: 69,500/*

With a
Guarantee of
Success in
Prelims &
Mains Or 100%
Refund of the
Tuition Fee*

Intake in a
Batch is
Strictly
Limited to
100 students


(((OTHER COURSES OFFERED)))

SOCIOLOGY FOUNDATION
by Vikash Ranjan

ETHICS FOUNDATION
by Niraj Kumar
(Author of Lexicon)

ESSAY FOR IAS
by Vikash Ranjan


MOCK TESTS
Prelims Comprehensive
Mains Comprehensive



ANSHUL SINGH
IAS-2017



DEEPANSHU KHURANA
IFS-2017



ANKITA MISHRA
IFS-2017



SHREYASHI PRASAD SINGH
IFS-2017



RAKUL R. PANDEY
IFS-2017

Triumph IAS
An Institute for Civil Services Examination & Expert Guidance for IAS
Innovating Knowledge. Inspiring Success

www.triumphias.com | www.facebook/triumphias
info@triumphias.com

23-B, 3rd Floor Pusa Road, Metro Pillor No. 115,
Old Rajender Nagar, New Delhi-110060

7840888102
8447748863
8586861046

10

YOJANA July 2018

YE-858/12018

|| GEOGRAPHIA IAS INSTITUTE ||
GEOGRAPHY (OPTIONAL)

|| by **AJAY RAJ SINGH** ||

www.geographiaias.com

for detailed information about the course and online purchase visit:

I have the liberty of finishing my course as per my schedule

Wow....! Anytime I can see any number of video's



PENDRIVE VIDEOCOURSE
FOR GEOGRAPHY (OPTIONAL) AND G.S (GEOG).



Our IAS Toppers from Pendrive Course 2016-17



Akash Chhikara Rank 73	Vineet Kumar Rank 187	Abhilash Barnawal Rank 272 Rank 44 (2017-18)	Yatindra Rank 539	Ankit Soni Rank 636	Buhmika Saini Rank 664	Sourav Gangwar Rank 659 (2017-18)
------------------------------	-----------------------------	---	-------------------------	---------------------------	------------------------------	---

Having this Pen-drive Course you take... **AJAY RAJ SINGH Sir** virtually to your home.

In this course you keep getting new videos, updates from various magazines, query resolution and unlimited tests until final selection.

92, 1st Floor, Near Kotak Mahindra Bank, old Rajendra Nagar, New Delhi-60 (Back Side Entry)

011-43801172, 40194917
09211703771, 9958218172

YE-732/7/2018

VAJIRAM & RAVI'S

MAIN EXAM TEST SERIES

- ◆ **GENERAL STUDIES** CRASH COURSE FOR MAIN EXAM 2018.
- ◆ 8 WEEK COURSE COVERING IMPORTANT TOPICS FROM G.S. PAPERS I to IV WITH STUDY MATERIAL.
- ◆ **GENERAL STUDIES** MAIN EXAM TEST SERIES ALONG WITH EXPLANATION.
- ◆ OPTIONAL SUBJECT TEST SERIES IN PUB. ADMIN, COMMERCE, SOCIOLOGY, PSYCHOLOGY, MATHEMATICS ANTHROPOLOGY, PHILOSOPHY, MEDICAL SCIENCE , ECONOMICS & ESSAY COURSE.
- ◆ ONLINE TEST SERIES ALSO AVAILABLE.
- ◆ COURSES BEGIN FROM 13TH JUNE 2018.

EVALUATE YOURSELF BEFORE THE UPSC EVALUATES YOU

VAJIRAM AND RAVI

INSTITUTE FOR CIVIL SERVICES EXAMINATION

(A unit of Vajiram & Ravi IAS Study Centre LLP)

9-B, Bada Bazar Marg, Old Rajinder Nagar, New Delhi- 110060
Ph.: 011-25820000, 25734058. www.vajiramandravi.com

YE-877/2018

Universal Village Electrification in 1000 Days: The Journey

A K Bhalla



...with the support of States, Discoms, contractors, vendors, equipment manufacturers and people of the States, completion of the target well before the deadline of 1000 days fixed by the Prime Minister became feasible

Electricity is one of the basic necessities for all of us now. Imagine a scenario living in 21st century without electricity. Ensuring universal electricity access has been a cherished goal of the Government and lot of efforts have been made in this regard. The Prime Minister in his address to the nation from the ramparts of Red Fort on the occasion of Independence Day on 15th August 2015 announced that the remaining 18500 odd un-electrified villages in the country would be electrified within the next 1000 days. Ministry of Power was assigned the

task to complete electrification of all these remaining un-electrified villages within the targeted time frame. However for a challenging assignment like this, the first task was to make it measurable. As they say in management “if you can’t measure it, you can’t manage it. The primary recognised administrative unit in rural areas is a census village and therefore ensuring access to electricity in all census villages i.e. 100 per cent village electrification was made the first step to move towards universal access. Besides, access to electricity, ensuring quality and reliability of power supply; especially



Material mobilization in Jammu & Kashmir

The author is Secretary, Ministry of Power, Government of India. He was Director General of Foreign Trade as also Additional Secretary, Ministry of Commerce. He held senior position in the Ministry of Coal where he dealt with the crucial assignment of allocation and allotment of coal blocks, besides the Department of Shipping, Government of India. He has also handled various assignments in the states of Assam and Meghalaya.

in rural areas, is an important aspect to meet the expectation of people at large. Therefore, an integrated scheme, covering all aspects of power distribution in rural areas was conceptualised and launched by the Government of India for rural areas namely 'Deen Dayal Upadhyaya Gram Jyoti Yojana' (DDUGJY).

Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY)

The scheme envisages (i) electrification of un-electrified villages, (ii) intensive electrification of already electrified villages to provide access to households, (iii) strengthening and augmentation of sub-transmission and distribution infrastructure to improve quality and reliability of power supply, (iv) feeder separation to provide assured power supply to farmers and (v) metering of feeders, distribution transformers and consumers to facilitate energy audit and reduction of losses. The erstwhile rural electrification scheme was subsumed in DDUGJY as a separate rural electrification component.

The total outlay of the scheme is Rs.75893 crore with Gross Budgetary Support from Government of India of Rs. 63027 crore. Projects sanctioned under the scheme are under various stages of implementation.

Planning and Strategy

The task of electrification of all remaining un-electrified villages was taken up under the scheme of DDUGJY in a mission mode. The pace of village electrification got very slow in the 3 years prior to 2015-16(2012-13: 2587, 2013-14: 1197, 2014-15: 1405) which implied that business as usual approach would have taken another 10 years for completion of village electrification. Therefore, detail consultations were done with all the stakeholders to understand the present scenario, availability of resources, possible remedial measures to accelerate the progress, monitoring mechanism etc. and this



Route to villages in Jatinga Valley, Dima Hasao, Assam

gave rise to new ideas, strategy and approach. These include:

case grid extension to some of the villages is either not feasible



i) **Proper identification of villages with Census 2011 Code:** All States were requested to identify remaining un-electrified villages with census code of 2011 to exactly find out the name, geographical location, demography etc. for robust planning. Prior to this program, generally the progress used to be monitored in terms of number of villages.

or cost effective, such villages would be electrified through off-grid mode using Solar Photovoltaic based solutions. Accordingly, projects were sanctioned for off-grid villages also under DDUGJY.

ii) **Solar PV based off-grid solutions for remote / inaccessible villages:** It was observed that many of these remaining un-electrified villages are located in remote areas, areas with difficult terrain in snow bound hills or in deep forest and in Left Wing Extremism affected areas etc. Reaching these villages, transportation of material and erection of necessary electricity infrastructure was a real challenge. Therefore, it was decided that in



Movement of Material

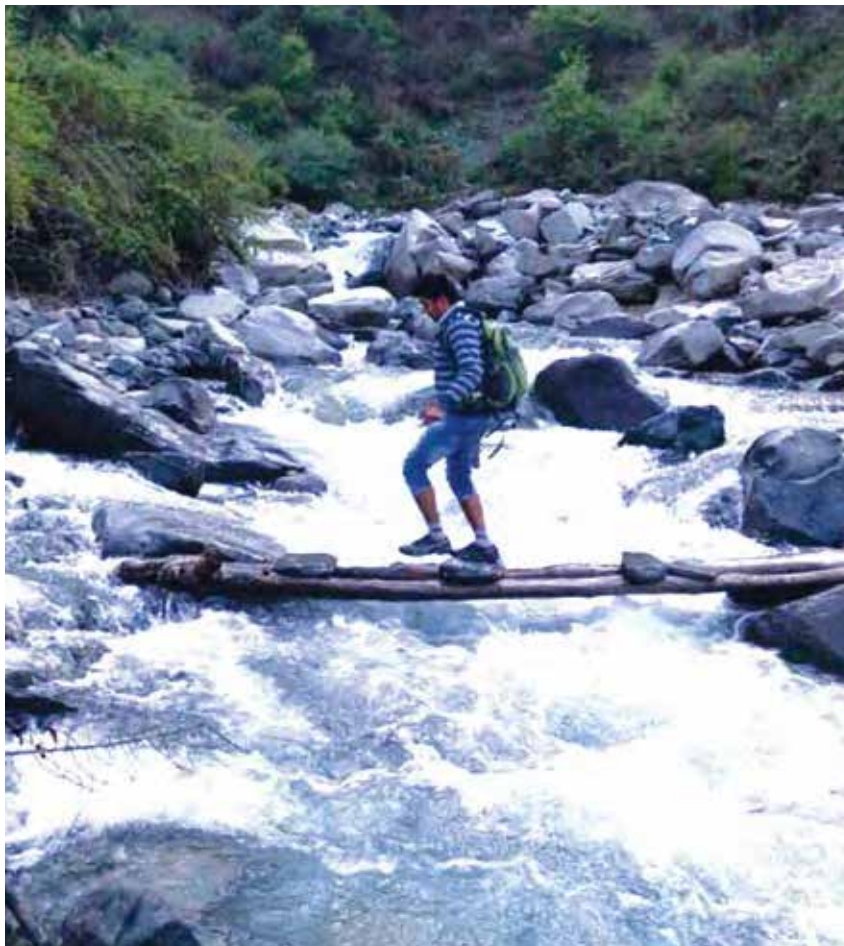


Village: During Pungchi, Dima Hasao, Assam

iii) **Standard Bidding Documents** and e-tender were focused on.

iv) **Innovative Financing:** as the pace of work increased there was a need to ensure availability of funds to states under the scheme. In addition to the budgetary

support, Ministry of Finance also allowed Ministry of Power to raise money from the market, in the form of bonds, through financial institutions like PFC and REC, so that adequate fund is available with states for execution of the



Village : Kimdar, Uttarkashi, Uttarakhand

work. Rs 9000 cr were raised in the last two financial years through this Extra Budgetary Resource (EBR).

v) **Flexibility to States for execution of works:** Considering the diverse geographical, demographic and other conditions, it was felt that a strait jacket approach or one size fits all may not work and therefore, States were given adequate liberty to execute projects on turnkey /partial turnkey / departmental mode as per the suitability and their choice.

vi) **Handholding States/Discoms:** necessary help was provided to the states/discom wherever required. Nodal agency opened its office in almost all states, deputed its senior officers to interact with the state on daily basis and provide help in organising and getting things done. In order to strengthen and augment capacities of the State DISCOMS / Power Deptt., REC appointed *Gram Vidyut Abhiyanta* at block/district level to assist them in monitoring and expeditious implementation of the program. These GVAs are graduate engineers from local areas to assist DISCOMS in extensive field monitoring.

vii) **Milestone based monitoring:** The entire process of village electrification was divided in 12 steps / milestones with stipulated timelines for monitoring and capturing progress. These milestones include the entire process right from award of work, survey, material procurement, material delivery at site, erection and commissioning and energisation etc. Rigorous use of project management tools was undertaken to ensure completion of project and energization of village.

viii) **Transparency and accountability:** To ensure transparency and dissemination



Enhancing quality of life, giving wings to dreams of the poor

Powering a billion aspirations

- No village in India is now in darkness. DDUGJY ensured every village is electrified
- SAUBHAGYA ensuring every household is electrified, targeting 4 crore un-electrified households



of information to public at large with regard to process and progress on electrification of these villages, mobile App "Garv" was launched. Dissemination of information in public domain also created an environment of enhanced accountability in the system.

- ix) **Regular review and monitoring:** A system for regular review and monitoring at central level as well as at State and DISCOM level was established for review and

monitoring. Regional review meetings were also held to enable better coordination and project management. The issues impeding progress in the field are highlighted in such reviews and resolved at the earliest.

Progress

States commenced implementation with the above strategy and dividends of a well thought cooperative planning and strategy were visible in the very first year of the implementation. Progress on village electrification improved exponentially during 2015-16 (7108 villages electrified) as compared to previous years and it was more than consolidated progress of previous three years. (2012-13: 2587, 2013-14: 1197, 2014-15: 1405).

The periodic progress was as under:

No. of Days from announcement	No. of villages electrified
200	6021
400	10,233
600	13,174
800	14,701
1000	18,452*

*1,271 villages have been found uninhabited or in grazing reserve.

Implementation Challenges and Remedial Measures

It is worthwhile to mention that most of these remaining villages were located in remote and inaccessible areas with difficult hilly terrain, deep forest areas, Left Wing Extremism affected areas. Thus, the most important aspect of this village electrification program was to overcome all such challenges which stood as a major barrier in extending electricity to the poor people of this country for about 70 years after independence. The difficulty level further enhanced as the States moved further. The major challenges involved were as under:

Inaccessibility and non-feasibility of conventional Grid system : 2,762 villages

Difficult hilly terrain: 245 villages (J&K-54, Arunachal Pradesh-182, Meghalaya-9)

Head loading of materials over 1-10 days: 102 villages (Arunachal-90, Manipur- 12)

Material transportation by choppers: 51 villages (J&K-35, Arunachal Pradesh-16)

Areas affected with Left Wing Extremism (LWE) activities: 7614 villages (Bihar 1044,

Jharkhand 2478, Chhattisgarh 1051, Madhya Pradesh 14, Odisha 3027)

Forest clearance: 415 villages (Jharkhand-155, Uttarakhand-23, Odisha-45, Assam-32, Madhya Pradesh-160)

Railway Clearance: 38 villages (Bihar-37 & Assam-1)

The dynamism of this assignment can be gauged from the fact that during the execution process, 9 States reported another 1227 census villages which they found

un-electrified. Electrification of all such villages was also taken up promptly. Out of these, 1193 villages have been electrified and remaining 34 villages were found uninhabited.

Thus, with the support of States, Discoms, contractors, vendors, equipment manufacturers and people of the states, completion of the target well before the deadline of 1000 days fixed by the Prime Minister became feasible.

The journey for Ministry of Power, however, still continues. Its next target is to electrify all the households in the country. For this it has launched 'Pradhan Mantri Sahaj Bijli Har Ghar Yojana' - Saubgaya to provide last mile connectivity and service connections to all remaining households in both rural and urban areas to achieve universal household electrification in the country by 31st March 2019. □

(E-mail: secy-power@nic.in)

Government of India and World Bank sign \$500 Million Additional Financing for Pradhan Mantri Gram Sadak Yojana Rural Roads Project

The Government of India and the World Bank recently signed a \$500 million loan agreement to provide additional financing for the Pradhan Mantri Gram Sadak Yojana (PMGSY) Rural Roads Project, implemented by Ministry of Rural Development, Govt. of India, which will build 7,000 km of climate resilient roads, out of which 3,500 km will be constructed using green technologies.

The World Bank has supported PMGSY since its inception in 2004. So far it has invested over \$1.8 billion in loans and credits mostly in the economically weaker and hill states across North India - Bihar, Himachal Pradesh, Jharkhand, Meghalaya, Rajasthan, Uttarakhand, and Uttar Pradesh. It has built and improved about 35,000 km of rural roads and benefited about eight million people with access to all-weather roads.

Adequate maintenance of the existing 4.6 million km of road network is emerging as a major challenge. Many parts of the existing road network are either vulnerable to or have already suffered damage from climate induced events such as floods, high rainfall, sudden cloud bursts and land-slides.

The PMGSY and the Bank's involvement under this additional financing, will emphasize on managing the rural road network through green and climate-resilient construction using green, low-carbon designs and new technologies – far beyond merely funding civil works. This will be done through the following measures:

- Climate vulnerability assessment during the design process to identify the critical locations affected by floods, water-logging, submergence, cloud bursts, storms, landslides, poor drainage, excessive erosion, high rainfall, and high temperatures.
- Special treatment for flood-affected areas through adequate waterways and submersible roads to allow easy passage of water, use of concrete block pavements, and improved drainage;
- Use of environmentally optimized road designs and new technologies which uses local and marginal materials and industrial by-products such as sand, local soils, fly ash, brick kiln wastes, and other similar materials in place of crushed rocks;
- Innovative bridges and culverts through use of pre-fabricated/pre-cast units for roads and bridges having better ability to withstand earthquakes and water forces such as continuous beams, bearing free construction, and river training works;
- Use of hill cutting material in hill roads ensuring its productive use and resolving its disposal problem, use of bio-engineering measures, improved drainage and other treatments for landslide prone areas and providing adequate slope protection.

The Additional Financing will also fill the gender gap by creating employment opportunities for women in construction and maintenance. The earlier project had piloted community-based maintenance contracts through women self-help groups (SHGs) for routine maintenance of 200 km of PMGSY roads in Uttarakhand, Meghalaya and Himachal Pradesh. SHG-run maintenance contracts will now be extended to about 500 km roads over 5 states.

The \$500 million loan, from the International Bank for Reconstruction and Development (IBRD), has a 3-year grace period, and a maturity of 10 years.

