

ISSN-0971-8400



# YOJANA

JUNE 2018

A DEVELOPMENT MONTHLY

₹ 22

## INDIA ON THE MOVE

### Special Article

Development Through Digitization

Amitabh Kant

Making Development a Mass Movement

Rajeev Ahuja

Reflecting the True Spirit of a Jan Andolan

Parameswaran Iyer

### Focus

Offering a Protective Hand

Rakesh Srivastava

International Yoga Day Special

Controlling the Five Senses to Attain Harmony

R S Ramaswamy



## PM launches Rashtriya Gram Swaraj Abhiyan; Unveils Roadmap for Overall Development of Tribals

The Prime Minister launched the Rashtriya Gram Swaraj Abhiyan in Mandla in Madhya Pradesh recently. He unveiled a Road Map for overall development of tribals during the next five years.

He laid the foundation stone of an LPG bottling plant of Indian Oil Corporation at Maneri, Mandla District. He also launched a Local Government Directory.

The Prime Minister felicitated the Sarpanches of villages which have achieved 100 percent smokeless kitchens, 100 percent vaccination under Mission Indradhanush, and 100 percent electrification under Saubhagya Scheme.

Addressing Panchayati Raj representatives across the country, from Mandla, the Prime Minister recalled Mahatma Gandhi's call for Gramoday to Rashtroday, and Gram Swaraj. He added that Mahatma Gandhi always highlighted the importance of villages and spoke about 'Gram Swaraj'. He called upon everyone to reaffirm the commitment to serving our villages.



*The Prime Minister, Shri Narendra Modi unveiling a Road Map for overall development of tribals during the next five years, on the occasion of the National Panchayati Raj Day 2018, at Mandla, Madhya Pradesh. The Governor of Madhya Pradesh, Smt. Anandiben Patel and the Chief Minister of Madhya Pradesh, Shri Shivraj Singh Chouhan are also seen.*

## PM Reviews Preparations for Launch of Health Assurance Programme under Ayushman Bharat

The Prime Minister, reviewed the progress of preparations towards the launch of the ambitious Health Assurance programme under Ayushman Bharat.

The scheme will provide a cover of upto Rs. 5 lakh per family. It will be targeted to cover over 10 crore poor and vulnerable families.

The Prime Minister stressed on providing maximum benefit to the poor and marginalized sections of society, under this scheme.



Last month, on the occasion of Ambedkar Jayanti, the Prime Minister had inaugurated the first 'Health and Wellness Centre' under Ayushman Bharat, in the aspirational district of Bijapur in Chhattisgarh.



# June 2018

Volume-62

# YOJANA

Since 1956 A DEVELOPMENT MONTHLY

Let noble thoughts come to us from all sides  
Rig Veda

CHIEF EDITOR  
DEEPIKA KACHHAL

SENIOR EDITOR  
SHYAMALA MANI IYER

EDITOR  
KULSHRESTHA KAMAL

JOINT DIRECTOR (PRODUCTION)  
VINOD KUMAR MEENA

COVER DESIGN  
GAJANAN PRALHADRAO DHOPE

#### OUR REPRESENTATIVES

Ahmedabad: Janhavi Patel, Bengaluru: B.K. Kiranmai  
Bhubaneswar: Girish Chander Dash, Chennai:  
Sanjay Ghosh, Hyderabad: Vijayakumar Vedagiri,  
Jalandhar: Gagandeep Kaur Devgan, Kolkata:  
Khurshid Malik, Mumbai: Umesh Sadashivarao  
Ujgare: 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](mailto: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](mailto: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



## IN THIS ISSUE

### SPECIAL ARTICLE

DEVELOPMENT THROUGH  
DIGITIZATION..... 7

MAKING DEVELOPMENT A MASS  
MOVEMENT  
Rajeev Ahuja..... 13

### FOCUS

OFFERING A PROTECTIVE HAND  
Rakesh Srivastava ..... 23

REFLECTING THE TRUE SPIRIT OF A  
JAN ANDOLAN  
Parameswaran Iyer..... 29

NEW-AGE SKILLS - GENERATING  
OPPORTUNITIES FOR YOUTH  
Jatinder Singh..... 33

RATIONALISING THE TAX STRUCTURE  
T N Ashok ..... 38

MAKING QUALITY MEDICINES  
AVAILABLE TO THE COMMON MAN  
Biplab Chatterjee..... 46

GOVERNMENT COMMITTED TO  
AGRARIAN REFORMS..... 50

CONTINUATION OF UMBRELLA  
SCHEME 'GREEN REVOLUTION —  
KRISHONNATI YOJANA' ..... 52

MULTI-PRONGED APPROACH TO  
BRIDGE THE URBAN-RURAL DIVIDE  
M Chinnadurai  
K R Ashok..... 55

CONTROLLING THE FIVE SENSES TO  
ATTAIN HARMONY  
R S Ramaswamy..... 62

## REGULARS

DO YOU KNOW?  
ATAL INNOVATION MISSION .....19  
NORTH EAST DIARY .....44

#### No. of Pages 68

#### Sales Emporia

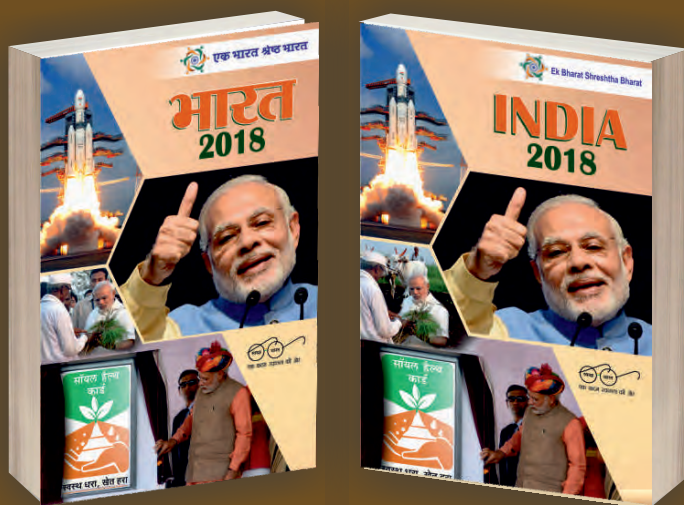
New Delhi	Soochna Bhawan, CGO Complex, Lodhi Road	110003	011-24365610
Delhi	Hall No.196, Old Secretariat	110054	011-23890205
Navi Mumbai	701, B Wing, 7th Floor, Kendriya Sadan, Belapur	400614	022-27570686
Kolkata	8, Esplanade East	700069	033- 22486696
Chennai	'A' Wing, Rajaji Bhawan, Basant Nagar	600090	044-24917673
Thiruvananthapuram	Press road, Near Govt. Press	695001	0471-2330650
Hyderabad	204 II Floor CGO Towers, Kavadiiguda, Secundrabad	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

Now available

# INDIA 2018

**A Comprehensive Digest**

for Government of India's policies, programmes and achievements



Also available as eBook on  
[amazon.in](http://amazon.in), [play.google.com](http://play.google.com)



**PUBLICATIONS DIVISION**

Ministry of Information & Broadcasting  
Government of India

Soochna Bhawan, CGO Complex, Lodhi Road, New Delhi-110003

For placing order online  
please visit: [www.bharatkosh.gov.in](http://www.bharatkosh.gov.in)  
website: [www.publicationsdivision.nic.in](http://www.publicationsdivision.nic.in)  
or please contact:  
Phone: 011-24367453, 24367260, 24365609,  
e-mail: [pdjucir@gmail.com](mailto:pdjucir@gmail.com), [businesswng@gmail.com](mailto:businesswng@gmail.com)

Please visit our Book Gallery at Soochna Bhawan



@DPD\_India



[www.facebook.com/publicationsdivision](http://www.facebook.com/publicationsdivision)  
[www.facebook.com/yojanaJournal](http://www.facebook.com/yojanaJournal)



## Development Agenda

Every good ruler since time immemorial has aspired that his kingdom is always moving on the road to development, be it the governors of the Indus Valley civilization, the Egyptians, Romans, Greeks or the Mesopotamians. In more recent times, emperors like Akbar, Krishnadevaraya, Chandragupta Maurya, Rajaraja Chola, Tipu Sultan et al tried to create good administrative systems for the good governance of their kingdoms. All these rulers understood the importance of all-round socio-economic development of their people for the kingdom to prosper.

Many paradigms are taken into consideration for the true development of the nation today. Development today is not thought of just in terms of economic growth of a nation but includes parameters in sectors such as education, health, agriculture and farmers' welfare, skill development and employment opportunities for youth.

Indian Government has also not lagged behind in its efforts to promote development of the country. The mantra in the country today is inclusive growth so that the fruits of development percolate to the poorest of the poor. The policies of the government are geared to ensure this. Beginning with economy, the government has rationalized the tax structure with introduction of measures like GST and banking sector reforms. GST is so far the biggest tax reform in the country which will go a long way in increasing the tax buoyancy in the country. Key direct reforms like establishment of Tax Information Network(TIN), Electronic Return Acceptance and Consolidation System(ERACS) eSahyog, etc have simplified the direct tax regime.

The world is getting digitized and can India remain far behind? The rapid adoption of digital technology across various sectors through business process engineering, technology and data analytics is reshaping the way government programmes are being designed and implemented. Direct Benefit Transfer, Public Finance Management System, e-marketplace, Digital payment transactions through BHIM App, etc are making government responsive through a new interface.

The Swachh Bharat Mission has truly rolled out into a mass movement or a Jan andolan. The response to this very important flagship programme of the government has been tremendous. Since October 2, 2014 over 7.1 crore household toilets have been constructed with the rural sanitation coverage in India more than doubling from 39 per cent in October 2014 to over 83 per cent today.

Health care is another important angle of development. Getting quality medicines at reasonable cost has been a challenge for the poor. The Pradhan Mantri Jan Aushadhi Pariyojana has tried to address this problem through its centres across the country.

Protecting the vulnerable has been of prime importance to the government. Beginning with trying to change the mindset of the people towards the girl child with initiatives like Beti Bachao Beti Padhao and gender champions, creating help lines for women and children in distress and rehabilitating survivors of violence, the government has always sought to ensure that every woman and child in India lives in an environment free from fear and aspire to contribute to the national growth.

Rural development is vital to the development of the nation. The government, through its various schemes like National Food Security Mission, Rashtriya Krishi, Vikas Yojana, Pradhan Mantri Fasal Bima Yojana, etc has sought to address the issue of farmers' welfare, double their income and bridge the urban-rural divide.

Growth is never merely by chance, it is the result of forces working together. And in India, the forces are marching in the right direction to take the nation to new horizons.



**– OUR UPSC –  
RESULTS**

**120+ TOPPERS**

**60+ TEACHERS**

**1 PLATFORM**

India's **#1 Live** Online Platform For Govt. Jobs

## Congratulates

OUR TEACHERS & STUDENTS

### OUR STELLAR PERFORMER

Civil Services Examination 2017



**Saumya Sharma**  
**AIR 09**

“

*I enrolled for online classes of Ethics on NeoStencil.com which not only saved my travel time but also I could attend and revise the classes of S. Ansari Sir anytime.*

”

**120+**  
Online Students  
Selected

**500+ OUT OF 990**  
From Our Partner Teachers  
(Online + Offline)

**50+**  
In Top 100

✉ info@neostencil.com | ☎ 95990 75552

# Development Through Digitization

*Amitabh Kant*



*For years, India has been a complex nation, making it difficult for the common man to access government services. The rapid adoption of digital technology across sectors is making things easy and eliminating all forms of human intervention. This has a major impact on the efficiency and effectiveness of governance*

**T**he world is getting digitized at a rapid pace in all aspects be it enterprises making products and selling them, humans transacting their daily lives and governments delivering social services to their citizens. The astronomical pace of digital data generation, dropping costs of data storage and compute infrastructure have enabled digitalisation at unprecedented levels which is now being termed as the 4<sup>th</sup> Industrial Revolution. Government of India and various State Governments have identified the transformational potential of Digital India and have started proactive adoption of these technologies.

In the last few years, governance in India across sectors has been redefined through business process reengineering, technology and data analytics. Technology is reshaping the way government is designing and implementing programmes. The use of technology has brought in better systems, greater efficiency and is beginning to have a profound impact on governance.

The government launched several major and minor e-governance and digitalisation programmes which were all later brought into the fold of

“Digital India” programme. After the launch of 31 Mission Mode Projects under e-Kranti: National e-Governance Plan 2.0, due to growing adoption of new platforms such as “mobile” and “cloud”, a need was felt to reorient the Digital India Programme with the vision of “Transforming e-Governance for Transforming Governance”. All eGovernance projects now follow the key principles of e-Kranti namely ‘Transformation and not Translation’, ‘Integrated Services and not Individual Services’, ‘Government Process Reengineering (GPR) to be mandatory in every MMP’, ‘ICT Infrastructure on Demand’, ‘Cloud by Default’, ‘Mobile First’, ‘Fast Tracking Approvals’, ‘Mandating Standards and Protocols’, ‘Language Localization’, ‘National GIS (Geo-Spatial Information System)’, ‘Security and Electronic Data Preservation’.

India has combined the use of unique biometric identifiers and financial inclusion for effectiveness in social benefits and to reduce the vast number of illegitimate beneficiaries under welfare programmes. The Direct Benefit Transfer (DBT) has been implemented across 437 schemes, and helped save Rs 83,000 crore till date. Its implementation has led to 2.75 crore duplicate, fake or non-existent ration cards being deleted,

The author is CEO, NITI Aayog (National Institution for Transforming India). A member of the Indian Administrative Service, IAS (Kerala Cadre: 1980 Batch), he is the author of “Branding India – An Incredible Story” and has been a key driver of “Make in India”, “Startup India”, “Incredible India” and “God’s Own Country” initiatives. He also conceptualized and executed the “Atithi Devo Bhavah” – “Guest is God” campaign to train Taxi Drivers, Guides, immigration officials and make them stake holders in the tourism development process.



and 3.85 crore duplicate and inactive consumers for liquefied petroleum gas (LPG) subsidy being eliminated.

### Leading the Way in Financial Inclusion

This is in stark contrast to how the governments worked before. During my tenure in Kerala, I got a unique opportunity to work in the fisheries sector. The task was to improve the livelihood of traditional fishermen. The sector was riddled with middlemen, and fishermen were getting only 25 per cent of the market price of fish.

The government formed self-help groups and provided them with new technology: fibreglass crafts, outboard motors and fishing nets to enhance their productivity. Beach-level auctions were introduced so that earnings from their daily catch could be deposited in their bank accounts. The biggest challenge was to get bank accounts opened for the fishermen. It took us 10 months of chasing physical banks and bank managers to get this done. The process of 'Know Your Customer' (KYC) was a nightmare.

Contrast this with my experience last month. I walked into a bank branch and opened my account using my biometric on a hand-held device in one minute flat. From 10 months to one minute has been the paradigm shift.

The JAM (Jan Dhan – Aadhaar - Mobile) trinity forms the basic data infrastructure for the India

Stack services consisting of e-KYC, eSign, instantaneous payments (UPI) and file storage (Digilocker). It has been the single largest factor for expansion of financial inclusion across the world. According to the Global Findex Report 2017 released by World Bank, a whopping 55 per cent of all bank accounts created during 2014-17 were opened in India. Through the Jan Dhan Yojana, which has led to opening of more than 31 crore new bank accounts so far since 2014, the proportion of Indian adults with bank accounts has increased from 53 per cent in 2014 to 80 per cent in 2017 now.

### Public Finance and Public Procurement going Digital

The Public Financial Management System (PFMS) has led to the creation

of a financial management platform for all plan schemes, a database of all recipient agencies, integration with core banking solution of banks, integration of state treasurers and tracking of fund flow to the lowest tier of implementation of plan schemes on real-time basis. PFMS has also led to just-in-time release of funds and efficient management in the use of funds, including ultimate utilisation. On March 28, Rs 72,000 cr was digitally transacted through the PFMS portal for 98 lakh transactions. This is a record of number of digital transactions processed in a single day.

In 2016, Government e-Marketplace (GeM) was launched for single-window online procurement of commonly used, small-value goods and services. The Central Public Procurement Portal facilitates e-procurement for larger-value items (Rs 0.2 million or higher). GeM enables direct purchase, e-bidding, reverse e-auctions, online registration facilities for government users, product sellers, and service providers and provides a market place for government purchase. As of April this year, there are already over 22000 government buyers, over 1 lakh sellers and service providers, 2.31 lakh listed products with cumulative transactions worth Rs. 6500 crore. 44 per cent of these procurements have been made from MSMEs.





## First Marketplace for Government

- Real time dynamic pricing
- Fully integrated from registration to payment
- Facility of e-Bidding & Reverse Auction
- No paperwork
- Secure with Aadhar based e-signing
- Transparent and efficient
- Time-bound payment
- Complete document management with audit trail



Visit: [gem.gov.in](http://gem.gov.in)



Welcome to  
**GeM**  
Government  
e Marketplace

DIRECTORATE GENERAL OF SUPPLIES AND DISPOSAL  
DEPARTMENT OF COMMERCE  
GOVERNMENT OF INDIA



### Pioneers in Innovate Consumer Payments

Unified Payments Interface (UPI) and Bharat Bill Payment System (BBPS) have triggered a plethora of

A quick guide to learn everything about




Bhart Interface For Money

private sector-innovated apps, which have significantly eased citizens' bill payments towards services provided by the government. BBPS has more than doubled the number of bills paid digitally from April 2017 when the pilot was launched. The value of bills paid on the platform has jumped by about 46 per cent during this period. According to a KPMG report, by the end of 2016, the size of bill payments market in India was more than Rs. 5.85 trillion, out of which 70 per cent of the bill payments were done using cash or cheque. It estimates the size of the bill payments market in India to reach Rs. 9.4 trillion by 2020.

Digital payment transactions have now become extremely simple, thanks to the Bharat Interface for Money (BHIM) UPI. We have seen the emergence of Google Tez and WhatsApp payment. In 2017-18, India has seen over a billion digital payment transactions in volume and over a trillion rupees in value. There will be

increased disruption with new players and new technologies. A report by Credit Suisse projects India's digital payments space to be USD 1 trillion by 2023.

### Digital Transformation

Digitalisation of collection of direct taxes has led to huge benefits. The Income Tax Department received 6.84 crore income tax returns in FY 17-18, a growth of 26 per cent and an additionality of more than one crore new tax returns. 98.5 per cent of those IT returns have been filed online.

The rollout of the goods and services tax (GST) has resulted in a 50 per cent increase in unique indirect taxpayers compared with the pre-GST system. This translates to a substantial 3.4 million new indirect taxpayers leading to a radical formalisation of the economy.

### Digital Monitoring

In the Pro-Active Governance and Timely Implementation (PRAGATI) programme, Prime Minister has used technology to cut across departmental silos and geographical boundaries to ensure speedy project implementation. He has dealt directly with senior central and state officials to monitor, review and evaluate progress of social sector schemes and infrastructure projects that were facing severe bottlenecks. Through video conferencing, the Prime Minister held 25 PRAGATI meetings and cleared over 227 projects worth more than Rs 10.5 lakh crore.

The recently proposed Ayushman Bharat scheme will digitally link primary and community health centres with district hospitals. Along with the Rs 5 lakh health insurance, which will cover 50 crore Indians, it will ensure healthcare through a paperless,

## A New Governance Paradigm

### Responsive Governance



**PRAGATI**  
Pro-Active Governance  
and Timely Implementation



**CPGRAMS**  
Centralised Public  
Grievance Redress and  
Monitoring System



cashless, portable scheme. The health stack linked to Aadhaar will be transformational.

### Impact of Frontier Technologies

Analysis by Accenture reveals that Artificial Intelligence (AI) has the potential to add US\$ 957 billion, or 15 per cent of current gross value added, to India's economy in 2035. India offers unique challenges that can be solved by application of AI. In addition, a recent Microsoft-International Data Corporation (IDC) study, 'Unlocking the Economic Impact of Digital Transformation in Asia Pacific', predicts that digital

transformation will add \$154 billion to India's GDP by 2021, increasing the growth rate by 1 per cent annually. In 2017, about 4 per cent of GDP was derived from digital products and services created directly through the use of technologies like Cloud, Internet of Things (IoT) and artificial intelligence (AI).

The government is exploring the use of new technologies and their potential adoption in government processes and schemes. NITI Aayog, mandated with the task of developing the National Programme on Artificial Intelligence, has been engaged in

discussion with ministries, academia, industry, researchers and startups. This is a qualitative effort to understand the technologies, their utility for the economy and governance, risks they pose and their future development trajectory. Further, NITI Aayog has also taken up implementation of these technologies for specific use cases, under national priority areas, to assess and demonstrate the benefits of the frontier technologies. These are termed as Proof-of-Concept (PoC) projects and are being tested in areas of precision agriculture using AI, land records on blockchain, assistive healthcare diagnostics using AI etc. The goal of these PoCs is to test the effectiveness of the technologies in solving the extant problems and demonstrating the feasibility of adopting frontier technologies in governance at a national scale.

