

hellomadrasdaily@gmail.com

R.DIS No: 60/2021

# HELLO Mirror MADRAS Daily Morning Newspaper

खाळाळाळा मिळुचेप प्रकांनी pdígait damig vas origiúgandsá výg vogszával elaciszsisza rásó 98413 59935

**VOLUME - 1** 

**CHENNAI DAILY** 4 Pages

Tuesday, February 08, 2022

**ISSUE - 209** 

# 7 Bravehearts of Railway Protection Force (Indian Railway) to be conferred with Jeevan **Raksha Padak Series of Awards 2021**

2022: RPF has been saving the person, jumped to the lives in mission mode under track, acted swiftly, lifted the "Mission Jeewan Raksha". RPF personnel have saved 1650 lives from the wheels of the running trains at railway stations in last four years under this mission. During the year 2021, RPF personnel saved 601 lives by pulling persons out of the harm's way in the nick of time while they were about to come under the wheels of the running train. The acts of RPF personnel have been recognized by Hon'ble President of India by award of Jeewan Raksha Padaks every year since 2018. In the past, such medals were awarded to 01, 03 and 05 RPF personnel in 2018, 2019, and 2020 respectively.

The President of India has approved the conferment the following RPF personnel of Jeevan Raksha Padak in 2021: Series of Awards 2021 to Seven (07) Bravehearts of Indian Railways' Railway Protection Force (RPF) personnel. The following RPF personnel were conferred with Jeewan Raksha Padaks in various category:

Sarvottam Jeewan Raksha Padak (SJRP): The Sarvottam Jeevan Raksha Padak is awarded to members of the armed forces, police, or fire services in addition to civilians in recognition to their conspicuous acts of valor beyond the course of their duty running grave been awarded Jeevan noticed the person and he risks to their own lives Raksha Padak by the immediately rushed toward leading to saving precious President of India. lives. The award carries a medal, a certificate and a cash reward of Rs. 2 (two) lakhs. The SJRP has been massive fire broke out in the awarded to the following 13th floor of New Koilaghat RPF personnel in 2021:

#### 1. Gyan Chand (posthumous) NCR:

Late Shri Gyan Chand, Head Constable RPF, North Central Railway, while on duty as Rojnamcha writer on 2nd May 2021 at about 11.41 PM on Bharwari station, saw a lady standing on the track in the face of approaching Prayagraj -Jaipur express with intention to commit suicide. Sh Gyan Chand alerted the lady, but she did not move away from track. On seeing this, Sh Gyan Chand sprinted towards the lady and pushed her to safety in the nick of time. However, hrs, a passenger of train No. he could not get out of the harm's way and was hit by the running train and laid down his life on the altar of duty.

2. Anil Kumar CR: Shri Anil Kumar, Constable, Railway Protection Force of Mumbai Division/Central Railway, while deputed for prevention and detection of passenger belonging theft at Thane Station on 03/12/2019 at about 22.29 hrs, noticed one person struggling to get onto the platform no. 7 from the track while train No. 18029 was approaching and had come perilously close. Shri Anil Kumar, who was on Platform no. 6, seeing

Chennai, February 08 imminent danger to life of SER person within fraction of second and saved him by putting him out of the harm's way without caring for his own life. Due to timely and courageous action, he was able to save valuable life of a

> members of the armed civilians in recognition to their conspicuous acts of valor beyond the course of their duty risking their own lives leading to saving precious lives. The award carries a medal, a certificate and a cash reward of Rs. 1.5 (one and a half) lakh. The UJRP has been awarded to

#### Dinker Tiwari, ER:

On 08.03.2021 a 13th floor of New Koilaghat Building situated at 14 Strand Road, Kolkata in which several people were trapped due to heat and smoke. Seeing this Constable Dinker Tiwari while displaying tremendous courage not only helped in extinguishing the fire but also rescued three persons trapped in the building, thereby displaying exemplary valour at the cost of his own life and safety. In recognition of this act, he has

#### Tridip Paul, ER

On 08.03.2021 a Builing situated at 14 Strand Road, Kolkata in which several people were trapped due to heat and smoke. Seeing this Constable Tridip Paul while displaying tremendous courage not only helped in extinguishing the fire but also rescued three persons trapped in the building, thereby displaying exemplary valour at the cost of his own life and safety. In recognition of this act, he has been awarded Jeevan Raksha Padak by the President of India.

#### Rajbir Singh, NR

On 23.07.2021 at 22:42 04379 slipped and his leg got stuck between train & platform while he was trying to board a moving train. On duty RPF Constable Shri Rajbir Singh ran towards this passenger immediately and process he also sustained critical situation, Constable Rajbir Singh was able to save a precious life at the cost of danger to his own life.

Raksha Padak by the President of India.

Sanjeet Kumar Ram,

On 20.07.2021, at Bishnupur Railway Station one person jumped on the track with the motive to commit suicide in front of the approaching train, and when the train was 100 mtrs away HC/Sanjeet Kumar Ram noticed the person. He immediately rushed toward Uttam Jeewan Raksha the spot and pulled him away Padak (UJRP): is awarded to from Railway track without caring for his own life forces, police, or fire thereby saving the life of services in addition to person who was going to commit suicide.

> In recognition of this act, he has been awarded Jeevan Raksha Padak by the President of India.

Jeewan Raksha Padak (JRP): is awarded to members of the armed forces, police, or fire services in addition to civilians in recognition to their conspicuous acts of valor beyond the course of their duty leading to saving massive fire broke out in the precious lives. The award carries a medal, a certificate and a cash reward of Rs. 1 (one) lakh. The JRP has been awarded to the following RPF personnel in 2021

#### Bongu Narasimha Rao,

On 12.02.2021, at Bankura Railway Station one person jumped on the track with the motive to commit suicide in front of the approaching train no-08027 (ASN-KGP Pgr.). CT/Bongu Narasimha Rao the spot and pulled him away from Railway track without caring for his own life thereby saving the life of person who was going to commit suicide.

In recognition of this act, he has been awarded Jeevan Raksha Padak by the President of India.

It is a moment of utmost pride and honour for Indian Railways that under the Sarvottam Jeevan Raksha Padak series, Shri Gyan Chand (Posthumous) and Shri Anil Kumar are conferred with recognition for their distinguished

Under the series of Uttam Jeevan Raksha Padak, four (04) personnel, Shri Dinker Tiwari, Shri Tridip Paul, Shri Rajbir Singh and Shri Sanjeet Kumar Ram have been awarded.

