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TODAY'S IMPORTANT CURRENT AFFAIRS



UPSC-IAS|IPS|IFS (PRELIMS+MAINS FOCUS)

In News: The “Pradhan Mantri Kisan Maandhan Yojana (PM-KMY) launched on 12.09.2019 has completed five successful years.

Exam Point of View: (GS2) - Government schemes and policies (Welfare Scheme)

Primary Fact

- ❖ It has been providing **social security** to all **land-holding Small and Marginal Farmers** (SMFs) across the country.
- ❖ This old-age pension scheme is a **voluntary and contributory** pension scheme.
- ❖ Under the initiative, eligible small and marginal farmers are given a fixed monthly pension of **Rs. 3,000 after attaining the age of sixty**.

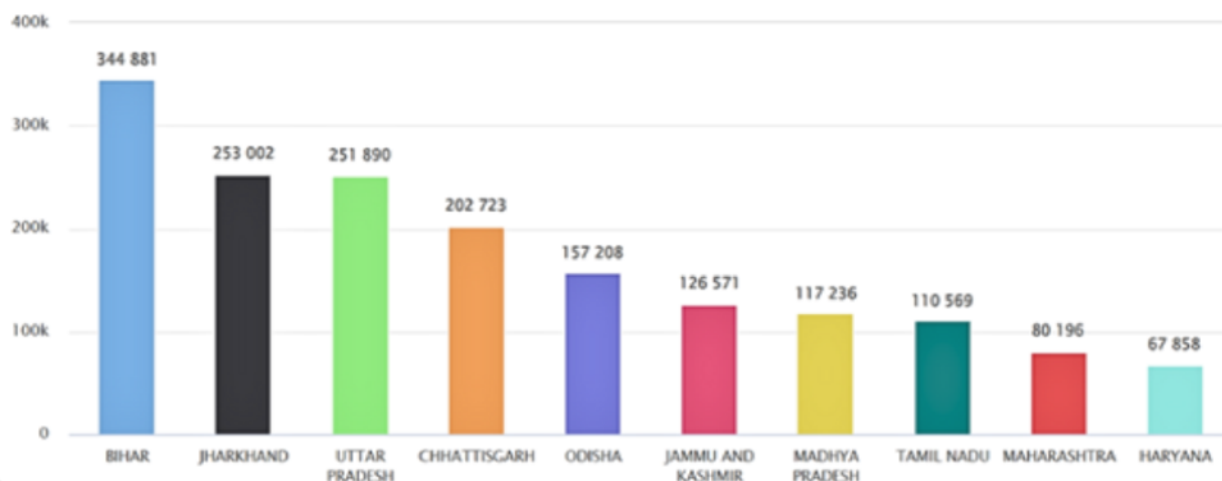


Source: PIB & the Hindu

Present Status:-

As of August 2024, 23.38 lakh farmers have enrolled, with **Bihar and Jharkhand leading in registrations**. **Uttar Pradesh, Chhattisgarh, and Odisha** have over 2.5 lakh, 2 lakh, and 1.5 lakh farmer registrations, respectively.

Top 10 States



Implementation of PM-KMY

❖ Under Pradhan Mantri Kisan Maandhan Yojna (PM-KMY), small and marginal farmers can enroll by **paying a monthly subscription** to the Pension Fund. Farmers aged between 18 and 40 years need to contribute between Rs. 55 to Rs. 200 per month until they turn 60.

❖ Once they reach the age of 60, enrolled farmers receive a monthly pension of Rs. 3,000, provided they meet the scheme's exclusion criteria. The Life Insurance Corporation (LIC) manages the pension fund, and beneficiary registration is facilitated through Common Service Centres (CSCs) and State Governments.

Entry Age	Superannuation Age	Member's contribution (Rs.)	Government's contribution (Rs.)	Total contribution (Rs.)
(1)	(2)	(3)	(4)	(5)
18	60	55	55	110
19	60	58	58	116
20	60	61	61	122
21	60	64	64	128
22	60	68	68	136
23	60	72	72	144
24	60	76	76	152
25	60	80	80	160
26	60	85	85	170
27	60	90	90	180
28	60	95	95	190
29	60	100	100	200
30	60	105	105	210
31	60	110	110	220
32	60	120	120	240
33	60	130	130	260
34	60	140	140	280
35	60	150	150	300
36	60	160	160	320
37	60	170	170	340
38	60	180	180	360
39	60	190	190	380
40	60	200	200	400

❖ All farmers with cultivable land holdings of up to 2 hectares and listed in state/UT land records as of 1st August 2019 are eligible for benefits under the scheme.

