

KAMAL SANDESH

Vol. 12, No. 24

16-31 December, 2017 (Fortnightly)

₹20



**125 CRORE INDIANS ARE
OUR HIGH COMMAND**

**GUJARAT
ELECTION
2017**



**'Huge BJP Wave
will wipe away Congress'**

**THE FICTION OF LOAN
WAIVER TO CAPITALISTS**

**RUSSIAN REVOLUTION: A CENTENARY
WITHOUT CELEBRATION**

**'BABASAHEB'S CONTRIBUTION IN
MAKING THE COUNTRY PROSPEROUS...**

Views of Gujarat election rallies 2017



BJP National President Shri Amit Shah addressing a huge public meeting in Devbhoomi Dwarka



View of cheering women gathering in Tapi meeting



BJP National President Shri Amit Shah addressing a public meeting in Kadana (Mahisagar)



BJP National President Shri Amit Shah addressing a public meeting in Kutch



BJP National President Shri Amit Shah & other leaders waving at the gathering in Mangrol (Junagadh)

Editor

Prabhat Jha

Executive Editor

Dr. Shiv Shakti Bakshi

Associate Editors

Ram Prasad Tripathy

Vikash Anand

Creative Editors

Vikas Saini

Mukesh Kumar

Phone

+91(11) 23381428

FAX

+91(11) 23387887

E-mail

kamalsandesh@yahoo.co.in

mail@kamalsandesh.org

Website: www.kamalsandesh.org

CONTENT



125 CRORE INDIANS ARE OUR HIGH COMMAND, SAYS PM MODI

Prime Minister Shri Narendra Modi attacked the Congress party for defaming Gujarat. Addressing an election rally in Jamnagar on December 04, 2017 he said that Congress cannot tolerate or accept leaders from...

VAICHARIKI

Atalji: A Unique Parliamentarian 15

SHRADHANJALI

Mahamana Pandit Madan Mohan Malaviya 17

ARTICLE

The Fiction of Loan Waiver to Capitalists 18

Russian Revolution: A centenary without celebration 20

OTHERS

PM inaugurates Global Entrepreneurship Summit-2017 in... 22

Dalveer Bhandari re-elected to International Court... 25

PM inaugurates Dr. Ambedkar International Centre in N.D. 26

GST made doing business easier for traders: Arun Jaitley 27

'Shameful posturing by Congress on Ram Mandir issue' 28

India moves up on global entrepreneurship index 29

PM's 'Mann Ki Baat' 30



08 'HUGE BJP WAVE' WILL WIPE AWAY CONGRESS: AMIT SHAH

BJP National President Shri Amit Shah on 07 December, 2017 said that there was a huge BJP wave in Gujarat which will wipe away the Congress. Addressing an election rally at the temple...

09 BJP SWEEPS UP CIVIC POLLS, CONGRESS LOSES EVEN IN AMETHI

The BJP swept the Uttar Pradesh civic polls on 01 December, 2017 pocketing 14 of the 16 mayoral seats. The Congress faced the embarrassment of losing in its bastion Amethi, the Lok Sabha...



12 ORDINANCE TO AMEND THE INSOLVENCY AND BANKRUPTCY CODE, 2016 PROMULGATED

The Government of India promulgated the Ordinance to amend the Insolvency and...

14 INDIA'S Q2 GDP GROWTH JUMPS TO 6.3 PER CENT, BREAKS FIVE-QUARTER SLIDE

India's economic growth bounced back in the July-September quarter to reverse a five-quarter slowdown as businesses overcame the teething...



twitter



@narendramodi

We are creating a corruption free, citizen centric & development friendly eco-system. This is bringing irreversible transformation.

@arunjaitley

Government's reforms to push economic growth are working can be seen from that manufacturing has shown robust growth of 7% in Q2 and services at 7.1%. Gross fixed capital formation has increased from 1.6% in Q1 to 4.7% in Q2.



@JPNadda



We are ready to provide all support for the welfare of students of the Valley. Health infrastructure in kashmir is our priority.

facebook

This victory is the victory of the people, the central leadership of Prime Minister Shri Narendramodi ji and the public-welfare policies of the state government. I express my gratitude to the people of Uttar Pradesh for giving Vijayashree by expressing their faith in BJP.



— **Amit Shah**

Chhattisgarh awarded the 'Best State in Promoting Empowerment of Persons with Disabilities' by Hon'ble #PresidentKovind at Delhi today. #WorldDisabilityDay

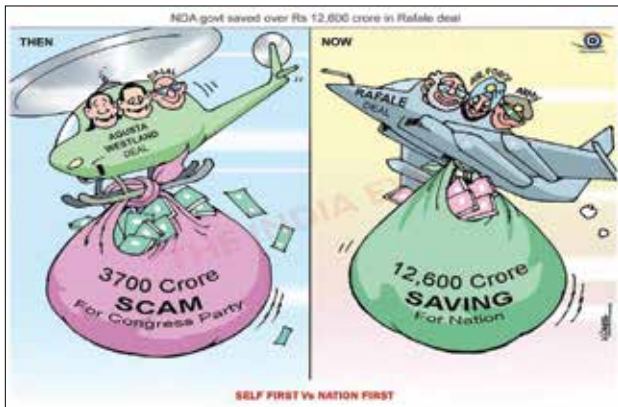


— **Dr. Raman Singh**

Many congratulations @PrasadLadIn for thumping win in the Maharashtra Legislative Council election! Wishing you a great success in fulfilling people's aspirations!



— **Devendra Fadnavis**



Kamal Sandesh Parivar
wishes a very happy
CHRISTMAS (25 December)
to its readers

Revival of Congress uncertain

Rahul Gandhi is now ready to don the mantle of Congress president. It was neither a surprise nor an occasion of any paramount importance for the party. It was known to everyone that he was slated to succeed Sonia Gandhi and as vice president of Congress he was already in the leading role. So it was in a way continuation of the same leadership and a formality on papers having little to offer anything new in the process. The Congress will continue to be led by Sonia-Rahul duo and Rahul Gandhi replacing his mother Sonia Gandhi as Congress president. The talk of his taking over the reins of the party from his mother was in air for last few years, but the Congress was unable to find an opportunity to celebrate the leadership of Rahul Gandhi in face of continuous defeats. His elevation continued to be deferred for the want of any 'opportune moment'. At last the Congress leadership has decided to complete this ritual before the results of Gujarat and Himachal elections are out, so that they are not forced again to defer his elevation. As Congress decided not to miss the bus again in the wake of impending defeats in Gujarat and Himachal, Congress as a party has lost another opportunity to shake off the yoke of dynastic hold over its organization.

For the last 19 years (1998-2017) Sonia Gandhi led the Congress as its president. She has the longest stint as Congress president, even more than Indira Gandhi (1959, 1978-83, 1983-84) and Rajiv Gandhi (1985-

91) who held the office for around seven and six years respectively. The Congress party which had the tradition of annually electing a president later started banking on the dynastic politics. Sonia Gandhi became party president by snatching power from Sitaram Kesari who was seen resisting the attempt to re-establish the control of the dynasty over the party. The dynasts in the party have not yet forgotten the interregnum that Narsimha Rao created in the dynastic hold over Congress and Sitaram Kesari had to be removed unceremoniously to restore the dynastic control over the party, so they were not in favour of any more delay in anointing Rahul Gandhi to the top post. The Congress which fell in the grip of dynasty politics saw its base eroded rapidly facing resultant decline in the politics of the country. The biggest irony is that the Congressmen are seen rationalizing dynasty in a democracy and attempting to glorify it in contravention of the Congress culture nurtured by the stalwarts like Gopal Krishna Gokhale, Balgangadhar Tilak, Mahatma Gandhi, Sardar Patel and others. The situation has come to such a passé that Congress is now unable to think beyond dynasty making it a closed system. The unchallenged and uninterrupted control of the dynasty over the party has completely weakened its organization and made it bite dust from election after election. Now it is ready to continue its journey from mainstream to periphery of the Indian politics.

The fate of the Congress is sealed with a dynasty which Congress people are bearing over their shoulders as a cross. Those who want to revive the Congress also know well that the Congress organization is itself under ruin and thinking beyond the

dynasty is for them an act in blasphemy. The dilemmas of those who want to revive the party as dynamic and democratic organization have no option but to leave the party and find alternative avenues. The new generation which is nurtured in democratic culture will find it difficult to buy the rationale in support of dynastic principles which has reduced the great Congress party of pre-independence era to a conglomeration of power seeking acolytes of dynastic politics. The Congress will do well to realize that the repeated electoral reversals it is facing mainly owes to its insistence to remain within the clutches of dynastic politics. Such insistence has left no scope for its rejuvenation and revival making it to embrace the resultant decline. As Congress refuses to accept this reality, its revival will remain uncertain. ■

THE FATE OF THE CONGRESS IS SEALED WITH A DYNASTY WHICH CONGRESS PEOPLE ARE BEARING OVER THEIR SHOULDERS AS A CROSS. THOSE WHO WANT TO REVIVE THE CONGRESS ALSO KNOW WELL THAT THE CONGRESS ORGANIZATION IS ITSELF UNDER RUIN AND THINKING BEYOND THE DYNASTY IS FOR THEM AN ACT IN BLASPHEMY.

 shivshakti@kamalsandesh.org

125 crore Indians are our high command, says PM Modi



P rime Minister Shri Narendra Modi attacked the Congress party for defaming Gujarat. Addressing an election rally in Jamnagar on December 04, 2017 he said that Congress cannot tolerate or accept leaders from Gujarat and hence always displayed displeasure towards them and the people of the state.

At Dharampur, taking a jibe at Mani Shankar Aiyar's statement in media about elevation of Rahul Gandhi as Congress President, PM Shri Modi said, "I want to congratulate Congress party for their Aurangzeb Raj." Aiyar had earlier remarked that when Shahjahan or Aurangzeb took over, there were no elections then, and it was natural for the heirs of Badshah to get the throne.