SRIRAM's IAS

India's No.1 IAS Examination Training Institute

Our CSE 2017 Results 6 in Top 11

Sachin Gupta



AIR-3

Ayush Sinha



AIR-7

Abhishek Surana



AIR-10

Koya Sree Harsha



AIR-6

Anubhav Singh



AIR-8

Siddharth Jain



AIR-11

IAS 2019 General Studies Preliminary-Cum-Main Examination Program commences on 7th June 2018

at
Old Rajinder Nagar
&
Delhi University North Campus
(Kamla Nagar)

Optionals:
History,
Political Science,
Sociology,
Anthropology and
Public Administration.
(Only at Rajinder Nagar)

CONTACT US

OLD RAJINDER NAGAR: 22-B, Pusa Road, Bada Bazar Marg, Old Rajinder Nagar, New Delhi-60

OUR NEW ADDRESS:

DELHI UNIVERSITY NORTH CAMPUS: Plot No. 115, Block-A, Kamla Nagar, Delhi-07

Ph: 011- 42437002, 25825591, 09811489560, 08447273027

sriramsias@gmail.com

www.sriramsias.com

[f sriramsias.official](https://www.facebook.com/sriramsias.official)

Meeting the Energy Needs of the Future



The Ministry of New and Renewable Energy (MNRE) has taken several steps for a clean energy future by taking up the largest renewable capacity expansion programme in the world.

Till March 2018, a capacity addition of 37.33 GW of renewable energy has been reported during the last four years (May 2014-March 2018) with a total of 69 GW (20 per cent) renewable energy installed capacity

Renewable energy sector in India has emerged as an integral part of the solution to meet the nation's energy needs. There has been a visible impact of renewable energy in the Indian energy scenario during the last few years as India is on its way to achieving the 175 GW target for installed Renewable Energy capacity by 2022.

The Ministry of New and Renewable Energy (MNRE) has taken several steps for a clean energy future by taking up the largest renewable capacity expansion programme in the world. Till March 2018, a capacity addition of 37.33 GW of renewable energy has been reported during the last four years (May 2014-March 2018) with a total of 69 GW (20 per cent) renewable energy installed capacity. In order to achieve the renewable energy target of 175 GW by the year 2022, the Ministry of New and Renewable Energy launched schemes on development of wind-solar hybrid power projects, onshore wind power projects, biomass power and bagasse cogeneration, biomass gasifier for industries, scheme for development of solar parks and ultra-mega solar power projects, grid connected solar PV power plants on canal banks and

canal tops and biogas based grid power generation programme.

Among all, the National Solar Mission is the most ambitious program which aims to promote solar energy for power generation with an aim of making levelized cost of solar energy competent with coal/ gas based power generation. Historic low tariffs for solar (Rs. 2.44/ unit) and wind (Rs. 2.64/ unit) were achieved through transparent bidding and facilitation giving a big push to the renewable sector.

The Government of India is promoting renewable energy by generation-based incentives (GBIs), capital and interest subsidies, viability gap funding, concessional finance, fiscal incentives etc. for providing financial support to various schemes. Ministry of New and Renewable Energy has taken various special steps in addition to financially support this sector. These include amendments to the Electricity Act and tariff policy for strong enforcement of Renewable Purchase Obligation (RPO) and for providing Renewable Generation Obligation (RGO), evacuation of renewable power through green energy corridor project, incorporating measures

Manoj Kumar Upadhyay is Deputy Adviser in Energy, Climate Change & Overseas Engagement Vertical, NITI Aayog, Government of India with overall responsibility for conducting qualitative policy research and strategy formulation in the field of energy, environment and climate change. He had conducted three studies and his recent study is High Penetration of Renewable Energy in India - Techno-Economic Analysis of Balancing Requirement by 2022.

Abhinav Trivedi is Young Professional in NITI Aayog, working on RE grid integration, Waste to Energy and Methanol Economy.

in Integrated Power Development Scheme (IPDS) for encouraging distribution companies and making net-metering compulsory and raising funds from bilateral and international donors as also the Green Climate Fund to achieve the target.

Major Initiatives

Solar Power

- Capacity of the scheme for “Development of Solar Parks and Ultra Mega Solar Power Projects” has been enhanced from 20 GW to 40 GW.
- Amendments in building by-laws for mandatory provision of roof top solar for new construction or higher floor area ratio and making roof top solar as a part of housing loan by banks/ NHB
- Provision of roof top solar photovoltaic system and 10 per cent renewable energy as mandatory under mission statement and guidelines for development of smart cities
- Raising tax free solar bonds for managing equity to setup solar projects.
- Tariff based competitive bidding process for purchase of solar power.
- Central financial assistance for setting up roof top solar PV, up to 30 per cent of the benchmark cost in residential, institutional and social sectors in general category states and up to 70 per cent of the benchmark cost in special category states.
- Surya-Mitra programme has been launched for creation of a qualified technical workforce and over 11 thousand persons have been trained under the programme.

Wind Power

- In terms of wind power installed capacity, India is globally placed at 4th position after China, USA and Germany.



- The wind power potential of the country has been reassessed by the National Institute for Wind Energy (NIWE). It has been estimated to be 302 GW at 100-meter hub-height.
- India has a long coastline where there is a good possibility for developing offshore wind power projects. The cabinet has cleared the National Offshore Wind Energy Policy.
- NIWE has signed MoU with Gujarat and Rajasthan based on wind forecasting experience of Tamil Nadu.
- Meso scale map prepared for wind resource at 120 meter height, as most of the turbine hub heights being installed are more than 100 meters.

Bioenergy

- Central financial assistance for biomass power projects includes installations from biomass combustion, biomass gasification and bagasse co-generation.
- Promotion of off-grid biogas power project for captive power generation.
- Family Size Biogas Plants mainly for rural and semi-urban households are set up under the National Biogas and Manure Management Programme (NBMMP).

Amendments in Tariff Policy

- Enhancement in solar renewable purchase obligation to 8 per cent by March 2022.
- Introduction of renewable generation obligation for new coal/lignite based thermal plants.





- Bundling of renewable power for ensuring affordable renewable electricity.
- Waving off inter-state transmission charges for solar and wind power.
- Further, pursuant to the revised tariff policy, the Ministry of Power has notified the long term growth trajectory of renewable purchase obligation for solar and non-solar energy for the next 3 years i.e.

2016-17, 2017-18 and 2018-19 as per table-II.

Green Energy Corridor

Intra-State Transmission System is being implemented by eight renewable rich States (Tamil Nadu, Rajasthan, Karnataka, Andhra Pradesh, Maharashtra, Gujarat, Himachal Pradesh and Madhya Pradesh) with a purpose is to evacuate approx. 20,000 MW of large scale renewable power.

Table I : Down ward Trend in Solar Tariff Chronology:

S. No	Period	Capacity	Lowest Tariff (Rs./KWh)	Scheme	State
1	February-2017	750 MW	3.30	State Scheme	Madhya Pradesh (REWA Solar park)
2	May-2017	250 MW	2.62	VGF Scheme	Rajasthan (Bhadla IV Solar park)
3	May-2017	500 MW	2.44	VGF Scheme	Rajasthan (Bhadla III Solar park)
4	Aug-17	500 MW	2.65	State Scheme	Gujarat (Non-Solar Park)

(Source: Ministry of New and Renewable Energy)

Table II

Long term trajectory	2016-17	2017-18	2018-19
Non-solar	8.75 per cent	9.50 per cent	10.25 per cent
Solar	2.75 per cent	4.75 per cent	6.75 per cent
Total	11.50 per cent	14.25 per cent	17.00 per cent

The total project cost of Rs. 10141 crores includes about approx. 9400 kkm transmission lines and substations of total capacity of approx. 19000 MVA

Other Initiatives

- Formation of International Solar Alliance (ISA) which became a legal entity in December 2017. India has been playing a leading role in the International Renewable Community along with France, with its headquarters in India. ISA is an international body of 121 countries lying between Tropic of Cancer and Tropic of Capricorn.
- Bank loans up to a limit of Rs.15 crores will be given to borrowers for purposes like solar based power generators, biomass based power generators, wind power systems, micro-hydel plants and for renewable energy based public utilities viz. street lighting systems, and remote village electrification. For individual households, the loan limit will be Rs.10 lakh per borrower.
- Foreign Direct Investment (FDI) up to 100 per cent is permitted under the automatic route for renewable energy generation and distribution projects subject to provisions of the Electricity Act, 2003.

Acknowledgement:

The team acknowledges Ministry of New and Renewable Energy (MNRE), Government of India for providing background material for writing this article. We thank our colleagues from NITI Aayog & MNRE who provided insight and expertise that greatly assisted the research, although they may not agree with all of the interpretations/conclusions of this paper. □

(E-mail:mk.upadhyay@nic.in
abhinav.trivedi@nic.in)



An ISO 9001:2015
Certified Company

GS MENTORS

An Institute of Top IAS Trainers

IAS-2019 GENERAL STUDIES

FOUNDATION COURSE

20TH JUNE

9TH JULY

Exclusive Current
Affairs Fortnightly Magazine

Comprehensive
coverage of Syllabus

Class synchronised
study material

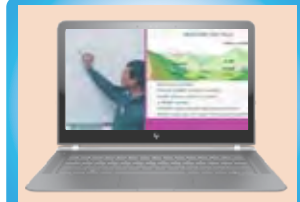
Weekly Test Objective &
Subjective

E-LEARNING PROGRAMMES

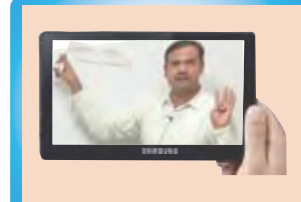
(Specially meant for aspirants who are unable to attend our classroom programme)



**Live Online
CLASSES**



**VALUE ADDED LECTURES ON
Laptop/Desktop
CLASSES**



**PERSONALISED
COACHING PROGRAMME
(FOR UNDERGRADUATES)**

Value added lectures
Customised scheduling

COURSE FEATURES

- ▶ Updated study materials in hardcopy
- ▶ Prelims & Mains Test Series
- ▶ Class Synchronised Weekly Test (Subjective & Objective)
- ▶ 'IAS BOOST' Current Affairs Fortnightly Magazine

Personalised academic support & performance evaluation

THE MENTORS

Zulfiqar Mohd.

Ex-Assistant Prof. of Economics, DU

T. Khan

Associate Prof. of History

R. R. Singh

Over 15 years of teaching experience

K.R. Singh

Ex-Assistant Professor DU

Vikash Ranjan

Over years of teaching experience

Vishal Mishra

Assistant Professor, DU

Ayaz Khan

Over 12 years of teaching experience

M. Singh

Over 10 years of teaching experience

And Team

636, Mukherjee Nagar, Delhi-9 | 011- 27607070, 7840888777 | Website: www.gsmentors.com | e-mail: gsmentors1@gmail.com

YE-842/1/2018

Involving Youth in Community Welfare

Amarendra Kumar Dubey



The youth today talks about development, communication, engagements, opportunities to demonstrate his potential in similar tone, irrespective of his nativity or ethnicity. This similarity obtains mainly because India as a nation has one distinct culture and centers around certain traditions and customs that have been preserved through the ages, which constitute the social values. These social values are the binding material for the Indian society in general and the Indian youth in particular

Y

outh has been defined in the National Youth Policy, 2014, as a person in the age group of 15 to 29 years¹

But youth cannot be termed as a homogenous group; it is bound to be heterogeneous owing to the reasons emanating from society, cultural background, socio-economic status, educational status, geographical areas that they come from and above all, their own perceptions and aspirations.

The word “Youth” has three clear connotations: First, it refers to a particular age group. Second, it indicates a group of individuals who are at a transitory stage from the point of view of education and employment. And last, but not the least, it also means a group that has special social, cultural and psycho-somatic factors affecting their life.

But simply being in a particular age group does not mean much by itself. In the context of youth, what is most important is that this is the age group that witnesses transition from adolescence to adulthood and from skill or education to employment. This is the age group in which the youth organizes himself

for working to realize his objectives and aspirations and the areas in which he explores to meaningfully engage

Transforming education, furthering empowerment

Overhauling the school education apparatus

- For the first time in our history, a distinct focus on learning outcomes to improve education among students and accountability among various stakeholders of the sector
- For building innovative skills in school students, 2,400 Atal Tinkering Labs are sanctioned at the cost of Rs. 20 lakh each
- 54,000 ramps and railings were built and 50,000 special toilets for children with special needs are erected



The author is Secretary, Youth Affairs, Ministry of Youth Affairs & Sports, Government of India. He has worked in various capacities in Government of India and Government of Kerala. He has been writing on various issues in professional journals such as Indian Journal of Public Administration, Indian Journal of Social Work, Journal of Rural Development, Kurukshetra and subject specific volumes.

Harnessing Yuva Shakti through Start up India

- Tax relief for three consecutive years out of a block of seven year for startups
- Startups are allowed to issue ESOPs to promoters working as employees



Skilling India, scaling new heights of growth

- Under the Pradhan Mantri Kaushal Vikas Yojana 13,000 training centres opened across India, training in 375 trades
- Over 1 crore youngsters to achieve training under the PMKVY
- Model training centres known as Pradhan Mantri Kaushal Kendras (PMKK) are being set up in every district across India



Funding the unfunded through Mudra Yojana

- 12 crore Mudra loans sanctioned since the start of the initiative in April 2015
- Budget allocation for 2018-19 raised to Rs. 3 lakh crore, a rise of 20% over the previous year

Atal Innovation Mission for research and excellence

- Incubation Centres & Tinkering Labs being set up across the nation to promote research and innovation among the youth
- Brings together top academics, mentors, entrepreneurs and the best talent to guide our youngsters to become entrepreneurs

National Young Leaders Program

- The National Young Leader Program launched by the Government in December 2014 to make policies to be “Youth inclusive”, to make youth an integral part of the development process and to seek the participation of youth in decision making and national building process



himself. It covers a really large arena of activities – be it venturing into secondary and tertiary sector activities or public good activities or independent professions. In the process, he may receive skill training or education in his desired skill and may seek to establish a livelihood course through his desired vocation. Once in the vocation, he may seek to succeed and progress through his hard work. And it is at this stage that his socio-cultural aspect of life as well as the psycho-somatic issues starts engaging him more than before. Sometimes such engagement may become quite extensive. A few instances of debilitating results too have come up.

Priority Areas for the Group

It is this special aspect of the youth, that has been recognized by Government of India in the National Youth Policy, 2014². It identifies the objectives and the Priority Areas.

Each of the priority areas is important and needs to be worked upon for the holistic and

constructive development of Youth. And much has been written and continues to be written on education, employment, health, sports, etc. Here, only two of the priority areas will be discussed:-

- (i) Promotion of social values;
- (ii) Community engagement.

Table 1 makes it clear that under the objective “Instil social values and promote community service to build national ownership”, these two priority areas have been listed.

Promotion of Social Values

Youth constitute the productive work force and with experience, would become the leaders in their respective walks of life. India as a nation is diverse in culture, ethnicity, language, society and religion. It is diverse geographically too, latently determining different ways in which the societies respond to the geographical challenges and shape their life style. But despite these diversities, there are common threads running through different societies and ethnicities of the country. Probably the best examples of this are the epic texts- Mahabharat and Ramayan, which have been translated in all the Indian languages and the main story line remains the same; only sub stories (called Upakhyan in Mahabharat) may have different shades revolving around the same subject matter. Moving to the contemporary times, use of IT and general feelings of youth and their perception about various issues facing them, follow a similar streak throughout the country. The youth today talks

Table-1

Objective	Priority
1. Create a productive workforce that can make a sustainable contribution to India’s economic development	Education
	Employment and Skill Development
	Entrepreneurship
2. Develop a strong and healthy generation equipped to take on future challenges	Health and Healthy Lifestyle
	Sports
3. Instil social values and promote community service to build national ownership	Promotion of Social Values
	Community Engagement
4. Facilitate participation and civic engagement at all levels of governance	Participation in politics and governance
5. Support youth at risk and create equitable opportunity for all disadvantaged & marginalized youth	Inclusion
	Social Justice

about development, communication, engagements, opportunities to demonstrate his potential in similar tone, irrespective of his nativity or ethnicity. This similarity obtains mainly because India as a nation has one distinct culture and centers around certain traditions and customs that have been preserved through the ages, which constitute the social values. These social values are the binding material for the Indian society in general and the Indian youth in particular.

Community Engagement

The second priority area is community engagement for the youth. This emanates from the social values as also from the socio-economic fabric of this society. Community engagement indeed traverses through a diverse arena of activities as the activities undertaken by NSS and NYKS demonstrate. Youth, most obviously, represent, the largest segment of population that can be mobilized for community services.

Department of Youth Affairs has two main organizations under it, namely, Nehru Yuva Kendra Sangathan (NYKS) and National Service Scheme (NSS) which help organize community engagement of the youth, on voluntary basis. And this is essentially based on enhancing the sense of volunteerism among the youth. It is community engagement of youth on voluntary basis. That voluntarism is the preferable mode of engagement over conscription for such services has been demonstrated by the vast areas of activities; it has been emphasized by the unconventional areas of activities that the NSS/NYKS volunteers have taken up. And it is in this mechanism of response of the youth to the situation that social values come to fore, in their social bonding through such engagements.

Nehru Yuva Kendra Sangathan (NYKS)

NYKS, launched in 1972, is one of the largest youth organizations in the world. NYKS currently has 8.7 million youth enrolled through over 1.29 lakh youth clubs. NYKS has presence in 623 districts through Nehru Yuva Kendras. The objective is to develop the personality and leadership qualities of the youth and to engage



CRPF personnel demonstrating the weapons to Tribal Youth during the field visit under Tribal Youth Exchange Programme

them in nation-building activities. The activities of NYKS are carried out through a District Youth Coordinator in each District and 2 National Youth volunteers in each Block. In addition, NYKS has 29 Zonal Offices at State Level besides its National Headquarters at New Delhi.

