लिए पंचायत और दूसरे भी माध्यम हो सकते हैं। इसमें हमारा आप लोगों से भी यह अनुरोध है कि आप लोगों के माध्यम से भी अपने-अपने क्षेत्र में -- क्योंकि इसका कार्ड लेना कोई बहुत complicated process नहीं है, इसे ऑलरेडी 12 करोड़ लोगों ने ले लिया है। जैसे-जैसे लोगों की इसके बारे में जागरूकता बढ़ेगी, तो निश्चित रूप से इससे ज्यादा से ज्यादा लोगों को बेनिफिट मिलेगा और utilization of the alloted funds will also improve.

डा. अशोक बाजपेयी: मान्यवर, मैं आपके माध्यम से माननीय मंत्री जी से जानना चाहूँगा कि दिल्ली जैसी एक बड़ी आबादी में "आयुष्मान योजना" के अंतर्गत यहाँ के सामान्य वर्ग, गरीब वर्ग को जो लाम मिलना चाहिए था, उससे उसे वंचित रखा जा रहा है और इस स्वास्थ्य सुविधा का लाम दिल्ली जैसे महानगर के लोगों को नहीं मिल रहा है। क्या इसके लिए जो उत्तरदायी हैं, उनके विरुद्ध कोई कार्रवाई करने पर सरकार विचार करेगी? आखिर सारे देश की जनता इस आयुष्मान योजना का लाम उठा रही है, लेकिन दिल्ली के लोग इससे वंचित हैं और इससे वंचित रखने के लिए जो उत्तरदायी हैं, उनके विरुद्ध सरकार कोई कार्रवाई करेगी?

DR. HARSH VARDHAN: We have a federal system. We can't take any action or anything. We can always advise; we can always pursue; we can always request, and that we are trying to do very humbly with all these Governments.

SHRI V. VIJAYASAI REDDY: Sir, there have been several instances of fraud perpetrated by forging marriage certificates and adoption papers, for instance, by local entrepreneurs of Common Service Centres who make e-cards for enrolling the patients. Therefore, my question is: What steps is the Government taking to pick up and reduce such instances of fraud?

DR. HARSH VARDHAN: Sir, as I had said earlier, for all possible mechanisms where there is a possibility of fraud or where certain frauds have occurred, we have proactively taken actions and I would like all of you to visit sometimes our national centre where we control all these frauds, using all possible latest technological tools. If at all any Member has any knowledge or information about any fraud of any nature happening anywhere in any sector, we would love to receive such complaints and take immediate prompt action against them.

MR. CHAIRMAN: Q. No. 19.

Opposition to holding NEXT exam

*19. SHRI A. MOHAMMEDJAN: Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) whether it is a fact that Government is considering a common final year MBBS exam known as NEXT (National Exit Test) for admission to post graduate medical courses;

(b) if so, the details thereof;

Oral Answers

- (c) whether it is also a fact that the State Government of Tamil Nadu has expressed its opposition to the said move; and
 - (d) if so, the steps taken by Government in this regard?

THE MINISTER OF HEALTH AND FAMILY WELFARE (DR. HARSH VARDHAN):
(a) to (d) A Statement is laid on the Table of the House.

Statement

- (a) and (b) The National Medical Commission Act 2019 (NMC) has following provision related to the National Exit Test. Section 15 of the NMC Act 2019 states
- "(1) A common final year undergraduate medical examination, to be known as the National Exit Test, shall be held for granting licence to practice medicine as medical practitioners and for enrolment in the State Register or the National Register, as the case may be.
- (2) The Commission shall conduct the National Exit Test through such designated authority and in such manner as may be specified by regulations.
- (3) The National Exit Test shall become operational on such date, within three years from the date of commencement of this Act, as may be appointed by the Central Government, by notification.
- (4) Any person with a foreign medical qualification shall have to qualify National Exit Test for the purpose of obtaining licence to practice medicine as medical practitioner and for enrolment in the State Register or the National Register, as the case may be, in such manner as may be specified by regulations.
- (5) The National Exit Test shall be the basis for admission to the postgraduate broad-speciality medical education in medical institutions which are governed under the provisions of this Act or under any other law for the time being in force and shall be done in such manner as may be specified by regulations.
- (6) The Commission shall specify by regulations the manner of conducting common

counselling by the designated authority for admission to the postgraduate broadspeciality seats in the medical institutions referred to in sub-section (5)"

(c) & (d) In the Draft National Medical Commission Bill, there was a provision for a separate National Medical Licentiate Examination after MBBS. The State Government of Tamil Nadu had raised some objections to the National Licentiate Examination during their presentation to the Departmental related Parliamentary Standing Committee on Health and Family Welfare. The Standing Committee took cognizance of these observations *inter alia* and after due consideration, recommended in its 109th Report on NMC Bill 2017 that a Common Final Year MBBS Exam may serve as an EXIT test for medical graduates. Subsequently, the Parliament has deliberated upon the Bill and the NMC Act has been enacted on 8th August 2019 which contains the provision of NEXT. No further communication has been received from the State Government of Tamil Nadu in this regard.

SHRI A. MOHAMMEDJAN: Respected Chairman, Sir, I do agree that NMC has been enacted on 08.08.2019 which contains provision of NEXT. However, I would like to mention here that the State Government of Tamil Nadu was of the view that such an exam could be held for those studying medicines abroad under Government of India for practice here and not for those who are studying MBBS in our country. Therefore, I would like to know as to whether the Government will consider reviewing it.