PM Shri Modi added, "Why has the Congress stopped saying BJP is anti-Muslim? Earlier, they would go out of the way to show their secularism

but now we are all seeing what they are doing in this election, where they are going. Unfortunately for them, Muslims know their real nature."

Questioning the Congress on why they did not give Constitutional Status to the OBC Commission, PM said, "We got a bill but when we did so, they stalled it in the Rajya Sabha. This anti-OBC Congress should be severely punished by the people."

Shri Modi blamed the Congress party for lack of health infrastructure in tribal areas of Gujarat. In this context he shed light on initiatives like 108 Ambulance service undertaken by the BJP government that was ensuring better healthcare facilities for people in such areas.

While speaking at Bhavnagar, the PM said that Gujarat had developed due to the power of Shanti, Ekta and Sadbhavna. He slated how the Congress again and again tried to divide people on the lines

of caste, community, urban and rural. “Congress has learnt 'divide and rule' from our colonial rulers rather well”, alleged Shri Modi.

Taking at dig at Congress leader Kapil Sibal, the PM remarked, “Congress has a very 'able' lawyer in Kapil Sibal. He is always handling all the indefensible and wrong matters. In 2007 he came to Viramgam and said after the results are out Modi will be in Jail. He was very powerful in that government.”

At Junagadh, lambasting the Congress' way of governance, PM Shri Modi said that people were not only keen to see the BJP win but also ensure that those who were defaming Gujarat were defeated.

He added, “While we worked hard to make Junagadh the tourism capital, the Congress did not devote attention to this region. They stalled the ropeway project for years.”

The PM recalled Sardar Patel's contribution towards integrating the nation. He also spoke at length about the Sauni Yojana and how it benefitted the farming community in the state.

At the rally in Jamnagar, Shri Modi said that people now had no expectations from the Congress party. He spoke about how Congress was being wiped off from every state after every election.

Speaking about distribution of LED bulbs, he said, “Cheaper LED bulbs have led to more savings, which has benefitted middle class families. I want to ask the Congress why LED bulbs were priced high in your time.”

The PM stressed on ‘Padhai’, ‘Kamai’, and ‘Dawai’. He said BJP government was dedicated to ensure proper education for students, employment for youth and proper healthcare facilities for the elderly. “Since



The PM stressed on ‘Padhai’, ‘Kamai’, and ‘Dawai’. He said BJP government was dedicated to ensure proper education for students, employment for youth and proper healthcare facilities for the elderly.

BJP has formed the Government in Gujarat, the state is ahead in employment opportunities. Parts of Gujarat have drawn people from all parts of the country”, he added furthermore.

The PM said that the government had waged a strong battle against corruption and black money. Measures like demonetization helped unearth black money and shell firms operating in the country.

Speaking about the surgical strikes, the PM said it demonstrated the prowess of India's armed forces. He added, “Someone who served at a high position in our Air Force has said that after 26/11 they went to the then PM with a plan for surgical strikes. Sadly, the then Government did not show courage to do that. When we were attacked in Uri, see how we answered terrorists.” ■





‘Huge BJP Wave’ will wipe away Congress: Amit Shah

BJP National President Shri Amit Shah on 07 December, 2017 said that there was a huge BJP wave in Gujarat which will wipe away the Congress. Addressing an election rally at the temple town of Dwarka, he said, “I have already toured 132 Assembly constituencies. Dwarka is the 133rd. In each and every place, there is a huge wave in favour of the BJP. This wave will wipe the Congress away... They are seeing dreams (of winning) in Gujarat. I do not understand where they get the courage to see such dreams.”

Hitting out at the Congress over the corruption issue, he said that in three and half years of the Modi government at the Centre, the Opposition cannot accuse the BJP of being involved in corruption of even 10 paise.

“In the 10 years of your rule (UPA government regime), you did scams and corruption amounting to Rs 12 lakh crore, while in the three and half years of Modi government, even our rivals cannot accuse us of corruption of 10 paise,” Shri Shah said and narrated how after Shri Modi became the Prime Minister in 2014, the Congress lost states like Maharashtra, Haryana, Jharkhand, Assam and Manipur to the BJP.

With Congress vice-president Rahul Gandhi asking the BJP to give accounts of the work done in the last 22 years, Shah hit back at him, saying, “Whenever, Rahul Gandhi questions us about the work done by our government, I say, the first thing that we did is to give the country a Prime Minister who can talk.”

Mocking former Prime Minister Manmohan Singh, the BJP Presidents said, “Nobody else, except you

(Rahul) and your mother (Sonia Gandhi) could hear the voice of the person whom you had made the Prime Minister.”

“Since 1995, the people of Gujarat have always blessed BJP by voting for the party. We have been in power since 1995 and we have not been involved in a single issue that will force the BJP workers to hang their heads (in shame),” Shri Shah said, emphasizing how the BJP was fighting the Assembly polls on development plank, while he accused the Congress of “spreading the poison of casteism on the soil of Gujarat”.

“Vikas (development) is not the character of the Congress. Their character is corruption. Vikas is the character of the BJP,” he said, countering the Opposition’s constant attack on the BJP over the issue of development in the state.

Shri Shah said that the BJP government undertook several development works in Dev Bhoomi Dwarka district, including a Rs 1,000-crore-cable-stayed bridge between Dwarka and Beyt Dwarka, Mudra loans to 3,000 youths, planned spending worth Rs 1,000 crore on SAUNI yojana, Rs 2,000 crore worth road, linking Dwarka and Porbandar. He said the Modi government has launched 106 schemes for different segments of the society.

The BJP President also raised the issue of border skirmishes with Pakistan, saying, “During Sonia-Mamohan Singh’s government of 10 years, Pakistan-supported terrorists used to cross the border and behead our soldiers... But PM Modi had hit back at Pakistan by ordering surgical strikes,” Shri Amit Shah added. ■

BJP sweeps UP civic polls, Congress loses even in Amethi



The BJP swept the Uttar Pradesh civic polls on 01 December, 2017 pocketing 14 of the 16 mayoral seats. The Congress faced the embarrassment of losing in its bastion Amethi, the Lok Sabha constituency of its vice-president Rahul Gandhi. BSP won the mayoral posts in western U.P.'s Aligarh and Meerut towns.

The BJP won municipal corporation seats (mayors) in Varanasi, Lucknow, Ayodhya, Kanpur, Mathura and Gorakhpur. It also won Agra, Firozabad, Ghaziabad, Moradabad, Jhansi, Allahabad, Bareilly and Saharanpur.

In Varanasi, BJP candidate Mridula Jaiswal defeating her nearest opponent, Shalini of the Congress, by a comfortable margin of 78,843 votes. In Gorakhpur, BJP candidate Sitaram Jaiswal defeated Rahul Gupta of SP by 75,823 votes. In western U.P.'s Moradabad, BJP candidate Vinod Agarwal edged past

Congress's Rizvan Qureishi by a margin of 22,635 votes. In Saharanpur too BJP candidate Madan Walia

The BJP won all other municipal corporation seats (mayors), including Varanasi, Lucknow, Ayodhya, Kanpur, Mathura and Gorakhpur. It also won Agra, Firozabad, Ghaziabad, Moradabad, Jhansi, Allahabad, Bareilly and Saharanpur.

fended off the challenge from BSP rival Fazlurehman to win by 2,000 votes.

In Ayodhya, BJP's Rishikesh Upadhyay secured 44,642 votes and defeated nearest rival Samajwadi Party's Gulshan Bindu, a transgender, by 3,601 votes.

BJP candidate Dr. Mukesh won the Mathura-Vrindavan seat defeating nearest rival Mohan Singh of the Congress by 22,108 votes. The Adityanath government, soon after assuming office in March, had constituted two municipal corporations of Ayodhya and Vrindavan-Mathura.

BJP's Ramtirth Singhal won the Jhansi seat defeating Brijendra Kumar Vyas of the BSP by a margin of 16,373 votes. A setback for the Congress which had fielded former Union Minister Pradip Jain Aditya who finished third.

BJP also won in Firozabad where its candidate Nutan Rathore defeated Masroor Fatima of the All India Majlis-e- Ittehad-ul Muslimeen (AIMIM) by a margin of 42,396 votes. In Bareilly, Umesh Gautam of the BJP trounced Iqbal Singh Tomar of the SP by 12,784 votes.

In Aligarh, however, BSP's Mohammad Furqan wrested the saffron stronghold defeating BJP's Rajiv Agarwal by a margin of 11,990 votes in what was



Development has won: Narendra Modi

Prime Minister Narendra Modi congratulated and thanked the people of Uttar Pradesh for the BJP's big win in the civic body elections. "Development has won", tweeted the Prime Minister.

He also congratulated UP Chief Minister Shri Yogi Adityanath and BJP karyakartas for the victory. He said, "This victory will inspire us to work harder towards the welfare of the people."

Yogi Adityanath credits BJP victory to PM's development policies

Uttar Pradesh Chief Minister Yogi Adityanath addressed the media after the victory of the UP civic polls 2017. The CM in his address credited the party's victory to Prime Minister Shri Narendra Modi and his vision. He said, "Results prove that people have faith in the BJP government." While talking about the role of PM, he said that BJP has won in the state due to Prime Minister Modi's development policies. While crediting the victory to PM Shri Modi and BJP National



President Shri Amit Shah, Shri Yogi said, "I extend my heartiest congratulations to all the mayors and councilors who have won the election." While talking about the 2019 General Elections, he said, "We will try and win all 80 seats."

PM Modi interacts with newly elected BJP Mayors of Uttar Pradesh

Prime Minister Shri Narendra Modi, interacted with 14 newly-elected BJP Mayors of municipal corporations in Uttar Pradesh.

The mayors called on the Prime Minister in New Delhi on 05 December, 2017. Chief Minister of Uttar Pradesh Yogi Adityanath and the State BJP President Dr. Mahendra Nath Pandey were also present. Three elected local government representatives from Amethi district, also attended the meeting.

During the lively interaction, the Prime Minister congratulated the mayors, the State BJP leadership and karyakartas, for the impressive victory in the elections to local bodies. He emphasized the importance of Jan Bhaagidaari in local governance, and urged the mayors to work hard for the development of their cities.