❖ The **pension fund** is managed by **Life Insurance Corporation of India (LIC)** with registration facilitated through **Common Service Centres (CSCs)** and State Governments

Benefits Under PM-KMY

- ✦ **Minimum Assured Pension:** Each subscriber to the scheme is guaranteed a minimum pension of Rs. 3000 per month upon reaching the age of 60 years
- ✦
- ✦ **Family Pension:** If a subscriber passes away while receiving their pension, their spouse will be entitled to a family pension equal to 50% of the amount the subscriber was receiving i.e. Rs.1500 per month as Family Pension. This is only applicable if the spouse is not already a beneficiary of the scheme. **The family pension benefit is exclusively for the spouse. If there is no spouse, then the total contribution along with interest will be paid to the nominee.**
- ✦ **PM-KISAN Benefit:** enrolment-cum-auto-debit-mandate form also available
- ✦
- ✦ **Equal Contribution by Government:** The Central Government, through the Department of Agriculture Cooperation and Farmers Welfare, also contributes an equal amount as contributed by the eligible subscriber, to the pension Fund
- ✦
- ✦ **Monthly Contributions:** Monthly contributions are in the range from Rs. 55 to Rs. 200, based on the farmer's age at the time of entry into the Scheme, according to the contribution chart.

Exist & Withdrawal

- ❖ If he/ she exits the scheme within a period of less than 10 years, the beneficiary's share of contribution only will be returned to him with savings bank interest rate.
- ❖ If subscriber exits after a period of 10 years or more but before 60 years of age, the beneficiary's share of contribution along with accumulated interest as actually earned by fund or at the savings bank interest rate whichever is higher.
- ❖ If a beneficiary has given regular contributions and died due to any cause, his/ her spouse will be entitled to continue the scheme subsequently by payment of regular contribution or exit by receiving the beneficiary's contribution along with accumulated interest as actually earned by fund or at the savings bank interest rate whichever is higher.
- ❖ If a beneficiary has given regular contributions and become permanently disabled due to any cause before 60 years, and unable to continue under the scheme, his/ her spouse will be entitled to continue the scheme subsequently by payment of regular contribution or exit the scheme by receiving the beneficiary's contribution with interest as actually earned by fund or at the savings bank interest rate whichever is higher.
- ❖ After the death of subscriber as well as his/her spouse, the entire corpus will be credited back to the fund

Enrolment Process

To enroll in the scheme, eligible farmers need to visit the nearest Common Service Center (CSC) or contact the Nodal Officer (PM-Kisan) appointed by the State or UT Governments. Registration can also be completed through the scheme's official web portal at www.pmkmy.gov.in.

The beneficiary will provide the information at the time of registration: (Farmer's / Spouse's name and date of birth, Bank account number, IFSC/ MICR Code, Mobile Number and Aadhaar Number)

Who are not eligible for the scheme:

1. Small and marginal farmers who are already registered under other schemes such as the National Pension Scheme (NPS), Employees' State Insurance Corporation scheme, Employees' Fund Organization Scheme, etc. will not be eligible for the PM-KMY Scheme.
2. Farmers who have opted for Pradhan Mantri Shram Yogi Maan Dhan Yojana (PMSYM) administered by the Ministry of Labour & Employment as well as for Pradhan Mantri Laghu Vyapari Maan-Dhan Yojana (PM-LVM) under the Ministry of Labour & Employment are also not eligible for this scheme.

Conclusion:-

Over five years of implementation, the PM-KMY has significantly empowered Small and Marginal Farmers (SMFs) across India.

- ❖ The Ministry of External Affairs (MEA) said that the meeting is the importance of the Maldives, India's maritime neighbour, as a key partner in the 'Neighbourhood First' policy and India's Vision 'SAGAR' i.e. Security and Growth for All in the Region.
- ❖ Maldives remains an important partner of India in maintaining peace, stability and prosperity in the Indian Ocean region. The visit reaffirmed the continued commitment of both countries to strengthening their multi-dimensional bilateral relationship and deepening their close people-to-people ties," it said.

Source: the Hindu, PIB, wikipedia

What about SAGAR?

On 12 March 2015 the Prime Minister of India had first taken reference to SAGAR in an address in Mauritius. PM Modi said, "Our goal is to seek a climate of trust and transparency; respect



for international maritime rules and norms by all countries; sensitivity to each other's interests; peaceful resolution of maritime issues; and increase in maritime cooperation.

