

KEY HIGHLIGHTS

Pre-authorisations worth more than 1,750 crore raised

New mobile app for PM-JAY launched

More than 13 lakh hospitalisation cases under the scheme

Kerala and Punjab are latest States to start the tendering process for implementation of PM-JAY

More than 2 crore e-cards prepared

FROM CEO's DESK



**Dr. Indu Bhushan
CEO, National Health
Agency (NHA)**

Dear Readers,

As we complete five months of Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB PM-JAY), the scheme has gathered momentum and made significant strides on several key results areas. In this short span of time, more than 13 lakh beneficiaries have availed benefits worth more than Rs1,700 crore. The average number of e-cards generated per day is reaching 3 lakh. PM-JAY website and call centres are receiving increasing number of visits and calls every day, with more than 72 lakh unique hits on the website and 24 lakh calls answered by the national call centre.

Following the Cabinet approval for restructuring of the existing National Health Agency as “National Health Authority,” the Government issued a notification on 1st February, 2019 to establish the Authority. The new NHA is anointed with full functional autonomy in matters from framing, amending and repealing of policies to administrative and financial procedures relating to hiring/utilization/retention of resources, budgetary support, and release of funds. The earlier two-tiered management structure is now replaced with a single Governing Board comprising of the Union Minister for Health & Family Welfare as its Chair and 11 members.

The Hon'ble Health and Family Welfare Minister, Shri J P Nadda, also formally launched the Ayushman Bharat (PM-JAY) mobile app to help users get easy access to information on the scheme, check eligibility, find hospitals nearby and get assisted help. The mobile app has already reached more than 1 lakh installations and an average rating of 4.3, and has generated wide interest among the general public. The mobile app is an effective platform to connect with our stakeholders and disseminate all important information on the Ayushman Bharat PM-JAY, and is available on Google Play Store for Android users.

With its mandate to get larger and more meaningful engagement from the private sector, NHA recently has been working with several healthcare industry bodies to get more top notch multi-specialty private hospitals or corporate chains to empanel with PM-JAY. NHA has also been seeking industry recommendations to help revise the package rates and in other areas such as IT and fraud control.

In this month's edition of Arogya Samvad, Uttar Pradesh is the focus state. Read on to get a complete update from the state and how it is fast becoming one of the best performing greenfield states in the country. There is a special article on hospital network and empanelment under PM-JAY and how participation of the private hospitals is being sought to ensure quality care to the patients.

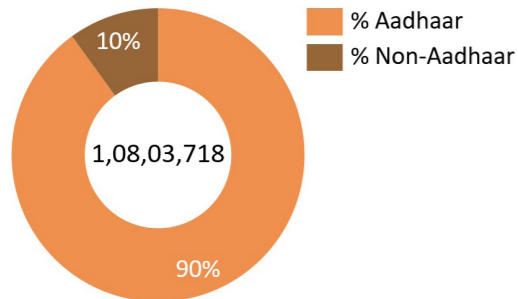
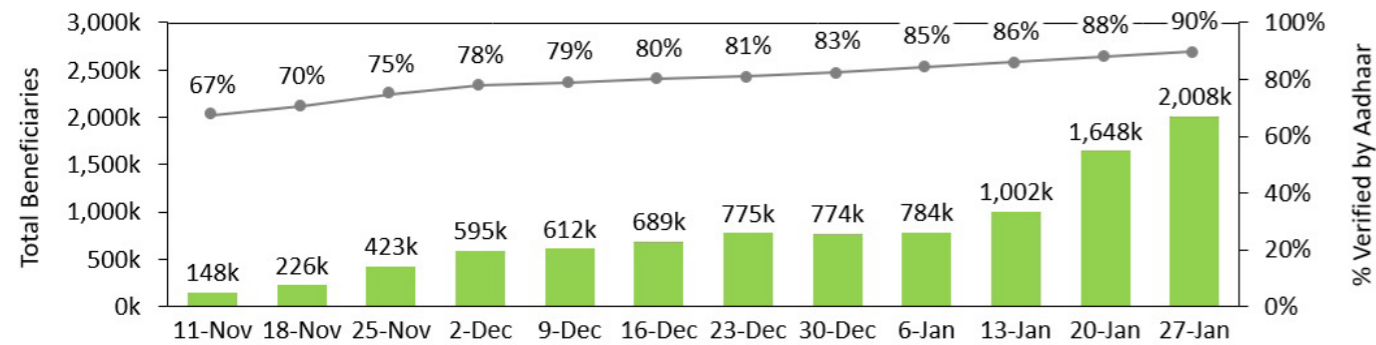
Wishing all readers health and well-being, always.

