



VAJIRAM & RAVI
Institute for IAS Examination

The Analyst

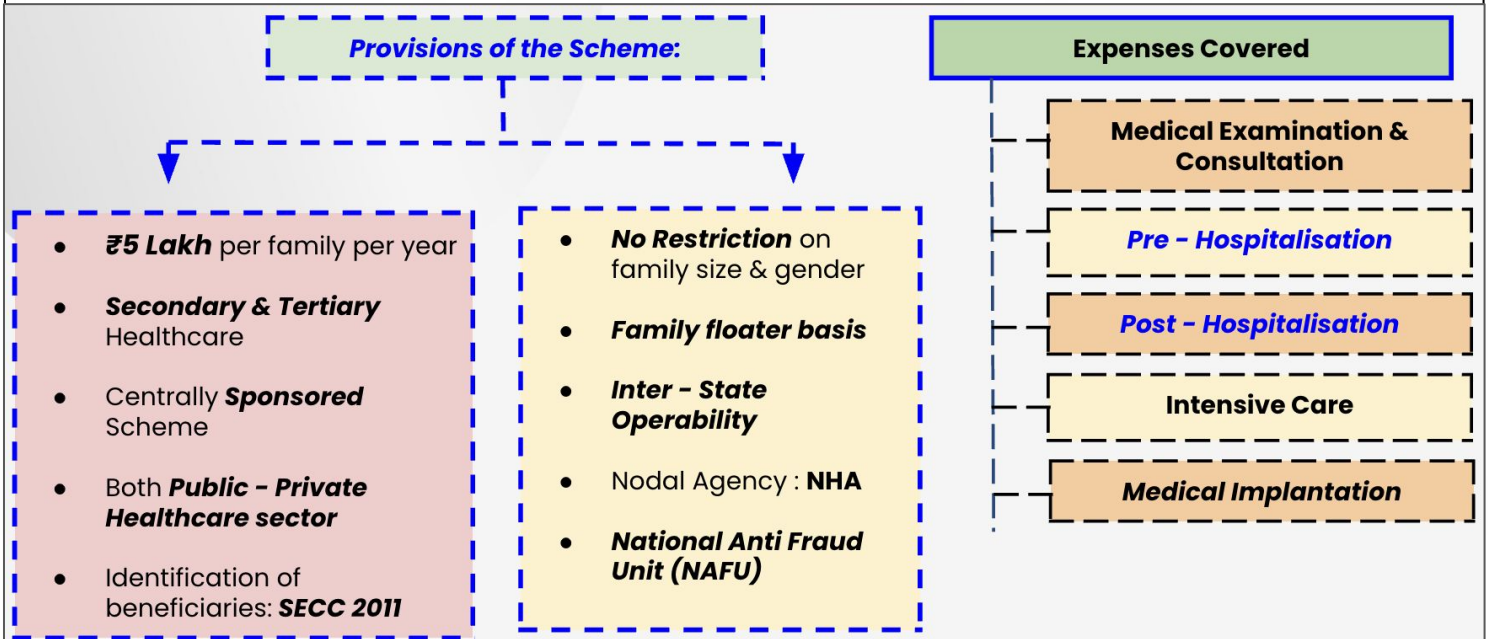
CURRENT AFFAIRS Handout

31st May 2025



CONTEXT: The Government of Delhi has announced that all “Big Hospitals” in Delhi will now be brought under the Ayushman Bharat Insurance Scheme within next 20–25 days including Private Hospitals

What is **PM - JAY**: **Ayushman Bharat**?



What are the **Issues** with Ayushman Bharat?

Good, but not enough: On the extended coverage of the Ayushman Bharat scheme

“Frauds & Abuse”

- Treatment of **Dead Patients**
- Fake Registration : **Curious case of “999999999”**
- Unrealistic size of Households**
- Private Hospitals** : Taking over functions of Public Hospitals

The troubled life of Ayushman Bharat

39.5 lakh

Claims without Aadhaar or biometric authentication, more than once



₹1,679 cr

Amount of money paid as claims for these cases

Kerala tops the list of States where these claims were made

(States where most of these claims were made)
Amount paid without Aadhaar/biometric (₹ cr)

| | |
|----------------|-------|
| Kerala | 234.9 |
| Chhattisgarh | 472.6 |
| Punjab | 146.8 |
| Madhya Pradesh | 160.7 |
| Uttar Pradesh | 130.0 |



₹6.96 crore

Amount of money paid as claims in the name of patients who died in the previous hospital visits



CONTEXT: The Government of Delhi has announced that all "Big Hospitals" in Delhi will now be brought under the Ayushman Bharat Insurance Scheme within next 20-25 days including Private Hospitals

What are the *Issues* with Ayushman Bharat?

"Systematic Failure"

- **Min of Health** : No single database for Private hospitals yet
- **Overburdened** Secondary & Tertiary Infrastructure
- **High denial rates** : Delay in Claim settlement
- What happens **after ₹5 Lakh**?

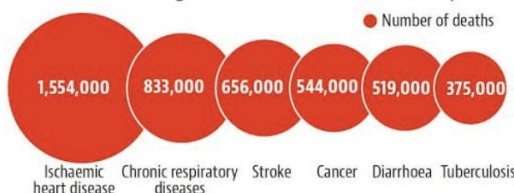
"Systematic Failure"

- **High prevalence of "Chronic Disease"**
- **Low penetration in Tier 1 & Tier 2 Cities**
- **Lack of "Talent Pool" in the Government Hospitals**
- **Quality Mismatch in "Private sector" : Lack of Capacity**
- **No more "Rashtriya Arogya Nidhi" for you!**

Private hospitals pull back on Ayushman Bharat amid low state funding

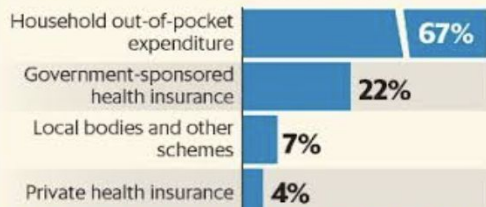
Deadliest diseases in India

Several heart, respiratory diseases have a steep fatality rate and account for a high number of deaths in the country