For years, India has been a complex nation, making it difficult for the common man to access government services. The rapid adoption of digital technology across sectors is making things easy and eliminating all forms of human intervention. This has a major impact on the efficiency and effectiveness of governance. □

(E-mail: amitabh.kant@nic.in)

### Top 30 Innovations of the Atal Tinkering Marathon Showcased

In an effort to identify India's best student innovators, Atal Tinkering Labs of the Atal Innovation Mission (AIM) of NITI Aayog, organized an Atal Tinkering Marathon, a six month long nationwide challenge across six different thematic areas, namely, clean energy, water resources, waste management, healthcare, smart mobility and agri-tech.

On the eve of the National Technology Day, ATL Marathon's Top 30 Innovations were showcased through a booklet compiling the work done by the children, the mentors, teachers and schools.

The Top 30 teams are being awarded with several prizes including a three month-long ATL Student Innovator Program (ATL SIP) in partnership with industry and start-up incubator. The goal of the Student innovator program is to test the innovations in the community. Students will be trained on business and entrepreneurship skills, including intellectual property, effective communication, making an elevator pitch and so on. Additionally, ATL schools will be offered a participation voucher to World Robotics Olympiad (WRO), which is a global innovation challenge.

From over 650 innovations received, top 30 innovations have been identified from 20 different States and Union territories from across India, full details of which are available on the AIM website.



# YOJANA

Forthcoming Issue

Resurgent India

# 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-837/2017

# ECONOMICS AT ITS BEST

## IAS / IES / UGC

### First Batch

**June 18 to September 17, 2018**

**2.30 P.M. To 5.00 P.M.**

### Second Batch

**June 30 to September 29, 2018**

**2.30 P.M. To 5.00 P.M.**

### Score in Economics Option : Axiom IAS Pass-outs

Shaweta Dhankhad	(65.33%)
Nitika Pant	(65.20%)
Neeraj Kumar Singh	(63.17%)
Arulanandan	(60.50%)
Ashima Jain	(60.17%)
Gaurav Agrawal	(59.20%)
Narendra Kumar	(58.50%)
Smriti Mishra	(56.20%)

### FACULTY : Mahesh Lalwani

Former Dean & Professor  
School of Economics & Management

Ph.D. Economics, DSE, DU  
M.A. Economics, DSE, DU  
B.A. Honours Economics, Hans Raj, DU

### CIVIL SERVICES RANKERS

#### 2017 CSE RESULTS

Navya Singla	IAS	2017	102 <sup>nd</sup> Rank
Aishwarya Sharma	IPS	2017	168 <sup>th</sup> Rank
Ajit Kumar	IPS	2017	203 <sup>rd</sup> Rank
Nitika Pant	IPS	2017	217 <sup>th</sup> Rank
Himadree Kaushik	IPS	2017	304 <sup>th</sup> Rank

#### 2016 CSE RESULTS

Smriti Mishra	IRS	2016	269 <sup>th</sup> Rank
Kanika Dua	IRS	2016	336 <sup>th</sup> Rank
Shahwat Saurabh	CSE	2016	595 <sup>th</sup> Rank

#### 2015 CSE RESULTS

Madhvi Mishra	IAS	2015	62 <sup>nd</sup> Rank
Smriti Mishra	IRS	2015	435 <sup>th</sup> Rank
Nupur Panna	IAS	2015	764 <sup>th</sup> Rank

#### 2014 AND BEFORE CSE RESULTS

Gaurav Agrawal	IAS	2014	1 <sup>st</sup> Rank
Ashima Jain	IAS	2007	7 <sup>th</sup> Rank
Neeraj Kumar	IAS	2011	11 <sup>th</sup> Rank
Debasweta Banik	IAS	2014	14 <sup>th</sup> Rank
Tanvi Hooda	IAS	2014	33 <sup>rd</sup> Rank
Surabhi Malik	IAS	2011	51 <sup>st</sup> Rank

### IES Rankers

Bishakha Chakroborty	Rank 1	2010
Nikhila Menon	Rank 1	2004
Tulsi Priya	Rank 2	2014
Lipi Parija	Rank 2	2005
Nitika Pant	Rank 3	2014
Ruby Rani	Rank 3	2015
Preeti	Rank 4	2014
Ayush Punia	Rank 4	2015
Shreya Bajaj	Rank 5	2017
Jaipal	Rank 5	2009
Sukhdeep Singh	Rank 6	2011
Divya Sharma	Rank 6	2012
Neha Singh	Rank 6	2015
Nidhi Sharma	Rank 7	2011
Lipika Roy	Rank 7	2016
Sawni Dikshit	Rank 8	2010
Aarthy	Rank 8	2013
Parul Gulati	Rank 9	2017

and many more.....

### UGC JRF NOV. 2017

Abhilasha Manda	-	JRF
S. Bhoops	-	JRF
Akash Verma	-	JRF
Indu Sasidharan	-	NET
Ankita Aggarwal	-	NET
Aditi Agarwal	-	NET
Yogesh Gajraj	-	NET
Yamini Yadav	-	NET

### UGC JRF JAN. 2017

Monika Sharma	-	JRF
Govind Pratihar	-	NET
Shashi Bathla	-	NET
Samprati Baid	-	NET

### UGC JRF JUNE 2016

S. Bhoops	-	JRF
Chavi Jain	-	JRF
Sanar Shrivastava	-	NET
Golait	-	NET

### UGC JRF DEC. 2015

Shabir Pawar	-	JRF
Yashaswini Saraswat	-	JRF
Prasanta C Vijayan	-	JRF
Alok Kr. Yadav	-	JRF
Rajendra Kr. Meena	-	JRF
Aswathy Nair	-	NET
Shanti Bindyasar	-	NET



5/46, Old Rajendra Nagar, Shankar Road,  
Near Cafe Coffee Day, New Delhi-110060  
Nearest Metro Station : Rajendra Place  
Mobile : 09811881399  
E-Mail : maheshlalwani@rediffmail.com

Postal Course (54 Capsules)  
Rs. 18,000/- Demand Draft  
fvg. Mahesh Lalwani  
Payable : New Delhi.

Visit us at: [www.axiomias.com](http://www.axiomias.com)

WEEKEND BATCH ALSO AVAILABLE

# Making Development a Mass Movement

*Rajeev Ahuja*



*There are reforms/ programmes for almost all sections of society, people of all age groups, and other constituencies howsoever defined. In doing so it has been able to maximize the overlap between development and politics*

**T**he present government has reportedly announced that it has a 3-pronged agenda: development, fast paced development, all round development. In another context, the government has also reported to have informed that the need of the hour is to make development a mass movement.

Few would disagree that the present government has brought development at the centre-stage of Indian politics like never before. With the aim of promoting growth and development, the government has launched a slew of programmes: Jan Dhan Yojana, Digital India, Make in India, Skill India, MUDRA Bank Yojana, Swachh Bharat Abhiyan, Ayushman Bharat, and the list goes on and on. What sense does a common man make of the several programmes rolled out by the government in recent years?

One simplistic view is to consider various reforms/programmes as instruments of economic growth and transformation. Though limited in scope, this view provides a useful perspective. Applying this perspective, one can readily classify the reforms/programmes into 3 broad categories: (i) those that are “quick wins” or “low hanging fruits” (ii) those that promise benefits only over medium to longer term, and (iii) those

that thrust short term costs in return for significant gains later.

Examples of “quick wins” include increasing superannuation age of all doctors in Central Health Services to deal with the shortage of doctors in India and delisting bamboo from the Indian Forest Act to promote its cultivation in non-forest areas with the view to increasing farmers’ income. Examples of interventions that will start yielding benefits only over medium to longer term include establishing new AIIMS-like hospitals in different states/regions of the country, introducing high-tech bulletin train and so forth. Similarly, structural reforms such as Goods and Services Tax and demonetization of high value currency notes are examples of reforms that created short-term pain or disruption but promise significant economic benefits later.

## **Economist’s Perspective**

Another useful perspective is to view various economic reforms/programmes of the government from an economist’s lens: reforms/programmes that address market failures and those that address government failures. Even the strongest proponents of markets believe that there are situations when market mechanism breaks down and therefore provide a rationale for government intervention. Whether

---

The author is a development economist with over 15 years of work experience in the development sector. His most recent job was in the Bill & Melinda Gates Foundation (BMGF). He has also been a consultant to UNDP, ILO, DFID, and Harvard School of Public Health.



in provision of public goods or in limiting/promoting activities that have negative/positive spill over effects or checking against companies exploiting their dominant market positions or guarding macro-economic stability or stepping in to fill for “missing” markets on account of low or thin demand and a few other situations.

### Addressing Market Failures

The present government’s strong push to infrastructure projects-not only to new projects but also to kickstart the stalled projects of the earlier governments – is well-meaning in so far as it addresses market failure in the provision of public goods. Further, by being a founding member of the International Solar Alliance, the government has demonstrated a proactive role in the creation of global public goods too.

Whether in giving a strong push to digital transactions or placing a renewed emphasis on National Nutrition Mission or launching Swachh Bharat Abhiyan, it is all about capturing the positive spill-overs that each of these interventions has on the development



processes. Similarly, whether advancing the implementation of Bharat Stage emission norms from IV to VI with a view to curb the harmful effects of vehicular pollution or banning the sale and import of oxytocin to prevent its possible misuse, it is all about reducing the negative spill-overs.

The government is also filling in for the “missing” markets, by rolling out programmes such as Jan Dhan Yojana aimed at financial inclusion, Housing for All programme aimed at subsidizing the cost of home loans for the lower-income class, Skill India Mission aimed at providing



vocational and technical training and many more.

Economic growth is important for maintaining macro-economic stability. In order to boost sustainable

economic growth. The government has launched various programmes for promoting agricultural production and productivity (Pradhan Mantri Krishi Sinchai Yojana, Soil Health Cards, Fasal Bima Yojana etc.), for encouraging small entrepreneurs/innovators through easy bank finance (Mudra Yojana, Start Up India, and Stand Up India) and so forth. Further, the government has set for itself ambitious targets: doubling of farmers’ income by 2022, doubling of foreign tourist arrivals within next 3 years, generating 100 gigawatts of electricity from solar by 2022 and so forth. Looking at the thrust areas of economic growth, it seems that the government is not only seeking to diversify sources of growth but also to democratize growth by unlocking the potential of people from all sections of society.

In addition to market failures, there could be government failures too. A government may fail in correcting for market failures as well as in discharge of its core functions such as reducing poverty and promoting equity.

### Addressing Challenges

In a market economy, one of the important functions of any government is to set standards and develop regulations so that markets can function well. The government has made provisions for setting up of new regulatory bodies as well as for the strengthening of the existing regulatory bodies. For example, the government has passed the Real Estate Act to bring greater transparency in the

**INDIA POST PAYMENTS BANK**

1.54 Lakh Post Offices as Payment Bank Branches

1.7 Lakh Post Men to give banking at your door step

5000 ATMs

Towards World's Largest Bank

real estate transactions and to safeguard the interest of home buyers. Similarly, the government has been strengthening the food safety regulations in India, tightening the banking regulations and so forth. To ensure professional ethics, the government is also keeping a watch on the conduct of professional bodies of medical doctors, accountants, auditors and so forth. In the social sector too, the government is addressing regulatory issues. For example, in the absence of a health sector regulator, there had been large-scale market failure in drugs and medical device industry, rife with commissions and kick-backs. This issue has now been on the government's radar and is beginning to get addressed.

In order to improve the performance of public sector enterprises, the government has set for itself ambitious disinvestment targets. It is also encouraging public sector enterprises/undertakings to reorient themselves so as to remain relevant in the changing economic context. An example of this

is the India Post Payments Bank that will leverage the postal department's 1.5 lakh post offices. Further, the government is also seeking to minimize political interference in the management of these enterprises.

Under its initiative – Minimum Government, Maximum Governance – the government is increasing the use of digital technology to substitute for human interface in enabling citizens to avail basic public services with the view to improving ease of living, on the one hand, and creating a conducive environment for businesses and entrepreneurs to thrive, on the other.

### Promoting Equity

In order to promote equity, the government has pursued several initiatives that are specific to certain geographies as well as to certain population groups. For example, the government has placed special emphasis on the development of the North-East (NE) region – the region that has been neglected for long. The government

प्रधानमंत्री  
**उज्ज्वला**  
योजना  
स्वच्छ ईंधन... बेहतर जीवन!

**स्वच्छ ईंधन.  
बेहतर जीवन.**

has initiated several development projects in the NE region in order to bring about equitable development of the region. Similarly, the government has identified over 100 “aspirational” districts that are lagging on certain key development indicators. Under its “transformation of aspirational districts programme” government is giving special emphasis to accelerate the pace of development in these districts. Likewise, equitable development is the driving force behind the government initiative of achieving 100 per cent village electrification within the 1000 days of his government. This initiative is also being complemented by another scheme that aims to bring electricity to every household.

To safeguard the health of women and children, the government started Ujjwala yojana under which free LPG (clean cooking fuel) connection is provided to women from BPL families. Similarly, National Health Protection Scheme seeks to insulate the poor and the vulnerable families from the hospitalization expenses during illness. These are examples of schemes that promote equity among specific population sub-groups.

To improve governance and minimize leakages in cash incentives/cash transfers being done under various schemes, such transfers are being done directly in to the bank accounts of beneficiaries under Direct Benefit Transfer scheme.

### Another Rationale

In addition to addressing market failures and achieving equity objective, a newer rationale for government intervention comes from behavioural economics that justifies the role of government in influencing peoples' behaviour and choices. Indeed, the government is seeking to influence peoples' thought processes, behaviour and choices through social messaging in several areas: whether in promotion of the girl child or making villages open defecation free.

Indeed, the Prime Minister has not shied away from lending his own voice which is also his strong asset in achieving this. For example, urging

people to practise yoga to stay healthy, to also use Khadi clothes that can help generate incomes for the khadi workers, to give-up LPG subsidy in favour of those who cannot afford it, to switch over to using LED blubs for conserving electricity and so forth.

### Turning Development Into Good Politics!

The examples cited above are only illustrative. The list of reforms/programmes actually runs much longer. Reviewing the portfolio of reforms/programmes, one realizes that the government has largely stayed away from being populist. That is, it has not chased populism to the neglect of development. There are reforms/programmes for almost all sections of society, people of all age groups, and other constituencies howsoever defined. In doing so it has been able to maximize the overlap between development and politics.

In a country with huge development deficit relative to the rising aspiration of its people, there are several areas vying for the government's attention. The government is moving on many fronts – all at the same time. Directionally the government is doing fine. However, the pace of reforms or programme implementation is a function of many factors including bandwidth of the government, challenges posed by the vested interests to thwart reforms and so forth. □

(E-mail: [ahujaahuja@yahoo.com](mailto:ahujaahuja@yahoo.com))

### 75 National Resource Centres (NRCs) through SWAYAM Notified

The Ministry of Human Resource Development has launched a major and unique initiative of online professional development of 1.5 million higher education faculty using the MOOCs platform SWAYAM. In the first phase, 75 discipline-specific National Resource Centres have been identified which are tasked to prepare online training material with focus on latest developments in the discipline, new and emerging trends, pedagogical improvements and methodologies for transacting revised curriculum.

A varied set of institutions such as, Centres under the Ministry's Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching (PMMMNMTT) located in Central Universities, IISc, IUCAA, IITs, IISERs, NITs, State Universities ; UGC's Human Resource Development Centres( HRDCs), National Institutes for Technical Teachers Training (NITTTRs), IIITs, Open Universities have been notified as NRCs. These NRCs cover wide ranging disciplines of Social Sciences, Sciences, Engineering and Technology, Design & Manufacturing, Humanities, Language Teaching, Commerce, Management, Education Planning and Administration, Public Policy, Leadership & Governance, Library & Information Science, Astronomy & Astrophysics, Assessment and Evaluation, Pedagogy and research methods , cutting edge areas of Nano-sciences, Internet of Things, etc.

Under this initiative, all in-service teachers, irrespective of their subject and seniority will have an enabling opportunity to keep abreast of the latest developments in their disciplines through the technology based online refresher course.

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

# MALUKA'S IAS

FOUNDATION COURSE  
**GENERAL STUDIES**  
PRELIMS CUM MAINS 2019

फाउंडेशन कोर्स 2019  
**सामान्य अध्ययन**  
सफलता की गारंटी, अन्यथा पूरी फीस वापिस

**BATCH STARTS IN JUNE & JULY**

**ASSURED  
MAINS-2018**

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

**Model Answer of 850+ Questions  
to be dictated within the class**

**DAILY WRITING  
9 QUESTIONS IN CLASS.**

- Comprehensive Coverage of PAPER-I, II, III, IV.
- One to one Guidance to every student every day.
- Faculty available 9 AM to 9 PM

23/26, BASEMENT, OLD RAJINDER NAGAR, DELHI  
**+91 99101 33084, +91 97188 57646**  
DELHI: Flat No.-301, A-14, Bhandari Complex,  
Chawla Restaurant Lane, Mukherjee Nagar  
CHANDIGARH: SCO. No - 223, Sec-36 D, 2nd Floor  
PATIALA: 1st Floor, Harjas Complex, Rajbaha Road,  
New Dukhni Waran Sahib Gurudwara

**FOR ONLINE CLASSES VISIT: WWW.MALUKAIAS.COM**

YE-746/5/2017





# FLAVIDO

Online Classes



## Congratulates

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

### 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

### GENERAL STUDIES



**GS FOUNDATION  
& PEN DRIVE PROG.**  
BY **GS MENTORS**

**GS MODULES  
FOR PAPER II & IV.**  
BY **INTERFACE IAS**



**MAINS TEST SERIES,**  
MGP, QEP, COMPREHENSIVE CURRENT AFFAIRS ETC..  
BY **EXPERTS & SELECTED CANDIDATES**

**ESSAY**  
BY **EXPERTS &  
SELECTED CANDIDATES**

**MAINS CURRENT  
AFFAIRS** BY  
**M. K. YADAV**

**ETHICS**  
BY **ALOK DUBEY**  
BY **ATUL GARG (ORIENT IAS)**

### FLAVIDO STORE

**IAS  
NOTES**

**Test  
Series**

**Correspondence  
Course**

**SSC  
NOTES**

**Bank Po  
Study  
Material**

**IAS  
NOTES  
In Hindi**

For Further Details  
Contact:

16/33, Old Rajinder Nagar, New Delhi 110060

**Ph: 9555923039, 8826155225 | flavido.com**

YE-838/1/2018

# SRIRAM's IAS

India's No.1 IAS Examination Training Institute

## Our CSE 2017 Results 6 in Top 11

Sachin Gupta



AIR-3

Koya Sree Harsha



AIR-6

Ayush Sinha



AIR-7

Anubhav Singh



AIR-8

Abhishek Surana



AIR-10

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](mailto:sriramsias@gmail.com)

[www.sriramsias.com](http://www.sriramsias.com)

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

YE-802/3/2017

## DO YOU KNOW?

### ATAL INNOVATION MISSION

The Atal Innovation Mission (AIM) is Government of India's flagship initiative to promote a culture of innovation and entrepreneurship in the country. It was set up by the NITI Aayog after a detailed study and deliberations on innovation and entrepreneurial needs of India in the years to come.

AIM is mandated to create an umbrella structure and would play an instrumental role in alignment of innovation policies between central, state and sectoral innovation schemes incentivizing the establishment and promotion of an ecosystem of innovation and entrepreneurship at various levels. These levels include - higher secondary schools, science, engineering and higher academic institutions, and SME/MSME industry, corporate and NGO levels.

The Atal Innovation Mission has two core functions:

- a) **Entrepreneurship promotion** through Self-Employment and Talent Utilization, wherein innovators would be supported and mentored to become successful entrepreneurs.
- b) **Innovation promotion:** to provide a platform where innovative ideas are generated.

A holistic framework to achieve its objectives, it has following Sub Components-

**Atal Tinkering Labs** – *to promote creative, innovative mind set in schools*

AIM is setting up state of the art Atal Tinkering Labs (ATL) in schools across all districts across the country. These ATLs are dedicated innovation workspaces of 1200-1500 square feet where do-it-yourself (DIY) kits on latest technologies like 3D Printers, Robotics, Internet of Things (IOT), Miniaturized electronics are installed using a grant of Rs 20 Lakhs from the government so that students from Grade VI to Grade XII can tinker with these technologies and learn to create innovative solutions using these technologies. This will enable create a problem solving, innovative mind set within millions of students across the country.

To date, 2441 schools have already been selected for ATL Grants and by the end of 2018 over 5000 schools are expected to be operational with Atal Tinkering Labs, covering all the districts of the country. More than just grants, the ATL programme is undertaking on-the-ground activities to engage students and teachers in identifying problems in and around their communities and creating innovative solutions leveraging the ATL technologies to achieve the objectives of the programme. AICTE (All India Council of Technical Education) is also partnering with AIM to ensure that the closest universities to a school can also mentor ATL students.



Under the ATL sub component, the ATAL Tinkering Marathon was held recently. In the marathon more than 35 thousand students participated. About 650 of the best innovation entries were submitted for evaluation. Of these, the top 30 innovations across six different focus areas aligned with National programmes from 17 states and three Union Territories have been identified for recognition. These innovations will be further handheld to see if they can be scaled up and some of them even productized. In the ATL Community Day on April 14, 2018 more than 50000 children participated in awareness building on ATL technology driven innovations.