For the Jeevan Raksha Padak series, Shri Bongu Narasimha Rao's name was selected for conferment.

Each braveheart pulled him safely away from displayed courage and the moving train and in the valour in the discharge of their duties. These men have injuries. By keeping himself added to RPF's glorious calm while handling this tradition of devotion and selfless service rendered to our nation and its citizens.

This nationwide appreciation would add In recognition of this act, glory to their families and he has been awarded Jeevan respective Units and showcase the Force as front runners in dedication and humanitarian service.















The recognition of this service rendered to the nation will remind the Force members to emulate such acts and bring more accolades in the times to

Indian Railways congratulates all RPF medal winners and their families.

# PM's reply to the motion of thanks on the President's Address in Lok Sabha

Chennai, February 08 2022: The Prime Minister, Shri Narendra Modi, today replied to the motion of thanks on the President's address to Parliament, in the Lok Sabha. The Prime Minister paid tribute to Lata Mangeshkar before starting his speech. "Before making my speech, I would like to pay tributes to Lata Didi. Through her music she unified our nation", he

Furthermore, he contined, that a new world order in the post-Corona period is taking shape rapidly. "This is a turning point where we as India should not lose this opportunity", he added.

narrated the changing fulfilling the dreams of status of the deprived and Mahatma Gandhi? Then, poor who are getting new why was it being mocked dignity through facilities. by the Opposition? We "Earlier, gas connection talked about Yoga and Fit was a status symbol. Now, India but that was mocked the poorest of the poor have by the Opposition too", he access to it and that is why said. "The world has taken it is very gladdening. The note of India's economic approach to solve the arrangement of power or poor have access to bank strides and that too in the infrastructure challenges government". He cited accounts, DBT is helping middle of a once in a in service delivery...these are major changes", he he added. said. He added that when poor person feels happy due to electricity in her house, her happiness gives strength to the joy of the nation. He also talked of the joys of smoke-free kitchen in poor household due to free gas connection.



believers in democracy. commitment that no Indian criticism is an essential part said. The Prime Minister of democracy. But, blind underlined the importance opposition to everything is of the current epoch in never the way ahead", he making new resolutions emphasized. The Prime and rededicating to the task Minister lamented the fact of nation -building. of using the pandemic for 'Azadi Ka Amrit political purpose. He Mahotsav' is the perfect criticized pushing people time to think about how who were following India can play a global lockdowns, when leadership role in the guidelines were suggesting coming years. It is equally that people stay where they true that India has made were, being asked and several developmental scared to leave Mumbai strides in the last few and Delhi for their y e a r s ", h e s a i d. hometown in Uttar Pradesh and Bihar.

opposition to efforts that should be universally supported. "If we are talking about being vocal The Prime Minister for local, are we not lifetime global pandemic'

recalled the flu pandemic emphasis is on proper is treated as living soul. He hundred year ago and noted connectivity. "Our narrated the respect given pandemic, no Indian was added. allowed to die of hunger and one of the biggest The Prime Minister social security measures underlined the importance was taken. "The of proper functioning of Government of India democracy and highlighted ensured that over 80 crore highlighted the harnessing during the auspicious the centuries old fellow Indians get access to democratic tradition of free ration in the midst of

And, we also believe that has to remain hungry", he

The Prime Minister stressed that only effective way of dealing with poverty is taking care of the concerns of the small farmers. He lamented that small farmers have been ignored for very long. "Those who have ruled the nation for so many years and are used to living in palatial houses have forgotten to speak about the welfare of the small farmer. For India's progress, it is important to empower the small farmer. The small Shri Modi also farmer will strengthen regretted the blind India's progress', he said.

The Prime Minister dwelled at length on the new approach of governance and project delivery. He cited the long pending projects such as Saryu Nahar National Project in Uttar Pradesh which got completed by the current government. He also cited the example of

The Prime Minister also talked of the new concluded by exhorting mentality of Aatmnirbharta political parties, citizens which has been pushed by and youth to contribute innovative policies. He with positive sentiment of the talent and youth of period of Amrit Kaal.

country via opening new sectors. "We do not believe only Governments can solve all problems. We believe in the people of the nation, the youth of the nation. Take the start-up sector for example. The number of start-ups have risen and this shows the strength of our people", he also highlighted the rise of quality unicorn in recent times. The Prime Minister said "We do not agree with the approach of scaring our youth, wealth creators and entrepreneurs." There were just 500 startups before 2014. In the last 7 years 60 thousand startups emerged and India is headed towards a century of unicorns. India has reached third place with regard to the startups.

He said that mocking 'Make in India' amounts to mocking the entrepreneurship of India, youth of India and industry of media. He also maintained that being selfreliant in the defence sector is among the biggest national service.

The Prime Minister said in the past inflation was explained away by giving the excuse of global problems, whereas India, today, is tackling inflation despite difficult global scenario without making excuses for that.

The Prime Minister PM Gati Shakti which said "Nation, for us is a presents a holistic living soul, not just an and will reduce the puranas and Subramania logistics choice of the Bharathi to elaborate on an industry. The Prime all-encompassing concept The Prime Minister Minister reiterated the of India where entire India the that most of the deaths Government changed the to CDA Gen Bipin Rawat were due to hunger. He definition of MSMEs and by the people of Tamil stressed that in the current this helped the sector", he Nadu as an example of pan-India national sentiment.

The Prime Minister



## **ASEAN-India High Level Conference** on Renewable Energy commences

Chennai, February 08, 2022: The ASEAN-India High Level Conference on Renewable Energy, being organized by the Ministry of New and Renewable Energy and the Ministry of External Affairs of Government of India on 7-8 February 2022 commenced today. The High Level Conference, over a period of two days, will focus on the theme: "Experience and Innovations for Integrated Renewables Market".