Out of a number of activities, a few ones are briefly indicated below:

i) Training on Youth Leadership and Community Development:

The Programme aims at enhancing the capacity of young people to take up leadership roles to help others to live a meaningful life and contribute towards nation-building. This is a 5-day programme. In 2017-18, over 450 such programmes were organized, involving over 19000 youth.

ii) Youth Convention and Yuva Kriti:

The Programme is organized annually by all District NYKs, to provide opportunity and platform to rural youth readers to display products and express themselves, share experiences and suggest best practices for youth empowerment. During 2017-18, over 300 programmes were organized, involving over 2,06,000 youth.

iii) Yuva Aadarsh Gram Vikas Karyakram:

The Programme aims at developing one village in selected Districts as a model village by the youth for the

youth. The activities would include making the villages open defecation free, 100 per cent immunization, 100 per cent enrolment of children in primary school, cleanliness, preventive healthcare, popularization of flagship programmes of the government, etc. This was a year-long programme during 2017-18 (upto 31.12.2017), and has been conducted in 78 selected districts.

iv) Tribal Youth Exchange Programme (TYEP):

The Programme is organized every year with funding from the Ministry of Home Affairs. In this Programme, tribal youth drawn from areas, affected by Left-wing extremist activities are taken to other parts of the country to sensitize them to the rich cultural heritage of the country, to expose them to development activities and to enable them to develop emotional linkage with the people in other parts of the country. During 2017-18, 10 such programmes for over 2000 tribal youth, were organized.

v) Ek Bharat Shreshtha Bharat (Inter State Youth Exchange Programme):

“Ek Bharat Shreshtha Bharat” was announced by the Prime Minister on 31st October, 2015 on the occasion of the 140th birth anniversary of Sardar Vallabhbhai Patel. The



Cultural Programme at Panchkula, Haryana in Tribal Youth Exchange Programme

main objective of the programme is to celebrate the Unity in Diversity of our Nation and to maintain and strengthen the fabric of traditionally existing emotional bonds between the people of our country. It aims to promote the spirit of National Integration through a deep and structured engagement between all Indian States and Union Territories through a yearlong planned engagement between States, to showcase the rich heritage and culture, customs and traditions of either state for enabling people to understand and appreciate the diversity of India. This programme is under the administrative coordination by the Ministry of Human Resource Development.

Nehru Yuva Kendra Sangathan had initiated Inter State Youth Exchange Programme Ek Bharat Shreshtha Bharat for the year 2017-18 in 15 paired states i.e. Telangana and Haryana, Kerala and Himachal Pradesh, Tamil Nadu and Jammu & Kashmir, Odisha and Maharashtra, Jharkhand and Goa, Karnataka and Uttarakhand, Meghalaya and Uttar Pradesh, Sikkim and Delhi, Manipur and Madhya Pradesh, Maharashtra and Odisha, etc.

vi) **Other Activities:** NYKS also takes up various activities in collaboration with other Ministries such as plantations, blood donation camps and enrolment

of voluntary blood donors, immunization of children (Operation Indradhanush), immunization of mother, observance of International Yoga Day, etc. Most recent is the involvement of the youth in the Swachha Bharat Summer Internship which is under the aegis of Ministry of Drinking Water and Sanitation in which youth would be putting in 100 hours of voluntary work in swachhata related issues and health and hygiene advocacy. Similarly, under the aegis of Ministry of Water Resources, NYKS youth are engaged in Namami Ganga Programme under the Mission for Clean Ganga.

National Service Scheme (NSS):

NSS was launched in 1969 with the primary objective of developing the

personality and character of the student youth through voluntary community service. 'Education through Service' is the purpose of the NSS. The ideological orientation of the NSS is inspired by the ideals of Mahatma Gandhi. Very appropriately, the motto of NSS is "Not Me, But You". NSS was launched in 1969 in 37 Universities involving about 40,000 volunteers. Currently, NSS has 3.66 million volunteers enrolled in 39,695 NSS units spread over 391 Universities/+2 Councils and 16,278 Senior Secondary Schools.

Basic Design/Programme

Structure: The design of the NSS envisages that each educational institution covered under the scheme has at least one NSS unit comprising of 100 student volunteers (normally), led by a teacher designated as Programme Officer (PO). Each NSS unit adopts a village or slum for taking up its activities. Each NSS volunteer is required to put in minimum 120 hours of service per year for two years, i.e. total 240 hours. In addition, each volunteer is required to participate in a Special Camp of 7 days' duration, organized by the NSS unit, in the adopted village or urban slum.

Activities under NSS: The core activity of NSS is to render community service. The precise nature of activities continues to evolve in response to the needs of the community. Some areas in which NSS volunteers work are education, health, family welfare and sanitation, environment conservation, social service programmes, programmes for improving the status of women,



Field visit to historical monuments during Ek Bharat Shreshtha Bharat Programme



Distribution of IEC material to villagers during awareness and education programme

production-oriented programmes, relief and rehabilitation during disasters/ calamities, etc. Besides, NSS volunteers also participate in other important activities like Republic Day Parade Camps, Adventure Camps, National Integration Camps and North East NSS Festivals, 'Suvichar' and 'Youth Convention' events during the National Youth Festival

Voluntary Engagements:

Voluntary social engagement has some enviable benefits. It helps the youth to know and understand the community, its surroundings and difficulties as well as its advantages. This enhances his field exposure that helps him develop a comparative approach in analyzing a given problem or situation. Once having seen the ground realities himself, the youth will have an expanded vision of the issue. This also helps him in being logical and fair. He starts understanding that a situation could be diametrically opposite to what he had seen elsewhere and both could be true depending upon the situation. It helps him appreciate others points of views. In a nutshell, it can be said that voluntarism contributes in enhancing the "emotional quotient" that is instrumental in handling the issues facing the adolescent's transition to adulthood. Some of the examples of such activities by NYKS/NSS volunteers amply demonstrate this.

Girivikas Project: Realizing the role that education/literacy can play in enabling the tribal population to mingle with the national mainstreams, the Girivikas Project was taken up on

an experimental basis by Nehru Yuva Kendra, Palakkad, Kerala with the support of the District Administration. 1.5 acres of Girivikas Campus consisting of academic and administrative block, girls and boys hostel is situated at Malampuzha Village, Palakkad. Kerala State ST Development Department supported the project.

The Project provides congenial studying environment, educational and co-curricular facilities to the SSLC (Secondary School Leaving Certificate)/+2 failed ST students to enable them to pass the examination by providing 10 months residential coaching. It also aims to remove feelings of inferiority from the minds of the tribals, mould their personality by inculcating the vital aspects of living like hygiene, discipline and hard work.

Besides the regular SSLC syllabus, the students are taught English and Computer Application; undertake

yoga, sports and cultural activities; exposed to various aspects of health and social issues and get an opportunity to listen to talks delivered by social thinkers, eminent literary figures, political leaders and officials as well as interact with them.

Girivikas project has enabled tribal boys and girls to appear for SSLC successfully achieving an overall pass percentage of 88.

Prevention of Drug Abuse and Alcoholism: NYKS implemented a yearlong pilot project, entitled "Awareness and Education for the Prevention of Drug Abuse & Alcoholism", with the financial support of Ministry of Social Justice and Empowerment. The project was implemented in 3000 villages under 75 Blocks of 10 districts in Punjab and 750 villages under 25 Blocks in 7 districts in Manipur.

The project focused on adolescents and youth, high risk and vulnerable groups as well as their family and community members on the one hand and mobilized support and partnership of variety of stakeholders viz. village based NYKS youth clubs, women groups, gram panchayats, local political and religious leaders, village influencers and service providers on the other hand, for addressing drugs and alcohol dependency, collectively.

The principle objective of the project was to generate awareness, educate target audiences and stakeholders about the consequences and impact of alcohol and drug dependency and methods of prevention as well as need of



Exhibition on Awareness on Prevention of Drug Abuse and Alcoholism



Youth Rally on Awareness Programme for Clean Ganga

professional help to treat dependency to lead a healthy and meaningful life.

Under the project, 37,500 trained local village youth club members under Personal Contact and Peer Education Program made aware and educated 3,75,000 youth and identified 62,654 persons who were either drug or alcohol addicts. Besides, village level activities for mass awareness generation, mobilization, dissemination of information, education and motivation among village communities were organized for addressing drug abuse and alcoholism and their consequences.

Namami Gange and Youth: Nehru Yuva Kendra Sangathan has signed an MOU with National Mission for Clean Ganga (NMCG) for creating awareness on abatement of pollution, rejuvenation of National River Ganga on 8th June 2015 and accordingly is implementing the project entitled “Involvement of Youth in Namami Gange Programme”.

The objective of the project is to develop a cadre of trained and highly motivated local youth, sensitize and mobilize support of people from all walks of life, generate awareness and educate target audiences about the consequences and impact of polluted Ganga and provide information on existing government schemes and services pertaining to clean Ganga. At present the project covers 1203 Gram Panchayats and 2336 Villages along river Ganga of 29 districts of 4 States viz. Uttarakhand, Uttar Pradesh, Bihar

and West Bengal. Under the project 2426 Youth clubs have been formed in the villages on the banks of River Ganga, with over 13000 Ganga Doots to work as part of the project.

Water Quality Issues: NSS Volunteers of Karim City college, Jamshedpur, Jharkhand took the initiative for collecting and testing of sources of water used for drinking and other purposes by the people of an adopted village. The testing was done in the Chemistry laboratory of the college. The report was submitted to the District authority. The district authority took the initiative to retest the water and necessary measures were taken to minimise the pollution and provide safe water to the villagers.

The NSS unit of Alagappa Chettiar Govt. College of Engg. & Technology, Karaikud Tamilnadu surveyed the water channels and encroachments and analysed chances for linking channels

for all the tanks at Palavangudi village. It did contour mapping at Palavangudi village with the help from the Civil Engg. Dept. With the help of local people, deepening works, removal of encroachments, debris etc. too was undertaken. Finally, it worked and tanks filled with rain water. All water channels are now levelled for water flow. This offered permanent solutions for rainwater harvesting water needs of the village³.

Sidhi Upliftment Project: Sidhi Muslim community lives in an urban slum Sidhi Basti in Ahmedabad. NSS Unit of Saraspur Arts and Commerce Colleges adopted this urban slum which was a garbage dumping zone for more than a decade and life was difficult for them. NSS volunteers of Saraspur college cleaned the dirt and garbage of the area, started a cleanliness drive and movement to keep this area neat and clean. Sidhi urban slum area was made garbage free zone by the constant and continuous 4 years’ efforts of NSS volunteers. More than 300 Sidhi people and more than 2000 students of nearby college benefited. NSS Volunteers of Saraspur Arts and Commerce College, Ahmedabad cleaned and colored their houses, renovated their toilets and made them functional. Besides, N.S.S. Unit also helped in promoting their folk dance “SidiDhamal”, organizing Computer Education class for more than two hundred Sidhis including girls and helped organizing “Learn with Fun” at the door step in Sidhi basti to enable Sidhi girls, women and children pick up fun learning games and cultural activities at their homes.



Swachhta Abhiyan on the bank of river Ganga

LED Bulb Camps: 308 summer camps of 2 day duration by the NSS units of the Directorate of Vocational Higher Secondary Education were conducted in the 14 districts of Kerala in different spells with variety of projects and programmes such as LED bulb making, collection of damaged and discarded LED bulbs from the households for repairing, distribution of LED

bulbs to the socio-economically marginalised people, conduct of Awareness Programmes on Energy Consumption among the villagers, etc. Over 4 hours were devoted regularly for the training of NSS volunteers on LED Bulb Making and its Repair by the Kerala Energy Management Centre. 15400 NSS Volunteers and 308 Project Officers were involved in these Camps.

Endnote

1. In the Global YDI, Commonwealth defines Youth as the population in the age group of 15 to 29 years. However, United Nations defines Youth as persons in the age group of 15 to 24 (www.unesco.org)
2. National Youth Policy, 2014, P.6
3. Published in Dinamalar News paper, Madurai edition. □

(E-mail: secy-ya@nic)

Furthering sports and sportsmanship

‘Khelo India’

- A mass movement to promote a culture of sports and fitness among the youth
- Annual financial assistance of Rs. 5 lakh per annum for 8 years to talented players identified in priority sports disciplines at various levels
- Prime Minister Narendra Modi launched the first Khelo India school games on 31st January, 2018. 3,507 players from 29 states and 7 Union Territories participated
- Revamped Khelo India program will have a financial outlay of Rs. 1,756 crore for 2017-18 to 2019-20



Sports talent search portal launched

- The portal provides a transparent platform for talented youth to share their achievements. It also gives a boost to budding sportspersons

National Sports University in Manipur

- National Sports University in Manipur will be first of its kind to promote sports education in the areas of sports science, sports technology, sports management, sports coaching and will also function as national training centre for selected training centres



YOJANA

Forthcoming Issue

SOCIAL EMPOWERMENT

Harnessing Yuva Shakti Transforming India



Desh Ka Badhta Jaata Vishwaas...



Multiple reforms to improve school education.



More opportunities in Higher Education with 7 IITs, 7 IIITs, 14 IIITs & more universities.



Over 1 crore youngsters to achieve training under Skill India.



Three pronged approach to employment creation:

- Unprecedented rise in self-employment opportunities through Mudra, Startup India and Stand-Up India
- Renewed Infra push leading to more employment opportunities
- Enabling environment for Private Sector



Financial assistance of Rs. 5 lakh per annum for 8 years to talented players under Khelo India.



For more details visit 48months.mygov.in

Ensuring a Roof over the Head

Ranjeet Mehta



...affordable housing has taken a centre stage in the National Agenda of the Government. The Government's commitment to have housing for all by 2022 is the vision which presents dramatically different opportunities and requirements in front of the stakeholders and realizing this dream can be a step towards building a brighter India

Housing has been a concern for individuals, families, groups and government since the dawn of urban civilization. The 21st century is called the urban century because for the first time, since dawn of civilization, more people are residing in urban India than in rural areas. The phenomenon of urbanization in today's fast-paced world is inevitable, especially in emerging economies. The most important problem in all cities has been housing due to sudden and large scale influx of migrants from rural areas to urban areas especially the metropolises and state capitals. Because of the housing shortage in every city, almost fifty percent of the population live in slums.

As we have witnessed over the last few decades, due to massive urbanization, increasing income levels and changing demographics, there has been increasing pressure on transportation, housing, land, and other urban services to accommodate the future population. Whilst the overall population growth has declined over the last decade, urban population growth continues to be almost twice the annual national population growth rate. Urban population in India may reach 600 million by 2031 (over 50 per cent of the total population), from 377

million in 2011 and the total number of cities is expected to rise to 87 (from 50 in 2011). Further, the urban share of the GDP is projected to increase to 75 per cent in 2031 from an estimated 62-63 per cent in 2009-2010. (The High Powered Expert Committee (HPEC), 2011) Consequently, there is a dire need to improve the quality of life in our cities and to address the current and anticipated future shortage of housing along with other infrastructure deficit issues prevalent in our urban centers.

The government estimated the total urban housing shortage at 18.78 million units in the 12th year plan (The Technical Group on Urban Housing, 2011). Within these 18.78 million units, the housing shortage amongst the Economically Weaker Section (EWS) and the Lower Income Group (LIG) is extraordinarily high with a 96 per cent share of the total shortage. According to the Ministry of Housing and Urban Poverty Alleviation (MHUPA), EWS and LIG typically have annual housing income ceilings of INR 100,000 and INR 100,000-200,000 respectively. Also, the rural housing shortage is estimated at 43.67 million, of which more than 90 per cent households are below the poverty line. To meet this housing shortage, the government estimated at least 16.29 million new

The author is Principal Director at PHD Chamber of Commerce and Industry, New Delhi, addressing various policy related issues in Infrastructure, Power Sector, Renewable Energy, Oil and Gas, Housing sector, Real Estate Regulatory Bill, Land Acquisition Bill, Master Plan of Delhi, National Water Policy and Logistic Sector. He has written extensively on various subjects. His publications include six books, more than 45 research papers and articles in many journals of repute, leading national and international magazines.

affordable housing units were needed, whereas 12.67 million houses were needed to decongest existing homes with undesirably high occupancy. Some of the households that are in need of refurbishment do not have access to basic infrastructure. (NHB, 2011).

Realizing this problem, affordable housing has taken a centre stage in the National Agenda of the Government. The Government's commitment to have housing for all by 2022 is the vision which presents dramatically different opportunities and requirements in front of the stakeholders and realizing this dream can be a step towards building a brighter India. This Transformational Scheme of "Housing for All by 2022" was launched by Government of India on 17th June 2015 under Pradhan Mantri Awaas Yojana with an aim to provide affordable housing to urban poor.

PMAY - Housing for All 2022

While efforts to provide low-cost housing have been made for many years, the PMAY launched in 2015 provides a fresh impetus. The PMAY-Urban (PMAY-U) subsumes all the previous urban housing schemes and aims at 'Housing for All' to be achieved by the year 2022. Housing shortage of 20 million is envisaged to be addressed through the PMAY-U.

The mission has four components:

A-In-situ slum redevelopment (ISSR):

This uses land as a resource. The scheme aims to provide houses to eligible slum dwellers by redeveloping the existing slums on public/ private land. A grant of INR 1 lac per house is provided by the central government to the planning and implementing authorities of the states/UTs under this scheme.

B-Affordable housing in partnership (AHP):

This aims to provide financial assistance to private developers



to boost private participation in affordable housing projects; central assistance is provided at the rate of INR 1.5 lac per EWS house in private projects where at least 35 per cent of the houses are constructed for the EWS category.

C-Credit-linked subsidy scheme (CLSS):

This scheme facilitates easy institutional credit to EWS, LIG and MIG households for the purchase of homes with interest subsidy credited upfront to the borrower's account routed through primary lending institutions (PLIs). This effectively reduces housing loan and equated monthly instalments (EMI).