The vision is to have every school have access to at least one or more Atal Tinkering Labs in each district of the country, as well as to scale the same up with the help of state education ministries across the length and breadth of the country. Also Government / Government Aided schools and Girls schools, North East and Hilly District schools get a special preference in the consideration of ATL selections.

**Atal Incubators** – *promoting entrepreneurship in universities and industry* At the university, NGO, SME and Corporate industry levels, AIM is setting up world-class Atal Incubators (AICs) that would trigger and enable successful growth of sustainable startups in every sector /state of the country, thereby promoting entrepreneurs and job creators in the country addressing both commercial and social entrepreneurship opportunities in India and applicable globally. AIM is also providing scale up support to existing incubators for scaling up their operations. AIM is providing a grant of upto Rs 10 crores to successful applicants for setting up greenfield incubators or scaling up existing ones. The idea is that every one of the 110 named smart cities and the top 5-10 educational / industrial institutions of every state should aspire to have a world class incubator that will provide the youth / startup communities in the universities / industries opportunity to create new Start-ups .

*Contd. on next page...*

Contd. from previous page...

To date 19 Atal Incubators have been selected. Before the end of 2018-19, More than 50 Atal Incubators are likely to be operational. Women led incubators and entrepreneurial startups are strongly encouraged by AIM.

### Recent Activities of AIM

**Atal New India Challenges and Atal Grand Challenges** – to promote technology driven innovations and product creation for social and commercial impact To promote specific product innovations with social / economic impact, AIM will be launching Atal New India Challenges / Atal Grand Challenges in specific areas and sectors of national importance - such as Renewable Energies, Energy Storage, Climate-smart precision agriculture, Universal drinking water, Swachh Bharat, Transportation, Education, Healthcare using Robotic, IOT technologies, Artificial Intelligence, Block-chain, Augmented and Virtual reality, Battery Technologies etc. Most of these areas are also aligned with the priorities recommended by the recently released Economic Survey 2017-18. The first set of 17 Atal New India Challenges (ANIC) has been launched on April 26, 2018. CEO, NITI Aayog, emphasised the need to identify unique technological solutions to problems unique to India. The successful applicants will get a grant of upto Rs 1 crore for Atal New India Challenges and larger grants of upto Rs 30 crores for Atal Grand Challenges.

Under the Atal New India Challenge, there are 17 identified focus areas. These include Climate-smart agriculture, Fog vision system for road and rail, Alternate fuel based transportation, Smart Mobility, Instant Portable Water Quality Testing, Affordable Desalination / Recycling Technology, Waste management recycling / reuse, Garbage composition devices, Quality of compost, Waste in public spaces and Dissuading public littering besides others.

The programme is currently accepting applications at <http://aim.gov.in/atal-new-india-challenge.php> and the last date for applications is June 10, 2018.

Earlier, in March 2018, Atal Innovation Mission (AIM) signed a Statement of Intent (SOI) with German tech company SAP to promote a culture of innovation and entrepreneurship. As part of the SOI, SAP in 2018 will adopt 100 Atal Tinkering Laboratories (ATL) for five years to nurture the science, technology, engineering and mathematics (STEM) learning among secondary school children across India.

# **INTEGRATED EDUSYSTEMS**

ntegratededusystems *Transforming Knowledge Into Success*

## NEW BATCHES FOR CIVIL SERVICES 2018 Batch Starts from **JUNE-15**

**CAPF BATCHES ALSO AVAILABLE**

**FOR  
ENGLISH & HINDI  
MEDIUM**

### Class Room Courses

**GENERAL STUDIES  
FOUNDATIONAL  
COURSES**

**Pre-Cum Mains**

**10 Months Program**

**Mains-Test Series**

**Every Sunday**

**Optionals**

**1 GEOGRAPHY  
By ANAND**

**2 ZOOLOGY**

**By Team of Experts**

**16 Weeks Program**

**Mains- Test Series**

**Every Sunday**

### Special Features

- Integrated classroom teaching with modern tools
- Small batch size with personal guidance
- Regular Qualitative Test Series commensurate with syllabus of examination for effective internalization of study and revision
- Scientifically designed study material
- Effective Answer writing skill development programme with relevant analysis and evaluation.
- 20 Days Exclusive mapping classes

### ACHIEVEMENTS



Ramesh yadav  
Rank-18  
(IES-2012)



Yogesh Mishra  
(CSE-2013)



Krishna Rao Pujari,  
Rank-776  
(CSE-2013)



Madhvi Mishra  
Rank-62  
(CSE- 2014)



Kshma Mishra,  
Rank-172  
(CSE-2015)



Nirupa Majhi  
(CAPF-2015)

**NOTE:- FLEXI-MODULES ALSO AVAILABLE  
(ECONOMICS, GEOGRAPHY, SCI.& TECH, ECOLOGY & ENVIRONMENT)**

**Over 100+ Selections in last 4 years**

**Contact: 8470837052, 9990627409**

E-mail: [iedusystem@gmail.com](mailto:iedusystem@gmail.com)

[www.integratededusystem.com](http://www.integratededusystem.com)

**A-3, ANKUR TOWER, COMM. COMP., 2nd Floor, MUKHERJEE NAGAR, NEW DELHI-09**



Dr. Khan

*Congratulations*



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

... & MANY MORE

2016

2015

2013

2012

**2017** it pays to study with specialist...  
**Total Selections from KSG 440+**

SPECIAL FOCUS ON ANSWER WRITING SKILL DEVELOPMENT

## FOUNDATION COURSE

**NORTH DELHI : 18th June, 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 : 18th June, 2018**

1/1-A, 2nd Floor, Old Rajinder Nagar. Mkt. above Syndicate Bank, Delhi- 60 Ph.: 011- 4517 03 03, Mob.: 9811293743

**BHOPAL : 23rd July, 2018**

Plot No. 43, R.R. Arcade, IInd 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-813/2/2018

**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: 11<sup>th</sup> June**

@ **JAIPUR, HYDERABAD, PUNE, AHMEDABAD**

**11<sup>th</sup> June**

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

### ★ ALTERNATIVE CLASSROOM PROGRAM

- ◆ for GS Prelims cum Mains 2020 and 2021

**11<sup>th</sup> June**

### ★ GS PRELIMS FAST TRACK COURSE

### ★ MAINS 365

- ◆ One Year Current Affairs for Mains

**24<sup>th</sup> July**

### ★ ADVANCE COURSE for GS MAINS

**18<sup>th</sup> June**

## सामान्य अध्ययन

### ★ फाउंडेशन कोर्स 2019

- ◆ प्रारंभिक और मुख्य परीक्षा के लिए

**DELHI: 25<sup>th</sup> June**

**JAIPUR: 15<sup>th</sup> May**

**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)

### MAINS

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

**550+ Selections in CSE 2016**

**8 in Top 10**  
**37 Selections in Top 50 in CSE 2017**



**ANMOL SHER SINGH BEDI**

**AIR-2**



**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**

Opening  
soon

• 2<sup>nd</sup> 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

## Offering a Protective Hand

*Rakesh Srivastava*



*Only if women in India, feel safe and secure will they be able to completely participate in public life and contribute to economic growth. Similarly, children will not be able to grow positively if they are not assured a violence-free environment. The government seeks to ensure that every woman and child in India should be able to step out of their homes without fear and strives to ensure that this is achieved*

**F**or many years, women and children have been treated unequally by society. Despite making up two-thirds of our population, their important perspectives have often been ignored, and they have been sidelined in the development paradigm. This pattern of development is unsustainable. No country or culture can make real progress unless it upholds the rights of women and children, and gives them an equal place in society. The Government is committed to making this ideal a reality, and has wholeheartedly claimed its responsibility in improving the status of women and children in the country.

The Government takes a holistic view to ensure the welfare and safety of women and children. Both these aspects – empowerment and protection – are equally important and intrinsically linked. One cannot be achieved without the other. However, for the purpose of the article, I will be focussing on the protective measures taken by the government for women and children.

A variety of schemes are being implemented to ensure the safety and wellbeing of women and children. These are intended to also create equal opportunities and build an enabling environment for their active participation. These initiatives are dynamic and responsive to changing needs, and are developed with efficient use of technology.

### Changing Mindsets

To build a safe and positive environment, one must start at the earliest stage and attack the root of the problem – mindsets. For this, the government has extended the Beti Bachao Beti Padhao programme to all the districts of the country. By spreading awareness, close monitoring of abortions and encouraging education of girls, Beti Bachao Beti Padhao has seen success, with about half the districts of initial intervention showing an improvement in Sex Ratio at Birth.

In a similar vein, the initiative of Gender Champions is being implemented through educational institutions to help students build an understanding of gender and prevent them from acting in ways detrimental to women and children. 150 Universities and 230 colleges have initiated implementation of Gender Champions.

### Encouraging Reporting and Supporting Survivors

Since many women and children may be hesitant to directly approach the police, a nation-wide network of 182 One Stop Centres under the Nirbhaya Fund has been set-up. OSCs offer a single window to services for women facing violence such as police, medical, legal and psychological assistance along with a secure place to stay for a few days. These centres

The author is Secretary, Ministry of Women and Child Development, Government of India. He has vast experience in the area of nutrition, women welfare and implementing large scale governmental programmes.



have managed cases of over 1.3 lakh women till date.

Further, women can report violence to the 181 women helpline, which is a universal toll-free number providing emergency and non-emergency response to women in distress. Women can call this number to report an emergency situation, access counselling or find out information about legal, police, psychological and other options available. So far, Women Helplines have been set up in 30 States/UTs and have assisted more than 16.5 lakh women. Further, 1098 ChildLine is a nationwide number for children in distress situations and has managed 1.8 crore calls in the last year.

**CHILDLINE 1098 Children**

- Street children
- Child addicts
- Children needing Medical help
- Missing children
- Abused children
- Mentally ill children
- Child laborers
- HIV/AIDS infected children
- Differently-abled children

A significant step has also been 33 per cent reservation for women in the police force. This is likely to encourage especially women and children to approach the police and report crimes. An advisory has been issued in this regard, and results are being seen in 22 States/UTs. The Ministry has been working along with the Ministry of Home Affairs to improve overall police responsiveness to gender sensitive cases and to bring visibility to more women in the police force. This step is likely to not only fill vacancies and recognise the

importance of women in policing, but also to make the police force friendlier for women and children.

Children are too often the victims of assault and abuse. To make reporting of this traumatic and sensitive experience easier for children, an online portal 'POCSO e-Box', has been set up where a child or anyone on his/her behalf can file a complaint with minimal details. As soon as the complaint is filed, a trained counsellor immediately contacts the child, provides assistance and also registers a formal complaint on behalf of the child wherever warranted.

### Building a Strong Legal Framework

To strengthen the legal framework to protect women and children from the often invisible crime of trafficking, the Ministry has recently drafted the Trafficking of Persons (Prevention, Protection and Rehabilitation) Bill, 2018. This Bill fills

the existing gaps and covers all aspects of trafficking. It proposes to tackle trafficking by creating a strong legal, economic and social environment for victims by establishing dedicated institutions at District, State and National level. The Bill is currently under consideration.

The legal framework for protection of children from societal practices such as child marriage is also being strengthened and stringently implemented. The Prohibition of Child Marriage Act, 2006 punishes those



who promote, perform and abet child marriage. The Ministry is pursuing the proper implementation of it with State Governments and also directly with District Collectors. It is further proposed to move an amendment to the law so as to make child marriages henceforth *void ab initio* or invalid in law which will be an effective deterrent to the practice.

The Ministry is further closely monitoring the implementation of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. 112 institutes have been empanelled to conduct training programmes and workshops on the Act and a massive publicity campaign has also been undertaken on TV, radio and online. An easy-to-use online portal 'She-Box' has been launched for online complaints of sexual harassment at workplace for all women in the country, irrespective of their work status or organisation. A safe environment at the workplace will encourage more women to join the workforce.

The Ministry is working to ensure protection of women both inside and outside the home. The implementation of the Protection of Women from Domestic Violence Act (PWDVA),





2005 is being pushed across the country and women are being provided support to report such cases. Recognizing the need to address the social evil of dowry, the implementation of the Dowry Prohibition Act is being pursued vigorously. The Act defines dowry and penalizes the giving, taking or abetting the giving and taking of dowry.

A media campaign on these laws has been formulated and is being rolled out over television, radio and online mediums.

New taxi policy guidelines for improved women safety have been brought out with better safety measures for women such as mandatory GPS panic devices in all taxis, disabling of child-locking system, prominent display of driver's identification with photo and registration number of the vehicle, sharing of seat to be subject to willingness of female passengers etc. This is being done to make it safer for women and children to use public taxis.



### Funding Innovative Projects

The Nirbhaya Fund, often misrepresented as being underutilized, has in reality appraised innovative projects for women's safety worth Rs. 6223.79 crore.

A feature of Panic Buttons will soon be available on all mobile phones in the country to provide emergency response to women in distress. The Panic Button is able to send a signal to the nearest PCR and selected family/friends identifying the location through satellite based GPS. The first phase of user testing has been completed in Uttar Pradesh and it will be replicated across the country rapidly.

The Nirbhaya Fund is also funding the roll-out of comprehensive plans to make 8 major cities in the country safer for women by attacking different aspects such as street lighting, safer public transport, improved policing etc. These cities will serve as models for others to follow. Under the Nirbhaya

Fund, the enhancement of forensic capabilities of labs is also being taken up to help faster and better prosecution in cases of rape and sexual assault.

### Leveraging IT for protection

As technology has progressed, the digital space has increasingly been used to perpetuate violence against children and women. The government has been responsive to this, making changes to existing structures to ensure protection even in the digital space. A Central Reporting Mechanism is being created to work as a hotline for anyone to report cyber crime and easier processes are being put in place to remove Child Pornography, Rape and Gangrape imagery etc. Increased awareness is being promoted among authorities and the public to better prevent and deal with cyber crime.

Using IT as a tool to improve protection of children, the Ministry has set up an online citizen based portal 'Khoya Paya'. On this, information on missing or sighted children is posted to help identify them and reunite children with their families. Since 2015, over 10,000 cases of missing-sighted children have been published on this portal. Information on these child-friendly initiatives is also being published inside the front cover of NCERT course books for maximum awareness of these among children.

### Rehabilitating Survivors of Violence

Rehabilitation of survivors of sexual assault is also an essential aspect of a comprehensive government intervention. For this, the Central Victim Compensation Scheme under the Nirbhaya Fund provides additional assistance to State Governments to compensate women who have faced violence. Further taking note of the particularly long-lasting damage on the life of a person attacked with acid as well as the need for constant medical attention, Ministry of Women and Child Development requested Ministry of Social Justice and Empowerment to include acid attack induced damage or disfigurement within the list of specified disabilities. The recently

enacted Rights of Persons with Disabilities Act, 2016 has included acid attack as a kind of disability, which allows acid attack victims to now, avail disability benefits.

In an innovative move, the Ministry has also set up Child Help Desks in 60 major railway stations around the country known to be common source and destination centres for child trafficking. These help desks help in identification, rescue, reuniting and rehabilitation of children in difficult circumstances. Over 34,000 children have been assisted through this service till date.

### Covering the Last Mile

To ensure that the government's protective mechanisms also reach rural women, the Mahila Shakti Kendra Scheme has been recently launched. This provides support services to rural women at their doorstep, through 3 lakh student volunteers in 115 most backward districts. Among other government benefits, the students will also educate women about government support for survivors of violence and help them connect with such institutions.

Only if women in India, feel safe and secure will they be able to completely participate in public life and contribute to economic growth. Similarly, children will not be able to grow positively if they are not assured a violence-free environment. The government seeks to ensure that every woman and child in India should be able to step out of their homes without fear and strives to ensure that this is achieved. □

(E-mail: [secy.wcd@nic.in](mailto:secy.wcd@nic.in))

### 100 additional One Stop Centres(OSCs) approved

100 additional One Stop Centres have been approved in the States of Haryana, Himachal Pradesh, Madhya Pradesh, Maharashtra, Mizoram, Nagaland, Odisha, Tamil Nadu and Uttar Pradesh by the Programme Approval Board (PAB) of the Ministry of Women and Child Development.

The Ministry of Women & Child Development has set up 182 Centres till date under the scheme of One Stop Centres (OSCs) for women affected by violence since April, 2015. Over 1.3 lakhs such women affected by violence have been assisted at these centres till date in 33 States/UTs.

The purpose of these OSCs is to facilitate integrated services for women affected by violence such as police assistance, medical aid, psycho-social counselling, legal aid/counselling, temporary stay for 5 days etc. such that aggrieved women can avail services under one roof. As per the Cabinet Decision recently it was decided that in the coming years every district will be covered by one OSC and each OSC will be strengthened with an additional annual grant of Rs. 50,000 for immediate assistance for first aid.

Also, the scheme of Universalization of Women's Helpline (181) of the Ministry that was also started in April, 2015 has now become operational in 30 States/UTs. Every OSC is integrated to this Women Helpline. The Helplines have assisted over 16.5 lakh women so far.

# IAS 2019

## FOUNDATION COURSE STARTS JUNE 2,9,16 | 11 AM

**WEEKEND & REGULAR BATCHES  
AVAILABLE ONLINE & OFFLINE**

### KEY HIGHLIGHTS

- ✓ INDIA'S TOP FACULTY & MENTORS
- ✓ 100% SYLLABUS COVERAGE
- ✓ SPECIAL EMPHASIS ON ANSWER WRITING
- ✓ REGULAR TESTS
- ✓ VIDEOS BACKUP IN CASE OF MISSED CLASSES
- ✓ COMPLETE PREPARATION FROM PRELIMS TO INTERVIEW
- ✓ GS MODULES ALSO AVAILABLE

**COURSE BY P. AGGARWAL**  
(PRESIDENT, INDIAN SOCIAL SCIENCE COUNCIL)  
& TEAM

# SOCIOLOGY

**BY PRANAY AGGARWAL**  
(VP, INTL. SOCIOLOGICAL SOCIETY)  
STARTS JUNE 11,18,25 | 3 PM

#### OUR TOPPERS :

JASMEET SANDHU **RANK 3**  
VIPIN GARG **RANK 20**  
C. M. GARG **RANK 25**  
SARNEET BROCA **RANK 39**  
... & MANY MORE

#### OUR MENTORS :

RAJIV AGGARAWAL, IAS  
AMRESH KUMAR, IPS  
K. PRASAD, IRS  
SC GARG, Ex-VC, IGNOU

**100% SCHOLARSHIP FOR EWS STUDENTS**

**ONLINE @ [PREPZE.COM](http://PREPZE.COM) | CLASSROOM @ [IASGURUKUL](http://IASGURUKUL)**

**ENROLL NOW & BECOME AN IAS OFFICER**

**98112 23553, 99996 93744**

IAS Gurukul, Top Floor, 57/12, Bada Bazar Road, Near Karol Bagh  
Metro station, Old Rajender Nagar, New Delhi-60

YE-832/2018

GEOPHIA IAS INSTITUTE

# GEOGRAPHY (OPTIONAL)

by AJAY RAJ SINGH

[www.geographiaias.com](http://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 VIDEO COURSE  
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



Yatindra  
Rank 539



Ankit Soni  
Rank 636



Buhmika Saini  
Rank 664

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-732/6/2017



# 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...

**Congratulations** to our successful candidates in  
**CIVIL SERVICES EXAMINATION 2017**

5 IN TOP 10

11 IN TOP 20

42 IN TOP 100



ATUL PRAKASH  
RANK- 4



KOYA SREE HARSHA  
RANK- 6



AYUSH SINHA  
RANK- 7



ANUBHAV SINGH  
RANK- 8



SAUMYA SHARMA  
RANK- 9

Total 355+ Selections

## IAS 2019

### Upgraded Foundation Course™

A Complete solution for Prelims, Mains & Interview

**BATCH DATES: 10<sup>th</sup> May, 10<sup>th</sup> June, 10<sup>th</sup> July-2018**

हिंदी माध्यम में भी उपलब्ध

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, Delhi-21, Ph: 011-64504615, 9971989980/81

[www.chanakyaiasacademy.com](http://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 | Srinagar: 9599224341

# Reflecting the True Spirit of a Jan Andolan

*Parameswaran Iyer*



*The sense of solidarity garnered in the whole exercise strengthened the strong feeling of the community towards making India ODF. A step which further reinforces the whole essence of Swachh Bharat Mission (Gramin) – reflecting the true spirits of a Jan-Andolan! The Mission looks to setting an example for the rest of the world to move towards improving sanitation for all and achieving the United Nation’s Sustainable Development Goal 6 in mission mode, ensuring availability and sustainable management of water and sanitation for all*

**S**afe sanitation and clean water are fundamental to a healthy population, and at the core of integrated human development.

Every year millions of people across the world, most of them children, die from diseases associated with inadequate clean water supply, and lack of sanitation and hygiene. Clean water and safe sanitation are critical to survival, and their absence can impact health, food security, and livelihoods of families across the world. As a basic requirement and a human right, sanitation campaigns have been rolled out by successive governments over the past few decades. These campaigns attempt to work towards safe sanitation on several fronts, such as achieving Open Defecation Free (ODF) status, Menstrual Hygiene Management (MHM), etc. The Swachh Bharat Mission, is an unprecedented one – it is the largest behavioural change campaign in the world. The programme aims to achieve “Swachh Bharat” by 2019, by bringing about a general improvement in the quality of life in rural areas, accelerate sanitation coverage, motivate communities to adopt sustainable sanitation practices and focus on Solid and Liquid Waste Management, among others.

