

THE
GLOBALEYE
DIGITAL NEWS MAGAZINE



INDIA PUTTING

Farmers

First



FROM THE EDITOR IN CHIEF

COVID 19 Vaccinations are being rolled out in United States and India. The **COVID 19 pandemic** is affecting 218 Countries and territories around the world. As of **January 12,2021**, there are **91,352,850 Coronavirus Cases**, **1,952,979 deaths** and **65,317,636 have recovered**. In midst of this pandemic, several organizations and individuals across the globe are rendering yeoman service. Recently, U.S. Congressman **Danny K Davis** along with Congressman **Raja Krishnamoorthy** honored **Dr Santosh Kumar** as a **COVID HERO** for her tireless service. In this issue we have dealt in depth with the frequently asked questions about the Vaccinations and are encouraging all to get protected in a timely fashion.



India is facing a historic agitation of farmers for last 30 days and talks between the Government and Farmers are ongoing. We fervently hope that they come to an understanding and the protests end. Our Cover Story is all about The Farmers Reforms and bills introduced by the Government of India. India's Supreme Court is also hearing the cases of Farmers and might intervene in this important issue. It is our fervent hope that an understanding is reached at the earliest and the issues are resolved.

On a positive note , we have

showcased over hundred nostalgic photos of India, eminent Indians and our lifestyle over the years. Now the Biden Harris Administration is all set to be inaugurated on January 20,2021 at Washington D.C., the election fever has reached to our folks at the City level. We have **Ms. Vasavi Chakka**, a Lincoln Scholar and a Passionate Community Activist running for Naperville City Council Member, Illinois while **Dr. Suresh Reddy**, Immediate Past President of American Association of Physicians From India-AAPI-USA is running for Trustee in Oak Brook Village , Illinois.

India's Prime Minister **Narendra Modi** has been rated as THE MOST POPULAR LEADER in the World by Morning Consult, USA. Earlier **Premier Modi** received the LEGION OF MERIT-AMERICA's HIGHEST MILITARY DECORATION by the United States Government. **India's Prime Minister Narendra Modi is indeed the Tallest Leader in the World today.**

Letters to the Editor

We missed getting The Global Eye. Enjoyed the book review of Dr Arumugam's book.

Jamila Presswalla
Rhode Island, USA

Nice Colorful coverage of Global Community Oscars . Interesting articles .

Paul Rajah
Chennai

Good to see Global Eye back . Excellent edition with great photo features. Looking forward to the Biden Harris Special edition.

Mohammed Baig
Skokie, IL USA

Thanks for including Sports section. You have a variety of good writers for your youth section, women , lifestyle and wanderlust.

Dr Gladys Folorunsho
Chicago, IL , USA

Very good articles and pictures after so so long time.

anuabhishesh

The new educational policy is so good for india to compete with other countries. Yes, the New Education policy 2020 is transforming India into a knowledge society. Very opt title for this.

srikant.veturi

Looking forward for your digital monthly. I have missed few issues but able to download it from website. Kudos to the team for their relentless effort.

nmwahane

Nostalgia Update is little confusing. It will be better if the article is much elaborated so that many can understand.

madhumita

Team Gloabl Eye, The Telangana Gov has given remarkable points for the elders we all should follow. As a senior we think that our own family abonded us at the time of isolation. We need extra care and affection in that crittical time. Thanks for the article. I have sent that article to all our family members and relatives.

amrit

We miss Mr Cool Dhoni. So proud to be Indian and fan of Indian Cricket.

deb.subhankar

Looking to get info about USA elections. The true fact from your point of view. Is the result altered in favour of Biden?

jignesh pandya

Editor, small suggestion. Please bring some more India News and other countries also as this is worldwide digital news monthly.

hampesh

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Receives The Pravasi Bharatiya
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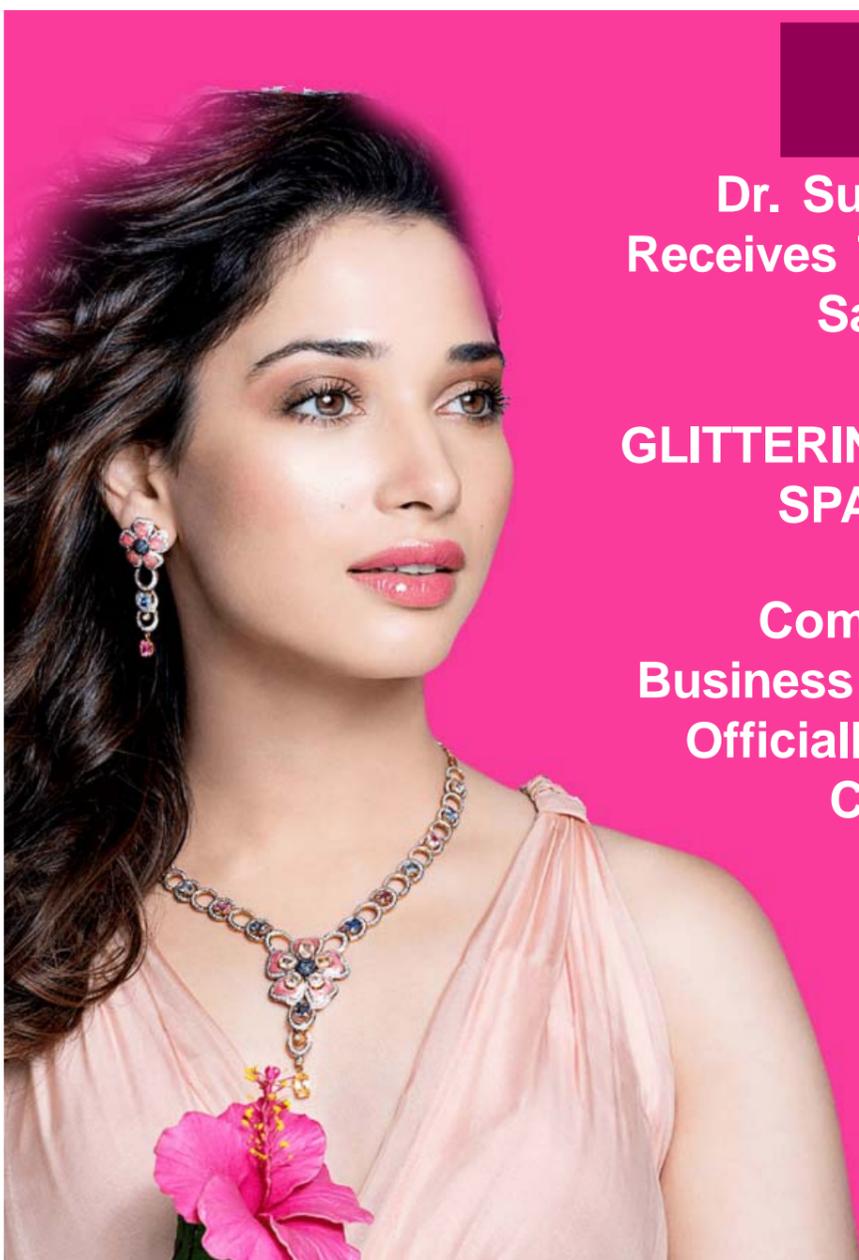
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Tamannaah Bhatia:
Whether you're an
insider or outsider,
only good work and
talent sell

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Prime Minister Modi
& U.S. Rep Danny K Davis



Smt Nirmala Sitaraman,
Dr Santosh Kumar, Dr Vijay
Prabhakar & CG Sudhakar Dalela



Shri Thawar Chand Gehlot,
Dr Santosh Kumar &
Dr Vijay G Prabhakar



Dr Santosh Kumar,
Shri O. Panneerselvam
& Dr Vijay G Prabhakar



Dr Vijay Prabhakar, U.S Rep Raja,
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Dr Bharat Barai &
Dr Vijay G Prabhakar



President Pranab Mukherjee
& Dr Vijay G Prabhakar

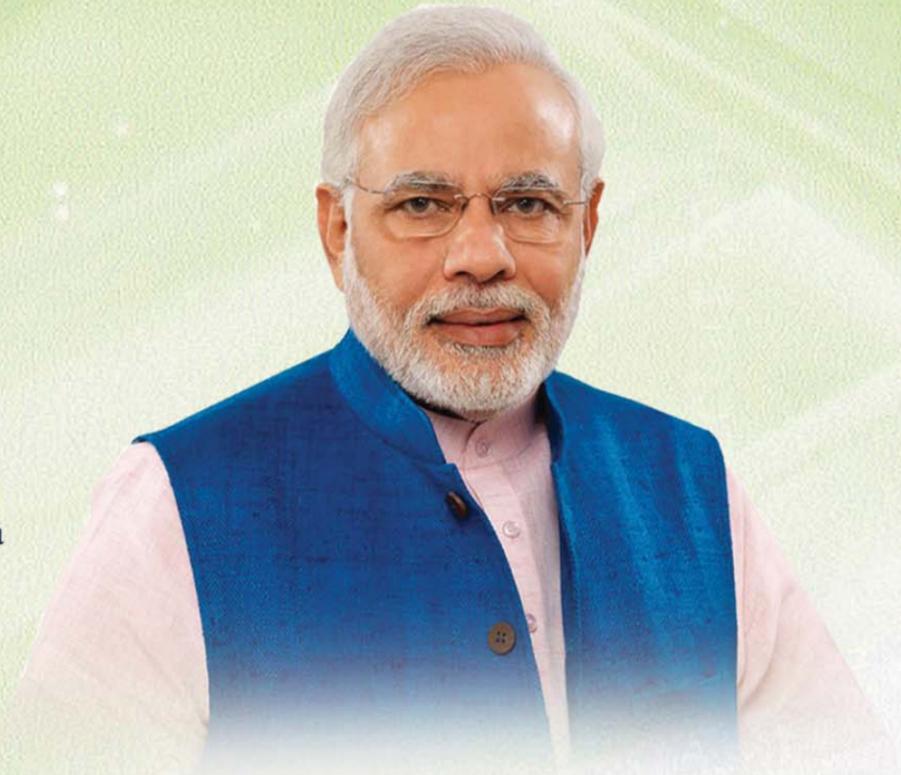


Dr Harsh Vardhan
& Dr Vijay G Prabhakar



Shri Mukhtar Abbas Naqvi,
Dr Vijay G Prabhakar
& Ms. Abha Chaudhary

**WE SALUTE
OUR DYNAMIC PRIME MINISTER
SHRI NARENDRA MODI**



**ON RECEIVING THE LEGION OF MERIT
AMERICA'S HIGHEST MILITARY DECORATION
AND FOR BEING RATED AS
THE MOST POPULAR LEADER
IN THE WORLD BY U.S MORNING CONSULT**

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Prime Minister Modi
& Shri O. Panneerselvam



Shri Amit Shah, Ronak Soni
& Dr Vijay G Prabhakar



Shri Piyush Goyal,
Dr Vijay G Prabhakar
& Ms. Nisha Samuel



Shri Ram Vilas Paswan,
Dr Vijay G Prabhakar
& Dr Santosh Kumar



Dr Parvez Hayat IPS,
Ms Lalitha Kumaramangalam
Dr Santosh Kumar & Shri K.J. Alphons

INDIA PUTTING FARMERS FIRST

Independent India has seen many Prime Ministers but among them, Narendra Modi is unique. Before going onto win the 2014 Lok Sabha elections, he had been Chief Minister of a state for over thirteen years. As Chief Minister, Modi was known to be someone who immersed himself deeply in the intricacies of policy matters and the way they work on the ground.

Transforming Lives of Farmers in Gujarat

Among the biggest policy triumphs of his tenure as Chief Minister of Gujarat was the way he transformed the lives of farmers of a semiarid state and made them self-reliant and prosperous. Modi's working style when it came to farmer welfare was bottom up – his policy was driven by his deep understanding of farmers' problems and in finding innovative win-win solutions for them.

As Chief Minister, Narendra Modi was sensitive to even the smallest needs of the farmers and made the whole administrative machinery farmer-friendly. Vibrant Gujarat, Gujarat government's flagship investor

summit used to make big headlines. However, it was just a two-day event held only once in two years. In contrast, Modi used to hold Krishi Mahotsav for one month every year where every level of the government was mobilised to work with farmers.

A unique innovation pioneered by Modi during this Mahotsav was the 'Krishi Rath', which would visit every tehsil of Gujarat. This was a mobile team of experts, scientists and government officials from every agriculture-related department who would visit each area and educate the farmers about latest farming techniques, technology adoption, and offer assistance to farmers. Narendra Modi was also a pioneer when it came to bringing the benefits of science to farmers through soil health cards. About this, Dr M.S. Swaminathan, often known as 'Father of Green Revolution', said in 2007:

“At the National Commission on Farmers, we again re-emphasised the importance of strengthening soil testing laboratories, mobile soil testing vans, issue

of soil health card to every farmer but nothing has been done. Some states like Gujarat have done good work, so the agricultural growth rate in Gujarat is over 9%.”

Clearly, the recommendations of Dr Swaminathan for improving agriculture were being implemented in Gujarat by then CM Modi even if the then government at the Centre was turning a deaf ear. As a result, production and yields of agricultural crops rose impressively in Gujarat. For example, the total cereal production rose from 39.92 lakh tonnes to 65.38 lakh tonnes between 1999-2000 and 2016-17, even as the area in which these crops were sowed reduced from 32 lakh hectares to 28.36 lakh hectares. With these developments, farmer incomes too grew, contributing to a virtuous cycle of better income, better inputs, better technology adoption and even better results. This virtuous cycle wasn't incidental but was driven by a Chief Minister who understood farming very closely and worked consciously to empower farmers.

Gujarat's Agrarian Miracle Catapults Modi to National Stage

The massive growth in agriculture and allied ecosystems that was seen in Gujarat in Modi's tenure has been called an agrarian miracle by domain experts. Agricultural economist Ashok Gulati summed up the Gujarat Model when he wrote in April 2014 that: "True pro-people policies augment income earning capacity of the largest number of people. And Gujarat has done that through its agrarian miracle. Several factors have contributed to its success: from technological success of Bt cotton to check dams recharging groundwater, to Narmada waters, to Jyotigram giving regular and reliable power supply in rural areas, Krishi Mahotsav which transformed the agri-extension landscape, ever-flourishing dairy sector and well connected, good quality roads in rural areas." Even as Narendra Modi was unleashing a miracle in Gujarat, at the Centre, there was a stark contrast.

They used to declare Minimum Support Price (MSP) but they never bought large quantities of produce from farmers. They declared loan waivers but those waivers never reached majority of the small and marginal farmers. They announced big schemes but these schemes almost always ended up being damp squibs. They promised subsidized fertilizers but it used to get routed to black markets rather than reaching farmers. Convinced that only Narendra Modi can ensure a turnaround in India's agriculture sector, farmers too voted overwhelmingly for him, making him the Prime Minister in 2014.

New Era of Farmer Welfare in India Bolstered by Prime Minister Narendra Modi's personal record of working with farmers, his government has taken various decisions for farmer welfare from day one. For the first time, there was now a government led by a leader who publicly set ambitious targets – doubling farmers' income – and inspired the whole nation. As a way of recognizing role models, some farmers were even honoured with Padma Awards. In the past six years, the Modi government has gone about

reforming the agriculture domain step-by-step. At every step of the agricultural cycle, the needs of the farmers have been kept in mind. Not only were MSPs hiked multiple times but procurement at MSP also increased many times more than earlier governments did. In 2013-14, the MSP for Tur dal was Rs 4,300/quintal whereas in 2020-21, the MSP for Tur dal has been substantially increased to Rs 6,000/quintal.

If the MSP declared for Tur dal is 55% higher, the procurement of pulses too has gone up almost exponentially. During 2009-14, the UPA government procured only 1.52 LMT of pulses, whereas during 2014-19, the Modi government procured 112.28 LMT of pulses at MSP, a 74-fold rise! Take another example. In the 15 years preceding 2014, Sharad Pawar's party was in power in Maharashtra, while for 10 years during this period he was also the Union Agriculture Minister. During this time, the government spent just Rs 450 crore in



purchasing food grain from farmers of Maharashtra. In contrast, during 2014-19, a period of just 5 years, the NDA government purchased food grain worth Rs 8,500 crore. MSP hike was announced as recently as September 2020, immediately after the pro-farmer reform bills were passed, clearly showing the intentions of the government to strengthen the MSP system even more. Irrigation and insurance have both seen

huge improvement. Direct income support was ensured for farmers through the historic PMKISAN scheme, through which money now directly reaches the bank accounts of the farmers. Cold chains, mega food parks and such agro-processing infrastructure have been set up on a big scale. Allied activities have witnessed never-before-seen focus as an avenue of income generation for farmers.

Aatmanirbhar Farmer for Aatmanirbhar Bharat

The latest wave of pro-farmer reforms, advocated by many experts for decades, fulfilled the demands of many farmers and farmer unions. These reforms give farmers the freedom to sell anywhere and to anyone. Farmers can sell in APMC Mandis as well as outside them. Further, these reforms also strengthen farmers with a protective legal framework when dealing with buyers, ensuring that they get an assured income for their produce. These reforms have seen decades of consultations with stakeholders, multiple committees and clear cross-party consensus about the way forward. Prime Minister Narendra Modi's track record and his government's actions give confidence that the life of the Indian farmer is transforming for the better, with an elaborate safety net being created for farmers while also increasing their avenues of income generation. As the nation responds to Prime Minister Narendra Modi's call of 'Aatmanirbhar Bharat', Aatmanirbhar farmers will lead the way.

1. PRO-FARMER REFORMS 2020 – FREEDOM, PROTECTION AND HIGHER INCOME BACKGROUND OF REFORMS Disparity between Agriculture and Other Sectors

Despite economic liberalisation in the beginning of the nineties, agriculture as a sector was left out. The difference in annual income of farmer and nonfarmer worker, which stood at Rs 25,398 in 1993-94 further widened to Rs 54,377 in 1999-2000 and in the next decade it further increased to more than Rs 1.42 lakh. The dairy and fisheries sectors are growing at an annual rate of 4% to 10%, while the growth in food grain sector, where regulations were seen as excessive, has been at an average of 1.1% annually after 2011-12. Hence, it was always known that agriculture sector too needed pro-farmer reforms, just like the reforms in other sectors, to double the income of farmers.

Truth About Modi Govt's Farm Reforms

WHAT WILL NOT HAPPEN

X

- MSP **will not** go away
- APMC Mandis **will not** be closed
- Farmer's land **will not be taken** away by anyone for any reason
- Buyers **cannot make** any changes to farmer's land
- Buyers **cannot cheat** farmers
- Contractors **cannot end** agreement without full payment



WHAT WILL HAPPEN



- MSP system **will continue**. After passing farm bills, government announced MSP increase
- APMC Mandis **will continue** to work
- Farmers **can sell in APMC Mandis or outside** - it is their choice
- Farmers **can fix prices** for produce even before growing it
- Buyers **must pay** on time or face legal action
- Farmers **can end agreements** anytime they wish
- More investment and infrastructure** will come
- Better lives** for farmers and **jobs** for rural youth



Modi Government's Strong Commitment to MSP & Mandis

- Farm bills do not affect MSP system **MSP will continue**
- Immediately after passing farm bills, **government increased MSPs** in September 2020
- Not a single APMC Mandi has closed** after the new farm bills were passed
- APMC Mandis will continue to function**
- Farmers can sell in Mandis or outside - **it is their choice**

Modi government gave higher MSP than earlier government and also bought more from farmers than earlier government

MSP Payments to Farmers for Paddy and Wheat

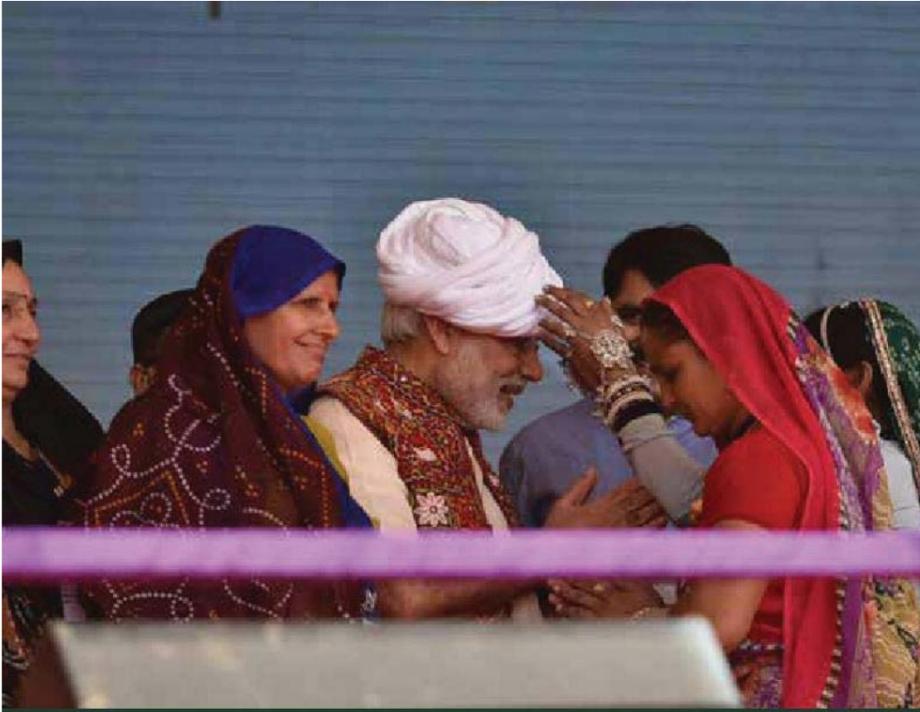


Modi government paid more than double to farmers as MSP

Procurement of Pulses at MSP



Modi government bought 74 times more pulses than UPA



The issue of making agriculture profitable for farmers has been discussed and debated for decades now. Multiple committees, consultations and stakeholder reviews have been held. But what was missing was decisive action based on these consultations.

While farmers have made India extremely productive with their sweat and toil, the issue of profitability was always being sidelined because reforms in agriculture and agricultural markets never got priority.



Restriction in Licensing

Entry as a licensed agent was restricted, discouraging competition and encouraging cartelisation.

High Intermediation Costs

The fragmented system led to high intermediation costs, raising costs for consumers, while depressing prices received by farmers.

Information Asymmetry

Farmers often lacked market information, which traders & commission agents withheld from farmers.

Inadequate Credit Facilities

Informal credit channels still dominates formal channels.



NEED FOR PRO-FARMER REFORMS

Fragmented Markets

Each market functioned as a separate entity, hampering intra and interstate trade.

Insufficient Markets

At the same time, there were not enough markets to deal with growing produce.

Market Fees & Charges

Taxes, various commissions raised the cost of final product, while reducing returns to farmers.

Inadequate Infrastructure

Despite market taxes, infrastructure in markets remained underdeveloped and not in tune with modern supply chains.

Post-Harvest Losses

This inadequate infrastructure led to high post-harvest losses, estimated at Rs 90,000 crore in 2014.



HOW FARMERS ARE ALREADY BENEFITING FROM PRO-FARMER REFORMS

“After the new farm ordinances were brought in, there are reports from potato-growing areas that during June-July, bulk buyers bought potatoes directly from cold storage by giving higher prices to the farmers. As the farmers got a higher price for potatoes outside, the farmers who had gone to the mandis to sell their potatoes too got higher prices, due to the pressure of higher market price outside. Similarly, there are reports from Madhya Pradesh and Rajasthan that the oil mills there have purchased mustard by giving 20-30% more directly to the farmers. In states like Madhya Pradesh, Uttar Pradesh, Chhattisgarh and West Bengal, pulses are produced in abundance. In these states, farmers have directly received 15-25% higher prices compared to last year.”

PM Modi in a programme in Bihar, 22 September, 2020

FREEDOM TO SELL ANYWHERE, TO ANYONE

“The rules had a lot of restrictions on where the farmer could sell the crop and to whom. We showed the willingness to remove injustice that was being done to the farmers for decades.

Farmers can now sell their crop to whoever they want, wherever they want and whenever they want. Now a farmer can take his crop to any state of the country and sell it. Also, grains or agricultural products kept in warehouses can now be sold through electronic trading. Just imagine the kind of new avenues that are going to open for agri-business with these reforms.”

PM Modi at the inauguration of Annual Session of Confederation of Indian Industry, 2 June, 2020

MANDIS WILL CONTINUE TO FUNCTION

"In many places, the question is also being raised about what will happen to existing mandis now? Will the agricultural mandis be closed, will the purchase stop there? No, this will not happen at all.

I want to make it clear here that these laws, these reforms are not against the agricultural mandis. The agricultural markets would function like before. It is our government which has continuously worked to modernize the agricultural mandis of the country. A huge campaign has been going on in the country for the last 5-6 years to better the offices of agricultural mandis and to get them computerized. Therefore, if someone says that after the new agricultural reforms the agricultural mandis will close, then that person is lying to the farmers."

PM Modi in a programme in Bihar, 22 September, 2020

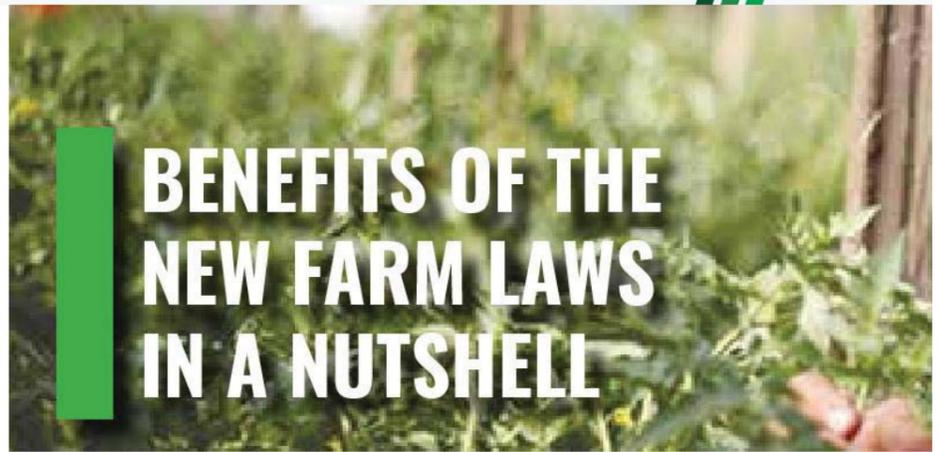
FARMERS BEING MADE A MARKET FORCE

"The pro-farmer reforms have freed the farmers and agricultural economy from years of slavery. Now the farmers of India have got the freedom to sell their produce anywhere in the country.

It is sure to ensure farmer welfare and revive the rural economy. These decisions have identified the farmer as a producer and his produce as a product.

Whether it is the decision to transfer money directly to the bank accounts of the farmers, MSP increases or the pension scheme for farmers, our focus has been to empower the farmers. Now, farmers are being helped to grow into a big market force."

PM Modi at the inauguration of the 95th Annual Plenary Session of Indian Chamber of Commerce, 11 June, 2020



BENEFITS OF THE NEW FARM LAWS IN A NUTSHELL

S.No.	Before Reforms	After Reforms
1	Can sell notified farm produce only in APMC Mandi Monopoly of few Cartels of traders could keep prices artificially low	Freedom of choice to sell in APMC mandi or choose any other seller Multiple options to sell Better price realisation through competition
2	Once produce brought to mandi, farmer has to accept whatever price is offered	Can bargain for price even at door-step
3	Mandi fee, commission, and other charges borne by producers and consumers	No fee, no commission Large savings to benefit producers and consumers.
4.	Large price spread Long chain of intermediaries	Higher share of farmer in consumer's payment Minimum or no intermediary
5.	No opportunity for farm youth to trade agri commodities	Rural farm youth will get opportunity to trade and run supply chain.
6.	Cannot directly sell to consumers	Can sell directly to anyone and earn higher price



IMPACT OF THE LAW WHICH GIVES FREEDOM TO SELL ANYWHERE

If farmers want to sell within the APMC markets, that will continue. MSPs will also continue. So, the MSP acts as a safety net for farmers.

APMC market yards will be open for farmers to sell. This apart, they can also sell outside the mandis. There will be competition to buy from farmers which means farmers have greater bargaining power to decide their price.

For every product and for every producer, all of India is a single unified market. Only farmers were denied this benefit of a massive market.

With these reforms, Indian farmers will now finally have the freedom to sell their produce to whomsoever they want and where they want and at price of their choice, an option denied to them until now.

S.No.	Before Reforms	After Reforms
7.	Freedom to sell fruits and vegetables outside of APMC mandi existed in some states	This freedom is now extended to all agri produce and all over the country
8.	Small land holders did not have scale and bargaining power in input and output markets	Empowered to access modern input, services and protection against price risk Farmer Producer Organisations help small farmers' organise for better bargaining power
9.	Contract farming restricted only to some pockets	Contract farming now nationally enabled and on terms favourable to farmers
10.	Farmers not part of value chains	Farmers will now be partners in value chain
11.	Exports getting uncompetitive due to long chain of intermediaries and poor logistics	Export competitiveness will increase and benefit farmers



If farmers find buyers willing to buy from them at their own doorstep, they can sell to them. They also have a legal framework protecting their rights when they do so. This saves farmers time, money and effort.

Development of infrastructure close to their own farms will reduce post-harvest losses and improve income through greater linkages to markets in food processing, retail, and exports.

This will also lead to the development of better price discovery mechanisms for farmers, leading to better price for their produce.

eNAM can finally fulfil its potential of serving as the national platform for electronic trading in agriculture produce.

Arhtiyas(middlemen) are also empowered to make use of the contract farming law by becoming contractors themselves since they already have links with farmers and knowledge of what they grow.

Bringing farmers together through Farmer Producer Organizations(FPOs) will enable bargaining capacity and economies of scale for even small farmers.

These reforms will boost investment in the agriculture sector, through better assured prices, and contracts for farm services.

The impact of these reforms will see India's agriculture and food processing industries transformed. Private sector investments will pour in across the entire cold chain, reducing losses and ensuring better prices for farmers.

Better backward linkages will ensure better quality of produce, leading India to capture a bigger share of global export markets. So, even the global markets will open up for Indian farmers.

Employment in the food processing sector will rise among rural youth, and this will put India on the path towards becoming the leading food exporter in the world, while maintaining our food security.

Due to all of this, farming can become profitable even for small and marginal farmers.

IMPACT OF CONTRACT FARMING LAW

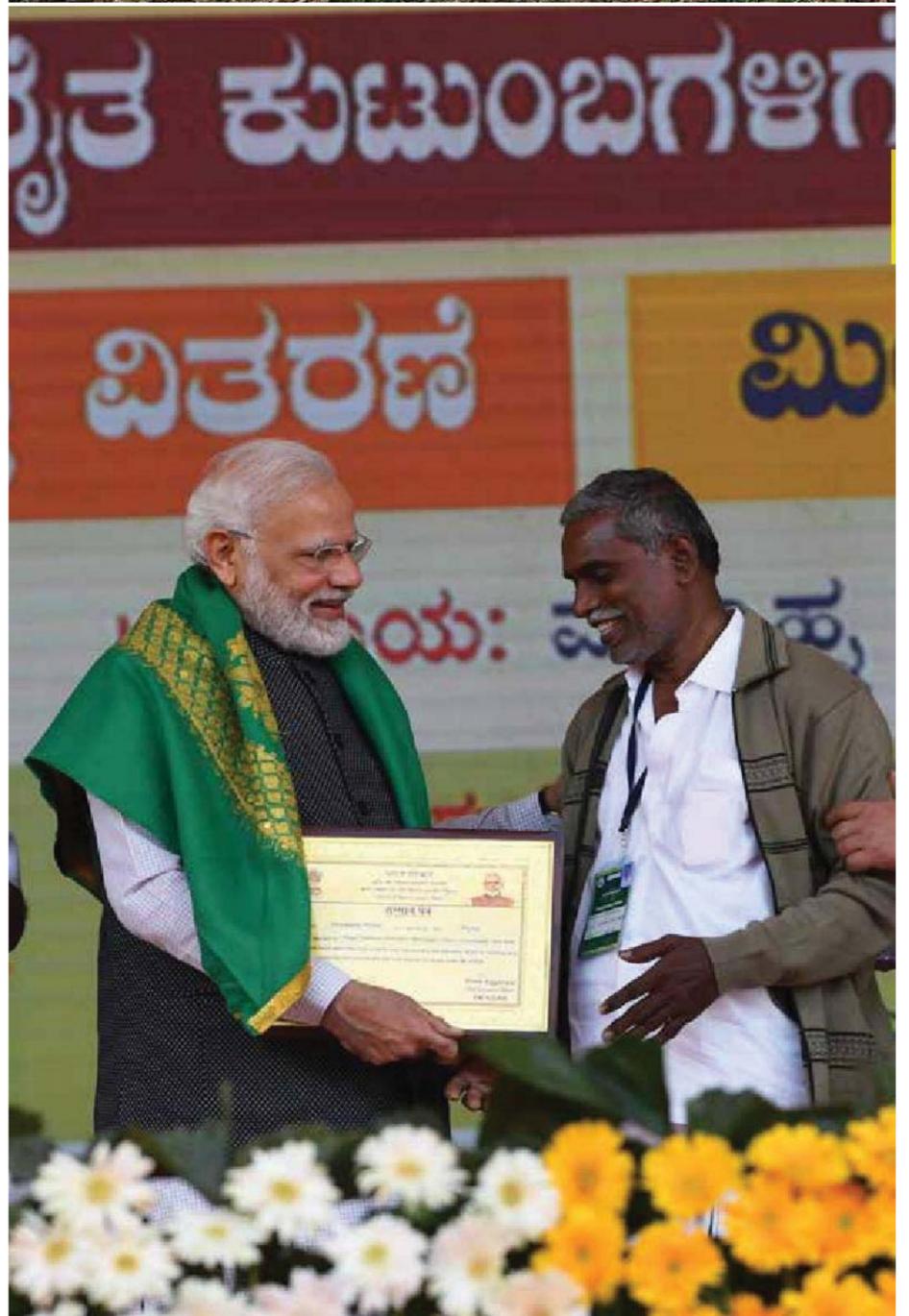
Contract farming acts as a form of price assurance.