D-Beneficiary-led construction or enhancement (BLC):

This scheme involves central assistance of INR 1.5 lakh per family for new construction or extension of existing houses for the EWS/ LIG

The Government envisages building affordable pucca houses with water facility, sanitation and electricity supply round-the-clock. Under PMAY, it is proposed to build 2 crore houses for urban poor including Economically Weaker Sections and Low Income Groups in urban areas by the year 2022 through financial assistance of 2 trillion (US\$31 billion) from central government. This scheme is converged with other

schemes to ensure houses have a toilet, Saubhagya Yojana electricity connection, Ujjwala Yojana LPG gas connection, access to drinking water and Jan Dhan banking facilities, etc.

The scheme is aimed for urban areas with following components/ options to States/Union Territories and cities:-

- Slum rehabilitation of Slum Dwellers with participation of private developers using land as a resource;
- Promotion of affordable housing for weaker sections through credit linked subsidy;
- Affordable housing in partnership with Public and Private sectors and
- Subsidy for beneficiary-led individual house construction or enhancement.

Besides this, Government of India has been taking several initiatives through the budget to provide housing for all.

Provisions in the Union Budget 2017-18 were a game changer for the real estate sector but also particularly for achieving the goal of Housing for All by 2022.

The Union Budget 2017-18 announced a number of measures to boost affordable housing.

Key highlights of the Budget 2017 to boost Housing Sector are as follows:-

- Affordable Housing has been given Infrastructure status
- One crore rural houses will be created by 2019
- National Housing Bank to refinance Rs 20,000 crore loans
- Pradhan Mantri Awas Yojana to get Rs 23,000 crore
- Real estate developers to get tax relief on unsold stock as liability to pay capital gains will arise only in the year a project is completed
- Instead of Built up area of 30 and 60 sq meters, the carpet area of 30 and 60 sq meters will be applicable for affordable housing
- Holding period for capital gains tax for immovable property reduced from 3 years to 2 years
- Tax break of 1 year post receipt of the completion certificate, for the unsold stock
- Indra Awaas Yojana will be extended to 600 districts
- Indexation for capital gains shifted from 01-04-81 to 01-04-2001

These transformation steps for the housing sector are being discussed in detail as under-

Infrastructure Status to Affordable Housing Sector

This was a significant initiative of Government of India. The much demanded 'Infrastructure Status' to affordable housing segment would positively impact and also give a major boost to 'Housing for All by 2022 Mission'. The involvement of private players would lead to competition, which in-turn would provide better options for the middle-class and lower-middle class aiming to buy their first homes.

There is another push to low cost housing through Pradhan Mantri



Building homes, nurturing dreams with Pradhan Mantri Awas Yojana (PMAY)

- When India turns 75 in 2022, every Indian should have his or her own home
- Earlier, loans were given up to Rs 6 lakh at a subsidized rate of 6.5 per cent. Now, housing loans of up to Rs. 9 lakh and Rs. 12 lakh get interest subvention of 4 per cent and 3 per cent, respectively
- Over the last three and a half years, around 1 crore houses built in urban and rural areas

Urban transformation through Smart Cities

- Around 100 urban centres chosen as smart cities to ensure improved quality of living and area based development, sustainable urban planning and development
- Various development projects in these cities will cost Rs. 2,01,979 crore and positively impact almost 10 crore Indians

Invigorating India's villages with the Shyama Prasad Mukherji Rurban Mission

- To create 300 such Rurban growth clusters over the next 3 years, which will be ODF, green and also create agro based and thematic clusters based on skilled manpower and access to economic opportunities
- 267 clusters already identified. 153 Integrated Cluster Action Plans (ICAPs), which are the blue prints of investment for each cluster, approved for 29 States and one UT of Dadra & Nagar Haveli



Capital Gains: Tax Liability Changed

The budget has changed the prevalent practice for capital gains tax liability and has clarified that the landowner entering into a joint development agreement for development of the property, shall be subject to capital gains tax upon completion of the project. This is a significant change, which is much needed, to bring clarity on the aspect and avoid litigation with the department, which was invariably a norm given the current ambiguity. That means that if a Joint Development Agreement is signed for the development of property, then the capital gains tax will only be paid in the year of completion of the project. Apart from several other measures to reduce capital gains tax, this step will provide tax relief not only to the landowner but also the builder/promoter, thereby decreasing their liability. This is also likely to help improve land transactions and bring in more supply of land into the property market that has been reeling under pressure for the last three years.

Land-pooling Mechanism

The budget announced that the new state capital of Andhra Pradesh is being constructed by an innovative land-pooling mechanism without the use of the Land Acquisition Act. It is a significant step in the light of the Land Acquisition Bill. Land acquisition remained a much-debated issue and a major hurdle with respect to large-scale developments and it was also affecting the affordable housing segment. The new land pooling mechanism may significantly reduce land related disputes and increase the speed of development. The exemption of capital gains tax will uplift the confidence of landowners whose land is being pooled for the creation of the capital city under the government scheme. However, the exemption is only limited to those who were the owners of such land

Awas Yojana (PMAY). Under the scheme, government has announced that an interest rate of only 4 per cent would be charged on loans above Rs 9 lakh and 3 per cent on amount above Rs 12 lakh. However, there is ambiguity whether those not falling under EWS (Economically Weaker Section) or the LIG (Low Income Group) segments would be the beneficiaries. The government has also extended the time of completion of such projects from 3 years to 5 years. Thus, more projects will now be eligible for profit-linked income tax exemptions. So far, we have seen limited participation from private developers in the affordable housing segment despite high demand. Profit-linked exemption along with the infrastructure status for affordable housing will push developers to undertake more affordable housing projects, thus increasing private player's participation in the sector.

Criteria for Low cost / Affordable Housing

The criteria for low cost / affordable housing has been changed from built-up area of 30 / 60 sqmtrs to carpet area of 30/60 sqmtrs, thus making the low cost – affordable housing segment more lucrative for the builders and also making the segment more attractive for the buyers. With the change in criteria from built-up area to carpet area, the purchasers get more spacious homes

and the builder is able to market the property to a larger segment of buyers. The 30 sqm limit will apply only in case of municipal limits of 4 metropolitan cities while for the rest of the country including the peripheral areas of metros, limit of 60 sqm will apply.

Reduction in Holding Period

The Budget 2017-18 has lowered the holding period for gains to qualify as long-term in the case of immovable property to two years from three years currently. This will significantly reduce the tax burden of people selling properties after two years and promote investment in the real estate sector. The government also changed the base year to which acquisition cost of an immovable asset is indexed to. The new base year is now 2001, against the earlier year of 1981. This will enable people to improve the acquisition cost of their immovable assets, thereby reducing their overall capital gains. Also the tax break of 1 year post receipt of the completion certificate, for the unsold stock, gives a slight breather to the builders.

Refinancing Individual Housing Loans

The refinancing scheme from the NHB (National Housing Bank) will improve the sentiment of current homeowners, especially those subjected to high lending rates in the past.

as of June 2, 2014, the date on which the state of Andhra Pradesh was reorganized.

Finally, with all these initiatives of Government of India to give shelter to all by 2022, it is hoped there will be tremendous boost to GDP as the housing sector growth is directly related to around 265 other ancillary industries. India today has a huge demographic advantage in terms of the young population and it is of paramount importance that appropriate steps are taken to ensure that job creation keeps pace. Housing is a labour-intensive industry, with a long backward linkages tail, generating a large multiplier of economic activity in sectors while significantly aiding in job creation. This also plays very favourably with aspirations of India's youth, and will help in the realization of the demographic dividend of this segment.

These measures encourage developers through several incentives, subsidies, tax benefits and most importantly, institutional funding and are thus likely to spur growth in the affordable housing segment in India. Affordable housing reflected a growth of 27 per cent between January to September, 2017 (y-o-y) compared to an overall residential housing contraction of 33 per cent. That is possibly a result of the mission-mode implementation of the PMAY-HFA; affordable housing's new found infrastructure status; as well as the much-improved inflow of formal credit (NBFCs and banks) to the segment.

Affordable housing finance is estimated to be a 6 lakh crore business opportunity by 2022, by when the Government seeks to achieve housing for all citizens. The Government has launched a number of initiatives to boost affordable housing across the country. Statistics show a sharp increase in loan disbursements and launching of new projects in the segment in 2016-17. The Credit linked subsidy scheme proved to be quite effective in improving the affordability factor among the Economically Weaker Section. □

(E-mail: ranjeetmehta@gmail.com)

National Awards on Best Performing Self Help Groups under DAY – National Rural Livelihood Mission

National Awards on Best Performing Self Help Groups (SHGs) under Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) to provide public recognition to the outstanding performance of the community institutions were conferred recently. For the assessment year 2017-18, a total of 34 SHGs have been awarded National Awards at an event held in New Delhi. As part of the Award, each SHG received a cash award of Rs. 1,00,000 along with a commemoration and a certificate of appreciation.

The National Awards to the Self-Help Groups (SHGs) are intended to provide public recognition to the outstanding performance of the community institutions and incorporate a sense of pride among the poor community members. Conferring awards to best performing SHG and Village Organizations was initiated by DAY-NRLM in 2016-17.

Admission Notice



SAGAR KUMAR



SHISHIR GEMAWAT

157 Selections in IAS 2017

Announces New Batches
for IAS 2018-19

HISTORY

★ MOST RELEVANT OPTIONAL IN NEW PATTERN ★

★ ANALYTICAL, SIMPLE & PRECISE SYLLABUS ★

MORE THAN 85% OF HISTORY OPTIONAL HAS TO
BE PREPARED COMPULSORILY FOR GS PAPER-I

ETHICS INTEGRITY & APTITUDE

★ MODULE FOR GS PAPER - IV ★

PRACTICE OF MORE THAN 100 CASE STUDIES

HISTORY & CULTURE

★ MODULE FOR GS PAPER - I ★

★ COVERS MORE THAN 200 MARKS ★

Under the Personal Guidance of

S. BALIYAN

ADMISSION OPEN

INSIGHT IAS ACADEMY

CENTRAL DELHI

60/17, Old Rajinder Nagar
New Delhi - 110060

NORTH DELHI

B-18, Mukherjee Nagar
New Delhi - 110009

011-45090051, 9818333201, 9871216382



CHANAKYA IAS ACADEMY



CHANAKYA
IAS ACADEMY
Nurturing Leaders of Tomorrow
SINCE-1993

A Unit of CHANAKYA ACADEMY FOR EDUCATION AND TRAINING PVT. LTD.
Under the direction of Success Guru AK MISHRA

25 Years of Excellence, Extraordinary Results every year,

4000+ Selections in IAS, IFS, IPS and other Civil Services so far...

Our Successful Candidates in CSE-2017

5 IN TOP 10

11 IN TOP 20

42 IN TOP 100

Total 355+ Selections



RANK- 4



RANK- 6



RANK- 7



RANK- 8



RANK- 9

IAS 2019

Upgraded Foundation Course™

A complete solution for all stages of Civil Services Examination

BATCH DATES: 10th June, 10th July, 10th August-2018

आईएस 2019

अपग्रेडेड फाउंडेशन कोर्स

सिविल सेवा परीक्षा के सभी चरणों के लिए एक पूर्ण समाधान

बैच दिनांक: 10 जून, 10 जुलाई, 10 अगस्त-2018

NORTH DELHI BRANCH: 1596, Ground Floor, Outram Lines, Kingsway Camp, Opp. Sewa Kutir Bus Stand, Near GTB Nagar Metro Station Gate No.2, Delhi-09, Ph: 011-27607721, 9811671844/ 45

CENTRAL DELHI BRANCH: Level 5, Plot No. 3B, Rajendra Park, Pusa Road, Next to Rajendra Place Metro Station, Gate No. 4, Delhi-60, Ph: 8447314445

SOUTH DELHI BRANCH/HO: 124, 2nd Floor, Satya Niketan, Opp. Venkateswara College, Next to South Campus Metro Station, Gate No. 1, Delhi-21, Ph: 011-26113825, 9971989980/ 81

www.chanakyaiasacademy.com



Our Branches

Allahabad: 9721352333 | Ahmedabad: 7574824916 | Bhubaneswar: 9078878233 | Chandigarh: 8288005466 | Dhanbad: 9113423955
Guwahati: 8811092481 | Hazaribagh: 9771869233 | Indore: 9522269321 | Jammu: 8715823063 | Jaipur: 9680423137
Kochi: 7561829999 | Mangaluru: 7022350035 | Patna: 8252248158 | Pune: 9112264446 | Ranchi: 8294571757

YE-826/1/2018

Farmers' Welfare: Priority with Commitment

Jagdeep Saxena



Government of India is sincerely pursuing its goal to double farmers' income by 2022 by placing in appropriate policies, feasible programs and matching budget allocations. But, to realize higher farm income from the same land, other stakeholders such as state governments, cooperatives, farmers' organizations, related industries and farmers must work in unison and synergically in mission mode

Millions of diligent farmers are the mainstay of Indian economy; however, their welfare remained a marginalized issue for long. But, the new and more sensitive Government at the Centre brought forward this socio-economically important matter in the forefront in 2014. Since then, the new farmer's welfare centered approach to agricultural development is empowering the rural masses with higher income, employment and resultant prosperity. Further, the Prime Minister has given a clarion call to double farmers' income by 2022 when India celebrates its 75th year of independence. In pursuance, Ministry of Agriculture and Farmers' Welfare

devised a seven-point strategy which includes various critical and potential components for increasing the income of farmers. Raising production per unit of farm land with effective use of input cost; reduction of post-harvest losses and value additions; reforms in agriculture marketing with security cover on major risks; and a special focus on promotion of various allied activities (horticulture, animal husbandry, fisheries, bee keeping, poultry and integrated farming) are the key features of this strategy.

Marketing Mantras

In the current Union Budget (2018-19), the Government took a bold and much desired step by declaring to keep MSP of all 23 major rabi and kharif



The author is a science communicator and editor of repute with expertise and specialization on agricultural issues. He had been Chief Editor of Hindi publications at Indian Council of Agricultural Research, New Delhi, and is currently Editor of Dugdha Sarita, a Hindi periodical published by Indian Dairy Association, New Delhi. He is frequent contributor to various media including All India Radio and Doordarshan, and delivers lectures on various aspects of science and agricultural communication to a wide range of audiences. He is a recipient of several prestigious national awards for popularization of science among masses.

Farmers making informed decision with Soil Health Cards

- More than 12.5 crore Soil Health Cards distributed to farmer
- A 24X7 dedicated Kisan TV Channel launched for farmers

Farmers get holistic protection with PM Fasal Bima Yojana at nominal rates

- Biggest financial support till date by the Central Government in crop insurance
- 4.05 crore farmers covered, 379.06 lakh hectares land insured for a sum of Rs. 1,31,519 crore

Helping farmers get the right price for their produce with e-NAM

- e- Trading platform to integrate 585 regulated markets to fetch the best prices for farmers
- More than 87.5 lakh farmers and sellers are registered on this platform
- 164.53 lakh tonnes of farm commodities worth Rs. 41,591 crore have been transacted on e-NAM platform



crops at least at one and half times of their production cost. However, it is essential to back up this announcement by devising a mechanism that ensures purchase at MSP even if price of the agricultural produce falls below the MSP in open market. Taking a note, NITI Aayog has been mandated to develop a mechanism, in consultation with Central and State Governments, to protect the interest of farmers in such adverse market situations. Government has also committed to buy the surplus produce of farmers in case of glut or glut-like situations. 'Bhavantar Bhugtan Yojana' (Price-deficit financing scheme) launched by Madhya Pradesh Government hedges price risk of eight agricultural commodities in case of market fluctuations. Encouraging ground reports suggest replication of this scheme in other states as well.

Government is also working to develop appropriate policies and practices for price and demand forecast, use of futures and option market, expansion of warehouse depository system and to take timely decisions regarding specific exports and imports related issues.

More than 85 per cent of our farmers belong to the small and marginal category who have less marketable surplus and have to bear high transaction cost. Hence, the Government launched electronic National Agricultural Market (e-NAM) in 2015 with the objective of easing licensing and taxation obstacles and enhance farmers' suppressed returns. So far, 585 Agriculture Produce Market Committees (APMCs or Mandis) of 16 states and two union territories have joined the platform which is facilitating on-line trade of nearly 90 agricultural commodities. More than 99 lakh farmers and one lakh traders are actively using this facility which provides transactions in various regional languages as well. However, farmers having no access to APMCs were deprived of e-NAM benefits. Recently, the Government took a right step in this direction by taking up development and upgradation of 22,000 rural haats into Gramin Agricultural Markets (GrAMs). These GrAMs, electronically linked to e-NAM, will be exempted from regulations of APMCs so that farmers of even remote areas may have access to e-NAM benefits. Government has sanctioned an Agri-Market Infrastructure Fund with a corpus of Rs. 2,000 crore for the purpose.