On Independence Day in 2014, the Prime Minister of India, from the ramparts of the Red Fort, made a clarion call to the nation for a Swachh Bharat by 2nd October 2019, to mark

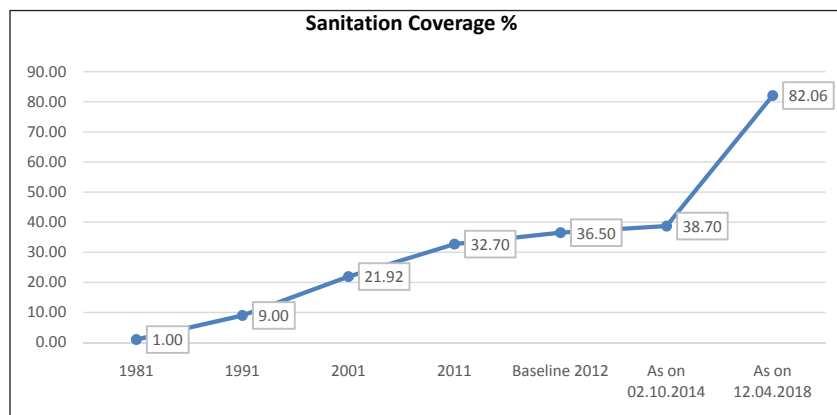
the 150th birth anniversary of Mahatma Gandhi. This milestone announcement set India on an incredible journey. The world’s biggest sanitation programme, the Swachh Bharat Mission’s resolution for a Clean and Open Defecation Free (ODF) India by October 2019, is unprecedented in history. When it was first launched, 550 million people contributed towards practicing Open Defecation in India (OD). That number, today, is down to an approximate of 200 million.

Arguably one of the most ambitious and bold declarations made by a head of Government towards cleanliness and sanitation in the world, sanitation has been squarely placed at the forefront of national policy and development. A 21st century India on the path to becoming a global economic super power should have no place for filth and open defecation. The Prime Minister decided to put his political capital behind sanitation and cleanliness and make it a national priority! And this is the biggest factor that sets SBM apart from its counterparts from earlier years.

Since 2nd October 2014, over 7.1 crore household toilets have been constructed; meaning that the rural sanitation coverage in India has more than doubled from 39 per cent in October 2014 to over 83 per cent today. To put this in perspective, the sanitation coverage has increased more in three and a half years than

The author is Secretary, Ministry of Drinking Water and Sanitation, Government of India. He has vast experience in the area of sanitation. He was earlier programme leader and lead water and sanitation specialist in the World Bank and has also been part of the World Bank’s Water Anchor programme.

**Figure 1. Rural Sanitation Coverage since Census 1981**



it did in the preceding 67 years since India's independence ! Over 3.6 lakh villages, 382 districts, thirteen States (Arunachal Pradesh, Chhattisgarh, Gujarat, Haryana, Himachal Pradesh, Kerala, Maharashtra, Meghalaya, Mizoram, Punjab, Rajasthan, Sikkim and Uttarakhand) and four Union Territories (Andaman and Nicobar Islands, Chandigarh, Daman and Diu and Dadar and Nagar Haveli) have become Open Defecation Free (ODF). On track to achieve an Open Defecation Free India, rural India is poised to deliver on time, its resolution for a Swachh Bharat by October 2, 2019.

Such progress enabled by a building momentum has been a steady climb for SBM-G. Over the years, few aspects of the Mission have stood out to set SBM apart from its predecessors and place it on the path of instituting change. At the outset, the programme is led with the continuous support from the highest level to drive change. The Prime Minister himself is the communicator-in-chief, building a narrative on sanitation by engaging all stakeholders and making it everyone's business. The programme itself is built on initiatives which think scalability during the design process – to reach everyone, everywhere. Along with the stakeholders, it is critical the Mission dictates continuous and close engagement with the implementers, the States and districts to keep up the momentum and enable a steady line of communication across levels.

With the momentum built and the janandolan getting stronger everyday,

an important task for the Ministry at hand is to ensure quality and good housekeeping practices. For this, the Ministry has in place a comprehensive and robust online platform for the Swachh Bharat Mission (Gramin). Household level data with respect to sanitation facilities of all villages in the country is made available on the Management Information System (MIS) by State Governments on the basis of the Baseline Survey of 2012-13.

To further improve transparency and accountability, the Ministry takes stock of rural sanitation through large national sample based surveys conducted by third party agencies. The Quality Council of India (QCI) conducted a survey between May and June 2017, covering over 1.4 lakh households across 4626 randomly selected villages across the country, and reflected toilet usage at 91.29 per cent.

Even more recently, the National Annual Rural Sanitation Survey

(NARSS) 2017-2018 was conducted under the World Bank support project to the SBM-G, with a sample size of over 92,000 households across 6,136 villages. The Independent Verification Agency (IVA) presented their findings to the Expert Working Group (EWG) constituted for oversight of NARSS, comprising representatives from organisations including the World Bank, UNICEF, Water Aid, Bill and Melinda Gates Foundation, India Sanitation Coalition, Sulabh International, Knowledge Links, NITI Aayog and the Ministry of Statistics and Programme Implementation. The EWG noted the satisfactory completion of the survey, which pegged toilet usage at 93.40 per cent. The survey has also re-confirmed the ODF status of 95.6 per cent of ODF verified villages.

An output indicator of the Swachh Bharat Mission (Gramin) is toilet usage and limiting Open Defecation. One gram of faeces contains 10,000,000 viruses, 1,000,000 bacteria and 1,000 parasite cysts. Unless a village achieves a completely Open Defecation Free status, the oral-faecal contamination route continues. Thus, the path to a healthier tomorrow is not an individual one but the community must work together and resolve towards new habits.

These past few years, the Swachh Bharat Mission has already demonstrated significant health and economic impacts at the grassroots. In a report 'The Financial and Economic Impact of SBM in India (2017)' UNICEF estimates that a household in an ODF village in rural India saves Rs. 50,000 every year. In another



study released by BMGF, data shows significant improvements in diarrhoea prevalence and stunting among children in ODF villages, compared to otherwise similar non-ODF villages.

With the entire movement built on people's participation, villages are declared Open Defecation Free (ODF) when all members come together and make a resolution to that effect at an Aam Sabha. Members of the village then form "*Nigrani samitis*" to ensure that no one breaks the new norm of using a toilet. The ODF status is then verified by third parties at block, district or state level. All the data is maintained in a robust database down to the household level, available to the public on the SBM-G website.

Another important component of SBM-G is Solid and Liquid Waste Management (SLRM). To implement SLWM initiatives economically and efficiently, ownership at grass root level and community involvement at all stages is critical. One initiative for the same is the rolling out of a comprehensive self-assessment tool called Village Swachhata Index (VSI) developed to measure cleanliness. The VSI arrives at a Swachhata score based on percentage of households with access to safe toilets and usage, littering around the households and public places, and stagnant waste water around the households. The democratic self-assessment is made in Gram Sabhas by the village people themselves. As of April 2018, more than 4 lakh villages have reported their VSI.

It has been observed repeatedly that when the community invests its own resources (especially financial resources) in sanitation interventions, the interventions are much more sustainable. Considered the toilet business, the Swachh Bharat Mission goes beyond mere construction and bases its foundation in behaviour change. The importance of changing behaviour is something that has been consistently referenced by the Prime Minister in his speeches on SBM-G. As said in his speech in 2016, "Cleanliness cannot be achieved through Budget allocation. Behavioural change is the solution. It should become a mass movement".

While behavioural change is intrinsic to India's Swachh dream, it also remains the biggest challenge. To roll out behaviour change at such a large scale, India's diversity, complexity and differentiation must be taken into account. There are a number of programmatic innovations taking place under the Mission. Two practices have been shown to work the most. One is pre-triggering. The success of triggering behaviour change depends a lot on the quality and thoroughness of preparation made through pre-triggering. This involves collecting information about the village and its inhabitants, establishing contact with them and preparing officers and the village for triggering. In the community approach to rural sanitation, triggering is used for all sections of society. We deal with one community as a unit so it may understand the importance, take responsibility and accountability for the cleanliness of their village.

These 'triggerings' are one of the many initiatives led by SBM's boots on the ground - Swachhagrahis, a community-level army of 'foot soldiers' and motivators who implement the Community Approaches to Sanitation (CAS) at the village level, and are key to driving progress towards achieving an ODF nation.

Swachhagrahis are often natural leaders who have been engaged through existing arrangements like the Panchayati Raj Institutions, co-operatives, ASHAs, Anganwadi workers, women groups, community-based organisations, Self-Help Groups, etc. They are usually already working in the GPs and some have volunteered their services specifically for the purpose of sanitation. There are 4.3 lakh Swachhagrahis registered on the ground today. The Mission aims to have one Swachhagrahi in every village, that is, an army of at least 6.5 lakh Swachhagrahis by March 2019.

With the Ministry trying to keep the buzz of the janandolan running at a macro level, April 2018 saw a mega event focusing on Swachhagrahis, like never before.

Mahatma Gandhi launched the Champaran Satyagraha over a century ago, on April 10, 1917, taking several

steps to improve the condition of people in Bihar, including basic education, skill development, women empowerment and cleanliness. April 10, 2018 marked the end of the centenary year celebrations of the Champaran Satyagraha and was celebrated through the "Satyagrah se Swachhagrah" campaign. To commemorate this event, Ministry of Drinking Water and Sanitation, in coordination with the Government of Bihar, worked to spread the message of Swachhata across the country by initiating the "Satyagrah se Swachhagrah" Campaign, from April 3-10. More than 10,000 Swachhagrahis from different parts of the country gathered in Bihar, where they worked with 10,000 Swachhagrahis from Bihar to "trigger" behaviour change throughout the 38 districts of the State and build momentum of the janandolan further.

The mass triggering started with great enthusiasm and zeal. The presence of outside Swachhagrahis in the villages in Bihar made the audiences even more receptive of the sanitation messages. The outside Swachhagrahis broke language barriers with help from their local counterparts and local officials and technical staff. Their interventions proved highly beneficial and rendered a great sense of competition and cross learning amongst the various groups.

The four challenging States – Bihar, Uttar Pradesh, Odisha and Jammu and Kashmir, together saw the addition of 30.91 lakh toilets between 13<sup>th</sup> March and 10<sup>th</sup> April, of which 14.82 lakh were in the week from April 4-10.

The sense of solidarity garnered in the whole exercise strengthened the strong feeling of the community towards making India ODF. A step which further reinforces the whole essence of Swachh Bharat Mission (Gramin) – reflecting the true spirits of a Jan-Andolan! The Mission looks to setting an example for the rest of the world to move towards improving sanitation for all and achieving the United Nation's Sustainable Development Goal 6 in mission mode, ensuring availability and sustainable management of water and sanitation for all. □

(E-mail: param.iyer@gov.in)



# GUIDANCE IAS

More than a coaching...

## GEOGRAPHY (OPTIONAL)

Classroom Programme 2018

by HIMANSHU SHARMA

Batch Starts  
**JUNE 2018**

- 380 hours of class room programme
- 30 hours extra on contemporary issues
- Special focus on dealing with out-of-trend questions
- Every unit concludes with a test and personal assessment by the teacher

### Other Programmes

- Geography (optional) @500+ Questions Programme: June 2018
- Geography (optional) Test Series Programme: June 2018 (Also Available online)
- General Studies Mains Test Series Programme: June 2018
- Geography (optional) Correspondence/**Distance** Programme
- **ESSAY** Programme (By Himanshu Sir): June 2018
- Geography (optional) **PENDRIVE** Classroom Programme



## OUR SUCCESSFUL STUDENTS OF CSE 2017



# 011-45586829, 9718793363

OFFICE: 111, 1st Floor, 4-B, Grover Chamber, Pusa Road, Opp. Pillar No. 109, Karol Bagh Metro Station, New Delhi-5

[www.guidanceias.com](http://www.guidanceias.com)

YE-816/2018



# New-Age Skills - Generating Opportunities for Youth

*Jatinder Singh*



*Youth is the fountainhead for national growth and development. For this the strategy that leapfrogs has to be put in place that is not a linear, but progressive transformation. Government of India is trying to push the transformational change through various models and schemes and our youth is flexible enough to adapt to new opportunities*

**S**wift technological advances in digitization and data analytics are reshaping human development, supercharging business performance, creating new wave of job opportunities and entrepreneurship for youth. Skilling youth in new tasks and jobs is an emerging strategy for realizing the full potential of our young workforce. With the nation's average age of 29, skilling youth at scale with speed and standards is the key. Our country has significant disparity in demographic profile of our youth population. There is a higher median age in the range of 29-31 years in southern states. States like Uttar Pradesh, Rajasthan and Bihar have a low median age of 20-22 years amounting to a rising working age population. Thus, the paradigms of skilling youth require different approaches for access and relevance.

As per OECD Economic Survey: India 2017, over 30 per cent of Indian youth in the age group of 15-29 are not in employment, education or training (NEET). This is more than double the OECD average. The Government is making stupendous efforts for mainstreaming NEET youth. National Policy for Skill Development and Entrepreneurship has the potential to meet aspirations of youth, addressing inclusivity by leveraging technology. Measures like reducing administrative

requirements for complying with existing labour laws are a welcome step. Schemes like National Apprenticeship Promotion Scheme (NAPS), statutory minimum wages, contract employment and various financial incentives to entrepreneurs are some of the strategic initiatives.

## Reaping Fruits of Demographic Dividend

With more youth joining the mainstream through education and skilling, it is projected that India will have a skilled labour surplus by 2030, mainly because of its vast supply of working age people and Government schemes and programmes to boost education and skill development. Industrial Training Institutes (ITIs) have a significant role in meeting the industry demand for skilled manpower. Ministry for Skill Development and Entrepreneurship has announced one ITI with industry-relevant skills in every block of the country by the end of 2018. Centre and State Governments are now working in tandem, leveraging their strengths for skilling youth so that even the last mile youth is able to capitalize on this opportunity. Schemes like Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Pradhan Mantri Kaushal Kendras (PMKK), Recognition of Prior Learning (RPL) and National Apprenticeship Promotion Scheme (NAPS) can only be realized to the full

The author is the Director (Education, Skill Development, CSR, Innovation and Startups), PHD Chamber of Commerce and Industry. He is also member of Board of Apprenticeship Training, Kanpur, Department of Higher Education, Ministry of Human Resource Development.



potential while working in partnerships. Of late, Power and Skill Development Ministries have joined hands to launch a skill development programme to speed up the implementation of the Saubhagya Yojana, which is the government's flagship universal household electrification programme. It is a strategic effort where the Centre, the States, Rural Electrification Corporation and National Skill Development Corporation have joined hands together to give fillip to rural electrification.

Some of the notable schemes for Skill Development and Entrepreneurship of Government of India are:

- *Pradhan Mantri Kaushal Vikas Yojana (PMKVY)* - initiative by the Government of India to train youth to prepare them for global markets through industry-relevant training.
- *Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM)* - sustainable livelihood through skilling and up-skilling of urban poor for salaried employment or self-employment opportunities.
- *Director General of Training- Modular Employable Skills (DGT-MES)* – scheme for school dropouts and existing workers in the unorganized sector for improving gainful employment through vocational training and apprenticeship programmes
- *Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)*

- placement linked skill development programme for the rural youth.

- *National Skill Development Corporation (NSDC)* - PPP model under Ministry of Skill Development and Entrepreneurship that aims to promote skill development by creation of large number and quality-oriented training

institutes; acts as catalyst in skilling by providing funding to organizations that provide skill training. NSDC's Industry-led Sector Skill Councils (SSCs) create occupational standards, develop competency framework, conduct skill gap studies and assess and certify trainees on the curriculum aligned to National Occupational Standards (NOS) developed by them.

- *National Skill Development Agency (NSDA)* - autonomous body under Ministry of Skill Development and Entrepreneurship; coordinates skill development efforts of the Government and private sector for achieving skilling targets by 2022. It works in partnership with agencies like the NSDC, Sector Skill Councils and State Skill Development Missions.

- *Aajeevika- National Rural Livelihood Mission (NRLM)* - initiative of Ministry of Rural Development, Government of India that aims to provide opportunities to youth from rural areas to upgrade their skills and provide placement support.

- *Atal Innovation Mission (AIM)* - initiative to promote a culture of innovation and entrepreneurship by providing a platform for idea generation and incubator and mentor support.

- *Startup India* – scheme to boost Indian Startup ecosystem. The action plan of this initiative is based on simplification and handholding of Startups, funding support and Incentives, industry-academia partnership and incubation support.

### New Age Skilling in the Realm of Industry 4.0

Industry 4.0 is characterized by increasing digitization, connected machines, amalgamation of emerging technologies, business analytics and cyber-physical systems. This is the concept of 'Smart Factory' where machines talk to each other through sensors. This leads to productivity enhancement and resource optimization. In this regime, low-skilled jobs will be eliminated, but an increase in capacity will create new jobs requiring higher levels of skills. With fast emerging Fourth Industrial



Revolution in India, emerging skills in domains like, Internet of Things, Artificial Intelligence, Virtual Reality, Augmented Reality, Robotics, Big Data Analytics and 3D Printing will be in much demand. The global trend towards knowledge-based economy will grow in coming times. Keeping pace with future skill needs of future job market, there is a need to understand the basic difference between a 'task' and a 'job'. The future jobs will be 'task based.' These tasks will focus on acquiring new skills on critical thinking, design thinking, problem-solving, team work and cognitive learning. Re-skilling or up-skilling models of the existing workforce have to be designed to equip them with the changed task/job roles. New job roles and industry sectors will be created; this would result in millions of jobs. For this a collaborative effort between ministries, state governments and industry bodies is required to train youth for the future jobs. New employment opportunities, also known as gig economy will emerge like online developers, coders, multimedia professionals, online sales and marketing professionals, systems thinking, and multilingual and multi-modal capabilities. India has the capacity to leapfrog various stages of industry 4.0 through its pool of IT savvy youth. There are doubts that artificial intelligence and internet of things will kill many jobs, but historically it is observed that every new wave of technology has created more jobs.



Integration of Industry 4.0 with Initiatives like 'Make in India', 'Skill India', 'Startup India', 'Stand Up India' and 'Digital India' are mechanisms that will create new opportunities. Make in India is aiming to transform our nation into a global manufacturing hub; this initiative has the capacity to create approximately 100 million new jobs by 2022. Union Budget also has given a boost to this by increasing import duties on mobile phones, automobiles, etc. This will attract foreign companies to start manufacturing units in India, thus enhancing employment opportunities for the Indian youth. The IT sector is going through a period of disruption that features protectionism, automation, and global challenges; all this is a great opportunity for our technology savvy youth.

There are rising trends in enrolments of online courses like big data, machine learning and cloud computing. Many companies have started accelerator programmes to foster talent to get innovative solutions for the problems they face. Government of India is also supporting

this endeavor as Digital India budget is doubled to ₹ 3,073 crore in 2018-19 and there are plans to set up Centers of Excellence for research, training and skilling in robotics, artificial intelligence, digital manufacturing, big data analysis and IOT. Startup India programme launched in January 2016 is generating large scale employment and is building a vibrant ecosystem for nurturing entrepreneurship and innovation. Eligible startups are exempted from income tax levy on share premium received as well as given 100 per cent deduction of the profits and gains from income for three out of seven consecutive assessment years. Government of India has come out with a new draft for telecom policy - *National Digital Communications Policy 2018* with the aim to create a roadmap for emerging technologies. It has also laid out plans to attract \$100 billion investment and create four million jobs by 2022. The policy aims at increasing India's contribution to global value chains by creation of innovation-led startups in the digital communications sector. The policy also features training one million for building new age skills, expand IOT ecosystem to five billion connected devices and accelerate shift to Industry 4.0.

In future, digital assets and workforce capabilities shall be considered as the "new balance sheet" for organizations. These assets will define the competitiveness for innovation and disruption. Promoting apprenticeship is a critical asset for this balance sheet. National Apprenticeship Promotion Programme (NAPS) is a strategic programme in this direction.



## Nurturing Innovation Climate

Strategic linkages between Academia-Industry-Government can boost innovations and R&D in institutions. Youth capital management requires providing education and employable skills. Industry has a significant role to play in this domain by providing such opportunities through their Corporate Social Responsibility (CSR) budgets. Youth in semi-urban and rural areas have extraordinary potential and entrepreneurial skills. If they are exposed to an ecosystem where their innovative thinking is nurtured, they can create frugal and scalable innovative models. A right exposure to seed funding, mentoring, network support and technology can unleash their potential. Many such models are already happening that have resulted in job creation and revenue generation. Indian economy is posing sustained growth and this has created optimism on

growth opportunities. The impact of demonetisation and GST has totally faded away; FDI flows are expected to be healthy and there is a revival of all-round business activity. India is the sixth-largest manufacturing nation. It has also improved its rank on the Global Competitiveness Index and Global Innovation Index. There is optimism for the prospect of skills and job creation and combination of apt policies, choice of right skills, development of human capital and academia-industry linkages can translate the potential of youth into real outcomes.