Typically, in contract farming, the agreement is made between the farmer and buyer even before the crop is sown. Farmer already knows what MSP he can get for his crop. So, the farmer will negotiate a price above the MSP.

The MSP will actually begin to act as a starting price of negotiation for the farmers, empowering them.

The price in the agreement is only the minimum price the farmer can get. If the contractor makes a better profit than expected, farmers will be entitled to get a bonus over and above the minimum price they had bargained for.

This means, even if there is a loss for the contractor while reselling/value addition, the farmer still gets an assured price. But if there's a profit above expectations, the farmer will also get a share of it.



MYTH AND REALITY

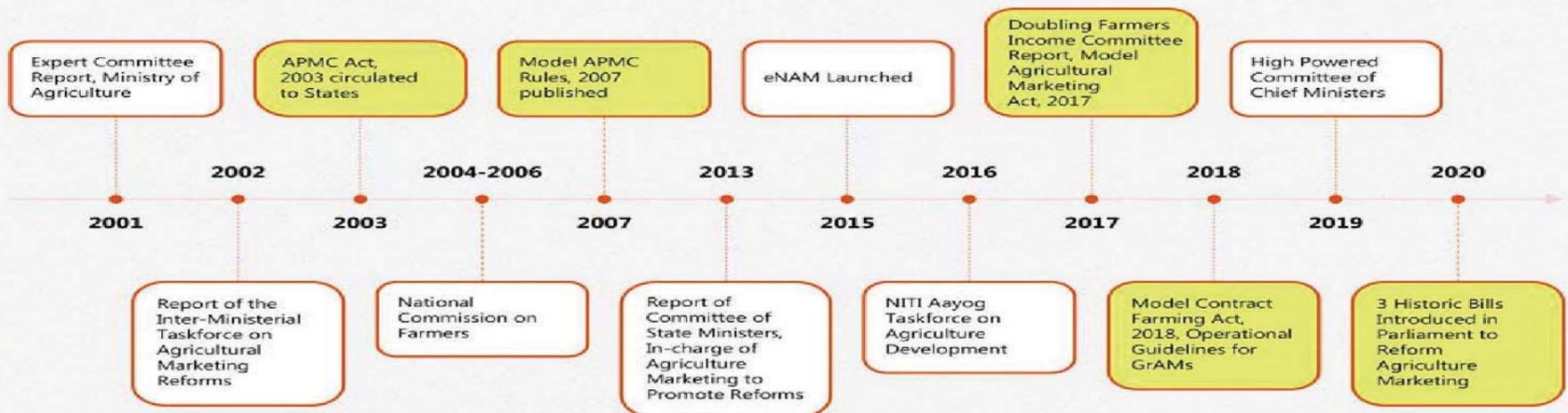
The Farmers' Produce Trade and Commerce (Promotion and Facilitation), Act, 2020 - Freedom to Sell Farm Produce Across India

S. No	MYTH	REALITY
1	a. "Farmers will not get the MSP" b. "It may eventually end MSP based procurement system" c. "MSP operations will discontinue"	MSP system stays. In fact, the Modi government has increased MSPs multiple times and also procured more from farmers at MSP than any past government The new law will not affect MSPs adversely. MSP purchase on agricultural produce is done through State Agencies and there is no change in this due to this law MSP procurement from farmers is the top priority of the present Government and it will continue to be so
2	"Trade & Commerce Act will replace the State APMC Act and affect the functioning of the APMCs"	This Act is not intended to replace the State APMC Act and does not affect the functioning of the APMCs APMCs will continue to regulate the marketing of agricultural produce within the physical boundaries of market yards. They can levy market fee within physical mandi as per their regulations The Act only provides farmers with additional marketing opportunities outside existing APMCs Both the laws will co-exist for the common interest of farmers
3	a. "Infringement into the States powers of making Legislation" b. "Encroachment in State Powers"	Inter-State trade falls within Entry 42 of Union List of the Constitution of India Though intra-State trade falls within Entry 26 of State List, the same is subject to Entry 33 of Concurrent List of Constitution of India Central government is fully competent and empowered to legislate here Hence, no encroachment in State powers

S. No	MYTH	REALITY
4	a. "Sufficient safeguard is not provided to protect the interest of farmers" b. "Exploitation of farmers by traders"	Act provides sufficient elaborate mechanism to protect the interest of farmers Simple, accessible, quick and cost-effective dispute resolution mechanism is prescribed for the farmers against traders to prevent and curb any unscrupulous acts
5	"The Act doesn't safeguard farmer payments. The commission agents under APMC are verified and payment is secured."	Payment has to be made to the farmers on the same day or within three working days Deterring penal provisions have been put in place for traders to curb any malpractices The penalty provision against trader will act as deterrent against any fraudulent motives
6	a. "Revenue loss of APMC mandis" b. "The Act will block the ways for the state to generate revenue from agriculture trade and will lead to the closure of APMCs."	States/APMC continue to have regulatory powers to impose mandi fees and other charges within markets APMC markets will continue to operate and are not affected in any way by this reform In fact, APMC markets will become even more efficient to compete with other buyers and attract farmers to generate revenue APMC markets have understanding of farming patterns and their agents already have a connect with farmers. They will make APMCs more efficient and competitive

TIMELINE OF CONSENSUS AND CONSULTATION ON FARM REFORMS

Reform in agricultural markets is probably the only reform in independent India's history to have been discussed by governments of different parties for two decades and in which all the stakeholders, including farmer unions, have wanted to move in the same direction.



TWO DECADES OF CONSULTATIONS

2000-2003 (NDA GOVERNMENT LED BY PRIME MINISTER A.B. VAJPAYEE)

Shankarlal Guru Expert Committee was appointed in December 2000 to suggest ways and means to make Agriculture marketing system more efficient. The committee submitted its report in June 2001.

To examine these recommendations, the Agriculture Ministry constituted an Inter-Ministerial Task Force in July 2001 which submitted its report in June 2002. The steps recommended by this task force included:

- Removal of restrictive provisions hindering a competitive marketing system
- Promotion of direct marketing
- Encouragement of contract farming
- Rationalization of Market fee and tax structure
- Facilitate National Integrated Market

These recommendations resulted in the passage of the Model APMC Act 2003 which encouraged the state governments to amend their individual state acts in accordance with this model act.

2004-2014 (UPA GOVERNMENT LED BY PRIME MINISTER DR. MANMOHAN SINGH)

Ministry of Agriculture formulated a Model APMC Rules 2007, based on the APMC Act of 2003, and called for their adoption by the various state governments.

Various states such as Andhra Pradesh, Arunachal Pradesh, Assam, Gujarat, Himachal Pradesh, Rajasthan and Maharashtra, ruled by different parties (Congress, BJP and others), adopted the Model APMC Act of 2003 at different times between 2005 to 2011.

UPA government set up the M.S. Swaminathan chaired National Commission on Agriculture in 2006, which recommended promotion of Unified National Market.

Minister of Agriculture, Sharad Pawar, constituted an Empowered Committee in March 2010, on Agri-marketing reforms under the Chairmanship of Harshwardhan Patil, (A minister of State Government of Maharashtra led by Congress Party) and 10 State Ministers.

Parallely, Sharad Pawar personally wrote to all Chief Ministers in August 2010, urging them to implement the reforms on the lines of the model APMC Act 2003. Among other things, the letter written by Sharad Pawar said, "the need to amend the present APMC act on the lines of Model APMC Act 2003 to encourage the private sector in providing alternative competitive marketing channels in the overall interest of farmers/producers and consumers cannot be overemphasized".

Sharad Pawar echoed the same sentiment again while responding to a question in the Rajya Sabha on agriculture marketing reforms in May 2012, when he stated that **"there are some (reforms) which have already been accepted, for instance, recommendation regarding liberalizing agri-procurement...We have requested all the Cooperation Ministers in the States to make amendment in the APMC Act."**

The Patil Committee, which had been set up in 2010 submitted its **report in 2013 which among other things, suggested simplification of procedure of contract farming, investment in development of post-harvest infrastructure, barrier free national markets, waiving off of market fee on fruits and vegetables etc.**

2014-20 (NDA GOVERNMENT LED BY PRIME MINISTER NARENDRA MODI)

The new NDA Government constituted the Dalwai Committee to concretize various proposals. The Committee, after extensive consultation, recommended adoption of the new Agricultural Marketing Act of 2017.

The New Model Agricultural Marketing Act, 2017 was adopted fully by 11 states - Arunachal Pradesh, Gujarat, Assam, Nagaland, Meghalaya, Odisha, Uttarakhand, Tripura Goa, Karnataka and Himachal Pradesh.

6 states partially adopted the 2017 Marketing Act - Haryana, Punjab, Uttar Pradesh, West Bengal, Madhya Pradesh and Tamil Nadu.

A second Dalwai Committee was set up in 2018 to protect the interests of producers and sponsors of Contract Farming. This second Dalwai Committee, recommended another Model Act which dealt with Contract Framing.

This Model Contract Framing act was circulated to all States/UTs in May 2018. Tamil Nadu and Odisha have adopted this Model Contract Farming Act of 2018.

Contract farming was already informal practice in many states. In Punjab, a separate Contract Farming Act has existed since 2013.

High-Powered Committee of Chief Ministers for 'Transformation of Indian Agriculture' was set up in June, 2019, to implement reforms and know the intent of states.

Problems faced by farmers due to lack of marketing reforms were also noted by Parliamentary Standing Committees on Agriculture. Their recommendations were no different from those made over the past two decades.

As is obvious from this chronology, the extensive consultation process on Agricultural Marketing Reforms had spread over two decades, during which different governments headed by different political parties had all proceeded in the same direction and recommended similar things.

As a culmination of this process, on 3 June 2020, The Union Cabinet, after its 21st May consultation with States on Ordinances, approved the promulgation of two Ordinances:

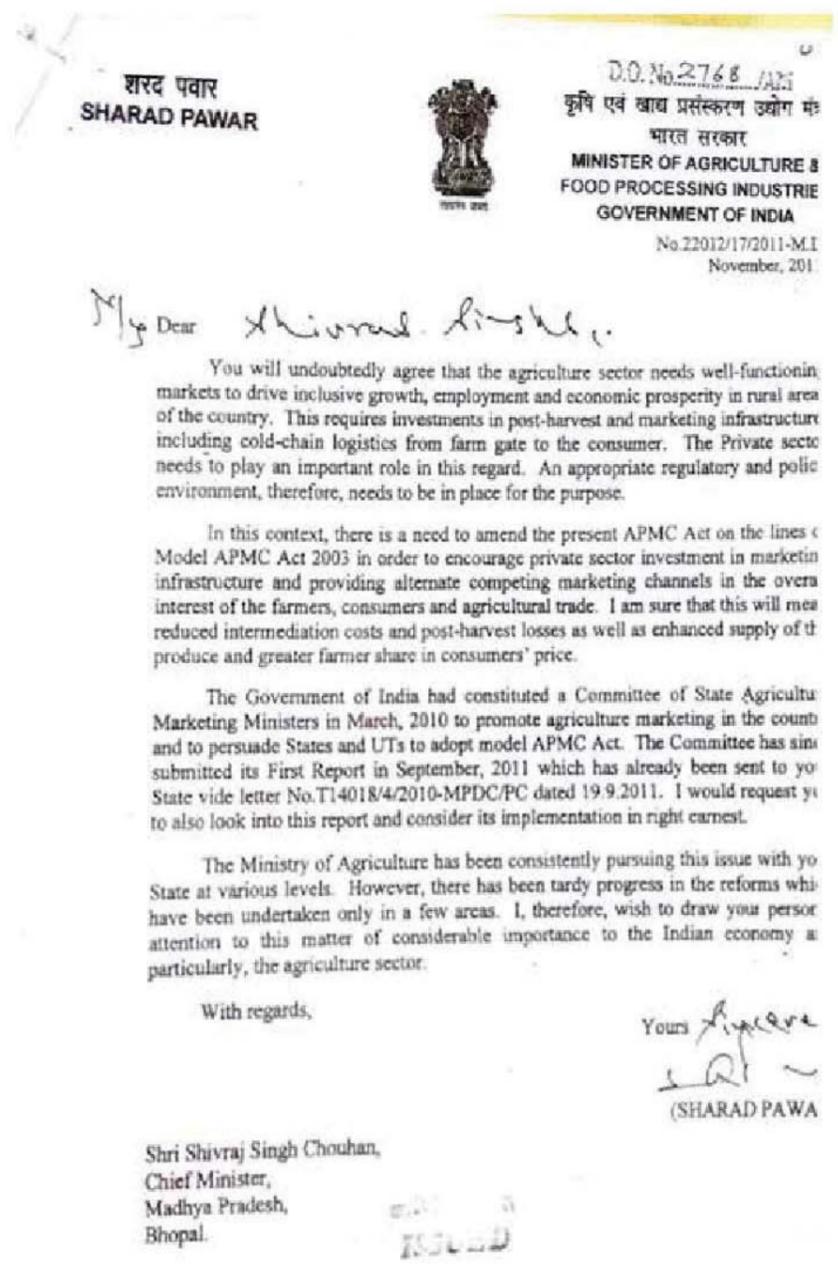
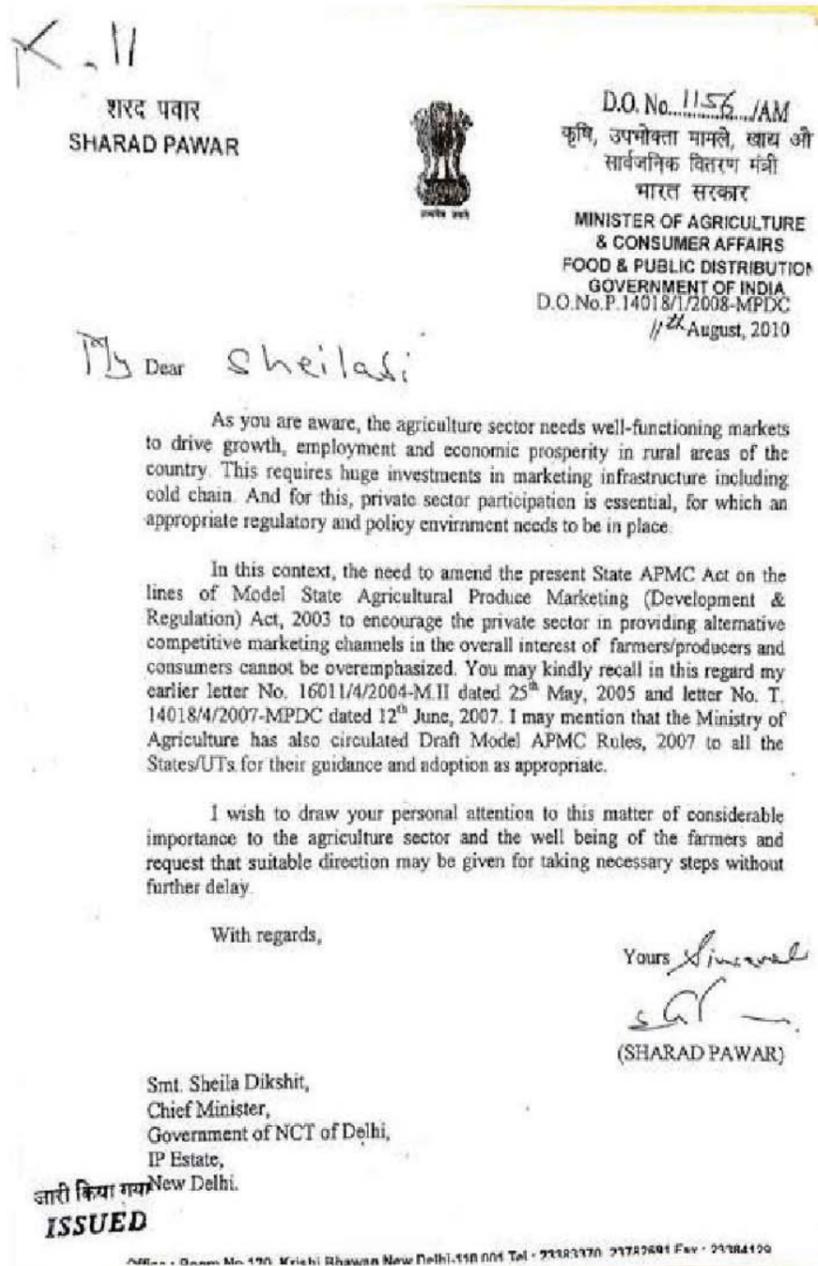
The Farmers' Produce Trade and Commerce (Promotion and Facilitation) Ordinance, 2020

The Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Ordinance, 2020.

After promulgating the Ordinances, the Government of India worked to sensitize farming communities, FPOs and Cooperatives etc, to raise awareness on the advantages of 'One Nation One Market' and explain the Ordinances' benefits.

After debate and discussion, Lok Sabha passed both the bills on 17th September, 2020 and Rajya Sabha on 20th September, 2020.

REFORMS TRIED IN 2010, ENACTED IN 2020





REFORMS HELP BOTH FARMERS AND RURAL YOUTH

“These reforms will increase investment in agriculture and farmers will get access to modern technology. Moreover, the farmers’ produce will easily reach the international market. I am told that here in Bihar recently 5 agricultural producers associations have entered into an agreement with a very famous rice selling company. Under this agreement, the company will buy 4,000 tonnes of paddy from FPOs in Bihar. Their produce will directly reach national and international markets. It is clear that after these reforms, a path will be opened for many small industries related to farming and the country will move towards rural industries.

Let me give you another example. Suppose a youth wants to open a start-up in the agricultural sector, say, a chips factory. Now, such youth will be able to go directly to the village farmer and make an agreement for potatoes. He will tell the farmer about the quality and quantity of potatoes. He will also provide all kinds of technical assistance to the farmer in producing quality potatoes.”

PM Modi in a programme in Bihar, 22 September, 2020

FARMERS WILL GET NEW MARKETS

“The reforms that have taken place recently in marketing farmers’ produce will benefit the farmers immensely. Because of this the farmers will get new markets to sell their produce and their income will increase. This will minimise the loss that the farmers incur because of the vagaries of nature and lack of storage facilities. When the farmers’ income increases, the demand certainly will go up and the economy of the States will get a boost. Especially, in the Northeast and tribal areas, many opportunities are going to open in farming and horticulture sectors. Be it organic products, bamboo products or other tribal products, the doors of new markets are going to open for these sectors.”

PM Modi at the Interaction with Chief Ministers on Covid-19, 16 June, 2020

SELF-RELIANT FARMERS FOR SELF-RELIANT INDIA

“Self-reliant farmers are essential for a self-reliant India. But for so many years, agriculture and farmers in our country were unnecessarily tied up with restrictive rules and laws. All my farmer friends must have felt this helplessness for so many years.

The farmer was not given the right to decide where he could sell his crop or whether he could store his crop or not. We have abolished such discriminatory laws. Now, the government or the officials will not decide where the farmers will sell the crops but the farmer himself will decide.

Now, the farmer can sell his crop outside his state and in any market. Now, you can connect directly with the traders and companies who will give you good prices for your produce and sell directly to them. The law which prohibited the stocking of crops has also been amended now.

Under the Aatmanirbhar Bharat package, announcement of an investment of Rs 1 lakh crore has been made so that cold storage can be constructed for the farmers to store their produce and so that the farmers are directly able to connect to the market. When the farmer is connected to the market, he can sell his crops at higher prices.”

PM Modi at the launch of Garib Kalyan Rojgar Abhiyan, 20 June, 2020

INCOME SECURITY FOR FARMERS DUE TO PARTNERSHIP WITH INDUSTRY

“Among the new reforms in one law under which the farmer can now have a direct partnership with the industries. For example, now the farmers can directly collaborate with the manufacturers of chips and juice, marmalade and chutney industries. This will give the farmer assured prices at the time of sowing the crop, which will give him relief from the fall in prices.”

PM Modi at the launch of Financing Facility under Agriculture Infrastructure Fund, 09 August, 2020

SUCCESS STORIES

There are many success stories already for such market access across various states.

Nearly 1,300 farmers in the Aligarh district of Uttar Pradesh recently entered into an agreement with Fortune Rice to produce export quality paddy and are earning 15-20% higher income

More than 2,500 potato farmers across North Gujarat are earning nearly Rs 40,000 more per acre under agreement with HyFun Foods, a potato processing company

More than 1,000 seed potato farmers across Punjab, Northern Haryana, and Western U.P. are earning a guaranteed 35% margin above cost under the agreement with Technico Agri sciences Limited



Prime Minister Narendra Modi’s government has always worked for farmer welfare in a methodical way. The government assesses farmers’ needs diligently and ensures that steps are taken to fulfil their needs.

2 TOWARDS DOUBLING FARMERS' INCOME SINCE 2014

The needs of farmers fall into these categories:

- Agri-Budget
- Sustainable Farming and Soil Health
- Access to Credit
- Water and Electricity
- Help during Distress
- Insurance
- Minimum Support Price (MSP)
- Market Access
- Value Addition
- Additional Income Opportunities
- Financial Security

Modi government's important work can be seen in each of these sectors.

Record investments for record outcomes

Showing the government's farmer-centric focus, the budget set aside for agriculture almost doubled from Rs 1.21 lakh crore during 2009-14 to Rs 2.11 lakh crore during 2014-19.

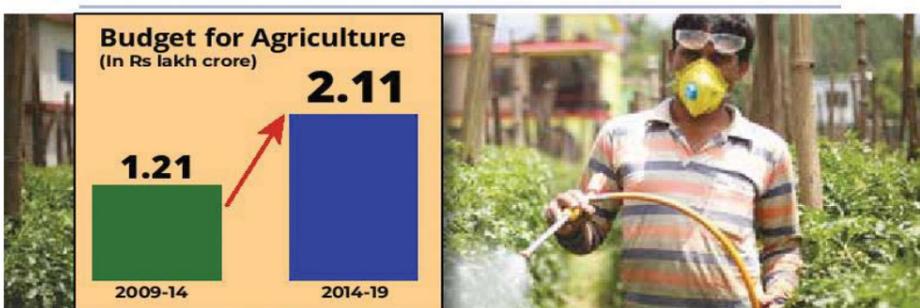
Further, for the year 2020-21, the budget for this sector is set at Rs 1.34 lakh crore, which is far more than the total of 5 years of UPA's second term

Direct income support for farmers got a massive boost with over Rs 75,000 crore being given for PM-KISAN initiative, under which farmers get Rs 6,000 per year.

Infrastructure near the farms is key to farmers' welfare. Rs 1 lakh crore Agri-Infrastructure Fund has been exclusively set up for this purpose.

Historic MSP increase was announced where, for the first time ever, the minimum support price of all 22 crops was set at minimum 50% more than the cost.

In Rabi 2020, if we combine the procurement of wheat, paddy, oilseeds and pulses, Rs 1.13 lakh crore was paid to farmers in the form of MSP, assuring their income in a pandemic year. This is a 30% increase from the previous year.



AGRI-BUDGET

The budget set aside for a sector show the priorities of a government. For years, previous governments kept speaking highly of the need to work for farmers. However, speaking about farmers is not enough. Governments must invest in them, build infrastructure for them and take enabling steps for their welfare - and all of these need a good budget to be set aside for the sector.

Modi government has allocated record budgets in every domain that impacts farmers. The budget for agriculture in the period 2014-19 is almost double of what it was between 2009-14. Farm credit targets have set records and so has the actual credit given to farmers. Schemes like PM-KISAN, which have brought an additional source of income for the marginal and small farmers, have seen massive investment. Huge investments are being made in developing infrastructure near farmers' lands that is crucial for farmer welfare.

PRO-FARMER

The Economic Times - Delhi | 02/02/2018 | 8

GOVT VOWS MAX SUPPORT TO FARMERS
 FIGHTING RURAL DISTRESS: 23 major crops to be procured under MSP at 1.5 times input cost; farm leaders welcome move

BUDGET OUTLOOK



SUSTAINABLE FARMING AND SOIL HEALTH

Sustainable development is the consistent focus of Prime Minister Narendra Modi's governance. Be it in industries or in farming, he has always envisioned progress that is also healthy for the environment and our future.

If the farmer's future has to be secure, governments must focus on sustainable farming techniques. Consequently, organic farming has received a never-before-seen boost due to the policies of the Modi government. A flagship initiative - Paramparagat Krishi Vikas Yojana - has been making an important impact in this domain.

The root of farmers' welfare is in the health of soil. The government has run a Soil Health Card scheme that has impacted crores of farmers positively by helping them understand the soil and its composition. This helps them decide what to grow, how much fertiliser to use, etc. Fertiliser availability for farmers used to be a big issue because of illegal diversion of urea to industries. Farmers were made to wait in lines forever, and frequently it even used to lead to law and order issues because of lack of timely availability. All that is history now, with the introduction of 100% neem coated urea, a seemingly small but revolutionary reform.



Soil Health Cards bring benefits of science to farmers

One of the important initiatives Narendra Modi introduced as CM of Gujarat was the Soil Health Card scheme. He also introduced it nationally in the year 2014-15.

Soil health cards provide farmers the nutrient status of their soil and its composition. It helps decide the dosage of fertilisers and other changes needed for good soil health.

Hundreds of labs across the country test soil and provide farmers with detailed information, that helps them make informed decisions.

Soil health cards have been issued free of cost to 10.74 crore farmers in first cycle and 11.75 crore farmers in second cycle.

Easy availability of fertilisers

100% Neem Coated Urea introduced in 2015-16 for reduced use of chemicals and improved soil health.

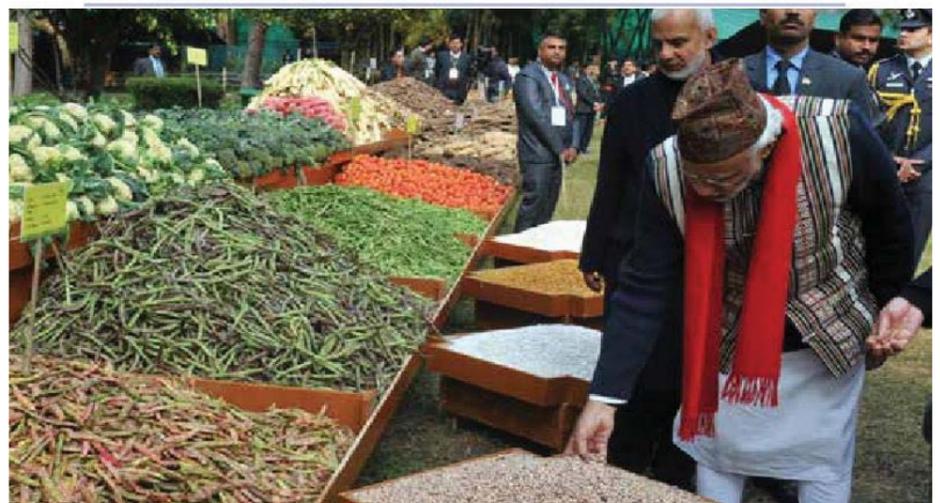
It also reduced diversion of urea for non-agricultural purposes.

It has also led to increased Nitrogen Use Efficiency and helped increase the crop yield.

Significant increase in urea production since the introduction of the New Urea Policy.

Modi government is reviving closed fertilizer plants in Talcher, Ramagundam, Gorakhpur, Sindri and Barauni. This will boost fertilizer availability even further and provide jobs.

Prices of non-urea fertilisers significantly reduced, saving thousands of crores of farmers' money, while also promoting balanced use of fertilisers.



Promotion of organic farming

Paramparagat Krishi Vikas Yojana was started in 2015-16 to promote organic farming. **Support is provided for farmers for procuring inputs and certification.**

An area of 6.19 lakh hectares has been covered and **15.47 lakh farmers have been benefitted.**

Mission Organic Value Chain Development in North East Region launched, since **Northeast is a natural hub for organic farming.** 169 FPOs have been formed with 83,096 farmers, across 79,445 hectares.

Export of ginger, turmeric, chillies, processed pineapple etc, to USA, UK, France, Dubai, Swaziland has been firmed up. Contract farming of black Thai ginger, medicinal plants has been initiated.

Promotion of zero budget farming

Zero budget farming is concept of farming where there is **zero credit needed and there is also no use of chemical fertilisers.**

It can **make farming more viable for even small farmers and save them from getting into a debt cycle.**

Since the usage of natural fertilisers is promoted instead of chemical ones, it is a more **natural method of farming that is sustainable.**

So, while the Modi government is making fertilisers available for farmers, it is also preparing for a future where some farmers who do not want to use chemical fertilisers also have a way of conducting traditional farming.

ACCESS TO CREDIT

One of the most important enablers of agriculture is credit that is used as capital by farmers. The more institutional credit farmers get, the greater their welfare.

Over the decades, being forced to avail debt at unfair interest rates from private moneylenders has troubled farmers the most.

This puts them in a vicious cycle of debt, where lack of sufficient capital to make agriculture profitable leads to even more debt.

However, the Modi government has worked to enhance both the quantity and the spread of farm credit. While farm credit targets have reached record levels, the amount of institutional credit availed by farmers has almost doubled in just six years. Kisan Credit Cards have also enhanced the government's outreach to farmers.



Credit for farmers

Record amount of Rs 15 lakh crore has been set as the farm credit target for the year 2020-21.

Institutional credit to farmers increased from Rs 7.3 lakh crore in 2013-14 to Rs 13.73 lakh crore in 2019-20, **saving more farmers from clutches of private moneylenders.**

Rs 2 lakh crore credit boost to 2.5 crore farmers at reduced interest rates via Kisan Credit Cards (KCC).

A special drive to provide inexpensive credit has been undertaken. PM KISAN database was compared with KCC database, and **farmers who were left out have been identified and are being served.**

Increasing the reach of formal credit, 1.6 crore new farmers were covered with additional credit flow of Rs 1.35 lakh crore in this drive.

Even allied activities like animal husbandry and fisheries are getting Kisan Credit Cards and benefits of interest subvention.

FARMERS CAN GET ASSURED PRICES FROM BUYERS

"There has been a continuous demand for three major pro-farmer reforms for decades. Now, the three reforms enacted by the government have given the farmers the right to sell their produce even outside the mandis. That is, the farmer can sell his produce wherever he gets better prices. Secondly, if the farmer wishes, now he can decide the price of his crop at the time of sowing itself.

Now, the potato growing farmer can sign an agreement with the chips-making industry, the mango farmer with the mango juice making industry, the tomato farmer with the sauce making industry, even at the time of sowing his crops. This will provide an assured price and relieve farmers from worrying about falling prices."

PM Modi at the launch of AatmaNirbhar Uttar Pradesh Rojgar Abhiyan, 26 June, 2020

MSP SYSTEM GOING STRONG EVEN AFTER FARM REFORMS

"On MSP, in the just completed Rabi marketing season, the government has procured 389.9 lakh MT of wheat, an all-time record, with Rs 75,055 crore going to farmers as MSP.

In the ongoing Kharif marketing season, up to 159.5 lakh MT of paddy has been procured, compared to 134.5 lakh MT at the same point last year, an increase of 18.62%. All this happened after we brought the three ordinances, which have now been passed by Parliament.

MSP payment to farmers for paddy has gone up by 1.5 times, wheat by 1.3 times, pulses by 75 times and oilseeds by 10 times during the last five years compared to five years of UPA-2 (2009-10 to 2013-14). This proves the lie and dishonesty of those who are spreading canards that MSP will end."

PM Modi in an interview to Economic Times, 29 October, 2020



BIPARTISAN CONSENSUS BEHIND PRO-FARMER REFORMS

“Experts have been advocating these reforms for a long time. Even political parties have been asking for votes in the name of these reforms. Everyone desired that these reforms should happen. The issue is that the opposition parties do not wish that we get the credit.