Who finances health insurance

Only 22% of the overall financing for health insurance comes from the government



Health insurance penetration in India



HEALTH COVER

Ayushman Bharat-PMJAY allocation over the years

| Year | Allocation* (in ₹ cr) | % rise |
|------|-----------------------|--------|
| FY19 | 2,400* | NA |
| FY20 | 6,400 | 166.66 |
| FY21 | 6,400 | 0 |
| FY22 | 6,400 | 0 |
| FY23 | 6,412 | 0.18 |
| FY24 | 7,200 | 12.28 |
| FY25 | 7,300 | 1.38 |
| FY26 | 9,406 | 28.84 |

*Allocation taken is Budget Estimates for the financial year; *Allocation was not part of Budget, as scheme was announced in September 2018. Figure quoted from Revised Estimates for FY19
Source: Union Budget documents

Forseeable challenges

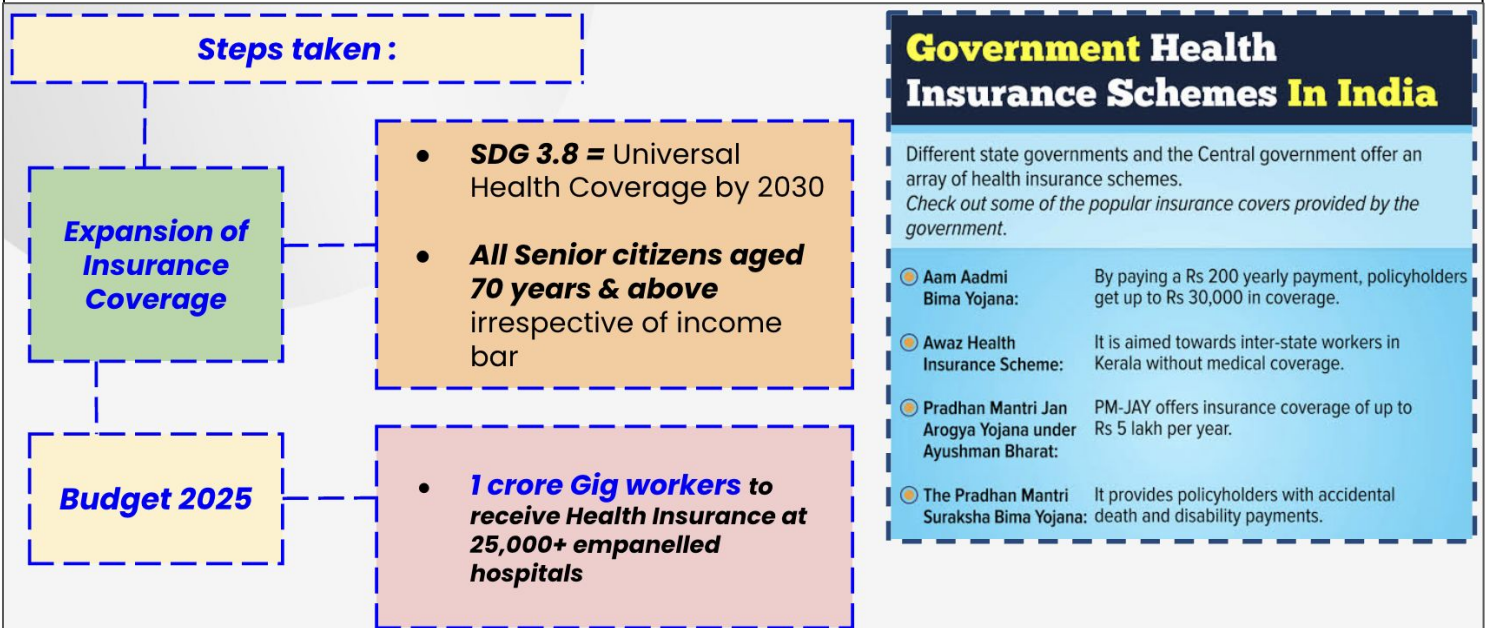
There are many challenges that the scheme may face post-implementation

- ▶ Enrolment of ghost beneficiaries
- ▶ Impersonation in connivance with cardholders and hospital
- ▶ Conversion of OPD patient into an IPD patient
- ▶ Deliberate blocking of higher priced package
- ▶ Treatment of diseases which a hospital is not equipped for
- ▶ Doctors performing unnecessary procedures
- ▶ Hospitals charging fees even though it's a cashless scheme