Secretary, MNRE welcomed the high level dignitaries from ASEAN member countries to the inaugural Ministerial session and set the context for the conference. H.E. Mr. Tun Lean, Secretary of State, Ministry of Mines and Energy of Cambodia, the current chair of ASEAN and H.E. Shri Bhagwanth Khuba, Minister of State for New and Renewable Energy and Fertilizers, Government of India delivered special addresses in which they talked about renewable energy plans and achievements of ASEAN and India and stressed on the need for carrying forward India-ASEAN cooperation in the field of renewable energy to facilitate energy transitions to fight climate



and technical assistance;

and also explore joint

initiatives for the

development of renewable

energy manufacturing hubs

in the region. He applauded

ASEAN efforts to achieve

the development of an

ASEAN Power Grid and

said that India foresees

opportunities to expand this

grid integration beyond

ASEAN to the Indian sub-

continent in line with the

"One Sun One World One

Grid" initiative. The

Minister congratulated

Indonesia for taking over the

presidency of G20 in 2022

and said that India will work

closely with the Indonesian

Presidency on facilitating as

well as accelerating the

global energy transition. He

reiterated India's

commitment to work

together with ASEAN to

establish a strong

relationship in the

renewables sector based on

the foundation of historical

and cultural ties between

The Ministerial session was addressed by Energy Ministers and their senior representatives from the ASEAN member countries. The dignitaries talked about the renewable energy ambitions, progress made and priority areas for their countries and reiterated their commitment to taking India-ASEAN cooperation in the sector forward. Director General, International Solar Alliance (ISA) briefed the Ministers on the vision and plans of the ISA and potential benefits for ASEAN member countries joining the alliance.

Shri R.K. Singh, Minister for Power and New and Renewable Energy, Government of India delivered the keynote address and said that India and ASEAN can work together to develop an entire ecosystem for renewables that promotes knowledge sharing, capacity building ASEAN and India.

All Ministerial participants, in their addresses, acknowledged the threat posed by climate change and reiterated their intention to transition to renewables to build a sustainable future. The Ministers stressed on the need for further strengthening of India-ASEAN cooperation in the renewable sector and looked forward to the conference to identify concrete areas and initiatives in this regard.

Dr. Vibha Dhawan, Director General, The Energy and Resources Institute (TERI) concluded the Ministerial session with a Vote of Thanks.

About the Conference:

The ASEAN-India High Level Conference will feature 5 technical sessions which would facilitate peer to peer discussions between experts from India and ASEAN on themes of mutual interest. The sessions will also offer global audiences including policy makers, professionals, academia and students from around the world a peek into India-ASEAN plans for taking their cooperation in renewables forward.

ACOS-ARR gap by 2024-

25 and improving the quality

& reliability of the power

supply to build a robust

power sector which can

amplify the development

opportunities in the nation's

quest for a thriving

economy. RDSS has 2

major components, of which

Part A is Strengthening &

Upgradation of Distribution

Smart prepaid metering,

Communicable feeders for

DTs & Unified software is of

focus. This Scheme also lays

special emphasis on using

Advanced tech to analyze

data generated through

IT/OT devices to Increase

operational efficiency &

It is pertinent to mention

that a framework for

financial sustainability

DISCOMs.

frastructure under which

### **Use of Plastic Wastes in Iron and Steel Making; Union Steel Minister Calls for looking at all possibilities**

Chennai, February 08, The Union Steel Minister, Shri Ram Chandra Prasad Singh convened a meeting with the senior officials of Ministry, Shri Anshuman Tripathi, Member, National Security Advisory Board and Director Steel Research & Technology Mission of India (SRTMI) here today to deliberate on the prospects of use of plastic wastes in iron and steel making. The utilization/disposal of plastic wastes is an important environmental issue and need to be addressed. Most of the countries across the globe are exploring options for effective utilization of the plastic wastes and some countries are using these wastes in iron & steel

Accordingly, discussions were held on the suitability and pros & cons of the use of plastic wastes in areas such as Coke Ovens, Blast Furnaces and Electric Arc Furnaces. Discussions

were also held on the quantum of use of plastic wastes presently practices by the steel industry, the pretreatment process involved including its segregation; the techno-economics and the effect on emissions on its use in the steel making processes etc. The Steel Minister directed Secretary (Steel) Shri Sanjay kumar Singh to interact with the officials of Ministry of Home Affairs and Ministry



regard. The Steel Minister also directed that a roadmap

of Environment Forests and for utilization of plastic Climate Change in this waste by the steel sector be prepared by SRTMI within one month.



# Parvatmala-An efficient and safe alternate transport network

Chennai, February 08, Developing an efficient transport network is a big challenge in hilly areas. The rail and air transport networks are limited in these areas, while the development of road network has technical challenges. In this backdrop, Ropeways have emerged as a convenient and safe alternate transport

Government has decided to develop Ropeways in hilly areas of the country. The Ministry of Road Transport and Highways (MORTH) has so far been responsible for development of Highways and regulating the road country. However, in February 2021, the Government of India (Allocation of Business) Rules 1961 was amended, which enables the Ministry to also look after the development of Ropeways and Alternate Mobility Solutions. The move will give a boost to the sector by setting up a regulatory regime. The Ministry will also have responsibility for development of ropeway and alternative mobility solutions technology, as well as construction, research, and policy in this area. Formulation of institutional, financial, and regulatory framework for the technology will also

allocation. Union Finance Minister Smt Nirmala Sitharaman, while presenting Union Budget for 2022-23 announced National Ropeways Development Programme - "Parvatmala" -- will be taken up on PPP mode, which will be a preferred ecologically sustainable alternative in place of conventional roads in difficult hilly areas, The idea is to improve connectivity and convenience for commuters, besides promoting tourism. This may also cover congested urban areas, where conventional mass transit system is not feasible. The

fall under the ambit of this

Finance Minister challenging / sensitive announced that contracts terrain for 8 ropeway projects for a length of 60 km would be awarded in 2022-23. The scheme is being presently

started in regions like Uttarakhand, Himachal Pradesh, Manipur, Jammu & Kashmir and the other North Eastern states.

MAJOR FACTORS DRIVING ROPEWAY **INFRASTRUCTURE** 

Economical mode of transportation: Given that ropeway projects are built in a straight line over a hilly terrain, it also results in lower land acquisition costs. Hence, despite having a higher cost of construction per km than roadways, ropeway projects' construction cost may happen to be economical than roadways. Faster mode of transportation: Owing to the aerial mode of transportation, ropeways have an advantage over roadway projects where ropeways can be built in a straight line, over a hilly terrain.

Environmentally friendly: Low dust emissions. Material containers can be designed so as to rule out any soiling of the environment.

Last mile connectivity: Ropeway projects adopting 3S (a kind of cable car system) or equivalent technologies can transport 6000-8000 passengers per hour.

BENEFITS OF ROPEWAYS

Long rope spans: The system crosses obstacles like rivers, buildings, ravines, or roads without a problem.

Ropes guided over towers: Low space requirements on the ground, and no barrier for humans or animals.