We also don't want credit. We brought reforms keeping in mind the welfare of farmers and workers and they understand and trust our intentions because of our track record.

We have gone about reforming the agriculture sector step by step in the past six years. So, what we have done today is one piece in the chain of actions that we started in 2014. We also hiked MSPs multiple times and in fact, we procured many times more from farmers at MSP than earlier governments did. Both irrigation and insurance saw huge improvement. Direct income support was ensured for farmers.

What has been lacking in Indian farming is commensurate return for all the blood and toil put in by our farmers. The new structure brought by these reforms will significantly increase the profitability of our farmers. As in other industries, once the profits are earned, it is reinvested back in the sector for generating more produce. A virtuous cycle of profit and reinvestment emerges. In the farming sector as well, this cycle will open doors for more investment, innovation and new technology. Thus, these reforms hold immense potential to transform not just the agriculture sector but the entire rural economy.”

PM Modi in an interview to Economic Times, 29 October, 2020

WATER AND ELECTRICITY

Water and electricity are two intertwined needs of farmers. The demand for availability of electricity by a farmer is actually the demand for availability of water. They need water to irrigate their fields and electricity to pump water to their fields. This understanding of the linkage between electricity and water, for a farmer, is a special insight that Prime Minister Narendra Modi has brought from his immensely successful Chief Ministerial days.

Water is a precious resource which must be used carefully and sustainably, for the long-term welfare of farmers. To ensure this, micro-irrigation through drips and sprinklers has been emphasised.

With the mantra of ‘Per Drop More Crop’, more land has been brought under micro-irrigation during 2014-19 than was done in the five years before it.

As for electricity, the Modi government has not only managed to take electricity to all villages of India but has also worked to make farmers sustainably self-reliant through the advent of solar pumps. Even unusable and barren lands of farmers are being used to produce solar power and create an additional source of income to farmers.



PM Krishi Sinchai Yojana ensuring more crop per drop

To help farmers grow more with lesser water, ‘Per Drop More Crop’ component of Pradhan Mantri Krishi Sinchai Yojana enables precision micro irrigation techniques i.e. drip and sprinkler irrigation.

Additional 50.1 lakh hectare area has been covered under micro irrigation from the year 2015-16, which is much more than the five years before it.

Micro Irrigation Fund of Rs 5,000 crore facilitates States in mobilising resources to increase the coverage. Approved projects covering 12.53 lakh hectares are helping farmers access water for their needs.

Modi government not only does its own work but also ensures completion of incomplete works of previous governments. 99 such projects to irrigate 76.03 lakh hectares with an investment of Rs 77,595 crore were taken up. 44 of these projects are already completed and 22 projects are more than 90% complete.



Electricity for the farm

The government heralded a new era by electrifying all the remaining un-electrified villages in India.

PM-KUSUM scheme ensured support to 20 lakh farmers through subsidy for standalone solar pumps, reducing their input cost on diesel and electricity.

Another 15 lakh farmers will be helped to solarise their grid connected pumps.

FROM ANNADAATA TO URJADAATA

Often, farmers have some barren lands which lie unused. But now, even those lands can become a source of income. Such farmers are being helped to install small solar plants, where excess electricity produced can be used by themselves and also be sold to the grid at attractive prices.



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HELP DURING DISTRESS

Agriculture is a risk-laden activity, more so because some of the risk associated with natural causes beyond the control of the farmer. Sometimes, farmers put their blood and sweat into farming but adverse natural events and natural disasters wreak havoc. A key insight of Modi government has been that there is no one-size-fits-all-model, and that even natural calamities can have localised impact and the government policy must be flexible enough to cater to such an eventuality.

Modi government has dealt with such situations with sensitivity by institutionalising many helpful measures. For example, the threshold conditions for paying compensation have been lowered, covering more farmers. The compensation amount has been increased and allocations to State Disaster Relief Fund have also been raised significantly.

Even during the coronavirus pandemic, Modi government not only transferred money to farmers under PM-KISAN scheme to help them, but also did massive procurement to benefit farmers.

Locust attacks were also handled with many measures such as spray vehicles and helicopters.



Standing with farmers in times of need

To ensure that relief measures cover more farmers in their times of distress, major changes were made in disaster relief standards.

Assistance amount of all categories was increased by one and a half times.

The eligibility for assistance during distress situations was raised from one hectare to two hectares, bringing more farmers into the safety net.

Government showed sensitivity to farmers in distress by paying full minimum support price for food grains damaged due to excessive rainfall.

Provision to SDRF saw a jump of 82% for the 5-year period 2015-20, as compared to the 5-year period between 2010-15. It went up to Rs 61,220 crore from Rs 33,580.93 crore.

FEATURE	EARLIER	NOW
Percentage of crop loss for which compensation is paid	50% or above	33% or above
Amount paid to the kin of the victims of natural disasters	Rs 1.5 lakh	Rs 4 lakh

INSURANCE

Removing risk from the lives of farmers is an important part of ensuring their financial security.

Risk mitigation in agriculture is not confined to relief during times of disasters. Sometimes, the risks farmers face can be extremely localised and there could be many reasons for crop failure. In such cases, insurance is a crucial component of securing the efforts of farmers.

Pradhan Mantri Fasal Bima Yojana is an important step in this regard. It expands the risk coverage, does away with upper limit for subsidy, considers even cyclonic and unseasonal rains as well as hailstorms in case of post-harvest losses, and harnesses technology for quicker claim settlement.

Here is one example of how PMFBY can come to the rescue of farmers. In 2016-17, in Karnataka's Bidar district, soyabean and tur dal were sown in about 1.25 lakh hectares. Due to heavy rain, around 85% of the crops were damaged.

Farmers were in deep trouble. However, the local MP, Bhagwanth Khuba, had earlier proactively conducted a special drive to urge farmers to take benefit of PMFBY. Many local farmers had enrolled for the scheme and it came as a saviour to them during this crisis.

1.21 lakh farmers benefited from crop insurance and received Rs 149.20 crore as compensation. Farmers from Bidar district benefited greatly from PMFBY in that year.

Shoulder of support even during the pandemic

During the COVID-19 pandemic:

Procurement centres for wheat and pulses-oilseeds increased during Covid pandemic, to ensure more buying from farmers.

Procurement actually increased in the Rabi season compared to last year.

Government bought 390 lakh tons of wheat, benefiting farmers with Rs 75,000 crore income for their crop.

Nearly 9 crore farmers received Rs 38,000 crore under PM-KISAN scheme, taking care of their needs during the disruption.

1.25 crore new Kisan Credit Cards issued in the last few months, to ensure greater credit access for the next crop.

Government mobilised spray vehicles, drones and even a helicopter in anti-locust operations.



Farmers get holistic protection with PM Fasal Bima Yojana at nominal rates

Benefiting farmers who faced unfortunate crop losses due to various reasons, Pradhan Mantri Fasal Bima Yojana covered 23 crore farmer applications, benefitting 7.2 crore applicants in 4 years.

For every 100 rupees that farmers paid as premium, they received Rs 532 as claims! Rs 17,450 crore was paid by farmers as their share of premium against which claims of over Rs 87,000 crore have been paid.

Inclusion of hailstorms in post-harvest losses, besides unseasonal and cyclonic rainfall, reduces the risks of farmers.

To uphold the rights of farmers and to penalise those who delay farmers' claim settlement, penalties are to be paid to farmers in case of delay.

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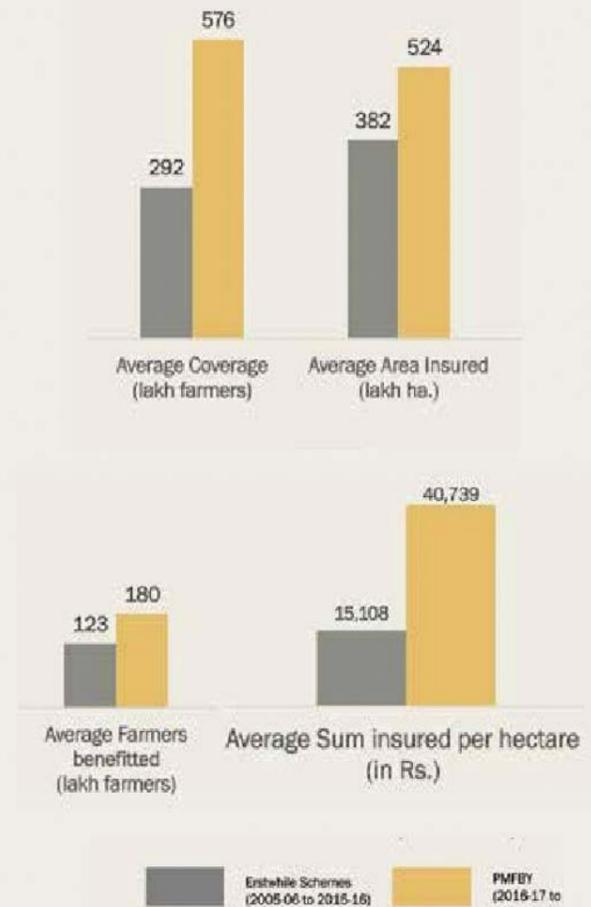
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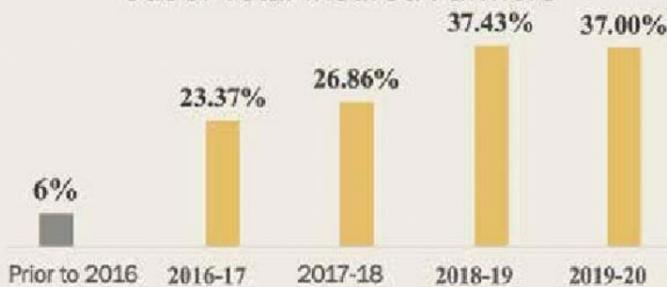
Comparison of earlier crop insurance with PM Fasal Bima Yojana

FEATURE		EARLIER CROP INSURANCE	PRADHAN MANTRI FASAL BIMA YOJANA
Capping on Premium /Sum Insured		Premium capped at 9-13% of sum insured leading to proportional reduction in sum insured above capped premium rates	No cap on premium. Farmers get claim against full sum insured
Upper limit on government subsidy		Yes	No. Even if balance premium is 90%, government pays
Risk Coverage	Area approach	Natural risk on Standing crops	All non-preventable natural risk of crop cycle - Pre sowing to post harvest
	Plot level Assessment	Hailstorm, landslide,	Hailstorm, landslide, inundation, Cloud burst , natural fire
Post-harvest Losses coverage		Only coastal areas -for cyclonic rain	All India - for cyclonic unseasonal rain and hail storm
Use of Technology for quicker claim settlement		Ad Hoc	Mandatory
For extremely localized calamities or post-harvest losses		Considered a larger reference unit area rather than the affected insured field of the individual farmer	Unit of Insurance for loss assessment is the affected insured field of the individual farmer

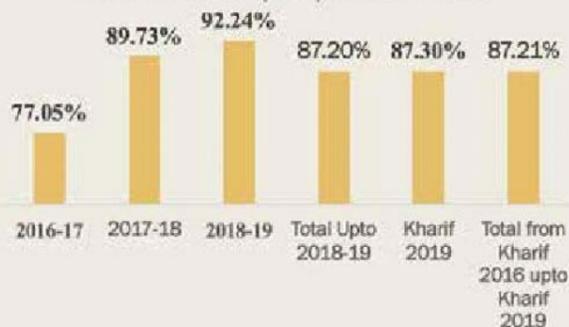
Performance of PMFBY on various parameters compared to erstwhile schemes



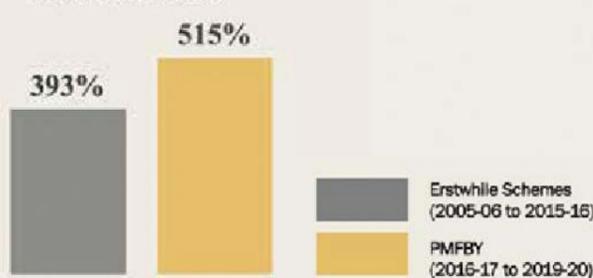
Percentage of Non-Loanee Farmers out of Total Insured Farmers



Year on Year (YoY) Claim Ratio



Premium Ratio*



* As claims for 2019-20 are under process, New Schemes claim statistics consider average for 2016-17 till 2018-19

MINIMUM SUPPORT PRICE (MSP)

One important way of securing farmers financially is ensuring that they have an assured price at which their produce will be bought. This reduces the risk related to income.

The Minimum Support Price (MSP) acts as a safety net for farmers where it will assure them their produce will bring them certain income. Modi government had promised timely increases in MSP and delivered on it with multiple increases.

However, the difference between Modi government and previous governments is not merely in regular announcement of MSP hikes but more importantly in multifold increase in procurement of crops at MSP.

Payments to farmers in the form of MSP have also shot up manifold, ensuring that the MSP hikes actually benefit the farmers.

One of the most egregious falsehoods spread about the farm reforms is related to MSP. However, Modi government has shown its commitment to MSP very clearly, with multiple hikes and multi-fold increase in procurement, including in the 2020-21 Kharif season.



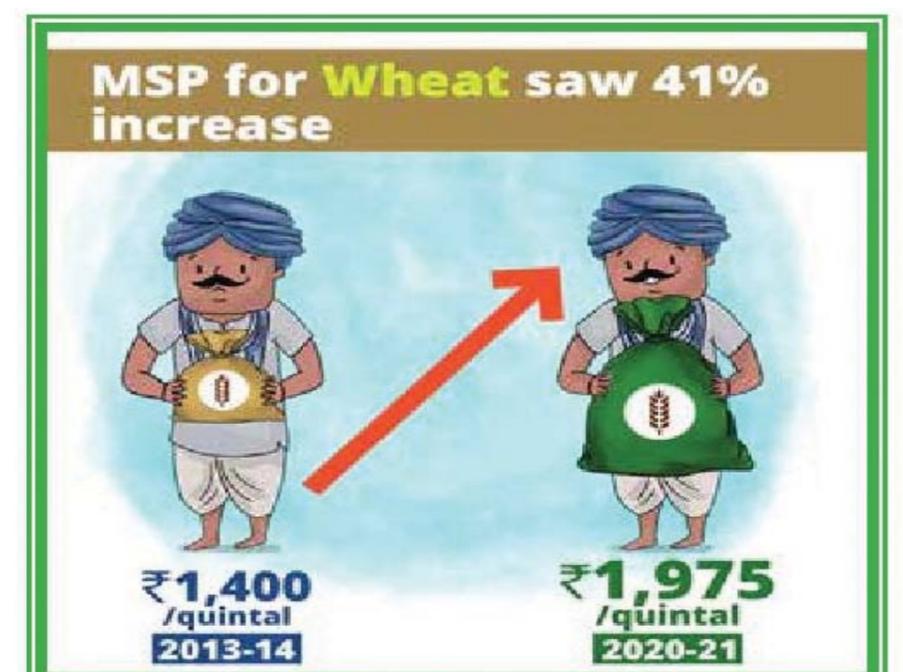
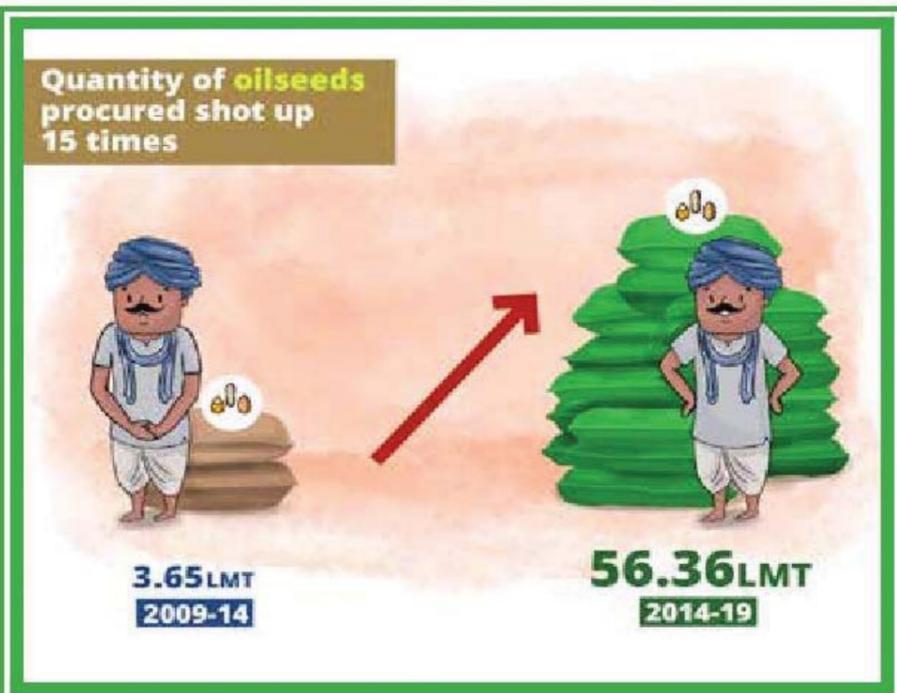
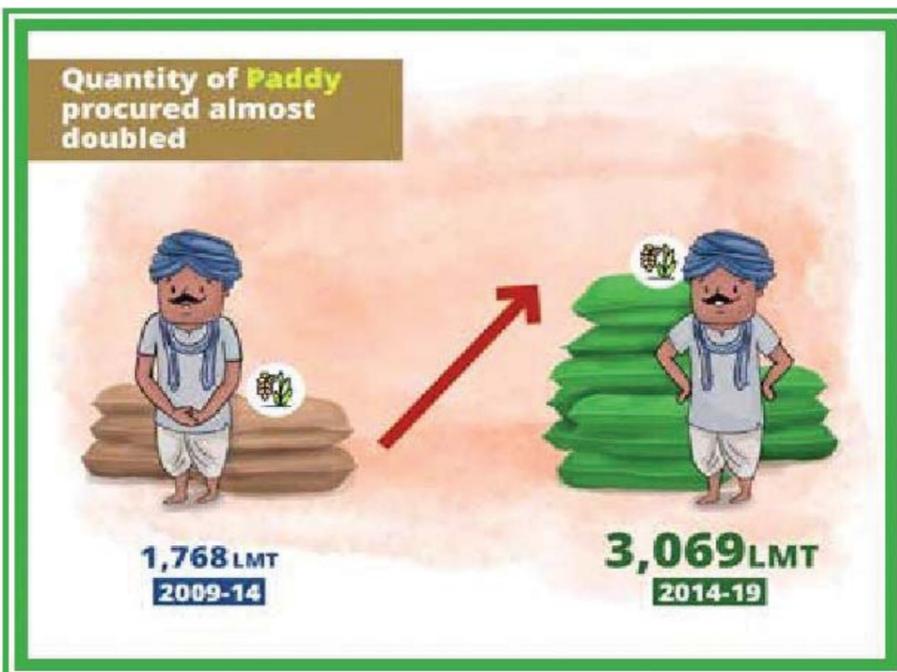
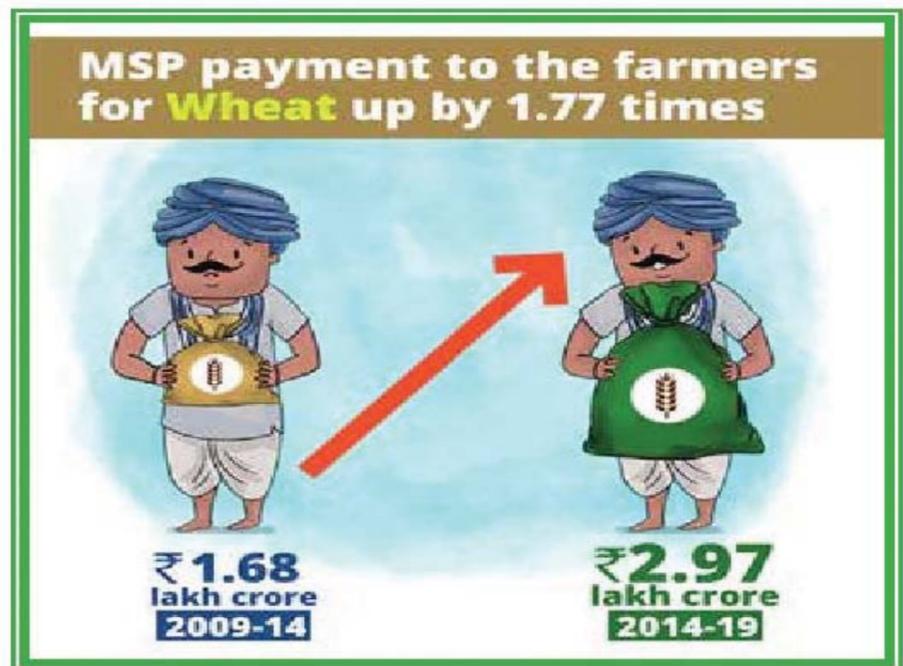
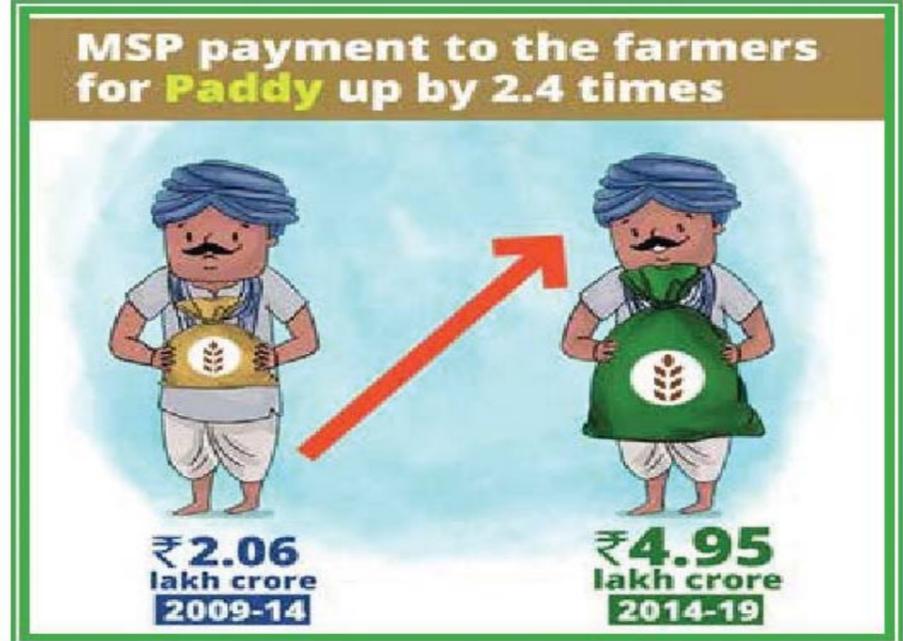
MSP payments to farmers increased multi-fold under the Modi government

Modi government announced MSP hikes based on the formula that farmers will get at least 1.5 times the cost of production. This was a promise made and delivered.

This formula also included factors like family labour in the cost of production, which is a way of recognising the work of the whole family rather than just individual farmers.

The government ensured greater procurement and greater payments to farmers, ensuring that MSP hikes did not remain on paper but actually reached farmers.

The number of purchase centres (Rabi and Kharif) rose from 48,550 in 2016-17 to 64,515 in 2019-20, showing that MSP procurement operations are being significantly strengthened.



MSP for Barley saw 45% increase



MSP for Gram saw 64% increase



MSP payment to the farmers for Pulses up by 75 times



Quantity of Pulses procured shot up by 74 times



Pulses procurement shows Modi government's way of resolving problems

The previous government had created a triple whammy for the people of the country.

First, they did not promote the growth of pulses sufficiently, which meant an important nutritional crop was missing from the picture.

Whatever was grown, was not procured from farmers sufficiently either. They bought very low quantities of pulses from farmers.

When the demand for pulses went up, India had to import pulses from foreign countries, raising prices for common consumers.

The country lost precious foreign exchange to imports, consumers ended up paying more, the poor had to bear the burden of rising prices and farmers did not get much in the way of MSP payments either.

Modi government reversed this situation with a knack for problem resolution.

The government increased the MSP of pulses and ramped up procurement to many times more than the previous government. This meant more money in the hands of farmers.

Availability of pulses went up which meant prices came down for consumers and the poor.

India also saved money which was earlier being spent to import pulses.

MSP for Paddy saw 42.6% increase



MSP for Jowar saw 73.6% increase





MODI GOVERNMENT'S COMMITMENT TO MSP

"The work done by our government on MSP increases and procurement at MSP has never been done before. You can clearly see who is speaking the truth and who is working for the welfare of the farmers if you look at the number of government purchases made in the last 5 years and compare it with the government purchases made in the 5 years prior to 2014. You can find the proof from there.

During the Coronavirus pandemic this year, record purchases of wheat have been made from the farmers during the Rabi season. This year, farmers have been given Rs 1.13 lakh crore at MSP for rabi crops including wheat, paddy, pulses and oilseeds. This is 30 per cent more than the previous year.

Despite the pandemic, not only was record procurement made from farmers but record payments were also ensured to the farmers."

PM Modi in a programme in Bihar, 22 September, 2020



AMENDMENT OF ECA HELPS FARMERS

"When there was a severe shortage of food grains in the country, we had enacted Essential Commodities Act. But the same law was still in force even at a time we became the second largest food producer in the world!

This law was the major reason why good warehouses could not be built in the villages and agro-based industries were not getting encouragement. This law was being frequently misused. It was used more to intimidate traders and investors. Now, the agriculture sector has also been freed from this fear. Now, the traders and businesses can come forward to build storages in the villages.

Farmers will benefit because they will not be compelled to sell their crop in local mandis or markets at low prices. Storage facilities will free the farmers from the problem of wastage they faced while transporting the produce. The transportation cost will be several times lesser."

PM Modi at the launch of Financing Facility under Agriculture Infrastructure Fund, 09 August, 2020

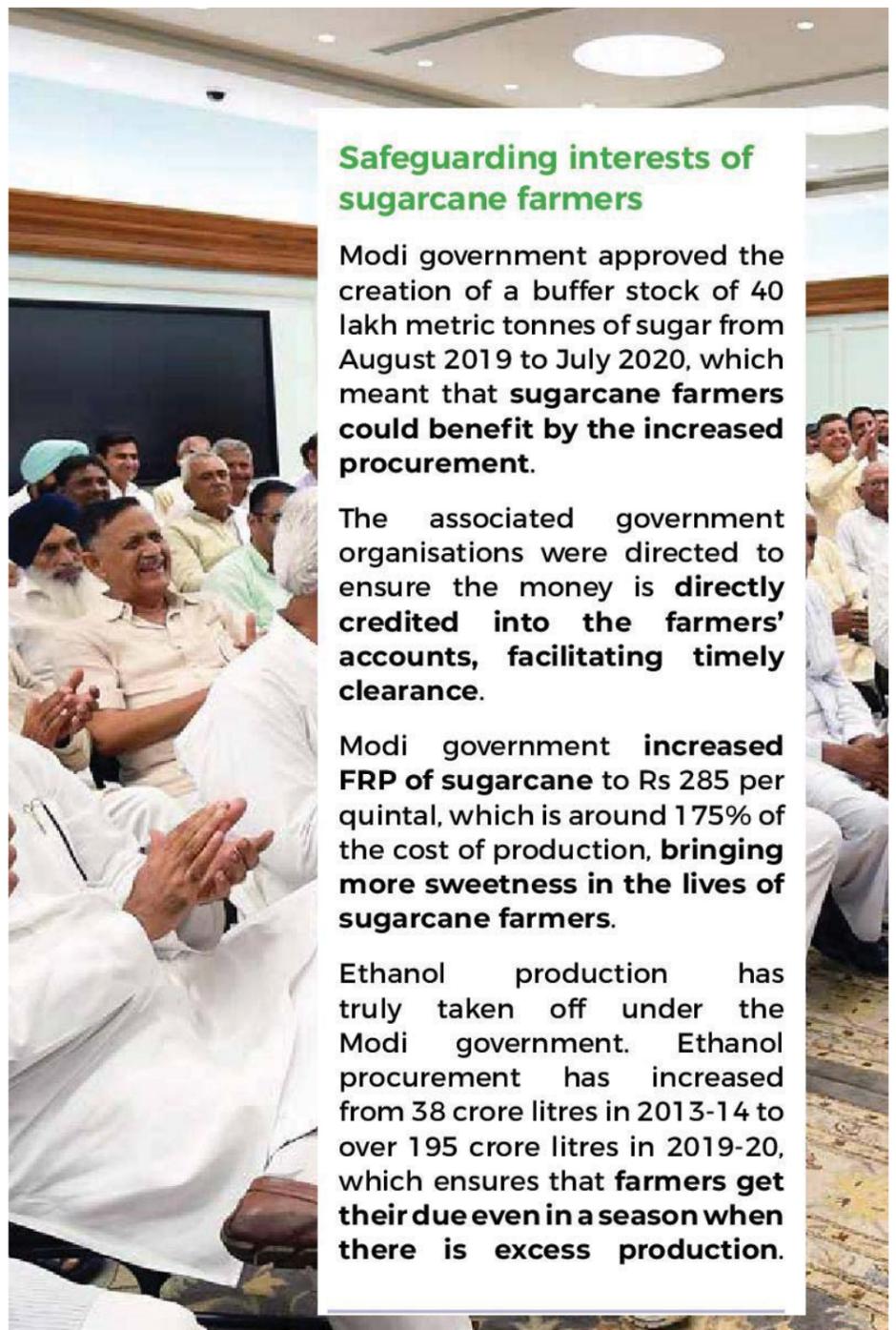
Safeguarding interests of sugarcane farmers

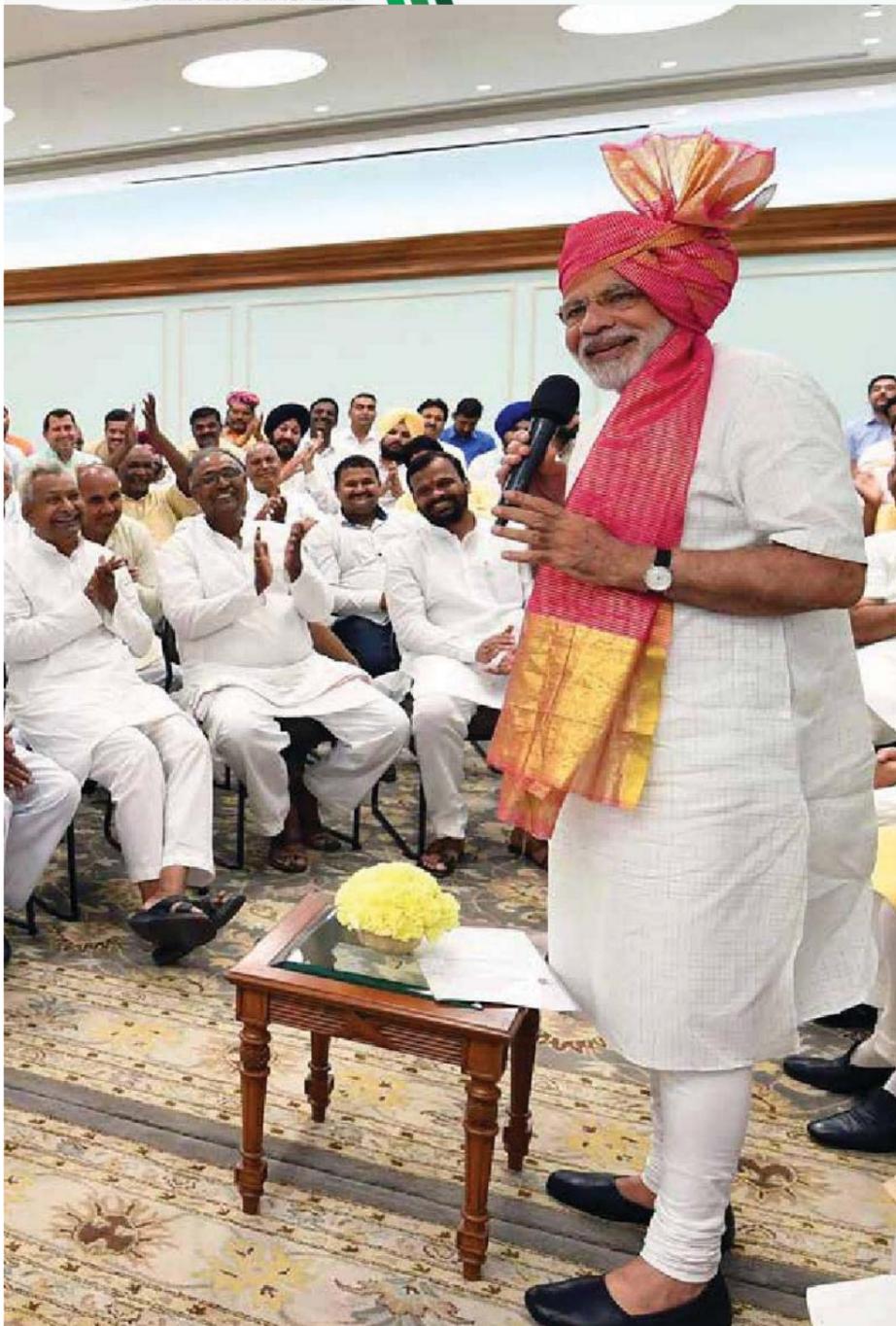
Modi government approved the creation of a buffer stock of 40 lakh metric tonnes of sugar from August 2019 to July 2020, which meant that **sugarcane farmers could benefit by the increased procurement.**

The associated government organisations were directed to ensure the money is **directly credited into the farmers' accounts, facilitating timely clearance.**

Modi government **increased FRP of sugarcane to Rs 285 per quintal, which is around 175% of the cost of production, bringing more sweetness in the lives of sugarcane farmers.**

Ethanol production has truly taken off under the Modi government. Ethanol procurement has increased from 38 crore litres in 2013-14 to over 195 crore litres in 2019-20, which ensures that **farmers get their due even in a season when there is excess production.**





Development of rural markets

Taking markets close to where farmers live is crucial to increasing their market access. This way, they **save money and effort needed to take their produce to a faraway market.**

Modi government is **developing and upgrading existing 22,000 rural haats** into Gramin Agricultural Markets (GrAMs). In these GrAMs, physical infrastructure is being strengthened by integrating it with MGNREGS works.