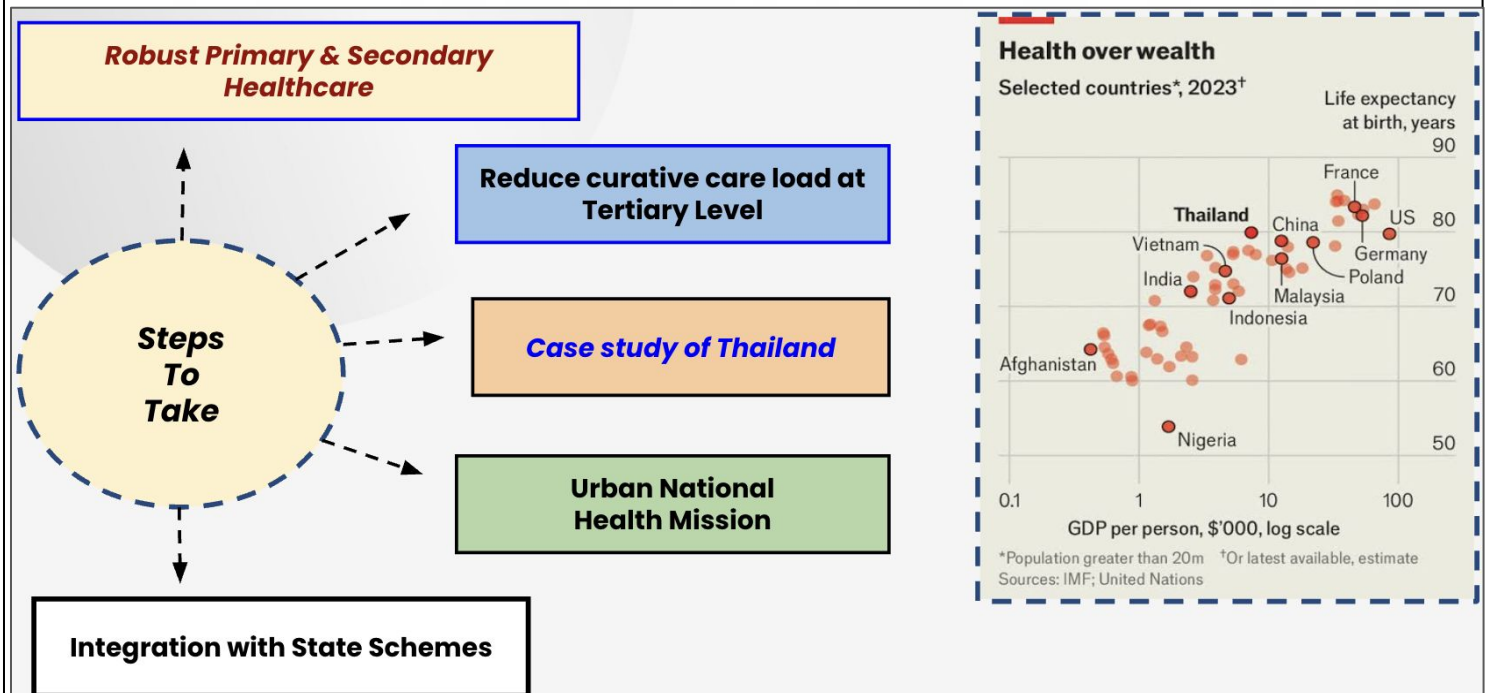


CONTEXT: The Government of Delhi has announced that all “Big Hospitals” in Delhi will now be brought under the Ayushman Bharat Insurance Scheme within next 20-25 days including Private Hospitals

Steps taken by the Government:



What can be the Way Forward?



Mains Practice Question

What is Ayushman Bharat Scheme? What are the persisting challenges in the implementation of the scheme at the grassroot level? What can be the ideal way forward for “Universal Health Coverage”?
(15 Marks, 250 words)



CONTEXT: The editorial highlights that despite the Government push for enrollment in Public sector education institutions, the infrastructure and quality issue prevails

Pillar 1: Understanding India's Demographic Dividend:

Economic Survey 2025:

4th largest economy

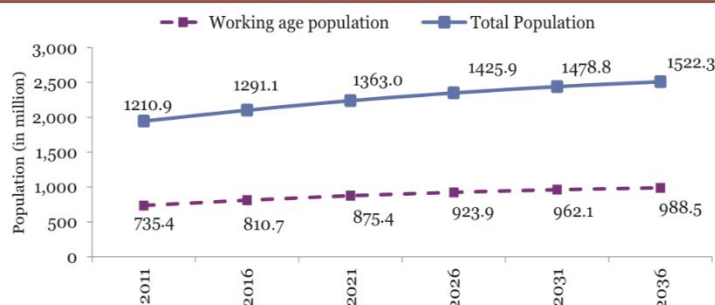
46% population = working age

Dependency ratio = 54%

Median Age = 28 years

10-24 years = 26% of population

Chart XII.3: Estimated number of people in the working age group and total population



Source: Report of the Technical Group on Population Projections for India and States 2011-2036, Ministry of Health & Family Welfare (MoHFW), July, 2020

Pillar 2: What about Job creation for Demographic Dividend?

ES 2025 : 78.5 Lakh Non - Farm Jobs by 2030

PLFS 2025 : Monthly Unemployment Rate : 5.1%

Slowest GDP Growth rate since Pandemic in 2024-25 : 6.5%

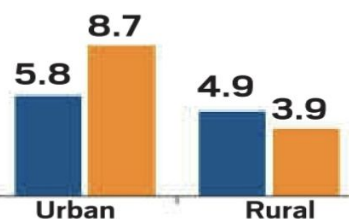
PLFS 2023-24 : Monthly wage increased by 5% CAGR

- K - Shaped recovery after Pandemic
- Less Propensity to Consume
- Global "Tariff" Wars
- Trade Protectionism

Unemployed people among the labour force

Unemployment Rate (%)

Male Female



Source: MoSPI

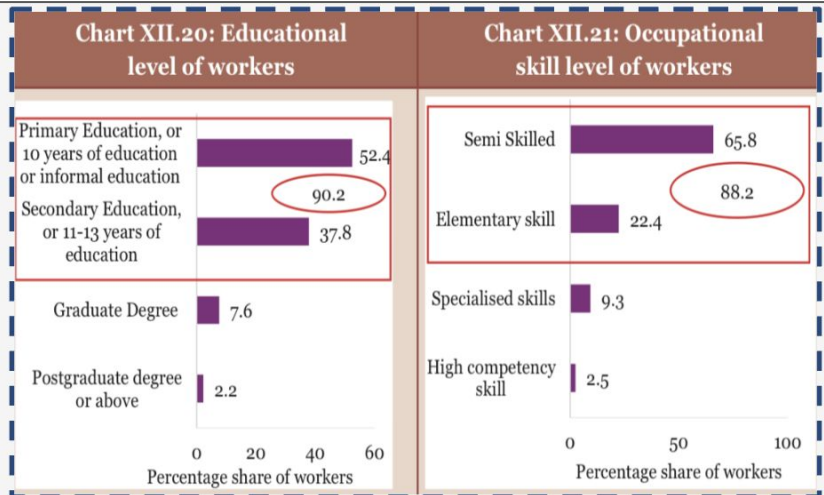


CONTEXT: The editorial highlights that despite the Government push for enrollment in Public sector education institutions, the infrastructure and quality issue prevails