Jai Hind, Jai Bharat.



PM-JAY Status Update

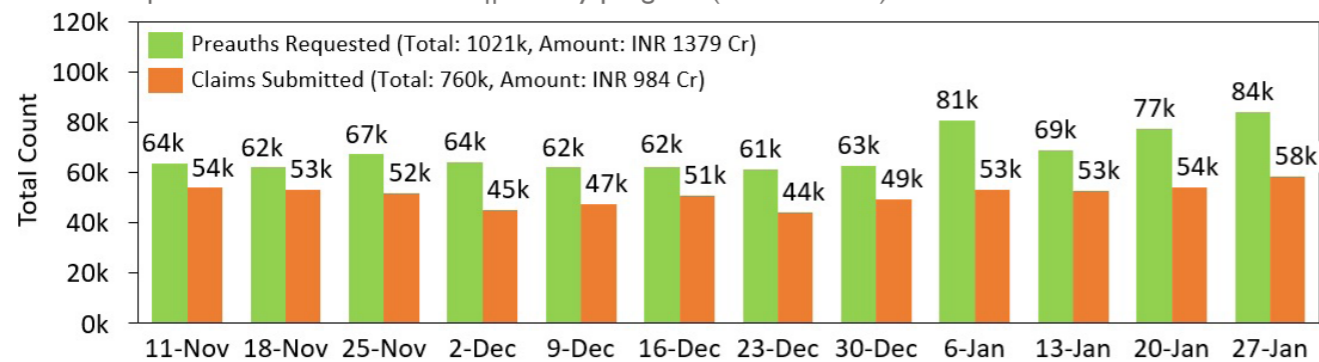
Beneficiary Identification || Weekly progress (last 12 weeks)|| > 130% increase in the month of January



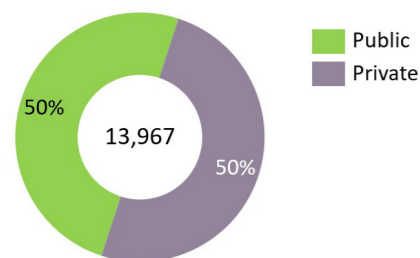
KEY HIGHLIGHTS

- Weekly beneficiary identification has increased more than 130% in the month of January
- Over 90% of beneficiary verification has been done using Aadhaar
- Over 25% growth in pre-auths requested in last 4 weeks
- 65% of total 1021k admissions happened in private hospitals
- Close to 14k hospitals empanelled (50% Private)

Pre-auths Requested & Claims Submitted || Weekly progress (last 12 weeks)



Hospital Empaneled | Till Date



TOP FIVE TERTIARY SPECIALITIES

- Cardiology
- Cardio-Thoracic & Vascular Surgery
- Orthopaedics
- Urology
- Neurosurgery

STATE IN FOCUS: UTTAR PRADESH

Ayushman Bharat –Pradhan Mantri Jan Arogya Yojna is operational in the state since September 23rd, 2018. Since its inception, it has continued chasing several milestones under the scheme - identification of the beneficiaries, awareness generation, and empanelment of hospitals rendering quality health services to those left behind in the previous schemes. To provide a much bigger infrastructure under the scheme, UP is continuously empaneling well-performing public and private hospitals. So far, UP has empaneled 1628 hospitals under the scheme out of which 436 are public hospitals.

The scheme covers 1.18 crore beneficiary families in UP, of which 15 lakhs beneficiaries have been issued Golden Cards, with more than 90 percent Aadhaar-linkages. More than 30 thousand beneficiaries have received treatment under the scheme for various ailments, of which claims worth 20 crores have already been paid to the EHCPs by the State. To increase scheme awareness and increase golden card coverage, the state recently celebrated “Golden Card Pakhwara” – a focused drive to generate golden cards in all districts.

The state has established a dedicated call center to address queries from the beneficiaries or the public on their concerns regarding the scheme. In addition, the state has started distributing plastic Arogya Cards which will help in informing beneficiaries about their inclusion status in the scheme. Additionally, the state has planned to organize health-cum-beneficiary identification camps in the districts of Uttar Pradesh in the future.