This way, while **more markets are being created, many rural workers are also finding work** in such projects.

Rural Massive infrastructure push

For farmers to reach markets, they need **better road connectivity and infrastructure** around their villages.

About 97.5% of eligible rural habitations have been connected by all-weather roads, which means **farmers can access markets, children can access schools, the sick can access hospitals** - improving quality of life of farmer families.

MARKET ACCESS

No matter what a farmer grows, without access to avenues to sell produce, income cannot grow.

For better market access, farmers need more markets as well as better infrastructure to access these markets. Under the Modi government, thousands of rural markets are being developed and upgraded. At the same time, rural road connectivity has also seen a major improvement. Both of these are saving time and money for farmers by taking markets closer to them.

Now, Modi government has freed Indian farmers to sell both in APMC mandis and outside. If farmers want to sell in the mandis, they are free to do so. If farmers find a willing buyer at their doorstep, they can take advantage of that as well. Earlier, if farmers sold outside APMC markets, those transactions were often deemed illegal and they did not get any legal cover in case the buyer cheated them.

Now, when farmers sell outside the markets, they have a legal framework assisting them so that they are not cheated by unscrupulous buyers.

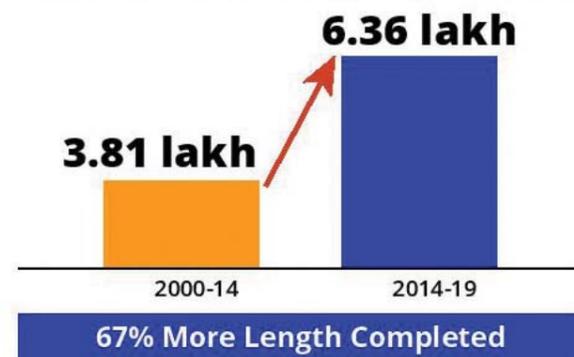
Finally, farmers are free, just like any other producer, to sell at a price they decide

It is to be noted that by 2014, the percentage of habitations connected stood at 60.3%, and the Modi government took this to 97.5% by 2020.

Pradhan Mantri Gram Sadak Yojana-III was launched in 2019 specifically to upgrade major link roads and routes **connecting farmers with rural markets, warehouses & cold storages.**

189 clusters are being developed under the Shyama Prasad Mukherji Rurban Mission for creating **agriculture and agro-processing based infrastructure.**

Pradhan Mantri Gram Sadak Yojana Rural Roads Connectivity Progress (in kms)



Farm Reforms 2020 - Massive boost for market access

Farmers' Produce Trade and Commerce (Promotion and Facilitation) Act gives the freedom to sell and buy farm produce at any place in the country—within APMC mandis or outside them.

Farmers will have the opportunity to **quote the price for their produce.**

The MSP system and government procurement are also active, with **MSP functioning as a safety net for farmers** in prices for their produce.

The law that enables contract farming provides a **comprehensive, pro-farmer legal framework** that helps farmers associate with contractors.

This act **protects the lands of the farmers**, their rights and provides them legal rights to get their money back, in case they do not get assured payments on time.

Essential Commodities Act has been amended to remove various food items from price control and ensure that farmers benefit from the true prices of these items.

These laws help farmers increase their income and also bring investment and technology into agriculture.

Helping farmers get the right price for their produce with e-NAM

E-Trading platform that integrates around 1,000 markets across 18 states/UTs to **fetch the best prices for farmers**.

1.68 crore farmers are registered and about 1,800 Farmer Producer Organisations are registered.

Total transactions worth Rs 1.13 lakh crore have been facilitated between farmers and buyers across states.

VALUE ADDITION AND ENABLING ECOSYSTEM

It is well known worldwide that farm produce, especially food related produce, becomes much more valuable with value addition such as food processing, packaging, etc. The income that a processed product can bring is vastly greater than the income that the raw product brings.

For such value addition to happen, Modi government has created a processing ecosystem such as food parks, agro-processing industries, startups, etc. Additionally, logistical support through supply chain links such as cold storages, warehouses and other such infrastructure is also happening.

Modi government has devoted special attention towards creating farmgate infrastructure through an Agri Infra Fund.

Farmer producer organisations bring farmers together and provide them a greater say in their future. 10,000 such FPOs are being created.

Such an ecosystem with a wide variety of opportunities from startups to food parks, cold storages to mechanisation, also provide employment and entrepreneurship opportunities to rural youth.



Value addition & supply chain support

Pradhan Mantri Kisan Sampada Yojana is modernising supply chain infrastructure in the agricultural sector.

19 mega food parks have been established to benefit the farmers. This helps to **add value to farmers' produce and increase profitability through food processing**.

119 new cold chain projects are ongoing, which will benefit over 11 lakh farmers. Cold chains are necessary for farmers, especially to **store and transport perishable commodities**.

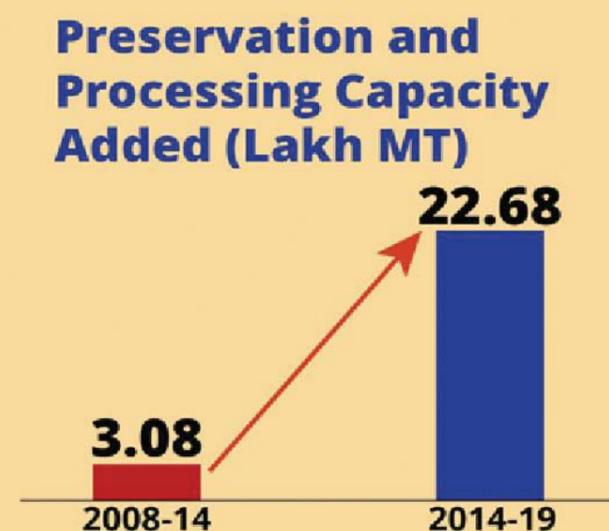
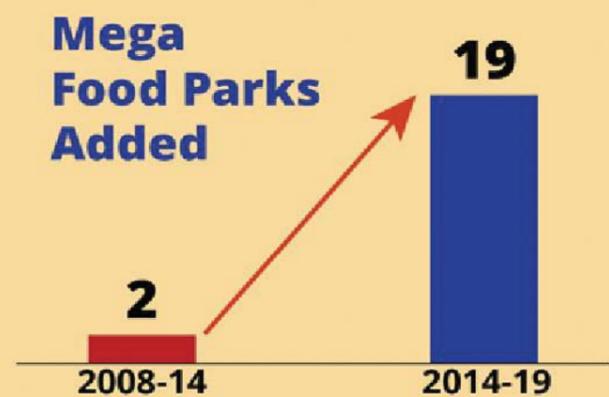
Kisan Rail helps build a **national cold supply chain for perishables**, aiding farmers to transport their produce farther than ever.

Kisan Udaan helps take agri-products to national and international routes, **making our farmers turn into exporters**.

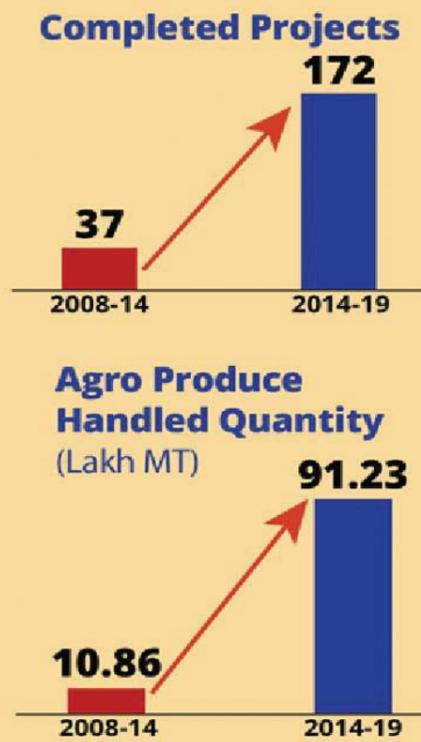
A farmer friendly mobile application Kisan Rath app helps facilitate the farmers and traders in search of transportation vehicles for transportation of agri-products.

**Value Addition to Agricultural Products
Modi Government Shows the Way**

Sharp Increase in Mega Food Parks Operationalized and Processing Capacity



Steep Rise in Integrated Cold Chain and Value Addition Infrastructure



Adding Food Processing and Preservation Capacities
269 projects launched with investment of Rs 3,508 crore

Creation of Agro-processing Clusters
55 projects approved, with investment of Rs 1,614 crore

Creation of Backward and Forward Linkages
56 projects approved inviting investments of Rs 632 crore

Through all these, 21 lakh farmers benefited and 3 lakh direct and indirect employment opportunities created

Farmer Producer Organisations

Farmer Producer Organisations (FPO) help bring farmers together and form a collective that represents farmers' interests.

These farmers can share best practices and more importantly increase their bargaining power by collectively negotiating with potential buyers.

An initiative for formation and promotion of 10,000 FPOs with a total budgetary provision of Rs 6,865 crore was launched.

Formation of 10,000 FPOs across the country is targeted by 2023-24, while providing adequate handholding to each FPO.

Prime Minister Narendra Modi once narrated how food processing increases income of farmers.

He said:

"There is a village, Rupal, close to Gandhinagar where chillies are cultivated. Sometimes, whenever a farmer cultivates a crop, many other farmers in that area also cultivate the same crop, in this case, chillies. Consequently, the prices fell. The income of that village never rose higher than 3 lakh rupees after selling all the chillies. This was too little. So, the villagers decided to form a society. Since then they had 24-hour electricity supply, they thought of processing the chillies and making chilli powder. They bought processors and finally completed the packaging. The chillies that were to be sold in 3 lakh rupees were bought as chilli powder at 18 lakh rupees."

Creation of a start-up ecosystem

Start-ups are making a splash everywhere, and agriculture is no exception.

Exciting new innovations are rising from rural and semi-urban areas where youth have closely seen the problems that farmers face.

Such a start-up ecosystem that solves problems of farmers with scalable solutions is the need of the hour.

To further encourage them, 424 start-ups in the agriculture and allied sectors have been selected for funding for a sum of Rs 45.38 crore in instalments and Rs 19.70 crore has been released for funding these start-ups.

Apart from equity support, these start-ups also qualify for funding under Agri Infra Fund.

Agricultural mechanization

It is not enough to just speak about stubble burning but it is more important to institutionally help farmers find an alternative through funding and infrastructure.

A new Central Sector scheme was launched in 2018 for in-situ management of crop residue in Haryana, Punjab, U.P. and Delhi.

Rs 1,726.67 crore has been provided to the States under this scheme. Out of these funds 28,759 Custom Hiring Centres have been established and 1,56,231 machines have been supplied.



Agri Infra Fund

Post-harvest management infrastructure and community farming assets are crucial to help farmers double their income.

With these, farmers will be able to store and sell at higher prices, reduce wastage, increase processing and indulge in value addition to their produce.

To aid the creation of such infrastructure, Agriculture Infrastructure Fund was launched in August 2020.

It provides debt financing for viable projects through interest subvention and financial support to farmers, FPOs and rural entrepreneurs.

Around 3,064 projects of Primary Agricultural Credit Societies worth a loan amount of Rs 1,565 crore has been sanctioned.

Projects worth Rs 3,500 crore have already been structured for financing under the scheme.



Agricultural education and research

Nanaji Deshmukh Plant Phenomics Center for Research established at IARI, Pusa, New Delhi to accelerate development of new and improved crops, improved crop health and sustainable farming.

Two new institutes on the lines of Indian Agricultural Research Institute set up at Jharkhand and Assam.

New colleges started under Central Agricultural University, Imphal and Rani Laxmibai Central Agricultural University, Jhansi.

Mahatma Gandhi Integrated Farming System Research Institute at Motihari, Bihar to provide holistic solutions for farming in the flood prone areas.

81 new Krishi Vigyan Kendras were established during the last 6 years.

4-year degree courses in agriculture, horticulture, fisheries and forestry have been declared as professional degrees.

that have taken place outside the mandi. That is, the farmer has not only received new alternatives; he has also received legal protection from fraud and cheating.

This has the potential to transform the farming sector by providing farmers with a choice - the government can offer an option in tandem with the freedom of choice for the farmers, ultimately transforming this country.

We must remember that the same people who are behind opposing these reforms kept cheating the farmers for decades.

For instance, while the MSP was declared, the actual quantum purchased at MSP would be minimal. Large loan waiver schemes would be announced for farmers; in reality, however, its benefit never reached the small and marginal farmers. Despite organizing grand schemes for farmers, they themselves accepted that only 15 paise reached the farmer for every rupee spent. Farmers were supposedly given subsidy on urea. However, more fertilizer was sold in the black market than in the fields. Promises were made to farmers only to be broken for decades on a stretch."

PM Modi at an event to inaugurate a project in Varanasi, 30 November, 2020

PRAKALP (INITIATIVES) ARE NOT SUFFICIENT. VIKALP (ALTERNATIVES) ARE NEEDED FOR FARMERS

"4 crore farmer families have been helped by PM Fasal Bima Yojana. 47 lakh hectares of land was brought under the purview of micro-irrigation through the Pradhan Mantri Krishi Sinchai Yojana. Irrigation projects worth Rs 77,000 crore are under various stages of development.

However, successful initiatives are not sufficient by themselves. Farmers should also derive benefits from a large and functional market, and these can be found in our country and the world.

This is why we have adopted the path of creating alternatives that empower the farmers. The pro-farmer reforms provide such options to the farmers.

If a farmer finds a buyer willing to pick up the produce directly from the field, who is willing to make arrangements for transport and logistics and is willing to pay a better price, shouldn't he have the freedom to sell to that buyer?

Indian farm produce is famous throughout the world. Shouldn't our farmers gain access to the global market and better prices for their produce?

Remember that these reforms only create more options, they do not prohibit anyone from buying and selling in the same way as it has been going on till now.

These new farm bill amendments provide alternatives to farmers and also protect their rights. Earlier, it was illegal to sell or buy produce outside the mandis. As a result, small and marginal farmers were often cheated, there were often disputes. Now, the small and marginal farmers can seek legal recourse in relation to transactions

ADDITIONAL INCOME OPPORTUNITIES

One of the stated aims of the Modi government is to double farmers' income. In this mission, diversifying the sources of income for farmers is a crucial imperative.

Often, agriculture does not generate income round the year. But this can be supplemented by regular sources of income such as milk production, fisheries, honey production and many such activities.

By focusing on the Blue Revolution, by running initiatives to protect native breeds of cattle as well as make them more productive, by taking measures to save livestock from disease, the government has helped farmers maintain a steady source of income.

Further, by resorting to unique initiatives such as ethanol blended petrol, which use excess sugarcane or damaged food grains, even things considered as excess or wastage are becoming sources of income for farmers.





Saving native breeds and protecting cattle

Most farmer families have some milch cattle. They act as a regular source of income.

Annual milk production rose from 137.7 million tonnes in 2013-14 to 188 million tonnes in 2018-19.

Protecting the health of these cattle as well as preserving native breeds, directly aids an increase in farmers' income.

Rashtriya Gokul Mission helps to protect native breeds of cattle as well as cater to their health.

To protect cattle from diseases, PM Modi launched National Animal Disease Control Programme for eradicating the Foot and Mouth Disease and Brucellosis.

The government aims to control the disease by 2025 and totally eradicate it by 2030 by vaccinating 500 million livestock. This will **strengthen an important source of income for farmers.**

This includes assistance for development of post-harvest management such as various kinds of cold storages, transport facilities and ripening chambers.

21.54 million MT capacity has been created through establishment of cold storages.

Heralding a Sweet Revolution for farmers

India is among the world's top five honey producers. Compared to 2005-06, **honey production has risen by 242% and exports shot up by 265%.**

Even small and marginal farmers can adopt beekeeping since investment is low and returns are high. It also does not need much land and inputs.

Securing the income of small and marginal farmers can be achieved by encouraging beekeeping. **Lakhs of bee boxes have been provided across India.**

To give direction and strength to this mission, National Bee and Honey Mission was launched in June 2020 as part of the Aatma Nirbhar Bharat Abhiyan.

Rs 500 crore for the period 2020-2023 has been allocated for the sector.

Blue Revolution opens up new avenues for fish farmers

Fisheries and aquaculture have the potential to be excellent sources of income for farmers.

Blue Revolution Scheme aims to bring 42,632 hectares of land under aquaculture in both fresh and saline water areas, **creating a massive source of additional income for farmers.**

Showing the Modi government's focus on this sector, **a separate Department of Fisheries was set up for the welfare of 1.5 crore fishermen**

Pradhan Mantri Matsya Sampada Yojana was launched with highest ever investment of Rs. 20,000 crores to address critical infrastructure needs in the fisheries sector including **welfare of fishermen, fish farmers, fish workers and fish vendors.**

All of these initiatives are pushing the nation towards the target of **Rs 1 lakh crore fisheries exports to be achieved by 2024-25.**

Horticulture supplements farmers' income

Alongside other crops, **farmers often grow horticulture crops to supplement their income.**

However, the most important help for such farmers would be to **help them reduce post-harvest losses, since horticultural produce is often perishable.**

Mission for Integrated Development of Horticulture is helping reduce wastage of perishable horticulture produce.

Ethanol blending to benefit farmers and country

Ethanol blending in petrol is yet another important way of benefiting farmers.

Ethanol can also be produced from excess sugar and sugarcane. It can also be produced using damaged food grains that are unfit for human consumption, thus producing some value even out of grains that would otherwise be thrown away.

Diversion of excess sugarcane and sugar will help in addressing the problem of excess stock.

Ethanol is a green fuel and its blending with petrol also saves the country's foreign exchange.

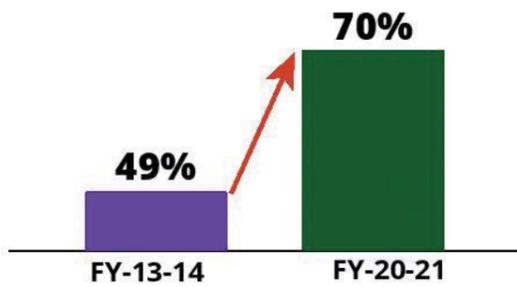
Modi government has been implementing Ethanol Blended Petrol programme under which oil marketing companies sell petrol blended with ethanol up to 10%.

This has been benefiting farmers immensely because procurement of ethanol has shot up manifold.

Ethanol procurement has increased from 38 crore litres in 2013-14 to over 195 crore litres in 2019-20, almost a 5-fold jump.

MGNREGA being channelized for agriculture and allied activities

Percentage Expenditure on Agriculture and Allied Activities under MGNREGA



Major Agricultural and Allied Works Under MGNREGA

Item of Work	Works Completed by 2013-14	Works Completed since 2014-15
Wells	2.81 lakh	6.76 lakh
Cattle Sheds	10,590	8.08 lakh
Goat Sheds	2,670	2 lakh
Fodder Farms	8,449	39,194
Farm Ponds	10 lakh	21.76 lakh
Poultry Sheds	1,097	78,338

FINANCIAL SECURITY

All the above initiatives, in some way or the other, look to boost the financial security of farmers. However, one of the most important steps taken to secure farmers is the PM-KISAN (Kisan Samman Nidhi) programme.

Under this initiative, every year, the Modi government transfers Rs 6,000 directly to the bank accounts of crores of farmers. This is an income that farmers can surely count on, every year. This could be used to buy agricultural inputs or for any other needs that arise – by putting money in the farmer’s hands, the government has also provided the freedom to use this money as the farmer sees fit.

Further, the direct transfer of this amount to their bank accounts ensures there is no chance of leakages or exploitation. During the Coronavirus pandemic, PM-KISAN payments helped the government reach out to farmers and allay fears of economic disruption.

The government also launched a pension scheme for farmers which offers financial security in their later years at a very minimal premium.



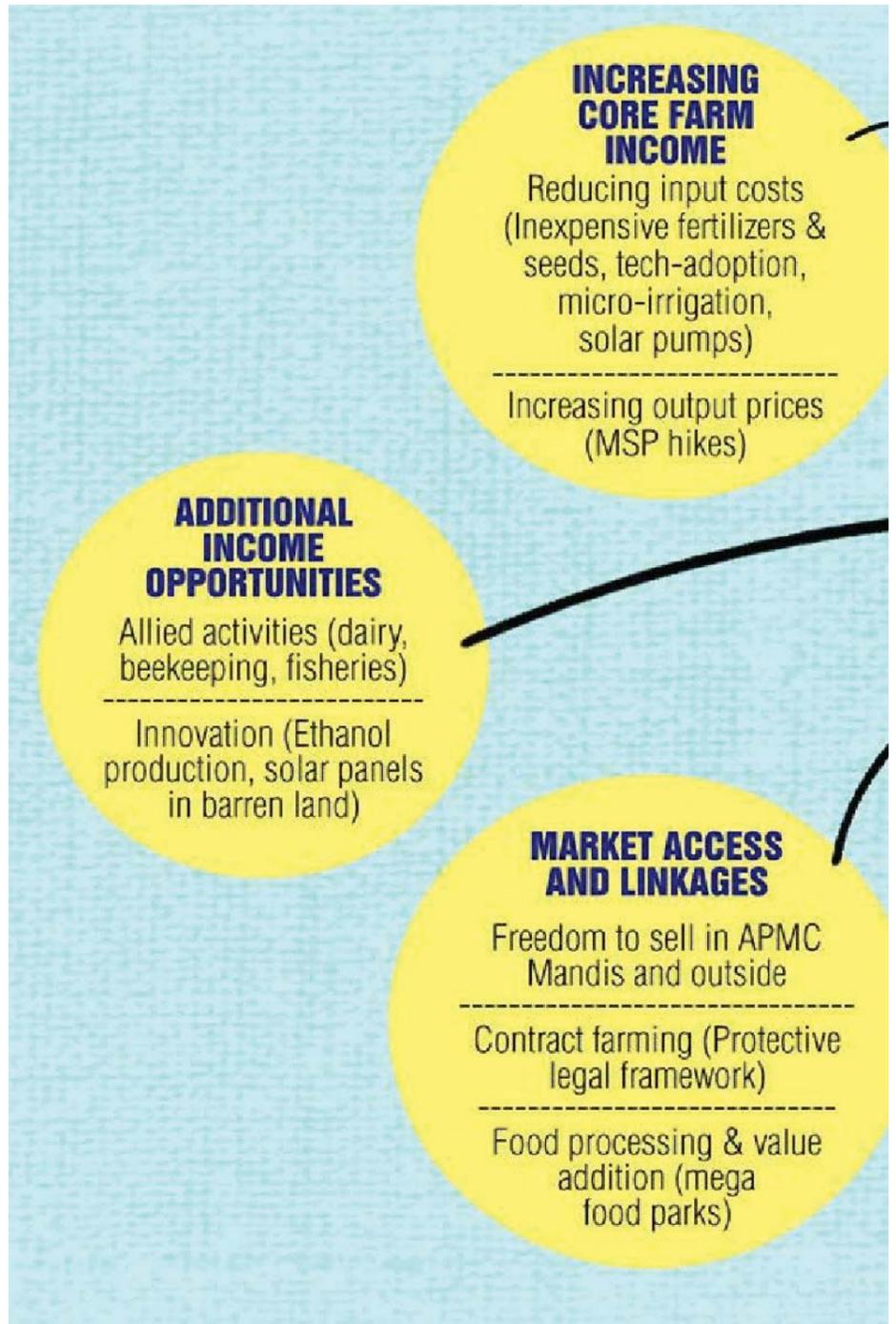
Direct income support and direct pension support too!

Sometimes, small and marginal farmers may not be able to access formal credit. Informal credit sources are too expensive and worsen the situation of such farmers. However, with PM-KISAN, such farmers are assured of Rs 6,000 per year, that reaches them directly. It also acts as a small source of capital that can help farmers who are in need of money.

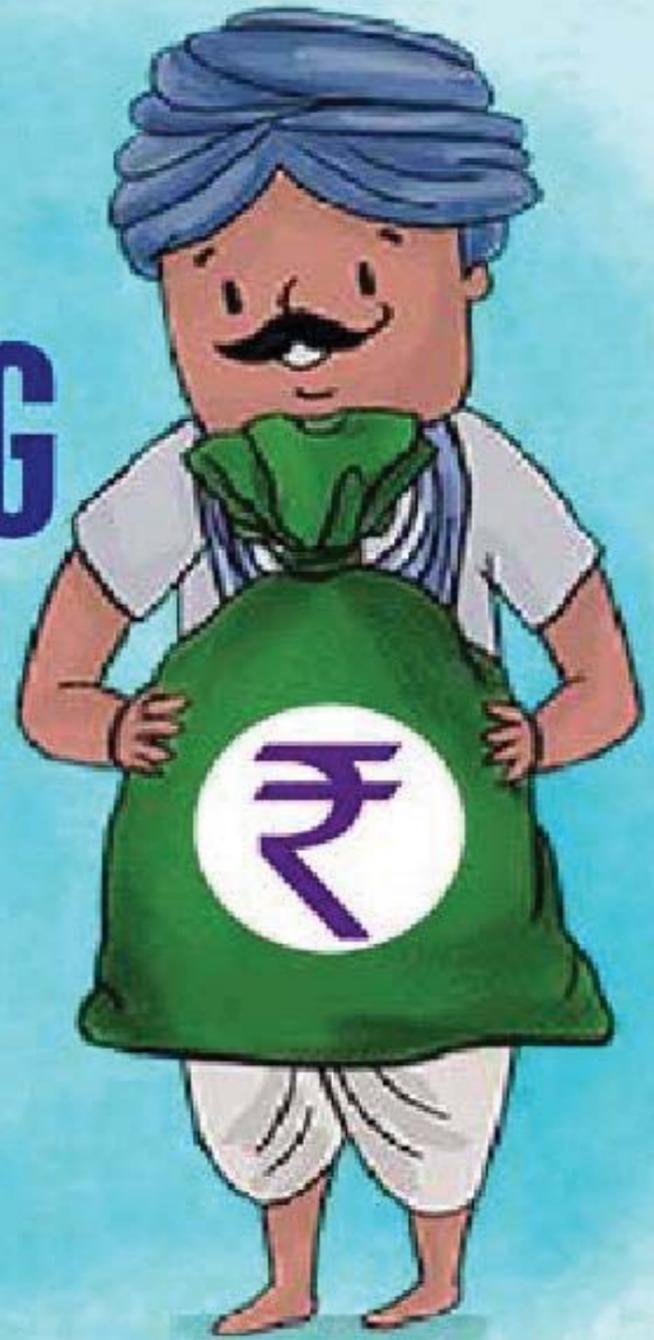
A total amount of Rs 95,628 crore has been released so far and 10.52 crore farmer families have been benefitted.

Additionally, PM Kisan Maan Dhan Yojana was launched, as promised, to secure farmers with pension. At minimal premium, it promises upto Rs 3,000 per month pension.

Beneficiaries can also route their income support amount from PM-KISAN to this pension scheme.



DOUBLING FARMER INCOME



REDUCING RISKS

Direct income
support (PM-KISAN)

Warehouses and cold storage
(Cold chains)

Insurance (PMFBY's
enhanced coverage)

Help during distress
(Increased disaster
compensation)



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Dr. Sudhakar Jonnalagadda Receives The Pravasi Bharatiya Samman Award (PBSA)



Dr. Sudhakar Jonnalagadda, President of the American Association of Physicians of Indian Origin (AAPI), was conferred The Pravasi Bharatiya Samman Award (PBSA) during the 16th edition of the annual Pravasi Bharatiya Divas (PBD) Convention, held virtually on January 9th, 2021. The Pravasi Bharatiya Samman Awards were conferred by the Hon'ble President at the PBD Convention in the valedictory session of the Pravasi Bharatiya Divas celebrations.

The Pravasi Bharatiya Samman Award (PBSA) is the highest honor conferred on Non-Resident Indians, Persons of Indian Origin or an organization/institution established and run by the Non-Resident Indians or Persons of Indian Origin in recognition of their outstanding achievements both in India and abroad.

Dr. Jonnalagadda was chosen for the prestigious award by the government of India in the field of Medicine and for his great leadership of AAPI, the largest ethnic medical organization in the US, especially during the Pandemic.

Dr. Jonnalagadda, said, "Wanted to express my sincere gratitude and appreciation to the government of India for selecting me for the prestigious award. In recognizing me, the government has recognized all the medical professionals who have been in the forefront fighting Covid, including those who have laid their lives at the services of treating patients infected with the deadly virus. This award will strengthen the medical fraternity to

recommit our efforts, skills and talents for the greater good of humanity. Congratulations to all of my co-awardees. Dr. Sudhakar Jonnalagadda assumed office as the 37th President of American Association of Physicians of Indian Origin (AAPI) on Saturday, July 11, 2020, and committed himself to "make AAPI stronger, more vibrant, united, transparent, politically engaged, ensuring active participation of young physicians, increasing membership, and enabling that AAPI's voice is heard in the corridors of power,".

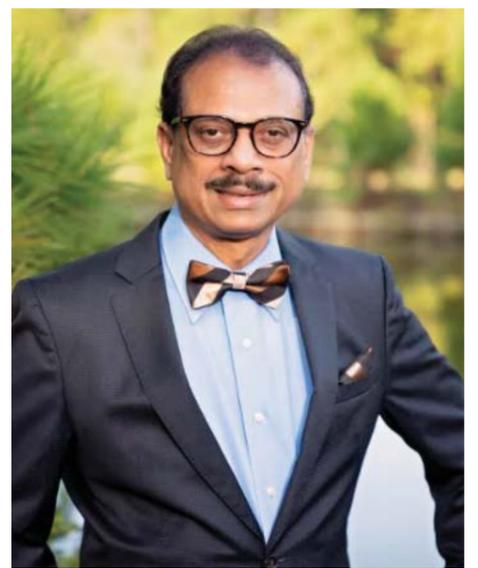
AAPI is the largest Medical Organization in the United States, representing the interests of the over 100,000 physicians and Fellows of Indian origin in the United States, serving the interests of the Indian American physicians in the US and in many ways contributing to the shaping of the healthcare delivery in the US for the past 39 years. "AAPI must be responsive to its members, supportive of the leadership and a true advocate for our mission," he said.

Dr. Jonnalagadda was born in a family of Physicians. His dad was a Professor at a Medical College in India and his mother was a Teacher. He and his siblings aspired to be physicians and dedicate their lives for the greater good of humanity. "I am committed to serving the community and help the needy. That gives me the greatest satisfaction in life," he said modestly. Ambitious and wanting to achieve greater things in life, Dr. Jonnalagadda has numerous

achievements in life. He currently serves as the President of the Medical Staff at the Hospital. And now, "being elected as the President of AAPI is greatest achievement of my life," As the President of AAPI, the dynamic physician from the state of Andhra Pradesh, wants to "develop a committee to work with children of AAPI members who are interested in medical school, to educate on choosing a school and gaining acceptance; Develop a committee to work with medical residents who are potential AAPI members, to educate on contract negotiation, patient communication, and practice management; Develop a committee to work with AAPI medical students, and to provide proctorship to improve their selection of medical residencies."

Dr. Jonnalagadda wants to emphasize the importance of Legislative Agenda both here in the US and overseas, benefitting the physicians and the people AAPI is committed to serve. According to him, "The growing clout of the physicians of Indian origin in the United States is seen everywhere as several physicians of Indian origin hold critical positions in the healthcare, academic, research and administration across the nation." He is actively involved with the Indian community and member at large of the Asian Indian Alliance, which actively participates in a bipartisan way to support and fund electoral candidates.