## The Road Ahead

As per World Bank, India is the fastest growing major economy in the world and it will continue to sustain up to another decade. In this expansion mode of economy, the opportunities are immense. In line with futuristic skill demands and industry 4.0, the skills agenda has to be revisited as global

manufacturing will see structural shifts. Cross functional skills will be the critical factor of production and driver of competitiveness; continuous employee re-skilling or up-skilling is the need of hour. The government has to inculcate STEM education (Science, Technology, Engineering and Mathematics) in the course curricula, at least basics through the school systems with emphasis on creativity plus critical and systems thinking. There is an increasing pressure on our nation to be agile to respond to emergent and continuous change. Youth is the fountainhead for national growth and development. For this the strategy that leapfrogs has to be put in place that is not a linear, but progressive transformation. Government of India is trying to push the transformational change through various models and schemes and our youth is flexible enough to adapt to new opportunities. □

(E-mail: [jatinder@phdcci.in](mailto:jatinder@phdcci.in))

# ECONOMICS OPTIONAL

by **Ravindra N. Jha**

**OFFLINE & ONLINE**

**Open Workshop : 20 May & 5 June, New Batch : 23 May & 7 June**

**CSE-2017 Result**



**BLISS POINT STUDIES®**

*join the best ... to do your best*

**OLD RAJENDER NAGAR**  
57/17, 1st FLOOR, NEAR HDFC BANK, NEW DELHI-60

**NORTH DELHI**  
2453, Hudson Line, GTB Metro Station

**9811343411, 9811343938**

# Drishti Current Affairs Today

**DCAT** June 2018 issue, Now on Stands

## A Must-read Monthly for UPSC CSE Preparation

**Drishti Current Affairs Today**  
Year 3 | Issue 1 | Total Issues 25 | June 2018 | ₹ 100

WHITE TIGER, NUCLEAR SUPPLIER GROUP, PAIKA REBELLION, WAT ROSINI BRICS, PAHAL LAW COMMISSION OF CHANDRAYAAN-II, NASA'S SOFIA MISSION, SHEKATKAR COMMITTEE, OLIVE RIDLEY TURTLES, SANGRAI DANCE, JOINT TIGER CENSUS, MIRAMATA CONVENTION, KHELO INDIA, SANKALP UJJAWALA SCHEME, URJA GANGA, SHAKTI SATH CITIES, ADITYA - L1, ARTICLE 35A, SMRDESH DARSHAN, CASSINI MISSION, ASHGABAT AGREEMENT, ARCTIC COUNCIL, AMEENPUR LAKE, SARASWATI SUPERCLUSTER, KUBUQI DESERT, INDIA, SARASWATI SUPERCLUSTER, KUBUQI DESERT, SMRDESH DARSHAN, CASSINI MISSION, ASHGABAT AGREEMENT, ARCTIC COUNCIL, AMEENPUR LAKE.

**RAPID REVISION CAPSULE PT 2018**

**Toppers' Interview**  
Abhilaash Baranwal  
Rank-44

Current Affairs  
Prelims MCQs  
Academic Vitamins  
Learning Through Maps

Extensive Current Affairs Coverage: Defence Planning Committee, Removal of Judges, Fixed Term Employment, World Economic Outlook, First Indo-Nordic Summit, Exercise Gagan Shakti, Project JATAN and much more...

**Drishti Current Affairs Today**  
Special Supplement for Prelims 2018

**Indian Economy**

Current Affairs (Economic) | To The Point Learning Through Maps | Target Mains Practice MCQs

**Drishti Current Affairs Today**  
Special Supplement for Prelims 2018

**INDIAN POLITY**

Current Affairs Academic Vitamins | To The Point Learning Through Maps | Target Mains Practice MCQs

**Drishti Current Affairs Today**  
Special Supplement for Prelims 2018

**UNION BUDGET 2018-19  
ECONOMIC SURVEY 2017-18  
RECAP 2017**

Current Affairs | Target Mains | Economic Through Maps | Academic Vitamins | Practice MCQs

Download  
a 40-page free  
sample from  
**DrishtiIAS.com**

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

- ✓ Exam-focused, 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, Special Supplement for Prelims-2018 — Rapid Revision Capsule PT 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](http://DrishtiIAS.com)' or Call - 8130392351, 59

For business/advertising enquiry, Call - 8130392355

Web : [www.drishtias.com](http://www.drishtias.com), Email : [info@drishtipublications.com](mailto:info@drishtipublications.com)

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

YE-672/12/2017

# Rationalising the Tax Structure

T N Ashok



*DTC and GST will go a long way to make the taxation system simpler, increase tax payer base and considerably increase the tax buoyancy which will ultimately have a long term effect in reducing the fiscal deficit of the country. And for foreign investors simpler tax laws with easy arbitration means would make it an attractive destination to put their monies in India*

**A**ny evolving economy needs massive investments from both within the country and overseas. But such investments will not come that easily unless it has a taxation system that is just, fair, transparent and non-discriminatory and motivating enough to enthruse investors to put their monies into productive purposes.

This has been realised world over and most developed economies took to a very progressive taxation system, particularly the United States and Australia. India is no exception. Successive governments looked at reforms aimed at expanding the tax base and rationalising the tax structure.

Many research papers on the Indian taxation system broadly indicate one thing – that the Indian tax system has come a long way from the narrow based, complicated and confiscatory system to the one that is far more efficient. Over the years, the thrust and direction of reforms have been to improve revenue collection while minimising distortions. One of the first major reforms in the taxation system was to convert the state level sales tax into VAT. The change in focus paid rich dividends to the tax administration. In this article we cite mainly and exhaustively from the research papers of experts like Govinda Marapalli Rao, who is currently an Emeritus Professor,

National Institute of Public Finance and Policy. Their current project is 'Book on Indian Public Finance'.

Tax analysts, while claiming that tax reforms had become in right earnest, have said that a lot remained to be done to make the tax system broad-based, productive and efficient. In corporate tax, excise, customs and sales taxes, revenue concentration on diesel and petrol had high efficiency costs. The personal income tax continued to be narrow based. Reform in the sales tax had only just begun and a lot remained to be done to evolve destination-based retail VAT. The reforms in tax administration promised increased revenues and, hopefully, that will provide the elbow room necessary for calibrating future reforms. But all this was in the early 90s when India had undertaken major economic reforms to attract investments from overseas and within the country.

## Taxation Policy Reforms

If one were to compare the structure of India's main central government taxes with those prevailing before 1991, there is a clear indication that following international trends, government undertook a sizable scaling back of rates in income, excise and trade taxes.

At the same time, states also attempted to harmonize their sales tax rates and, most importantly, introduced

The author was the Editor (Economic Affairs) in PTI. He is also Associate Editor of the Hamburg based journal LOG. He is currently Executive Editor of "Corporate Tycoons" and "The Flag Post".



a value-added tax (VAT) on 1 April 2005, comprising perhaps the most important sub-national tax reform since the formation of the Indian Republic in 1950.

Before 1991 India's overall tax structure had been broadly inefficient and quite inequitable. By international standards, the income tax rates had been high, and there was no VAT at the central level, except on a selective basis from the mid-1980s. The consumption tax base was narrow, with services excluded from the tax base, and customs duties were very high yet riddled with complex exemptions. Selected export duties reduced the international competitiveness of traditional exports. At the sub-national level, state sales taxes caused heavy excess burdens due to input taxes getting built into the prices of final commodities, resulting in tax-on-tax, or cascading taxes. Given this scenario, the changes in India's tax structure are generally agreed to have led to improvements in its efficiency and equity, tax experts say.

The tax reforms also led to collateral damage in terms of government's inability to make up for revenue loss from rate decreases because of insufficient expansion in the tax payer base. The central government's tax revenue collected since 1994 declined by 1 per cent of gross domestic product (GDP) from what had been collected previously. Decline in customs and excise revenues were not compensated by the increase in income tax revenues. Some sunset tax exemption clauses were

extended and new incentives crept in, despite the scaling back of central tax, tax experts claim in research papers.

Let's look at how the corporate taxes of Indian and foreign companies have progressively been reduced.

### Sweeping Changes in Tax Structure

#### Income tax

Just when India had embarked on economic reforms, by the mid-1990s, many developing countries had already emerged from the reform process with much lower and fewer individual income tax rates, typically 15, 25, and 35 per cent. Even India legislated comparable rates of 10, 20, and 30 per cent in 1997–1998. Both the rates, and their number and dispersion, were reduced on efficiency grounds. Across the developing world, for example in East Asia and Latin America, corporate income tax rates were slashed. The scaling back of corporate income tax rates reflected, to some extent, the twin objectives of administrative feasibility and better tax compliance, but was motivated in particular by the forces of globalization and the increased international movement of capital. In India, corporate income tax rates for both domestic and foreign companies

	1990–1991	1992–93	1995–96	1997-98	2001-02	2004-05
Domestic company	50	45	40	35	35	35
Foreign company	65	65	55	48	45	40

(Source: Ministry of Finance)

were reduced to 35 per cent and 40 per cent respectively.

### Central Excises and Customs

Central excise essentially operates as a VAT that has evolved over almost two decades, with a small beginning in 1986–1987, when a VAT-type credit mechanism for selected raw materials was introduced for the production of specified goods. In 1994–1995, capital goods were made creditable. The emerging quasi-VAT structure was termed Modified VAT or MODVAT. With a further effort to reduce the main rates to only two—8 and 16 per cent—it was renamed the Central VAT, or CENVAT, in 2001.

### Tax Administration

For any new tax policy reform to succeed, three elements were important, expanding the taxpayer base, computerization; and implementation of the state-level VAT. One of the biggest achievements in central tax administration was the impressive expansion of the taxpayer net for income tax. In the mid-1990s, the taxpayer roll included some 14 million taxpayers, of which 10 million to 11 million were current. A rough calculation of the tax payer base showed that of the total population of 1 billion, the taxable population was approximately 300 million. With an average household size of 5, that would imply 60 million potential taxpayers. Discounting 10 million for taxable agricultural households would result finally in a net 50 million taxable households. Thus, only about 20 per cent of potential taxpayers were within the taxpayer net.

The second half of the 1990s, a voluntary disclosure programme required individual income earners possessing ownership of property and

telephones, and trips undertaken abroad, to register even if their taxable income was nil.

The characteristics were further expanded with time so that more individuals would be required to register. By 2000 the taxpayer register had increased to over 20 million. Within a relatively short period, the number of potential taxpayers doubled, an objective that had been unattainable for decades, research shows. In 2005 the register contained approximately 30 million, of which about 25 million are understood to be current.

Actually, the initiative towards tax reforms began in the mid-1980s when the government announced a Long Term Fiscal Policy, 1985. This policy recognized that the fiscal position of the country was going downhill and there was a need to make changes in the taxation system. In that decade, a technical group to review and rationalize the central excise duties was established and this led to introduction of Modified System of Value-Added Tax (MODVAT) in 1986. To rationalize the custom duties, the harmonized system (HS) of the classification of goods was introduced, research papers show.

Then subsequently, the government appointed in succession two committees under two very senior bureaucrats to come up with a plan that would substantially overhaul the taxation system and bring it on par or tune it with the international taxation system or rates. So the Raja Chelliah committee and the Vijay Kelkar committee came into being. Their recommendations are historic.

### *The Raja Chelliah Committee*

The Government appointed a Tax Reforms Committee under Prof Raja Chelliah to lay out an agenda for reforming India's tax

system. This TRC came up with three reports in 1991, 1992 and 1993 with several measures, which can be summarized as:

1. Reforming the personal taxation system by reducing the marginal tax rates.
2. Reduction in the corporate tax rates.
3. Reducing the cost of imported inputs.
4. By lowering the customs duties.
5. Reduction in the number of Customs tariff rates and its rationalization.
6. Simplifying the excise duties and its integration with a Value Added Tax (VAT) system.
7. Bringing the services sector in the tax net within a VAT system.
8. Broadening of the tax base.
9. Building a tax information and computerization system.
10. Improving the quality of tax administration system.

The tax reforms that began with the Chelliah Committee recommendations are still going on. Later on, government appointed the Vijay Kelkar Committee in 2002 which further provided direction to the tax reforms in the country.

### *The Vijay Kelkar Committee*

The latest impetus to direct tax reforms in India came with the recommendations of the Task Force on Direct and Indirect Taxes under the chairmanship of Vijay Kelkar in 2002. The main recommendations of this task force related to the direct taxes related to increasing the income tax exemption limit, rationalization of exemptions, abolition of long term capital gains tax, abolition of wealth tax etc. Its key recommendations were:

#### **Administration of Direct Tax**

- The taxpayer services should be extended both in quality and quantity and taxpayers should get easy access through internet and email.
- PAN (Permanent Account Number) should be expanded and it should cover all citizens.
- Block assessment of search and seizure cases should be abolished.



- To clear the backlog, the department should outsource the data entry work.
- All returns and issue of refunds should be completed in a four month period. Dispatch of refunds should be outsourced.
- Government should establish a Tax Information Network to modernize, simplify and rationalize tax collection, particular TDS and TCS.
- Abolish the requirement of Tax Clearance Certificate on leaving the country.
- Empower CBDT with appropriate administrative and financial powers.

#### **Personal Income Tax**

- Increase in exemption limit to Rs.1 lakh for the general categories of taxpayers and further exemption for senior citizens and widows.
- Rationalize income tax slabs, eliminate surcharge on personal income tax.
- Incentivise home loans by providing interest subsidy on home loans @2 per cent.
- Increase deduction under Section 80CCC for contribution to pension funds.

#### **Corporation Tax**

- Reduce the Corporate tax to 30 per cent for domestic companies and 35 per cent for foreign companies.
- The listed companies should be exempted from tax on dividends and capital gains.
- Increase rate of depreciation for plant and machinery.



- Abolish Minimum Alternate Tax.

### Wealth Tax

- Abolition of wealth tax.

The above recommendations were made 13 years ago. Today, we see that many of them have been implemented. The DTC and GST have been so far



the biggest reforms initiated by the Government in the direct and indirect tax regime respectively. However, DTC has never arrived and government does not seem to go seriously after it because most of its provisions are already incorporated in the Income Tax Act. GST came into force from July 1, 2017.

### Key Direct Tax Reforms

#### Tax Information Network (TIN)

On behalf of the Income Tax Department, the National Securities Depository Limited (NSDL) established Tax Information Network (TIN). This is a source of the countrywide tax related data. The basic idea behind establishing TIN was to modernise

TIN FC Code	Facilitator	Contact Person	Contact Address	Email Address
10665	ALANKOT ASSIGNMENTS LIMITED	MOHANASUNDARAM M	NO.23/1, FIRST FLOOR AJWA STREET GANDRI NAGAR AVADI AMBATTUR TAMIL NADU 600054 TEL:426557548, 9962547796,9962051955, FAX:0	MMS_SUNDAR@REDFHAIL.COM



collection, processing, monitoring and accounting of direct taxes using information technology. TIN has three subsystems viz. ERACS, OLTAS and CPLGS, tax experts pointed out.

#### Electronic Return Acceptance And Consolidation System (ERACS)

ERACS consists of a system for interface with the taxpayers (TIN Facilitation Centres that is TIN-FC) and an internet supported system for uploading of electronic returns of Tax Deduction at Source (TDS) and Tax Collection at Source (TCS) and Annual Information Return (AIR) to the central system of TIN.

#### Online Tax Accounting System (OLTAS)

OLTAS is used for uploading to the central system the details of tax deposited in numerous tax collecting branches across the country every day. Central PAN Ledger Generation System (CPLGS)

It is the central system that merges the details of TDS/TCS and advance tax into the PAN.

#### e-TDS & e-TCS

TDS refers to Tax Deduction at Source. The third parties deduct tax at source and then deposit it at pre-determined bank branches. Since 2004–

2005, it has been made mandatory to file TDS returns electronically for the operators, the Government as well as corporate sector. Further, the Income Tax Act, 1961 states that when tax is collected at source by the seller from the buyer, it is named TCS (Tax Collected at Source). Under the scheme named 'Electronic Filing of Returns of Tax Collected at Source Scheme, 2005', the corporate and Government deductors have to pay electronically or physically to NSDL.

#### Other Initiatives in Direct Taxation

##### eSahyog : Paperless Assessments

Information Technology has made the life of tax payers easy as they don't need to physically go to banks to deposit bank challans and present the case and documents to assessing officers. To simplify it further, the CBDT recently came up with a proposal for paperless income tax assessment over emails. This would save the taxpayer to pay a visit to IT office, particularly in case of small amounts. Pilot projects in this direction have been launched in Mumbai, Delhi, Chennai, Bengaluru and Ahmedabad.

##### Sevottam: Efficient Grievance Redressal

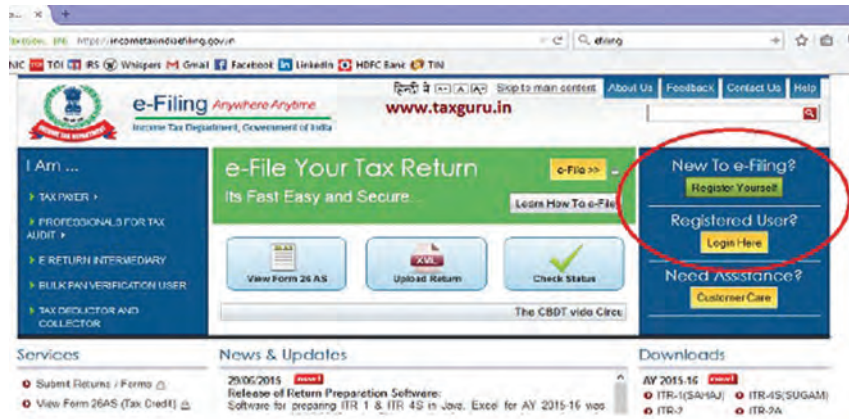
To bring new life to the sluggish grievance redressal system, the department is using 'Sevottam' platform that connects all income tax offices in the country. The idea is to address the queries and grievances in real time.

##### Faster Refunds

The IT department is working towards processing and sending tax refunds within 10 working days. The initiative to verify Income Tax Return (ITR) by Aadhaar or bank database has been taken.

##### Pre-filled ITR Forms

Despite online forms, many people still use offline downloaded forms for tax purposes. The Department is



now taking an initiative to offer pre-filled forms which are automatically populated with user / taxpayer data and are downloaded with most information filled already.

### PAN Camps

To increase coverage of the PAN, the government has been conducting PAN camps across India. There is also a proposal to launch Income Tax Business Application-Permanent Account Number (ITBA-PAN) portal, through which anyone can apply for PAN online and get it within 48 hours.

### Indirect Tax Reforms

The first indirect tax reform occurred in India when the Modified Value Added Tax (MODVAT) was introduced for selected commodities in 1986 to replace the Central Excise Duty. It was gradually extended to all commodities through Central Value Added Tax (CENVAT). The states also followed suit and enacted the VAT acts to replace

the sales tax with Value Added Tax. Following are the key indirect tax reforms done:

### Reduction In Customs Duties

In 1990, the customs duty on non-agricultural products was around 128 per cent. It was brought down gradually. Currently, the average customs duties are 11-12 per cent; however, they range from 0 to 150 per cent.

### Central Excise

Central Excise duties were first replaced with MODVAT and now CENVAT is applicable. The number of different types of duties was cut down.

### Service Tax

Service tax was first introduced on some limited services in 1994-95 at 7 per cent. The rate was gradually increased and so was the number of taxable services. Currently, we pay 14 per cent service tax on around 100 services.

### Goods And Services Tax

The Goods and Services Tax (GST) is so far the biggest tax reform in the country. It encountered some teething problems which the government rationalised and set right to make it easier for the tax payer to comply with. Leading Economist Parthasarathi Shome, Chairman, International Tax Research and Analysis Foundation (ITRAF), Bengaluru, and Visiting Fellow at London School of Economics (May 2017 – April 2018), however provided a counter point. He opines that if the proposed GST structure was closer to the ideal, it would comprise fundamental tax reform. If however, one examines the proposed structure of the GST, it becomes difficult to view it as one of the biggest tax reforms since independence. In earlier periods, in 1996-97, the income tax structure was fundamentally altered with a significant cutback in the rate structure to 30, 20 and 10 per cent which encouraged work effort and improved revenue intake. A decade later, the value added tax (VAT) was introduced at the level of the States as a prime example of Centre-State fiscal cooperation. This radically altered the earlier State-level Sales Taxes. Again revenue intake shot up while providing impetus to business.

But, most taxation experts opine that the GST and DTC remain the biggest tax reforms the government has ever undertaken and it promises to make the taxation system easier to comply with, for both domestic and overseas investors. Tax experts claim that DTC and GST will go a long way to make the taxation system simpler, increase tax payer base and considerably increase the tax buoyancy which will ultimately have a long term effect in reducing the fiscal deficit of the country. And for foreign investors simpler tax laws with easy arbitration means would make it an attractive destination to put their monies in India. The ultimate benefit is for India in terms of higher GDP growth and higher disposable incomes among the population.

