



## The Central Point: Budget 2021: The 10 biggest takeaways

### Health and Sanitation:

A new scheme, titled **PM Atma Nirbhar Swasthya Bharat Yojana**, to be launched to develop primary, secondary and tertiary healthcare. Mission POSHAN 2.0 to improve nutritional outcomes across 112 aspirational districts Operationalization of 17 new public health units at points of entry Modernizing of existing health units at 32 airports, 15 seaports and land ports **Jal Jeevan Mission Urban** aimed at better water supply nationwide Strengthening of Urban Swachh Bharat Mission.

### Education:

100 new Sainik Schools to be set up 750 Eklavya schools to be set up in tribal areas **A Central University** to come up in Ladakh.

### Infrastructure:

**Vehicle scrapping policy** to phase out old and unfit vehicles – all vehicles to undergo fitness test in automated fitness centres every 20 years (personal vehicles), every 15 years (commercial vehicles) **Highway and road works** announced in Kerala, Tamil Nadu, West Bengal and Assam **National Asset Monetizing Pipeline** launched to monitor asset monetization process National Rail Plan created to bring a future ready Railway system by 2030 100% electrification of Railways to be completed by 2023 Metro services announced in 27 cities, plus additional allocations for Kochi Metro, Chennai Metro Phase 2, Bengaluru Metro Phase 2A and B, Nashik and Nagpur Metros National Hydrogen Mission to be launched to generate hydrogen from green power sources Recycling capacity of ports to be doubled by 2024 Gas pipeline project to be set up in Jammu and Kashmir .

### Tax:

Reopening window for IT assessment cases reduced from 6 to 3 years. However, in case of serious tax evasion cases (Rs. 50 lakh or more), it can go up to 10 years Duty of copper scrap reduced to 2.5% . Duty on solar inverters raised from 5% to 20%, and on solar lanterns from 5% to 15%.

### Economy and Finance:

Fiscal deficit stands at 9.5% of the GDP; estimated to be 6.8% in 2021-22 Proposal to allow States to raise borrowings up to 4% of GSDP this year . A Unified Securities Market Code to be created, consolidating provisions of the Sebi Act, Depositories Act, and two other laws. Proposal to increase **FDI limit from 49% to 74%** An asset reconstruction company will be set up to take over stressed loans Deposit insurance increased from Rs 1 lakh to Rs 5 lakh for bank depositors. Proposal to decriminalize Limited Liability Partnership Act of 2008.Two PSU bank and one general insurance firm **to be disinvested this year**.An IPO of LIC to **debut this fiscal** Strategic sale of BPCL, IDBI Bank, Air India to be completed

### Agriculture:

Agriculture infrastructure fund to be made available for APMCs for augmenting their infrastructure 1,000 more Mandis to be integrated into the E-NAM market place.Five major fishing hubs, including Chennai, Kochi and Paradip, to be developed A multipurpose seaweed park to be established in Tamil Nadu.

### Employment:

A portal to be launched to maintain information on gig workers and construction workers. Social security to be extended to gig and platform workers. Margin capital required for loans via Stand-up India scheme reduced from 25% to 15% for SCs, STs and women

#### Glimpse -

- Welcome aboard
- Central Point
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- Current Affairs
- Joke Corner

#### Editor

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Smallest in the World... and user-friendly!