Value Addition Facilities

Pradhan Mantri Kisan SAMPADA Yojana is another flagship programme which aims at welfare and prosperity of farmers by providing processing and value addition facilities along with marketing support. This scheme is expected to benefit 20 lakh farmers and generate over 5 lakh direct/indirect employment by the year 2019-20 and will also leverage an investment of nearly Rs. 31,400 crore. As an

umbrella, the scheme is establishing and operationalising Mega Food Parks; expanding integrated Cold Chain and value addition infrastructure; expanding food processing and preservation capacities; developing infrastructure for agro-processing clusters; and also creating backward and forward linkages to benefit farmers. Government is encouraging and promoting the food processing sector by providing various tax incentives, allowing 100 per cent FDI and creating a special corpus in NABARD of Rs. 2,000 crore for providing easy loans to agri-processing units. A large number of farmers earn their livelihood by growing tomato, onion and potato which are core vegetables consumed across the country, across the year. However, being perishable in nature, the variability in seasonal and regional production often lead to distress among farmers and consumers both. In this backdrop, Government has recently launched 'Operation Greens' on the lines of 'Operation Flood',

Multi-faceted focus on doubling farmers income

- Special focus on irrigation with sufficient budget, with the aim of "Per Drop More Crop"
- Provision of quality seeds and nutrients based on soil health of each field
- Large investments in warehousing and cold chains to prevent post-harvest crop losses
- Promotion of value addition through food processing
- Creation of a National Farm Market and e-platform across 585 stations
- Introduction of a New Crop Insurance Scheme to mitigate risks at an affordable cost
- Promotion of ancillary activities like poultry, beekeeping and fisheries



Value addition on better income & getting the supply chain right

- Pradhan Mantri Kisan Sampada Yojana launched to modernise supply chain infrastructure in the agricultural sector
- Budget allocation doubled under the Krishi Sampada Yojana to push the food processing industry
- Operation Greens: To address the challenge of price volatility of perishable commodities like tomato, onion and potato (TOP) to help farmers and consumers
- Gramin Agricultural Markets (GrAMs): To develop and upgrade existing 22,000 rural haats into GrAMs to take care of the interests of more than 86% small and marginal farmers. These GrAMs, electronically linked to e-NAM will provide farmers facility to make direct sale to consumers and bulk purchasers

Paramparagat Krishi Vikas Yojana to give a new boost to farming

10,000 clusters covering 2 lakh hectare area under organic farming being covered during 2015-18

Record allocation for record outcomes

- Budgetary allocation: Significant rise from Rs. 1,21,082 crore during 2009-14 to Rs. 2,11,694 crore during 2014-19
- Farm credit target: Raised to Rs. 11 lakh crore for 2018-19
- A corpus of Rs. 10,000 crore to create infrastructure in fishery, aquaculture and animal husbandry sectors
- Agri-Market Infrastructure Fund: A corpus of Rs. 2,000 crore for Agri-Market Infrastructure Fund set up
- National Bamboo Mission: Rs. 1,290 crore to help setting up of small industries and create new employment opportunities in bamboo sector
- Tax incentives: To promote post-harvest agricultural activities

Affordable credit for farmers

- Under the Interest Subvention Scheme, short term crop loans upto Rs. 3 lakh are extended to farmers at an interest rate of 7% per annum for a period up to one year
- 24.53 lakh Joint Liability Groups (JLGs) have been provided Rs. 26,848.13 crore loan by banks across the country as on 31st March, 2017

Unprecedented support to farmers with hike in MSP & record procurement

- Farmers to get 1.5 times of the production cost as Minimum Support Price for Kharif crops
- Extent of buffer stock of pulses increased from 1.5 lakh tonnes to 20 lakh tonnes
- About 16.24 lakh metric tonnes of pulses procured (as on 22nd March, 2018)

with an allocation of Rs.500 crore. Under this scheme, agri-logistics, processing facilities and professional management for marketing of these crops will be promoted to safeguard interest of farmers and consumers as well. In addition, export of agri-commodities is being liberalized to orient farmers towards export-centric farming.

Financing Farmers

Despite several banking reforms, generally farmers face many

challenges in getting institutional credits for their farming needs. Hence, Government is steadily increasing the volume of institutional credit for agriculture sector, which was Rs.8.5 lakh crore in 2014-15, but now stands at Rs.11 lakh crore. Recently, the facility of Kisan Credit Cards was extended to fisheries and animal husbandry farmers also to help them meet their working capital needs. Besides, interest subvention for short-term crop loans, enhancement of collateral-free farm loans and promotion of Joint Liability

Groups are some other notable initiatives to ensure that all eligible farmers are provided with hassle-free and timely credit. Government has significantly enhanced allocation to National Cooperation Development Corporation for providing financial assistance to cooperative societies and its members.

Currently, a large proportion of farmers are not land owners, they are lessee cultivators who take farming land on lease but are not able to avail crop loans. Thus, these tenant



livelihood against such risks, a new and improved Pradhan Mantri Fasal Bima Yojana (Prime Minister Crop Insurance Scheme) was launched in 2016 with a very low premium rate and wide coverage of crops. Farmers share in premium has been reduced to merely 1.5 per cent for rabi crops, 2 per cent for kharif crops and maximum 5 per cent for annual horticultural crops. Insurance cover has been extended to even post-harvest risks and losses upto 14 days. Inundation has been incorporated as a localized calamity for individual farmer level assessment. Use of remote sensing technology and IT tools have expedited payment of claims with enhanced accuracy and transparency. Equipped with farmer friendly provisions, Government intends to increase crop insurance penetration manifold by enhancing central budget allocation to the tune of Rs. 13,000 crore for 2018-19.

On the other hand, farmers of all ecological zones are being trained to face the challenges of climate change and keep their livelihood safe and sound. District Contingency Plans, developed for 623 districts, are being disseminated across the country by involving farmers as major stakeholders. The far and wide network of Krishi Vigyan Kendras (KVKs) is regularly organizing trainings and demonstrations at field level on identified climate-smart technologies. KVKs have also established 151 climate-smart villages which now act as models for other villages and farmers. Besides, National Mission for Sustainable Agriculture is also active on dissemination of climate change related information and knowledge through its networks.

Integrated Farming Models

Integrated farming models or systems, which appropriately and synergically blend field crops with horticulture, animal husbandry and aquaculture, have potential to secure livelihood of farmers

cultivators are forced to take credit from traditional money lenders with very high rate of interest and other exploiting conditions. To end these woes, NITI Aayog, on the instructions of Government of India, constituted an expert panel to develop model law to formalize leasing of agricultural land. Thus, a Model Agricultural Land Leasing Act, 2016 came into being offering a bunch of benefits to lessee cultivators. Now, leasing of agricultural land for the purpose of farming and allied activities is a legal mutual agreement between land owners and lessee cultivators. Hence, land tenants are entitled to obtain loans from financial institutions, crop insurance, disaster relief or any other

benefits provided by Central or State Government.

Government is also promoting Farmer Producer Organizations (FPOs) and women self-help groups by incentivizing their activities for increasing income of associated small holders. FPOs established on the pattern of cooperatives and having annual transactions less than Rs.100 crore have been exempted from income tax.

Towards Secured Livelihood

Various natural calamities, attack of pests and diseases and variable weather conditions pose a threat to income and livelihood of farmers. In order to protect farmers'



even during adverse conditions. Otherwise also, this new farming approach increases profitability per unit of land and minimizes risk by assuring income from one or other farming component. Scientists have developed and validated 31 integrated farming models during the last four years, which are suitable for small and marginal farmers of different agro-ecological regions. Frontline Demonstrations are being conducted across the country to popularise these models at village level. Horticulture is the core component of most of these models, but is also being promoted on stand alone basis due to its vast potential for increasing income of farmers. The new Mission on Integrated Development of Horticulture is comprehensively supporting various components, such as mechanization in horticulture, development of cold chains and value chains, development and transfer of appropriate technologies and availability of quality planting materials. The new cluster approach in cultivation of horticulture crops has proved its advantage by developing the entire chain from production to marketing at one place.

Add-ons to Income

Acting on various technical reports, Government is focusing on various ancillary agricultural activities which have shown promise in adding income to farmers. Increased financial allocations and establishment of Integrated Bee Keeping Development Centres have given a fresh impetus to honey production which touched a new height during the last four years. A honey production enterprise, even at a small scale of only 50 boxes has potential to add Rs. 2.0 to 2.5 lakhs to the regular income of farmers. Similarly, Bamboo, often referred to as “Green Gold” due to its enormous business potential, was struggling hard owing to its classification as tree even in non-forest areas. Government re-classified it as ‘Grass’ when grown



Pradhan Mantri Krishi Sinchai Yojana ensuring More Crop Per Drop

- PMKSY to cover 28.5 lakh hectare area under irrigation
- Rs. 50,000 crore to be invested in five years to achieve 'Water to Every Field / Har Khet Ko Paani'
- Dedicated Micro Irrigation fund with a sum of Rs. 5,000 crore
- 26.87 lakh hectares brought under micro irrigation during 2014-18
- Central Government to work with the State Governments to facilitate farmers for installing solar water pumps to irrigate their fields

outside forest areas making it free for cultivation, harvest, transport and its use as raw material for handicrafts. Recently, a re-structured National Bamboo Mission was launched with an outlay of Rs.1,290 crore to promote the bamboo sector in a holistic manner. Mushroom is another ‘crop’ with immense business potential due to its high demand and remunerative price in domestic

and overseas markets. To unlock its untapped potential for increasing income of farmers, financial and technical support is being provided to farmers for growing mushroom mainly under indoor conditions, with very limited resources. Government is also encouraging backyard poultry, goater, piggery and pisciculture in ponds for additional income to farmers. Under an innovative

Organic Agriculture – A Game Changer

Increasing concern for health related issues has made a paradigm shift in our food preferences, which are now strongly tilted towards organic products. The trend is flourishing in India and abroad, thus pushing prices of organic products towards higher side. Fortunately, climatic and socio-economic conditions of India favour organic farming and the potential can be harnessed simply by encouraging farmers and providing necessary market support. Taking cognizance, Government of India launched 'Paramparagat Krishi Vikas Yojana' farming and develop network for organic based approach is in which 50 farmers cluster of 50 hectares such agriculture and which are in market produce. Each farmer financial assistance hectare for three organic clusters are given Rs.1,20,000/- as financial assistance to make provisions for collection and transportation of organic produce to markets. During the last four years, Government has disbursed an amount of Rs. 947 crore under the scheme to achieve the target of 10,000 organic clusters by the end of this year. Organic clusters are being especially developed in tribal, rainfed, hilly and remote areas for the welfare of disadvantaged farmers of these regions. Organic practices are reducing cost of cultivation up to 20 per cent which results in enhancement of net profit by 20 per cent-25 per cent.



to promote organic a marketing products. Cluster being implemented are organized into a land for cultivating horticulture crops demand as organic is provided with a of Rs. 50,000/- per years. In addition,

In view of most favouring conditions, Government has launched a dedicated 'Mission for Development of Organic Value Chain in North-East Region' with an outlay of Rs.400/- crore for three years (2015-2018). Declaration of Sikkim as first Organic State of India in 2016 has further encouraged other north-eastern states to support organic farming in a big way. North-East region is fast emerging as the Indian Hub for organic products with an eye on exports.

scheme, 'Mera Gaon, Mera Gaurav', agricultural scientists in groups of four each, are selecting and adopting five villages for demonstration of new technologies in agriculture and allied activities. Farmers are being empowered with knowledge, skill and information to enhance their income.

Taking a path-breaking step, the Government is working on modalities to encourage farmers for using their fallow land to harvest solar energy. It will serve a dual purpose – installation of solar pumps to irrigate their fields and supply of surplus power to grid for additional income. State Governments are being encouraged to put in place a mechanism for purchase of solar power by the distribution companies or licensees at reasonably remunerative rates.

Government of India is sincerely pursuing its goal to double farmers' income by 2022 by placing in appropriate policies, feasible programs and matching budget allocations. But, to realize higher farm income from the same land, other stakeholders such as state governments, cooperatives, farmers' organizations, related industries and farmers must work in unison and synergically in mission mode. □

(E-mail: jgdsaxena@gmail.com)

1.5 lakh Affordable Houses Sanctioned for Urban poor under PMAY (Urban)

Ministry of Housing & Urban Affairs has approved the construction of another 1.5 lakh affordable houses for the benefit of urban poor under Pradhan Mantri Awas Yojana (Urban) with an investment of Rs.7,227cr with central assistance of Rs.2,209 cr. The approval was given in the 34th meeting of the Central Sanctioning and Monitoring Committee in its meeting held recently.

Andhra Pradesh has been sanctioned 56,512 houses in 22 cities and towns with an investment of Rs.3,184cr with central assistance of Rs.848 cr. Uttar Pradesh got 23,060 houses in 110 cities and towns with an investment of Rs.870cr and central assistance of Rs.346 cr. Madhya Pradesh has been sanctioned 17,920 affordable houses in 32 cities with an investment of Rs.730cr and central assistance of Rs.269 cr. Jharkhand has been sanctioned 14,526 houses in 26 cities and towns with an investment of Rs.1,075cr with central assistance of Rs.209 cr. Maharashtra has been sanctioned 13,506 houses in 15 cities and towns with an investment of Rs.643cr with central assistance of Rs.201 cr. Chattisgarh got 7,615 houses in 61 cities and towns with an investment of Rs.234cr and central assistance of Rs.114 cr. Rajasthan has been sanctioned 6,576 affordable houses in 30 cities with an investment of Rs.285cr and central assistance of Rs.99 cr. Odisha has been sanctioned 4,849 houses in 20 cities and towns with an investment of Rs.146cr with central assistance of Rs.73 cr. Punjab has been sanctioned 1,909 houses in 48 cities and towns with an investment of Rs.71cr with central assistance of Rs.28 cr. Assam got 1,520 houses in 6 cities and towns with an investment of Rs.39cr and central assistance of Rs.23 cr. With the above proposed houses, cumulative houses under PMAY(U) would be 47,52,751 houses.

GS SCORE

An Institute for Civil Services

IAS 2019-20

GS FOUNDATION

abl

Assessment Based Learning

GS Foundation Classes based on ABL Concept

A reliable method which enable you to qualify IAS Exam

360° holistic approach for IAS Preparation.

Problem filtration through different levels of test and assessments.

Special focus on scoring and rank improving areas.



Classroom Programme &



Live/Online Classes

Office No. 6, 1st Floor, Apsara Arcade, Karol Bagh, New Delhi-110005, (Karol Bagh Metro Station Gate No.5)



8448496262



info@iasscore.in



/iasscore



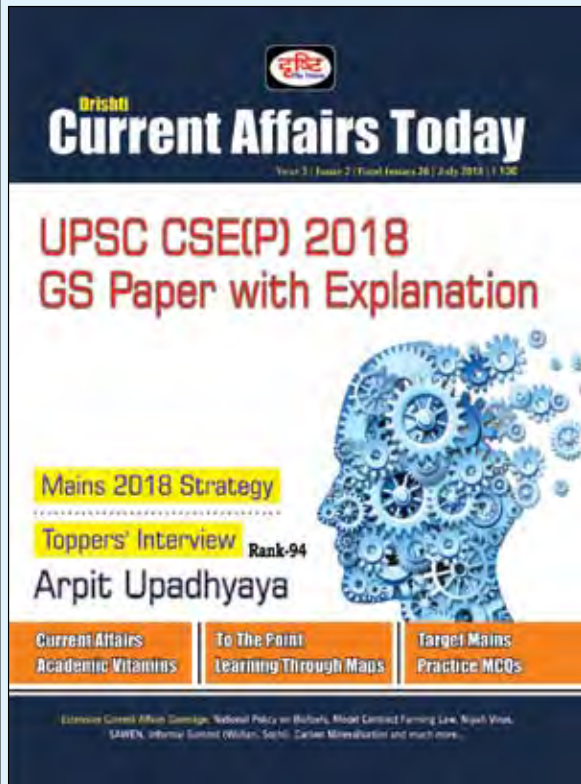
www.iasscore.in

YE-8632/2017

Drishti Current Affairs Today

D C A T July 2018 issue, Now on Stands

A Must-read Monthly for UPSC CSE Preparation



What does the UPSC want from aspirants in the Preliminary, Mains and Personality Test? This is our focus.

- Exam-focussed, researched and written by CSE-experienced team; 160+ pages comprehensive CSE preparation magazine covering Current Events, GS and everything that matters.
- Rich 75+ pages Current Affairs coverage, Detailed Solution of UPSC CSE Prelims 2018, Academic Supplement (Gist of EPW, Yojana, Kurukshetra, Science Reporter, Down To Earth), Learning through Maps, Practice MCQs for Prelims and other sections to fortify your preparation.



To Subscribe, visit 'DrishtiIAS.com' or Call - 8130392351, 59

For business/advertising enquiry, Call - 8130392355

Web : www.drishtiias.com, Email : info@drishtipublications.com

Now you can also order your copy of 'Drishti Current Affairs Today' at

YE-862/1/2018

Ministry of Road Transport & Highways Identifies 300 Ongoing National Highways Projects to be Completed by March 2019

Following a marathon, two day review of over 700 ongoing National Highways projects in the country, the Ministry of Road Transport & Highways has identified about 300 projects for completion by March 2019. Of these, about 100 projects are likely to be completed by December 2018.

Addressing media persons in New Delhi recently the Union Minister for Road Transport & Highways, Shipping, Water Resources, River Development and Ganga Rejuvenation informed that the Ministry had held extensive, state-wise review of the ongoing highways projects of 20 states in Goa earlier this week. The meeting was attended by senior officials of the Ministry, NHAI (National Highways Authority of India) NHIDCL (National Highways Infrastructure Development Corporation Ltd), the PWD Secretaries of respective states, Project Directors, Regional Officers, every Central and State Government official associated with the project and also the concessionaires/contractors.

The Minister informed that about 427 projects of NHAI and 311 projects of NHIDCL and the Road Transport Ministry covering 20 states were reviewed over the two day period. 127 NHAI projects and 153 Ministry projects, which were scheduled for completion by June 2019, have now been targeted for expedited completion by March 2019. In addition, there are about 100 projects that are going to be completed by December 2018. The construction target of NHAI for the year 2018-19 has been revised upwards from 5058 km to 6000 km, and the Minister expressed confidence that the organization would surpass this target.

The Minister also informed that the Projects of Maharashtra and the North Eastern states remain to be reviewed. Delay in land acquisition and utility shifting, environment clearance and permission for cutting of trees have been identified as some of the main reasons for delay of highways projects.



More roads and highways, greater transformation

- Expenditure on road construction substantially up from Rs. 32,483 crore in 2013-14 to Rs.1,16,324 crore in 2017-18
- National highway network expanded from 92,851 km in 2013-14 to 1,20,543 km in 2017-18
- Speed of construction has gone up to 27 km per day in 2017-18 against 12 km per day in 2013-14
- 2,000 km of coastal connectivity roads identified for construction and development
- India's longest road tunnel - the Chenani - Nashri tunnel in Jammu opens for public
- India's longest bridge- the 9.15 km long Dhola-Sadiya Bridge over River Brahmaputra in Assam dedicated to public on 26th May 2017. The bridge has ensured 24x7 connectivity between upper Assam and Eastern part of Arunachal Pradesh
- Bridges over Narmada at Bharuch and Chambal at Kota open for public use
- 1000 km of expressways to come up along high density corridor

Performance of states like Uttar Pradesh, Tamil Nadu, Maharashtra, Gujarat, Andhra Pradesh in sorting out these issues and helping expedite the highways projects were lauded. States like Bihar and Odisha on the other hand, need to greatly improve their performance in this regard, he said.