Later the Prime Minister shared a glimpse of his thoughts and vision for each of the newly elected mayors, and their respective cities, through a series of personalized tweets. Each tweet contained an individual photograph with the mayor, and some thoughts on his or her specific city.

The newly elected peoples' representatives were touched by the Prime Minister's gesture, and expressed their resolve to perform their duties to the best of their abilities.



Congratulating the people BJP National President Shri Amit Shah said that it was clear that the people had embraced the economic reforms and rejected politics of caste, appeasement and dynasty.

Modi's vision and BJP President Shri Amit Shah's guidance. Shri Adityanath said that the Congress had been wiped out even in its bastion Amethi. Now BJP will look forward to achieving the goal of hundred per cent success in the 2019 Lok Sabha polls, he added.

Deputy Chief Minister Shri Dinesh Sharma said the people of the state had shown full faith in the BJP. "The SP, the BSP and the Congress contested the polls as each other's relatives. (SP chief) Akhilesh Yadav and (Congress vice president) Rahul Gandhi, who were together during Assembly polls as 'UP ke ladke' have become like the punctured tyre and tube of a cycle."

The State voted in three phases on November 22, 26 and 29 and the counting of ballots was held under tight security cover and CCTV surveillance at 334 centres in district and tehsil headquarters, the State election commission said.

Polling was held for 16 Nagar Nigams, 198 Nagar Palika Parishads and 438 Nagar panchayats with an average turnout of all the three phases estimated at 52.5%. ■

virtually a direct fight.

The Congress was left embarrassed in its bastion Amethi and Rae Bareli. The BJP won the Amethi Nagar Panchayat chairman's post, while the Nagar Palika Parishad chairman post in Jais was won by the SP and the BJP, with the Congress languishing in the fourth spot in this seat. In Rae Bareli, the Congress managed to win the Nagar Palika Parishad seat but failed to win a single out of the nine Nagar Panchayat chairman posts.

Union Finance Minister Shri Arun Jaitley said that the results reaffirmed people's support for the GST which has made doing business easier for traders.

UP CM Yogi Adityanath described it as a historic win. He attributed the victory to PM Shri Narendra

ORDINANCE TO AMEND THE INSOLVENCY AND BANKRUPTCY CODE, 2016 PROMULGATED

Ordinance aims at putting in place safeguards to prevent unscrupulous, undesirable persons

The Government of India promulgated the Ordinance to amend the Insolvency and Bankruptcy Code, 2016 (the Code) on 23 November, 2017. Earlier the President of India had given his assent to the Ordinance to amend the Code.

The Ordinance aims at putting in place safeguards to prevent unscrupulous, undesirable persons from misusing or vitiating the provisions of the Code. The amendments aim to keep-out such persons who have wilfully defaulted, are associated with non-performing assets, or are habitually non-compliant and, therefore, are likely to be a risk to successful resolution of insolvency of a company. In addition to putting in place restrictions for such persons to participate in the resolution or liquidation process, the Amendment also provides such check by specifying that the Committee of Creditors ensure the viability and feasibility of the resolution plan before approving it. The Insolvency and Bankruptcy Board of India (IBBI) has also been given additional powers.

It may be recalled that the Regulations by the IBBI were also amended recently to ensure that information on the antecedent of the applicant submitting the Resolution Plan along with information on the preferential, undervalued or fraudulent transactions are placed before the Committee of Creditors in order for it to take an informed decision on the matter.

Along with other steps towards improving compliances, actions against defaulting companies to prevent misuse of corporate structures for diversion of funds, reforms in the banking sector, weeding-out of unscrupulous elements from the resolution process is part of ongoing reforms initiated by the Government. These would help strengthen the formal economy and encourage honest businesses and budding entrepreneurs to work in a trustworthy, predictable regulatory environment.

The Ordinance amends Sections 2, 5, 25, 30, 35 and 240 of the Code, and inserts new Sections 29A

and 235A in the Code.

GIST OF THE AMENDMENTS IS GIVEN BELOW:

- (i) Clause (e) of Section 2 of the Code has been substituted with three Clauses. This would facilitate the commencement of Part III of the Code relating to individuals and partnership firms in phases.
- (ii) Clause (25) and (26) of Section 5 of the Code which define "Resolution Plan" and "Resolution Applicant" are amended to provide clarity.
- (iii) Section 25(2)(h) of the Code is amended to enable the Resolution Professional, with the approval of the

The Ordinance aims at putting in place safeguards to prevent unscrupulous, undesirable persons from misusing or vitiating the provisions of the Code. The amendments aim to keep-out such persons who have wilfully defaulted, are associated with non-performing assets, or are habitually non-compliant and, therefore, are likely to be a risk to successful resolution of insolvency of a company.

Committee of Creditors (CoC), to specify eligibility conditions while inviting Resolution Plans from prospective Resolution Applicants keeping in view the scale and complexity of operations of business of the Corporate Debtor to avoid frivolous applicants.

(iv) Section 29A is a new Section that makes certain persons ineligible to be a Resolution Applicant. Those being made ineligible inter alia include:

- Willful Defaulters,
- Those who have their accounts classified as Non-Performing Assets (NPAs) for one year or more and are unable to settle their overdue amounts include interest thereon and charges relating to the account before submission of the Resolution Plan,

- Those who have executed an enforceable guarantee in favour of a creditor, in respect of a Corporate Debtor undergoing a Corporate Insolvency Resolution Process or Liquidation Process under the Code

- and connected persons to the above, such as those who are Promoters or in management of control of the Resolution Applicant, or will be Promoters or in management of control of Corporate Debtor during the implementation of the Resolution Plan, the holding company, subsidiary company, associate company or related party of the above referred persons.

(v) It has also been specifically provided that CoC shall reject a Resolution Plan, which is submitted before the commencement of the Ordinance but is yet to be approved, and where the Resolution Applicant is not eligible as per the new Section 29A. In such cases, on account of the rejection, where there is no other plan available with the CoC, it may invite fresh resolution plans.

(vi) Section 30(4) is amended to explicitly obligate the CoC to consider feasibility and viability of the Resolution Plan in addition to such conditions as may be specified by IBBI, before according its approval.

(vii) The Sale of Property to a person who is ineligible to be a Resolution Applicant under Section 29A has been barred through the amendment in Section 35(1)(f).

(viii) In order to ensure that the provisions of the Code and the Rules and Regulations prescribed thereunder are enforced effectively, the new Section 235A provides for punishment for contravention of the provisions where no specific penalty or punishment is provided. The punishment is fine which shall not be less than one lakh rupees but which may extend to two crore rupees.

(ix) Consequential amendments in Section 240 of the Code, which provides for power to make Regulations by IBBI, have been made for regulating making powers under Section 25(2)(h) and 30(4). ■

Cabinet approves Rs 9,046 cr National Nutrition Mission

The cabinet has approved the setting up of a National Nutrition Mission (NNM) with a three-year budget of Rs. 9,046.17 crore, to rein in malnourishment and stunted growth.

Under the mission, the government is targeting a reduction of 2% a year in stunting, undernutrition and low birth weight among 100 million people. It aims to reduce anemia among young children, women and adolescent girls by 3% a year. The programme would be undertaken in a phased manner, covering 315 districts in 2017-18, 235 districts in 2018-19 and the remaining districts in 2019-20.

Health and family welfare minister Shri J.P. Nadda said macro-nutrition was being monitored by the women and child development ministry while his ministry was concentrating on micro-nutrition and infections. NNM will ensure convergence, and lead to better results.

The women and child development ministry, in a statement, said the implementation strategy for

NNM would be based on intense monitoring and a convergence action plan up to the grass-roots level. NNM would be implemented using information technology as the basic tool; workers at anganwadis (women and child development centres) would be given smartphones and their supervisors smart tablets to monitor daily activities and compile reports. The move will be a deviation from the old practice of maintaining registers and will also help to reduce pilferage.

Under NNM, the ministries of women and child development, health and family welfare, and water and sanitation will work together. The mission will form an apex body that would fix targets and monitor, supervise and guide nutrition-related interventions across the ministries.

The mission would include several components like an ICT (information and communications technology)-based real-time monitoring system, incentivizing of states and Union territories to meet their targets, social audits, and setting up of nutrition resource centres. ■

India's Q2 GDP growth jumps to 6.3 per cent, breaks five-quarter slide

India's economic growth bounced back in the July-September quarter to reverse a five-quarter slowdown as businesses overcame the teething troubles of the newly launched goods and services tax (GST) regime and demonetization of high-value currency. Gross domestic product (GDP) grew 6.3 per cent in the second quarter of 2017-18, its fastest pace in three quarters, data released by the Central Statistics Office (CSO) said.

The manufacturing sector grew at 7 per cent in the September quarter compared with 1.2 per cent in the previous quarter, according to the figures. The higher growth rate will generate more jobs in the economy for the young graduates passing out of universities and engineering colleges which in turn will create a higher demand for goods and services to spur growth further.

The mining sector grew by 5.5 per cent as compared to decline of 1.3 per cent in Q2 of 2016-17 as the production of coal went up by 8.6 per cent from a fall of (-)0.7 per cent in the previous year. The higher coal production also led to an increase in electricity generation resulting in the power sector posting a 7.6 per cent growth up from 5.1 per cent in Q2 of 2016-17.

The mining sector grew by 5.5 per cent as compared to decline of 1.3 per cent in Q2 of 2016-17 as the production of coal went up by 8.6 per cent from a fall of (-)0.7 per cent in the previous year. The higher coal production also led to an increase in electricity generation resulting in the power sector posting a 7.6 per cent growth up from 5.1 per cent in Q2 of 2016-17.

However, the growth of the construction sector growth slowed to 2.6 per cent as compared to growth of 4.3 per cent in Q2 of 2016-17. Key indicators of



construction sector, namely, production of cement and consumption of finished steel registered growth rates of (-) 0.4 per cent and 4.1 per cent respectively during Q2 of 2017-18 as compared to 3.4 per cent and 6.5 per cent respectively during Q2 of 2016-17.