References : Research papers on taxation reforms ( Parthasarathy Shome and others)

(E-mail: [feedback@ashoktmex@gmail.com](mailto:feedback@ashoktmex@gmail.com))



**CIVIL SERVICES**



**Announcing**

# GS Foundation Batch for Civil Services Examination 2019

**New Batches Starting**


**16 June**  
(Weekend)

**18 June**  
(Weekdays)

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

\* Results from the House of KSG

## Program Features




**Module-based Study  
& Daily Class Notes**



**Team of Highly  
Experienced Faculty**



**SIS  
(Online Support)**



**Video Archive  
Facility**



**Comprehensive  
Test Series**

**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 **Sonepat:** 9871683147 **Srinagar:** 9797702660 **Tirupati:** 9698123456  
**Trivandrum:** 8138885136 **Udaipur:** 9828086768 **Varanasi:** 9718493693 **Vijaywada:** 9912740699

 [www.etenias.com](http://www.etenias.com)

 **Career  
Launcher**

YE-835/1/2018

## NORTH EAST DIARY

### NORTH EASTERN CULTURAL AND INFORMATION CENTRE IN DELHI

A North Eastern Cultural and Information Centre will come up in Delhi soon. The centre will act as a cultural convention and information hub of the northeastern region in Delhi. It is being built on 1.32 acre land at Sector-13, Dwarka, New Delhi under the aegis of North Eastern Council (NEC). It will also have a library-cum-reading room with material on North Eastern Region, an art gallery showcasing the North East, Exhibition hall, Research centre, Sale outlets and guest houses. The architecture, design and planning for this centre are in process. The project is expected to be completed soon at an estimated cost of Rs. 50-55 crores. He said this Centre will be one of its kinds in the country and will be a state-of-the-art project. Keeping in view the large number of NE students studying in various educational institutes, hostels are being set up for NE students. These hostels are being set up in Jawaharlal Nehru University (JNU) and a hostel exclusively for girl students from Northeast in Bengaluru University.

### RESEARCH REPORT ON ASSAM FLOODS

Delhi Alumni Association of Assam (DAAA) has prepared a research report on Assam floods. The report was presented to the Union Minister of State for Development of North Eastern Region (DoNER) Dr Jitendra Singh in New Delhi recently. While appreciating the initiative by the academicians of Assam region, Dr Singh said that floods in Northeast, particularly in the States of Assam, Arunachal Pradesh and Manipur have virtually become a perpetual phenomenon, occurring year after year, and causing tremendous loss to lives and property. A serious and comprehensive future strategy to avoid such occurrences again and again is urgently called for, he said. He informed that "Brahmaputra Study Centre" at Gauhati University, Assam has also started functioning and the first major research study deals with the ways and means to control and prevent the occurrence of floods. For this purpose, he said, experts of international repute are also being involved for their inputs. Dr Jitendra Singh said, a number of options have been suggested in the past for prevention of flood-like situation. These include embankments along river Brahmaputra, dredging for de-siltation in large rivers, construction of a high gravity concrete Dam, etc. However, he said, a final call can be taken only after studying the various aspects, including feasibility, cost-effectiveness and sustainable viability of any future arrangement.

### MOCK EXERCISE ON EARTHQUAKE PREPAREDNESS

The National Disaster Management Authority (NDMA) conducted a mock exercise on earthquake preparedness in three North Eastern States - Tripura, Nagaland, Mizoram recently. The exercises were held in collaboration with the respective State Disaster Management Authorities (SDMAs).

The exercises were significant as the participating States fall under seismic vulnerability zone V.

In the run-up to the exercise, orientation-cum-coordination conferences were held at the State Capitals for working out the detailed modalities and preparations required for the Mock Exercise. Concerned officials from various stakeholder departments such as the Army, Health, Police, Firefighting, Civil Defense, Transport, Electricity, Public Relations and Traffic Control attended these preparatory conferences.

The exercise helped in filling gaps, ensuring better communication and improving coordination among various stakeholders and agencies. It also generated awareness among the local population about the Do's and Don'ts to be followed before, during and after an earthquake.

Preparedness measures required to be taken at individual, societal and institutional levels to minimise the effects of an earthquake were discussed. NDMA experts briefed the stakeholders on the Incident Response System (IRS), which attributes roles and responsibilities at each level to improve coordination. This helps enhance preparedness and ensure a swift response by reducing adhocism in response. NDMA has so far conducted more than 600 mock exercises for various disaster situations across the country in its efforts to improve preparedness and response during for various disaster situations.

# INDIA'S LEADING INSTITUTE FOR IAS / IFO S EXAMINATIONS

Website: [www.diasindia.com](http://www.diasindia.com)  
E-Mail: [diasindia123@gmail.com](mailto: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 21st May 6 pm**  
by Renowned **Vajpayee Sir**

**DIAS OPTIONAL**  
**AT DELHI CENTER**

**DIAS OPTIONAL**  
**AT LUCKNOW CENTER**

### PHYSICS

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

### PUBLIC ADMINISTRATION

By **Dr. Vibhuti Gupta**

### CHEMISTRY

By **Dr. R.K Singh**

### HISTORY

By **Dr. Anshul Bajpai**

### MATHEMATICS

By **Shukla & Vajpayee Sir**

### GEOGRAPHY

By **Vivek Rajpoot**

All Batches Commence from  
**11th June at Delhi Center**

All Batches Commence from  
**21st May 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

# Making Quality Medicines Available to the Common Man

*Biplab Chatterjee*



*PMBJP has drastically brought down the prices of quality medicines and made medicines available within the reach of large section of population especially the poor. Medicines available under PMBJP are priced 50-90 per cent less than that of branded prices, leading to savings of around 400 crores to the citizens...*

**I**t is an irony that even after 70 years of Independence, only around 40 per cent of the population are able to afford branded medicines.

The branded medicines market is approximately 1 lakh 20 thousand crores, whereas, 6 out of 10 people of the population don't have access to the branded medicines. However, the bright side of the picture is, India is one of the leading countries to export world class generic medicines to around 200 countries. Out of every 6 medicines consumed in the world, one is from India. Look at the dichotomy -on the one hand 6 out of 10 persons do not have access to medicines, whereas India is within the first four countries of the World, producing quality generic medicines exporting to other countries. Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) is a scheme designed to bridge the above dichotomy. It is dedicated to provide quality medicines at an affordable price to every citizen of the country, irrespective of caste, creed and economy. The intention is to provide health security to our country-men, at the earliest, as soon as possible.

With a view to achieve the objective of making available quality generic medicines at affordable prices to all, 'Jan Aushadhi Scheme' was launched

by Department of Pharmaceuticals, Ministry of Chemicals and Fertilizers, Government of India in November 2008 across the country. The Scheme is being implemented through the Bureau of Pharma PSUs of India (BPPI), Gurgaon, Haryana which is working under administrative control of Department of Pharmaceuticals, Ministry of Chemicals and Fertilizers, Government of India. But till 2015, only 99 PMBJP Kendras were functional. In September 2015, the 'Jan Aushadhi Scheme' was revamped as 'Pradhan Mantri Jan Aushadhi Yojana' (PMJAY). To give impetus to the scheme and for greater outreach, the scheme was again renamed as 'Pradhan Mantri Bhartiya Janaushadhi Pariyojana' (PMBJP) in December 2016 which was followed by a media campaign in national and regional newspapers inviting individuals to participate in the scheme.

#### **Salient features of the Pariyojana:**

- Ensure access to quality medicines for all sections of the population especially for the poor and the deprived ones.
- Extend coverage of quality generic medicines so as to reduce and thereby redefine the unit cost of treatment per person. Quality

The author is Former CEO, BPPI (Pradhan Mantri Bhartiya Janaushadhi Pariyojana). He has over 41 years of industry experience. In his career span, he has handled all levels of Sales management, Marketing management, Business support in the commercial and strategic functions. He has vast commercial process development & organizational development experience and has successfully handled mentoring lead managers during his tenure.



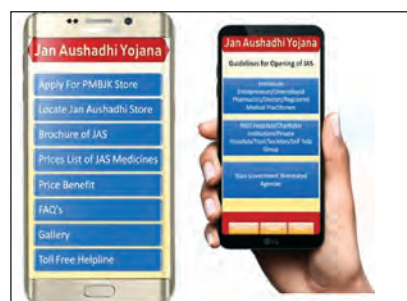
- Create demand for generic medicines by improving access to better healthcare through low treatment cost and easy availability wherever needed in all therapeutic categories.
- Generate employment by engaging individual entrepreneurs in opening of Jan Aushadhi Kendras.

### Benefits to the Entrepreneurs

- Financial support of Rs.2.5 lakhs shall be extended where space is provided free of cost by State Government to operating agency.
- Financial support of Rs.2.5 lakhs shall be extended to Government Agencies where space will be provided free of cost in any government building owned by government bodies like Railways/ State Transport Department/Urban Local Bodies/Panchayati Raj Institutions/Post Offices/Defence/ PSUs etc.

procurement through WHO-GMP and CPSUs manufacturers and each batch is released only after clearance from NABL labs.

- Create awareness about generic medicines through education and publicity to counter the perception that quality is synonymous with high price
- Be a public programme involving Government, PSUs, Private Sector, NGO, Societies, Co-operative Bodies and other Institutions.



PMBJK. Shortly the basket will be enhanced to 1000 medicines.

- Central Warehouse adequately stocked with products. Efforts on way to reach all products to distributors and the Kendras.
- Appointed 8 C&F agents in different States and many more are in the pipeline for better supply chain management.
- Appointed 54 distributors spread over different states for better availability.
- Implemented End to End supply system for ensuring better supply.
- Many State Government entered MoU for implementing PMBJP in their States.

Table 1

S. No.	Medicine Name	Therapeutic Group	Average Market Price (Rs.)	PMBJP's Price (Rs.)	Per cent Savings
1	Amlodipine 5mg 10 Tablets	Cardiovascular	20	3.24	83.80
2	Ramipril 5 mg 10 Tablets	Cardiovascular	80	8.53	89.33
3	Paclitaxel Inj 100 mg	Anti-cancer	3458	540	84.38
4	Pantoprazole 40 mg + Domperidone 30 mg Capsules	Gastro-intestinal Tract Agents	103.30	18.48	82.11
5	Glimepiride 2 mg Tablets	Anti-Diabetic Agents	52.90	3.54	93.20
6	Tramadol 50 mg Tablets	Analgesics/Anti-inflammatory Drug	29.77	2.52	91.53

**Table 2: Progress Comparison**

Parameter	Earlier	Now
Coverage of the Scheme - Presence	16 States/UTs	33 State/UTs
Product Basket	361 medicines	700 medicines and 154 surgical and consumables
Available medicines	90-100	More than 600 medicines and 100 surgical
Coverage of therapeutic groups	Product basket was incomplete	Product basket cover all 23 major therapeutic categories such as Anti-infective, Anti-diabetic, Cardiovascular, Anti-cancer, Gastro-intestinal medicines etc.
Supplier	PSUs for 138 medicines	PSUs + 125 private WHO-GMP suppliers
Supply Chain Management	Non-existent	IT enabled supply chain management system to manage Central Warehouse, 8 C&F agents and 54 distributors. End to End supply chain system implemented.

**Major Objective-Affordability being achieved through constant efforts.**

Patient Savings in comparison to branded medicines

- 36 Products- 90-99% savings
- 130 Products- 80-90% savings
- 73 Products- 70-80% savings
- 80 Products- 60-70% savings
- 383 Products- 50-60% savings

**PRADHAN MANTRI BHARTIYA JAN AUSHADHI PARIYOJANA (PMBJP)**  
Quality Medicines at Affordable Prices for All

**Accessibility:**

Number of Pradhan Mantri Bhartiya Janaushadhi Kendras functioning has reached more than 3500 (spread over 33 States/UTs).

Per day average sale of per Kendra is Rs. 3300/- which is equivalent to Rs. 15,000/- sales of branded products.

BPPI is opening 4-5 Kendras per day across the country.

PMBJP Kendra now present in 33 States/UTs of the country.

Out of the total 718 districts in the country, 584

districts have been covered by opening of PMBJP Kendras.

PMBJP has drastically brought down the prices of quality medicines and made medicines available within the reach of large section of population especially the poor. Medicines available under PMBJP are priced 50-90 per cent less than that of branded prices, leading to savings of around 400 crores to the citizens as evident from table 1: □

(E-mail: )

**200 million US Dollar Loan Deal with World Bank for National Nutrition Mission (POSHAN Abhiyaan)**

The Government of India signed a loan deal worth \$ 200 million with the World Bank recently for the National Nutrition Mission (POSHAN Abhiyaan). The loan would help the Government of India in achieving its goal of reducing stunting in children 0-6 years of age from 38.4 per cent to 25 per cent by the year 2022.

The POSHAN (PM's Overarching Scheme for Holistic Nourishment) Abhiyaan was launched by the Prime Minister on 8th March 2018 at Jhunjhunu, Rajasthan.

A large component of POSHAN Abhiyaan involves gradual scaling-up of the interventions supported by the ongoing World Bank assisted Integrated Child Development Services (ICDS) Systems Strengthening and Nutrition Improvement Project (ISSNIP) to all districts in the country over a 3-year period. The loan approved will support the first phase scale up to 315 districts across all states and union territories (UTs).

With a focus on improving the coverage and quality of ICDS nutrition services to pregnant and lactating women and children under 3 years of age, the project will include investments in improving the skills and capacities of ICDS staff and community nutrition workers, instituting mechanisms of community mobilization and behavior change communication, strengthening systems of citizen engagement and grievance redress and establishing mobile technology based tools for improved monitoring and management of services for better outreach to beneficiaries during the critical 1,000 day window for nutrition impact. The project will additionally ensure convergence of all nutrition related schemes and provide performance based incentives to states and community nutrition and health workers, facilitating a focus on results.





An ISO 9001:2015  
Certified Company

# GS MENTORS

An Institute of Top IAS Trainers

## IAS-2019 GENERAL STUDIES

FOUNDATION COURSE STARTS

21<sup>st</sup> MAY

20<sup>th</sup> JUNE

Exclusive Current  
Affairs Weekly Magazine

Comprehensive  
coverage of Syllabus

Class synchronised  
study material

Weekly Test Objective &  
Subjective

*Heartiest Congratulations!*

### STUDENTS FROM OUR FOUNDATION BATCH

8

AIR, CSE-2017

ANUBHAV SINGH



37

AIR, CSE-2017

ABHISHEK CHOUDHARY



7

AIR, CSE-2017

AYUSH SINHA



75

AIR, CSE-2017

JYOTI SHARMA



269

AIR, CSE-2017

KUMARI SUNITA



856

AIR, CSE-2017

SANTOSH K. MEENA



296

AIR, CSE-2017

SHAKTI M. AVASTHY



632

AIR, CSE-2017

KANTA JANGIR



### THE MENTORS

**Zulfiqar Mohd.**

Ex-Assistant Prof. of Economics, DU

**K.R. Singh**

Ex-Assistant Professor, DU

**R. R. Singh**

Over 15 years of teaching experience

**S. Khan**

Over 10 years of teaching experience

**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, 7840888777/666

Website: [www.gsmentors.com](http://www.gsmentors.com)

e-mail: [gsmentors1@gmail.com](mailto:gsmentors1@gmail.com)

YE-842/2017

## Government Committed to Agrarian Reforms

The agriculture and food security of the nation will continue to be sustainable in the coming years and we will be successful in doubling farmers' income in the stipulated time frame. Addressing the National Kharif Conference 2018 in New Delhi recently, the Union Minister of Agriculture and Farmers' Welfare Shri Radha Mohan Singh said that India is not only self-dependent but also an exporter of many agricultural products.

The aim of the government is to make agriculture policy and programs 'income-oriented' rather than 'production-oriented'. To achieve this ambitious objective, the government is encouraging the adoption of 'multi-dimensional seven-point' strategy suggested by the Prime Minister, which includes-

- Emphasis on irrigation along with end to end solution on creation of resources for 'More crop per drop'.
- Provision of quality seeds and nutrients according to the soil quality of each farm.
- Large investments in warehouses and cold chains to prevent Post-harvest losses.
- Promotion of value addition through food processing.
- Implementation of National Agricultural Markets and e-platforms (e-NAM) to eliminate shortcomings of all the 585 centers.
- To mitigate the risk, introduction of crop insurance scheme at a lower cost.
- Promotion of allied activities such as Dairy-Animal husbandry, Poultry, Bee-keeping, Har Medh Per Ped, Horticulture, and Fisheries.



The Minister informed that National Bamboo Mission has been announced in budget 2018-19 for the overall development of bamboo as a supplement of agricultural income. This would help increase the income of farmers. For the development of dairy and fisheries, programs like National Dairy Plan-1 (NDP-1), National Programme for Dairy Development (NPDD) and Dairy Entrepreneurship Development Scheme (DEDS) and Blue Revolution are being implemented and farmers are taking advantage of it.

The Minister further said that the main goal of the government is not only to identify potential areas of agriculture where more investment needs to be made but also to enhance income by diversification into horticulture and animal husbandry and fisheries and suggest ways to reduce risks. In order to achieve the goal of doubling farmers' income, the Agriculture Ministry has been continuously working to reduce the cost of farming; increase production through better productivity; ensuring profitable returns and risk management given the uncertainty of weather.

To ensure better productivity, schemes such as National Food Security Mission, Mission for Integrated Development of Horticulture (MIDH), National Mission on Oilseeds and Oil Palm, Rashtriya Gokul Mission, National Livestock Mission, Blue Revolution etc. are being run. Similarly, to reduce the cost of farming, Soil Health Card, use of neem-coated urea and more crop per drop etc are being implemented successfully. For a profitable income source, e-NAM, cold storage, storage facility at concessional rate of interest, post-harvest credit facility, increase in base MSP etc are being emphasized. For adoption of risk management and sustainable practices, Pradhan Mantri Fasal Bima Yojana (PMFBY), Paramparagat Krishi Vikas Yojana (PKVY) and organic farming mission for north east are being implemented.

# ANTHRO

**We are Proud of Our Toppers of IAS '17:**



**Sachin, AIR 3**



**Ayush, AIR 7**

## **Mantra to Succeed**

**Pl. Watch *YouTube* Videos:**

**1. Anthropology Syllabus Decoded by VAID SIR**

**2. Sachin Gupta AIR 3-Strategy for IAS**

**on [www.youtube.com/c/vaidsicsdelhi](http://www.youtube.com/c/vaidsicsdelhi)**



**Regular Classroom Batches Starting:**

**May 22 & June 9**

**@ 57/12, 2nd Floor, Above KBC, ORN**

**For Details Contact Personally**

**VAID'S ICS, DELHI**

**Admin Office: 25/10, ORN**

**Ph: 0-9311337737, 0-9999946748**

**[www.vaidsics.com](http://www.vaidsics.com)**

## Continuation of Umbrella Scheme 'Green Revolution – Krishonnati Yojana'

In May 2018, the Cabinet Committee on Economic Affairs, chaired by the Prime Minister has given its approval for the Umbrella Scheme, "Green Revolution – Krishonnati Yojana" in agriculture sector beyond 12<sup>th</sup> Five Year Plan for the period from 2017-18 to 2019-20 with the Central Share of Rs. 33,269.976 crore.

The Umbrella scheme comprises of 11 Schemes/Missions. These schemes look to develop the agriculture and allied sector in a holistic and scientific manner to increase the income of farmers by enhancing production, productivity and better returns on produce. The Schemes will be continued with an expenditure of Rs.33,269.976 crore for three financial years, i.e., 2017-18, 2018-19 and 2019-20.



The Schemes that are part of the Umbrella Schemes are :-

- (i) Mission for Integrated Development of Horticulture (MIDH) with a total central share of Rs. 7533.04 crore, MIDH aims to promote holistic growth of horticulture sector; to enhance horticulture production, improve nutritional security and income support to farm Households.
- (ii) National Food Security Mission (NFSM), including National Mission on Oil Seeds and Oil Palm (NMOOP), with a total central share of Rs.6893.38 crore. It aims to increase production of rice, wheat, pulses, coarse cereals and commercial crops, through area expansion and productivity enhancement in a suitable manner in the identified districts of the country, restoring soil fertility and productivity at the individual farm level and enhancing farm level economy. It further aims to augment the availability of vegetable oils and to reduce the import of edible oils.
- (iii) National Mission for Sustainable Agriculture (NMSA) with a total central share of Rs.3980.82 crore. NMSA aims at promoting sustainable agriculture practices best suitable to the specific agro-ecology focusing on integrated farming, appropriate soil health management and synergizing resource conservation technology.
- (iv) Submission on Agriculture Extension (SMAE) with a total central share of Rs.2961.26 crore. SMAE aims to strengthen the ongoing extension mechanism of State Governments, local bodies etc., achieving food and nutritional security and socio-economic empowerment of farmers, to institutionalize programme planning and implementation mechanism, to forge effective linkages and synergy amongst various stake-holders, to support HRD interventions, to promote pervasive and innovative use of electronic / print media, inter-personal communication and ICT tools, etc.
- (v) Sub-Mission on Seeds and Planting Material (SMSP) with a total central share of Rs.920.6 crore. SMSP aims to increase



production of certified / quality seed, to increase SRR, to upgrade the quality of farm saved seeds, to strengthen the seed multiplication chain, to promote new technologies and methodologies in seed production, processing, testing etc., to strengthen and modernizing infrastructure for seed production, storage, certification and quality etc.