Faulty DPRs have been found to be another reason for delay. Very often Detailed Project Reports (DPR) are made without taking actual ground realities into consideration. It has been decided to compile a list of projects that have been delayed for this reason. The consultants making faulty DPRs will be penalized and black listed.

The Minister also stressed upon a performance audit of concessionaires. Good performers will be rewarded with incentives and poor performers may be black listed. He also said that he will soon hold meetings with the heads of major banks to sort out issues related to flow of funds

Safer and memorable pilgrimages thanks to Char Dham Mahamarg Vikas Pariyojna

- Launched in 2016 to improve connectivity to the Char Dham pilgrimage centres in the Himalayas and make journey to these centres safer, faster and more convenient
- Developing around 900 km of national highways at an approximate cost of Rs. 12,000 crore

Bharatmala Pariyojana: Phase-I

New umbrella program worth Rs. 5,35,000 crore for expanding highways sector with multi modal integration

Setu Bharatam Project for safer roads

- Launched with an aim to ensure road safety by making all National Highways free of railway level crossings, by 2019, by building railway over bridges/ under passes
- Railway over bridges/under bridges to be constructed with an outlay of Rs. 20,800 Crore

Indian Railways gets New Apps

“Rail Madad” – An App to expedite and streamline passenger grievance redressal

In line with digital initiatives of the government of India, Indian Railways has for the first time completely digitized the Complaint management system.

A new App “Rail Madad” – An App to expedite and streamline passenger grievance redressal was launched recently. **RPGRAMS** (Railway Passenger Grievance Redressal and Management System), has been developed by Northern Railway (Delhi Division) and comprises many novel features including ‘Rail Madad’. It relays real time feedback to passengers on the status of redressal of their



complaints- the passenger gets an instant ID through SMS on registration of complaint followed by a customized SMS communicating the action taken thereon by Railway. RPGRAMS integrates all the passenger complaints received from multiple modes (14 offline/online modes currently) on a single platform, analyzes them holistically and generates various types of management reports which enable the top management to continuously monitor the pace of grievance redressal as well as evaluate the performance of field units/ trains/ stations on various parameters viz cleanliness, catering, amenities etc. It also identifies weak/deficient areas and laggard trains/stations for undertaking focussed corrective actions.

Salient features of Rail Madad application are-

- Rail **MADAD** (Mobile Application for **Desired Assistance During** travel) registers a complaint with minimum inputs from passenger (option of photo also available), issues unique ID instantly and relays the complaint online to relevant field officials for immediate action. The action taken on complaint is also relayed to passenger through SMS, thus fast tracking the entire process of redressal of complaints through digitisation.
- Rail **MADAD** also displays various helpline numbers (e.g., Security, Child helpline etc) and provides direct calling facility for immediate assistance in one easy step
- All modes of filing complaints including offline and online modes are being integrated on a single platform, therefore the resultant management reports present a holistic picture of weak/deficient areas and enable focused corrective action by officials concerned.
- The data analysis would also generate trends on various performance parameters of a selected train/station like cleanliness, amenities etc thus making managerial decision more precise and effective.
- Hierarchy based dashboard/reports will be available for management at Division /Zonal/ Railway board level and sent through auto email to every concerned officer weekly

‘Menu on Rails’ A New App

A new App ‘Menu on Rails’, a Mobile Application developed by IRCTC for creating awareness among the Railway Passengers for the items served to them on their Rail Journey was also launched recently. Salient features of the Mobile APP are as under

- Mobile App displays menu served on all type of trains
- For Mail/Exp trains, food items are covered in 4 categories namely : Beverages, Breakfast, Meals and A-La-Carte
- Rates for standard food items like Tea, Coffee, Packaged Drinking Water, Janata Khana, Standard Veg (Thali), Standard Nonveg (Thali), Standard Veg (Casserole) and Standard Nonveg (Casserole), are given both for train as well as stations (Excluding Food Plazas and Fast Food Units)
- A-La-Carte includes list of 96 items under the categories of Breakfast, Light Meals, Combo Meals, Non Veg, Jain Food, Sweets, Diabetic foods etc
- Mobile App also displays the menu to be served in Rajdhani/ Shatabdi/ Duronto group of trains where food is pre booked by passengers at the time of booking tickets.
- Food items (Pre Booked) to be served are displayed separately for EC and CC classes in case of Shatabdi trains and 1A, 2A and 3A classes for Rajdhani and Duronto trains. In case of Duronto trains, food items for Sleeper class are also displayed. Menu is also given for late running of these trains.
- Food items (Pre Booked) to be served in Gatiman and Tejas trains are also displayed.
- Food item rates displayed are inclusive of taxes to avoid any confusion on taxation.
- Mobile App will be available on Android and iOS platforms.
- Website version is also available for users.
- Mobile App will help in creating awareness among Railway passengers about food items available and price. In case of pre booked food in Shatabdi/Rajdhani/Duronto/Gatiman/Tejas etc, passengers will become aware about the food items and quantity to be served to them in case they have pre booked their foods.

Railways

Because we care - Safety first

- Best ever safety record in 2017-18. Less than 100 accidents recorded in a year. 62% reduction in consequential train accidents from 118 in 2013-14 to 73 in 2017-18
- 5,469 Unmanned level crossings eliminated in the last four years. Average pace of elimination is 20% more than that of 2009-14
- All unmanned level crossings on broad gauge routes targeted for elimination by 2020

All-round and extensive development

North-East connectivity

- North-East is fully integrated with rest of India with the entire network converted to broad gauge
- Meghalaya, Tripura and Mizoram on India's rail map for the first time

Mumbai-Ahmedabad high speed rail: first ever bullet train in india

- High speed of the train will reduce travel time from approx. 8 hrs to 2 hrs
- Generate employment for about 20,000 workers during the construction phase

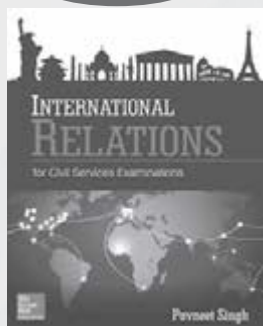
More freight, more strength to India's economy

- Highest ever freight loading in 2017-18: 1,160 million tonnes

Exclusive Collection of UPSC Civil Services Main Examination 2018

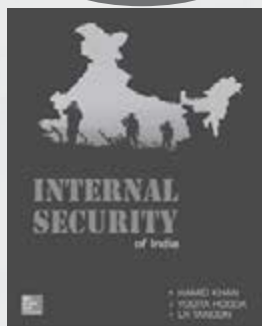
Guiding the IAS, IPS, IRS of tomorrow

₹ 545/-



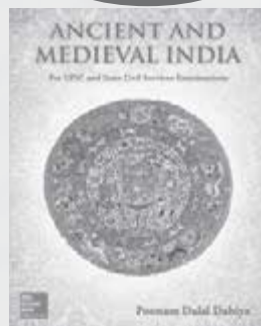
ISBN: 9789352602827

₹ 205/-



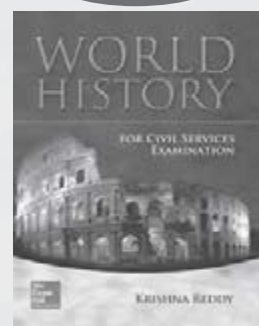
ISBN: 9789352605163

₹ 495/-



ISBN: 9789352603459

₹ 475/-



ISBN: 9789387067554

Releasing Soon



ISBN: 9789387886780



ISBN: 9789353160890

Key Features :

- » Completely updated with latest issues and developments in the relevant subjects
- » Integrated and inter-disciplinary approach as per the requirements of the paper
- » Theory-rich texts which bring many eminent analysts' and theorists' points of view together at one place
- » Written in lucid language for easy and permanent retention
- » Panoramic View of the topics with detailed analysis – discussion from all possible angles

Prices are subject to change without prior notice.

McGraw Hill Education (India) Pvt. Ltd.

Toll Free number: 1800 103 5875 | Email: support.india@mheducation.com | Buy: www.mheducation.co.in

Giving Wings to Small Town India

Sindhu Bhattacharya



India is the world's fastest growing domestic aviation market and regional connectivity is critical if this high growth is to be sustained. Adding airport capacity at metros is important, but for high growth, developing regional connectivity is the way forward

India has a unique phenomenon in having hundreds of 'ghost' airports, which always had the potential to service flights but have remained unused because of a variety of reasons. We have about 400 airports and air strips, in all, but only about 75 of these were in use for flights till last year. Some ghost airports were constructed during the two World Wars and fell into disuse later, some have basic infrastructure but need incremental investment to become operational and some others were simply built due to political considerations without having any commercial viability – flights from and to such airports never took off or stopped shortly after takeoff because such routes were not viable. It is interesting to note that in India, which is the fastest growing aviation market in the world now, majority of air traffic is still concentrated at airports in its biggest cities. Six airports – Delhi, Mumbai, Bangalore, Chennai, Kolkata and Hyderabad -- handle two-thirds of the country's air traffic in terms of passengers and almost 60 per cent of the total aircraft movements, according to data from the Airports Authority of India.¹ Needless to say, these airports are already saturated.

This vast traffic skew, where flying is almost entirely concentrated in the

big cities and is choking large airports while smaller ones lie idle, is what the government wanted to correct. The motto was: Anyone wearing the humble 'Hawai Chappal' should be able to fly a 'Hawai Jahaj' at affordable fares. This meant launching flights to tier II and tier III cities and ensuring that fares remain affordable. This not only allows redundant airport infrastructure to become useful but also provides air connectivity to businesses and individuals residing in India's hinterland.

Since the 'UDAN' scheme was launched in April last year, this is precisely what has been happening. Small towns, inaccessible hilly regions and the North-East of the country – all these virgin air territories are being slowly brought onto the aviation map under the UDAN scheme. 'UDAN' is an acronym for 'Ude Desh Kaa Aam Naagrik' and was launched with the Prime Minister flagging off the first flight from Shimla to Delhi by Alliance Air on April 27 last year. On the same day, he also launched flights between Nanded-Hyderabad and Kadapa-Hyderabad. The UDAN scheme has had two rounds of bidding by interested airlines; in the first round, the target was to make 31 ghost airports come alive while in the second, another 29 ghost airports were to see flight movement.

The author is business and policy journalist for 24 years, doing extensive reporting and commentary on Civil Aviation, Railways, Automobiles, Telecom and Retail for prominent newspapers and magazines besides being a senior editor for India's first digital news and views website, 'Firstpost'. She has also held the position of Contributing Editor at CNBC-TV18 and AIR.



100 Million

Domestic passengers in 2017



18-20%

Growth in passenger traffic for the last 3 years



Rs. 2,500 per hour

Fare under UDAN scheme

Exponential growth in aviation

- India emerges as the world's third largest aviation market. Passenger traffic growth in the range of 18-20 per cent over the past three years.
- For the first time ever in India, more people traveled in airplanes than in AC trains. Domestic air passengers crossed 100 million for the first time in 2017
- In 75 years since independence, we had 75 operational airports, UDAN added 25 airports just since December 2016
- UDAN provides regional air connectivity to unserved and underserved airports at a subsidized fare of Rs. 2,500 per hour

Route Economics

Take the case of the Shimla flight, which was initially to be operated five days a week. On this flight, 35 seats were available on the Delhi-Shimla leg but only 15 on the return journey due to restrictions at Shimla airport. Not only affordable fares, the Delhi-Shimla flight marked the restarting of operations at the Shimla airport, which has been an unserved airport since 2012 when operating airlines withdrew, citing non-viability. So why did Air India re-launch operations to Shimla, knowing the skewed route economics? Under the new UDAN scheme, the state government and the centre are committed to providing subsidy as per a pre-decided formula as Viability Gap Funding (VGF).

The economics of this flight make for interesting reading. The subsidy amount for this flight was a little over Rs 3,300 per seat. Under the VGF formula worked out for UDAN flights, there is subsidy for 50 per cent of the seats on each flight, exclusive route monopoly for the airline for three years and a host of other concessions at the landing airports (cheaper fuel, no airport charges etc). In turn, the airline operator is bound to cap fares for the UDAN seats at Rs 2500 per seat per hour or for about 500 kms of flying.

And how is the VGF being funded? Well, the aircraft taking off from the busy metro airports are expected to pay Rs 5000 to the government per departure so that UDAN fares are cross-subsidized. This levy is applicable only on "profitable" routes, according to government officials. In the first year of UDAN, Rs 300 crore was collected from this levy, with state governments and the Centre pitching in additional Rs 60 crore and Rs 200 crore, respectively. This Rs 560 crore has been the VGF payout in the first 12 months of UDAN.

Success Factors

The success of UDAN can well be gauged from the fact that in 12 months from the date of launch, the Shimla-Delhi flight has carried about 12,000

passengers in all with average load factor of 90 per cent (load factor refers to the number of occupied seats from total available seats). UDAN fares on this flight have averaged Rs 1970 per person while non-UDAN fares have averaged Rs 4000.

Here's another pointer to the importance of UDAN: Pakyong, in eastern Sikkim, would soon be on the aviation map of the country, with SpiceJet's Bombardier Q400 aircraft ensuring air travel to Delhi. SpiceJet plans to connect Pakyong, which is 35 km from Capital Gangtok, to Guwahati and Kolkata too, apart from Delhi. Ghost airports that were supposed to have come to life under UDAN include Adampur, Bhatinda and Pathankot in Punjab; Bikaner and Jaisalmer in Rajasthan; Bhavnagar, Jamnagar and Mundra in Gujarat and so on. Not just ghost airports, even some airports which have existing flight operations but in a limited way, are seen benefitting under the UDAN scheme.

A senior official of the Airports Authority of India says the Centre has already sanctioned Rs 4500 crore for operationalising ghost or underserved airports under the UDAN scheme. Airports which have been lying unused for years need to be operationalised and then licensed by the DGCA before flying can begin. So Jagdalpur in Chhattisgarh is ready and licensed now, Ambikapur is awaiting a license whereas at Bilaspur, works are continuing to make the airport



operational. In Odisha, flights will be starting from Utkela and Jeypur – they have already commenced from Jharsaguda.

India is the world's fastest growing domestic aviation market and regional connectivity is critical if this high growth is to be sustained. Adding airport capacity at metros is important, but for high growth, developing regional connectivity is the way forward. Not just established players, VGF under UDAN scheme has also attracted new airlines like Air Deccan and Air Odisha. These airlines picked up the bulk of RCS routes in the first phase. Now, the big boys are also coming in. IndiGo, SpiceJet and Jet Airways have all come in to participate in the UDAN scheme.

Challenges

But, as is to be expected from any ambitious connectivity scheme, not

all is going as initially planned under UDAN. Not all the underserved and unserved (ghost) airports which were envisaged to become operational have been revived, not all the routes for which airlines (new and established ones) had placed bids have been started and there is still no helicopter service under the UDAN scheme.

Remember, some of the airlines which came alive under UDAN have little previous experience, are short on funding and seem to be struggling with the economics and logistics of offering connectivity from remote locations. After the first round of bidding, five operators were awarded 128 routes, which had to be opened by September-end of 2017. A year later, less than half of these routes are operational. Established players such as Alliance Air, SpiceJet and TruJet have been able to deliver on most or all the routes awarded to them but smaller ones like Air Odisha and Air Deccan, which won almost three-fourths of the routes in the first round, have only been able to service less than 15 per cent of the total routes awarded. Air Odisha has commenced flights on eight of the 50 routes it was awarded and Air Deccan has started flying in 10 of 34 it won. Jet is expected to start UDAN operations from later this month while IndiGo and SpiceJet should begin in July.

Then, even the quality of service under UDAN is not quite upto the mark. As per DGCA data for April,



UDAN flights of Air Odisha and Air Deccan could fill up only a fourth and a third of the seats on their respective aircraft during the month, had the highest cancellation rates among all domestic airlines and naturally, maximum complaints from passengers. These new airlines are struggling with infrastructure issues and perhaps need to wait a bit more to generate adequate demand.

Another dampener for UDAN has been the non-starter helicopter services. No bids came in during the initial round because of insufficient VGF (potential bidders gave this feedback) and now, in the second round, regulations for scheduled helicopter operations are still being devised by the regulator. Remember, till now, there have been no scheduled helicopter services anywhere in the country so norms have to be laid down from scratch.

Last, but not the least, the operators who have bagged UDAN routes of their choice, may find it tough to sustain these after the VGF period of three years ends, specially since oil prices are already heading north. To make UDAN flights more attractive the government has already begun allowing waiver of the three year exclusivity clause, if the operator working the route does not object, but still concerns on long term viability remain.

Endnotes

1. <https://www.aai.aero/sites/default/files/traffic-news/Apr2k18annex3.pdf>
1. <https://www.aai.aero/sites/default/files/traffic-news/Apr2k18annex2.pdf> □

(E-mail: sinjain@gmail.com)

Election Commission of India Launches its online RTI Portal

The online RTI Portal of Election Commission of India was launched recently. The online portal will facilitate applicants seeking information under the Right to Information Act. The portal can be accessed by general public on the Home Page of the Commission's website 'eci.nic.in' by clicking on 'Online RTI'. There is also online payment gateway for making payment of requisite fees under the RTI Act. The portal also facilitates online reply to applications and also for making first appeal and reply thereto. There will be timely notification alerts to RTI applicant via SMS and E-Mail.

Applicants seeking information from the Commission under the RTI Act can make use of the online portal. The offline mode of applications will also simultaneously continue.

The website of online RTI Portal of Election Commission of India is <http://rti.eci.nic.in>.