Trade, hotels, transport & communication and services related to broadcasting sector grew by 9.9 per cent as compared to growth of 7.7 per cent in Q2 of 2016-17. Gross value added (GVA) of the financial, insurance, real estate and professional services sector grew 5.7 per cent as compared to growth of 7.0 per cent in Q2 of 2016-17. Major component of this industry is the real estate and professional services which has a share of 75 per cent.

The other indicators of this sector including aggregate bank deposits and bank credits have shown growth rates of 8.6 per cent, and 6.8 per cent, respectively as on September 2017 as against growth of 10.8 per cent and 10.1 per cent respectively as on September 2016.

PUBLIC administration and defence and other services from this sector grew by 6.0 per cent for Q2 of 2017-18 as compared to growth of 9.5 per cent in Q2 of 2016-17. The agriculture sector growth slowed to 1.7 per cent as compared to the growth of 4.1 per cent in Q2 of 2016-17. The production of foodgrains during the kharif season of agriculture year 2017-18 declined by 2.8 per cent as compared to the growth of 10.7 per cent during the same period in 2016-17, CSO observed. ■

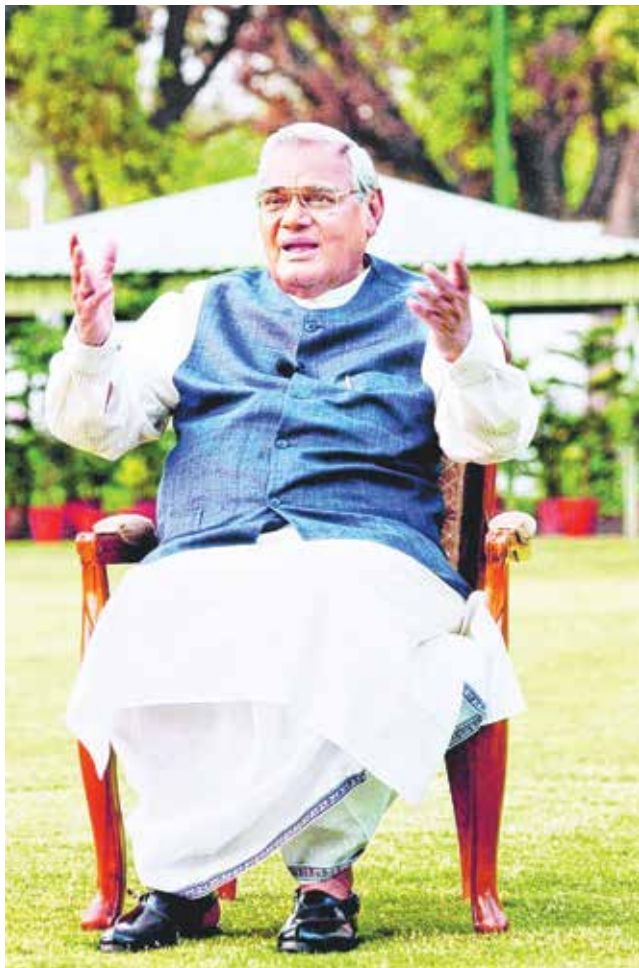
Atalji: A Unique Parliamentarian

| L.K. ADVANI

If I have to single out one person who has been an integral part of my political life almost from its inception till now, one who has remained my close ally in the party for well over fifty years, and whose leadership I have always unhesitatingly accepted, it would be Atal Bihari Vajpayee. Many political observers have noted that it is not only rare but, indeed, unparalleled in independent India's political history for two political personalities to have worked together in the same organisation for so long and with such a strong spirit of partnership. I regard this long comradeship with Atalji a proud and invaluable treasure of my political life.

Experience has taught me that long-lasting and fulfilling relationships in politics are possible only on the basis of mutual trust, respect and commitment to certain shared lofty goals. Politics driven by power play is, by its very nature, competitive and conflict-ridden. But politics driven by a common ideology and nurtured by common ideals and *samskaras* is a different matter altogether. When a higher purpose brings a set of people together, they learn to overlook and sideline small matters and personality related issues. Many people have asked me, 'How did your partnership with Atalji endure for over fifty years? Did you never have any differences or problems with him?'

I can well understand the puzzlement in this question. But I can also say, in all honesty that, contrary to what some people have been speculating since decades now, the relationship between Atalji and me was never competitive, much less combative. I do not imply that we never had any difference of opinion. Yes, we have sometimes had divergent views. Our personalities are different and, naturally, our judgements on individuals, events and issues have differed on many occasions. This is natural in any organisation that values internal democracy. However, what lent depth to our relationship were three factors. We both were



strongly moored in the ideology, ideals and ethos of the Jana Sangh and the BJP, which commanded all its members to put Nation first, Party next, and Self last. We never allowed differences to undermine mutual trust and respect. But there was also a third and very important factor: I always implicitly and unquestioningly accepted Atalji to be my senior and my leader. From the very early stages of our association, I always used to submit whatever Atalji decided with regard to organisational and political matters.

I would put forth my views but once I sensed

that Atalji wanted, I would invariably go along with his viewpoint or preference. My responses were so predictable that sometimes my colleagues in the party, or leaders in the RSS, would express their displeasure over what they perceived as my inability or unwillingness to disagree with Atalji's decisions. This, however, made no difference to my conviction that Atalji's must be the last word in all party-related—and, later, in government-related—matters. Dual or collective leadership is a poor substitute to unity in command. I used to tell my colleagues, 'No family can stay together without a mukhiya (head), whose authority is unquestionably accepted by all its members. After Deendayalji, Atalji is the mukhiya of our family.'

Here I must also add that Atalji had an accommodative approach towards me. If he knew what my thinking was on a certain issue, and if he did not have serious disagreements over it, he would readily say, Jo Advaniji kehte hain, voh theek hai. (What Advani says is right). Thereafter, the matter under discussion would be immediately clinched.

Throughout the six years of the NDA government, speculation about the non-existent Atal-Advani conflict' was a favourite pastime for few in the media and political circles. Atalji refuted this speculation on numerous occasions, both within Parliament and outside. In an interview given to India Today, he was asked: 'How are your relations with Home Minister L.K. Advani? Is the BJP pulling in different directions?' His reply was forthright: 'I talk to Advaniji each day. We consult each other daily. Yet you people speculate. Like a record stuck in a groove. One more time, let me say there is no problem. When there is, I'll let you know'.

In his nearly six decades of political life, Atalji has influenced his thoughts and ideologies not only on his Vichar-Parivar; but his wit, presence of mind, political foresight and strategy is respected in all political parties as well. His amazing oratory skills have left an impact not only in the Parliament, but on every platform of public life. His thunderous voice continues to reverberate in the Parliament. Atalji never hesitated to voice the opinion of the man standing on the lowest rung of the society. He presented many bills in the Parliament, for the welfare of this common man. It gives me great pleasure that

the original forms of the bills presented by Atalji in the Parliament and the debate on them, after being edited by Appa Ghatate, are being published. With the publication of this edition, viewpoints of Atalji and his contemporary Parliamentarians will be available for generations to come.

Before I embarked upon Jana Chetna Yatra on 11 Oct, 2011, I met Atalji the previous evening and sought his blessings. In comparison to all of

In his nearly six decades of political life, Atalji has influenced his thoughts and ideologies not only on his Vichar-Parivar; but his wit, presence of mind, political foresight and strategy is respected in all political parties as well. His amazing oratory skills have left an impact not only in the Parliament, but on every platform of public life.

my previous Yatras, the thing I missed the most in this yatra was Atalji's active participation due to his bad health. But with his support and blessings, this yatra, aimed at eradicating corruption and bringing back the black money stashed in Swiss Banks and abroad, also received overwhelming response in every part of Bharat.

Atalji, I and my whole party have been against rampant corruption and black money; and other evils in the society. The bills presented by Atalji show his determination and willpower to go all out to support the cause of a common man. My heartfelt good wishes to Atalji for a long and healthy life. ■

(From the Foreword of the book 'Atal Bihari Vajpayee : A Constructive Parliamentarian')

Mahamana Pandit Madan Mohan Malaviya

Pt. Madan Mohan Malaviya or Mahamana Malaviya, as he was popularly known, was born on 25th December 1861 at Prayag, in a family of six brothers and two sisters. His grandfather Pt Premdhar and father Pt Baijnath were Sanskrit scholars. His father, Pt Baijnath, was also an excellent Kathavacak (narrator of the stories from Bhagawat). After initial training in Sanskrit, Malaviyaji joined the Saraswati School for study in English. He passed his B.A. from Muir Central College in 1884. He was married in 1878 to Kumari Devi of Mirzapur. Circumstances forced him in 1884 to join the Government School as a teacher for a salary of Rs.40 per month.

After his graduation and the job of a teacher in 1884, Malaviyaji could pursue his education only from 1889 and passed LLB course in 1891. He first practiced in the District court in 1891 and then in the High Court from 1893. He decided to give up his roaring practice during his 50th birthday and retired in 1913 to serve the country. Gopala Krishna Gokhale said "Malaviyaji's sacrifice is a real one. Born in a poor family, he started earning thousands monthly. He tasted luxury and wealth but giving heed to the call of the nation, renouncing all he again embraced poverty".

Malaviyaji worked in the editorial of Hindi daily 'Hindusthan' (1887-1889), English daily 'Indian Opinion' (1889-), started Hindi weekly 'Abhyuday' (1907-1909 under his editorship). Started English daily with the help of Motilal Nehru 'Leader' When the English Government tried to bring in the Press Act and Newspaper Act in 1908, Malaviyaji started a campaign against the Act and called an All India Conference in Allahabad. He then realized the need of an English Newspaper to make the campaign effective throughout the country. As a result, he started the English daily 'Leader' in 1909 with the help of Pt. Motilal Nehru. He was associated with 'Leader' as Editor 1909-1911 and as the President 1911-1919. In

1910, Malaviyaji started the Hindi paper 'Maryada'. He took active control of 'Hindusthan Times' from Delhi in 1924. 'Sanatana Dharma', a magazine dedicated to religious, dharmic interests, was started in 1933 from BHU.