A Board-Certified Gastroenterologist/Transplant Hepatologist, working in Douglas, GA, Dr. Jonnalagadda is a former Assistant



Professor at the Medical College of Georgia. He was the President of Coffee Regional Medical Staff 2018, and had served as the Director of Medical Association of Georgia Board from 2016 onwards. He had served as the President of Georgia Association of Physicians of Indian Heritage 2007-2008, and was the past Chair of Board of Trustees, GAPI. He was the Chairman of the Medical Association of Georgia, IMG Section, and was a Graduate, Georgia Physicians Leadership Academy (advocacy training). His vision for AAPI is to increase the awareness of APPI globally and help its voice heard in the corridors of power. "I would like to see us lobby the US Congress and create an AAPI PAC and advocate for an increase in the number of available Residency Positions and Green Cards to Indian American Physicians so as to help alleviate the shortage of Doctors in the US."

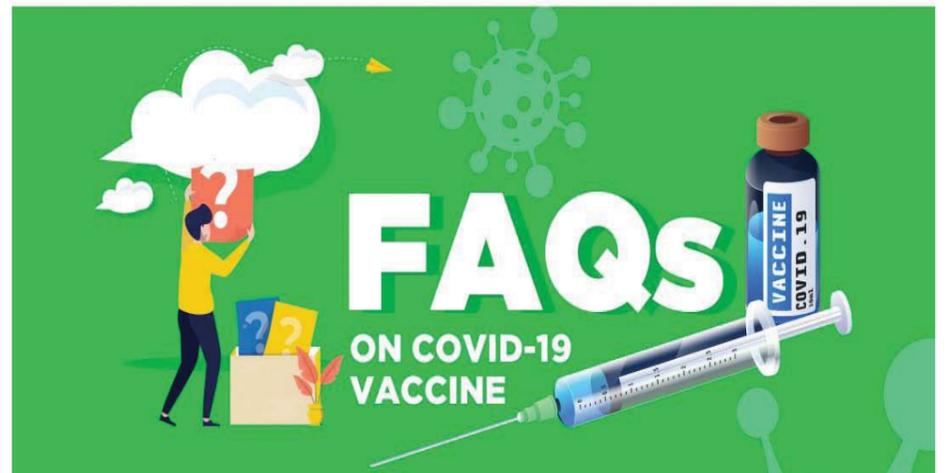


FAQs
ON COVID-19
VACCINE

Q. Will COVID-19 vaccine be given to everyone simultaneously?

A. Government has identified high-risk groups to be vaccinated on priority

- The first group includes healthcare & frontline workers
- The second group will be persons over 50 years & persons with comorbid conditions
- Subsequently, the vaccine will be made available to all others in need



FAQs
ON COVID-19
VACCINE

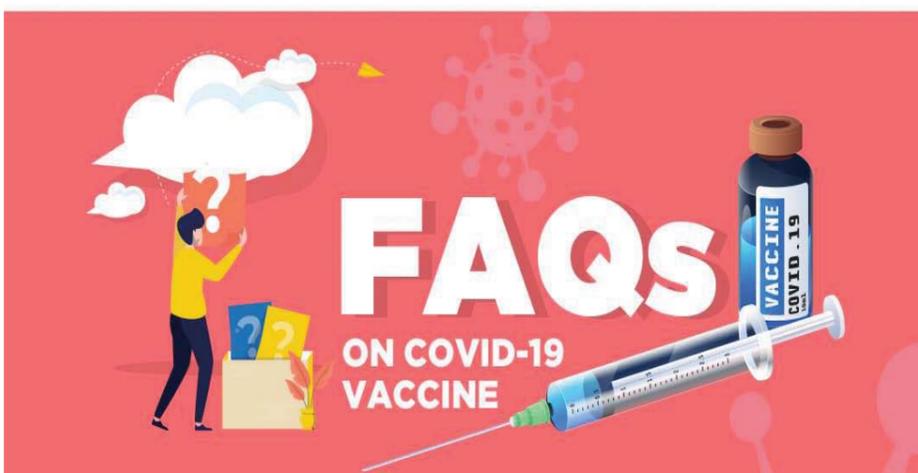
Q. Will the vaccine be safe as it is being introduced in a short span of time?

A. Vaccines will be introduced in the country only after the regulatory bodies clear it based on its safety and efficacy

Q. Is it mandatory to take the vaccine?

A. Vaccination for COVID-19 is voluntary

However, it is advisable to receive the complete schedule of COVID-19 vaccine for protecting oneself & limiting the spread of the disease



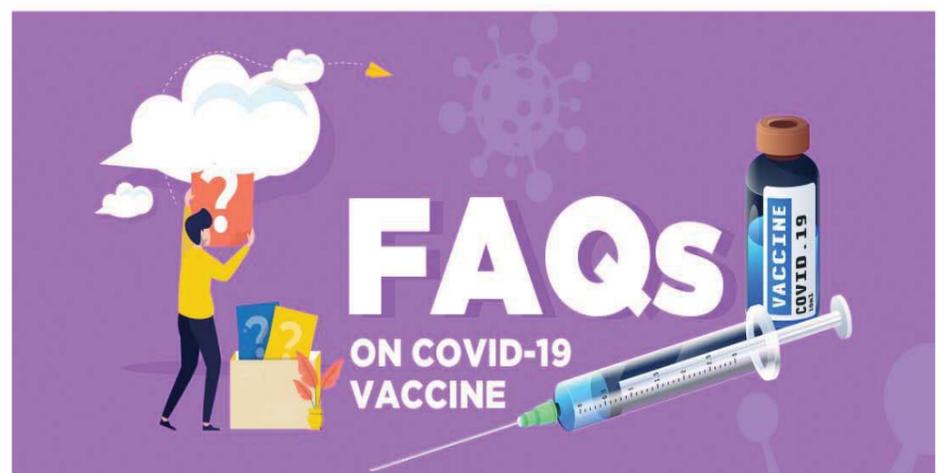
FAQs
ON COVID-19
VACCINE

Q. Is it necessary for a COVID recovered person to take the vaccine?

A. It is advisable to receive a complete schedule of the vaccine irrespective of the past history of infection as it will help in developing a strong immune response

Q. Can a person having COVID-19 (confirmed/suspected) infection be vaccinated?

A. Infected individuals should defer vaccination for 14 days after symptoms resolution as they may increase the risk of spreading the virus to others at the vaccination site

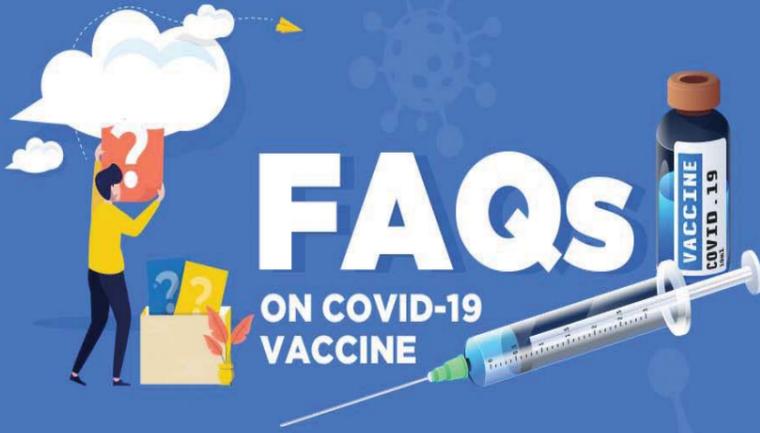


FAQs
ON COVID-19
VACCINE

Q. Out of the multiple vaccines available, how is one or more vaccine chosen for administration?

A. The safety & efficacy data from clinical trials of vaccine candidates are examined by the Drug Regulator before granting of the license. Hence, all the licensed COVID-19 vaccines will have comparable safety & efficacy

However, it must be ensured that the entire schedule of vaccination is completed by only one type of vaccine as different COVID-19 vaccines are not interchangeable



FAQs

ON COVID-19 VACCINE

Q. Does India have the capacity to store COVID vaccine at +2 to +8°C & transport them at required temperature?

A. India runs one of the largest immunization programmes in the world, catering to the vaccination needs of over 26 million newborns & 29 million pregnant women

The programme mechanisms are being strengthened to effectively cater to the country's large & diverse population



FAQs

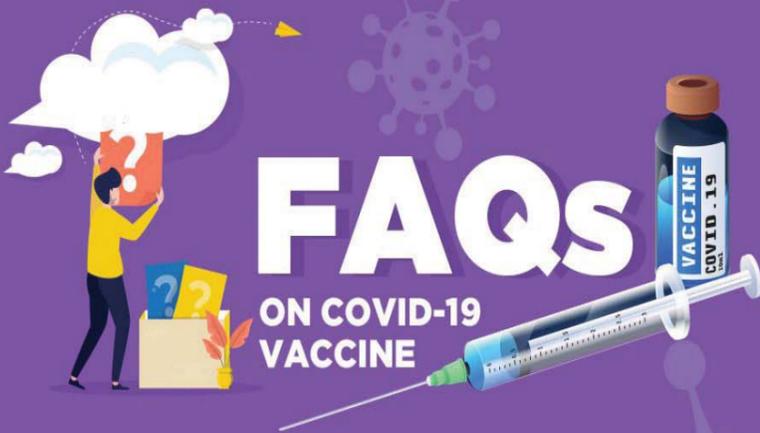
ON COVID-19 VACCINE

Q. Will the vaccine introduced in India be as effective as the ones introduced in other countries?

A. Yes. The COVID-19 vaccine introduced in India will be as effective as any vaccine developed by other countries as various phases of vaccine trials are undertaken to ensure its safety and efficacy

Q. How will I know if I am eligible for vaccination?

A. Eligible beneficiaries will be informed through their registered mobile number regarding the Health Facility for vaccination & its scheduled time



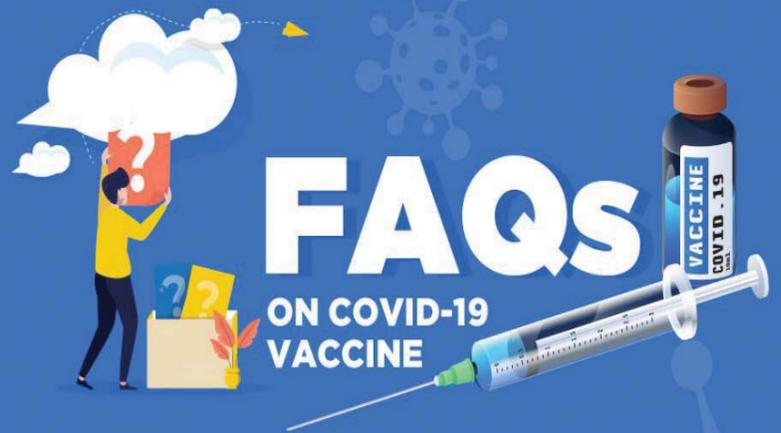
FAQs

ON COVID-19 VACCINE

Q. What documents are required for registration of eligible beneficiary?

A. Any of the below-mentioned ID with Photo may be produced at the time of registration:

- Aadhaar/Driving License/Voter ID/PAN Card/Passport/Job Card/Pension Document
- Health Insurance Smart Card issued under the scheme of Ministry of Labour
- Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)
- Official identity cards issued to MPs/MLAs/MLCs
- Passbooks issued by Bank/Post Office
- Service ID Card issued by Central/State Govt./Public Limited Companies



FAQs

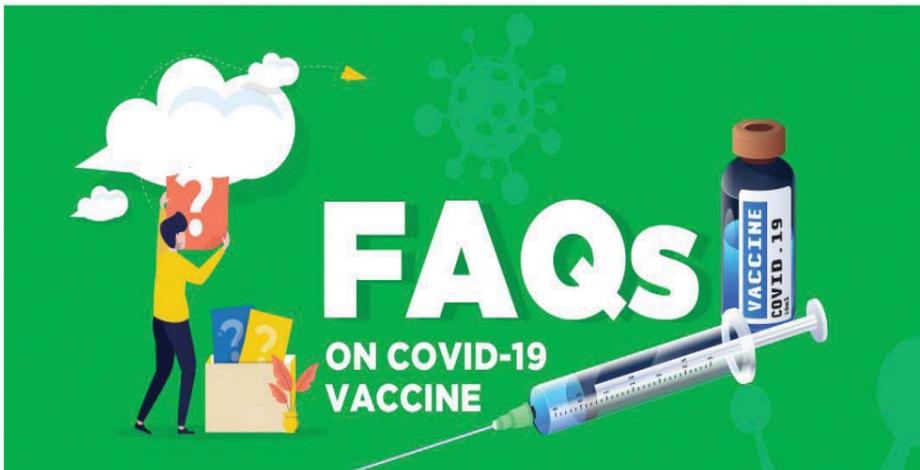
ON COVID-19 VACCINE

Q. Can a person get the COVID-19 vaccine without registration?

A. No, registration is mandatory for COVID-19 vaccination. Only after registration, the information on the session site & time will be shared

Q. If a person is unable to produce Photo ID at the session site, will s/he be vaccinated?

A. Photo ID is a must for both registration & verification at session site to ensure that the intended person is vaccinated



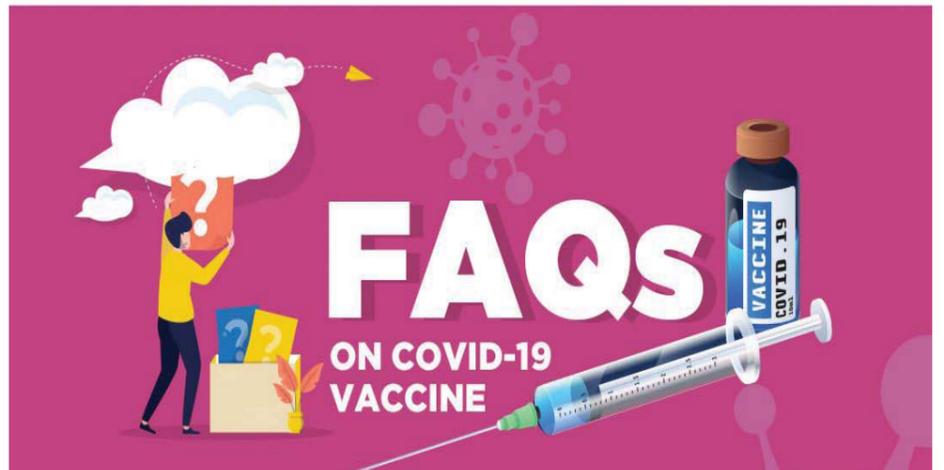
FAQs ON COVID-19 VACCINE

Q. How will the beneficiary receive information about the due date of vaccination?

A. Following online registration, the beneficiary will receive SMS on their mobile number about the due date, place & time of vaccination

Q. Will beneficiaries receive information on their vaccination status after completion?

A. Yes. On getting due doses of COVID-19 vaccine, the beneficiary will receive SMS on their mobile number. After all doses of vaccine are administered, a QR code-based certificate will also be sent on their number



FAQs ON COVID-19 VACCINE

Q. Are there any preventive measures & precautions that one needs to follow at the session site?

A.

- You must rest at the vaccination centre for at least half an hour after taking the COVID-19 vaccine
- Inform the nearest health authorities/ANM/ASHA in case you subsequently feel any discomfort or uneasiness
- Remember to continue following COVID Appropriate Behaviours like wearing of masks, maintaining hand sanitization & physical distancing (of 6 feet or Do Gaj)



FAQs ON COVID-19 VACCINE

Q. What about the possible side-effects from COVID-19 vaccine?

A.

- COVID Vaccine will be introduced only when the safety is proven
- As is true for other vaccines, the common side effects in some individuals could be mild fever, pain, etc. at the site of injection
- States have been asked to start making arrangements to deal with any COVID-19 vaccine-related side-effects



FAQs ON COVID-19 VACCINE

Q. If one is taking medicines for illnesses like Cancer, Diabetes, Hypertension, etc., can s/he take the COVID-19 vaccine?

A. Yes. Persons with one or more of these comorbid conditions are considered a high-risk category. They need to get COVID-19 vaccination

Q. Will the family of Healthcare providers/ Frontline workers also be given the vaccine?

A. Due to the limited vaccine supply in the initial phase, it will first be provided to people in priority groups. In subsequent phases, the vaccine will be made available to all others in need

GLITTERING MAFS GALA THAT SPARKLED WORLDWIDE

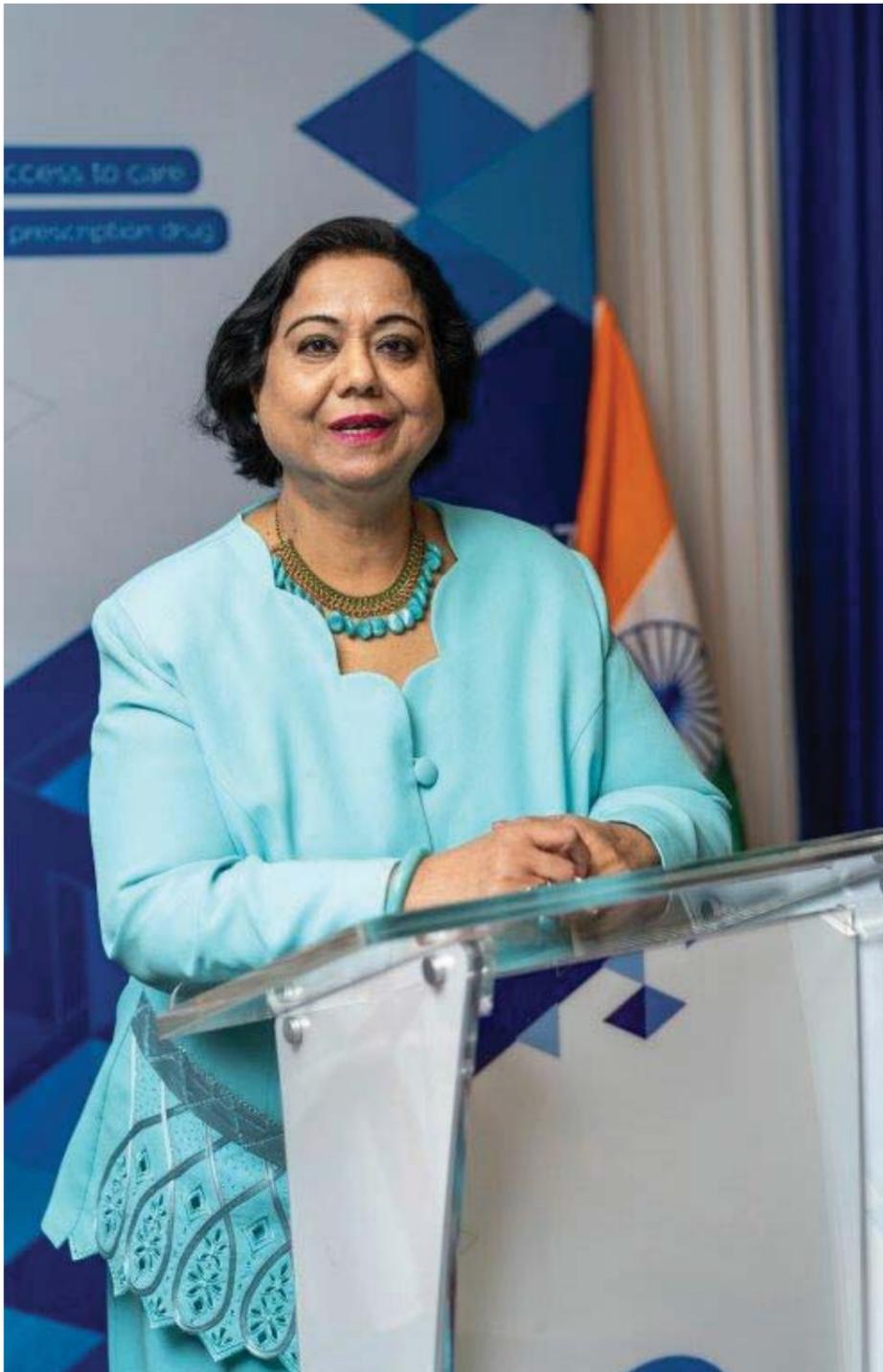


METROPOLITAN ASIAN FAMILY SERVICES CELEBRATED 28 YEARS AT A SPECTACULAR VIRTUAL GALA ON SATURDAY DECEMBER 19,2020. ILLINOIS STATE GOVERNOR J. B. PRITZKER HEADLINED THE EVENT AND PAID GLOWING TRIBUTES TO MAFS AND ITS FOUNDER DR SANTOSH KUMAR. GOVERNOR PRITZKER'S PARTICIPATION WAS TRULY APPRECIATED AS THIS WAS THE ONLY INDIAN AMERICAN EVENT THE GOVERNOR TOOK PART IN 2020. CONGRESSMAN RAJA KRISHNAMOORTHI , INDIA'S CONSUL GENERAL

AT CHICAGO HONORABLE AMIT KUMAR, STATE REPRESENTATIVE MICHELLE MUSSMAN AND ILLINOIS DEPARTMENT OF AGING DIRECTOR PAULA BASTA PRAISED THE UNPARALLELED WORK OF MAFS PARTICULARLY DURING THIS PANDEMIC FOR THE SENIORS. COMMUNITY LEADER & CHAIRMAN OF GLOBAL STRATEGIC ALLIANCE DR VIJAY G PRABHAKAR INTRODUCED COOK COUNTY BOARD PRESIDENT TONI PRECKWINKLE AS IRON LADY OF AMERICA. PRESIDENT TONI PRECKWINKLE DELIVERING THE PRESIDENTIAL ADDRESS ,

TRACED THE GROWTH OF MAFS FROM 1992 AND SALUTED MAFS FOR THE EXEMPLARY WORK AMONG THE SENIORS ESPECIALLY DURING THIS PANDEMIC. DR FIRDAUS JAFFRI, MAFS PRESIDENT GAVE THE WELCOME ADDRESS. DR . SANTOSH KUMAR , VISIONARY FOUNDER IN HER OPENING REMARKS OUTLINED THE 2021 NEW INITIATIVES. MAFS SAGAR KUMAR PRESENTED THE ANNUAL REPORT. MAFS SECRETARY MAJOR RAKESH ASTHANA HIGHLIGHTED MAFS'S ONGOING WORK DURING THIS PANDEMIC.

Visionary Founder Dr Santosh Kumar's insightful opening remarks brief yet significant set the tone for the evening



Greetings to All. Pranam to my Seniors !! We give thanks to our Almighty God for being with each of us during this Covid Pandemic. By our Almighty's Grace we have

made it to our 28th Annual Gala of Metropolitan Asian Family Services, albeit Virtual. I congratulate our Visionary Governor J.B. Pritzker for his dynamic administration and

resolute leadership throughout this pandemic. All of us salute you Governor Pritzker, for championing the cause of Seniors , the most vulnerable population during this time. This is the most difficult time for our leaders to perform but we are proud to see our Cook County Board of Commissioner President Toni Preckwinckle, Congressmen Danny K Davis, Bill Foster , Raja Krishnamoorthi and all our Mayors excelling in meeting the challenges of this Covid pandemic. A Big Thank You .! All our services at MAFS are being provided to all our Seniors. Programs like the Congregate meals are being home delivered now, while other programs like Memory cafe , Adult Literacy and public benefits are adapted to be conducted virtually. We have taken all the necessary precautions for our seniors, staff and our drivers such as temperature screening, mandatory masks, social distancing and frequent washing of hands. we retrofitted all our washrooms in all our locations with touchless upgrades. At this time, I would like to thank the Board Members and my Staff who have put their lives in danger by continue to serve our seniors during this pandemic. I would like to highlight our flagship program Saheli ,for the past 15 years MAFS partnered with Northwestern Feinberg School of Medicine to keep track of the health trends of our seniors especially their cardiovascular issues. Today we have joined University of Illinois in a similar research initiative with our Caregivers. This year we also launched the MAFS Hindi Academy as part of our Literacy programs. Our monthly newsletters, our website and our annual brochure has all the details of our work in detail during 2020. Our Journey of service to our Seniors continue with new programs and initiatives. MAFS does not plan to rest on our present laurels but continue to scale new heights in the coming new year 2021 and years to come. We plan to introduce mental health Services including individual and group counselling apart from Feel Good workshops for our seniors. Yes , we are also seriously thinking of reopening our health clinics to offer a complete comprehensive array of services to our seniors. Let me close by thanking all the donors for their generous contributions in kind and in cash during this year. This is truly progress through partnership and participation. I congratulate our Distinguished Awardees Dr Vemuri Murthy, Dr Sarada Sonty and Steve Kootso of Steeplechase. I join our President Dr Firdaus Jaffri in appreciating the staff who are being honored with Awards today for their excellent dedication and service. 28 years is a long time , when my husband Pramod Kumar Ji and me started MAFS we never dreamt that it would grow to being the largest ethnic not for profit in the country. We always remain grateful to our Almighty God for being with us every step of the way through the years. Thank You . Chalo 2021.

Honorable Governor J B PRITZKER's historic address at the MAFS 28th Gala. The ONLY Indian American event that Governor chose to participate in the entire year of 2020

Good evening. This is the challenge. Since the beginning Governor JB Pritzker. I'm very you've been Leader and finding pleased to welcome you all to the innovative ways to combat covid-19 28th Annual Gala of the Metropolitan from acquiring the use of surgical Asian Family Services. Since its face masks to installing medical-Inception in 1993 MAFS has been grade HEPA filters, your innovative dedicated to cultivating a more ideas have helped continue to safely inclusive and connected immigrant protect and connect our seniors. Community. I applaud your Tonight's event offers a wonderful commitment to helping educate opportunity to reflect on all that you assist and Empower our immigrant have accomplished. Well at the families by providing critical services same time also charting a path such as health Improvement forward. I commend Dr. Santosh programs, literacy, and educational Kumar and her whole MAFS team for programs. You've helped thousands the important work that you do and I of people here in Illinois. It's encourage everyone listening to organizations like MAFS that makes continue to support Metropolitan me so proud to serve a state with so Asian Family Services to help much diversity. This past year has sustain these essential programs. So been a difficult one for all of us. But tonight as we celebrate your meaningful work know that you have exceptionally moved by all the ways a partner in the governor's office. in which I've seen Illinoisans rise to Thank you.



MAFS IT Chief & Creative Mastermind Prashant Kumar releasing the hard copy of MAFS 2020 Souvenir to MAFS Treasurer Sagar Kumar. The well designed and documented annual brochure of MAFS with facts and figures was truly an amazing effort that needs to be applauded



The vibrant Roshita Pandey, the MC of the Gala that added that sparkle to have the whole event flow seamlessly. Kudos to Roshita for her excellent competing and hosting the Gala with aplomb



Sufi Singer Indira Naik enthralled the audience virtually from India.



Energetic Dipti Shah, Manager of MAFS Schaumburg Center where the virtual Gala was orchestrated out of gives a shout out



An Innovative and peppy performance "Senorita" by the Vernon Hills ADS seniors over Zoom showcased how our staff has adapted technology to fit today's scenario. The young participants were, Madhu Mathur, Mohinder Jafra, Manjula Verma, Harjinder Kaur, Krishnakath Gandhi, Jivantika Gandhi, Indumati Barot, Pravesh Kulshreshtha; Dinesh Kulshreshtha; Harnam Singh; Pushpa Bhagwakar. Schaumburg ADS seniors and staff performed "Tippani" a folk dance from the chorwad Region Of Saurashtra Gujarat. Our young participants are Surya Mehta, Saroj Topiwala, Nirmala Topiwala, Sudha Gandhi, Shard Patel, Chandrika Modi, Usha Soni, Kancha Shah. Naperville ADS senior Tabassum Rabbini stunned everyone with her performance while she danced gracefully for a Bollywood Number - "Inhi Logo Nein" from the movie "Pakeezah".



The Pramod Kumar Lifetime Achievement Award was awarded to Dr Vemuri Murthy, Founder of Illinois Saving Lives Program and Chairman of Chicago Medical Society. The Award is given to a person of extraordinary abilities and achievements that reflected the ideals & work of the late Shri Pramod Kumar, Co Founder of MAFS and husband of Dr Santosh Kumar. Late Shri Pramod Kumar fondly referred as the Gentle Giant with a Heart of Gold and A Scientific Intelligent outlook that propelled him to one of the top Business tycoons in the metal and brass industry in USA . The success of the growth of MAFS today is largely due to his constant support of Dr Santosh Kumar and his Continuous generous contributions to MAFS over the years. At this time we remember him and Salute his indefatigable efforts.



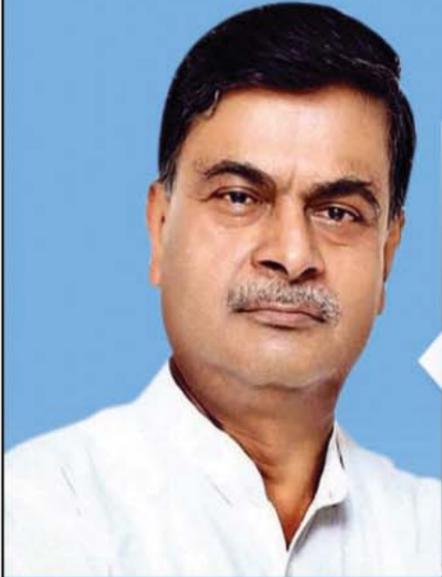
Dr Sarada Sonty , Co Founder of SAPNA, Author & Community Activist was awarded the prestigious MAFS Community Service Award by President Dr Firdaus Jaffri and MAFS Founder Dr Santosh Kumar.



Video glimpses of Legendary Singer Anup Jalota joining the MAFS 28 Th Annual Gala live from Mumbai. So melodious and soulful . Thank you Dr Santosh Kumar , Dr Firdaus Jaffri and Rakesh Asthana and MAFS Board for bringing such an awesome singer to all of us.



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“ I congratulate PFC on completing 34 glorious years and reaching a significant milestone of being the largest Govt. owned NBFC in India. PFC in over 34 years has been the backbone of power sector both in terms of financing and implementing various Government Schemes. PFC’s liquidity support of ₹ 90,000 Crore to DISCOMs is a step towards Government’s ambition of ‘Aatmanirbhar Bharat’. I am happy that PFC is growing and I wish them all success in their future endeavours.”

R.K. Singh

Minister of State (IC) Power and New & Renewable Energy &
Minister of State, Skill Development and Entrepreneurship

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Funding For A Brighter Tomorrow



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REDDY**

Oak Brook Village
Trustee

READY FOR OAK BROOK

I STAND FOR :

- CONTINUE TO BE FISCALLY CONSERVATIVE
- NO NEW TAXES
- LESS SPENDING
- CONTINUE MAINTAINING THE HIGHEST LEVEL OF EXISTING SERVICES

reddyforoakbrook@gmail.com



Please elect
SURESH REDDY
as Trustee
of Village of Oak Brook

I stand for :

- fiscal conservatism, no new taxes
- provide opportunity to new businesses
- decrease spending
- continue to maintain highest standards of existing village services and safety

- It will be an honor and privilege to represent you, my neighbors and friends, as a Village Trustee, where I pledge to focus my attention on above three key strategies

PERSONAL BACKGROUND

- Hardworking, Innovative, out of the box thinking, good listener, focuses to bring various parties to the table for an amicable solution in cases of disagreements

COMMUNITY INVOLVEMENT

- Organized several health care awareness and prevention workshops as part of public health education
- Organized several health awareness walks related to Prevention of Stroke, Childhood Obesity, Veterans Obesity,
- Organized several workshops to train lay public in CPR
- Facilitated honoring more than 10,000 nurses who served in Covid units in over 100 hospitals in over 40 states
- " Share a Blanket" program : facilitated donation of more than 1000 blankets to the homeless during last winter.

CAREER / BUSINESS EXPERIENCE

- Small business owner in Teleradiology / telemedicine services
- Served as President (2019-20), for a large 14,000 member Non Profit Physician voluntary organization, which provided me with extensive leadership skills.

EDUCATIONAL / PROFESSIONAL

- Formerly on Faculty of Harvard Medical School for more than a decade
- Medical Training : Beth Israel Medical Center/ Harvard Medical School, Boston
- Master of Science in Health Care Management and Policy
- Presently on Faculty at Loyola University Medical School, Maywood, IL





Community Leader, Small Business owner Vasavi Chakka Officially Kicks-Off Naperville City Council Campaign

Vasavi ★★★★★★★★
CHAKKA
FOR NAPERVILLE CITY COUNCIL

“As your next Naperville city council member, I will protect and invest in our community to ensure that families from all walks of life feel welcomed in our neighborhood.”

Naperville, Illinois – Naperville community leader and small business owner, Vasavi Chakka, today announced her official campaign kick-off for Naperville City Council.

Vasavi and her family have called Naperville home for over 16 years and has been actively involved in the community. First through her engagement in the Neuqua Valley High School PTA and most recently as a member of the Naperville Sister Cities Commission. She is the founder and president of Araala Inc., a firm she started to empower young adults and women through leadership development and career counseling.