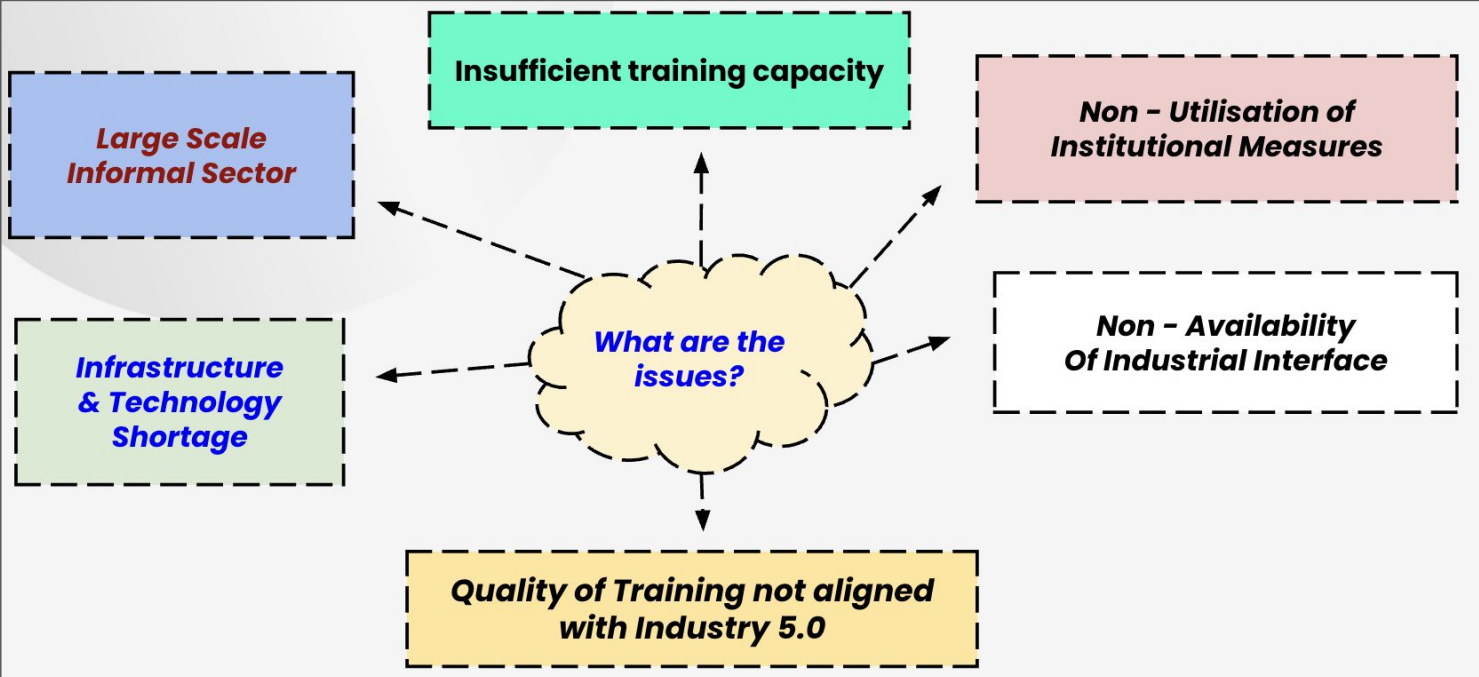
Pillar 3 : Persisting IR-SO Mismatch:

Highlights from Editorial :

- **Obsolete Courses offered in Non - Elite institutions in Tier 2 & Tier 3 Colleges**
- **Curriculum not evolved with Job market**
- **Resources constraints & limited industry exposure**
- **Limited emphasis on "Vocational training"**
- **Is it Macaulay's fault?**



Pillar 4 : Challenges in "Skill Development":



CONTEXT: The editorial highlights that despite the Government push for enrollment in Public sector education institutions, the infrastructure and quality issue prevails

Pillar 5: Steps taken by GOI:

| | |
|----------------------------------|--|
| Reskilling of Workforce | <ul style="list-style-type: none"> 1.24 crore empanelled under Craftsmen Training Scheme at Industrial Training Institutes PM - Vishwakarma Yojana USTTAD Scheme Jan - Shikshan Sansthan (JSS) PM - KVV 4.0 |
| Skilling of Women Workers | <ul style="list-style-type: none"> 58% under KVV (2024) 22% under National Apprenticeship Promotion Scheme (NAPS) |
| Industry Collaboration | <ul style="list-style-type: none"> Budget 2024 : New ITI Upgradation Scheme to upgrade 1000 ITI Hubs in Tier 2-3 cities |
| Credit Facilitation | <ul style="list-style-type: none"> Credit Guarantee Fund scheme Model skill loan scheme Skill India Digital Hub |
| Entrepreneurship Training | <ul style="list-style-type: none"> NIESBUD IIE at Guwahati |