This mode of transportation will enable mobility to people living in difficult areas and help them become part of the mainstream. Villagers / farmers living in such areas will be able to sell their produces in other areas, which in turn will help them grow their

income. Economy: Ropeway having multiple cars propelled by a single power-plant and drive mechanism. This reduces both construction and maintenance costs. The use of a single operator for an entire ropeway is a further saving, in labour cost. On level ground, the cost of ropeways is competitive with narrow-gauge railroads; in the mountains the ropeway is far superior.

Flexible: Transport of different materials - A ropeway allows for the simultaneous transport of different types of material.

Ability to handle large slopes: Ropeways and cableways (cable cranes) can handle large slopes and large differences in elevation. Where a road or railroad needs switchbacks Ideal for difficult / or tunnels, a ropeway

travels straight up and down the fall line. The old cliff railways in England and ski resort ropeways in the mountains take advantage of this feature.

Low footprint: The fact that only narrow-based vertical supports are needed at intervals, leaving the rest of the ground free, makes it possible for ropeways to be constructed in built-up areas and in places where there is intense competition for land use.

M o U WITH **UTTARAKHAND** 

MORTH has initiated a

study carried out by M/s Mckinsey & Co. for Ropeway development in the country. The study suggested that MORTH may take National Ropeway Development Programme named "Parvatmala", similar to the "Bharatmala" programme. An MoU has been signed with Uttarakhand Tourism Development Board (UTDB), Govt. of Uttarakhand, for development of Ropeways in the State. Initially, seven projects have been identified in Uttarakhand. DPR for Kedarnath and Hemkund Sahib Ropeway is in progress and NIT for the same has been invited. Proposals have also been received from Governments of Himachal Pradesh, Manipur, Arunachal Pradesh, Sikkim, Maharashtra, Jammu and Kashmir for development of Ropeways.

#### **Power Minister Launches Powerthon-2022 for Enabling Advanced Technology in Power Distribution** 12-15%, eliminating the

Chennai, February 08, 2022: Union Minister for Power and MNRE Shri R K Singh virtually launched today Powerthon-2022, a hackathon competition under RDSS to find technology driven solutions to solve the complex problems in power distribution and to ensure quality and reliable power supply.

In his keynote address Shri R K Singh, said that this program is much needed in the power sector. We will have a standing body and this innovation will be open and an ongoing scheme. He encouraged technologists to come forward not only with solutions to existing problems but also with other problem statements and ideas for reliable power supply. He said that ideas and concepts will be rewarded with licence and development of prototypes will also be fostered.

Secretary Power Shri Alok Kumar, CMD REC along with other senior officials from Ministry of Power, REC, SINE IIT Bombay were present at the virtual event. DISCOMs and technologists also participated in huge

REC Limited in collaboration with SINE, IIT Bombay, India's premier technological institute today announced the launch of the Powerthon-2022, a hackathon competition wherein Technology Solution Providers (TSPs), start-ups, educational institutions, research institute, equipment manufacturers, state power utilities and other state and central power sector entities, shall be briefed on the current challenges/problem statements faced across the power distribution sector and invited to participate and showcase their technology driven solutions to solve the complex problems.



The hackathon will task participants to find innovative solutions based on advanced emerging technologies like AI/ML, Blockchain, IoT, VR/AR etc on nine (09) themes that have been identified after various discussions & consultations with 14 DISCOMs across 9 states and have been categorized across 9 broad aspects for pilot testing:

Demand/Load Forecasting

AT&C (Aggregate Technical & Commercial) Loss Reduction

**Energy Theft Detection** Prediction of DT (Distribution Transformer)

Asset Inspection

Vegetation Management Consumer Experience Enhancement

RE (Renewable Energy) Integration

Power Purchase

Optimization The competition will bring together qualified mentors with TSPs, innovators, and other participants from across the nation to create teams that hack for the future and develop solutions which contribute to creating a much more vibrant and efficient electricity network.

Under the competition, an Expert Group and a Technical Committee is being constituted for overall evaluation of the Proof of concept (POC) and selection of TSP. The TSPs will then be actively mentored and a pilot run shall be conducted by the selected TSP for the thematic area. On the success of the pilot run, scale-up avenues will be pursued under the RDSS

Registration is available for the hackathon competition via the link: https://sineiitb.org/mop/po werthon2022.html

For each Problem statement, 4-5 TSPS will be shortlisted based on their Proof of Concept (POC) and asked for pilot at Discom test-bed. If the pilot run is successful, scale-up avenues will be pursued under the RDSS scheme

Powerthon-2022 is being launched in line with the aim of Revamped Distribution Sector Scheme (RDSS) introduced by the Ministry of Power, Government of India. RDSS is a Reform-based and Result-linked Scheme introduced by the Ministry of Power and the key objectives of RDSS are Reducing AT&C losses to

promoting advanced technologies across power distribution sector has already been approved under the RDSS Scheme. Under this, a two-pronged

strategy i.e. leveraging the existing network of Technology Solution Providers (TSPs) to test and scale up use cases at DISCOM(s); and creating power distribution focused incubators for continuous innovation in the sector has been adopted wherein REC has been entrusted as Designated Agency (DA) to search for Advanced Technologies in the Power Sector. In this regard, REC has signed an MoU with Society for Innovation and Entrepreneurship (SINE) under IIT Bombay as 'Incubator cum Technology Partner' for organizing POWERTHON-2022 as well identifying the TSP. Startup India, the flagship initiative of the Government of India, intended to catalyse startup culture and build a strong and inclusive ecosystem for innovation and entrepreneurship in India is also supporting in wide publicity of

Powerthon-2022.

2022:

#### Focus on Universal Immunization: Dr. Mansukh Mandaviya launches Intensified Mission Indradhanush (IMI) 4.0

Chennai, February 08, "India is implementing the largest i m m u n i s a t i o n programme globally where we annually cover more than 3 crore pregnant women and 2.6 crore children through the Universal Immunisation Programme (UIP)". Dr. Mansukh Mandaviya, Union Minister of Health and Family Welfare stated while launching Intensified Mission Indradhanush (IMI) 4.0 virtually today in presence of health officials of States and Union Territories. Shri Keshab Mahanta, Health Minister of Assam and Shri Rushikesh Patel, Health Minister of Gujarat virtually participated.