SACHIS – AB PM-JAY implementing agency in Uttar Pradesh, recently organized UP EAST regional review workshop on 4th January at Varanasi where key stakeholders of the scheme from NHA, SHA and 19 districts of UP participated, and reviewed the pace of scheme implementation in front of the Hon'ble health minister of the state. At present, the state delivers preauthorization at the rate of on an average 650 patients per day or more. In order to maintain this momentum, the state gives special attention to patients who need emergency care.



RAY OF HOPE



Ram Jeevan Gautam –aged 39 years of Lucknow district, suffered a massive heart attack with multiple blockages. He is a daily wage laborer and belongs to an extremely poor family where survival issues plague his dependent children as well as his parents.

Ram Jeevan's family had lost hope for his survival as it required a bypass surgery, an expensive procedure, the cost of which seemed impossible for his family to bear. After being identified as PM-JAY beneficiary, with support of SHA, he was able to undergo a bypass surgery in Era Medical College, Lucknow. Hale and hearty now, he is grateful to Ayushman Bharat for coming to his rescue.



AB PM-JAY: Official Mobile Application Launched

National Health Authority (NHA) since inception has used technology to increase its efficacy in reaching out to the under privileged sections of Indian society. Keeping up with its disposition of being a technology driven scheme National Health Authority has successfully launched the official mobile application of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) scheme for android users on Google Play Store. The effort is aimed in the direction of spreading correct and verified information to the masses and curb any confusion related to scheme in the heart and mind of the beneficiaries. App downloads have reached 18,000+ in less than 9 days of the launch.

Exclusive features of the mobile application for beneficiaries

Find hospitals near you

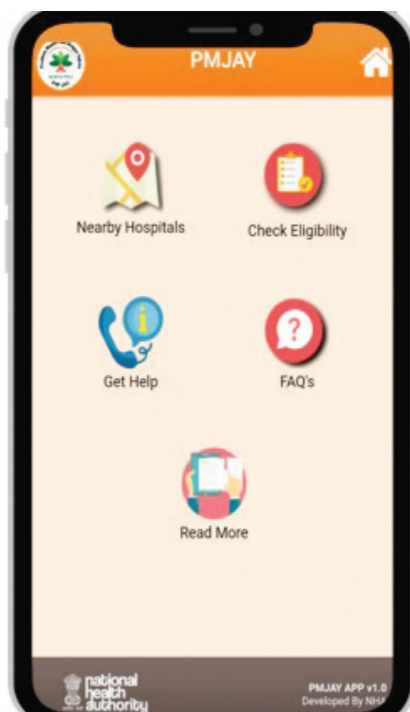
The app will help beneficiaries in finding the nearest AB PM-JAY empaneled hospital available on map

Get assisted help

AB-PMJAY has a dedicated helpline number on which our experts are available 24*7 to help the beneficiaries in case of any tribulation faced

Read more about AB PM-JAY

The app has a direct link to AB PM-JAY official website (www.pmjay.gov.in) which a user can visit to gather detailed information on any given topic



Check eligibility of potential entitled beneficiaries around you

The app also provides feature to verify if a citizen is entitled under AB PM-JAY scheme on the go.

Get instant answers to FAQs

A team of expert and specialized personnel of National Health Authority have curtailed a mammoth amount of queries received by NHA to less than 50 FAQ's for instant help.

Cyber Suraksha Dishanirdesh Practices to be inculcated to Avoid Data Breaches

Top 5 Ways Data Leaks Happen

1. Attackers get into networks through poor security controls or by sneaking internal security detection systems. Data is slowly extricated over long periods of time. The average APT (Advanced Persistent Threat), the common driving force behind leaks, takes more than a year to notice.

2. Social engineering via spam, hostile websites, spear/whale phishing, and especially email. All of us should act as Human Firewalls to keep our secrets a secret.

3. Leaving sensitive hard copy documents lying around in public. A messy workspace means you don't know what you're protecting or where it is.

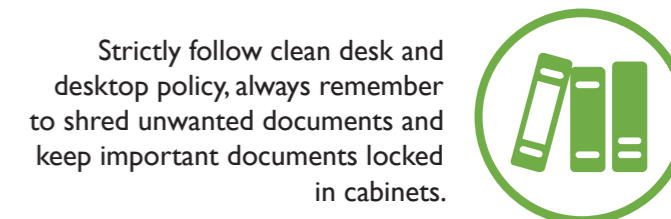
4. Mobile device loss or theft can provide access to both the data and our networks.