Protection over a Wide Range

Master-Slave  
Function

Dual Protection  
Mode

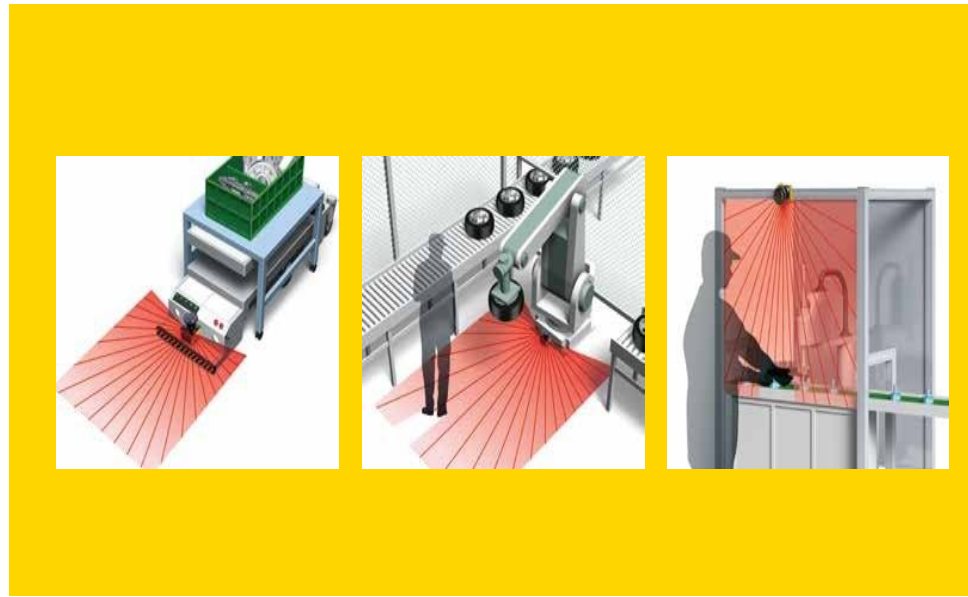
Encoder Input

Cable or  
Connector wiring

LED display

Data Output  
via Ethernet

SD card for  
Configuration





# Traffic Offences

List of major traffic offences, penal provisions as per the Amended Act / MV Act, 1988