**INDIA'S ONLY INSTITUTE TO
GUARANTEE RESULT OR REFUND FEE**

**GUARANTEED
PRELIMS**

**EITHER CLEAR PRELIMS
OR 100% FEE BACK**

**ASSURED
MAINS**

**EITHER 80% QUESTIONS FROM OUR
DICTATED NOTES OR 100% FEE BACK**

**DAILY ANSWER
WRITING**

• 5 Days a Week. • 8 Questions Daily.

**500+ QUESTIONS
With Model Answer for**

• Geography • Anthropology
• Sociology • General Studies

MALUKA'S IAS

23/26, BASEMENT, OLD RAJINDER NAGAR, DELHI
+91 99101 33084, +91 97188 57646
DELHI: B-9, BHANDARI BUILDING,
BEHIND BATRA COMPLEX, MUKHERJEE NAGAR.
CHANDIGARH: SCO. NO-223, SEC-36 D, 2ND FLOOR.
PATIALA & GOA

FOR ONLINE CLASSES VISIT: WWW.MALUKAIAS.COM

YE-746/6/2017



FLAVIDO

Online Classes



Congratulates

All the *Selected Candidates* of our *Partner Faculties & Institutes*
"May you fly high in life & success be with you always."

MAINS SPECIAL COURSES

BY EXPERTS, TOP FACULTIES & SELECTED CANDIDATES

GS PAPER II

DISASTER
MANAGEMENT & SECURITY

GS PAPER III

SOCIAL ISSUES

CURRENT AFFAIRS
MAINS ONLY

ETHICS
WITH CASE STUDY

INTERNAL
SECURITY

ESSAY
WRITING PRACTICE

INTERNATIONAL
RELATIONS

OPTIONAL SUBJECTS



HISTORY
Manikant Singh



GEOGRAPHY
Parimal Kumar



PUB. ADMIN.
Rajiv R. Singh



SOCIOLOGY
Vikash Ranjan



ECONOMICS
Ravindra N Jha



SOCIOLOGY
Praveen K. Pandey



POL.SC. & IR
Kumar Ujjwal



COMMERCE
Tanu Priya



MATHEMATICS
Ramansari M



ANTHROPOLOGY
Mrs. Sosin



ZOOLOGY
Pradip Sarkar



ANTHROPOLOGY
Pradip Sarkar

FLAVIDO STORE

IAS
NOTES

Test
Series

Correspondence
Course

UPSC
Magazine

All GS
Material

IAS
NOTES
In Hindi

For Further Details
Contact:

Old Rajinder Nagar, New Delhi 110060

Ph: 9555923039, 8826155225 | flavido.com

YE-8387/2018



LUKMAAN IAS

ONLINE/OFFLINE

Lead with Edge

SESSION FOR CSE 2018/19

AIR-09

SAUMYA SHARMA

From our All India GS & Ethics Test Series 2017



ETHICS ENRICHMENT BATCH FOR MAINS 2018 FROM: 17 JULY

AIR-74

VINOD DUHAN



Polity Enrich. & Ethics Classroom

Essay Personal Guidance

ED Classes & GS Test Series

for 3 years

GS MAINS MARKS: 496

GS MAINS MARKS: 495



Marks 470
ANAND VARDHAN
AIR-07



Marks 465
ARUN SEHWAT
AIR-320



Marks 450
HIMANSHU JAIN
AIR-044



Marks 449
PRACHI AILAWADI
AIR-290



Marks 444
ABHILASH MISHRA
AIR-05

Top 5 GS Marks in CSE 2016

16 IN TOP 100

You can be the next

“Excelling with Consistency”

03 IN TOP 100



AIR-03
Prince Dhawan
Year- 2011

TOTAL SELECTION: 17+

05 IN TOP 100



AIR-08
JT Varghese
Year- 2013

TOTAL SELECTION: 57+

04 IN TOP 100



AIR-17
Ajay kr. Dwivedi
Year- 2014

TOTAL SELECTION: 80+

09 IN TOP 100



AIR-02
Athar Aamir
Year- 2015

TOTAL SELECTION: 100+

12 IN TOP 100



AIR-05
Abhilash Mishra
Year- 2016

TOTAL SELECTION: 130+



AIR-07
Ayush Sinha
Year- 2017

TOTAL SELECTION: 150+

Our Top Rankers in the last 7 years From courses like Classroom, Test Series & Case Study

ALL INDIA MOCK TEST FOR MAINS 2018

09 AUG. ESSAY, 10 AUG. GS I & II, 11 AUG. GS III & IV AND 13 AUG. OPTIONALS

ESSAY TEST SERIES 2018

13 JULY

GS FOUNDATION 2019

25 JULY

PUBLIC ADMN. 2019

18 SEPT.

OLD RAJINDER NAGAR CENTRE
15, GROUND FLOOR (OPP. MOTHER DAIRY)
011-45696019, 8506099919

& 9654034293

enquiries@lukmaanas.com

MUKHERJEE NAGAR CENTRE
871, FIRST FLOOR, (OPP. BATRA CINEMA),
DELHI - 110009

011-41415591 & 7836816247

lukmanias@gmail.com

www.lukmaanas.com

Targeting Economic Offenders

CMA V Murali



...the Bill will help the Central Government recover the properties of those high net worth individuals who have fled from the country to avoid prosecution and other legal proceedings after committing economic frauds. The Exchequer will be bolstered after recovery from the sale proceeds

The present economic scenario worldwide is volatile. Coupled with this, our country has thrown open our doors to globalisation, hence the tremors are felt here too. Earlier, our country was, to an extent, cushioned from the tumult that rocked economies the world over. After liberalisation we too felt the ripples. Indian businesses have grown, they have spread their wings all over the world and to fund their expansion many have gone to the banks for capital. The erstwhile conservative banks too have given loans to their clients in good faith in expectation of growth. Unfortunately they are now feeling the pinch in many ways.

The government felt that despite the existence of the Indian Penal Code, Prevention of Corruption Act and Prevention of Money Laundering Act, a specific act targeting economic offenders is the need of the hour. Hence, the government announced in the Budget that a specific law targeting fugitive economic offenders was soon to be brought about which would give government powers to seize properties and appropriate the sale proceeds toward the loan creditors. After Punjab National Bank was hit by the fraud the Union Cabinet immediately approved the Bill to deliver a death knell on financial fraudsters and to further boost the confidence of the investors and bank customers in the banking system.

Rationale and Preamble

Due to business deals going awry, and inability of the customers to service their loans in time the banking sector has been impacted. Many of these defaulting fraudsters flee the country when they see the writing on the wall. Rather than face the music, these high networth, big spending businessmen cleverly leave the Indian shores anticipating punitive action before the law enforcing authorities and regulators get after them. The sums of money owed by them, the debts, non payment of overheads may run in to crores of rupees. The country's banks, the investigating agencies, the prosecuting agencies all have been taken for a ride by these unscrupulous people who have stashed away their ill gotten wealth in various entities abroad, various assets and bank accounts and who live a merry life of luxury in the comfort of foreign shores away from our country's jurisdiction. The existing civil and criminal provisions of law are not entirely adequate to deal with these severe problems that have a critical impact on the economy.

The legal mechanism of extradition is a tedious and long drawn out process that takes years. The government, in the fitness of things, thought to address the loopholes and lacunae in the present laws and lay down clear cut and stringent measures to deal with these economic offenders who flee the country and are, in effect, fugitives from the law. Unless such

The author is Former Chairman, SIRC (Southern India Regional Council), The Institute of Chartered Accountants of India.

tough and stringent measures are taken by confiscation of their ill gotten accumulated assets these absconders will go scot free. Further, this legislation will prove to be a deterrent to those contemplating to take steps to flee to some other country and abscond after committing economic white collar crimes. Non conviction based asset confiscation for corruption related cases is enabled under provisions of the United Nations Convention. This Bill deals specifically with economic offenders who are fugitives from the law of the land and have escaped before the commencement or during the course of proceedings before criminal and civil courts.

The Fugitive Economic Offenders Bill 2018 was introduced in the Lok Sabha on 12th March, 2018. The preamble of the Bill clearly says *“To provide for measures to deter fugitive economic offenders from evading the process of law in India by staying outside the jurisdiction of Indian Courts, to preserve the sanctity of the rule of law in India and for matters connected therewith or incidental thereto.”*

The Bill

This Bill brings under purview those cases where the total value of the economic offences is Rs.100 crores or more. This bill is expected to re-establish the rule of law with respect to absconding fugitive economic offenders who will be forced to return to India and face trial for their offences. The Bill allows for attachment of the properties of the fugitive economic offender. This will go a long way to help banks and other financial institutions to achieve recovery from the absconding defaulters.

The Bill proposes to give relief to the alleged offender if in case he returns to India prior to declaring him as a fugitive economic offender and if he submits to the appropriate jurisdictional court proceedings under the Act then proceedings under this Act would cease.

The Bill has been well thought out and etched with necessary safeguards

Stringent action against corruption & black money

01 Special Investigation Team set up at the First Cabinet Meeting after the present Government assumed office

02 Demonetisation led to India's highest ever unearthing of suspicious transactions and deposits. The current proportion of High Denomination notes in our economy is much less than what it would have been without Demonetisation

03 Double Taxation Avoidance Agreement with Mauritius, Cyprus and Singapore

04 Agreement on real time information sharing with Switzerland

05 Black Money (Undisclosed Foreign Income and Assets) and Imposition of Tax Act 2015 enacted

06 PMLA amended to allow confiscation of property equivalent in value of black money stashed abroad



07 Benami Property Act blocking a major avenue for generation and holding of black money in various forms

08 Action taken against around 3 lakh shell companies

09 Fugitive Economic Offenders Bill introduced to empower law enforcement agencies to confiscate the assets of economic absconders. This would also help the banks and other financial institutions to achieve higher recovery from fugitive economic offenders

by providing hearing through counsel, allowing him time to file a reply, serving notice of summons whether in India or abroad and appeal to High Court have been appropriately provided. Provision has been made for appointment of an Administrator to manage and dispose off the property in compliance with the provisions of law. This Bill is cogent with the earlier acts like Prevention of Money Laundering Act, Evidence Act, IPC etc.

Definition of Fugitive Economic Offender

Fugitive Economic Offender means:

“any individual against whom a warrant of arrest in relation to a Scheduled Offence has been issued by any court in India who i) has left India so as to avoid criminal prosecution; or

ii) being abroad, refuses to return to India to face criminal prosecution.”

Implementation

The Director means the Director appointed under the Prevention of Money Laundering Act 2002 u/s 49(1). Deputy Director means the Deputy Director appointed under the Prevention of Money Laundering Act 2002 u/s 49 (1).

The Director or Deputy Director so appointed has to file an application before a Special Court designated under the PMLA 2002 to declare a person as a fugitive economic offender. The Application made should contain:

- i. the reasons to believe that an individual is a fugitive economic offender
- ii. any information of his whereabouts

- iii. list of properties believed to be proceeds of a crime for which confiscation is sought
- iv. list of benami properties or foreign properties for which confiscation is sought and
- v. a list of persons having interest in these properties. (i.e. all such persons claiming or entitled to claim any interest in the property)

On receipt of this application with all the details, the **special court will issue a Notice** (u/s 10 of the Bill) to the individual requiring him to appear at a specified place and time not less than six weeks from date of issue of the notice and state that failure to appear on the specified place and time shall result in the **Declaration of the individual as a fugitive economic offender** and confiscation of the property under this act. If the individual appears before the special court at the specified place and time, then the court will terminate its proceedings under the provisions of this Bill.

Attachment/Confiscation of Property

The Director /Deputy Director may attach any property mentioned in the application with the permission granted from the Special Court by an order in Writing.

Provisional Attachment

Notwithstanding the application in writing the Director/ Deputy Director authorised by the Director may, at any time, prior to filing the application under Section 4 attach any property provisionally for which there is reason to believe the property is the proceeds of crime or is property owned by an individual who is a fugitive economic offender and which is being or likely to be dealt in a manner which may result in the property being unavailable for confiscation. - Provided that the Director or any other officer who provisionally attaches the property files an application before the Special Court within 30 days of such attachment. The attachment shall continue for 180 days unless extended by the Special Court.

Cabinet Decision
March 09, 2018

Fugitive Economic Offenders Bill, 2018



Salient features of the Bill-

- i. Application before the Special Court for a declaration that an individual is a fugitive economic offender;
- ii. Attachment of the property of a fugitive economic offender;
- iii. Issue of a notice by the Special Court to the individual alleged to be a fugitive economic offender;
- iv. Confiscation of the property of an individual declared as a fugitive economic offender resulting from the proceeds of crime;
- v. Confiscation of other property belonging to such offender in India and abroad, including benami property;
- vi. Disentitlement of the fugitive economic offender from defending any civil claim; and
- vii. An Administrator will be appointed to manage and dispose of the confiscated property under the Act.

The Bill clearly states that nothing in this section shall prevent the person interested in the enjoyment of the immoveable property attached from such enjoyment. At the conclusion of the proceedings if the person is not found to be a fugitive economic offender, his properties will be released.

Powers of the Director

The Director or any other officer authorised by him will have the powers vested in a Civil Court. He can, on the basis of material in his possession and has reason to believe (the reasons of such belief must be recorded in writing) that an individual may be a fugitive economic offender, he may enter any place within the limits of the area assigned to him or in respect of which he is authorised by any other authority who has jurisdiction of the area.

On entering any such place he may request the proprietor, employee or any other person who may be present there at that time to afford him necessary facility to inspect the records, afford him necessary facility to check or verify the proceeds of crime or any transaction related thereto and request them to furnish necessary information which may be relevant to the proceedings.

The Director or other authorised officer acting under this section may place marks of identification on the records inspected, make or cause to be made extracts or copies therefrom;

make an inventory of property checked or verified by him and record any statement of any person present at the property.

Declaration as Fugitive Economic Offender

After hearing the application the Special Court may declare an individual as a fugitive economic offender. It may confiscate his properties which are proceeds of crime/benami properties in India or abroad or any other property in India or abroad. Upon confiscation all rights and titles of the property will vest in the Central government free from all encumbrances.

Administrator

Under Section 15 of the Act the Central Government may appoint as many of its officers (not below the rank of Joint Secretary to the Government of India) to perform the functions of an Administrator. The Administrator so appointed shall receive and manage the property in relation to which the order has been made. He shall take such measures as the Central Government may direct to dispose of the property vested in the Central Government. Provided that the Central Government or administrator shall not dispose of any property for a period of 90 days from date of order.

Appeal

An appeal against the order of the Special Court shall lie before the High

Court. The Appeal must be preferred within a period of 30 days from date of judgement. The High Court may entertain an appeal after the expiry of the said 30 days if they are satisfied that the appellant had sufficient cause for not preferring the appeal within the due date. No appeal shall be entertained by the High Court after the expiry of 90 days from date of judgement.

Conclusion

It is hoped that the Bill will help the Central Government recover the properties of those high net worth individuals who have fled from the country to avoid prosecution and other legal proceedings after committing economic frauds. The Exchequer will be bolstered after recovery from the sale proceeds. It is also expected to act as a deterrent to those who are contemplating or who are in the brink of committing economic offences and evading law. □

(E-mail: victorgrace321@gmail.com)

Cabinet approves construction of a new 6 - Lane bridge across River Ganga at Phaphamau, Allahabad

The Cabinet Committee on Economic Affairs, chaired by the Prime Minister approved the project for construction of 9.9 km long new 6 - lane bridge across river Ganga on NH - 96 at Phaphamau in Allahabad with total capital cost of Rs. 1948.25 crore.

The construction period for the project is three years and likely to be completed by December, 2021. The new bridge will resolve the traffic congestion on existing old 2 - lane Phaphamau bridge on NH-96 at Allahabad.

The new bridge will also facilitate the large congregation of people at Allahabad during Kumbh, Ardh-Kumbh and other yearly ritual baths at SANGAM in Prayag. This will give a boost to pilgrimage tourism and local economy of Prayag.

This new 6 - lane bridge will also be beneficial for the Lucknow/ Faizabad bound traffic coming from Madhya Pradesh via National Highway - 27 and National Highway - 76 through Naini Bridge.

In addition, this project of new bridge will generate direct employment during construction for about 9.20 lakh mandays.

It will also decongest the old bridge and will also ensure fast and safe movement for traffic.

It may be noted that there were only 13 bridges on river Ganges between Allahabad to Farakka before May' 2014. After 2014, additional 20 bridges were planned, out of which five have been opened to traffic and seven are under construction on the above stretch, thus bringing the total number of bridges to 33. Out of balance 8 bridges, which are planned for construction, work on Farakka, Sahebganj and Mokarnah is likely to start very soon. The present Phaphamau bridge would be therefore the 29th Bridge on river Ganges between Allahabad and Farakka.

Admission Notice



SAGAR KUMAR



SHISHIR GEMAWAT

157 Selections in IAS 2017

GENERAL STUDIES

65% of INSIGHT GS FOUNDATION Course Students were Selected in IAS - 2017

This is the power of QUALITY & PERSONAL GUIDANCE of Team Insight

Foundation Course

Duration : 15 Months

GS Test Series

With Most Experienced Team

- S. Baliyan : History & Culture
- S.M. Thakur : Geography
- A. Mangtani : Indian Economy
- A.N. Reddy : Int. Relations
- Abhay Thakur : Indian Polity & Gov.
- A. Mangtani : Current Developments
- S. Baliyan : Ethics, Int. & Aptitude

ADMISSION OPEN

INSIGHT IAS ACADEMY

CENTRAL DELHI

60/17, Old Rajinder Nagar
New Delhi - 110060

NORTH DELHI

B-18, Mukherjee Nagar
New Delhi - 110009

011-45090051, 9818333201, 9871216382

YE-8592/2018

INDIA'S LEADING INSTITUTE FOR IAS / IFOs EXAMINATIONS

Website: www.diasindia.com
E-Mail: diasindia123@gmail.com



(M): 09350934622
011-40079000

TRADITION OF SUCCESS CONTINUES AT DIAS

Our results in CSE 2017



Abhishek Surana
Rank 10, PHYSICS



Varjit Walia
Rank 21, PHYSICS



Abhishek Chaudhry
Rank 37, PHYSICS



Videh Khare
Rank 99, CHEMISTRY

.....And 20+ others (detailed results on our website)

GS Foundation Pre-cum-mains : 8 Months, 200+ classes, 500 + hours of power packed comprehensive programme by Country's Leading Experts in 8 Modules

GS batch commences from 14th June 6 pm
by **Mudit Jain** selected in **IPS**,
scored **425+** marks in **3 successive attempts.**

DIAS OPTIONALS AT DELHI CENTER

PHYSICS

By Renowned **D.P.Vajpayee**
Online classes also available.