Malaviyaji's firm grounding in the tenets of Hindu Dharma led him to strong beliefs on right attitude, right thinking, right expression and right actions in every field of his activity.

He was catapulted into the political arena immediately after his first thrilling speech at the Second Congress Session in Calcutta, held in 1886.

He served the Congress for almost 50 years and worked with 50 Congress Presidents. He was the Congress President for a record of four times.

He visualized the importance of education and the hardships of the students early in life. He set up the 'MacDonald Hindu Boarding House' to accommodate 230 students in 1903 in Allahabad, by collecting a public donation of Rs 1.3 lakhs. This appears to be the precursor for his grand vision of the Banaras Hindu University, which he built up from a vision in 1900 to a reality in 1916.

These examples show his keen analysis of a problem, ability to think of a workable solution, motivate a team to work, collect large amount of funds for a public cause and realize the dream.

Pt. Malaviya ji was one of the founders of Scouting in India. He also founded a highly influential, English-newspaper, The Leader published from Allahabad in 1909. He was also the Chairman of Hindustan Times from 1924 to 1946. His efforts resulted in the launch of its Hindi edition named Hindustan Dainik in 1936.

This great son of this soil passed away on 12 November 1946 (aged 84) at Allahabad, Uttar Pradesh, India

Pandit ji was posthumously conferred with Bharat Ratna, India's highest civilian award, on 24 December 2014, a day before his 153rd Birth Anniversary. ■



The Fiction of Loan Waiver to Capitalists

The current Government recognised this nexus and took firm decisions with regard to the defaulters. Insolvency and Bankruptcy Code was enacted, and by amending it, in respect of companies whose money was not returned to the banks, decision was taken that the debtors concerned would not be allowed to participate in the business of such companies.

| ARUN JAITLEY

Over the last few days, a rumour is being propagated regarding waiver of loans of capitalists by banks. Time has come for the nation to be apprised of facts in this regard.

Between the years 2008 to 2014, Public Sector Banks disbursed disproportionate sums of loans to several industries. The public needs to ask the rumour mongers at whose behest or under whose pressure were such loans disbursed. They should also be asked that when these debtors delayed in repayment of their loans and interest thereon to Public Sector Banks, what decision was taken by the then Government.

Rather than take firm decision with regard to such debtors, the then Government, through relaxation by banks in loan classification kept these defaulters as non-NPA account holders. These loans were restructured through this, the loss to banks was kept hidden. The banks kept giving loans repeatedly to these debtors and kept ever-greening the loans.

The current Government recognised this nexus and took firm decisions with regard to the defaulters. Insolvency and Bankruptcy Code was enacted, and by amending it, in respect of companies whose money was not returned to the banks, decision was taken that the debtors concerned would not be allowed to participate in the business of such companies.

At the same time, banks were given necessary capital so that Public Sector Banks become strong and capable of contributing to nation's development. The reason for giving capital to banks is that these banks may become mazboot, i.e., strong, rather than mazboor, i.e., hard-pressed. Public Sector Banks



have been provided capital in the past as well. During 2010-11 to 2013-14 too, Government provided banks an amount of Rs. 44,000 crore for recapitalisation. Was that also for waiving loans of capitalists?

LEGACY OF AGGRESSIVE LENDING:

During the period of aggressive lending from 2008 to 2014, the gross advances of Public Sector Banks increased from about Rs. 34,00,000 crore. Despite repayment not being regular on these, through relaxation in loan classification, banks continued to keep defaulters as non-NPA account holders by restructuring them. Through this, the losses of banks and their precarious position was kept under the carpet.

TRANSPARENT AND REALISTIC RECOGNITION OF NPA:

Asset Quality Review carried out for clean and fully provisioned balance-sheets in 2015 revealed high NPA. Through correct recognition of NPA, the



NPA amount of Public Sector Banks rose from Rs. 2,78,000 crore in March 2015 to Rs. 7,33,000 crore in June 2017. Meaning thereby that those loans, of about Rs. 4,54,466 crore, which were actually fit to be NPA and were under the carpet, were recognised after intensive scrutiny under Asset Quality Review.

PROVISION FOR EXPECTED LOSSES:

In the past, adequate provision was not made for expected losses from stressed loans under the relaxation available for restructured loans. Public Sector Banks initiated clean-up and NPA recognition, and made up-front provision for expected loss. Government envisage need of capital to the tune of Rs. 1,80,000 crore till FY 2018-19. Accordingly, Government provided for Rs. 70,000 crore. As a result of Indradhanush despite high NPA and the need for consequential provisioning, Public Sector Banks were successful in complying with Basel III norms. Between 2013-14 and the first quarter of FY 2017-18, provision of Rs. 3,79,080 crore was made to deal with expected losses, as against provision of Rs. 1,96,937 crore made in the preceding 10 years.

NO LOAN WAIVER:

Government has not waived any loans of big NPA defaulters as aforesaid. On the contrary, under the new Insolvency and Bankruptcy Code brought by the Government, cases have been instituted in the National Company Law Tribunal (NCLT) for timebound recovery from 12 largest defaulters in six to nine months, in NPA cases of Rs. 1,75,000 crore. Cases for the recovery of NPA dues from the assets of these big defaulters are under way at various stages.

BAR ON WILFUL DEFAULTERS:

To safeguard misuse of the legal process by unscrupulous and undesirable persons, this week, through an ordinance, Government has barred wilful defaulters and persons associated with NPA accounts from participating in the process under way in NCLT. Through these steps, for the first time in the country, Government has put in place a clean and effective system through which wilful defaulters of bank loans may be kept away from the management of their business and timebound recovery effected from them.

UNPRECEDENTED CAPITALISATION OF PUBLIC SECTOR BANKS:

With the object of increase credit off-take and creation of jobs, Government has taken the big decision of capitalising Public Sector Banks. Under this, with maximum allotment in the current year, capital increase of Rs. 2,11,000 crore would be effected within two financial years. This would be arranged through Rs. 1,35,000 crore of recapitalisation bonds, Rs. 18,139 crore of budget provision, with the balance coming from raising of capital from the market (estimated potential Rs. 58,000 crore) by diluting Government shareholding. Through capital infusion, banks weakened by NPAs would become strong and become capable of raising adequate capital from the market. For receiving this

With the object of increase credit off-take and creation of jobs, Government has taken the big decision of capitalising Public Sector Banks. Under this, with maximum allotment in the current year, capital increase of Rs. 2,11,000 crore would be effected within two financial years.

capital, banks will have to carry out several reforms, so that such situations do not recur.

LOANS TO HONEST BUSINESSPERSONS:

Through these strong steps taken over the last three years, not only have the problems received as legacy been addressed but reforms for rebuilding the strength of Public Sector Banks have been boosted. The process of creation of strong and large banks began with the integration of State Bank of India, and the recapitalisation announced will bolster this process. While honest businesspersons will be able to access loans from strong and reformed banks, strict and clear law and the all-round clean-up initiated by the Government would result in a clean system in the country. ■

(The Writer is Union Minister of Finance, GoI)

Russian Revolution: A centenary without celebration



SHIV SHAKTI BAKSHI

A centenary has passed unnoticed without any visible celebration. The events in Russia, which shook the entire world in 1917, appear to be forgotten in public memory in 2017. The pretentious claims of the Russian Revolution today remain shrouded in silence with even its ardent supporters preferring to avoid any marked celebration. There is a realisation that the Soviet Union, showcased as a model by Communists across the world, suffered from 'ideological deviations' and had 'distortions' in building socialism, resulting in its failure. The pulling down of the statue of Lenin in Russia and other parts of erstwhile the Soviet Union not only symbolises the open manifestation of people's anger against Soviet

atrocities but is symptomatic of the devastations wreaked on the populace it ruled.

What was seen as an event of enormous significance holding out the promise of transforming the world order, has now turned out to be hollow promises of civil liberties, equal rights and democracy which submerged Russia in instability, extremism and political terrorism. Most of the communist states, which sprung in different parts of the world as a result of this revolution, have crumbled under the weight of their own contradictions. While the communist states indulged in mass killings of their political opponents, they also sought to uproot societies and wreck their economies, killing millions in the process. Saying that Bolshevism was the greatest human slaughter of all time, renowned Nobel laureate Aleksandr



Solzhenitsyn while recounting the horrors, concludes that millions perished between 1918 and 1957 in Gulag slave camps in Russia. After colonialism, communism, like fascism, proved to be one of the biggest disrupters globally, leaving nothing much to celebrate in its name.

As elsewhere in the world, in India, too, the Communist Party acted on the dictates of 'Comintern' and tried to sabotage the 1942 Quit India movement, rationalised the Muslim League's two-nation theory and when independence dawned on the nation, they called it a sham and launched an armed struggle. Unlike the Socialist Party led by the likes of Lohia and Jaiprakash who believed in nationalism, the communists believed India to be a conglomeration of various nationalities while showing deep contempt for mainstream Indian thoughts. They went to the extent of rationalising and supporting Chinese aggression on India in 1962. Although they were able to register electoral victories in few states and became a strong factor in Parliament, they now appear to be standing on their last leg. When a bleak future stares at communism in India, even thinking about celebrations may appear out of sync in the current scenario. While the collapse of Soviet Union falsified the claim of a model state, repeated defeats in West Bengal robbed the communists further of anything worth achievement. It is an irony that in the state where communist parties of different shades were able to form a front and wrest power in the name of land reform and working-class movement, they now find themselves ousted due to a peasant movement. West Bengal, which was at the forefront at the time of independence declined in almost all developmental parameters under the Left Front rule. The long spell of Left Front rule in West Bengal is mainly attributed to its complete stranglehold over state machinery through a network of party cadres deployed in crushing opposition and booth rigging in contravention of the democratic ethos.