Intensified Mission Indradhanush 4.0 will have three rounds and will be conducted in 416 districts (including 75 districts identified for Azadi ka Amrit Mahotsav) across 33 States/UTs in the country. In the first round (Feb-April 2022), 11 states will conduct IMI 4.0. These are Assam, Uttarakhand, Gujarat, Jammu & Kashmir, Meghalaya, Mizoram, Nagaland, Rajasthan, Sikkim, Tripura and Chhattisgarh. The others (22 states) will conduct the rounds from April to May 2022. These states/UTs include Himachal Pradesh, Maharashtra, Andhra Pradesh, Manipur, Arunachal Pradesh, Odisha, Bihar, Puducherry, Delhi, Punjab, Goa, Tamil Nadu, Haryana, Telangana, Jharkhand, Dadra & Nagar Haveli and Daman & Diu, Karnataka, Uttar Pradesh, Kerala, West Bengal, Madhya Pradesh,

On the occasion, the Union Health Minister saluted the commitment and dedication of the frontline vaccinators who brave difficult terrain and weather to ensure that the farthest village and household are covered with the protection of vaccines. "The health care workers are providing a great service to the nation. Their dedication is an inspiration to me and to others for contributing to nation building", he



reflected in the latest achievement of India has National Family Health Survey which has applauded globally, he indicated increased added. He emphasised on coverage. "Vaccines are the need of "Sabka one of the most effective, Prayas" and "Jan Lok affordable and safe Bhaagidaari" to achieve methods to protect the goal of universal infants, children and immunisation in the pregnant women from country. "Only with the diseases and mortality. collective and With the aim to increase collaborative efforts of the Full Immunisation Coverage, Hon. Prime Minister launched Mission Indradhanush in December 2014 to cover the partially and unvaccinated pregnant States to work holistically women and children in at different levels, pockets of low immunization coverage, high-risk and hard-toreach areas and protect them from vaccine preventable diseases", he said. Under Mission Indradhanush, all vaccines under Universal Immunization Program (UIP) are provided as per National Immunization Schedule. Mission Indradhansuh was also identified as one of the flagship schemes under Gram Swaraj Abhiyan (16,850 villages across 541 districts) and Extended Gram Swaraj Abhiyan (48,929 villages

Dr. Mandaviya noted that while pace of routine immunization has slowed down due to COVID pandemic, IMI 4.0 will immensely contribute in filling the gaps and make lasting gains towards Universal Immunization. It will ensure that Routine Immunization (RI) services reach the unvaccinated and partially vaccinated children and pregnant women, he added.

across 112 aspirational

districts).

expressed satisfaction have been administered that our efforts have been till date. This been acknowledged and the Centre, the States and beneficiaries shall we be able to achieve the target of full immunization coverage in the country", he stated. He urged the coordinating with district administration, panchayats and the urban

> local bodies. The Union Health Minister virtually launched the IMI 4.0 portal and released the "Operational Guidelines for IMI 4.0" "Strengthening Immunization in Urban Areas-A framework for Action" and a handbook for "Mahila Arogya Samiti on Urban Immunization" and awareness material/IEC package developed as part of the campaign.

Till date, ten phases of Mission Indradhanush have been completed covering 701 districts across the country. As of April 2021, during the various phases of Mission Indradhanush, a total of 3.86 crore children and 96.8 lakh pregnant women have been vaccinated. The first two phases of Mission Indradhanush resulted in 6.7% increase in full immunization coverage in a year. A survey (IMI-CES) carried out in 190 districts covered in Highlighting the Intensified Mission important role of Indradhanush (5th phase vaccines in public health, of Mission Indradhanush) the Union Health shows 18.5% points Minister highlighted the increase in full achievements of the immunization coverage country-wide COVID19 as compared to NFHS-4. vaccination drive under As a result of continuous which around 170 crore efforts over the years for Dr. Mandaviya doses of COVID vaccines strengthening routine

immunization and immunization intensification drives conducted from time to time, the immunization coverage has shown a considerable improvement as per the latest reports of National Family Health Survey (2019-21) as compared to National Family Health Survey -4(2015-16). The Full Immunization Coverage among children aged 12-23 months of age has increased from 62% (NFHS-4) to 76.4% (NFHS-5).

Three rounds of IMI

4.0 have been planned to

catch up on the gaps that

might have emerged due

to the COVID-19

pandemic. The activity will be conducted in 416 districts across 33 states/UTs. These districts have been identified based on vaccination coverage as per the latest National Family Health Survey-5 report, Health Management Information System (HMIS) data and burden of vaccine preventable diseases. The districts suggested by states have also been included. Considering the recent upsurge of COVID-19 cases, states have been given the flexibility of carrying out the activity either from February 2022- April 2022 or from March to May 2022. The first round will start from 7th February 2022 onwards, the second will be from 7th March 2022, and the third round will be from 4th April 2022. Unlike the past, each round will be conducted for seven days, including RI days, Sundays, and public holidays. However, considering the IFSCA proposes to issue recent peak in COVID IFSCA (Fund cases. States have been

Shri Rajesh Bhushan, Union Health Secretary, Shri Vikas Sheel, AS&MD, Shri Lav Agarwal, Joint Secretary, Dr. P Ashok Babu, Joint Secretary, Dr. Harmeet Singh, Joint Secretary, Union Ministry of Health and Family Welfare and senior officials of the Ministry present in the

accorded the flexibility of

conducting the drives

from Mach to May 2022.

11 of the 33 states have

planned to go ahead with

the February – April 2022

#### **Financial Services Centres** Authority (IFSCA), in its endeavour to develop a comprehensive and consistent regulatory framework for Investment Funds based on global best

Chennai, February 08,

International

practices with a special focus on ease of doing business, had constituted an Expert Committee on Investment Funds to recommend to IFSCA on the road map for the funds industry in the IFSCs. The Committee was constituted under the Chairmanship of Mr. Nilesh Shah, MD, Kotak Mahindra Asset Management Co. Ltd. and Member, Economic Advisory Council to the Prime Minister. The Committee comprises of leaders from the Fund Management ecosystem including from areas such as technology, distribution, legal, compliance, and

operations. The Committee had in turn constituted three working groups to examine different issues related to Fund industry in IFSC. The working groups over various meetings interacted with various market participants from India and overseas, examined best global practices and made d e t a i l e d recommendations. After examination of the recommendations of the working groups, the Expert Committee submitted its report to Chairman, IFSCA on January 31, 2022 and the same is available at the following link:

https://ifsca.gov.in/Co mmitteeReport

Upon examination of the Committee Report, Regulations, 2022 and invites comments from public on the same. The salient features of the proposed regulations are as

Single registration for multiple activities: A fund manager intending to undertake host of activities related to fund management viz. manage retail schemes (including