CHEMISTRY

By **Dr. R.K Singh**

MATHEMATICS

By **Shukla & Vajpayee Sir**

All Batches Commence from
2nd July at Delhi Center

DIAS OPTIONALS AT LUCKNOW CENTER

PUBLIC ADMINISTRATION by Gaurav Sir selected in IAS

HISTORY by Dr. Anshul Bajpai & **GEOGRAPHY** by Dwivedi Sir.

All Batches Commence from 2nd July at Lucknow Center

DELHI INSTITUTE FOR ADMINISTRATIVE SERVICES



DIAS INDIA EDUTECH (PVT) LTD

Head Off.: 26/3 & 18/1, 2nd Floor, Old Rajinder Nagar, New Delhi - 60.
Lucknow Centre: MS-141, Aliganj Sec.D, Near Puraniya Railway Crossing
Tel.: 011-40079000, Mob.: 9350934622, Lko - 0522-4238542

YE-844/2018



SINCE-1989
28 Years of Excellence

VAJIRAO & REDDY INSTITUTE

India's Top Potential Training Institute for IAS

Our Result : Total 179 Selections in Civil Services Exam - 2017

Our Super Achievers CSE - 2017



Rank **2** IAS-2017

Anu Kumari



Rank **3** IAS-2017

Sachin Gupta



Rank **13** IAS-2017

Sagar Kumar Jha



Rank **20** IAS-2017

Badole Girish

Our Super Achievers CSE - 2016



Rank **2** IAS-2016
Anmol Sher Singh Bedi



Rank **7** IAS-2016
Anand Vardhan



Rank **8** IAS-2016
Shweta Chauhan



Rank **16** IAS-2016
Anuj Malik



Rank **19** IAS-2016
Sahil Gupta



Rank **38** IAS-2016
Shailendra Singh

Our Result in Civil Services Examination 2016-17 – Eight positions secured by our students among first 20 including Rank 2, 3, 7, 8, 13, 16, 19 & 20 (Total selections 179)

GENERAL STUDIES

ESSAY

HISTORY

GEOGRAPHY

PUB. ADM.

Hostel Facility available

For Registration

Visit us:
www.vajiraoinstitute.com

New Batches : 20 June, 10 July

Delhi : Enquiry Office : 51 Mall Road, Kingsway Camp, Near GTB Nagar Metro Station Gate No. 2 Call : 9999458938, 011-42474428
Corp. Office : 19/1A Shakti Nagar, Near Nagia Park, Delhi. Call : 080-38380036, 8171181080, 011-47051999

YE-863/1/2018

NORTH EAST DIARY

National Highway from Matabari to Sabroom Inaugurated

The President of India, Shri Ram Nath Kovind, inaugurated the National Highway from Matabari to Sabroom in Udaipur, Tripura recently. Speaking on the occasion, the President said that Development of the Northeast is high on the Government of India's list of priorities. Road projects covering a length of 5,200 km are being constructed in the region to enhance connectivity. The Bharatmala project too is giving special attention to the Northeast. As part of these programmes, 500 km of roads are being constructed in Tripura.



The President also visited the Matabari Temple complex in Udaipur and laid the foundation stone for its re-development and augmentation as a centre for religious tourism. The President formally declared the "Queen Pineapple" as the state fruit of Tripura.

Addressing the gathering, the President said that only a few days ago, the first consignment of the Queen Pineapple had been exported to West Asia. He said this was an important step in linking Tripura and the Northeast region with global trade.

Rs 28 crore for 'Brahmaputra Study Centre' at Guwahati University

The Government has approved setting up of an exclusive "Brahmaputra Study Centre" at Guwahati University, Guwahati, for which a fund of about Rs. 28 crore will be provided by the Ministry of DoNER.



Guwahati University is one of the oldest universities in the country and it needs to cultivate a unique identity for itself which could attract scholars from far and wide by setting up the "Brahmaputra Study Centre". Brahmaputra is one of the largest rivers of the world and the Study Centre being set up within the Guwahati University will offer an opportunity for research in different aspects of river Brahmaputra in physics, hydrology, waterways, environment, disaster/flood management, hydro-power production etc.

A "one stop destination" for all issues and problems that may emerge from time to time with respect to the Brahmaputra River System, the first major study at the Centre has already been initiated. It is devoted to the research on the causes and prevention of frequent floods in the river and includes some of the internationally renowned scholars from across the world.

The Ministry of DoNER in the last four years has gone beyond the mandate of focusing only on development works and has also tried to contribute for enrichment of education sector in Northeast. Some of the recent initiatives of the Ministry are setting up the "Dr APJ Abdul Kalam Study Centre" in IIM, Shillong where the former President breathed his last, the tripartite MoU signed between Barooah Cancer Institute Guwahati, Assam Government and the North-Eastern Council, as a result of which, super-specialty cancer courses in DM (Onco-Medicine) and MCh (Onco-Surgery) have been started for the first time in the region.



Dr. Khan

Congratulations

KSG

www.ksgindia.com

An Institute For IAS Exam...

Every 2nd Selected Candidate of UPSC-CSE'17 is from KSG

The power of general studies at KSG

2017

REGISTRATION FORM **RANK-2**

REGISTRATION FORM **RANK-3**

REGISTRATION FORM **RANK-6**

REGISTRATION FORM **RANK-7**

REGISTRATION FORM **RANK-9**

REGISTRATION FORM **RANK-11**

REGISTRATION FORM **RANK-12**

REGISTRATION FORM **RANK-14**

REGISTRATION FORM **RANK-18**

REGISTRATION FORM **RANK-20**

... & MANY MORE

2016

REGISTRATION FORM **RANK-5**

2015

REGISTRATION FORM **RANK-1**

REGISTRATION FORM **RANK-2**

2013

REGISTRATION FORM **RANK-3**

2012

REGISTRATION FORM **RANK-3**



it pays to study with specialist...

Total Selections from KSG 440+

SPECIAL FOCUS ON ANSWER WRITING SKILL DEVELOPMENT

FOUNDATION COURSE

NORTH DELHI : June & July, 2018

2521, Hudson Line, Vijay Nagar Chowk, GTB Metro Station, Delhi - 09, Ph.: 011-4555 2607/8 Mob.: 09717380832

INDORE : 12th July, 2018

232-233 2nd Floor, Veda Building, Bhawar Kuan Squire, Indore M.P.-452001 Ph.: 731-4977 441 Mob.: 9893 772 941

CENTRAL DELHI : June & July, 2018

B-5, Block-4, Purvi Marg, Opp. Ganga Ram Hospital, below ICICI Bank, Old Rajinder Nagar, New Delhi - 60 Ph.: 011-45170303, Mob.: 9811293743

BHOPAL : 23rd July, 2018

Plot No. 43, R.R. Arcade, 2nd Floor (S-1, S-3), Zone II, M.P. Nagar, Bhopal-11 Ph.: 0755 - 4077441 Mob.: 07509975361

PATNA : 10th July, 2018

Above Toyota Showroom, Exhibition Road, Near Gandhi Maidan, Patna -1 Ph.: 7463 950774

JAIPUR : 11th June, 2018

403-404, Apex Tower, Lal Kothi, Tonk Road, JAIPUR - 302015 Ph.: 0141- 4052441, 2743441 Mob.: 08290800441

WE ARE A DEDICATED TEAM OF EXPERTS AND ONLY THOSE WHO ARE WILLING TO WORK HARD SHOULD JOIN US.

Send us email: drkhan@ksgindia.com, You can also Download Registration Form from website : www.ksgindia.com

YE-867/2018

LIVE / ONLINE
Classes also
available

GS CLASSROOM PROGRAMS

- > Continuous Assessment through Assignments and All India Test Series
- > Comprehensive and Updated Study Material
- > Individual Guidance

GENERAL STUDIES

✦ FOUNDATION COURSE 2019

- ◆ for General Studies Prelims cum Mains

DELHI	
Regular Batch	Weekend Batch
25 June	12 July
9 June	

JAIPUR: 22 June | **AHMEDABAD: 11 June**
PUNE: 6 June | **HYDERABAD: 10 June**

- ◆ for General Studies Prelims
- ◆ for General Studies Mains

✦ ALTERNATIVE CLASSROOM PROGRAM

- ◆ for GS Prelims cum Mains **25th June | 12th July**

✦ ADVANCE COURSE for GS MAINS **18th June**

✦ MAINS 365 - One Year Current Affairs for Mains

English Medium | 24th July | **हिन्दी माध्यम | 1st Aug**

सामान्य अध्ययन

✦ फाउंडेशन कोर्स 2019

- ◆ प्रारंभिक और मुख्य परीक्षा के लिए

DELHI: 25th June | **JAIPUR: 22th June**

Starting soon at LUCKNOW

- ◆ प्रारंभिक परीक्षा के लिए
- ◆ मुख्य परीक्षा के लिए

ALL INDIA TEST SERIES

Get the Benefit of Innovative Assessment System from the leader in the Test Series Program

PRELIMS

- ✓ General Studies (हिन्दी माध्यम में भी)
- ✓ CSAT (हिन्दी माध्यम में भी)

for **PRELIMS 2019**
starting from **1st July**

MAINS

- ✓ General Studies (हिन्दी माध्यम में भी)
- ✓ Essay (हिन्दी माध्यम में भी)
- ✓ Sociology
- ✓ Geography

for **MAINS 2019**
starting from **8th July**

550+ Selections
in **CSE 2016**



ANMOL SHER SINGH BEDI

AIR-2

8 in Top 10
38 Selections in Top 50 in CSE 2017



SACHIN GUPTA

AIR-3



ATUL PRAKASH

AIR-4



PRATHAM KAUSHIK

AIR-5



SAUMYA PANDEY

AIR-4



KOYA SREE HARSHA

AIR-6



AYUSH SINHA

AIR-7



ANUBHAV SINGH

AIR-8



/visionias.upsc /Vision_IAS /c/VisionIASdelhi

www.visionias.in

JAIPUR

9001949244
9799974032

PUNE

8007500096
020-40040015

HYDERABAD

9000104133
9494374078

AHMEDABAD

9909447040
7575007040

LUCKNOW

8468022022
9650617807

• 2nd Floor, Apsara Arcade, Near Metro Gate 6, 1/8 B, Pusa Road, Karol Bagh
DELHI • 635, Opp. Signature View Apartments, Banda Bahadur Marg, Mukherjee Nagar
• Contact : 8468022022, 9650617807, 9717162595



Eliminating Corruption, Institutionalizing Honesty, Enhancing Transparency

Demonetisation led to India's highest ever unearthing of suspicious transactions and deposits. About 3 lakh notices issued to non-filers having large cash deposit

Double Taxation Avoidance Agreement with Mauritius, Cyprus, Singapore. Agreement on real time information sharing with Switzerland

Black Money (Undisclosed Foreign Income and Assets) and Imposition of Tax Act 2015 enacted

PMLA amended to allow confiscation of property equivalent to value of black money stashed abroad

Benami Property Act blocking a major avenue for generation and holding of black money in various forms

Fugitive Economic Offenders Bill introduced to

India becomes the Global Growth Engine

India remains the world's fastest growing large economy

FDI jumped from 36 billion USD to 60.08 billion USD

GST enhancing Ease of Doing Business and Ease of Living

Home-buyers' dreams, rights and investments protected with Real Estate Regulation Act (RERA)

India gets thumbs up from all Rating Agencies. India's ranking in the Ease of Doing Business rankings rise from 142 to 100

Realising India's Full Potential through Women Led Development

New Infrastructure for New India

Around 1 crore houses built for the poor

Almost 1.69 lakh kilometres of rural roads built in the last 4 years

Speed of highway construction has gone up to 27 kms per day against 12 kms per day in previous Government

Best ever safety record in 2017-18. 5,469 Unmanned Level Crossings eliminated in the last four years

North East fully integrated with rest of India with the entire network converted to Broad Gauge

For the 1st time in India, more people travelled in

Development Reaching the Poorest, Ensuring Better Life for All

Jan Dhan to Jan Suraksha: The Poor get Bank accounts and Insurance Cover

All villages electrified, now 4 crore households to get electricity

3.8 crore families get smoke free lives with Ujjwala

More than 7.5 crore toilets constructed with the Swachh Bharat Revolution

Harnessing Yuva Shakti Transforming India

Multiple reforms to improve school education

More opportunities in Higher Education with 7 IITs, 7 IIMs, 14 IIITs & more universities

Three pronged approach to ensure more opportunities in Public, Private and Personal sector

Over 1 crore youngsters to achieve training under Skill India

Annual financial assistance of Rs.5 lakh per annum for 8 years to talented players under Khelo India

Building a Healthy India

Ayushman Bharat to be World's Largest Health Insurance Initiative. Will cover 50 crore citizens

Over 3.15 crore children immunized under Mission Indradhanush

Medicines become affordable with PM Jan Aushadhi Yojana

Knee Implants and Heart Stents available at 50-70% discount

The World Sees a New India

In a historic first, India carried out Surgical Strikes showing a new mettle

India becomes the Global Growth Engine

Yoga goes Global

India leads the Fight against Climate Change

ISRO sets a World Record by successfully launching 104 satellites in a single flight



1 crore poor families get a home under PM Awas Yojana

Unwavering Commitment to Social Justice

Historic budget of Rs. 95,000 crore for welfare of SC/ ST Communities.

Empowering through education: Increase in scholarships to students from backward communities

More than 50% beneficiaries of Mudra Yojana belong to backward communities

SC/ST Atrocities Act strengthened

Panchteerth: Iconic places associated with Babasaheb's life developed



airplanes than in AC trains. Domestic air passengers crossed 100 million for the first time in 2017

Putting Farmers First

Multi-faceted Focus on Doubling Farmers' Income

Unprecedented Support to Farmers: Farmers to get 1.5 times of the production cost as Minimum Support Price for Kharif crops

More than 12.5 crore Soil Health Cards distributed

Farmers Get Holistic Protection with PM Fasal Bima Yojana at nominal rates: 4.05 crore farmers covered

e - NAM platforms to integrate 585 regulated markets to fetch the best prices for farmers.



Multiple initiatives ensuring good health of Mother & Child

More than 1.26 crore accounts for the girl child opened and around Rs. 20,000 crore deposited under Sukanya Samridhi Yojana

Provision of Death Penalty for rape of girl aged child less than 12 years. Minimum punishment for rape of a girl aged less than 16 years increased from 10 years to 20 years

3.8 crore women have got LPG Connections. Target raised to provide LPG connections to 8 crore women

Over 7.25 crore toilets built, over 3.6 lakh villages and over 17 States/UTs declared Open Defecation Free.

Sanitation coverage goes up from 38% in 2014 to 83%



empower law enforcement agencies to confiscate the assets of economic absconders. This would also help the banks and other financial institutions to achieve higher recovery from fugitive economic offenders

Unprecedented Speed and Scale in Transforming the Nation

Around 1 crore houses built for the poor

100 Smart Cities being developed at an expenditure of over Rs. 2 lakh crore

Bharatmala to connect the entire country at a cost of more than Rs. 5.35,000 crore

New highways to be developed to ensure better connectivity to pilgrimage centres



Saaf Niyat

Sahi Vikas

Desh Ka Badhta Jaata Vishwaas...

The Prime Minister interacted with beneficiaries of various flagship programmes of the government as well as target sectors recently. The purpose of these interactions is to get to know as to how these initiatives have brought changes in the lives of beneficiaries, especially the poor and to elicit first hand feedback from them.

Interaction with Beneficiaries of Various Health care Schemes

- The PM said it is the endeavour of the government to ensure affordable healthcare to every citizen.
- Pradhan Mantri Bhartiya Janaushadhi Pariyojna was launched with this intention so that poor, lower middle class and middle class get access to affordable medicines and their financial burden is reduced.



- The Government has opened more than 3600 Jan Aushadhi Kendras all over the country, where more than 700 generic medicines are available at affordable price.
- The cost of heart stents have reduced from around Rs. 2 lakh to Rs. 29000.
- Through Pradhan Mantri Rashtriya Dialysis Program, Government has performed

more than 22 lakh dialysis sessions for 2.25 lakh patients in more than 500 districts.

- More than 3.15 crore children and 80 lakh pregnant women have been vaccinated in 528 districts through Mission Indradhanush.
- In order to ensure more beds, more hospitals and more doctors, Government has opened 92 medical colleges and increased MBBS seats by 15000.
- Under Ayushman Bharat, 10 crore families will be covered with health insurance of Rs. 5 lakh.

Interaction with Young Innovators and Start-Up Entrepreneurs

- The PM said the Government is committed towards harnessing the demographic dividend.
- The government has created Rs.10000 crore 'Fund of Funds' to ensure that young entrepreneurs may not face shortage of funds for their start-ups and to facilitate youngsters to innovate. Through the 'Fund of Funds', Rs.1285 crore funding has been committed, leveraging a total of Rs.6980 crore in venture funds so far.
- The Government-e- Market Place (GEM) has been linked to Start-Up India portal so that start-ups can sell their products to government.
- Start-Ups have been given income tax exemption for three years.
- Six labour laws and three environmental laws have been changed so that young entrepreneurs need to provide only self-certification.
- Government has also started a one-stop digital platform called Start-Up India Hub where all information regarding start-ups and its ecosystem is available for entrepreneurs.