Vasavi explained, “I am running for Naperville City Council because I want to ensure that our community continues to provide exceptional services to residents, and I want

Naperville government to represent the diverse community it serves.” She continues, “My 23 years of experience in IT management coupled with my 16 years as a resident of Naperville gives me a unique perspective to serve our community.”

Vasavi concludes by stating, “Over the next few weeks I look forward to talking to voters about their concerns. The encouragement I’ve received since I filed to run has been overwhelming, and I’m thankful to have the support of so many residents as I begin my campaign for city council.”

Vasavi married to Dr. Sudhakar Chakka for last 34 years, and a proud mother of two highly achieved children, daughter Siri and son Prahith who went to Naperville schools and graduated from Neuqua Valley high school. Her family is a pillar of support to her along with her friends and well-

wishers. Even though she had been living in the United States for over 30 years, she hasn’t felt at home until she moved to Naperville 16 years ago. Vasavi’s interest in public service is part of her DNA, stemming from her family’s multi-generational involvement in public service and community leadership. Her love for the community is built from her desire to serve a purpose for the greater good, which is inspired by her role models, who are her parents, grandfather, Gandhi and Abraham Lincoln. Vasavi is passionate about: Value based leadership and management practices, civic engagement and youth leadership development and women empowerment. She strongly believes in giving back to the community. She brings her passion for public service, teamwork, leadership skill and tenacity to build strong alliances to benefit her community.

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The logo for N.A.L.B. High School, featuring the letters 'NALB' in a bold, sans-serif font. The 'N' and 'A' are white, while the 'L' and 'B' are grey. A small trademark symbol (TM) is located to the right of the 'B'.

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complete your high
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HONOURING TOP 20 GLOBAL WOMEN OF EXCELLENCE



March 8, 2021

10am - Round Table Meet,
5pm - Awards Gala



CONGRESSMAN
DANNY K. DAVIS

9th Annual Congressional
International Women's DAY



#EachForEqual

CALL FOR NOMINATIONS

Outstanding Women from different walks of life whose work has made a difference in people's lives and has not been showcased previously, request to email their accomplishments and bio on or before February 1st, 2021 to amec.2018@yahoo.com

Email - amec.2018@yahoo.com



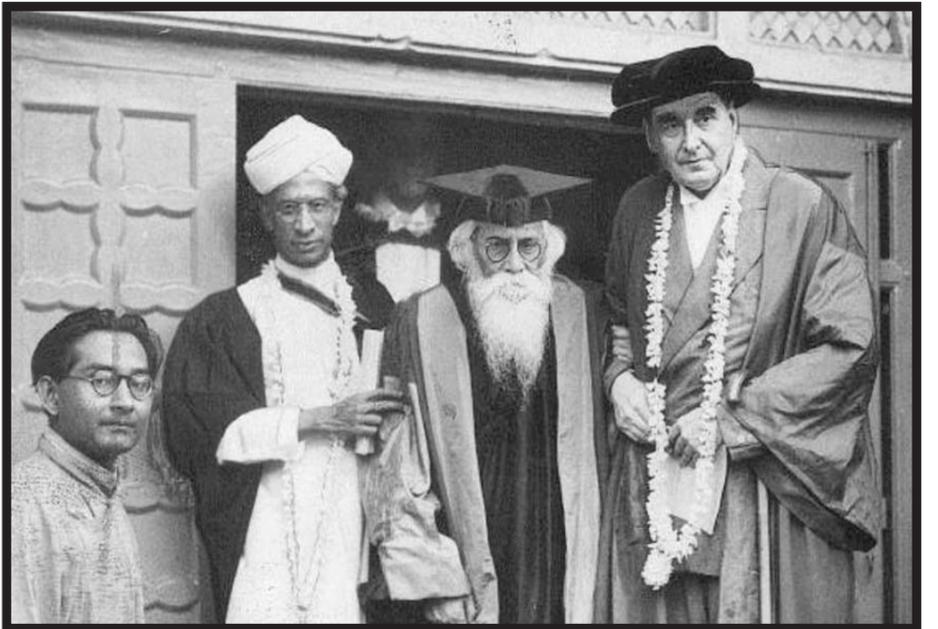
The last time Netaji Subhas Chandra Bose was arrested by the British police



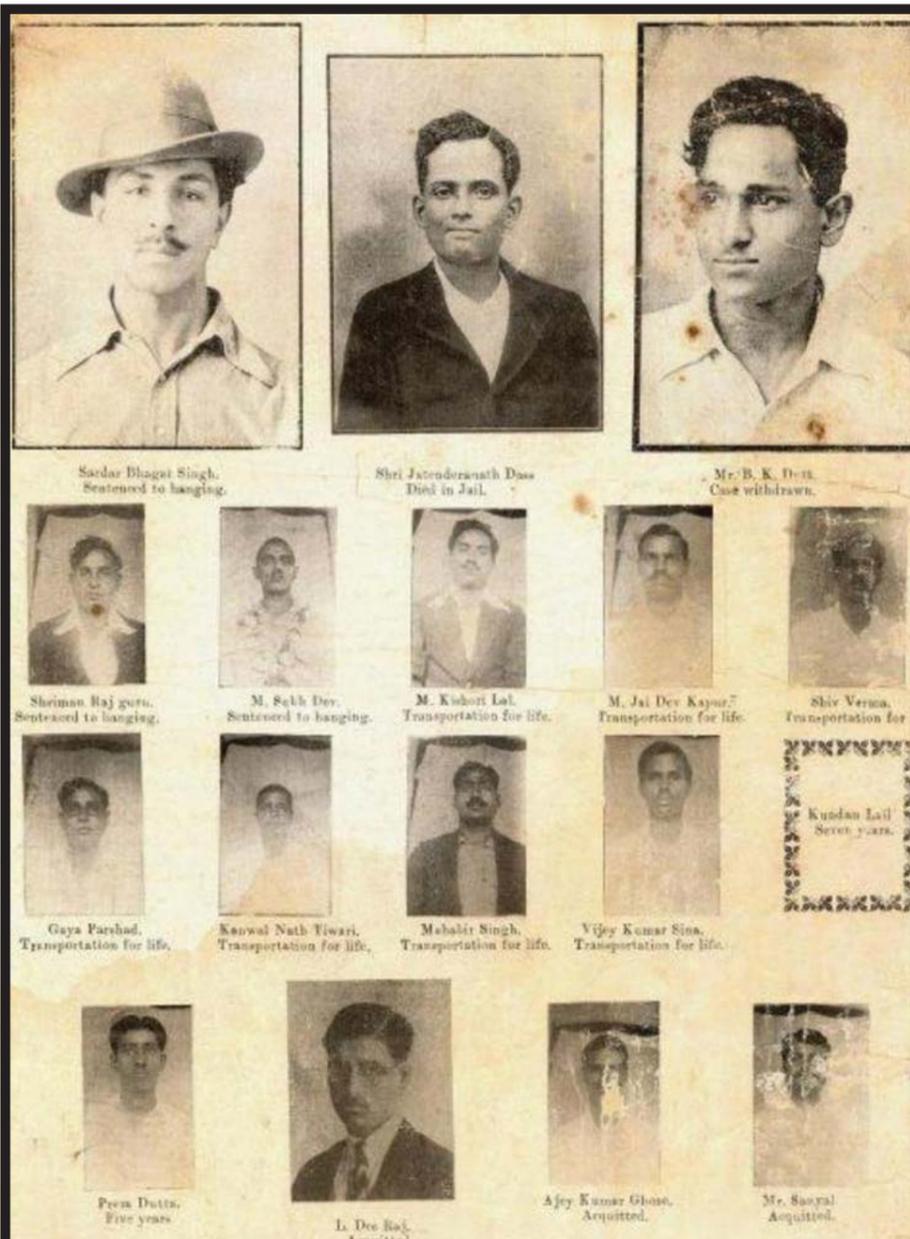
Indira Gandhi, Charlie Chaplin And Jawaharlal Nehru in Bürgenstock, Switzerland, 1953



Sir C V Raman explaining the Raman Effect to his students in 1930 at Presidency College



Gurudev Rabindranath Tagore & Dr Radhakrishnan after the Oxford University Convocation on August 7, 1940



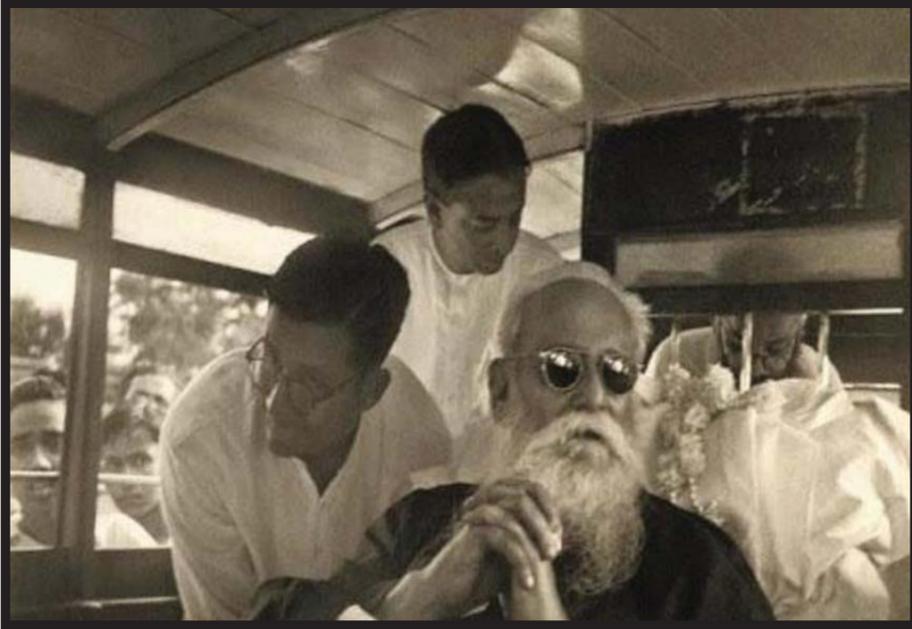
Poster of the death sentence judgment Of Bhagat Singh, Sukhdev, Rajguru and others, 1930



Dr Babasaheb Ambedkar with his wife Dr Savita Ambedkar, helper Sudama and their pet dog



With his granddaughter and grandnephew in Santiniketan on 10 April 1934.



Tagore's Last journey from Shantiniketan to Kolkata



A young French boy introduces himself to Indian soldiers who had just arrived in Marseilles to fight alongside French and British forces in World War I, September 30, 1914



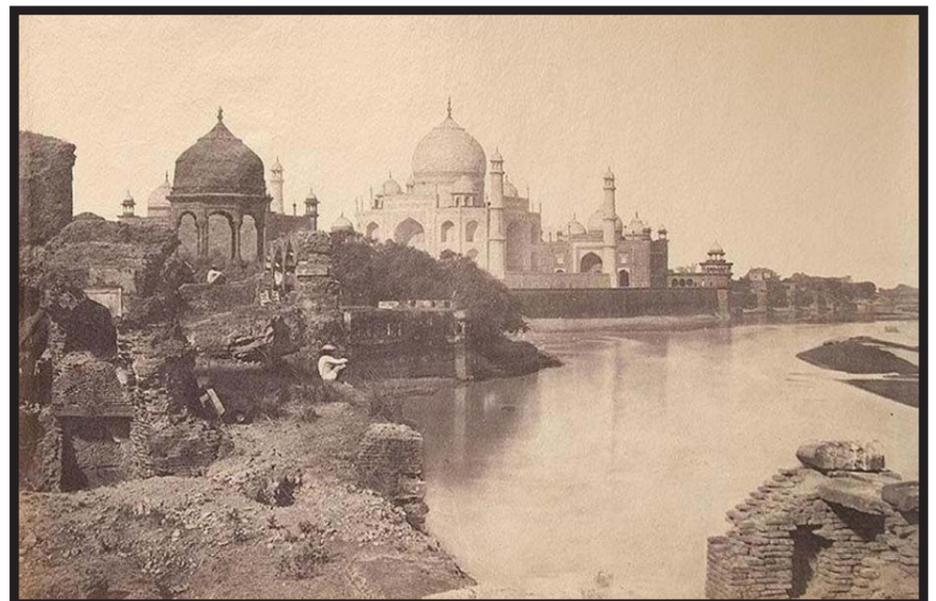
Dr. Rajendra Prasad with President's Bodyguards (PBG) on the streets of Chandni Chowk, Delhi



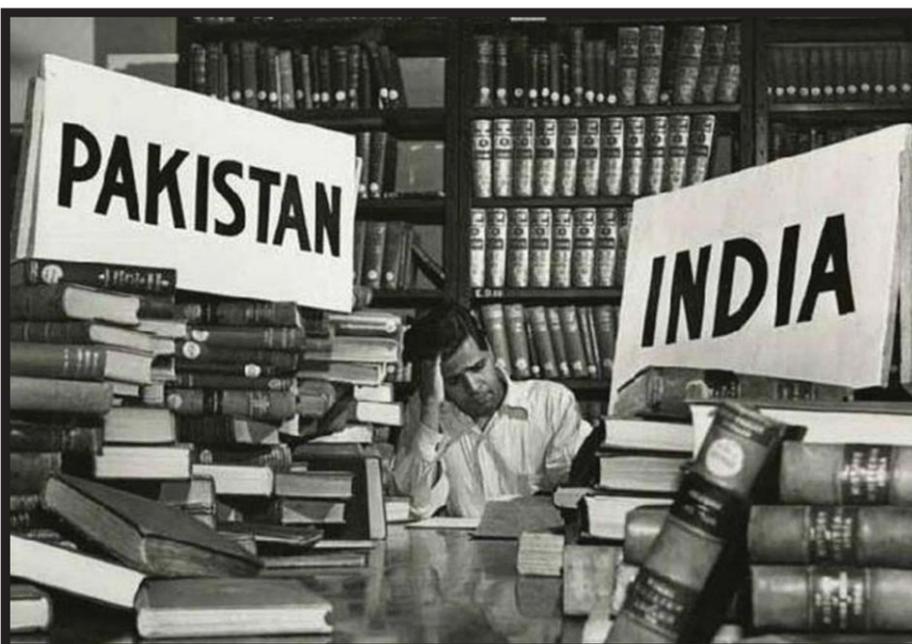
Tagore on meet Sri Aurobindo



First day (December 9, 1946) of the Constituent Assembly



Earliest known photograph of the Taj Mahal taken by Dr. John Murray of the East India Company in the 1850s



A library with books being divided into India and Pakistan during Partition in 1947



The ruins of Sikandar Bagh Palace in Lucknow with the skeletal remains of rebel sepoys in the foreground, 1858



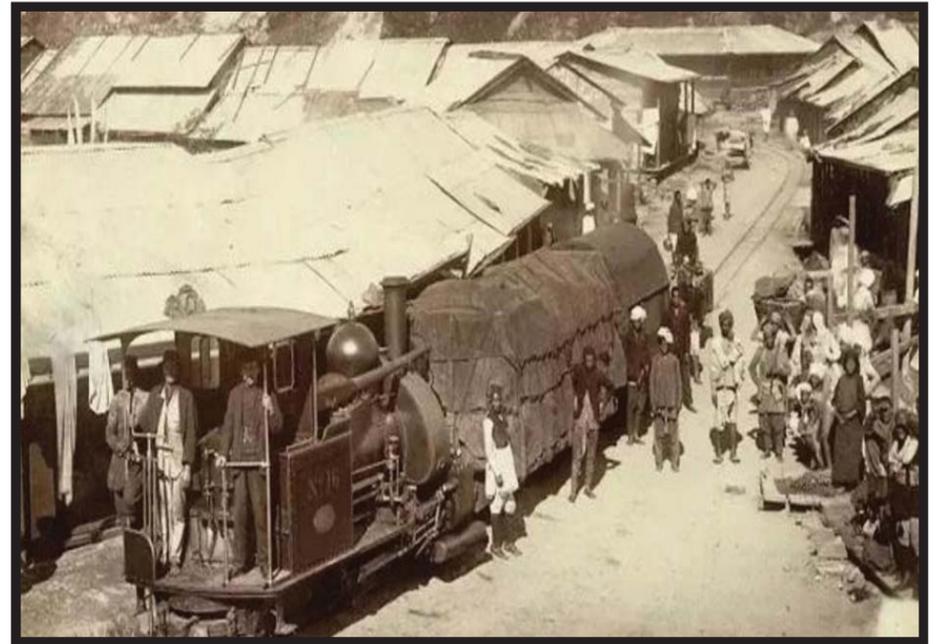
Marriage of Yuvaraja Kantirava Narasimharaja Wadiyar to Yuvarani Kempu Cheluvammanniyavaru Urs in Mysore, 1910



Howrah Bridge under construction, 1930s



A girls' school in Jaipur, Rajasthan, 1870s



A railway engine on the Darjeeling Himalayan Railway line in the 1880s



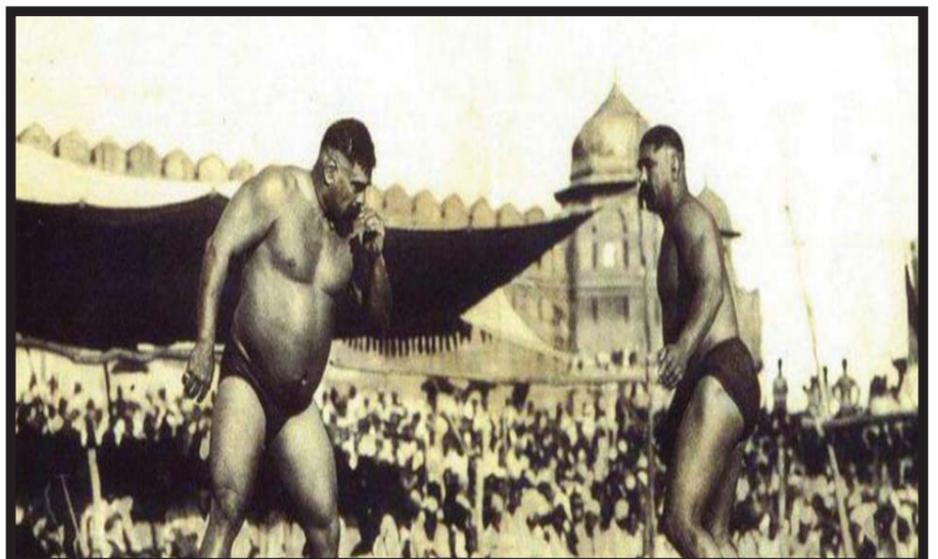
Elephants loading supplies on C-46 planes in India during World War II



Zebra cart being used as a mode of transport in Calcutta in the 1930s



Young Indian nationalists affixing the Boycott Sign on a foreign cart in the streets of Bombay, 1930



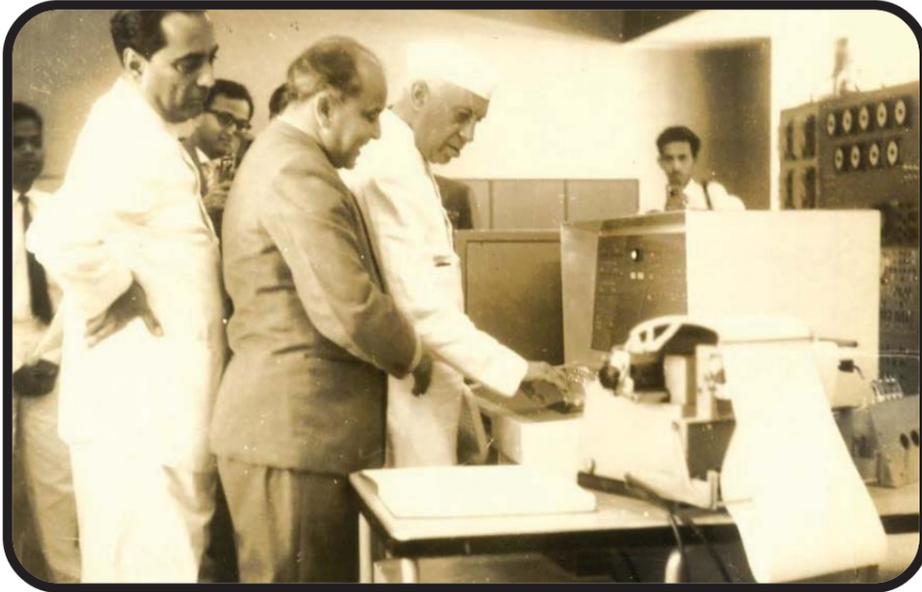
The Great Gama and his brother Imam Baksh square off during an exhibition match held in front of the Red Fort in Delhi, 1940s



People enjoying a ferris wheel ride in Benares (Varanasi), 1960s



Maharani Gayatri Devi, Princess of Jaipur, on her wedding day



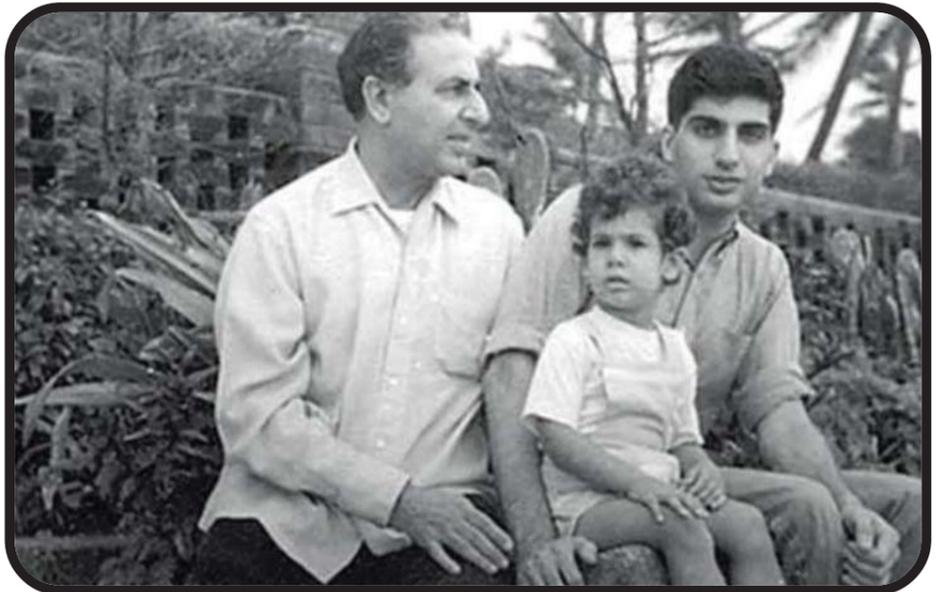
Professor M.S. Narasimhan demonstrating the first Indian digital computer to Jawaharlal Nehru at Tata Institute of Fundamental Research (TIFR)



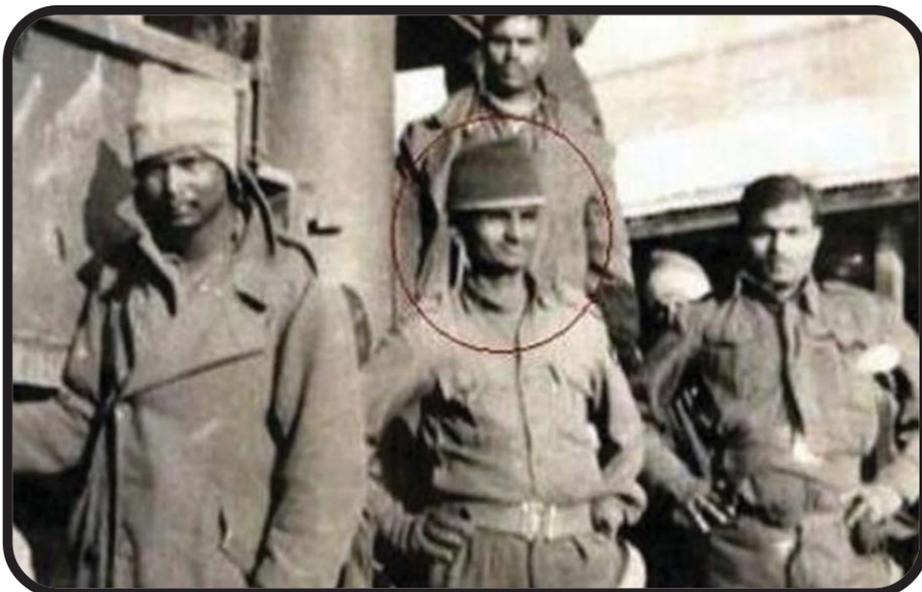
A rare photoshoot of Madhubala for the LIFE magazine



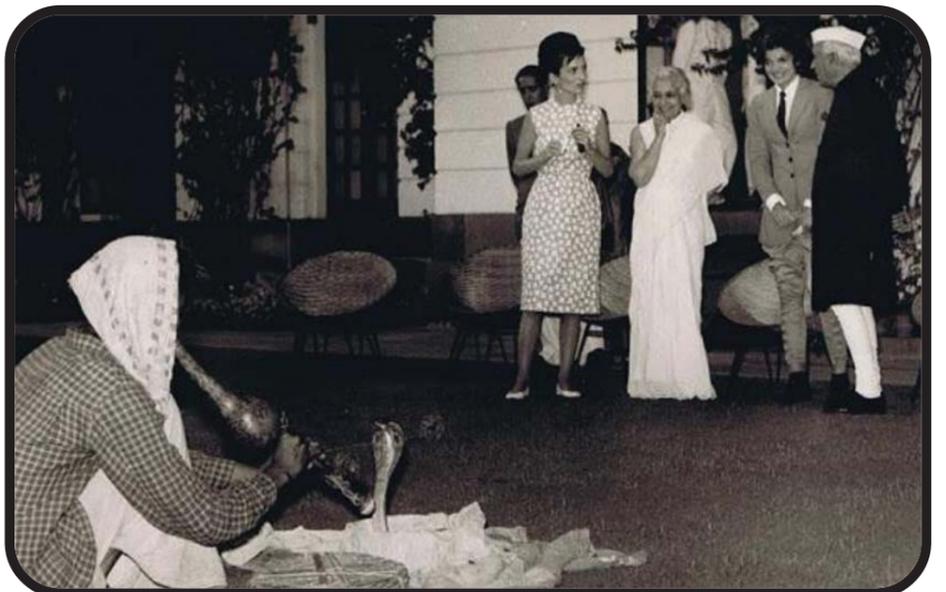
A 1970s photo of Amitabh Bacchan and family



Naval Tata, Ratan Tata and Noel Tata



Anna Hazare when he was in the army



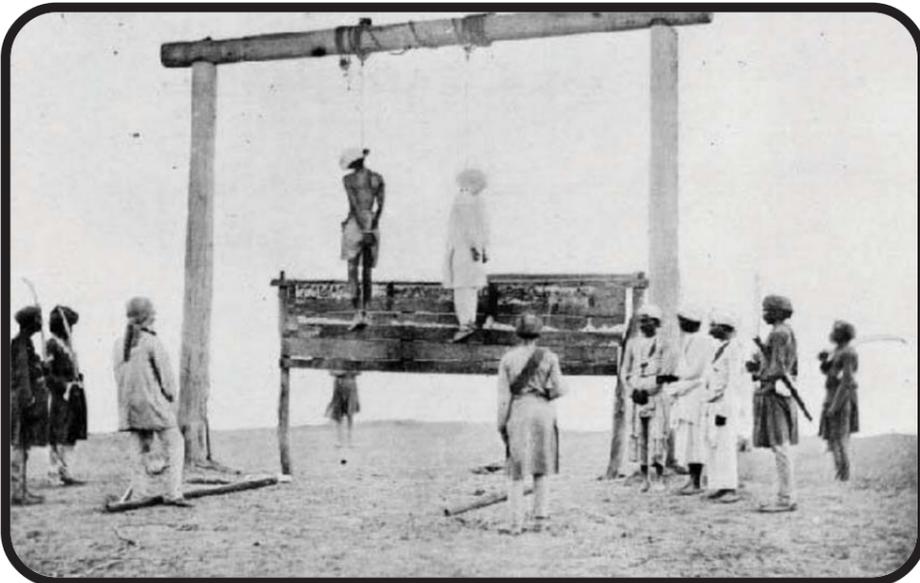
A rare photograph of Nehru and the First Lady Jacqueline Kennedy watching a snake charmer



A rare school picture of Sachin Tendulkar and Vinod Kambli



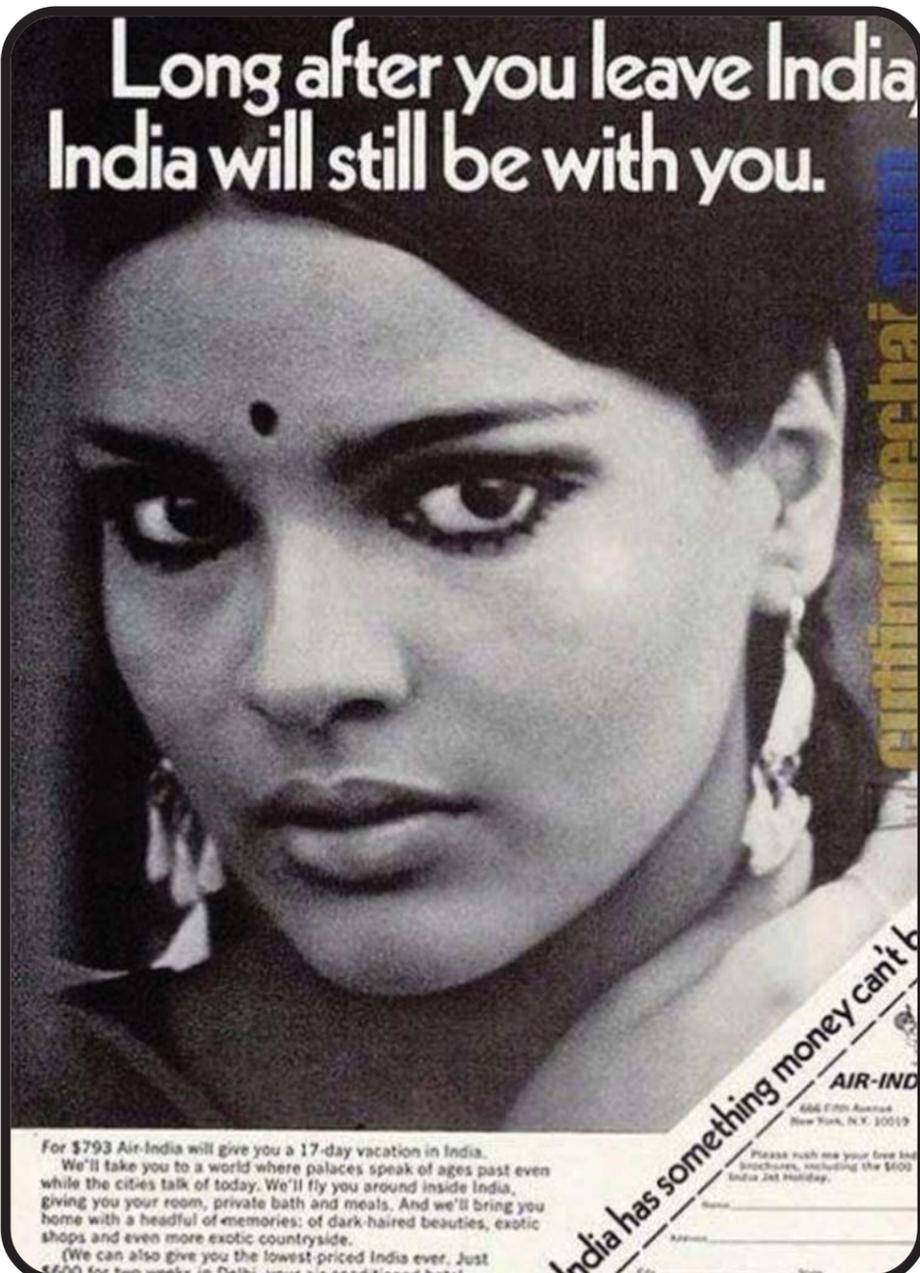
Pictured on the deck of British Navy in Kenya, 1967, is this Cockerel-Fighter, Sir Mohinder Dhillon from Pujab, who was also one of Africa's greatest cameramen



Two Indian men being hanged by British during the First Freedom Struggle of India in 1857