Pradhan Mantri Kaushal Vikas Yojana 4.0: Training Youth with Future-Ready Skills

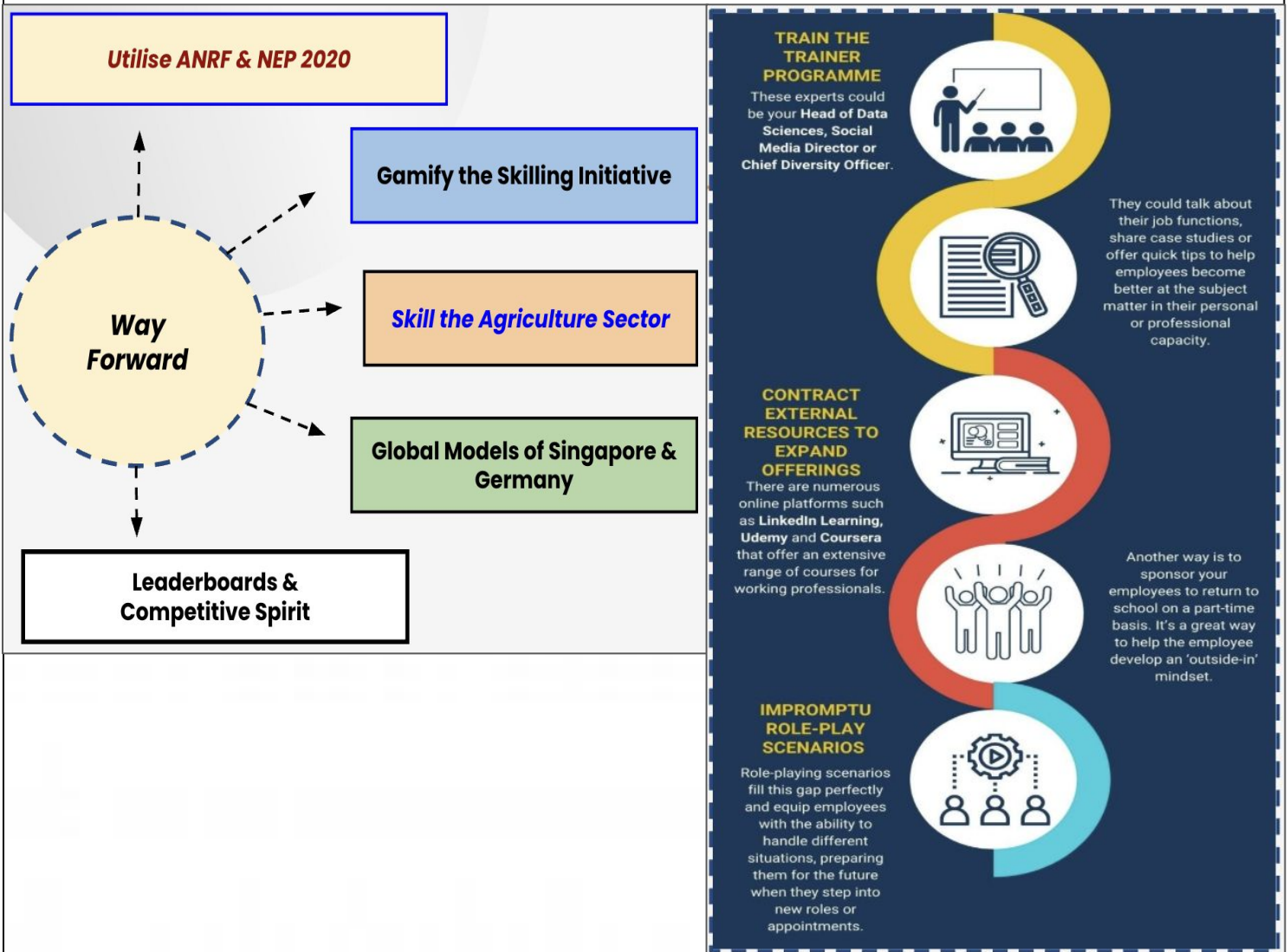
- OBJECTIVE**
It aims to train the youth of India with practical skills for better job opportunities and a brighter future.
- LAUNCH**
PMKVY was initially launched in 2015. PMKVY 4.0 was announced in the 2023-24 Budget.
- ELIGIBILITY**
The scheme is for unemployed youth and school or college dropouts aged 18 to 45 years
- COMPONENTS**
Short-Term Training (STT), Recognition of Prior Learning (RPL), Special Projects, and Placement Assistance.
- TRAINING DURATION**
Training sessions vary from 200 to 600 hours, depending on the specific job role.
- MONETARY REWARD**
Participants who complete their training can receive an average of Rs. 8,000.
- KAUSHAL MELA**
Community events are held to raise awareness about the scheme and assist with enrollments.
- MANAGEMENT**
The Ministry of Skill Development and Entrepreneurship (MSDE) manages the program.

Chart XII.24: Skills Pyramid: Tiered framework for AI upskilling, reskilling and new skilling



CONTEXT: The editorial highlights that despite the Government push for enrollment in Public sector education institutions, the infrastructure and quality issue prevails

Pillar 6 : Steps to take :



Mains Practice Question

What do you understand by India's Demographic dividend? What are the challenges that persists in skilling this demographic dividend? What are the steps taken by the Government of India?
(15 Marks, 250 words)



Syllabus: GS 3: Financial Inclusion
Newspaper : Indian Express, Page No. 1

Financial Inclusion among Women in Rural Areas:

**Comprehensive Modular Survey :
Telecom 2025**

**51% of women (15-24 years) : Perform Online
banking Transaction**

62% in Urban Areas

All India Level data except A & N

86% in Rural areas used UPI

63% bought Food items in Urban Area

SIDDHARTH UPASANI
NEW DELHI, MAY 30

THE PROPORTION of women in rural areas who could perform online banking transactions surged to 30 per cent in the first quarter of 2025, much higher than 17.1 per cent in 2022-23, a new survey by the statistics ministry shows.

According to the results of the Ministry of Statistics and Programme Implementation's 'Comprehensive Modular Survey: Telecom, 2025', released on Friday, there has been a marked increase in the number of Indians in rural areas engaging in online banking, with the rise being particularly noteworthy among young women.

According to the survey's re-

High scale mobile uses

Data Revolution

Introduction of UPI by NPCI

**Pandemic induced "Contact less"
Payment behaviour**

**Reasons for
Growth**

**Increasing users with Electricity,
water supply, gas connections**

**The Cost of Mobile Internet
Around the World**

Average cost of 1GB of mobile data in selected countries/territories in 2022



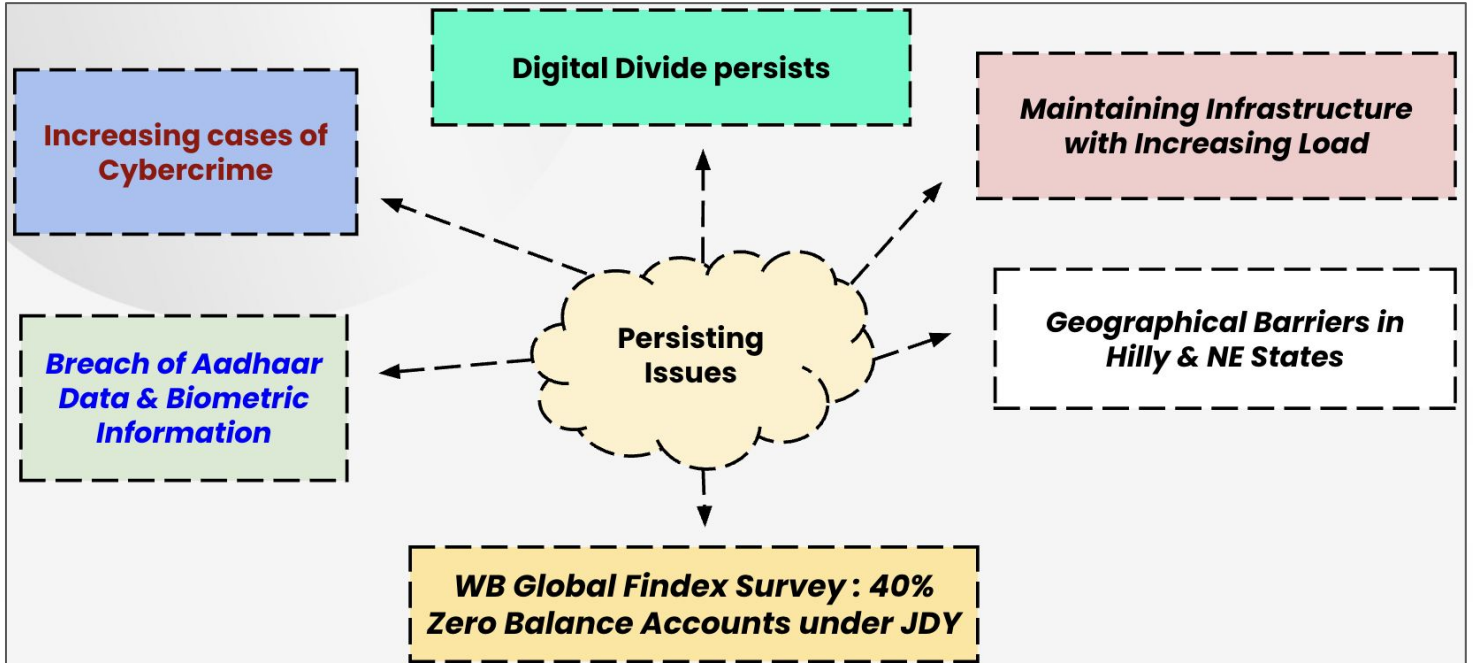
Based on an analysis of more than 5,292 mobile data plans in 233 countries.
Source: Cable.co.uk








