Highlights of the President’s Address 2020

The President of India, Mr. Ram Nath Kovind, addressed a joint sitting of both Houses of Parliament on January 31, 2020. He outlined the major policy achievements and objectives of the government in his address. Key highlights of the address include:

**Economy**
- The government is dedicated to make India a five trillion-dollar economy. Foreign exchange reserves are over USD 450 billion. From April to October, 2019, inflow of Foreign Direct Investment increased by three billion USD.
- India’s ranking in the Ease of Doing Business Index has improved from 142 in 2014 to 63 in 2020. Reduction of corporate tax and the codification of labour laws will further improve the ease of doing business.

**Finance and Banking**
- Due to the Insolvency and Bankruptcy Code, 2016, nearly Rs 3.5 lakh crore has been recovered by banks and other institutions.
- Merging the small public sector banks has strengthened them and improved their lending capacity. In the first half of 2019-20, 12 public sector banks have reported profits.
- Under the Direct Benefit Transfer (DBT) scheme, funds from more than 450 schemes are being directly credited into the accounts of beneficiaries. Since 2014, more than nine lakh crore rupees has been transferred through DBT. Further, DBT has prevented leakages worth Rs 1.7 lakh crore.
- More than 121 crore people in the country have Aadhaar cards and about 60 crore people have RuPay cards. Bank accounts have been created for 38 crore poor people.
- Parliament passed the Banning of Unregulated Deposit Schemes Act, 2019 for protecting the savings of the poor, and the Chit Funds Amendment Act, 2019 for protecting the poor from fraudulent chit fund schemes.

**Internal Affairs and Defence**
- The Citizenship Amendment Act, 2019 was passed by Parliament to grant citizenship to certain immigrants.
- Article 370 and Article 35A of the Constitution, relating to the special status for Jammu and Kashmir, were repealed.
- Appointment of the Chief of Defence Staff and creation of the Department of Military Affairs will improve coordination among the three services and expedite their modernisation.
- There has been a decrease in terrorist activities in Jammu-Kashmir. The geographical spread of Naxalism is steadily shrinking.

**Agriculture**
- Under the Prime Minister Kisan Samman Nidhi, more than Rs 43,000 crore has been deposited in the bank accounts of more than eight crore farmer families.
- Under the Pradhan Mantri Fasal Bima Yojana, more than 5.5 crore farmers are availing crop insurance cover at a very low premium. In the last three years claims worth Rs 57,000 crore have been settled under the scheme.
- There has been a steady increase in MSP for Kharif and Rabi crops. Further, the procurement of pulses and oilseeds has increased by more than 20 times.
- Department of Fisheries has been created to achieve doubling the fishermen’s income and fish production.

**Manufacturing and Job Creation**
- The value of electronic equipment manufactured in the country has increased from Rs 1.9 lakh crore in 2014-15 to Rs 4.6 lakh crore in 2018-19.
- India has the world’s third largest start-up ecosystem. 27,000 new start-ups have been recognised under the Startup India Campaign.
- More than 5.5 crore new entrepreneurs have availed loans under the Mudra scheme. Credit of more of Rs 10 lakh crore has been sanctioned under the scheme.
- Common Service Centres in rural areas have increased from 60,000 in 2014 to 3.65 lakh in 2019. This has provided employment to more than 12 lakh villagers.

**Urban and Rural Development**
- Government will spend Rs 25 lakh crore in the coming years to strengthen the rural economy.
- The 112 aspirational districts have seen improvement in several development indicators and have come closer to their state averages.
- The government is providing a Rs 25,000 crore fund for completion of stalled housing projects.
- Housing has been provided to two crore poor people.
Transport

- In the next five years, Rs 100 lakh crore will be invested in transport infrastructure.
- Under the third phase of the Pradhan Mantri Gramin Sadak Yojana, 1,25,000 km of roads will be constructed and upgraded.
- Motor Vehicles Amendment Act, 2019, which aims to reduce road accidents, was passed.
- Metro facility has been extended to 18 cities in the country and 670 km of metro lines have been operationalised.

Energy

- Liquid Petroleum Gas coverage in the country has increased from 55% to about 97%. Free gas connections have been provided to eight crore poor people and free electricity connections have been provided to over 2.5 crore people.
- The target for producing renewable energy has been increased to 450 gigawatts.

Education

- More than Rs 37,000 crore has been sanctioned through the Higher Education Funding Agency for the modernisation of 75 educational institutions.
- Government has initiated action for appointment of 7,000 teachers in Kendriya Vidyalayas and 12,000 teachers in higher education institutions.

Health

- 75 lakh poor have availed free treatment under Pradhan Mantri Jan Arogya Yojana. Under Aayushman Bharat scheme, more than 27,000 Health and Wellness Centres have been set up.
- Capping of prices of more than 1,000 essential medicines has resulted in a saving of Rs 12,500 crore for the patients.
- Free treatment facility of up to five lakh rupees has been provided to 50 crore people and insurance cover has been provided to 24 crore people.
- 75 new medical colleges have been sanctioned in 2019, which will result in an increase in MBBS seats by about 16,000 and post-graduation seats by more than 4,000.

Women and Child Development

- Over 6.6 crore women have joined self-help groups. These women are being provided loans at low interest rates.
- Various steps have been taken to enhance women safety such as setting up of more than 600 one stop centres, 1,000 fast track special courts, and women help desks in every police station.
- Under the Pradhan Mantri Matru Vandana Yojana, about Rs 5,000 crore has been transferred directly to the bank accounts of 1.2 crore women.
- A law against Triple Talaq safeguarding the rights of Muslim women, and a law enhancing punishment for sexual offences against children, were passed.

Minority and Tribal Affairs

- Reservation for Scheduled Castes and Scheduled Tribes has been extended for ten years in Lok Sabha and state assemblies.
- There is increased reservation and legal empowerment for divyangjan. In the last five years, aids amounting to more than Rs 900 crore were distributed to them.
- The government has extended the MSP benefit to forest produce for tribal development. It has launched a programme for opening more than 400 Eklavya model residential schools in the country.

Water and Environment

- To ensure the availability of sufficient potable drinking water to each rural household in the country, the government has launched the Jal Jeevan Mission. Rs 3,60,000 crore will be spent on this scheme.
- Under Namami Gange mission, projects worth Rs 7,24,000 crore have been completed.
- To address the challenges posed by air pollution, the National Clean Air Programme is being implemented in 102 cities.
- From 2015, forest and tree cover has increased by more than 13,000 square km.

Space Exploration and Technology

- The government has approved Chandrayaan-3. ISRO is working on a manned spacecraft programme – Gaganyaan, and Aditya-1 Mission.
- With the increasing use of digital technology, to protect data privacy, the government has introduced the Personal Data Protection Bill, 2019 in Parliament.