S.No.	Offence	Penal Section	Comp. or Non.Comp	Fine Amount	Subsequent Fine Amount
1.	Driver without uniform (in PSVs)	7 DMVR /66.1/192(A) MVA	Compoundable	Rs.10000	Rs.10000
2.	Smoking by Driver/Conductor	DMVR 11.2/177 MVA	Compoundable	Rs.500	Rs.1500
3.	Violation of Yellow Line (Central Verge) (general motorists)	119/ 177 MVA	Compoundable	Rs.500	Rs.1500
4.	Blowing of Pressure Horn	39/192 MVA read with 194F MVA	Compoundable	Rs.5000/-+Rs.1000/-+ECC Rs.5000/-	Rs.5000/-+Rs.1000/-+ECC Rs.5000/-
5.	Conductor without PSV Badge	66(1)/192A MVA	Compoundable	Rs.10000	Rs.10000
6.	Conductor without Uniform	66(1)/192A MVA	Compoundable	Rs.10000	Rs.10000
7.	Carrying High/Long Load/protruding roads extends laterally beyond the side of the body or to the front or to the rear or in height beyond the permissible limit	194 (1A) MVA	Compoundable	Rs.20000	Rs.20000
8.	Advertisement on vehicle	DMVR 71.2/177 MVA	Compoundable	Rs.500	Rs.1500
9.	Carrying Goods on Passenger Vehicle	DMVR 84(4)/177 MVA	Compoundable	Rs.500	Rs.1500
10.	Without Log Book	CMVR 85 (10)/177 MVA	Compoundable	Rs.500	Rs.1500
11.	Smoking in the vehicles	DMVR 11.2/177 MVA	Compoundable	Rs.500	Rs.1500
12.	Using Horn in 'No Honking/Silence' Zone or with traffic sign prohibiting the use of a horn or Honking Horns	194 F MVA	Compoundable	Rs.1000	Rs.2000
13.	Use of Coloured Light on Motor	DMVR97(2)/177 MVA	Compoundable	Rs.500	Rs.1500
14.	Not carrying valid Pollution Under Control Certificate (PUCC)	115/CMVR/190 (2) MVA	Compoundable	Rs.10000	Rs.10000
15.	Excess smoke	99(1)(a) DMVR/177 MVA	Compoundable	Rs.500	Rs.1500
16.	Use of Tinted Glass	100(2) CMVR/177 MVA	Compoundable	Rs.500	Rs.1500
17.	Without Wiper	CMVR 101/177 MVA	Compoundable	Rs.500	Rs.1500
18.	Driving without light after Sunset	CMVR 105/177 MVA	Compoundable	Rs.500	Rs.1500
19.	Using High Beam	112(4)(a)&(c)/177 MVA	Compoundable	Rs.500	Rs.1500
20.	Violation of Stop Line	113 (1) DMVR /177 MVA	Compoundable	Rs.500	Rs.1500
21.	Violation of Mandatory Road Signs	119/177 MVA	Compoundable	Rs.500	Rs.1500
22.	Driving without Horn	177 MVA	Compoundable	Rs.500	Rs.1500
23.	Driving Left Hand Drive Without Indicator	120/177 MVA	Compoundable	Rs.500	Rs.1500
24.	Driving without Silencer	CMVR 120/177 MVA	Compoundable	Rs.500	Rs.1500
25.	Using modified silencer	39/192 MVA	Compoundable	Rs.5000/-+Rs.5000/-ECC	Rs.10000/-+Rs.5000/-ECC
26.	Obstructive/Improper Parking on road	122/177 MVA	Compoundable	Rs.500	Rs.1500
27.	Obstructive/Improper Parking where police direction is indicated through a sign board of 'No Parking' on selected areas	122/177 MVA and 179 MVA	Compoundable	Rs.500/-+Rs.2000/-	Rs.1500/-+Rs.2000/-
28.	To travel on footboard	123/177 MVA	Compoundable	Rs.500	Rs.1500
29.	Travelling Without Pass/ Ticket	124/177 MVA	Compoundable	Rs.500	Rs.1500
30.	Obstructive Driving (Extra Passenger on Driver Seat)	125/177 MVA	Compoundable	Rs.500	Rs.1500
31.	Not Displaying Number Plate/Defective Number Plate/ Fancy Number Plate	51/177 MVA and alongwith section 39/192 MVA	Compoundable	Rs.500/-+Rs.5000/-	Rs.1500/-+Rs.10000/-
32.	Without High Security Registration Number plate (HSRP)	39/192 MVA	Compoundable	Rs.5000	Rs.10000
33.	Permit holder/Driver of contact carriage refuses to carry passengers	366(1)/192A MVA	Compoundable	Rs.10000	Rs.10000
34.	To drive a vehicle without license	3/181 MVA	Compoundable	Rs.5000	Rs.5000
35.	Allowing unauthorized person to drive vehicles	5/180 MVA	Compoundable	Rs.5000	Rs.5000
36.	Driving a vehicle without registration	39/192 MVA	Compoundable	Rs.5000	Rs.10000
37.	Using 'Unregistered vehicles' or Displaying 'Applied For'	39/192 MVA	Compoundable	Rs.5000	Rs.10000
38.	Not displaying the Helpline No. of Delhi Police and Transport Department in a bus	66/192-A MVA	Compoundable	Rs.10000	Rs.10000
39.	Violation of Supreme Court directions i.e. violation of permit conditions	66/192-A MVA	Compoundable	Rs.10000	Rs.10000
40.	Driving a vehicle without valid permit	66/192-A MVA	Compoundable	Rs.10000	Rs.10000
41.	Misbehaviour by TSR/ Taxi Driver	66(1)/192-A MVA	Compoundable	Rs.10000	Rs.10000
42.	Overcharging by TSR/Taxi	66(1)/192 MVA	Compoundable	Rs.10000	Rs.10000
43.	Refusal by TSR/Taxi Driver	66(1)/192 MVA	Compoundable	Rs.10000	Rs.10000
44.	Overtaking to other Commercial Vehicle in Running Condition	66/192-A MVA	Compoundable	Rs.10000	Rs.10000
45.	Picking passenger without stand	66.1/192-A MVA	Compoundable	Rs.10000	Rs.10000
46.	Running in first lane (not in bus lane)	66.1/192-A MVA	Compoundable	Rs.10000	Rs.10000
47.	Without Speed Governor	66.1/192-A MVA	Compoundable	Rs.10000	Rs.10000
48.	School Bus without School board	66.1/192 MVA	Compoundable	Rs.10000	Rs.10000
49.	Bus not stopping within one meter of the kerb of the authorized bus stop	66.1/192 MVA	Compoundable	Rs.10000	Rs.10000
50.	Pivina of bus with open doors	66.1/192 MVA	Compoundable	Rs.10000	Rs.10000
51.	To Drive Overweight vehicle	113/194(1)MVA	Compoundable	Rs.20000	Rs.20000
52.	Violation of No Entry Timings by Goods Vehicles	115/194(1)MVA	Compoundable	Rs.20000	Rs.20000
53.	Driving a vehicle without insurance	146/196 MVA	Compoundable	Rs.2000	Rs.4000
54.	Police Officer and misbehavior with a Police Officer	132/179 MVA	Compoundable	Rs.2000	Rs.2000
55.	Withholding of information	179(2) MVA	Compoundable	Rs.2000	Rs.2000
56.	Driving of vehicle by a disqualified person	182(1) MVA	Compoundable	Rs.10000	Rs.10000
57.	Over Speeding	112/183 MVA	Compoundable	Rs.1000/-to2000/-forLMV Rs.2000/-to4000/-for Medium and above category of vehicles	Rs.1000/-to2000/-forLMV Rs.2000/-to4000/-for Medium and above category of vehicles
58.	Using mobile phone & hand held devices while driving a vehicle -Will be treated as an act of dangerous driving	184 MVA	Compoundable	Rs.1000/-to5000/-	Rs.2000/-to10000/-
59.	Driving when mentally and physically unfit	186 MVA	Compoundable	Rs.1000	Rs.2000
60.	Racing and trials of speed	189 MVA	Compoundable	Rs.5000	Rs.10000
61.	Violation of Air/Noise Pollution standards	190(2) MVA	Compoundable	upto Rs.10000	upto Rs.10000
62.	Without RUPD and LUPD	124 CMVR/190(2) MVA	Compoundable	upto Rs.10000	upto Rs.10000
63.	Transportation of construction material etc. (uncovered)	115 MVA/194(1) MVA	Compoundable	Rs.20000/-+Rs.5000/-ECC	Rs.20000/-+ Rs.5000/-ECC
64.	Not giving way to emergency vehicles	194 E MVA	Compoundable	Rs.10000	Rs.10000
65.	Driving in NMV lanes	115 MVA/194(1) MVA	Compoundable	Rs.20000	Rs.20000
66.	Driving during Odd-Even scheme (during limited specified period)	115 MVA/194(1) MVA	Compoundable	Rs.20000	Rs.20000
67.	Plying Jugar vehicles	39/192 MVA and impounding u/s 207 MVA	Compoundable	Rs.5000	Rs.10000
68.	Not carrying animals as per provisions of Rule 125 E(2)	125 E(2)/177 MVA	Compoundable	Rs.500	Rs.1500
69.	Playing music	102 DMVR/177 MVA	Compoundable	Rs.500	Rs.1500
70.	Unauthorized use of siren	107 DMVR/177 MVA	Compoundable	Rs.500	Rs.1500
71.	Driving without reflector	104 CMVR/177 MVA	Compoundable	Rs.500	Rs.1500
72.	Rear view mirrors turned inwards/inside in TSRs	125(2) CMVR/177 MVA	Compoundable	Rs.500	Rs.1500
73.	Plying without fitness (commercial vehicles)	56/192 MVA	Compoundable	Rs.5000	Rs.10000
74.	Plying unfit vehicle (Private vehicles)	56/192 MVA	Compoundable	Rs.5000	Rs.10000
75.	Plying of old age diesel/petrol vehicles (more than 10/15 years old)	39/192 MVA + impounding u/s207 MVA	Compoundable	Rs.5000	Rs.10000
76.	Overloading of passengers in transport vehicle (carrying more passengers than authorized in the RC)	194 A MVA	Compoundable	Rs. 200/- per excess passenger and vehicle not to be allowed to move further without off-loading excess passengers and making alternate arrangement for excess passengers	Rs. 200/- per excess passenger and vehicle not to be allowed to move further without off-loading excess passengers and making alternate arrangement for excess passengers