statista










Syllabus: GS 3: Financial Inclusion

Newspaper : Indian Express, Page No. 1



| Box XII.2: Government initiatives to boost female entrepreneurship | | | |
|---|--|---|--|
| To give a fillip to women's entrepreneurship, various ministries/ departments of the government of India have launched several initiatives, some of which are presented below. | | | |
| Ministry of Micro, Small and Medium Enterprises ³⁰ | | | |
|  Formalisation of Enterprises³¹ 63 per cent of the 2.41 crore enterprises formalised since January 2023 are women-owned. |  Marketing Support³² Women's trade fair participation is fully subsidised. |  PM Employment Guarantee Programme³³ 41 per cent of loans in FY24 were sanctioned to women, with higher subsidies (25–35 per cent) and lower contributions (5 per cent). |  Procurement 3 per cent of procurement by CPSEs is reserved for women-owned enterprises. |
|  Skill Development Over 21,600 women trained in coir manufacturing in 5 years; free entrepreneurial training is offered. |  ZED Certification³⁴ 100 per cent subsidy on certification for women MSMEs. |  Access to Credit³⁵ Women entrepreneurs receive 90 per cent guarantees (vs. 75 per cent for others) and reduced fees under the Credit Guarantee Scheme. Of 97.68 lakh guarantees approved, 22 per cent are for women. | |

| SANKALP ³⁶ | | |
|---|---|--|
| 32,262 women (67 per cent of beneficiaries) trained in entrepreneurship between 2021 to 2024. | | |
| Department for Promotion of Industry and Internal Trade | | |
|  Start-up Support³⁷ 10 per cent of the Fund of Funds for Start-ups is reserved for women. |  Women Entrepreneurship Platform³⁸ Launched in 2018 to aggregate and showcase policies, with NSA awards recognizing women-led start-ups. | |
|  Ministry of Food Processing Industries PM Micro Food Processing Scheme³⁹ SHG members receive ₹40,000 seed capital and 50 per cent branding/marketing grants. |  Ministry of Tribal Affairs Adivasi Mahila Sashaktikaran Yojana⁴⁰ Loans up to ₹2 lakh at 4 per cent interest for ST women. | |
| Ministry of Cooperation ⁴¹ | | |
|  NCDC Support⁴² ₹6,426 crore disbursed for women cooperatives; 25,385 registered cooperatives. |  Nandini Sahakar Scheme 2 per cent interest subvention for innovative cooperative projects. |  Swayam Shakti Sahakar Yojna Working capital loan to support women SHGs. |



Syllabus: GS 3: Agriculture

Newspaper : Indian Express, Page No. 1

What is PM – KISAN Scheme?

THE MADHYA Pradesh government has directed district officials to identify and disqualify beneficiaries in cases where both the husband and wife from the same family are availing benefits under the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme. The Indian Express has learnt. This comes after several such cases were reported from across the state.

Central Sector Scheme

Financial Assistance to "Land holding Farmer families"

Income support of ₹6000

3 equal installments

State Government identify beneficiaries

Family = Husband, Wife & Minor Children

Ministry of Agriculture

Linkage with Kisan Credit Card

Who are Excluded?

- **Institutional Landholders**
- **High Economic Status : Minister, MPs, Chairperson of District Panchayats etc**
- **Government employees & Pensioners**
- **Income Tax Payers**
- **Professionals : Doctors, Engineers, Lawyers etc**

SCHEME EXTENDED TO ALL ELIGIBLE FARMERS



PM Kisan Samman Nidhi Yojana launched to secure lives of 5 Cr small & marginal farmers



Rs. 6000 per year to be given to farmers in 3 instalments



PM KISAN extended to all eligible families irrespective of the size of land holdings, thus increasing the coverage to 14.5 Cr farmers



Over 11.41 crore crore farmer families already benefited from the scheme



Syllabus: GS 3: Agriculture

Newspaper : Indian Express, Page No. 1

What are the prevailing issues in PM – KISAN Scheme?

Digital Divide : Story of Pongo Donno

**Issues in
PM – KISAN**

Inaccurate Land Records

**Payment delays augments
Financial strain**

**"1/10th of the production cost
per hectare per year"**

Duplication & Fraud issues

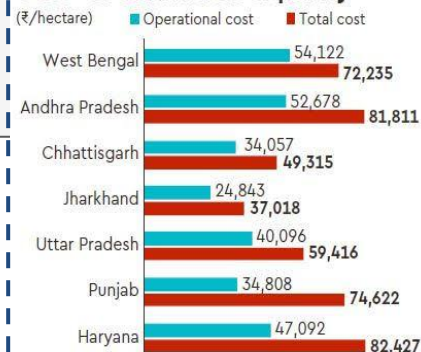
Falling numbers

The table shows the number of farmers who received the first and 11th instalment funds from PM-KISAN. A look at select major States:

Figures in lakh

| States | 1st instalment | 11th instalment | % decline |
|----------------|----------------|-----------------|-----------|
| Maharashtra | 109.98 | 37.51 | 65.9 |
| Madhya Pradesh | 88.63 | 0.12 | 99.9 |
| Bihar | 83.38 | 6.83 | 91.8 |
| Gujarat | 63.13 | 28.41 | 55.0 |
| Andhra Pradesh | 55.68 | 28.2 | 49.4 |
| Tamil Nadu | 46.08 | 23.04 | 50.0 |
| Chhattisgarh | 37.7 | 2 | 94.7 |

Cost* of cultivation of paddy



**Increasing Digital
Penetration**

**Physical identification of
Beneficiaries**

**Linkage of Aadhaar - KYC
details with PDS Data**

**Inclusion of
Landless Tenants**

**Steps to
take**

PM – SWAMITVA Scheme

DBT linked with CPI – C inflation

Syllabus: GS 3: Indian Economy
Newspaper : Indian Express, Explained

Calculation of GDP & GVA :

Context of the News :

How is national income measured?