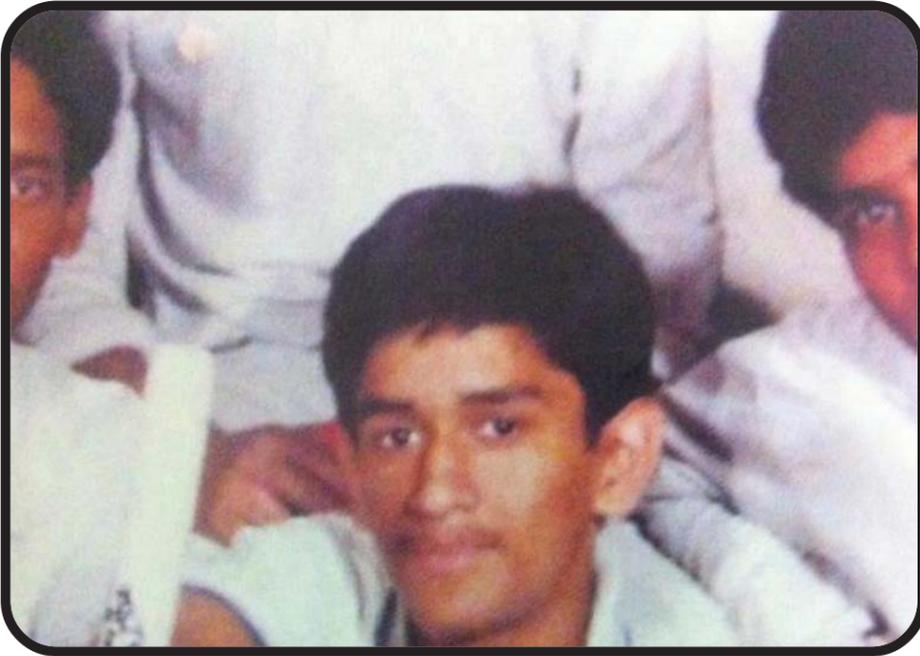
A Glucose-D biscuits ad poster featuring Amzad Khan aka Gabbar Singh



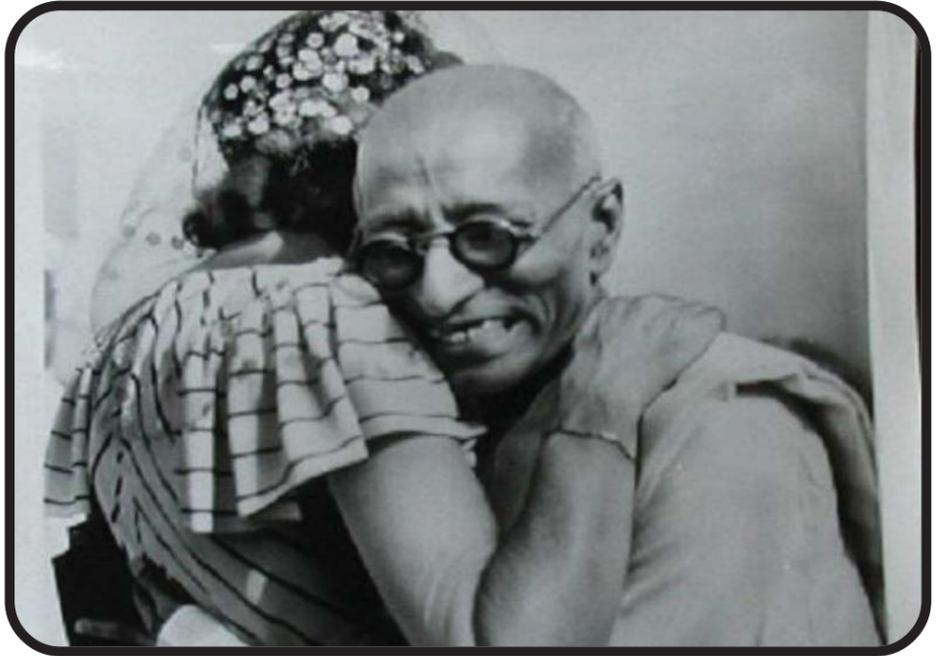
An Air India advertisement with Zeenat Aman as their poster girl



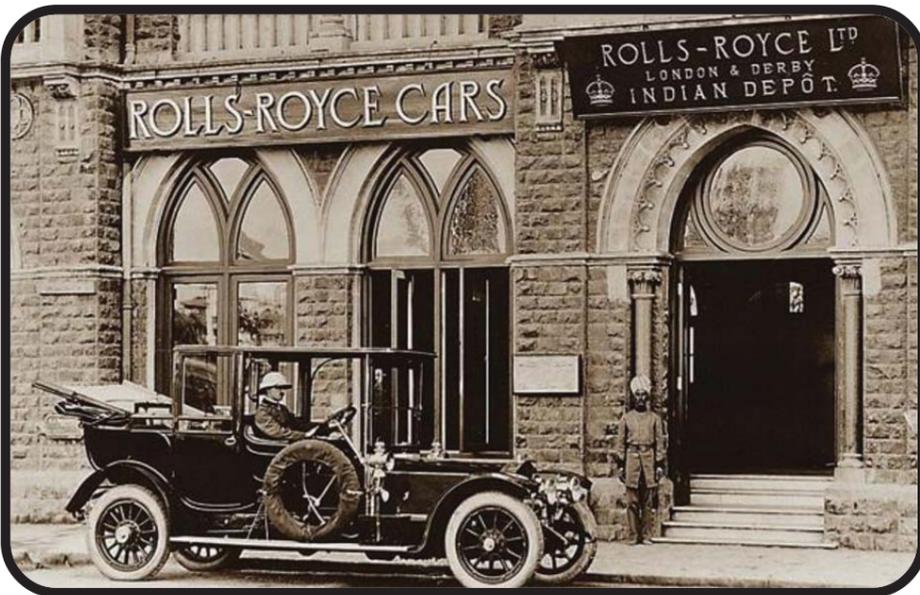
One of the first pictures of Vivekananda in America with Narsimhacharya (standing) alongside himself at the desk



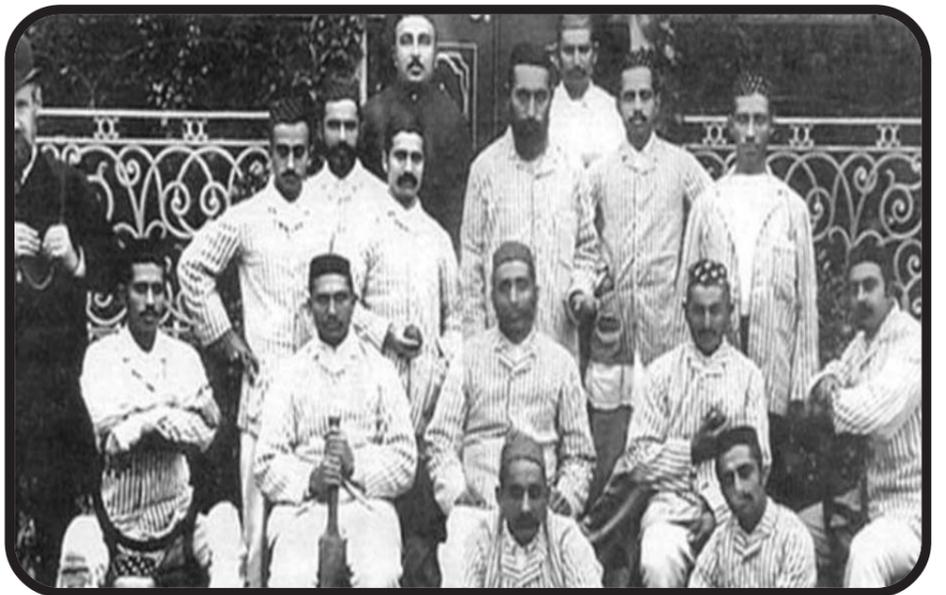
M. S. Dhoni when he was still at school



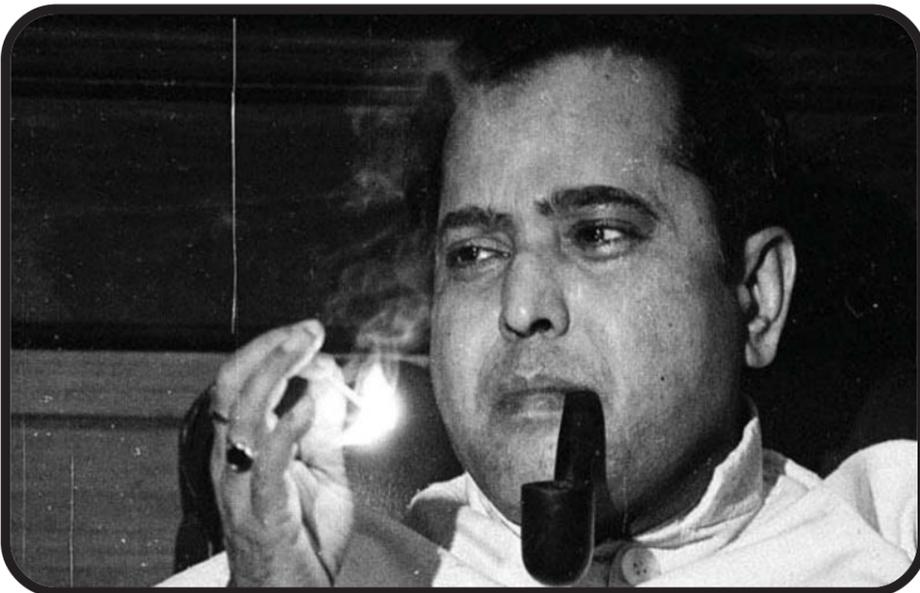
The Governor General of India, C. Rajgopalchari, giving Lady Mountbatten a farewell embrace, 1948



The Rolls Royce Depot in Bombay



The first Indian cricket team tour to England, in 1886



A rare photograph of ex- President Pranab Mukherjee some thirty years back



Subhash Chandrqa Bose with parents



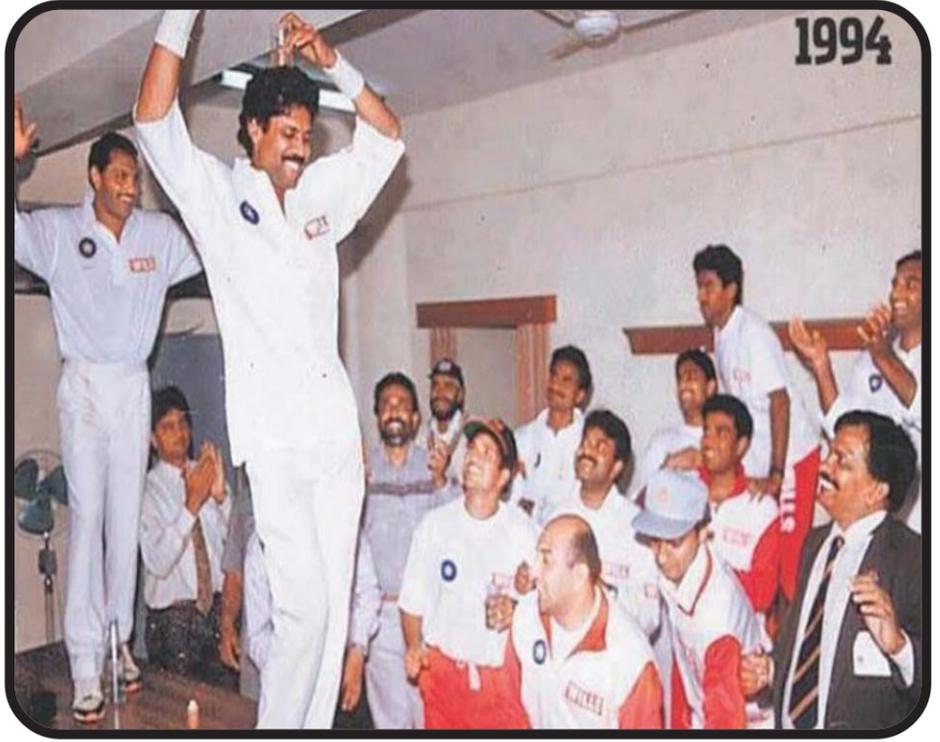
The last photograph of Mahatma Gandhi



A picture showing the first Indian woman to become a pilot, Sarala Thakral. She was just 21 years old then.



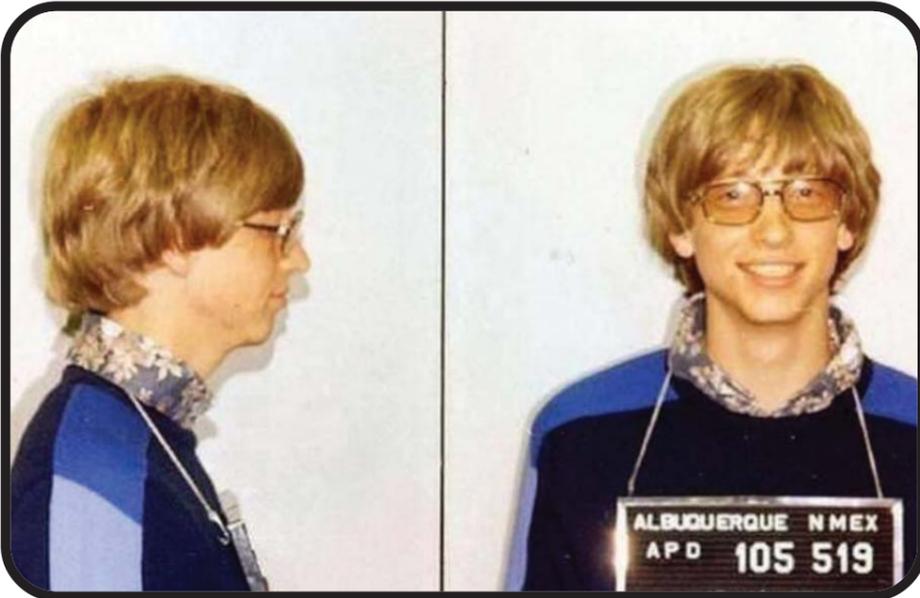
A student at the University of Madras in 1948, where they usually tied their hair to a nail to keep from falling asleep while studying



Jawaharlal Nehru Meeting Albert Einstein At Princeton, USA, 1949



Aerial view of Maidan, Kolkata in 1870



Bill Gates caught for driving without a licence in 1977



Queen Elizabeth posing during World War 2 service



Osama bin Laden in 1970's. From the right second last in green shirt.



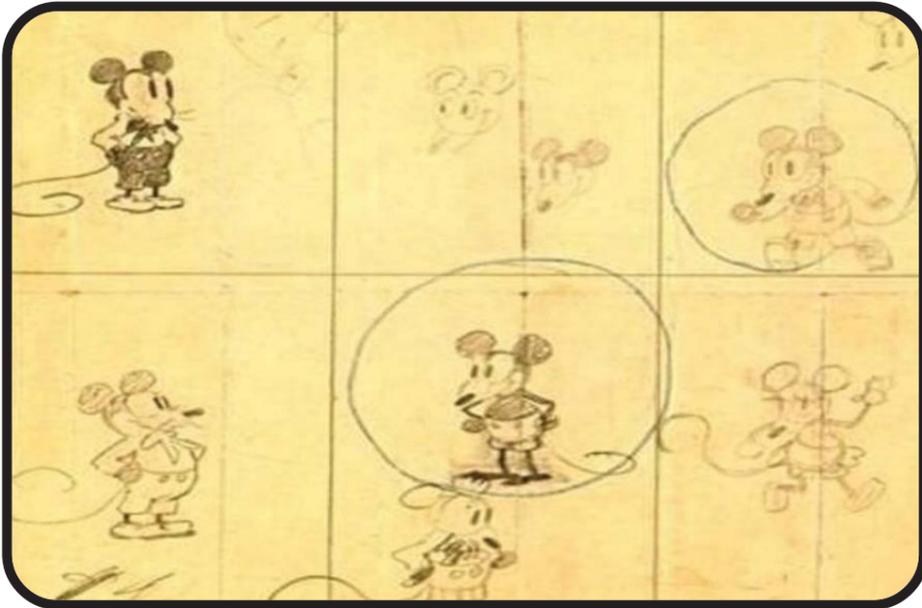
Steve Jobs discussing future of computers with Bill Gates in 1991



First Modern Olympics runners held in Athens, Greece - 1896



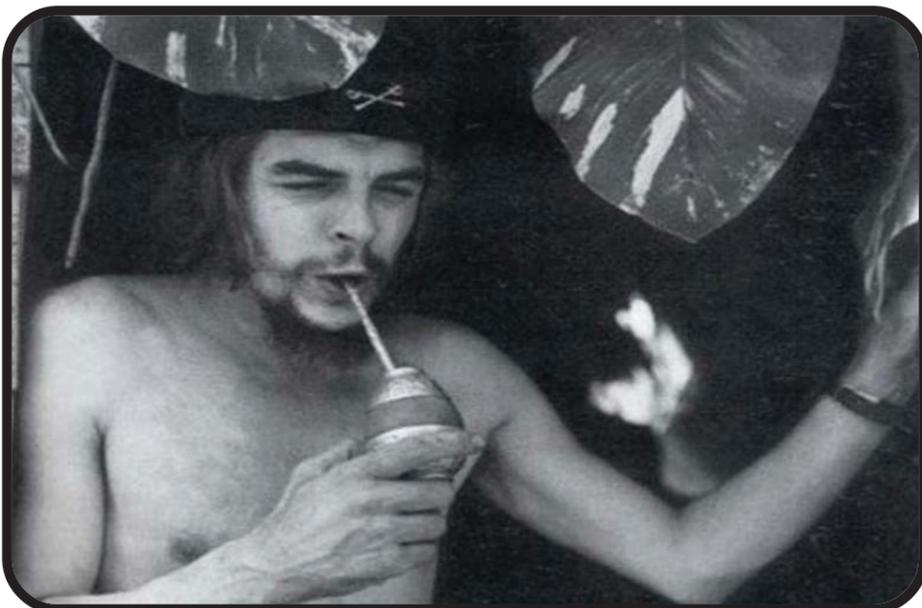
Construction of Eiffel Tower in 1880



Early sketch of the famous Mickey Mouse



Walt Disney on the day they opened Disney Studios



Che Guevara enjoying a drink



The last known Tasmanian Tiger (now extinct) photographed in 1933



German air raid on Moscow in 1941



Winston Churchill out for a swim



The London sky after a bombing and dogfight between British and German planes in 1940



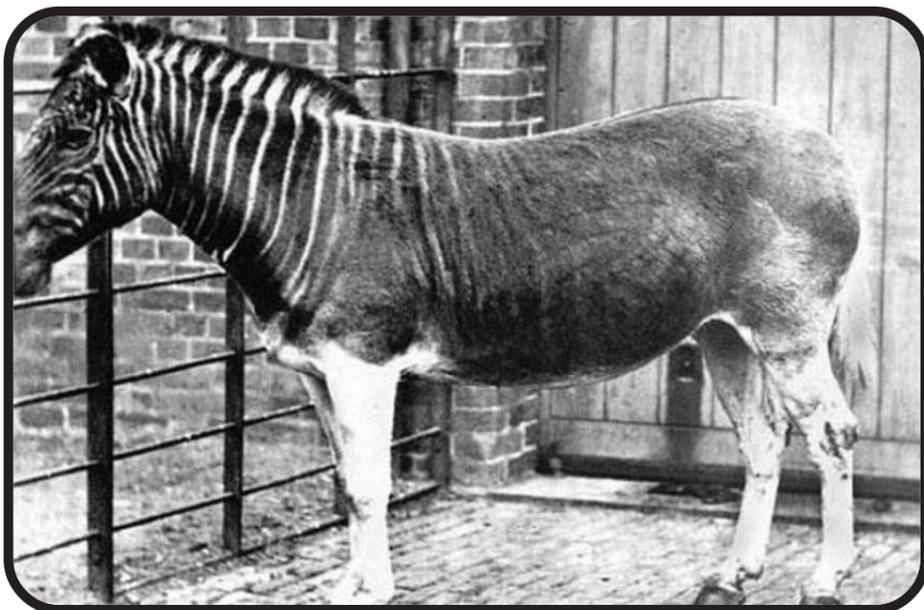
Martin Luther King, Jr removes a burned cross from his yard in 1960. The boy is his son.



Google begins.



Nagasaki, 20 minutes after the atomic bombing in 1945



he only photograph of a living Quagga (now extinct) from 1870



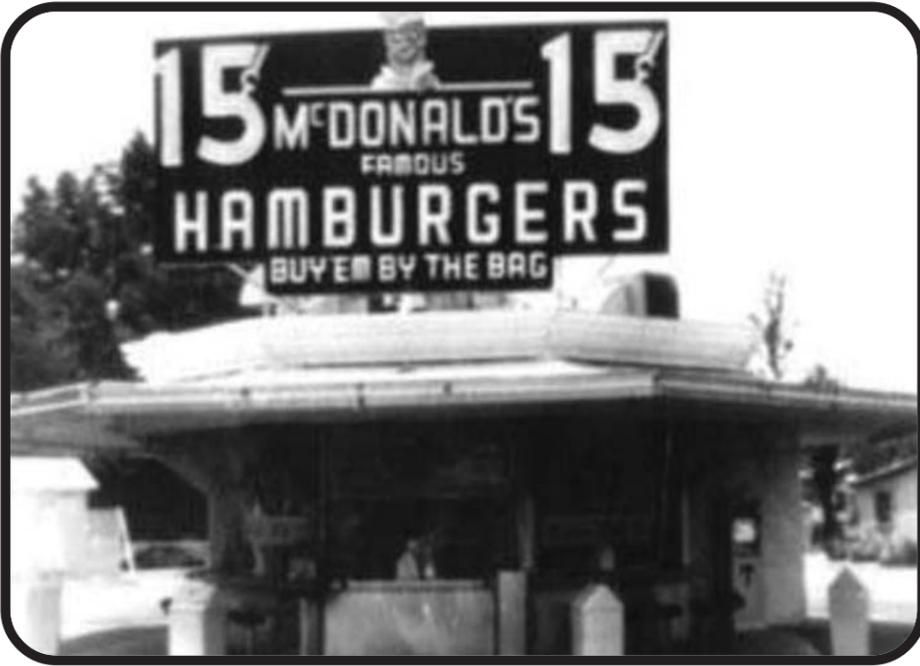
Hitler's bunker



A Japanese plane is shot down during the Battle of Saipan in 1944.



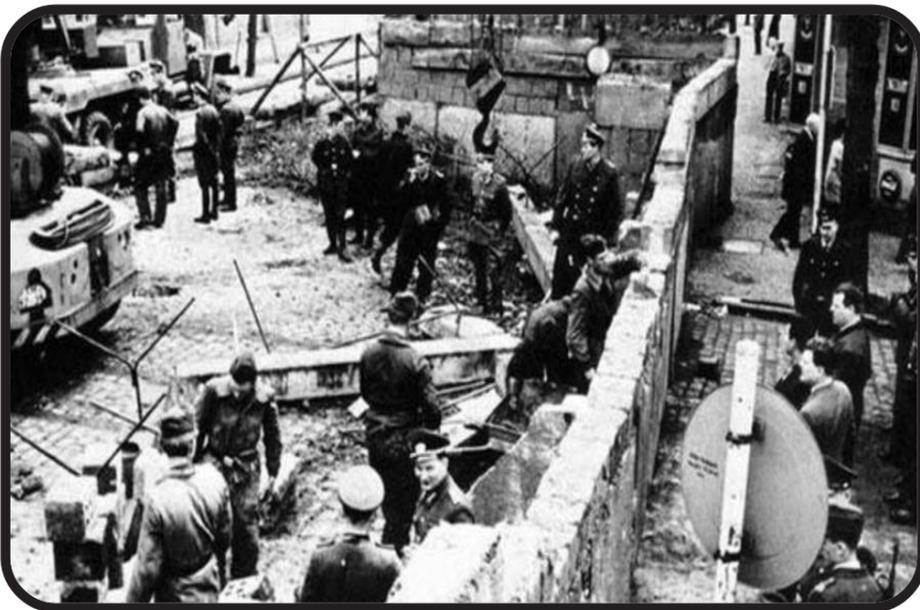
The original Ronald McDonald played by Willard Scott



The first McDonalds



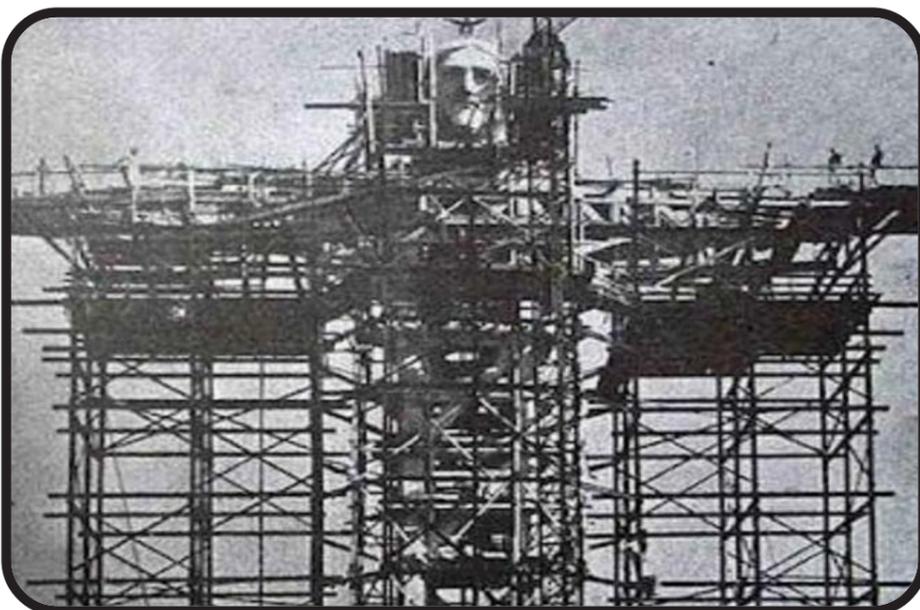
California lumberjacks working on Redwoods



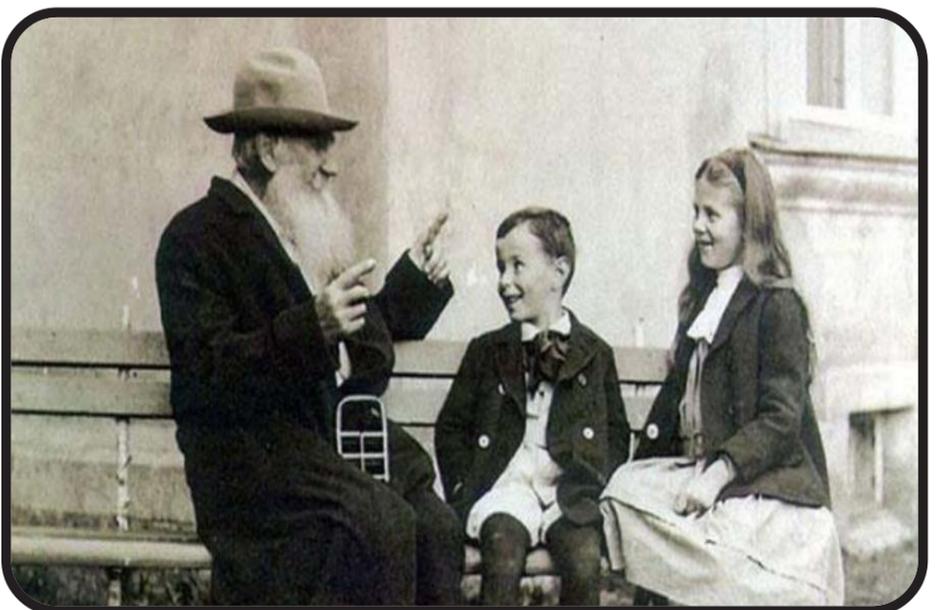
Construction of the Berlin Wall in 1961



The first photo following the discovery of Machu Pichu in 1912.



Construction of Christ the Redeemer in Rio da Janeiro, Brazil



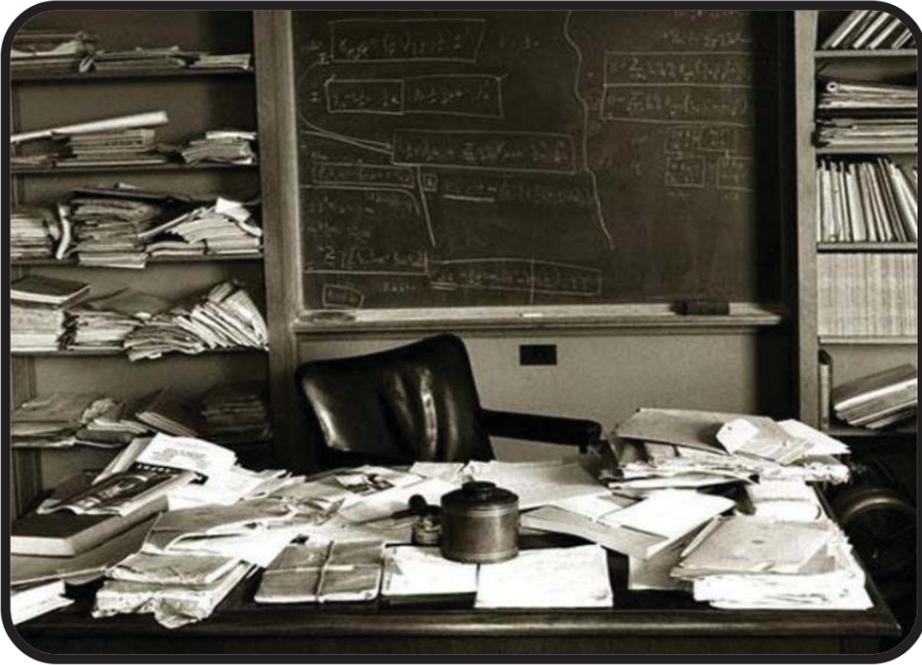
Leo Tolstoy telling a story to his grandchildren in 1909



Arnold Schwarzenegger on the day he received his American citizenship



Construction of the Statue of Liberty in 1884



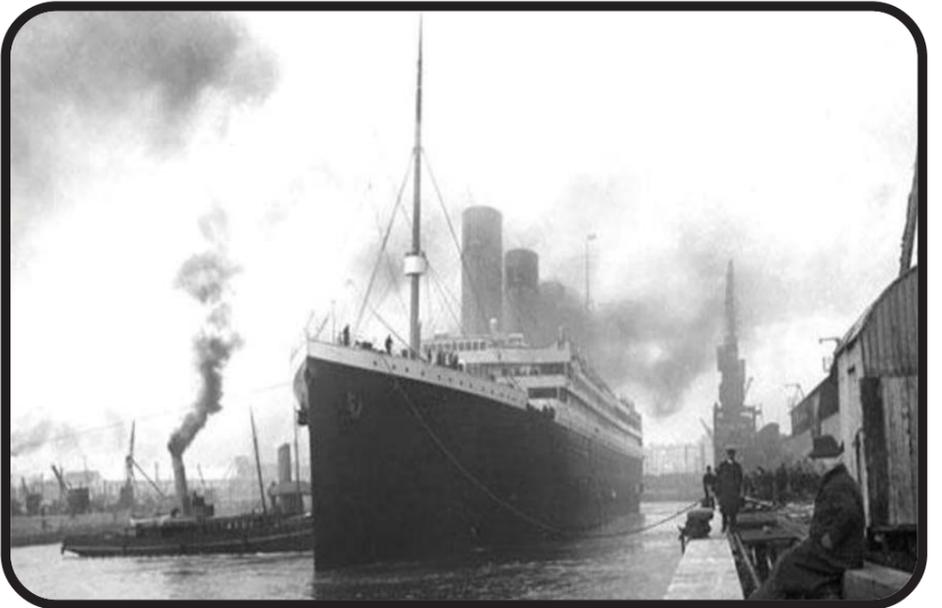
Albert Einstein's office photographed on the day of his death



liberated Jew holds a Nazi guard at gunpoint.



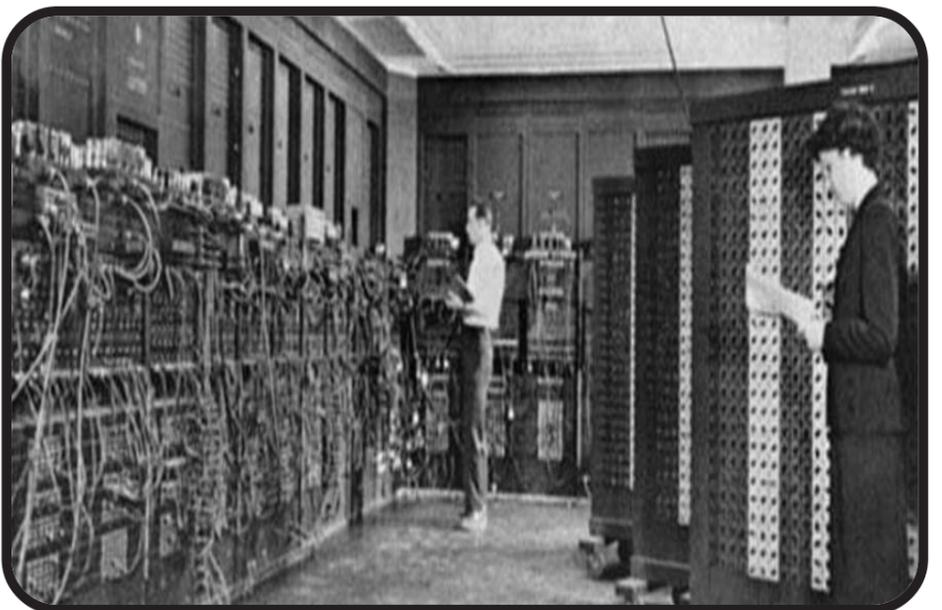
Breaking of the Berlin Wall in 1989



Titanic leaves port in 1912



Adolf Hitler's pants after the failed assassination attempt at Wolf's Lair in 1944



ENIAC, the first computer ever built



Ferdinand Porsche (yeah, that Porsche) showing a model of the Volkswagen Beetle to Adolf Hitler in 1935



The unbroken seal on King Tutankhamen's tomb



Apollo 16 astronaut Charles Duke left this family photo behind on the moon in 1972.