2<sup>ND</sup> FEB – PANKAJ KUMAR

2<sup>ND</sup> FEB – HARSH KUMAR

15<sup>TH</sup> FEB – VIPIN KUMAR

19<sup>TH</sup> FEB – SUMIT GUPTA

26<sup>TH</sup> FEB – KAMAL GHORAI



## Some Women



Earthquake

Storm



Tsunami

Husband's phone rings

## Farewell Party of Sudeep Dabral



## Story - Two Horses

"Just up the road from my home is a field, with two horses in it. From a distance, each horse looks like any other horse. But if you get a closer look you will notice something quite interesting... One of the horses is blind. His owner has chosen not to have him put down, but has made him a safe and comfortable barn to live in. This alone is pretty amazing. But if you stand nearby and listen, you will hear the sound of a bell. It is coming from a smaller horse in the field. Attached to the horse's halter is a small, copper-colored bell. It lets the blind friend know where the other horse is, so he can follow.

As you stand and watch these two friends you'll see that the horse with the bell is always checking on the blind horse, and that the blind horse will listen for the bell and then slowly walk to where the other horse is, trusting he will not be led astray. When the horse with the bell returns to the shelter of the barn each evening, he will stop occasionally to look back, making sure that the blind friend isn't too far behind to hear the bell.

Like the owners of these two horses, God does not throw us away just because we are not perfect. Or because we have problems or challenges. He watches over us and even brings others into our lives to help us when we are in need.

Sometimes we are the blind horse, being guided by the little ringing bell of those who God places in our lives. And at other times we are the guide horse, helping others to find their way."