Economic growth is measured using two metrics.

Gross Domestic Product (GDP) is calculated by adding up all the expenditures made in the economy, including expenditures by Indians in their individual capacity, expenditures by governments, expenditures by private businesses, etc. This provides a picture of the demand side of the economy.

Gross Value Added (GVA) looks at the supply side. It effectively measures the contribution of each sector of the economy by calculating and summing the value added (or income) at each stage of production.

Both GDP and GVA are linked: they measure the same economic performance but through different routes. Their relationship can be spelled out using the following equation:

$$GDP = (GVA) + (\text{taxes earned by government}) - (\text{subsidies provided by government})$$

MoSPI provides GDP and GVA data both in nominal terms (in present day prices) and real terms (after taking away the effect of inflation). Both nominal and real data have their own analytical significance.

Different type of Income

GDP = Total value of G & S produced in country

GNP = Total value of G & S produced by Residents

Income earned by Indian Resident in India

Included

Included

Income earned by foreign nationals in India

Included

Not included

Income earned by Indian nationals outside India

Not included

Included

4. Manufacturing growth slower than agriculture

Since 2019-20 (Table 2), manufacturing GVA has registered a slower growth rate (CAGR of 4.04%) than even agriculture and allied activities (4.72%). This explains, to some extent, the high urban — in particular, youth — unemployment in India. It also provides an understanding of why labour has been moving back to Indian villages, and joining agriculture and allied activities.

Boosting manufacturing growth has been a cornerstone for all governments, none more than the current one, which started the Make in India initiative in 2016. Indeed, manufacturing is the new battleground globally with the US, Europe, and China getting locked in a trade war to protect domestic manufacturing.

TABLE 2

SECTORAL HEALTH OF THE ECONOMY (IN RS LAKH CRORE)

| Real Gross Value Added | 2013-14 | 2018-19 | 2024-25 | CAGR since 2014-15 | CAGR since 2019-20 |
|------------------------|---------|---------|---------|--------------------|--------------------|
| Agriculture | 16.1 | 18.8 | 24.8 | 3.99% | 4.72% |
| Industry | 28.2 | 39.8 | 52.7 | 5.83% | 4.81% |
| Manufacturing | 15.6 | 23.3 | 29.5 | 5.97% | 4.04% |
| Services | 46.3 | 68.8 | 94.4 | 6.69% | 5.4% |

Source: MoSPI, CMIE, Indian Express research

Atma Nirbhar Bharat Rojgar Yojana (ABRY)

Kaushal Vikas Yojana

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

Rural Self Employment and Training Institutes (RSETIs)

Steps taken by the GOI

Make in India & PLI Scheme

UNION BUDGET 2024-25

Employment & Skilling

Prime Minister's Package: 3 schemes announced under 'Employment Linked Incentive'

Scheme A: First Timers

- Direct benefit transfer of 1-month salary in 3 installments up to ₹ 15,000 to first-time employees registered in EPFO

Scheme B: Job Creation in Manufacturing

- Incentive to be provided directly to both employee and employer as per their EPFO contribution, in the first 4 years of employment

Scheme C: Support to Employers

- Reimbursement to employers up to ₹ 3,000 per month for 2 years towards their EPFO contribution for each additional employee

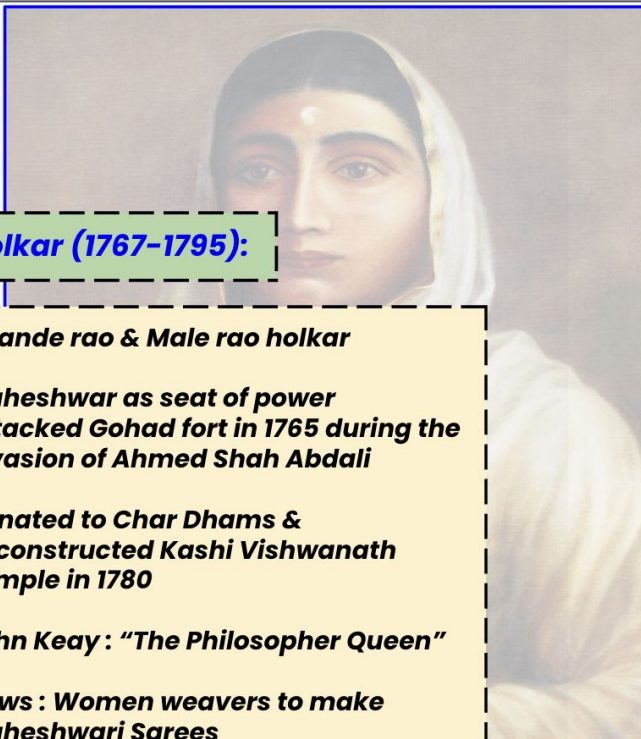
Syllabus: GS 1: Significant Personalities
Newspaper : The Hindu, Page 4

Context of the News :

Prime Minister Narendra Modi will preside over the commemoration of the 300th birth anniversary of erstwhile queen of Indore Ahilyabai Holkar on Saturday. The event, which will be held in Jamburi Maidan, Bhopal, is being organised jointly by the Union Culture Ministry and the Government of Madhya Pradesh.

