



## Important Facts for Prelims (6th September 2018)

### Integrated Development of Wildlife Habitats

The Cabinet Committee on Economic Affairs, chaired by the Prime Minister Shri Narendra Modi has approved the continuation of the Centrally Sponsored Umbrella Scheme of Integrated Development of Wildlife Habitats (CSS-IDWH) beyond the 12th Plan period from 2017-18 to 2019-20.

- The umbrella scheme consists of Centrally Sponsored Schemes, Project Tiger (CSS-PT), Development of Wildlife Habitats (CSS-DWH) and Project Elephant (CSS-PE).
- The implementation of the schemes would be done through the respective States in designated Tiger Reserves, Protected Areas and Elephant Reserves.
- Under the Project Tiger, 18 tiger range States, distributed in five landscapes of the country will be benefitted.
- These schemes will result in overall strengthening/consolidation of tiger, elephant and wildlife conservation in the country.
- These schemes would generate employment opportunities resulting in economic upliftment of people in and around tiger reserves/ Protected Areas besides leading to reduction in natural resource dependency with substitution by clean energy use.
- These schemes would foster imparting various skills towards making people self-dependent through various eco-development projects, thereby enabling them to go for self-employment.
- These schemes would result in resource generation through tourist visits as well.

### Milk Fortification

Food Safety and Standards Authority of India (FSSAI) has urged the private and public dairy firms to start voluntary milk fortification.

- Food fortification is one of the most cost-effective and globally-recognized strategies to address micronutrient deficiencies.
- Milk fortification is a provision to add the vitamins and micronutrients to milk for addressing widespread deficiencies present in the population. Vitamins A and D are lost when milk fat is removed during processing of milk.
- Recently FSSAI notified standards for fortifying staples such as edible oil, milk, atta, maida, and salt. Concerns have been raised on costs of fortification and use of synthetic vitamins made from animal sources.

### Competition Commission of India ordered probes into hospitals

The Competition Commission of India has said in a press release that it will probe into unfair practices adopted by Hospitals in products and services provided to in-patients.

#### Background

- Commission ordered a Director-General level enquiry into prima-facie violation of competition act by Max Super Speciality Hospital in November, 2015.
- After DG's report that hospital has earned huge profit margins in the range of 250 to more than 500 percent in a financial year, probe was ordered.

## The Competition Act, 2002

- The Act prohibits:
  - anti-competitive agreements.
  - abuse of dominant position by enterprises.
  - regulates combinations (Mergers and Acquisition), which causes or likely to cause an appreciable adverse effect on competition within India.

## Competition Commission of India

- From the provisions under the Competition Act, 2002, the central government has established Competition Commission of India in 2003.
- CCI consists of a Chairperson and 6 Members appointed by the Central Government.
- It is the duty of the Commission to eliminate practices having adverse effect on competition, promote and sustain competition, protect the interests of consumers and ensure freedom of trade in the markets of India.
- The Commission also give opinion on competition issues on a reference received from a statutory authority established under any law and to undertake competition advocacy, create public awareness and impart training on competition issues.

## Jan-Dhan Yojana Made an Open-ended Scheme

- The Government has decided to make the Pradhan Mantri Jan Dhan Yojana (PMJDY) into an open-ended scheme meaning that it will continue indefinitely and added more incentives to encourage people to open bank accounts.
- Initially, the scheme was launched for 4 years but It has been decided to continue the flagship financial inclusion programme PMJDY with focus on opening an account from every household to every adult.
- PMJDY is also known as the National Mission on Financial Inclusion was launched in 2014 to bring financial inclusion in India with important features like zero balance account, insurance cover, direct benefit transfers, overdraft/loan.
- The first phase of the PMJDY scheme was focused on opening basic bank accounts and RuPay debit card with inbuilt accident insurance cover of Rs 1 lakh.
- The second phase was planned to provide micro-insurance to the people and pension schemes to unorganized sector workers through Business Correspondents.
- The overdraft limit has been increased to Rs. 10,000 from the existing Rs 5,000. In addition, no condition will be attached for any overdraft up to Rs 2000.
- The accident insurance cover for new cardholders has been doubled to Rs. 2 lakh.