5. Accidentally forwarding sensitive information to people who are not authorized to have it. Be exceedingly careful of Forwards and Reply-to-Alls in email.

Links in emails, tweets, posts and online advertising are common ways cyber criminals try to compromise your information. If it looks suspicious, its best to delete it.



Shield yourself from shoulder surfers – someone may see you type your password or see any sensitive information on your desktop/ laptop screen.



Strictly follow clean desk and desktop policy, always remember to shred unwanted documents and keep important documents locked in cabinets.



Since our work devices contain confidential information, never share your work devices such as cellphones, tablets or laptops with others.



While sharing information related to NHA and/or beneficiary always remember to protect the files using password. Always share the password separately.

Safer for me, more secure for all:

Using internet safely – What you do online affects everyone. Secure online habits reduces the opportunities for attackers to install malware or steal personal information of beneficiaries enrolled.

Avoiding malicious sites, never ignore warning messages from your browser, never ignore 'Website security certificate' error.



PM-JAY IN NEWS

This article was published in Economic Times on Feb 05, 2019.

Budget 2019: Government increases allocation for Ayushman Bharat to Rs 6,400 crore

The government has allocated Rs 6,400 crore for the Pradhan Mantri Jan Arogya Yojana (PMJAY) for 2019-20. Known popularly as Ayushman Bharat, the health scheme received a Rs 4,000-crore boost from the last fiscal.

An additional Rs 156 crore is expected to come from the budgetary allocation for the Rashtriya Swasthya Bima Yojana (RSBY) as PMJAY is expected to replace it, a senior government official told ET on condition of anonymity.

At the same time, the allocation seems to fall around Rs 1,000 crore short of the Centre's demand for the ambitious health protection scheme, said persons directly aware of the development.

PMJAY promises an annual health cover of Rs 5 lakh each to over 100 million families in India. This is expected to benefit 500 million of the country's poorest individuals.

“Already close to 10 lakh (1 million) patients have benefited for medical treatment, which would have cost them Rs 3,000 crore, through free treatment made available under the scheme,” finance minister Piyush Goyal said on Friday. Senior officials told ET the Centre was expecting around Rs 7,400 crore to implement the scheme in the next

This article was published in Zeebiz on Feb 06, 2019.

PM-JAY App launched on Google play store

Pradhan Mantri Jan Arogya Yojana (PM-JAY) App has been launched on Google play store. Ayushman Bharat Yojana or Pradhan Mantri Jan Arogya Yojana (PMJAY) is a centrally sponsored scheme; which was launched in the year 2018, under the Ayushman Bharat Mission of MoHFW in the country. This scheme aims at making interventions in primary, secondary and tertiary care systems, covering both preventive and promotive health, to address healthcare holistically.

Moving ahead to digitalisation this app is now available on Google Play store. Now the person doesn't have to visit the centres to check their eligibility, balance, file complaints or any other services. Individual just need to download the PM-JAY app and can simply to access the scheme details or check the eligibility by entering the name, village and ID details.

As per the reports of Business line, National Health Authority (NHA), which runs PM-JAY, was keen to release the app at the earliest so that it would figure at the top of the Google Play store and users can download the right app. Reportedly, PM-JAY has been plagued by fraudulent apps before in which

financial year, while Rs 10,000 crore would be required the year after. Higher allocation towards Ayushman Bharat is on expected lines as the rollout of the scheme will be for a full year as against 5 months last year. Besides, the higher spend is also going to be driven by expanded rollout of the scheme this fiscal year”, said Kaustav Ganguli, MD, Alvaras and Marsel.

Given the earlier government estimates of the premium required to cover each household, the current allocation is not sufficient to serve even 50 million beneficiary families, to Indranil Mukhopadhyay, associate professor at Jindal Global University's School of Government and Public Policy.

“Even if most of the states use the trust model, this is going to consume a lot of money and would require several times the current allocation for all beneficiaries to be covered in a year's time,” he told ET. While states like Odisha and Delhi have not participated in PMJAY till date, some like West Bengal and Chhattisgarh have pulled out of it.