**Invitation for public comments on Draft International Financial** 

Exchange Traded Funds), non-retail schemes (alternative investment funds), undertake portfolio management services or operate as manager to various investment trusts (REIT and InvIT) can do so by seeking a single unified registration from IFSCA. A fund manager intending to manage funds or activities for non-retail investors only shall have lower eligibility requirements. Further, a special registration with light touch requirements shall be accorded to a fund manager intending to invest in unlisted securities of start-ups, emerging or early-stage companies mainly involved in new products, new services, and technology through a venture capital scheme in

and regulatory requirements for fund managers, retail schemes, non-retail schemes, venture capital schemes, portfolio management services and investment trusts have been prescribed. Substance requirements in terms of minimum Key Management Personnel (KMPs) with experience, infrastructure requirements, key activities such as investment management from IFSC, etc., have also been prescribed in the draft

The detailed eligibility

Green Channel: Venture Capital Schemes or non-retail schemes soliciting money from accredited investors only shall qualify for a green channel i.e. the schemes filed can open for subscription by investors immediately upon filing with IFSCA. The size, number of investors, permissible investments, etc. have been detailed in the draft regulations.

Exchange Traded Funds (ETFs):Considering that ETFs offer a means to gain exposure to specific markets or asset classes at a low cost, registered fund managers in IFSC shall be able to launch not just Index based ETFs but also Active ETFs and Commodity based ETFs. Fund Managers for Gold and Silver ETFs shall also be able to invest directly in Bullion Depository Receipts with underlying bullion thereby dispensing away the need to invest in physical bullion and worrying about quality or storage. Innovative structures for ETFs shall be considered with prior approval of IFSCA and the concerned stock exchanges. To ensure sufficient liquidity in ETFs, stock exchanges in IFSC shall prescribe a framework for market makers.

Stressed Assets: Realising the important role of IFSC in the Government initiative of addressing the issue of NPAs faced by banks, a framework has been prescribed for special situation funds to be launched by fund managers in IFSC

Environment Social Governance (ESG): issues integral to their IFSC as a hub for host of proposed to be mandated at before February 28, 2022.

entity level and scheme

Family Office: Globally, there is an increasing need for having a formal structure for managing and preserving the wealth of the HNIs and Ultra HNIs and their families. This has paved a need for conceptualisation of a regime for family offices in India. Accordingly, a framework to facilitate self-managed investment fund of a family office has been proposed. Further, a fund manager has also been permitted to undertake portfolio management for multi-family office.

To support various innovations in a controlled way, the following has also been included in the draft regulations:

Fund Lab: A platform shall be provided to aspirational fund managers to try new strategies in a controlled manner.

Special purpose vehicle (SPV) as a coinvestment structure: Similar to international jurisdictions, fund managers shall be permitted to create SPVs under the main scheme to enable undertake coinvestment or leverage along with the Fund/ scheme subject to certain conditions.

Retail participation in private markets: There has been growing need to facilitate investors at large invest in private markets. Accordingly, it is proposed to facilitate retail close ended schemes to invest in unlisted securities subject to certain conditions.

In addition to above, the draft regulations detail the role of various entities, prescribes code of conduct, advertisement code, investment valuation norms and important governance requirements. Growing number of The consultation paper investors expect fund along with the draft managers to make ESG regulations are available on IFSCA's website investment strategies. https://ifsca.gov.in/Public With the intent of making Consultation. Comments / suggestions are invited activities related to from the general public sustainable finance, and stakeholders on the disclosures have been draft regulations on or

### 86.05 lakhs passengers have travelled under RCS- UDAN flights till 09.01.2022

Chennai, February 08, Ministry of Civil Aviation has launched Regional Connectivity Scheme (RCS) - UDAN (Ude Deshka Aam Nagrik) on 21-10-2016 to stimulate regional air connectivity and making air travel affordable to the masses. UDAN is a market driven ongoing scheme where bidding rounds are conducted periodically for covering more destinations/stations and routes under the scheme. Interested airlines assess the demand on particular routes connecting these airports and submit their proposals at the time of bidding.

The achievements under the UDAN scheme and measures to boost civil aviation sector in the country are as under:

Till date, out of 948 valid routes, 403 routes involving 65 airports (including 8 heliports & 02 water aerodromes) have been operationalised across the country under UDAN.

Approximately 86.05 lakhs passengers have travelled on UDAN flights since its commencement till 09.01.2022.

UDAN has transformed the way people travel in Tier-2 and Tier-3 cities. Regional airports like Jharsuguda, Kishangarh, Belgaum, Darbhanga, etc. have been witnessing exponential growth in air traffic.

The scheme offers a unique opportunity to a common person to fly at an affordable price, for which the Government has capped the Airfare for the seats where VGF is extended to airlines under the RCS

UDAN scheme has sparked significant increase in helicopter services in hilly areas and islands through use of heliports.

The linkage between the Civil Aviation Sector and Economic Growth is well recognized. International Civil Aviation Organization (ICAO) study shows that the air connectivity has an economic multiplier of 3.1 and employment multiplier

O guidelines/protocols for the Airline are framed in consultation with Ministry of Health & Family Welfare (MoHFW) and Ministry of Home Affairs (MHA) to boost confidence of the air travellers during COVID-19 pandemic.

The other steps include e-boarding, web check-in, contactless dropping of baggage, etc.

This information was given by the Minister of State in the Ministry Of Civil Aviation (Gen (Dr) V. K. Singh (Retd) in a written reply to a question in Rajya Sabha today.

## Air sports like aerobatics, aero modelling, amateur-built and experimental aircraft, ballooning, drones gliding, hang gliding are to be promoted under NASP

Chennai, February 08, 2022: In order to promote air sports in the country, the Government has prepared a draft National Air Sports Policy (NASP 2022). The draft policy was released on 01 January 2022 for public comments and last date for submitting the feedback was 31 January 2022. The Government is examining the comments received.

As per the draft NASP 2022, some of the measures envisaged to make India a global hub for air sports are as follows:

The policy will cover most of the air sports like aerobatics, aero modelling, amateur-built and experimental aircraft,



ballooning, drones gliding, hang gliding and paragliding micro-lighting and Para-motoring skydiving and vintage

develop a simple, promoted. stakeholder-friendly and effective governance structure with significant involvement of air sports

In line with the Atmanirbhar Bharat Abhiyan, domestic design, development and manufacturing of air sports The Government may equipment will be

> Government will endeavour to enhance the participation of Indians in

global air sports events.