While West Bengal seems lost forever for the communists, they can still find solace in their hold over Tripura and the 2016 election victory in Kerala. As Tripura remains steeped in poverty, violence by its cadres in Kerala has maligned its image throughout the country. The coming of LDF in power in Kerala has seen a rise in political murders and brutal attacks

on BJP-RSS activists resulting in killings even in CM Pinarayi Vijayan's home constituency. The Janraksha Yatra launched by BJP President Amit Shah against the murders and violent attacks on BJP-RSS activists by Communists witnessed large participation, throwing a challenge to the LDF rule.

Even after a hundred years of failed experimentations and trials, threats posed by some communist regimes appear real for world peace. As North Korea tests a hydrogen bomb, the heat of imperialistic ambition of China is continuously felt by its neighbours. The Naxal-Maoist violence in India poses threats nothing less than other terror groups

Saying that Bolshevism was the greatest human slaughter of all time, renowned Nobel laureate Aleksandr Solzhenitsyn while recounting the horrors, concludes that millions perished between 1918 and 1957 in Gulag slave camps in Russia. After colonialism, communism, like fascism, proved to be one of the biggest disrupters globally, leaving nothing much to celebrate in its name.

operating in the country with foreign backing. The Russian revolution which started with a bang, raising expectations of an alternative world order and promising a challenge to capitalism, finally ended in a whimper. In this whimper can be seen the shattering of the faith of common people who had to face the atrocities of the dictatorial communist regimes. The silence of the communists on the centenary of the Russian revolution is indicative of their inability to commemorate an event which has falsified their claims and exposed them to the world. The compulsion to remain silent is a resounding slap on their face. ■

PM inaugurates Global Entrepreneurship Summit-2017 in Hyderabad

‘Young entrepreneurs have to contribute towards creating a New India by 2022’



India hosted the 2017 Global Entrepreneurship Summit in partnership with the Government of the United States of America in Hyderabad. The Summit was held in South Asia for the first time. It brings together leading investors, entrepreneurs, academicians, think-tanks and other stakeholders to propel the global entrepreneurship ecosystem. PM Shri Narendra Modi inaugurated the summit on November 28, 2017.

Addressing the gathering PM Shri Modi said this

event not only binds the Silicon Valley with Hyderabad but also show-cases the close ties between the United States of America and India. It under-lines our shared commitment towards encouraging entrepreneurship and innovation. The topics picked for this year's summit include healthcare and life sciences; digital economy and financial technology; energy and infrastructure; and media and entertainment. These are all important issues, relevant to the well-being and prosperity of mankind.

India has a true friend in the White House, as President Trump: Ivanka Trump

Ivanka Trump, daughter and adviser to US President Donald Trump, in her address at the Global Entrepreneurship Summit (GES) 2017, said India has a true friend in the White House, as President Trump had said earlier this year.

Highlights of Ivanka Trump's speech

- Thank You PM Modi for making India a symbol of democracy and beacon of hope for the world.
- Transformational change has been proved by you, from selling tea in your childhood to becoming PM of India.
- India has a true friend in the White House, as President Trump had said earlier this year
- Hyderabad is quickly emerging as the innovation hub of India.
- This summit is a symbol of growing economic and security cooperation between India and US.
- For the first time ever, women make up 50 per cent of the people selected for this summit
- Today, more than 11 million women in the US own businesses.
- Women still face steep obstacles in starting, growing and establishing their businesses.
- We are committed to supporting women and men both inside and outside of their homes. Women are more likely than men to hire other women.



PM Narendra Modi inaugurates Hyderabad metro rail

Prime Minister Shri Narendra Modi along with Telangana Chief Minister K. Chandrashekar Rao and other leaders inaugurated the Hyderabad Metro Rail on 28 November, 2017. The service, connecting Nagole station to the Miyapur station in the Hi-Tech City area — a stretch of 30 km, which was the longest stretch in an Indian metro project opened for common public.

The inauguration was held at Miyapur metro station. PM Shri Modi along with Shri Rao flagged off the metro rail and took a short ride on the train. The first phase of the metro will cover a total distance of around 72km across three corridors.

He said the theme “Women First, Prosperity for All” makes this edition of GES stand out. In Indian mythology, woman is an incarnation of Shakti- the Goddess of power. We believe women empowerment is crucial to our development. Indian women continue to lead in different walks of life. More than sixty percent of workers in our agriculture and allied sectors are women. Our milk co-operatives in Gujarat and the Shri Mahila Griha Udyog Lijjat Papad, are examples of highly successful and globally acclaimed women-led co-operative movements.

HIGHLIGHTS OF THE SPEECH

The number of Smartphone users in India’s projected to grow to over 500 million by 2018.

- This offers immense potential for the growth of any entrepreneurial venture, in terms of outreach and job creation.
- Our Start-Up India programme is a comprehensive action plan to foster entrepreneurship and promote innovation.
- Our government has taken several steps to improve the business environment. The jump in India’s ranking in the World Bank’s Ease of Doing Business Report, from 142 to 100, in three years, is a result of this.
- We have launched the MUDRA scheme to provide easy finance of upto one million rupees to entrepreneurs. Since its launch in 2015, over 90 million loans worth 4.28 trillion rupees have been sanctioned. Of these, more than 70 million loans have been sanctioned to women entrepreneurs.
- My government has launched the “Atal Innovation Mission”. We are opening Tinkering Labs in more than 900 schools to promote a culture of innovation and entrepreneurship among children.
- Our “Mentor India” initiative engages leaders to guide and mentor students through these tinkering labs. In addition, 19 incubation centers have been created in various universities and research institutions. These will nurture innovative start-up businesses to become scalable and sustainable.
- We have created Aadhaar - the world’s largest biometric based digital database. This currently covers over 1.15 billion people and digitally authenticates over 40 million transactions daily. We now digitally provide monetary benefits of various



government schemes to the beneficiaries through Direct Benefit Transfer using Aadhaar.

- Almost 300 million bank accounts with deposits of over 685 billion rupees have been opened through the Jan Dhan Yojana. These bring previously unbanked sections of society into the formal financial system. Of these, 53 per cent accounts are of women.
- Having almost completed our programme to connect all villages with electricity, we have launched the Saubhagya scheme. This will provide electricity connections to all families by December 2018.
- We have launched a programme to provide high-speed broad-band internet to all rural areas by March 2019.
- Our Swachh Bharat Mission to improve sanitation and cleanliness, and the rural and urban housing missions under-line our commitment towards dignity of life.
- Our infrastructure and connectivity programmes like Sagarmala and Bharatmala offer entrepreneurs many business opportunities for investment.
- India has improved from its rank from 54 in 2014 to 35 in 2016 on the World Bank’s Logistics Performance Index.
- Our foreign reserves have crossed 400 billion dollars, and we continue to attract large foreign capital flows.
- To my young entrepreneur friends from India, I would like to say: each of you has something valuable to contribute towards creating a New India by 2022. You are vehicles of change and instruments of India’s transformation. ■

HUGE DIPLOMATIC WIN FOR INDIA;

Dalveer Bhandari re-elected to International Court of Justice

P rime Minister Shri Narendra Modi credited the efforts of external affairs minister Smt. Sushma Swaraj and foreign ministry officials for the re-election of Dalveer Bhandari to the International Court of Justice.

BJP National President Shri Amit Shah described Bhandari's re-election as a huge diplomatic win and applauded PM Shri Narendra Modi and Smt. Sushma Swaraj. Congratulating Shri Bhandari, Shri Amit Shah said his win was a reflection of a strong and decisive leadership.

Dalveer Bhandari sailed through after Britain withdrew its candidate from a hard-fought race to the World Court on 21 November, 2017. Bhandari and UK's Christopher Greenwood were locked in a neck-and-neck fight for re-election, as the UN could not decide between them after electing four out of five judges to



the ICJ.

Bhandari, 70, received 183-193 votes at the General Assembly and secured all 15 votes in the Security Council to fill the final vacancy on the ICJ after separate but simultaneous elections were held at the UN headquarters in New York.

After the results came out, PM Shri Narendra Modi expressed gratitude to members of the UN General Assembly and the UN Security Council for their support and trust in India. For its

part, Britain congratulated Dalveer Bhandari and said it will continue to cooperate closely with India at the United Nations and globally.

Matthew Rycroft, Britain's Permanent Representative to the United Nations, said in a statement that his country decided to withdraw Greenwood's candidature. We are naturally disappointed, but it was a competitive field with six strong candidates, he said. "If the UK could not win in this run-off, then we are pleased that it is a close friend like India that has done so instead. We will continue to cooperate closely with India, here in the United Nations and globally," he said.

Rycroft said the UK will continue to support the work of the ICJ in line with our commitment to the importance of the rule of law in the UN system and in the international community more generally.

Britain's withdrawal from the election to the prestigious world court would mean that there will not be a British judge on the UN's most powerful court for the first time in its history.

Based in the Hague, the ICJ has a bench of 15 judges, five of whom are elected every three years for a nine-year term. Established in 1945, the role of the ICJ is to settle, in accordance with international law, legal disputes submitted to it by states and to give advisory opinions on legal questions. ■

@narendramodi

Congratulations to EAM @SushmaSwaraj and her entire team at MEA & diplomatic missions for their untiring efforts that have led to India's re-election to ICJ. Our deep gratitude to all the members of UNGA as well as UNSC for their support and trust in India.

@AmitShah

"With every step and effort of the Modi Government, we see the reflection of a strong and decisive leadership. I applaud Prime Minister Narendra Modi and External Affairs Minister Sushma Swaraj for this huge diplomatic win."

@SushmaSwaraj

"Vande Matram - India wins election to the International Court of Justice. JaiHind."



PM INAUGURATES DR. AMBEDKAR INTERNATIONAL CENTRE IN NEW DELHI

Country is indebted to Baba Saheb, for his contributions to nation-building: PM

The Prime Minister Shri Narendra Modi on 07 December, 2017 dedicated the Dr. Ambedkar International Centre in New Delhi to the nation. He had laid the foundation stone of this Institute in April 2015.

Speaking on the occasion, the Prime Minister expressed confidence that the Centre would play a key role in the dissemination of Dr. Ambedkar's teachings and vision.