In the last five years, the Modi government has tried to make healthcare one of its cornerstones of welfare policy. “By 2030, we will work towards a distress-free healthcare and a functional and comprehensive wellness system for all,” Goyal said.

lure smartphone users target the customers and redirect them to pay under false promises of enrollment in the scheme. To get safe this time a senior official in the NHA said that Google has assured them that once the app launches, it will ensure through search engine optimisation that the app should spot at the top list.

PM-JAY's CEO Indu Bhushan says that the mobile app was under testing for the last few days and it has already reached 10,460 downloads and the expectations is to touch one lakh.

The report also claims that until Tuesday, 10,80,183 patients had been hospitalised under the schemes and of Rs 1041.3 crore claims were submitted in which Rs 808.2 crore approved. While 60,328 hospitals have applied for empanelment, out of which 14,756 (24.45%) have been empanelled.

This health care scheme will cover over 10 crore poor families. It will provide the coverage up to 5 lakh rupees per family in a year for secondary and tertiary care hospitalisation.

FROM THE FIELD

Daughter lends a helping hand in noble work

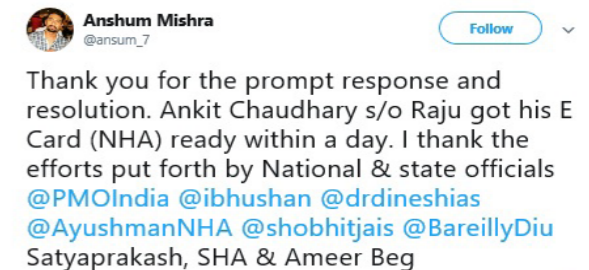
Mr. Mohsin Khan, a differently abled Village Level Entrepreneur (VLE) from Danilima in Ahmedabad is working in a Common Service Centre (CSC) and is responsible for delivery of all government services to the citizens. He is also working for Ayushman Bharat and has generated and distributed over 110 cards till date. Despite his physical condition, he makes regular visits to beneficiary houses for his work and is proud to be associated with PM-JAY. His work gives him happiness and his family respects and they see him as an inspiration to many others in the society.



My daughter helping me in making Ayushman cards.

A “Thank you” tweet from beneficiary's relative

A 13 year old boy was critically ill and was not able to get treatment under PM-JAY as his name in the SECC list was different from that in his ID cards. One of his relatives visited NHA office and informed the team about the problem. In order to help the young boy NHA sprang into action and the UP State team led by Ahmad Shakeel ensured that the child gets timely treatment despite the discrepancy related to his name in the list. Touched by the efforts made by the team, one of the family member of the beneficiary took to twitter and expressed gratitude to the team.



After waiting for 2 years, gets free surgery under PM-JAY

48 year old Ramkishor had fractured his proximal humerus of right shoulder two years back but due to poor financial condition of the family, he could not afford an implant. As a result, it developed into a vascular necrosis on the head of humerus with arthritis of right shoulder. After persistent pain in the right shoulder and restricted movement, he visited hospital for treatment. It was advised that he undergoes surgery of right shoulder - hemiarthroplasty for relief. Since the cost estimated between 1.5-2.5 lakh was too high, Ramkishor for the last two years kept visiting other private as well as government hospitals hoping to find a cheap treatment. On his recent visit to the Trauma center in Lalitpur, he was pleasantly surprised when one of the doctors told him that he is a beneficiary under Ayushman Bharat PM-JAY and could avail free treatment of upto 5 lakh. After finding this out, Ramkishor was relieved and underwent surgery to replace necrosed humeral head of right shoulder, totally free of cost. The package for this surgery under AB PM-JAY is priced at Rs 90000/- and includes implant shoulder prosthesis with accessories costing around Rs 60000/- which was provided free of cost to the needful patient.



Hospital Network & Empanelment under PM-JAY

There are 3 cornerstones of any Health Insurance program:

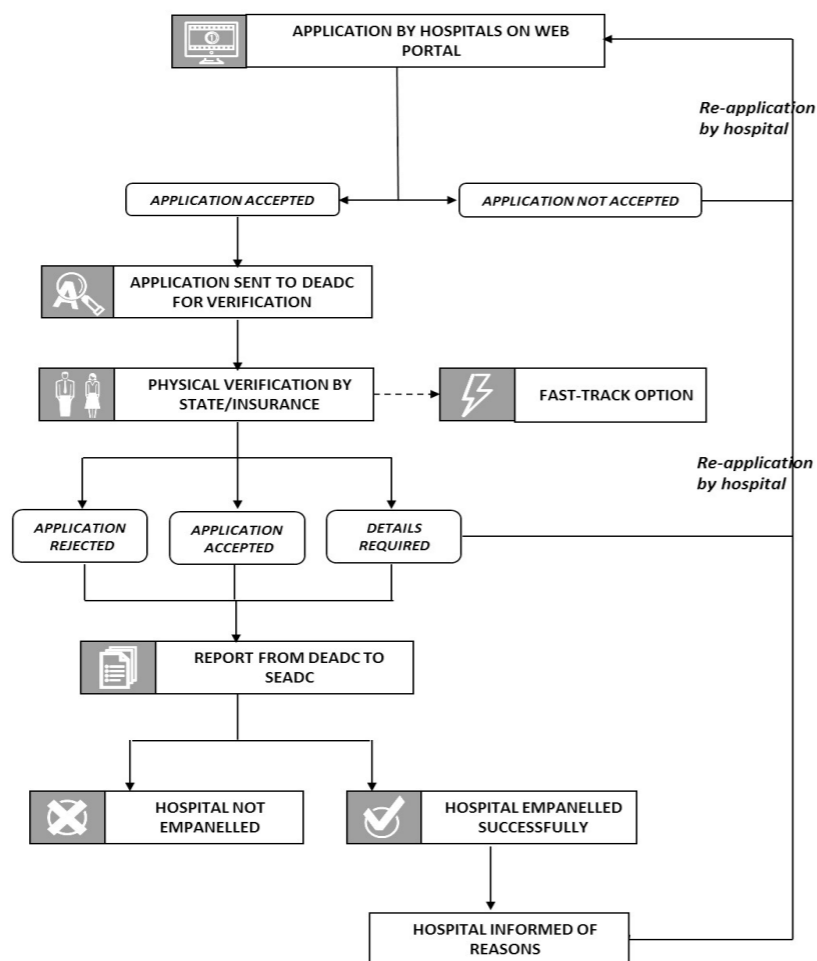
1. Fixing the Health Benefit Package
2. Ensuring availability of enough service providers (Hospital Empanelment)
3. Ensuring adherence to quality standards in the services provided

In India, the hospitals can be broadly classified into two categories; Public Hospitals and Private Hospitals. Before the advent of AB PM-JAY also the public hospitals were providing basic healthcare services to the poor free of cost or secondary and tertiary treatment at a subsidized fee. The bottom 40 percent of the population, which the scheme targets, is unable to afford treatment of serious illnesses even in public hospitals. Hence, the primary focus of the scheme is to ensure high quality of care to all patients regardless of their income levels and to increase the supply of healthcare by empanelling all public hospitals and a large number of private hospitals providing high quality of care. So, the primary focus of the scheme is to empanel all the Public Hospitals and the required number of good Private Hospitals.

PM-JAY is one of the finest examples of cooperative federalism. Therefore, the endeavour under PM-JAY is to not only provide financial protection against catastrophic health expenditure but also to provide quality treatment, as near to home as possible, by empanelling quality hospitals. While the broad policy guidelines have been framed centrally for the sake of uniformity, the states have been empowered to implement the scheme, adapting it as per the requirements of the local conditions.

To facilitate a smooth and transparent system for empanelment of hospitals, an online system of hospital empanelment has been developed by NHA and made available to all the SHAs (<https://hospitals.pmjay.gov.in/empanelApplicationHome.htm?actionVal=loginPage>) through which any hospital can apply to the respective SHA without having to visit any government office (refer to Process flow). The entire process of making an application to PM-JAY, hospital verification and further processing of application to on-boarding is completely free of charge and is online. A hospital is not required to pay any fee for it and is not required to make physical rounds to any offices.

To ensure that hospitals providing good quality of care are attracted to the PM-JAY fold an attractive additional payment mechanism has been designed which is illustrated in table 1.