Schools, colleges and

universities will be encouraged to have air sports included in their curriculum.

For the year 2021-22, a sum of Rs. One crore has been allocated to promote air sports in the country. Once NASP 2022 is finalised and the proposed Air Sports Federation of India (ASFI) is constituted, the Government may release the funds based on need and justification.

This information was given by the Minister of State in the Ministry Of Civil Aviation (Gen (Dr) V. K. Singh (Retd) in a written reply to a question in Rajya Sabha today

#### **Export of Tractors at an all-time high;** sees a growth of almost 72% since 2013

Chennai, February 08, 2022: India's export of Tractors rose by more than 72 % to USD 1025 Million during April-December 2021 compared to USD 594 Million during April-December 2013.

The major destination for export of tractors is U S A (25.2%), Nepal (7.3%), Bangladesh (6.5%), Thailand (5.4%) & Sri Lanka (5.3%)

The Economic Survey 2017-18 stated that Indian tractor industries have emerged as the largest in the world and account for about onethird of total global tractor production. Budget 2022 proposed to new Foreign Trade Policy shipment rupee export phase out the concessional rates in capital goods and project imports gradually. This is another step towards creating level playing field for domestic manufacturers and capacity creation in the sector which includes tractors.

India has been seeing consistent growth in exports. It may be noted that India's merchandise exports in January 2022 increased by 23.69% to USD 34.06 billion over USD 27.54 billion in January 2021; recording an increase of 31.75% over USD 25.85 billion in January 2020.

India's merchandise export in 2021-22 (April-January) rose by 46.53% to USD 335.44 billion over USD 228.9 billion in 2020-21 (April-January); marking an increase of 27.0% over USD 264.13 billion in 2019-20 (April-January).

The Government has proactive and effective logistics sector. measures since 2014 to boost the India's export. A Scheme on pre and post Scheme, 'Transport and



credit was introduced

from 1.4.2015 to provide

cheaper credit to

started implementing a

Niryat Bandhu Scheme

with an objective to reach

out to the new and

potential exporters

including exporters from

Micro, Small & Medium

Enterprises (MSMEs)

and mentor them through

orientation programmes,

counselling sessions,

individual facilitation,

etc., on various aspects of

foreign trade for enabling

them to get into

international trade and

boost exports from India.

through several schemes

to promote exports,

namely, Trade

Infrastructure for Export

Scheme (TIES) and

Market Access Initiatives

A comprehensive

6th December, 2018 to

agricultural exports.

(MAI) Scheme.

Assistance provided

The Government

exporters.

(FTP) 2015-20 was launched on 1st April 2015. The policy, inter alia, rationalised the earlier export promotion schemes and introduced two new schemes, namely Merchandise Exports from India Scheme (MEIS) for improving export of and 'Services Exports from India Scheme (SEIS)' for increasing exports of services. Duty credit scrips issued under these schemes were made fully transferable.

The mid-term review (2017) of the Foreign Trade Policy (2015-20) was carried out and corrective measures were undertaken.

Foreign Trade Policy (2015-20) extended by one year i.e. upto 31-3-2022 due to the COVID-19 pandemic situation.

A new Logistics Division was created in "Agriculture Export the Department of Policy" was launched on Commerce for integrated taken a number of development of the

Interest Equalization A Central Sector

Specified Agriculture Products' was launched for providing assistance for the international component of freight to mitigate the freight disadvantage for the export of agriculture products.

Remission of Duties and Taxes on Exported Products (RoDTEP) scheme and Rebate of State and Central Levies and Taxes (RoSCTL) Scheme have been implemented with effect from 01.01.2021.

Common Digital Platform for Certificate of Origin has been launched to facilitate trade and increase Free Trade Agreement (FTA) utilization by exporters.

12 Champion Services Sectors have been identified for promoting and diversifying services exports by pursuing specific action plans.

Districts as Export Hubs has been launched by identifying products with export potential in each district, addressing bottlenecks for exporting these products and supporting local exporters/manufacturers to generate employment in the district.

Active role of Indian missions abroad towards promoting India's trade. tourism, technology and investment goals has been enhanced.

Package has been announced in light of the COVID pandemic to support domestic industry through various banking and financial provide an impetus to sector relief measures, especially for MSMEs, which constitute a major

2022" and launches "Vayiru360.com" Chennai, February 08, Marketing Assistance for GEM Hospital, 2022: India's premier Gastroenterology, laparoscopic and Robotic surgery hospital today inaugurates "Cancer Expo

> 2022" and launches a unique Interactive Virtual Platform "Vayiru360.com". GEM Hospital gave the honour of officially launching the portal Vayiru360.com to Ms.Geetha, a stage-4 colorectal cancer survivor aged 63.

The theme for the next 3 years (2022-2024) for World Cancer Day which falls on 4th Feb, is "Close the Care Gap". The first year of this campaign is all about understanding and recognising the inequities in cancer care around the globe. As a responsible institution, GEM Hospital has left no stone unturned about Cancer care and launched a virtual awareness initiative to prevent cancer and the importance of screening for early detection of

Along with the expo, Vayiru360.com, an exclusive & interactive virtual platform where you can find answers for all your queries on abdominal cancers is also launched.

The portal will provide Founder & Chairman, assistance and expert panel GEM Hospitals said, "In

symptoms are neglected

and were identified only at

a very advanced stage.

launch of a new interactive

platform Vayiru360.com,

has taken a step further to

create awareness on

Cancer among public for

early detection and

misconception among

public that Radiation and

Chemotherapy are the only

treatments for Cancer,

whereas for many of these

cancers, surgery will be the

primary treatment and

early cancers are curable

especially with advanced

technologies like robotic

and laparoscopic surgeries.

Screening is the best way

to detect cancer at early

There's a general

**GEM Hospital inaugurates "Cancer Expo** 

guidance across various most cases, early specialities; provide patient testimonials to clear the fear of new cancer patients to go through the GEM Hospital, with the treatment with confidence.

To mark the occasion of World Cancer Day, GEM Hospital invites cancer survivors to share their stories with a video or a write-up. All the testimonials will be posted on GEM Hospital's social media page and one best inspiring testimonial will be awarded Rs.5000 cash prize. The objective of this initiative is to provide psychological support for each and every patient and give them enough confidence and courage to go through the treatment

Dr.C.Palanivelu,

Dr. S. Asokan, CEO, GEM Hospital Chennai said, "We have made this portal vayiru360.com to be very user friendly to address all the queries. From common symptoms to all myths and facts on cancer diseases have been captured and explained clearly by our team. Any patient who fears that they have similar symptoms can book a free consultation with our experts through this website".