- (vi) Sub-Mission on Agricultural Mechanisation (SMAM) with a total central share of Rs.3250 crore. SMAM aims to increase the reach of farm mechanization to small and marginal farmers and to the regions where availability of farm power is low, to promote 'Custom Hiring Centres' to offset the adverse economies of scale arising due to small landholding and high cost of individual ownership, to create hubs for hi-tech and high value farm equipment, to create awareness among stakeholders through demonstration and capacity building activities, and to ensure performance testing and certification at designated testing centers located all over the country.
- (vii) Sub Mission on Plant Protection and Plant Quarantine (SMPPQ) with a total central share of Rs.1022.67 crore. SMPPQ aims to minimize loss to quality and yield of agricultural crops from the ravages of insect pests, diseases, weeds, nematodes, rodents, etc. and to shield our agricultural bio-security from the incursions and spread of alien species, to facilitate exports of Indian agricultural commodities to global markets, and to promote good agricultural practices, particularly with respect to plant protection strategies and strategies.
- (viii) Integrated Scheme on Agriculture Census, Economics and Statistics (ISACES) with a total central share of Rs. 730.58 crore. It aims to undertake the agriculture census, study of the cost of cultivation of principal crops, to undertake research studies on agro-economic problems of the country, to fund conferences/workshops and seminars involving eminent economists, agricultural scientists, experts and to bring out papers to conduct short term studies, to improve agricultural statistics methodology and to create a hierarchical information system on crop condition and crop production from sowing to harvest.
- (ix) Integrated Scheme on Agricultural Cooperation (ISAC) with a total central share of Rs. 1902.636 crore. It aims to provide financial assistance for improving the economic conditions of cooperatives, remove regional imbalances and to speed up - cooperative development in agricultural marketing, processing, storage, computerization and weaker section programmes; to help cotton growers fetch remunerative price for their produce through value addition besides ensuring supply of quality yarn at reasonable rates to the decentralized weavers.
- (x) Integrated Scheme on Agricultural Marketing (ISAM) with a total central share of 3863.93 crore. ISAM aims to develop agricultural marketing infrastructure; to promote innovative and latest technologies and competitive alternatives in agriculture marketing infrastructure; to provide infrastructure facilities for grading, standardization and quality certification of agricultural produce; to establish a nationwide marketing information network; to integrate markets through a common online market platform to facilitate pan-India trade in agricultural commodities, etc.
- (xi) National e-Governance Plan (NeGP-A) with a total central share of 211.06 crore aims to bring farmer centricity & service orientation to the programmes; to enhance reach & impact of extension services; to improve access of farmers to information & services throughout crop-cycle; to build upon, enhance & integrate the existing ICT initiatives of Centre and States; and to enhance efficiency & effectiveness of programs through making available timely and relevant information to the farmers for increasing their agriculture productivity.

The Schemes/Missions focus on creating/strengthening of infrastructure of production, reducing production cost and marketing of agriculture and allied produce. These schemes / missions have been under implementation for varying duration during past few years.

All these schemes/missions were appraised and approved independently as separate scheme/mission. In 2017-18, it has been decided to club all these schemes / missions under one umbrella scheme 'Green Revolution - Krishonnati Yojana'.



# KALHANA ACADEMY

An Institute for IAS Examination

## GENERAL STUDIES

ADMISSION OPEN

**FOUNDATION**

BATCH BEGINS

**25<sup>th</sup>**  
JUNE

**WEEKEND**

BATCH BEGINS

**07<sup>th</sup>**  
JULY

## HISTORY **OPTIONAL**

By

### RASHID YASIN

New Batch Begins

**19<sup>th</sup>**  
JUNE

*Test Series For G.S. (Mains) and History Optional Available*

Add: 4-B, Ground Floor, Grover Chamber, Pusa Road, Karol Bagh Metro Station  
Gate No.- 8, Delhi-110005 (In Front of Metro Pillar No. 109)

☎ **011-40392689** 📞 **7217689021, 9818952377**

Web: [www.kalhanaacademy.com](http://www.kalhanaacademy.com) | email- [kalhana.academy2107@gmail.com](mailto:kalhana.academy2107@gmail.com)

YE-820/2018

# Multi-Pronged Approach to Bridge the Urban-Rural Divide

*M Chinnadurai  
K R Ashok*



*In order to provide the rural people with better prospects for economic development, vibrant agricultural sector, increased participation of people in the rural development programmes and greater access to markets are needed. The Government of India adopted a multi- pronged approach for bridging the urban-rural divide by upgrading the standard of living of people in rural areas. These initiatives made the people living in rural India much better than what they were a decade ago*

**R**ural development is vital for the development of Indian economy. Rural population predominantly relies on agriculture for livelihood. Rural development also envisages growth of non farm sector and development of infrastructural facilities in rural areas. The growth rates of agriculture and allied sectors have been fluctuating at 1.5 per cent in 2012-13, 5.6 per cent in 2013-14, (-) 0.2 per cent in 2014-15, 0.7 per cent in 2015-16 and 4.9 per cent in 2016-17. The sector has been witnessing a gradual structural change in recent years. The share of livestock in Gross Value Added (GVA) in agriculture has been rising gradually, the share of the crop sector in GVA has been on the decline from 65 per cent in 2011-12 to 60 per cent in 2015-16. The first ever National Agriculture Policy announced in 2000 sought to utilize the vast untapped growth potential of Indian Agriculture, strengthen rural infrastructure to support faster agricultural development, promote value addition, accelerate the growth of agro-business to create employment in rural areas, secure standard of living for the farm families including agricultural labourers' households, discourage migration to urban areas and face the challenges arising out of economic liberalization and globalization. The policy gave high priority to rural

electrification, development of market infrastructure and setting up of agro-processing units to reduce wastage of agriculture and horticulture produce and enhance value addition to create off-farm employment in rural areas. A brief review of agricultural and rural development schemes aimed at invigorating rural India is attempted to highlight the current situation and growth prospects is given here.

## **National Food Security Mission (NFSM)**

The National Food Security Mission was launched by the Government of India during 2007-08 and implemented in 482 districts of 19 States. NFSM aims at increasing production and productivity of wheat, rice and pulses on a sustainable basis so as to ensure food security of the country. The aim is to bridge the yield gap in respect of these crops through dissemination of improved technologies and farm management practices. During 2017-18 the project was implemented with an outlay of Rs.521 crores. The Mission



M. Chinnadurai is Director, Centre for Agricultural and Rural Development Studies, Tamil Nadu Agricultural University, Coimbatore. K R Ashok is Professor and Head, Dept. of Agricultural and Rural Management, CARDS, TNAU, Coimbatore.



has helped in widening the food basket of the country with sizeable contributions coming from the NFSM districts. The focused and target oriented implementation of mission initiatives has resulted in bumper production of rice, wheat and pulses.

### Rashtriya Krishi Vikas Yojana (RKVY)

Rashtriya Krishi Vikas Yojana is one of the important flagship programmes of Government of India in agriculture and allied sectors. The scheme was introduced in the year 2007-08. The ultimate aim is to significantly increase the productivity and eventually maximize the returns of farmers. The scheme aims at incentivizing the states to increase public investment in agriculture and allied sectors, preparation of agriculture plans for the districts and the states based on agro-climatic conditions, availability of technology and natural resources, ensuring that the local needs/crops/priorities are better reflected in the agricultural plans and reducing the yield gaps

in important crops, through focused interventions. During 2017-18 the project was implemented with an outlay of Rs.4750 crores.

### Pradhan Mantri Fasal Bima Yojana (PMFBY)

Pradhan Mantri Fasal Bima Yojana was launched in 2016 with an objective to provide a comprehensive insurance cover against failure of crops and help in stabilizing the income of the farmer. It also encourages farmers to adopt innovative agricultural practices and ensure flow of credit to the agriculture sector. PMFBY has made impressive progress by covering 366.64 lakh farmers (26.50 per cent) by covering an area of 388.62 lakh ha with a sum insured of Rs.141339 crore. The PMFBY was recast as a new scheme by the Government as the earlier existing insurance schemes were not meeting the full requirements of the farmers for insurance coverage. PMFBY contributes to food security, crop diversification and enhancing growth and competitiveness of agriculture



sector besides protecting farmers from production risks. During 2017-18 the project was implemented with an outlay of Rs.13240 crores.

### National Agriculture Market (NAM)

National Agriculture Market is a pan-India electronic trading portal which networks the existing APMC mandis to create a unified national market for agricultural commodities. The NAM Portal provides a single window service for all APMC related information and services. Agriculture marketing is administered by the States as per their agri-marketing regulations, under which, the State is divided into several market areas, each of which is administered by a separate Agricultural Produce Marketing Committee (APMC) which imposes its own marketing regulation (including fees). This fragmentation of markets, hinders free flow of agri commodities from one market area to another and multiple handling of agri-produce and multiple levels of mandi charges ends up escalating the prices for the consumers without commensurate benefit to the farmer. NAM addresses these challenges by creating a unified market through online trading platform, both, at State and National level and promotes uniformity, streamlining of procedures across the integrated markets, removes information asymmetry between buyers and sellers and promotes real time price discovery, based on actual demand and supply, promotes transparency in auction process, and access to a nationwide market for the farmer, with prices commensurate with quality of his produce and online payment and availability of better quality produce and at more reasonable prices. The project was implemented with an outlay of Rs.200 crores in 2017-18.

### Soil Health Management (SHM)

National Mission for Sustainable Agriculture (NMSA) is implemented with the objective to make agriculture more productive, sustainable and



climate resilient; to conserve natural resources; to adopt comprehensive soil health management practices; to optimize utilization of water resources; etc. Soil Health Management (SHM) is one of the most important interventions under NMSA. SHM aims at promoting Integrated Nutrient Management (INM) through judicious use of chemical fertilisers including secondary and micro nutrients in conjunction with organic manures and bio-fertilisers for improving soil health and its productivity; strengthening of soil and fertiliser testing facilities to provide soil test based recommendations to farmers for improving soil fertility; ensuring quality control requirements of fertilisers, bio-fertilisers and organic fertilisers under Fertiliser Control Order, 1985; upgradation of skill and knowledge of soil testing laboratory staff, extension staff and farmers through training and demonstrations; promoting organic farming practices etc. The project was implemented with an outlay of Rs.2092 crores in 2017-18.

### **Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)**

The major objective of PMKSY is to achieve convergence of investments in irrigation at the field level, expand cultivable area under assured irrigation, improve on-farm water use efficiency to reduce wastage of water, enhance the adoption of precision-irrigation and

other water saving technologies (More crop per drop), enhance recharge of aquifers and introduce sustainable water conservation practices by exploring the feasibility of reusing treated municipal waste water for peri-urban agriculture and attract greater private investment in precision irrigation system. During 2017-18 the project was implemented with a budget of Rs.7375 crores. PMKSY has been conceived amalgamating ongoing schemes viz. Accelerated Irrigation Benefit Programme (AIBP) of the Ministry of Water Resources, River Development & Ganga Rejuvenation (MoWR, RD&GR), Integrated Watershed Management Programme (IWMP) of Department of Land Resources (DoLR) and the On Farm Water Management (OFWM) of Department of Agriculture and Co-operation (DAC).

### **Paramparagat Krishi Vikas Yojana (PKVY)**

The government has launched Paramparagat Krishi Vikas Yojana in order to address the critical importance of soil and water for improving agricultural production. The government supports and improves the organic farming practices prevalent in India. Following cluster approach mode of farming, at least 50 farmers would form a group having 50 acres of land to implement organic farming. The government aims to cover 10,000 clusters and five lakh hectares of

arable land under organic farming within three years. During 2017-18 the project was implemented with Rs.350 crores.

### **Pradhan Mantri Jan Dhan Yojna (PMJDY)**

Pradhan Mantri Jan-Dhan Yojana launched in 2014, is National Mission for Financial Inclusion to ensure access to financial services, namely, Banking/ Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner. Accounts can be opened in any bank branch or Business Correspondent (Bank Mitra) outlet. Accounts opened under PMJDY are being opened with Zero balance. The objective of this Yojna was to make financial services accessible and affordable. It mostly targets people who are below poverty line and people who don't have a bank account. More than 21 crore bank accounts got opened in just one and a half years of its initiation.

### **Deendayal Antayodaya Yojana (DAY-NRLM)**

National Rural Livelihoods Mission (NRLM) was launched by the Ministry of Rural Development (MoRD), Government of India in 2011. In 2015, the program was renamed Deendayal Antayodaya Yojana (DAY-NRLM). Aided in part through investment support by the World Bank, the Mission aims at creating efficient and effective institutional platforms for the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. NRLM set out with an agenda to cover 7 crore rural poor households, across 600 districts, 6000 blocks, 2.5 lakh Gram Panchayats and 6 lakh villages in the country through self-managed Self Help Groups (SHGs) and federated institutions and support them for livelihood collectives in a period of 8-10 years. During 2017-18 the project was implemented with an outlay of Rs.4814 crores. In addition, the poor would be facilitated to achieve increased access to rights,





launched based on the National Rural Employment Guarantee Act 2005 and later renamed as the “Mahatma Gandhi National Rural Employment Guarantee Scheme”, (MGNREGS). MGNREGS is a social security measure that aims to guarantee the ‘right to work’. The MGNREGA was initiated with the objective of “enhancing livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year, to every household whose adult members volunteer to do unskilled manual work. MGNREGA is implemented mainly by Gram Panchayats (GPs) on labour-intensive tasks like creating infrastructure for water harvesting, drought relief and flood control.

The year 2017-18, is marked by the highest ever budget allocation of Rs. 48000 cr. To ensure that MGNREGA workers receive their wages on time, National Electronic Fund Management System (NeFMS) has been put in place. Almost 96 per cent of wages are being paid directly to the beneficiaries’ bank accounts. Close to 1.5 cr works are taken up every year under MGNREGA. During 2017-18 the project was implemented with an outlay of Rs.48000 crores. More than 2 cr assets have been geo tagged so far.

### Conclusion

Rural development implies both the economic betterment of people as well as greater social transformation. In order to provide the rural people with better prospects for economic development, vibrant agricultural sector, increased participation of people in the rural development programmes and greater access to markets are needed. The Government of India adopted a multi- pronged approach for bridging the urban-rural divide by upgrading the standard of living of people in rural areas. These initiatives made the people living in rural India much better than what they were a decade ago. □

(E-mail: [directorcards@tnau.ac.in](mailto:directorcards@tnau.ac.in))

entitlements and public services, diversified risk and better social indicators of empowerment. DAY-NRLM believes in harnessing the innate capabilities of the poor and complements them with capacities (information, knowledge, skills, tools, finance and collectivization) to participate in the growing economy of the country.

### Rashtriya Gram Swaraj Abhiyan (RGSA)

The Rashtriya Gram Swaraj Abhiyan strengthens the Panchayati Raj system across the country and addresses critical gaps that constrain its success. RGSA seeks to enhance capacities and effectiveness of Panchayats and the Gram Sabhas, enable democratic decision-making and accountability in Panchayats and promote people’s participation, strengthen the institutional structure for knowledge creation and capacity building of Panchayats, promote devolution of powers and responsibilities to Panchayats according to the spirit of the Constitution and PESA Act, strengthen Gram Sabhas to function effectively as the basic forum of peoples participation, transparency and accountability within the Panchayat system and create and strengthen democratic local self-government in areas where Panchayats do not exist. The project was implemented with a budget of Rs.655 crores.

### Mission Antyodaya

Mission Antyodaya is a convergence framework for measurable effective outcomes on parameters that transform lives and livelihoods. Real difference comes through convergence as it alone simultaneously addresses multi dimensions of poverty. The mission of the scheme is a State - led partnership for rapid Rural Transformation to bring households out of poverty through diversification and development of multiple livelihoods. It is an effort to address the multidimensionality of poverty in a time bound manner through a convergence of resources, both financial and human to provide an opportunity for transformational changes. The vision of the scheme is “Poverty Free India by 2022” by all round development in human development, social development, ecological development, economic development. Mission Antyodaya aims at “Poverty Quit India” by transforming 5000 Rural Clusters/50,000 Gram Panchayats through cluster specific sustainable livelihood development. The programme was implemented during 2017-18 with Rs.48000 crores.

### Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

National Rural Employment Guarantee Scheme (NREGS) was

# LUKMAAN IAS

ONLINE/OFFLINE

Lead with Edge



## SESSION FOR CSE

2018/19

### OUR SUCCESSFUL CANDIDATES IN CSE 2017



07

AYUSH  
SINHA

09

SAUMYA  
SHARMA

10

ABHISHEK  
SURANA

16 IN TOP 100

...More Than 150 Selections



12

ASHIMA MITTAL



18

ABHILASHA ABHINAV



24

PRUDHVITEJ IMMADI



30

SANDEEP BHAGIA



35

SHISHIR GEMAWAT



36

FAZ LUL HASEEB



55

AKSHAT KAUSHAL



59

P. B. DEVIDAS



65

ABINASH MISHRA



74

VINOD DUHAN



91

SUNNY KR. SINGH



97

AZAR ZIA



100

N. REDDY MOURYA

## GS FOUNDATION (PRE-CUM-MAINS) 2019

BATCH COMMENCES FROM 11th JUNE

TIME 10am TO 12:30pm

DURATION 10 MONTHS

- Classes on development of writing skills.
- Class tests every 15 days for Prelims & Mains.
- 20 Prelims + 05 Mains based questions in each test.
- Paperwise Printed Notes.

## CLASSROOM PROGRAMS FOR MAINS 2018

ETHICS GS PAPER IV BY S. ANSARI

11 JUNE / 45 DAYS / 8:30 - 11:00AM

ETHICS CASE STUDY BY S. ANSARI

18 JUNE / 7 CLASSES / 5:00 - 7:30PM

GS MARKS IMPROVEMENT BATCH

13 JUNE / 60 DAYS / 9:00 - 11:30AM

PUBLIC ADMN ENRICHMENT BATCH

11 JUNE / 60 DAYS / 2:15 - 4:45PM

## TEST SERIES FOR MAINS 2018

BATCHES COMMENCE  
14th, 15th & 16th June

GENERAL STUDIES • ESSAY • ETHICS TEST SERIES

FOR DETAILS VISIT  
[www.lukmaanias.com](http://www.lukmaanias.com)

### OPTIONALS

PUBLIC ADMN • SOCIOLOGY • HISTORY • GEOGRAPHY & URDU LITERATURE.

## OLD RAJINDER NAGAR CENTRE

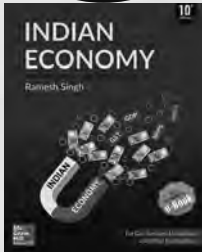
60/17, THIRD FLOOR,  
NEAR ANDHRA BANK, DELHI-60  
[enquiries@lukmaanias.com](mailto:enquiries@lukmaanias.com)

CONTACTS: 011-45696019,  
8506099919 & 9654034293  
[lukmanias@gmail.com](mailto:lukmanias@gmail.com)

# Exclusive Collection of UPSC Civil Services Examination 2018

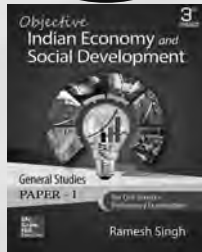
**Guiding the IAS, IPS, IRS of tomorrow**

₹ 725/-



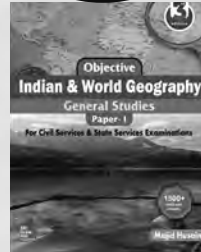
ISBN: 9789387572867

₹ 375/-



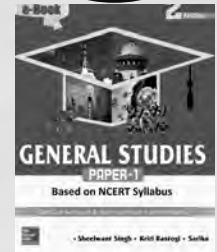
ISBN: 9789387572522

₹ 375/-



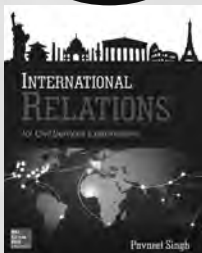
ISBN: 9789387572515

₹ 595/-



ISBN: 9789387572492

₹ 545/-



ISBN: 9789352602827

₹ 695/-



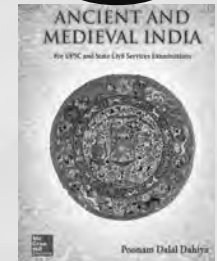
ISBN: 9789352605705

₹ 395/-



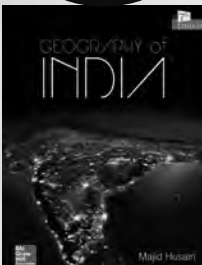
ISBN: 9789352604807

₹ 495/-



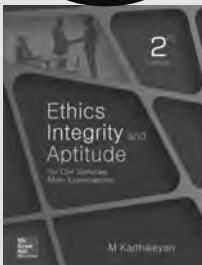
ISBN: 9789352603459

₹ 695/-



ISBN: 9789352606221

₹ 395/-



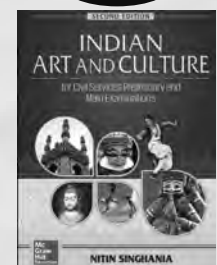
ISBN: 9789352606238

₹ 480/-



ISBN: 9789339224981

₹ 595/-



ISBN: 9789387067547

**Register Now & Download Free Sample Papers**

For **GS Paper I & II 2018**  
[www.mheducation.co.in/upscsamplepapers](http://www.mheducation.co.in/upscsamplepapers)

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](mailto:support.india@mheducation.com) | Buy: [www.mheducation.co.in](http://www.mheducation.co.in)

Connect with us @ /McGrawHillEducationIN /MHEducationIN /Company/McGraw-Hill-Education-India /McGrawHillEducationIndia





Narendra Modi  
Prime Minister

"Yoga embodies unity of mind and body;  
thought and action; restraint and fulfilment;  
harmony between man and nature;  
a holistic approach to health and well-being."