States	No. of empaneled hospitals
A&N	3
Andhra Pradesh	660
AP	2
Assam	153
Bihar	631
Chandigarh	12
Chhattisgarh	1332
Dadra And Nagar Haveli	4
Daman And Diu	4
Goa	4
Gujarat	2987
Haryana	357
Himachal Pradesh	198
Jammu And Kashmir	150
Jharkhand	585
Karnataka	880
Kerala	446
Lakshadweep	1
Madhya Pradesh	212
Maharashtra	488
Manipur	15
Meghalaya	152
Mizoram	104
Nagaland	59
NHCP	21
Puducherry	1
Sikkim	7
Tamil Nadu	2180
Tripura	64
Uttar Pradesh	1637
Uttarakhand	184
West Bengal	1240
Grand Total	14773

Table 2: Status of hospital empanelled state wise

Hospital characteristic	Incentive (over and above base package rate, calculated in compounding fashion)
Entry level NABH certification	10%
Full NABH Accreditation	15%
Situated in Aspirational/ Backward districts	10%
Situated in Metro cities/ NCR	10%
Teaching Hospital	10%

Table 1: Criteria for incentives to hospital

The dynamic list of empanelled hospitals is also available at NHA website (<https://hospitals.pmjay.gov.in/Search/empnl-Workflow.htm?actionFlag=ViewRegisteredHospitalsNew>). The list can be searched by applying various filters like state, district, specialty and hospital type. To help the beneficiary locate the nearby hospital NHA has recently launched an android mobile app which can be downloaded from google play store.



#PMJAYmakingAdifference

ASSAM

17 year old Udit from North Lakhimpur, #Assam was suffering from Hernia for last 10 years. Not able to afford treatment, family mortgaged its land of 1.5 Katha for Rs. 15000. With #PMJAY he was treated at TRIHMS, #ArunachalPradesh. Udit can again cycle to school; take his final exams.

PM-JAY a gamechanger for Health sector

PM-JAY ensures Health for All

MANIPUR

Wong, 10 years, is from a poor tribal family of hilly Chura-chanpur in #Manipur with rare cancer - Aplastic Anaemia. Under #PMJAY he got treatment worth 3 lakhs. He is Manipur's first such case treated with costly ATG injections with success rate of just 80%. The power of a real game changer!

JHARKHAND

Pooja Kumari, 9 years, was diagnosed with respiratory failure, Encephalitis & kidney injury. She was treated free of cost under #PMJAY for 90 days in ICU with 82 days on ventilation at Rani Hospital in #Ranchi. She's recovering and is now discharged. Her parents are very happy with the care.

PM-JAY brings relief to many

Connecting country Saving lives

Suffering from heart ailment, Kamala Devi couldn't afford 15000 treatment in Delhi in 2012 & returned to Bihar. In 7 years she survived 4 heart episodes. With #PMJAY she got free double valve replacement surgery of 1.5 lakhs at AIIMS Delhi. She can look forward to a healthy anxiety free life.



#PMJAYmakingAdifference

TRIPURA

A farmer from Tripura had nearly lost his eyesight & had stopped working. Family had no money to cure him & savings were getting exhausted. #PMJAY provided him free treatment for vitrectomy and retinal detachment. His eyesight has now returned & he is back to working in farm!

PM-JAY rekindling hope

PM-JAY a blessing

UTTAR PRADESH

Sahina from UP was suffering from prolonged stomach ache & hardly had any money to get diagnosis. She was left alone to suffer the wrath of brutal stomach pain. With #PMJAY, she got free treatment and a total of 12 stones were removed from her stomach.

HARYANA

For months, a patient from Haryana wasn't able to stand due to severe hip pain. Cost of treatment was too high for patient to afford. Through #PMJAY, a rare, Bilateral Hip Replacement, was done as a single surgery, at Saket Hospital. Patient is now discharged.

PM-JAY saving lives

PM-JAY a boon for the poor

JHARKHAND

23 long years of suffering finally came to an end! 15 cm cancerous tumor weighing 3 kg removed at Brahmananda Hospital in Jharkhand. Patient was suffering for a long time since he had no money to pay for treatment. He received PM letter and through #PMJAY, he got free treatment.