On the occasion Dr. P. Senthilnathan, Director, GEM Hospital said, "We invite public to visit vayiru360.com and understand in detail about all possible type of cancers which can affect our abdominal system. Our team of doctors have tried our best to give answers for all the common questions. people can come up with. Our portal will showcase the various cancers in animated format and treatment options available. We are taking this step to extend our support to bring more awareness to the public to prevent cancer and the importance of screening for early detection of cancer disease."

#### **Gross non-performing assets of scheduled** commercial banks have declined

2022: As per Reserve Bank of India (RBI) data on global operations, gross nonperforming assets (GNPAs) of scheduled commercial banks (SCBs) have declined from Rs. 9,33,779 crore (GNPA ratio of 9.07%) as on 31.3.2019 to Rs. 8,00,463 crore (GNPA ratio of 6.93%) as on 30.9.2021. This was stated by Union Minister of State for Finance Dr Bhagwat Kisanrao Karad in a written reply to a question in Lok Sabha today.

Further, the Minister stated, GNPAs of Deposit Taking-NBFCs and Non-Deposit taking Systemically Important-NBFCs were Rs. 1,91,413 crore (GNPA ratio of 6.87%) as on 30.9.2021.

Giving more details, the Minister stated that as per RBI inputs, GNPAs of Public Sector Banks (PSBs) as a proportion to that of SCBs have decreased from 79.2% as on 31.3.2019 to 75.7% as on 31.3.2020 to 73.8% as on 31.3.2021 and further to 72.3% as on 30.9.2021, whereas GNPAs of Private Sector Banks (PVBs) as a proportion to that of SCBs have increased from 19.4% as on 31.3.2019 to 23.0% as on 31.3.2020 to 24.2% as on 31.3.2021 and further to 24.9% as on 30.9.2021.

On the question of various corrective measures taken by the Government and the RBI, the Minister stated that several initiatives have been taken to increase the credit penetration in the economy, which includes, inter alia, the following -

44.51 crore accounts opened under Pradhanmantri Jan Dhan Yojana (PMJDY), a scheme with a National Mission for Financial Inclusion to ensure access to financial services, namely, a basic savings and deposit accounts, remittance, credit, insurance, pension in an

limit upto Rs. 10,000 introduced in larger PSBs

affordable manner;

Chennai, February 08, extended to eligible PMJDY account holders:

> The PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme launched by the Government to help poor street vendors, impacted by COVID-19 pandemic, to resume their livelihood activities has enabled 32.69 lakh street vendors to access credit amounting to Rs. 3,364 crore till 31.1.2022;

Operationalisation of under Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) and Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) schemes for self-employment programme, under which 78,66,199 and 16,63,704 beneficiaries, respectively have been provided credit facilities in the last three financial years;

Bank credit to Non-Banking Financial Institutions (NBFCs) other than NBFCs-Micro Finance Institutions (MFIs) for onlending to agriculture, micro and small enterprises, and housing has been made eligible for classification as priority sector;

Digitalisation in lending to increase reach of institutional credit;

Initiation of digital lending has been made contactless through PSBloansin59minutes.com, to provide online in principle approval of loans to Micro, Small and Medium Enterprises (MSMEs), Home Loans, Personal Loans and Auto Loans to individuals;

Online bill discounting for MSMEs has been enabled on competitive basis through Public Sector Banks (PSBs) onboarding onto the Trade Receivables (TReDS) platform;

End-to-end automated Overdraft facility of digital lending has been

for unsecured personal loans following -(in five PSBs), loans to micro-enterprises ("Shishu Mudra", in five PSBs) and renewals of loans to MSMEs (in three PSBs);

Customer-need-driven, analytics-base credit offers have been given an impetus, resulting in Rs. 49,777 crore of fresh retail loan disbursements by the seven larger PSBs in the financial year 2020-2021; and

Setting up of Loan enhanced access to credit Management Systems and in default in timely servicing Centralised Processing Centres in Public Sector Banks (PSBs) for improving the turn-around-time (TAT).

Specific target of 10% of Adjusted Net Bank Credit (ANBC) for small and marginal farmers has been fixed for all commercial banks, to be implemented in phased manner of a fouryear period w.e.f. 2020-21 to facilitate the flow of credit of small and marginal

Credit Outreach Programme launched by Government on 16.10.2021 to make loans available to eligible borrowers, through special camps across the country by banks under which an aggregate loan under PM SVANidhi amount of Rs. 94,063 crore has been sanctioned up to 26.11.2021, as per inputs from banks; and

To ensure availability of agriculture credit at a reasonable cost / reduced rate, an interest subvention scheme (2%) for short term crop loans upto Rs. 3 lakh is being implemented through Public Sector Banks and Private Sector Banks (reimbursement through RBI), Regional Rural Banks and Cooperative Banks (reimbursement through NABARD).

The Minister further stated that several measures have been taken to promote Discounting System regular repayment and prevent those loan accounts turning into non-performing assets (NPAs), which Minister stated. includes, inter alia, the

instituting use of third party data sources in PSBs for comprehensive due diligence across data sources at the sanction stage itself, to mitigate risk on a c c o u n t misrepresentation and

classification of accounts as special mentioned accounts (SMA) for early recognition of signs of incipient stress resulting of debt obligations, enabling banks to initiate timely remedial actions to prevent their potential slippages into NPAs;

institution of comprehensive, automated Early Warning Systems (EWS) in banks, with ~80 EWS triggers, using thirdparty data and workflow for time-bound remedial actions, to proactively detect stress and reducing slippage into NPAs:

incentivising regular repayment through linking of eligibility for the next cycle of working capital loan with an enhanced limit with on-time or early repayment of existing loan scheme; and

repayment behavior of borrowers in their loan accounts is reported to credit information companies (CICs), and banks include these information in the credit appraisal and decision making process for further sanctioning of loans to

As per RBI inputs, the inspection reports of the banks are disclosed by RBI, under the Right to Information (RTI) Act, 2005, after the supervisory process regarding the inspection report of the specific year is completed, as per the procedures laid down under Section 11 and other relevant provisions of the RTI Act, 2005, the

### **Rotary Club of Chennai Rainbow organized Blood Donation Camp on 5th February @ Blood Bank, Cancer Institute We collected 10 unit of blood.**