Ahilyabai Holkar (1767-1795):

- Khande rao & Male rao holkar
- Maheshwar as seat of power
- Attacked Gohad fort in 1765 during the invasion of Ahmed Shah Abdali
- Donated to Char Dhams & Reconstructed Kashi Vishwanath Temple in 1780
- John Keay : "The Philosopher Queen"
- News : Women weavers to make Maheshwari Sarees



Raziya Sultan

Jhansi ki Rani

Begum Hazrat Mahal

Kittur Chennamma

Other
Prominent
Women
Rulers

Rani Durgavati

Bharat Mahila
Parishad 1904

Ramabai Ranade

Bharat Stree
Mahamandal 1910

Sarala Devi
Chaudhurani

Women's Indian
Association 1917

Annie Besant

Arya Mahila Samaj

Pandita Ramabai
Saraswati

National Council for
Women in India 1925

Meherbai Tata

All India Women
Conference

Margaret Cousins &
Sarojini Naidu

All India Mahila
Congress 1940

Sucheta Kripalani,
Aruna Asaf Ali & Usha
Mehta.



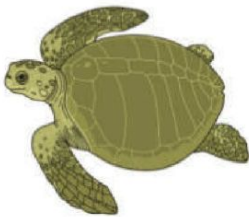
Syllabus: GS 3: Flora & Fauna

Newspaper : Indian Express, Page 19

Context of the News :

KNOW THE OLIVE RIDLEY

They are smallest and most abundant of all sea turtle species. Other sea turtles in India include Green sea turtles, Hawksbill, Leatherback turtles, Loggerhead turtles



35-50
KG

WEIGHT

50
YEARS

LIFESPAN

SIZE: 2-2.5 FEET

■ **Food:** They feed on shrimp, snails, crabs, jellyfish, other varieties of fish and their eggs.

HABITAT IN INDIA

Traditionally, Olive Ridley turtles are found in large numbers on the eastern coast of India. The highest number of mass nesting happens in Odisha, while highest solitary nesting is observed in Tamil Nadu, Andhra Pradesh.

PROTECTION STATUS

■ Categorised as 'Vulnerable' in the IUCN Red List, studies show that Olive Ridleys have experienced a 30-50

percent decline worldwide.

■ Rate of survival is very low: For over 1,000 hatchlings that enter the sea waters, only one survives to adulthood.

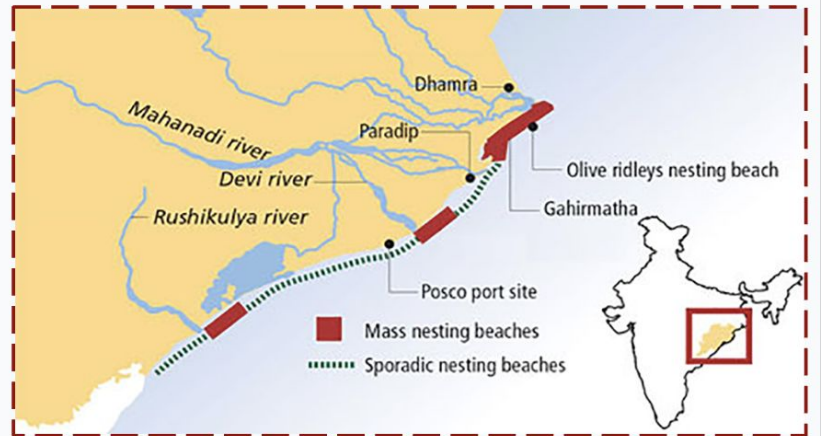
■ The Ridleys are protected under Schedule I of the Indian Wildlife (Protection) Act, which means they are accorded the highest level of protection with hunting and trade of the species strictly prohibited.

■ Threats: Fishing; exploitation of nesting beaches; illegal poaching for meat, eggs, shells, leather etc.

Source: Maharashtra Forest Department

Olive Ridley Sea Turtle

- **Arribada :** Unique Mass nesting phenomenon
- **Habitat :** Pacific, Atlantic & Indian (PAI) Ocean
- **Gahirmatha Marine Sanctuary :** World's largest rookery
- **Operation Olivia**



Q1. Consider the following statements regarding the Pradhan Mantri Jan Arogya Yojana (PM-JAY), also known as Ayushman Bharat:

1. It aims to provide health coverage of ₹5 lakh per family per year for secondary and tertiary care hospitalisation.
2. It covers only families identified as poor and vulnerable based on the Socio-Economic and Caste Census (SECC) 2011 data.
3. The scheme is fully funded by the Central Government and does not require any state contribution.

Which of the statements given above are correct?

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

Answer: a

Q2. Regarding the Pradhan Mantri Kaushal Vikas Yojana (PMKVY), consider the following statements:

1. It is implemented by the Ministry of Skill Development and Entrepreneurship (MSDE).
2. It aims to provide short-term skill training to youth in alignment with industry requirements.
3. The scheme exclusively targets rural youth below the poverty line.

How many of the statements given above is/are correct?

- a) Only One
- b) Only Two
- c) All Three
- d) None

Answer: b

Q3. Which of the following initiatives in India aim(s) to promote financial inclusion?

1. Pradhan Mantri Jan Dhan Yojana (PMJDY)
2. Pradhan Mantri Mudra Yojana (PMMY)
3. Stand Up India Scheme
4. Ujjwala Yojana

Select the correct answer using the codes below.

- a) 1 and 2 only
- b) 1, 2, and 3 only
- c) 1 and 3 only
- d) 1, 2, 3, and 4

Answer: b

Q4. Regarding the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) Yojana, consider the following statements:

1. It is a Central Sector Scheme with 100% funding from the Government of India.
2. It provides income support of ₹6,000 per year to small and marginal farmers holding up to 2 hectares of land.
3. The scheme is implemented by the Ministry of Agriculture and Farmers Welfare.

Which of the statements given above are correct?

- a) 1 and 2 only
- b) 2 and 3 only
- c) 1 and 3 only
- d) 1, 2 and 3

Answer: c

Q5. Regarding Ahilyabai Holkar, consider the following statements:

1. She was the queen of the Malwa kingdom and is remembered for her role in the development of Maheshwar as a cultural and spiritual centre.
2. She was responsible for the reconstruction and restoration of many important Hindu temples across India, including Kashi Vishwanath and Somnath.
3. She was a contemporary of Mughal emperor Akbar.

How many of the statements given above is/are correct?

- a) Only One
- b) Only Two
- c) All Three
- d) None

Answer: b





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