PM-JAY in Social Media

President of India @rashtrapatiibhn

‘प्रधानमंत्री जन आरोग्य अभियान’ के तहत देश के 50 करोड़ गरीबों के लिए गंभीर बीमारी की स्थिति में, हर परिवार पर प्रतिवर्ष 5 लाख रुपए तक के इलाज खर्च की व्यवस्था की गई है।

सिर्फ 4 महीने में ही इस योजना के तहत 10 लाख से ज्यादा गरीब अपना इलाज करवा चुके हैं — राष्ट्रपति कोविन्द

PMO India @PMOIndia

आयुष्मान भारत जैसी योजना के कारण छोटे-छोटे कस्बों में भी ज़रूरत बढ़ रही है, नए अस्पताल भी तेज़ी से खुल रहे हैं,

नए अस्पताल खुल रहे हैं, तो डॉक्टरों और पैरामेडिक स्टाफ की भी मांग बढ़ रही है,

युवाओं के लिए रोज़गार के अनेक अवसर हेल्थ सेक्टर में आने वाले समय में बनने वाले हैं: PM

Bill Gates @BillGates

Congratulations to the Indian government on the first 100 days of @AyushmanNHA. It's great to see how many people have been reached by the program so far. @PMOIndia

WIPO @WIPO

WIPO Director General Gurry meets CEO of #AyushmanBharat @Ibhushan, lauds ambitious health scheme that is bringing free health care to hundreds of thousands, underlines importance of innovation to health and congratulates PM @narendramodi on this incredible success.

National Health Authority (NHA) @AyushmanNHA

Hon'ble Minister @sureshprabhu gets a glimpse of #PMJAYmakingADifference as he interacts with #PMJAY beneficiaries in Ahmedabad, Gujarat. #AyushmanBharat



Jagat Prakash Nadda @JPNadda

Pleased to announce that #AyushmanBharat #PMJAY has been awarded 2 awards for excellence in citizen service delivery by the prestigious "Open Group Awards 2019". #PMJAY was selected from projects across the world. Congratulations to team @AyushmanNHA for achieving this feat!

Dr. Harsh Vardhan @dharshvardhan

PM श्री @narendramodi जी द्वारा शुरू #AyushmanBharat को प्रतिष्ठित "ओपन ग्रुप अवार्ड्स 2019" द्वारा नागरिक सेवा वितरण में उत्कृष्टता के लिए 2 पुरस्कारों से सम्मानित किया गया है। इस उपलब्धि को हासिल करने के लिए श्री @JPNadda जी, @MoHFW_INDIA एवं टीम @AyushmanNHA को बधाई। @BJP4India



9:45 AM - 18 Jan 2019

Ravi Shankar Prasad @rsprasad

Interacted with the beneficiaries of #AyushmanBharat today in Patna. आयुष्मान भारत योजना के तहत मुफ्त में इलाज़ प्राप्त करने वाले लाभार्थियों से आज पटना में मुलाकात करके बहुत संतोष मिला। इन गरीब परिवारों ने इस योजना के लिए प्रधानमंत्री नरेंद्र मोदी जी को बहुत धन्यवाद दिया।

Dr Dinesh Arora @ardineshas

Ayushman Bharat #PMJAY at Kumbh Mela, one of the world's largest gathering! Team is spreading awareness about how beneficiaries can now avail free treatment at best hospitals! On the banks of holy Ganga, I hope that #PMJAY brings end to the agony of the citizens of our country!



Editor: Dr. Nishant Jain

Editorial team: Dr. Arun Tiwari, Anushree Goel, Baya Agarwal, Chirag Sidana

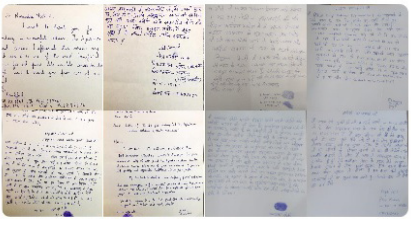
Contact us: pmjaysamvad@gmail.com

Visit us: www.pmjay.gov.in

Follow us on twitter @AyushmanNHA

Dr Jitendra Singh @DrJitendraSingh

#ConstituencyUpdate: आयुष्मान भारत के लाभार्थियों द्वारा प्रधानमंत्री श्री @NarendraModi जी के प्रति आभार प्रकट करते, लिखे हुए पत्र !



Jayant Sinha @jayantsinha

मेरे संसदीय क्षेत्र हज़ारीबाग के श्री केसर महतो पैसे के अभाव के कारण अपना ऑपरेशन नहीं करा पा रहे थे।

मा. प्रधानमंत्री श्री @narendramodi जी की @AyushmanNHA ने केसर जी को एक नयी ज़िन्दगी दी।

सुनिए यह कहानी, उनकी पत्नी श्रीमती दुलारी देवी की चुबानी।

@JPNadda @ibhushan



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