Government of India  
Ministry of AYUSH



Yoga for Harmony & Peace

# Plan, prepare and let a new YOU emerge through YOGA.

JUNE 21, 2018

## INTERNATIONAL DAY OF YOGA (IDY)



### YOGA - INDIA'S UNIQUE GIFT TO HUMAN KIND

- Concept and practice of Yoga originated in India and was spread across the world by the Great Indian Masters.
- Yoga is accessible to all.
- Yoga benefits everyone who practices it.
- Yoga leads to liberation in every aspect of life.

### A GLOBAL MOVEMENT FOR HEALTH & WELLNESS

- IDY was instituted in 2014 by UN after PM Narendra Modi's proposal.
- Two Guinness World Records were registered in IDY 2015.
- 192 United Nation Member States observed IDY 2016.
- Thousands of Yoga enthusiasts participated in IDY 2017 led by the PM.

### IDY 2018 - ACTIVITIES

- Emphasis on uniform and harmonious Mass Yoga Demonstrations on 21<sup>st</sup> June, 2018.
- Mass Yoga Demonstrations to be based on Common Yoga Protocol (CYP).
- IDY events to be initiated by communities / groups at thousands of venues across the country.

### COMMON YOGA PROTOCOL (CYP)

- A specific sequence-wise arrangement of Yogic Practices developed to facilitate uniformity and harmony in Mass Yoga Demonstrations.
- 45 Minutes of Yoga can be learnt in 15 sessions of 1 hour duration each.
- Free videos of CYP and e-book can be downloaded from the Ministry of AYUSH website.

### JOIN THE MOVEMENT!

- Everyone can contribute to IDY by facilitating CYP training programmes for various stakeholders.
- Yoga enthusiasts, practitioners and other individuals can organize and participate in the IDY activity in their locality on 21<sup>st</sup> June, 2018.

### TRANSFORM YOURSELF

- Start training yourself in CYP now.
- Look for a IDY 2018 Yoga camp in your locality or join a Yoga group.
- Enhance your knowledge about Yoga by reading standard books or visiting the Yoga portal of the Ministry of AYUSH.

dayp 17201/13/0001/1819

# Ayush

<http://www.yoga.ayush.gov.in/>

<https://www.facebook.com/moayush/>

<https://www.twitter.com/moayush/>

<https://www.instagram.com/ministryofayush/>



# Controlling the Five Senses to Attain Harmony

R S Ramaswamy



*Unlike other modern medical systems, Siddha aims not only to cure diseases of the body and the mind, but also those of the soul, by purification which leads to salvation. The last line of the above verse indicates that Siddha is also for spiritual health. Thirumoolar emphasises the practice of yogam for leading a disease free life*

**T**he term “yogam” means “Union”. That is to say, the union of jeevanma (individual consciousness) with the paramanma (the universal consciousness) --- and this is the ultimate goal of human birth. Yogam in another sense means controlling of one’s five senses and thereby enabling the mind to focus on a single entity and achieve the end. Yogam is dealt elaborately by Siddhar Thirumoolar in his Thirumanthiram. This article highlights some important views of Siddhars like Thirumoolar on yogam which is a part of Siddha medicine.

In *Thirumanthiram*, Siddhar Thirumoolar defines Siddha medicine as follows:

- One that cures a physical ailment is medicine
- One that cures a psychological ailment is medicine
- One that prevents ailment is medicine and
- One that bestows immortality is medicine.

Unlike other modern medical systems, Siddha aims not only to cure diseases of the body and the mind, but also those of the soul, by purification which leads to salvation. The last line of the above verse indicates that Siddha is also for spiritual health. Thirumoolar

emphasises the practice of yogam for leading a disease free life. According to Thirumoolar yogam consists of eight limbs and hence he calls it Attanga Yogam.

**ATTANGA YOGAM:** Iyamam, Niyamam, Asanam, Pranayamam, Prathiyaharam, Dharanai, Dhyanam and Samathi are called Attanga Yogam i.e. the eight steps or limbs of yogam. In Siddha system of Medicine, Kayakalpam (Rejuvenation therapy) is an important therapy which is classified as ‘Kalpa Avizhtham’ and ‘Kalpa Yogam.’ Kalpa Avizhtham deals with medicines which are both preventive and curative. Kalpayogam deals with yoga techniques, the practice of which keeps the body, mind and spirit healthy long. According to Thirumoolar, the first part of yogam is ‘Iyamam” and the last but the most important part is ‘Samathi’, the real goal of human birth.

**IYAMAM:** It is the practice leading to a healthy state of the mind which will be free from impurities such as lust, anger, jealousy and self-conceitedness. A mind free from such impurities will be free from diseases.

**NIYAMAM:** It is the practice leading to healthy state of activities including one’s daily chores—from waking up in the early morning till retiring to bed in the evening.

The author is Director General, Central Council for Research in Siddha, (Ministry of AYUSH, Govt. of India) He has written books on Yoga and Basic Principles of Siddha and authored and co-authored a number of research publications in peer reviewed journals. Trained in Yoga he has conducted a great number of yoga training sessions including lifers in Central Jail, Palayamkottai, Chennai.

Niyamam simply means 'maintaining purity in one's actions'. Niyamam ensures healthy environment in one's sphere of activities.

**ASANAM:** It is the practice of keeping the body steady and motionless in a particular posture for a specific time. It simply means 'pose' or 'posture.' According to Thirumoolar there are thousands of such postures. Practice of asanam prevents many diseases and promotes one's health. It is rehabilitative too. Unlike physical exercise which entails expending of our energy, asanam derives energy especially the bio-magnetic energy. Asanam strengthens not only the external body structures and voluntary muscles but also the internal organs (especially heart, lungs, stomach, liver, spleen, kidneys and uterus) and stimulates and regulates their functions. They regulate the glandular secretions, regulate digestion of food and excretion of waste materials and maintain proper circulation, ventilation and body temperature. They regulate the functions of endocrine glands which prevail over one's lifetime. Asanam proves to be supportive or main therapy in preventing or curing diseases. While doing asanam, the blood vessels, nerves and muscles do not become rigid as they do while doing hard physical exercises. On the contrary, they become soft and flexible.

**PRANAYAMAM:** It is the practice of controlling one's breath. It indicates the innumerable breathing exercises that energises our body cells especially the nervous system. Thirumoolar describes pranayamam as methods of controlling one's breath by calculation. The practice of pranayamam keeps Yaman, the god of death away.



*Suptavajrasana*

Pranayamam is preventive, curative and rejuvenative in nature. It increases the capacity of the lungs ensuring supply of adequate oxygen to our body cells.

It is also called 'vasi' and 'vasiyogam.' Thirumoolar indicates the duration of Pooragam (inspiration), Kumbakam (Retention or otherwise the pause between inspiration and expiration) and Rechakam (expiration) as 16 Mathirai, 64 Mathirai and 32 Mathirai respectively.

**PRATHIYAHARAM:** It is the practice of controlling or withdrawing of the five senses namely, taste, sight, touch, hearing and smell as perceived through the five sense organs namely tongue, eye, skin, ear and nose respectively. *Gnanenthiriyangal* form a link between senses and sense organs. That is to say, *Gnanenthiriyangal* are the instruments which work the senses through the sense organs.

According to Siddha system *panchabutham* or five elements constitute the universe as well as man. They are: *mann* (earth), *neer* (water), *thee* (fire), *vali/katru* (air) and *veli* (space/ether). *Poriorigal* or five sense organs constitute: *mei* (skin), *vai* (mouth, i.e. the tongue), *kann* (eye), *mookku* (nose) and *sevi* (ear). *Pulangal* are the five senses and they comprise of: *suvai* (taste), *oli* (vision),

*ooru* (touch), *osai* (hearing) and *natram* (smell). The *panchabutham* are related to the *pulangal* in this way: *suvai*—water, *oli*—fire, *ooru*—air, *osai*—space/ether and *natram*—earth. Man also possesses a sixth sense. *Tholkappium*, the earliest book on Tamil grammar and literature, writes, '*Mavum Makkalum Iyarivinave Makkal thame ar arivuyire*', which means that man differs from and is superior to other living beings by possession of his sixth sense, i.e. the power of reasoning, with which he can refrain from committing sins and lead a disciplined life. By this he can achieve salvation—the real end of human birth. Further, Thiruvalluvar, the author of *Tirukkural*, a treatise on ethical principles, says, '*Suvai oli ooru osai natram endru ainthin Vahai therivan katte ulagu*', which means that this world is functioning only with the knowledge of those capable of working, i.e. applying, the five senses sensibly. On control or withdrawal of the five senses, Siddhar Pathirakriyaar says, '*Aangaram ulladakki aimpulanai chuttaruthu Thoongamal thoongi sugam peruvathu ekkalam*' which means 'Subdue your ego, burn your five senses and get deeply absorbed in meditation till you reach the stage of self-realization'.

Perception or enjoyment of senses should be within normal limits as it entails expenditure of life-energy. Therefore, excessive indulgence in sensual pleasures will lead to consumption of life-energy. Siddhars by completely withdrawing their senses, preserve their life-energy for a long time, live a long life, acquire divine sacred knowledge easily and serve others.



*Mayura Asanam*



Dhanurasana

Thiruvalluvar explains the importance of withdrawing or controlling of senses as follows: ‘The one who is capable of controlling the senses functioning through the five sense organs by analyzing with his power of reasoning is like a seed bound for salvation’.

**DHARANAI:** It is the method or practice of concentration or fixation of the mind. The practice of dharanai, a technique for concentrating the mind, is a prerequisite for Dhyanam

(Meditation).

**DHYANAM:** It is the art of gaining complete control over (mastering) the mind. Dhyanam can also be defined as cessation of all thoughts except one. Under the guidance of a yoga expert, sitting in Sukhasanam or Padmasanam on a soft bedspread spread on an even floor, one can do meditation 20 to 30 minutes daily in the morning, evening and night and prevent or cure diseases caused especially by stress. Meditation keeps us fresh throughout the day; ensures sound sleep for those who suffer from loss of sleep or disturbed sleep; increases the mental strength to face problems boldly and solve them efficiently.

Though all times are suitable for doing meditation, early morning (the time of *Bhramamuhurtham*) and evening during sunset are considered the best and the most beneficial. It is best to do Dhyanam sitting on a bedspread facing north or east.

**SAMATHI:** Samathi is the last step of Yogam. Samam + Athi, which means attaining the state equal to God. When we analyse through the

philosophy of Pathi, Pasu and Paasam, Samathi is a state in which Pasu, the Jeevanma (the individual soul) by freeing itself from Paasam, the material bondage, becomes one with Pathi, the Paramathma (the Universal soul).

Samathi may also be called thoughtless self-meditation. That is to say, it is the desireless state of the Athma (soul) residing within the body along with senses and sense organs but remaining separated from it; it is a supreme state of forgetting oneself and one’s surroundings; it is a state fully free from consciousness and feeling. It is the state of Samathi.

**RAJAYOGAM:** Siddhars have also explained about Rajayogam, which means raising the Kundali Shakti (serpent power) from Mooladharam to Aakkinai and attaining eternal bliss.

**CONCLUSION:** By celebrating the International Day of Yoga on June 21<sup>st</sup> every year, India takes pride in contributing its own spiritual science ‘yogam’ to the entire world to maintain peace and harmony within and without.

(E-mail: dr.rsramaswamy@gmail.com)

## Mann ki Baat - April 2018-Highlights



- Glad to see the overwhelming support for Fit India Movement
- Summer internships towards Swachh Bharat can be a rewarding experience
- Pokharn's tests proved India's nuclear prowess to the world.

- Our Players made the country proud at the Commonwealth Games 2018
- Amazed to see Uttarkhand's farmers making biscuits from chulai, mandwa
- We must conserve water in every possible manner







# Triumph IAS

An Institute for Civil Services Examination & Expert Guidance for IAS

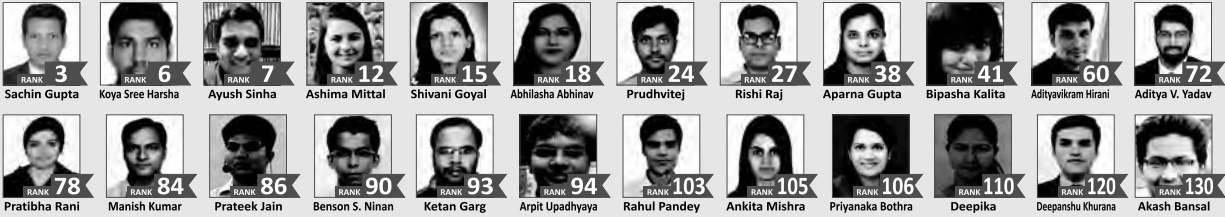
*Innovating Knowledge. Inspiring Success*

ADMISSION  
OPEN

Under Personal & Friendly Guidance of  
**Sh. Vikash Ranjan & Team**

Intake is  
Strictly  
Limited to  
100/Batch

## 150+ SELECTIONS



And many more....

## SOCIOLOGY for IAS

- FOUNDATION COURSE - 10th JUNE
- UPGRADATION TEST- "FRESHERS" SERIES - 15th JUNE
- UPGRADATION TEST- "FIGHTERS" SERIES - 5th JULY

## ESSAY for IAS

- UPGRADATION TEST- "FRESHERS" SERIES - 2nd JULY
- UPGRADATION TEST- "FIGHTERS" SERIES - 10th JUNE

## G.S. MAINS-2018 for IAS

GS MAINS UPGRADATION COURSE II

- MAINS COMPREHENSIVE- MOCK TEST (MCMT) 2018 - 24th JUNE

## ETHICS for IAS

- UPGRADATION CLASS - 8th JUNE

## TOPPERS WITH THE MENTOR SH. VIKASH RANJAN



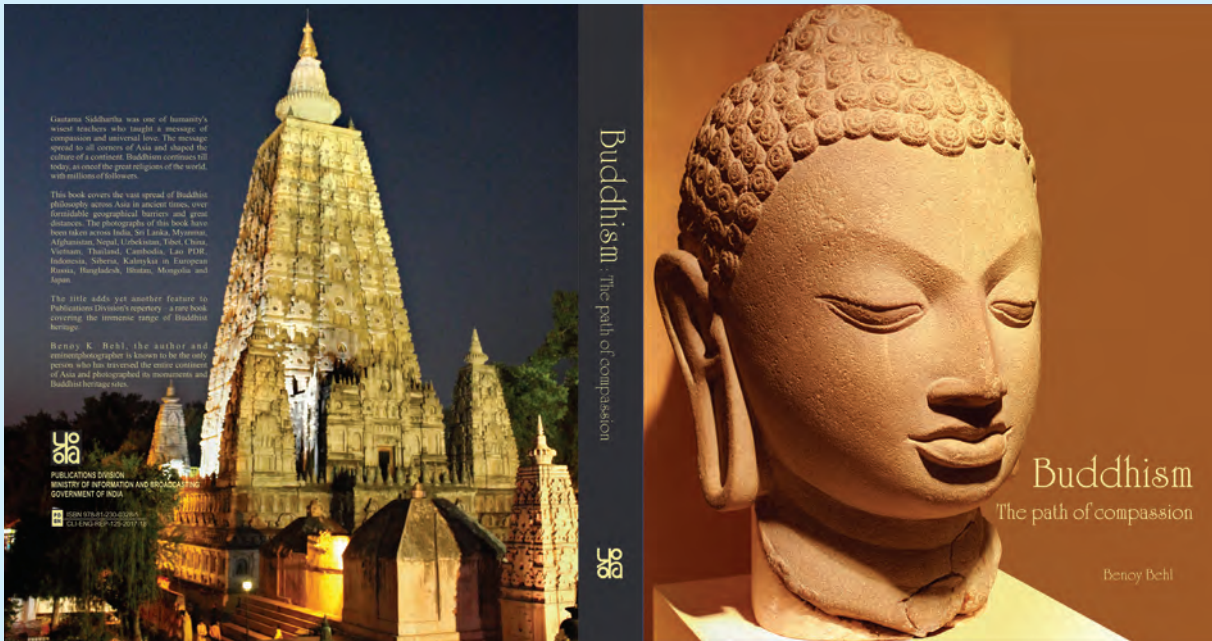
ONLINE CLASSES ALSO AVAILABLE AT [www.triumphias.com](http://www.triumphias.com)

[www.triumphias.com](http://www.triumphias.com) [www.facebook.com/triumphias](https://www.facebook.com/triumphias) [info@triumphias.com](mailto:info@triumphias.com) **7840888102, 7678628820** **8586861046**

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

YE-745/4/2017

## About Our Books



## BUDDHISM: THE PATH OF COMPASSION

Author – Benoy K. Behl

Price: ₹ 1150/-

ISBN:978-81-230-2788-3

**G**autama Siddhartha who later became the Buddha, was one of humanity's wisest teachers who taught a message of compassion and universal love. Buddhism continues till today, as one of the the most profound and wide-spread philosophies of the world, with millions of followers. This abundantly illustrated book with brilliant photographs of Buddhists heritage sites covers the vast spread of Buddhist philosophy across Asia in ancient times, over formidable geographical barriers and great distances. The author Shri Benoy Behl is an eminent photographer, culture historian, film maker known for his prolific work over 41 years.

The book has 253 pages along with numerous photographs.

For purchasing the book please visit [www.publicationsdivision.nic.in](http://www.publicationsdivision.nic.in)

# Strengthening Indo-Nepal Ties



The Prime Minister was on a two-day visit to Nepal from May 11-12, 2018.

While reviewing the close and multifaceted relations between the two countries at different levels, the two Prime Ministers reiterated their resolve to work together to take bilateral relations to newer heights by strengthening ongoing cooperation in diverse spheres as well as expanding partnership for socio-economic development on the basis of the principles of equality, mutual trust, respect and mutual benefit.

During the visit, the two Prime Ministers jointly laid the foundation stone of 900 MW Arun-III hydro-electric project in Nepal. The two Prime Ministers also launched Nepal-India Ramayana Circuit connecting Janakpur, the birthplace of Sita, with Ayodhya and other sites associated with the epic Ramayana. In Janakpur, they also flagged off the inaugural direct bus service between Janakpur and Ayodhya.



My Nepal visit is at a very special time when the country has successfully conducted federal, provincial and local elections: PM



Well wishes of 125 crore Indians are with the people of Nepal. May the country achieve new heights: PM



India's 'Sabka Saath, Sabka Vikaas' and Nepal's 'Samriddha Nepal, Sukhi Nepal' are complementary: PM Modi

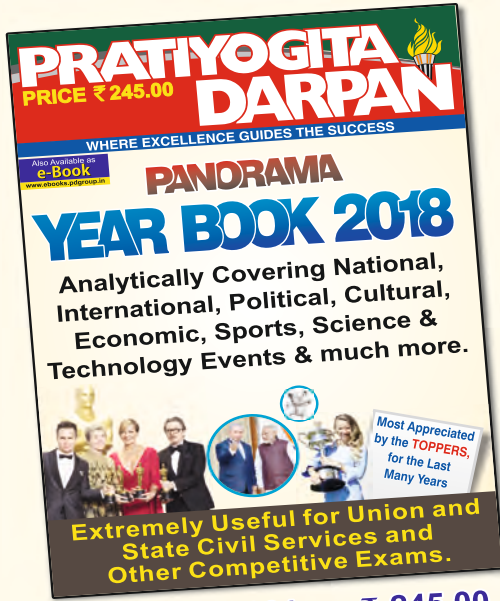


PM Modi, PM Oli of Nepal jointly lay the foundation stone for the Arun-III project





# ...1st Choice of Toppers



Code No. 801 ₹ 245.00



Code No. 790 ₹ 280.00



Code No.870 ₹ 355.00



Code No. 791 ₹ 270.00

## NOW ON STANDS

### Revised & Enlarged Editions

Series-1	Indian Economy 2018	790	280.00
	Concise Issue : Economy at a Glance 2018	799	In Press
Series-2	Geography (India & World)	793	270.00
Series-3	Indian History	798	150.00
Series-4	Indian Polity & Governance	797	210.00
Series-6	General Science Vol. 1	814	130.00
Series-6	General Science Vol. 2	818	90.00
Series-7	Current Events Round-up 2018 Vol. 2	807	In Press
Series-12	Indian National Movement & Constitutional Development	812	115.00
Series-15	Indian History–Ancient India	804	140.00
Series-16	Indian History–Medieval India	806	155.00
Series-17	Indian History–Modern India	802	150.00
Series-19	New Reasoning Test	826	245.00
Series-22	Political Science	821	240.00
Series-23	Public Administration	824	195.00
Series-24	Commerce	805	290.00

**HINDI EDITIONS ARE ALSO AVAILABLE**

Head Office : AGRA : 4053333, e-mail : care@pdgroup.in; To purchase online log on to : [www.pdgroup.in](http://www.pdgroup.in)  
Branch : • New Delhi:23251844 • Hyderabad:24557283 • Lucknow:4109080  
• Nagpur:6564222 • Kolkata : 25551510 • Haldwani:7060421008 • Indore:9203908088 • Patna:2303340