Noting that the Dr. Ambedkar International Centre for Socio Economic Transformation is also part of this project, the Prime Minister said that this will be an important centre for research on social and economic issues. He said the centre would function as a think-tank for inclusive growth, and related socio-economic matters.

The Prime Minister said that thought-leaders and visionaries have shaped the direction of our country, at different points in time. He said the country is indebted to Baba Saheb, for his contributions to nation-building. He said the Union Government wants more and more people, and especially the youth, to learn about his vision and ideas. That is why, he added, that important places related to Dr. Ambedkar's life have been developed as centres of pilgrimage. In this context, he mentioned the sites at Alipur in Delhi; Mhow in Madhya Pradesh; Indu Mill in Mumbai; Deeksha Bhumi in Nagpur; and the house in London. He said that this 'Panchteerth' is the today's generation's way of paying homage to Dr. Ambedkar. He said that the BHIM App for digital transactions, is the Union Government's homage to the economic

vision of Dr. Ambedkar.

Quoting from Dr. Ambedkar's address to the Constituent Assembly in December 1946, the Prime Minister said despite his struggles, Dr. Ambedkar had an inspirational vision for the nation to overcome its problems. He said that we have still not been able to fulfil the vision of Dr. Ambedkar. He said today's generation has the capability and the potential to eradicate social evils.

Shri Modi recalled Dr. Ambedkar's words, that we should make our political democracy, a social democracy as well. He said that over the last three to three and a half years, the Union Government has worked towards fulfilling this vision of social democracy. In this context, he mentioned initiatives taken by the Government such as Jan Dhan Yojana, Ujjwala Yojana, Swachh Bharat Mission, insurance schemes, Pradhan Mantri Awas Yojana, and the recently launched Saubhagya Yojana. He said the Union Government is making every effort to complete schemes and projects within their intended duration, and the Dr. Ambedkar International Centre represents one illustration of this. He spoke at length about other schemes including distribution of soil health cards, Mission Indradhanush and progress



towards rural electrification targets, to show the speed and commitment of the Union Government in implementing public welfare initiatives. The Prime Minister also mentioned the Stand-Up India scheme for generating self employment.

The Prime Minister asserted that his call of "New India", is the India which Dr. Ambedkar envisioned, where everyone has equal opportunity and rights, free from caste oppression, and progressing through the strength of technology. He exhorted everyone to work towards fulfilling the vision of Babasaheb Ambedkar; and hoped that we would be able to accomplish it by 2022. ■

GST made doing business easier for traders: Arun Jaitley

Just a day after the India's GDP growth in the July-September quarter showed a growth rate of 6.3 per cent after the previous quarter, Finance Minister Shri Arun Jaitley on December 1, 2017 said the Goods and Services Tax (GST) has made doing business easier for traders by expanding the market place and reducing tax compliance burden. He also affirmed that the two structural reforms by the Narendra Modi government — GST and demonetization — will benefit the economy in the medium and long-term.

While responding to questions regarding the second quarter economic growth estimates, the finance minister said, "GST has made doing business and trade very easy. The market size for every trader has grown. Now whole country is his market."

Shri Jaitley said that the GST has also reduced the compliance burden on traders as under the new regime a trader is not required to file multiple tax returns. "The tax rates too are being rationalised and a trader will no more be required to confront inspectors," he added.

While the impact of demonetization of high-value currency notes of Rs 500 and Rs 1000 in November last year was limited to one or two quarters, the impact of GST was limited to one quarter, mainly because of de-stocking by corporates, said the finance minister.

"The GST impact was only for one quarter mainly because of destocking. That was our assessment. The (GDP) figures indicate that. Structural reforms benefit in the medium and long-term. Both these steps will benefit the economy," he said. ■

Shameful posturing by Congress on Ram Mandir issue: Amit Shah



BJP National President Shri Amit Shah stepped up his attack on the Congress over the Ram Mandir issue for its shameful posturing. Addressing an election rally at Navsari, Gujarat on 06 December, 2017 Shri Shah said, "Now that Sunni Waqf Board has said that they don't agree with what Kapil Sibal said in court, it is certain that Sibal spoke in his personal capacity as a Congress leader, with the blessings of their high command. Shameful posturing by Congress on Ram Temple issue!" he said.

Noteworthy, the Sunni Waq Board's Haji Mehboob has said that Sibal had said that the final hearing in the Ayodhya case should be held after the General Elections in 2019. But distancing itself from its lawyer Kapil Sibal's statement in the Supreme Court he said, the body wants an early solution to the Ayodhya issue.

He said that the Gujarat assembly election is not about who will become the CM or a fight between two parties but between Congress' Jativaad -Vanshvaad and Narendra Modi's Vikasvaad. He said the Congress-led UPA government did nothing for Gujarat and Rahul Gandhi thinks that Gujarat is a tourist spot as he is visiting the state very often, he added.

Shri Shah further asked Congress vice president Rahul Gandhi to make his stand clear on Rohingya Muslim refugees as well as the issue of autonomy for Jammu and Kashmir.

Addressing a rally in poll-bound Gujarat, he said Mr Gandhi and the Congress should state what the situation in Kashmir was when the party was in power.

Terrorists killed our soldiers and people with impunity during their rule," Shri Shah said. The BJP government, on the other hand, carried out a surgical strike against terrorists. "We conducted a surgical strike. Our soldiers entered Pakistani territory, killed them and came back," he said.

The BJP President accused Congress leader and former Union minister P Chidambaram of demanding autonomy for Kashmir. The Narendra Modi government is trying to normalize the situation, while Chidambaram comes to Gujarat and demands autonomy for Kashmir," Shri Amit Shah said.

The BJP President said, "Rahul Gandhi should make his stand clear whether he supports Chidambaram's demand for autonomy for Kashmir. People of Gujarat should ask him when he comes here next," he said. ■

JEEVEM SHARDAH SHATAM !



Birthday : 25th December

Kamal Sandesh Parivar wishes
former Prime Minister of India
SHRI ATAL BIHARI VAJPAYEE
a **HAPPY BIRTHDAY**
and prays for his
good health and long life.

India moves up on global entrepreneurship index

India has moved up one place to spot 68 on the Global Entrepreneurship Index (GEI) of 2018. The US topped the index this year also, Global Entrepreneurship Network (GEN) president Jonathan Ortman said on November 29, 2017. "India is in 68th position in the Global Entrepreneurship Index. The US is in first position in 2018. The list was prepared for 137 countries in the world. Each country is ranked according to its GEI score to indicate overall

entrepreneurship attitude and potential," Ortman said at a session at the Global Entrepreneurship Summit. Last year, India enjoyed the largest jump in the rankings, moving up 29 spots to 69th position. India was strong in product innovation while weak in the area of technology absorption, last year's report had said. GEN is a platform of programmes and initiatives to help new firms start and scale while working to create a global entrepreneurial ecosystem.



'BABASAHEB'S contribution in making the country prosperous and strong can never be forgotten'

The Times Group Newspaper "Vijaya Karnataka" started a new initiative urging the children to write a letter to the Prime Minister of the country. And, then they published some selected letters. I read those letters and liked the initiative. Even these little children are conversant with problems confronting the nation; aware of the deliberations going on in the country. Kirti Hegde from North Kannada had appreciated Digital India and Smart City schemes and she put forth a suggestion that we need to transform our education system and said that the present-day children do not like classroom reading, they love to know more and more about nature. And if we impart knowledge about nature to our children then in future they may prove very useful in protecting the environment.

A child Reeda Nadaf from Laxmeshwara has written that she is the daughter of an army man and feels proud of being so. Which Indian would not be proud of our soldiers? And, you being a soldier's daughter should naturally take pride in that. Irfana Begum from Kalburgi has written that her school is 5 Kilometres away from her village and she has to start early in the morning and it gets quite late in the evening by the time she returns home. She says that as such she does not find time to spend with her friends and has suggested that there should be a school nearby. But, my countrymen, I liked this initiative taken by a newspaper that helped these letters reach me

PM Shri Narendra Modi talked to the nation in the 38th edition of 'PM's Mann Ki Baat' programme on All India Radio on 26 November, 2017. We are publishing the excerpts of his speech.



and I got an opportunity to go through these. This was a very good experience for me.

My dear countrymen, today is 26/11. The 26th of November is our Constitution Day. The Constitution of India was adopted by the Constituent Assembly on this day in the year nineteen forty-nine. Our constitution was implemented on the 26th of January, 1950 which we celebrate as our Republic Day. The Constitution of India is the spirit of our democracy. This is the day to remember the members of the Constituent Assembly. They all worked hard for about three years to draft the Constitution. And, whoever reads that debate will feel proud about what actually the vision of a life dedicated to the nation is. Can you imagine how hard their task would have been to frame the Constitution of our country which has such big diversities? They must have shown a great sense of understanding and farsightedness and that too at a juncture when the country was getting rid of the bondage of slavery. Now, this is the responsibility of all of us to make a New India in the light of the thinking of the makers of our Constitution. Our Constitution is all encompassing. There probably is no area, no aspect of nature which remained untouched.