Vision Sagar aims to enhance India's marine research, surveillance, disaster response, and maritime connectivity capabilities. It is crucial in advancing India's strategic interests, promoting regional cooperation, and ensuring maritime security in the Indian Ocean.

What is the Issue?

India's relationship with the Maldives came under severe strain since Mr. Muizzu took charge as the President late last year. Within hours of his oath, he had demanded the withdrawal of Indian military personnel manning three aviation platforms gifted by India to the Maldives.

After talks between the two countries, the Indian military personnel were replaced by civilians.

Minutes of the Meeting

- ❖ At the President's Office, Mr. Jaishankar and Foreign Minister Zameer jointly inaugurated, in the presence of President Muizzu, India's Line of Credit (LoC)-assisted project of water and sewerage network in 28 islands of Maldives.
- ❖ Both countries agreed to the introduction of UPI in Maldives.
- ❖ Six High Impact Community Development Projects (HICDPs) under grant assistance by India in the areas of mental health, special education, speech therapy and street lighting were jointly inaugurated.
- ❖ Indian EAM planted a sapling at the Lonuziyaaraiy Park as part of Prime Minister Modi's 'Ek Ped Maa ke Naam' initiative and President Muizzu's 5 Million Tree Project.
- ❖ The visit signifies a "significant milestone" in India-Maldives relations, especially with President Mohamed Muizzu, seen as pro-China.
- ❖ India and Maldives renewed the MOU for the capacity building of 1000 Maldives Civil Services Officers during the period from 2024 – 2029

Note : An MoU was signed on 8th June 2019, between the National Centre of Good Governance (NCGG, India) and the Maldives Civil Service Commission for training 1,000 Maldivian civil servants.

India's Significance for Maldives:

- India is a crucial supplier of everyday essentials, including rice, spices, fruits, vegetables, and medicines. India also aids in building Maldivian infrastructure by providing materials like cement and rock boulders.
- India serves as the primary education provider for Maldivian students who pursue higher education in Indian institutions, including scholarships for deserving students.
- India has been a consistent source of aid during crises, such as tsunamis and drinking water shortages and also Covid-19
- Defence cooperation extends to the areas of Joint Exercises - “Ekuverin”, “Dosti”, “Ekatha” and “Operation Shield” (begun in 2021).

In detail about Ekuverin Military Exercise with Maldives:-

The Ekuverin military exercise symbolizes the strong defense cooperation between India and the Maldives. Launched in 2009, this annual exercise involves the Indian Army and the Maldives National Defence Force. It is hosted alternately by India and the Maldives since 2009.

Findings:-

Despite the political and military disagreements, economic and social ties between the two nations **remain strong**, with India being a **major source of tourists** to the Maldives.

- This visit could further bolster these ties, ensuring continued cooperation in areas like trade, tourism, and cultural exchange.
- **The National Centre of Good Governance (NCGG)**, under the Ministry of External Affairs, has conducted **capacity-building programs for civil servants** from multiple countries including Bangladesh, Tanzania, Gambia, Maldives, Sri Lanka, and Cambodia.

Warm Regards by,
Mrs & Mr. Raji Thomas...



National Commission for Women (NCW)

The National Commission for Women (NCW) is a statutory body

of the Government of India, generally concerned with advising the government on all policy matters affecting women. It was established on 31 January 1992 under the provisions of the [Indian Constitution](#), as defined in the 1990 National Commission for Women Act. The first head of the commission was [Jayanti Patnaik](#). As of 24 February 2024, [Rekha Sharma](#) is the chairperson

Mission – Women

To strive towards enabling women to achieve equality and equal participation in all spheres of life by securing her due rights and entitlements through suitable policy formulation, legislative measures, effective enforcement of laws, implementation of schemes/policies and devising strategies for solution of specific problems/situations arising out of discrimination and atrocities against women.



As per **Section 3** of the National Commission for Women Act 1990, the Commission shall consist of a **Chairperson**, **5Members**, and a **Member-Secretary** who are nominated by the **Central Government**.

Composition	Eligibility
Chairperson	Committed to the cause of women

5 Members Amongst persons of ability, integrity, and standing who have had experience in **law or legislation, trade unionism, women's voluntary organizations**, administration, health, education, etc.

Note: At least one Member shall be from amongst persons belonging to the **Scheduled Castes** and **Scheduled Tribes**, respectively.