The crew of Apollo 1 practicing their water landing in 1966. Unfortunately, all of them were killed on the launch pad in a fire.



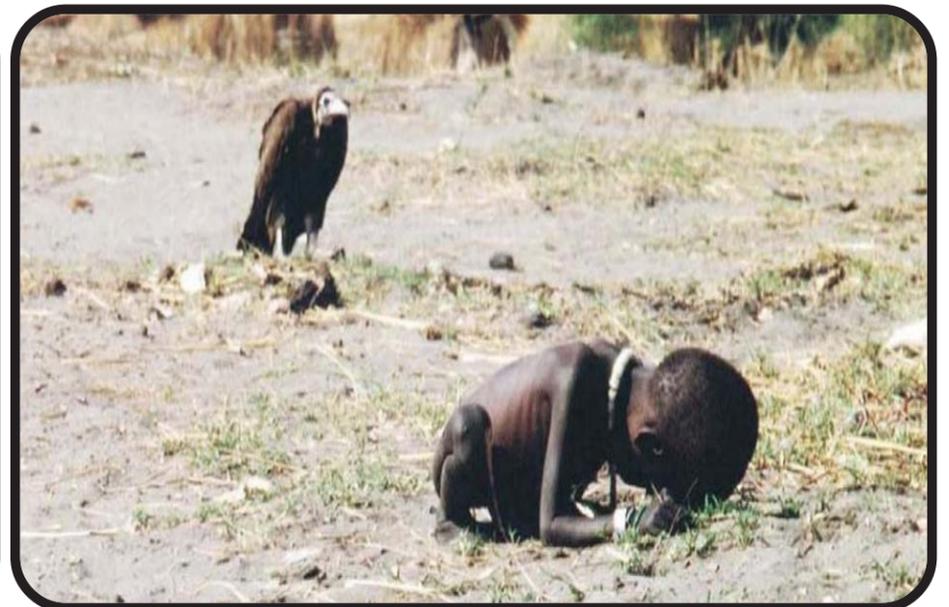
An aircraft crash on board during World War II



Henry Ford, Thomas Edison, Warren G. Harding (29th president of USA), and Harvey Samuel Firestone (founder of Firestone Tire and Rubber Co.) talking together



In June 1963, most Americans couldn't find Vietnam on a map. But there was no forgetting that war-torn Southeast Asian nation after Associated Press photographer Malcolm Browne captured the image of Thich Quang Duc immolating himself on a Saigon street. Browne had been given a heads-up that something was going to happen to protest the treatment of Buddhists by the regime of President Ngo Dinh Diem. Once there he watched as two monks doused the seated elderly man with gasoline. "I realized at that moment exactly what was happening, and began to take pictures a few seconds apart," he wrote soon after. His Pulitzer Prize-winning photo of the seemingly serene monk sitting lotus style as he is enveloped in flames became the first iconic image to emerge from a quagmire that would soon pull in America. Quang Duc's act of martyrdom became a sign of the volatility of his nation, and President Kennedy later commented, "No news picture in history has generated so much emotion around the world as that one.. Browne's photo forced people to question the U.S.'s association with Diem's government, and soon resulted in the Administration's decision not to interfere with a coup that November.



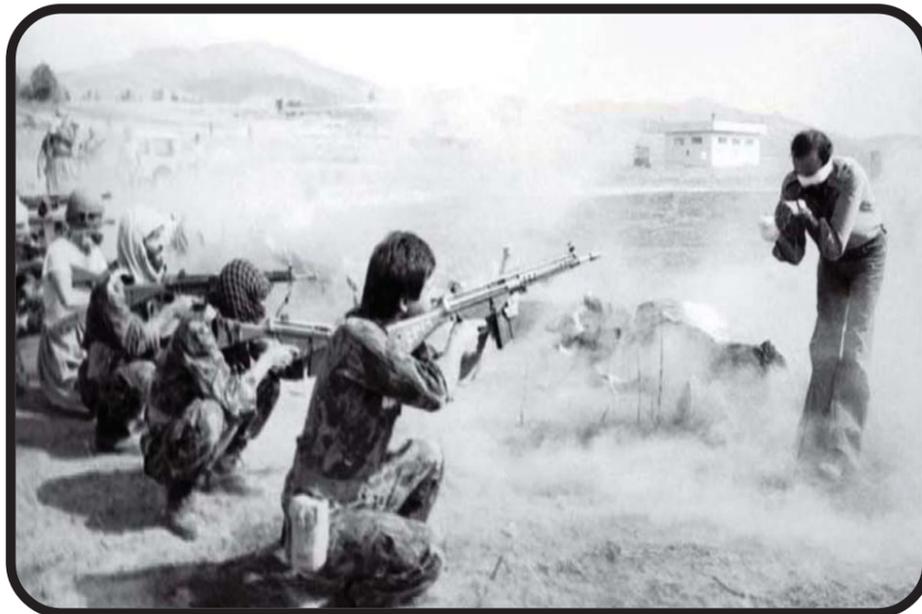
Kevin Carter knew the stench of death. As a member of the Bang-Bang Club, a quartet of brave photographers who chronicled apartheid-era South Africa, he had seen more than his share of heartbreak. In 1993 he flew to Sudan to photograph the famine racking that land. Exhausted after a day of taking pictures in the village of Ayod, he headed out into the open bush. There he heard whimpering and came across an emaciated toddler who had collapsed on the way to a feeding center. As he took the child's picture, a plump vulture landed nearby. Carter had reportedly been advised not to touch the victims because of disease, so instead of helping, he spent 20 minutes waiting in the hope that the stalking bird would open its wings. It did not. Carter scared the creature away and watched as the child continued toward the center. He then lit a cigarette, talked to God and wept. The New York Times ran the photo, and readers were eager to find out what happened to the child and to criticize Carter for not coming to his subject's aid. His image quickly became a wrenching case study in the debate over when photographers should intervene. Subsequent research seemed to reveal that the child did survive yet died 14 years later from malarial fever. Carter won a Pulitzer for his image, but the darkness of that bright day never lifted from him. In July 1994 he took his own life, writing, "I am haunted by the vivid memories of killings, corpses, anger and pain..



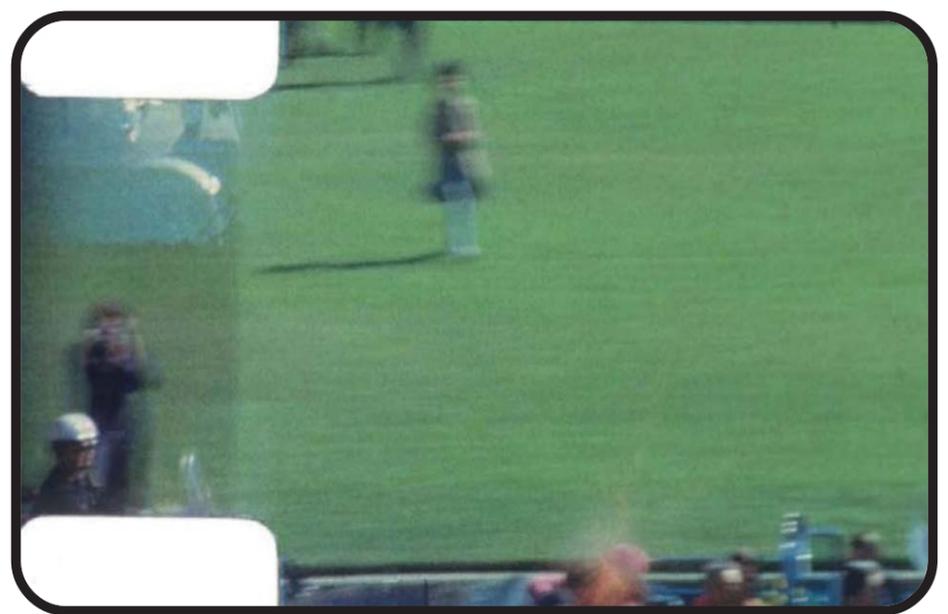
It's the most perilous yet playful lunch break ever captured: 11 men casually eating, chatting and sneaking a smoke as if they weren't 840 feet above Manhattan with nothing but a thin beam keeping them aloft. That comfort is real; the men are among the construction workers who helped build Rockefeller Center.



Mary was a five-ton Asian elephant, also known as Murderous Mary, who performed in the Sparks World Famous Shows circus. After killing a trainer in Kingsport, Tennessee, she was hanged in 1916. Her death is sometimes interpreted as a cautionary tale of circus animal abuse during the early 20th century.



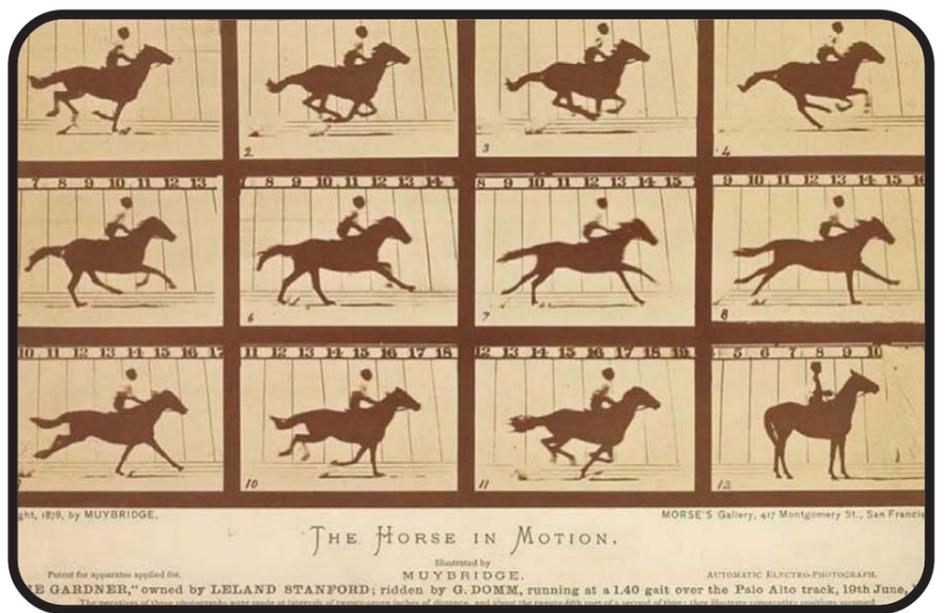
Firing Squad In Iran, 1979



JFK Assassination, Frame 313, 1963



First Cell-Phone Picture, 1997 Boredom can be a powerful incentive. In 1997, Philippe Kahn was stuck in a Northern California maternity ward with nothing to do. The software entrepreneur had been shooed away by his wife while she birthed their daughter, Sophie. So Kahn, who had been tinkering with technologies that share images instantly, jerry-built a device that could send a photo of his newborn to friends and family—in real time. Like any invention, the setup was crude: a digital camera connected to his flip-top cell phone, synched by a few lines of code he'd written on his laptop in the hospital. But the effect has transformed the world: Kahn's device captured his daughter's first moments and transmitted them instantly to more than 2,000 people. Kahn soon refined his ad hoc prototype, and in 2000 Sharp used his technology to release the first commercially available integrated camera phone, in Japan. The phones were introduced to the U.S. market a few years later and soon became ubiquitous. Kahn's invention forever altered how we communicate, perceive and experience the world and laid the groundwork for smartphones and photo-sharing applications like Instagram and Snapchat. Phones are now used to send hundreds of millions of images around the world every day—including a fair number of baby pictures.

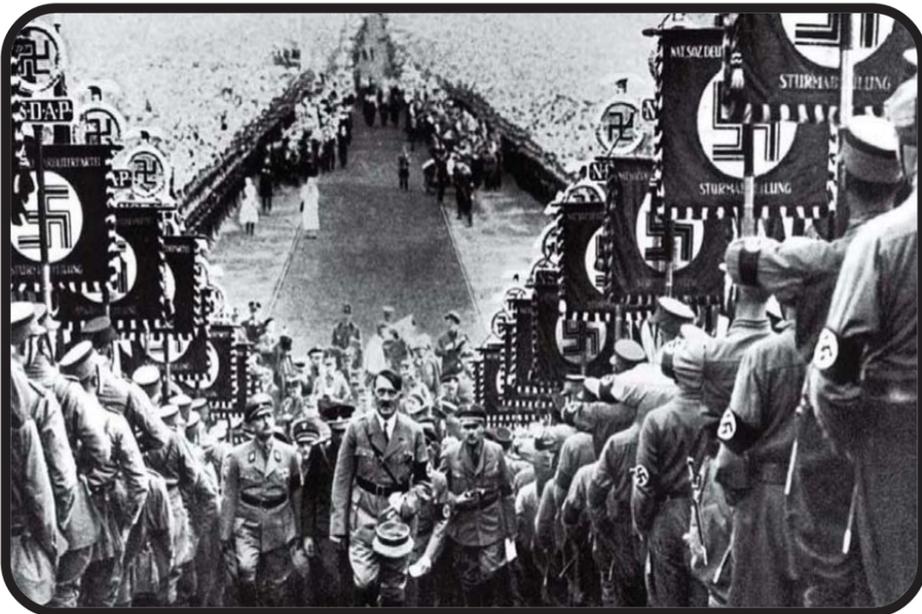


1878, by MUYBRIDGE. THE HORSE IN MOTION. Illustrated by MUYBRIDGE. AUTOMATIC ELECTRO-PHOTOGRAPH. "E. GARDNER," owned by LELAND STANFORD; ridden by G. DOMM, running at a 1.40 gait over the Palo Alto track, 19th June.

When a horse trots or gallops, does it ever become fully airborne? This was the question photographer Eadweard Muybridge set out to answer in 1878. Railroad tycoon and former California governor Leland Stanford was convinced the answer was yes and commissioned Muybridge to provide proof. Muybridge developed a way to take photos with an exposure lasting a fraction of a second and, with reporters as witnesses, arranged 12 cameras along a track on Stanford's estate. As a horse sped by, it tripped wires connected to the cameras, which took 12 photos in rapid succession. Muybridge developed the images on site and, in the frames, revealed that a horse is completely aloft with its hooves tucked underneath it for a brief moment during a stride. The revelation, imperceptible to the naked eye but apparent through photography, marked a new purpose for the medium. It could capture truth through technology. Muybridge's stop-motion technique was an early form of animation that helped pave the way for the motion-picture industry, born a short decade later.



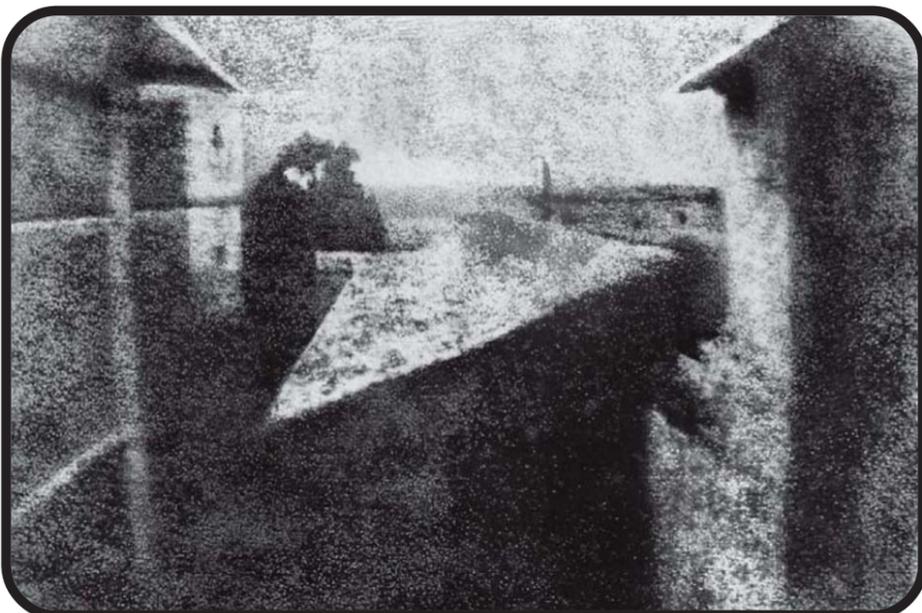
Fetus, 18 Weeks, 1965



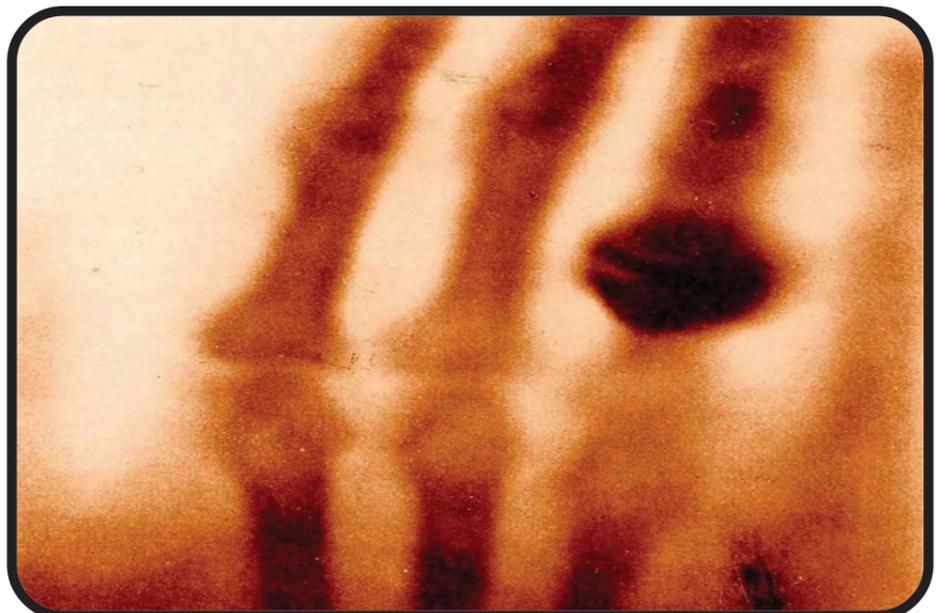
Hitler At A Nazi Party Rally, 1934



Munich Massacre, 1972



first known photograph, 1820



The Hand Of Mrs. Wilhelm Röntgen, 1895

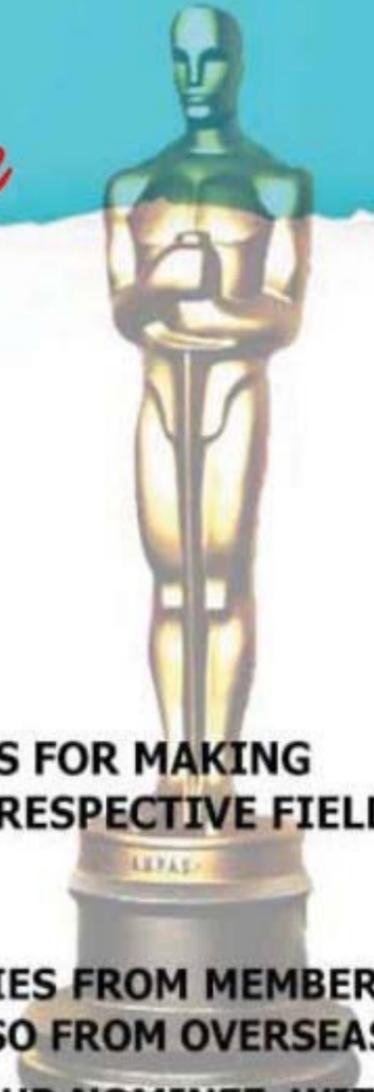
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CALL FOR NOMINATIONS FOR THE FOLLOWING AWARD CATEGORIES FROM MEMBERS OF DIFFERENT ETHNIC COMMUNITIES RESIDING IN USA AND ALSO FROM OVERSEAS. PLEASE EMAIL TO amec.2018@yahoo.com THE NAME OF YOUR NOMINEE, WITH COMPLETE CONTACT INFORMATION: OCCUPATION/ DESIGNATION, MAILING ADDRESS, PASSPORT SIZE PHOTOGRAPH, EMAIL ID & CONTACT PHONE NUMBER WITH A BRIEF RESUME/C.V AND A STATEMENT FROM THE NOMINATOR ON RATIONALE FOR NOMINATING THE ORGANIZATION/ INDIVIDUAL ON OR BEFORE **April 1, 2021**

The 2020 Awards Jury will shortlist the nominees and inform the nominees as and when they need more information.

- | | |
|---|--|
| 1. Outstanding student of The Year(Spiritual) | 18. Community Leadership Award |
| 2. Outstanding student of The Year(Academic) | 19. Style Icon of The Year |
| 3. Young Physician of The Year | 20. Golden eagle Award |
| 4. Outstanding student of The Year(Sports) | 21. Outstanding Student of The Year(Service) |
| 5. Youth of The Year | 22. Attorney of The Year |
| 6. Man of The Year | 23. Couple of The Year |
| 7. Women of The Year | 24. Danny K.Davis Peace Prize |
| 8. Life Time Achievement award | 25. International Woman of The Year |
| 9. Organization of The Year | 26. Community Activist of The Year |
| 10. Light of Ife Award | 27. Journalist of The Year |
| 11. Family of The year | 28. Mental Health Advocate of The Year |
| 12. Music Moghul of The Year | 29. Educator of The Year |
| 13. Humanitarian of The Year | 30. Community Service Award |
| 14. Entrepreneur of The Year | 31. Corporate of The Year |
| 15. International rising star of The Year | 32. Administrator of The Year |
| 16. Distinguished Leadership Award | 33. International Man of The Year |
| 17. Businessman of The Year | |



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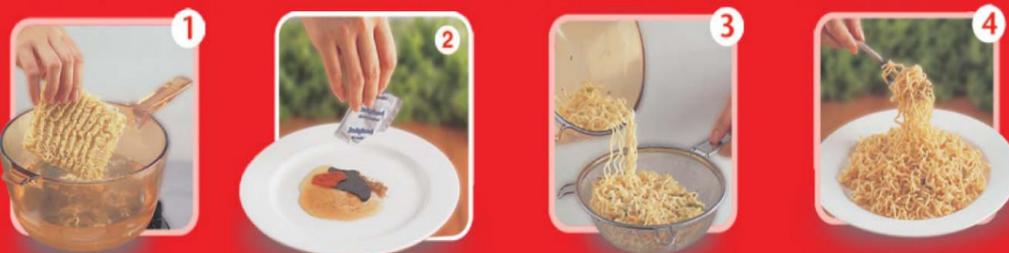
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Los Angeles Times 2019



STIR FRY NOODLES

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2. Mix seasoning powder, oil, sweet soy sauce and chili powder (according to taste) on a bowl while noodles are being cooked.
3. Remove noodles from water and drain well.
4. Stir noodles with the seasoning and mix well. Ready to be served.

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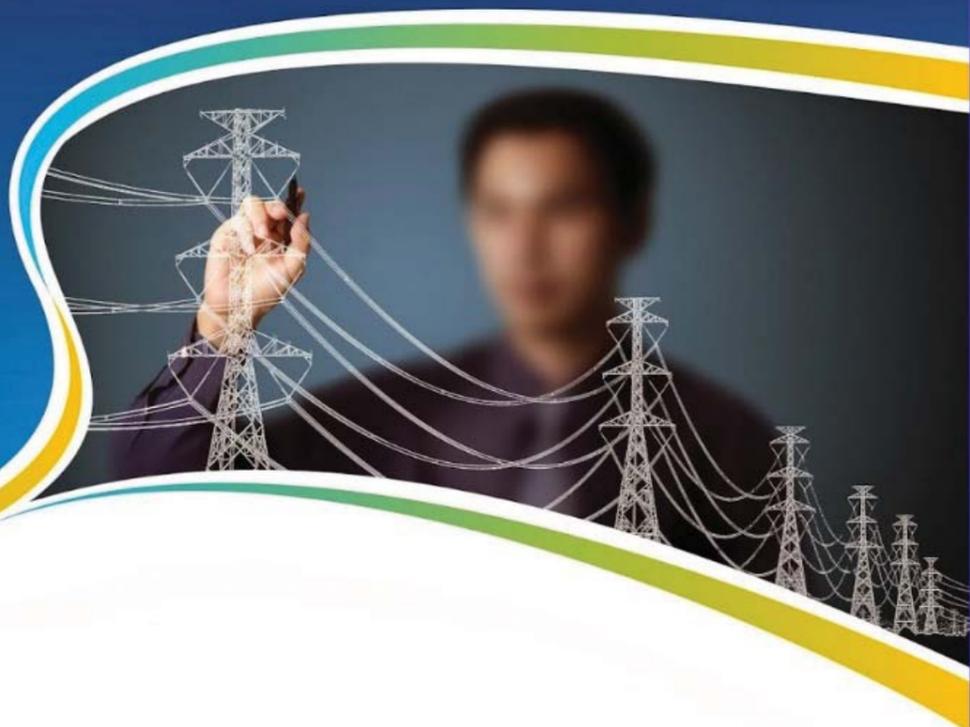


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Tamannaah Bhatia: Whether you're an insider or outsider, only good work and talent sell

The ongoing negative narratives around Bollywood have seen many actors, directors, writers express their view points. Joining the list is Tamannaah Bhatia, who feels the film industry is an "easy target". The actor is hopeful that this phase too shall pass and says that people with the right understanding can see through things. "I think this the worst phase that the industry is going through. It's wrong and unfair to blame the film industry for anything and everything. Because we're always in the limelight and spoken about it just becomes easy to make statements about it. There are good and bad everywhere," says the actor, who has done Hindi films such as Chand Sa Roshan Chehra (2005),

Himmatwala (2013), Entertainment (2014) and will be seen alongside Nawazuddin Siddiqui in Bole Chudiyan. There are discussions about industry insiders having an upper hand. We ask Bhatia if she has faced any biases as an outsider given that she had earlier spoken about not getting substantial work in Bollywood while southern film industries offered her better scope.

"Yes I'm not from the industry, I don't have a godfather or a mentor. I've done everything on my own. I feel extremely grateful for the kind of opportunities, love and adulation I've got from the audience. It was something I never expected. So if you're dedicated, hardworking and talented, you'll survive. Good efforts counts," she adds.

Kareena Kapoor on working through her pregnancy: 'Have always been very proud of being a working mother'

Actor Kareena Kapoor, who is pregnant with her second child, continues to work. In a recent interview, she explained why she chose to not take time off. Kareena had, in fact, worked through her first pregnancy as well. And while she did take a break after her son Taimur Ali Khan was born, she was back on track and shot for Veere Di Wedding soon after. Speaking to Bombay Times, as she shot for new episodes of her chat show, What Women Want, Kareena shared her thoughts on

pregnancy and how she has dealt with it. Kareena said: "No, there has never been any plan that I have to do this or that. It's just that I have never been that kind of a person who would sit at home and say, 'Now I want to put my feet up'. I am doing what I want to do. Working - whether it's during my pregnancy or post-delivery - has been a point to just say that when has anyone ever said that pregnant women can't work? In fact, the more active you are, the healthier the baby is and the happier the mother is.



Abhishek Bachchan says 'not fair' as film exhibitor takes a dig at other actors while praising Akshay Kumar



you will end up doing more damage to the industry. It's a bit of a catch 22." On being told that the lack of content could lead to many theatres permanently shutting shop, Abhishek said, "Yes agree, but in unprecedented times like these where people are slowly (and dare I say reluctantly) returning to the cinemas. Bad films could discourage even the few to just wait and see it digitally or on TV." Abhishek also responded to a Twitter user, who claimed he is feeling bad as he himself is 'slow' and advised him to 'work hard and become fast'.

The actor wrote, "Mr. Prabhakar. During this pandemic, I completed a web series, a documentary and finished 3 films. Released and promoted the web series, 1 movie and the documentary too. I don't think speed is my problem, neither intent."

Earlier this year, Abhishek made his digital debut with the Amazon Prime Video series Breathe: Into The Shadows. Post that, he was seen in Anurag Basu's crime drama Ludo. He was also involved in the documentary Sons Of The Soil, based on the journey of his kabaddi team Jaipur Pink Panthers.

Abhishek Bachchan objected to film exhibitor Akshay Rathi's jibe at other actors while complimenting Akshay Kumar for his quick turnaround time when it comes to shoots. Abhishek said that different people have a different pace, and it is unfair to pull them down. In his tweet, Akshay had written, "Amazing how @akshaykumar finishes off the shoot of an entire film in the amount of time that other stars take to learn a skill which they need to act out in a small scene or so! And more often than not, his film

turns out to be the bigger hit! More actors need to 'plan' better!" "Not fair! Each to their own. Different people are motivated by different things. And have a different pace at doing things," Abhishek protested. When Akshay defended his original statement by saying that the only way to give a boost to the film industry right now is to make films quickly and '(generate) a lot of work', Abhishek said, "Good work begets more work! Cannot be making films for just the sake of making films. In the long run

Krishna Shroff posts pic with 'bae', ex-boyfriend Eban Hyams comments, 'Dang u move quick'

Weeks after a awesome chef she met... announcing her split from one person commented.



boyfriend Eban Hyams, Tiger Shroff's sister, Krishna, took to social media to share a picture with the internet sensation, Salt Bae. In November, Krishna had announced on Instagram that she and Eban 'aren't together anymore'. Late Wednesday, Krishna shared a picture and a video from the Dubai restaurant of chef Nusret, aka the Salt Bae. She captioned the post, "Bae time." In the comments section, Eban wrote, "Dang u move quick." When one person replied to him that he should move on too, Eban wrote back, "I'm not in a rush bro but thanks haha." Others were convinced that it was all just a joke. "Doesn't mean that's her bf... It can just be

Krishna and Eban were always forthright about their relationship. They'd first met at Soho House in Mumbai on May 11, 2019, and started dating a month later. In May, the two had gone live on Instagram to celebrate the one-year anniversary of their first meeting. It was then that Eban had hinted at marriage. "This is like our anniversary in a way. We just want to celebrate with you guys. Cheers to you, babe. Cheers to us," Eban had said. But in November, Krishna took to Instagram Stories and requested fan clubs to not tag them in posts any more. She wrote, "All you fan clubs are cute and all. But please stop tagging me in edits with Eban. We aren't together anymore. Letting you all know since it was so public." She also deleted all her pictures with him.

BUYING INVESTMENT PROPERTY DURING COVID-19 IS A GOOD OPPORTUNITY?



Nick Verma
CEO, SRS, Broker

What is the role of real estate in client portfolios post-COVID-19?

So far, the pandemic has been a unique recession in terms of its impact on financial investments. Indeed, major stock market indices will likely close 2020 with minor losses or even positive gains over the year, while bond yields have seen further downward compression from extraordinary lows. We think that real estate will continue to be seen as a partial substitute for low-risk bonds. It's no surprise that such investors are now focusing even more on properties that can assure a high level of income stability in a recessionary environment. On top of this, real estate can provide the opportunity to deploy capital with a positive impact from the social and environmental points of view, which institutional investors are increasingly demanding.

Will COVID-19 reverse the urbanization mega-trend?

We think that COVID-19 presents a temporary demand shock for urbanization, as ultimately, the main attractions of urban living have been temporarily closed or their operations severely limited. As we hopefully return to some form of normality in 2021 as vaccines become available, these attractions will start to be relevant again. Proximity to a workplace is normally the key attraction of urban living. Although many staff will increase the number of days working from home, most will still need to have at least some access to a centrally located office building. Whilst a select group of people may extend their commute on the basis of less frequent trips, they will need to remain within reasonable proximity to that hub location. And for other (generally younger) cohorts of society, the

more social aspects of city living, and the need to have more physical time in their workplace, will remain major draws to urban living. Throughout history, job opportunities have been the number one driver of urbanization. In the post-COVID-19 world, urban centers are expected to remain the primary focus of job and wealth creation. A pause for breath is probably a more likely outcome, than a complete reversal of the urbanization trend

Looking to 2021 the world has a huge challenge ahead of it. The first and the primary question on everyone's mind is whether the good news we have heard on vaccines can be translated into a solution that will rid the world of covid-19, or at least substantially reduce its impact. The answer to this question will be crucial in determining how the real estate market performs in 2021 and beyond.

A proud owner of Midway Realty Group who specializes in local community, I am also a License broker and member of Mainstreet Organization and National Organization of Realtors. I also have thirst about researching and then sharing the most vital information about real estate market.

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