Equality for all and sensitivity towards all is the unique characteristic of our Constitution. It guarantees fundamental rights to each & every citizen, whether underprivileged or oppressed,

backward or deprived, a tribal or a woman. It protects their fundamental rights and safeguards their interests. It is our duty that we abide by our Constitution in letter and spirit. Citizens and administrators alike must move ahead in accordance with the spirit of our Constitution. The

Equality for all and sensitivity towards all is the unique characteristic of our Constitution. It guarantees fundamental rights to each & every citizen, whether underprivileged or oppressed, backward or deprived, a tribal or a woman. It protects their fundamental rights and safeguards their interests. It is our duty that we abide by our Constitution in letter and spirit. Citizens and administrators alike must move ahead in accordance with the spirit of our Constitution.

message that our Constitution conveys is that no one should be harmed in any way. It is but natural to remember Dr. Babasaheb Ambedkar on the Constitution Day today. Seventeen separate committees were constituted by the Constituent

Assembly on various important issues. One of most significant of these was the drafting committee and Dr. Babasaheb Ambedkar was the Chairman of this drafting committee. He was playing a pivotal role in it. The Constitution of India, which we feel so very proud of, bears an indelible stamp of his able leadership. He ensured the welfare of every section of society. We remember him and bow before him on his Mahaparinirvan Diwas on 6th of December. Babasaheb's contribution in making the country prosperous and strong can never be forgotten. 15th of December is the death anniversary of Sardar Vallabh Bhai Patel. Sardar Patel rose from being a farmer's son to be known as the Iron Man of the country, undertaking the extraordinary task

Let us share our positive experiences with #PositiveIndia (Hashtag Positive India) on the Narendra Modi App or MyGov portal. Remember to recollect the incidents that inspire others. If you remember positive events, then you will be in a mood to do good around you.

of uniting India into one nation. Sardar Saheb was also a member of the constituent Assembly. He was also the Chairman of the Advisory Committee on fundamental rights, minorities and tribals.

26/11 is our Constitution Day but how can the nation forget that on this very day nine years ago, terrorists had launched an attack on Mumbai. The country remembers and bows to those brave citizens, policemen, security men and each one who lost their lives then. This country can never forget their sacrifice. Terrorism and extremism are trying to weaken and destroy our social fabric. That is why, the need of the hour is that humanitarian forces should become more alert and cautious.

I am happy that the Ministry of Defence has decided to run a campaign from December 1 to December 7 during which they will reach out to the

people of the country to disseminate information about our ARMED FORCES and to make them aware. Throughout the week every one, old or young, should wear the flag. A movement to instill respect for our forces will come into being in the country. We can distribute ARMED FORCES FLAGS on this occasion.

Our farmers across the country have got more than 10 crore soil health cards made so that they may understand their soil better and accordingly sow the crop.

Promoting cleanliness suffers from no barriers of age; there are no boundaries. A child or an elderly person, a woman or a man, everyone needs cleanliness. And everyone should contribute towards the cause of cleanliness. Our Divyang brothers and sisters are firm in their resolve; they are competent, capable, courageous and determined.

We get to learn something or the other every moment. They are performing well in every walk of life. Whether it be the field of sports, any kind of competition or a social initiative, our Divyang brethren are second to none. You must be aware that our Divyang sportspersons won 4 medals in the Rio Olympics through their stellar performances. They also emerged champions in the T-20 Cricket World Cup for the Visually Challenged. Myriad competitions take place all over the country. Recently, the 17th National Para-Swimming Competition was held in Udaipur. Divyang brothers & sisters from different parts of the country participated & displayed their stellar skills..

Let us share our positive experiences with #PositiveIndia (Hashtag Positive India) on the Narendra Modi App or MyGov portal. Remember to recollect the incidents that inspire others. If you remember positive events, then you will be in a mood to do good around you. Positive events provide energy to do good. Positive thoughts beget positive resolve, positive resolve takes you forward towards auspicious results.

Let all of us together witness the strength of this collective momentum and its impact. My dear countrymen, I will be back amidst you next month, with another episode of 'Mann Ki Baat.' We will have another opportunity to talk a lot. Many - Many thanks! ■



AYODHYA SUIT: SIBAL DOESN'T REPRESENT US, SAYS SUNNI BOARD

In a fresh twist to the Ramjanmabhoomi case, the UP Sunni Central Waqf Board distanced itself on December 6, 2017 from senior lawyer Kapil Sibal's plea before the Supreme Court that hearing of the Ayodhya title suit be deferred to July 2019. The board said it wanted the case to be decided at the earliest. Other litigants from the Muslim side, too, supported the board's view. Appearing for the Muslim side before a three-judge bench, Sibal had said BJP's 2014 election manifesto promised a Ram temple in Ayodhya. He asked the court to postpone hearings to July 2019, by when the general elections would have decided the fate of the Modi government.

— (THE INDIAN EXPRESS, December 07, 2017)

PROPOSED FRDI BILL PROTECTS THE RIGHTS OF DEPOSITORS: ARUN JAITLEY

Finance Minister Shri Arun Jaitley on December 06, 2017 said the proposed FRDI Bill protects the rights of depositors, denying reports to the contrary. "The Financial Resolution and Deposit Insurance Bill, 2017 is pending before the Standing Committee. The objective of the government is to fully protect the interest of the financial institutions and depositors," he said in a tweet. The government stands committed to this objective, he added.

— (THE ECONOMIC TIMES, December 06, 2017)

FORMALLY APOLOGISE FOR JALLIANWALA: LONDON MAYOR

Sadiq Khan, the first Asian-origin mayor of London, on December 06, 2016 called on the UK government to formally apologise for the April 1919 Jallianwala Bagh massacre by British Indian Army soldiers. Khan, who was in Amritsar as part of his six-day mission to India and Pakistan, called the massacre one of the most horrific events in Indian history. "I'm clear that the (UK) government should now apologise, especially

as we reach the centenary of the massacre. This is about properly acknowledging what happened here and giving the people of Amritsar and India the closure they need through a formal apology," Khan said as he visited the Jallianwala Bagh memorial and paid respects. The UK has never extended a formal apology for the massacre in which hundreds of people were killed.

— (THE TIMES OF INDIA, December 07, 2017)

TRIPLE TALAQ DRAFT LAW PROPOSES JAIL TERM OF 3 YEARS FOR HUSBAND

Giving instant triple talaq will be illegal and void, and attract a jail term of three years for the husband as per the proposed draft legislation to curb the practice. Official sources said, the draft Muslim Women Protection of Rights on Marriage Bill has been sent to the state governments for their views, and they have been asked to respond to the draft urgently. The Bill is expected to be tabled during the Winter Session of Parliament starting from 15th of this month.

— (THE TIMES OF INDIA, December 02, 2017)

INDIA STARTS PROCESS TO BUILD 6 NUCLEAR-POWERED ATTACK SUBMARINES

India kick-started the process to build six nuclear-powered attack submarines which will significantly boost the Navy's overall strike capabilities in the face of China's growing military maneuvering in the Indo-Pacific region. "It has kicked off and I will leave it at that. It is a classified project. The process has started," Navy Chief Admiral Sunil Lanba said. He said the Navy will play its role in the Indo-Pacific region when the much talked about quadrilateral coalition among India, Australia, Japan and the US takes shape, reflecting the Navy's readiness to play a much assertive role in the critical sea lanes.

— (THE HINDUSTAN TIMES, December 02, 2017)

(Compiled by Pankaj Anand)

OUR DISTINGUISHED LIFE MEMBERS

SHRI NARENDRA MODI

Prime Minister of India

Shri Amit Shah

BJP National President

Shri Arun Jaitley

Union Minister of Finance & Defence

Shri Radha Mohan Singh

Union Minister of Agriculture

Shri Prakash Javadekar

Union Minister of Human Resource Development

Shri Jagat Prakash Nadda

Union Minister of Health

Smt. Maneka Sanjay Gandhi

Union Minister for Women & Child Development

Shri Arjun Ram Meghwal

Union Minister of State for Finance & Corporate Affairs

Shri Vishnudeo Sai

Minister of State for Steel

Shri Babul Supriyo

Union Minister of State for Heavy Industries

Shri Manohar Parrikar

Chief Minister of Goa

Shri Bhupender Yadav

National BJP General Secretary & MP (Rajya Sabha)

Shri Arun Singh

BJP National General Secretary

Shri Shanta Kumar

Former CM & MP (Lok Sabha)

Shri Gopal Narayan Singh

MP(Rajya Sabha)

Dr. Gokaraju Ganga Raju

Member of Parliament (Lok Sabha)

Shri Mahesh Poddor

MP (Rajya Sbha)

Shri Anil Shirole

MP (Lok Sabha)

Shri Manoj Rajoria

MP (Lok Sabha)

Dr. Ravindra Kumar Rai

MP (Lok Sabha)

Shri Dilipkumar Gandhi

MP (Lok Sabha)

Shri Gopal Krishna Agarwal

National Spokesperson, BJP

SUBSCRIPTION DETAILS

Name :

Address :

Pin :

Phone : Mobile : (1)..... (2).....

E-mail :



SUBSCRIPTION TYPE	One Year	₹350/-	<input type="checkbox"/>	Life Time (English or Hindi)	₹3000/-	<input type="checkbox"/>
	Three Years	₹1000/-	<input type="checkbox"/>	Life Time (English+Hindi)	₹5000/-	<input type="checkbox"/>

(DETAIL OF THE PAYMENT)

Cheque/Draft No. : Date : Bank :

Note : * DD/Cheque will be made in favour of "Kamal Sandesh"

* Money order and Cash accepted with details

(Subscriber's Signature)



SEND YOUR DD/CHEQUE ON THIS ADDRESS

Dr. Mookerji Smruti Nyas, PP-66, Subramania Bharati Marg, New Delhi-110003

Ph.: 011-23381428 Fax: 011-23387887 E-mail: kamalsandesh@yahoo.co.in

KAMAL SANDESH - DEDICATED TO NATIONAL CAUSE



PM Shri Narendra Modi dedicating Dr. Ambedkar International Centre, New Delhi to the nation



PM Shri Narendra Modi addressing a massive gathering at an election rally in Surat, Gujarat

Digital Payments receive significant boost



NUMBER OF DIGITAL TRANSACTIONS



More than 13 lakh POS machines added just in 1 year as compared to existing 15 lakh POS machines since their use started

Digital Payments receive significant boost



DEBIT CARD TRANSACTIONS

TRANSACTIONS IN TERMS OF VALUE



TRANSACTIONS IN TERMS OF VOLUME



Digital Payments receive significant boost



IMPS TRANSACTIONS

TRANSACTIONS IN TERMS OF VALUE



TRANSACTIONS IN TERMS OF VOLUME



Digital Payments receive significant boost



MOBILE WALLET TRANSACTIONS

TRANSACTIONS IN TERMS OF VALUE



TRANSACTIONS IN TERMS OF VOLUME