Member-Secretary	An expert in the field of management, organizational structure, or sociological movement (or) an officer who is a member of a civil service of the Union or of an all-India service or holds a civil post under the Union with appropriate experience.
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- **Term:** The Chairperson and every Member shall hold office for a period of **three** years. Age is 65 years.
- **Removal:** The **Central Government** may by order remove the Chairperson or any other Member from office if the Chairperson or any other member:
 - ❖ Is adjudged insolvent.
 - ❖ Engages during his term of office in any paid employment outside the duties of his office.
 - ❖ Refuses to act or becomes incapable of acting.
 - ❖ Is of unsound mind and stands so declared by a competent court.
 - ❖ Has so abused his office as to render his continuance in office detrimental to the public interest.
 - ❖ Is convicted and sentenced to imprisonment for an offense which in the opinion of the Central Government, involves moral turpitude.

As per **Section 10** of the National Commission for Women Act, 1990, The commission shall perform all or any of the following functions:

- **Investigate** and examine all matters relating to the safeguards provided for women under the [Constitution](#) and other laws.
- **Present** to the Central Government annually reports upon the working of these safeguards.
- **Make in such reports** recommendations for the effective implementation of those safeguards for improving the conditions of women by the union or any state.
- **Review** the existing provisions of the Constitution and other laws affecting women and recommend amendments thereto so as to suggest remedial legislative measures to meet any lacunae, inadequacies, or shortcomings in such legislations.
- **Take up cases** of violation of the provisions of the Constitution and of other laws relating to women with the appropriate authorities.
- **Look into complaints** and take suo moto notice of matters relating to the deprivation of women's rights and non-implementation of laws enacted to provide protection to women.
- **Undertake** promotional and educational research.
- **Participate** and **advise** on the planning process of socio-economic development of women.

In the year 1993, the Tamil Nadu State Commission for Women, which is a statutory body was constituted to deal with the cases related to crime against women. A chairperson and 9 members have been appointed.

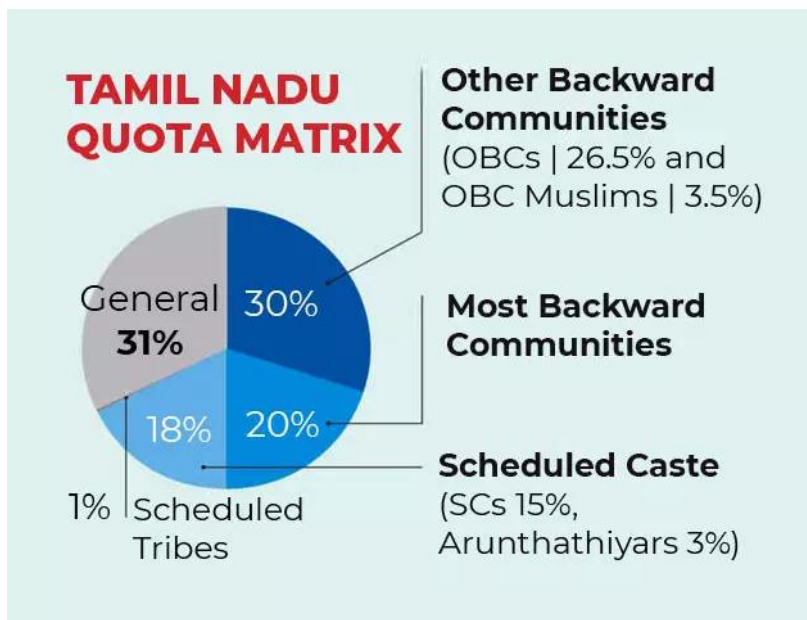
The objectives of the Commission are:-

- To provide protection and ensure welfare of women.
- To address the gender issues.
- To recommend to the Government on various issues related to women.

- **Social Welfare & Women Empowerment Department**
(Government of Tamilnadu, India)

RESERVATION
[INDIA & TAMILNADU]

Reservation Category	Reservation Quota (%)
ST	7.5
SC	15
OBC	27
EWS	10
Total	59.50%



The first Backward Classes Commission in India was the Kaka Kalelkar Commission, established on January 29, 1953. The commission was chaired by journalist and social reformer Kaka Kalelkar.

Second commission under the Chairmanship 1979 – B.P. Mandal (Mandal Commission) submitted its report in 1980.

1990 – V.P. Singh Government declared reservation for OBC i.e., 27%

	BC	MBC	SC/ST	ST	Total
Before 1971	25		16		41
1971 (DMK (M.K))					
1971 (DMK (M.K))	31		18		49
1981 (MGR)	50		18		68
1989 (DMK)	30	20	18		68
1990	30	20	18	1	69