DR. HARSH VARDHAN: As all of you know, the National Medical Commission Bill, in fact, has become an Act and notified after assent by the President of India. The National Medical Commission is in an advanced stage of its formation. The Chairman of the National Medical Commission and the Secretary has already notified about the other Boards, etc., they are all being formed. In another few weeks, we will have the whole process completed. And, there are various provisions in that including the fact that now all the medical students in the whole country, whether they belong to a Government medical college, whether they belong to All India Institute of Medical Sciences or a private college, they will all have a Common Exit Exam, and this exam will serve four purposes basically. Number one, they will get their degree; they will get their licence to practice. Then, this Exam will be a common entrance for getting into PG courses. Also all these foreign medical graduates, those who graduated from countries outside India, will also have to appear for this exam. This is a common exam. Now, it has become a law. The National Medical Commission, once it is notified, in the next three years, has to conduct the first Exit Exam. So, the Chapter, about which the hon.

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Member asked referring to Tamil Nadu, I would like to say that Tamil Nadu had only once represented something to the Department-Related Parliamentary Standing Committee and that was about the Licentiate Exam. As such, the Government does not have any representation from them.

SHRI A. MOHAMMEDJAN: The next question is, in fact, about the very effectiveness and capabilities of our medical colleges. We have medical colleges of international standards. There may be a few medical colleges which do not have the required infrastructure. We cannot compare both and keep them at par. Therefore, I would like to know from the hon. Minister the steps taken to make all the medical colleges in the country of international standards to avoid jumping into making another law in the future.

DR. HARSH VARDHAN: Sir, already, there are a number of positive schemes whereby we are helping in the creation of new medical colleges, we are helping the private sector, we are helping in the development of new medical colleges. Plus, this Exam, as such, is going to overall facilitate the better rating process, and there will be a very healthy competition. There will be an assessment at the outcome level. There is already a rating Board for assessing the quality of education in the various medical colleges. In fact, in the earlier system, this rating was done only at the input stage. Now, this is an outcome-based approach. So, I think in the longer run, we will have a lot more medical colleges with far more improved quality in the country.

SHRI VIVEK K. TANKHA: Sir, I just have two questions.

MR. CHAIRMAN: You cannot ask two questions. Only one question is allowed.

SHRI VIVEK K. TANKHA: Sir, it is part (a) and part (b).

श्री सभापति: जो भी है, आप एक ही क्वेश्चन पुछिए।

SHRI VIVEK K. TANKHA: Under the National Commission, in the past, when we had these bodies, there were not full-time functionaries. You had put the Director of AIIMS, the Director of PGI and Directors of other big institutions. Now, they don't have time, and one would see that representations made to them got delayed. I hope you will have full-time functionaries this time in the National Commission who can devote more time. I just have another very good question.

MR. CHAIRMAN: No, please; one supplementary means one supplementary.

SHRI VIVEK K. TANKHA: Sir, it is (b) part.

MR. CHAIRMAN: No part (a) or part (b); only one part is allowed.

DR. HARSH VARDHAN: Sir, I am sure, the hon. Member must have gone through the details of the National Medical Commission Bill. Now, most of the key positions in the National Medical Commission are going to be full-time, with a four-year period. For example, the Chairman of the National Medical Commission is going to work full-time for all the next four years. He is not going to get a second term. There are many other things like that. So, that particular part, which the hon. Member referred to, has been very adequately taken care of in the National Medical Commission Bill. Once this Commission starts functioning, it is going to address all these issues about improving quality, reforms, education and all those things will be taken care of with ample attention.

DR. PRABHAKAR KORE: There is the Exit Exam for even those who are studying in foreign universities and colleges. There are many foreign colleges and universities which are not recognised and they are not listed in the Medical Council of India. There are students going to various countries, including Poland and others. If the names of those foreign universities are not in the list of Medical Council, will those students be eligible for appearing in the Exit Exam?

DR. HARSH VARDHAN: Sir, about the rules, regulations and the way ahead, how we handle all these issues, including giving recognition to new colleges outside the country, this is a call which has to be taken by the National Medical Commission once it is formed. It is not something which we will decide. Earlier also, it was being decided by the Medical Council of India. So, they will certainly take a call on this subject and decide whatever is best in the larger interest of the country and the medical education.

SHRI TIRUCHI SIVA: Thank you, Chairman, Sir. Health is a State subject and common examination is being tried to be conducted for all the courses. Sir, my question is that it is very confusing.

MR. CHAIRMAN: The question is confusing or the answer is confusing!

SHRI TIRUCHI SIVA: There is a prevailing confusion among students who are doing medical courses. Sir, for taking admission to undergraduate medical courses, you

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have to write a NEET examination and for Post-graduate medical courses also, you have to write a NEET examination. Now, you say that to practice as a medical practitioner, the medical students should undergo the NEXT test and this will form the ground basis for admission to postgraduate courses, so, should the medical students have to write again the NEET examination, as well as the NEXT examination? If NEXT examination is the basic qualification, do they have to write the NEET examination again? I also want to know whether the Tamil Nadu Government has raised any objection for the NEXT examination.

DR. HARSH VARDHAN: Let me clarify it once again. I explained it even at the time of discussion on National Medical Commission. Sir, earlier also, when we did our MBBS, there was a final year MBBS exam, after which, we were entitled to a MBBS degree, after completion of one year internship. There used to be separate exams for postgraduate, competition and for merit, etc. Now, when a student enters a medical college after giving a NEET entrance exam, he studies for four-and-a-half years, and at the end of it, the students of the whole country, they have to appear for a final year MBBS exam, which we are calling as the National Exit Test (NEXT). This exam makes him eligible first, to pass his MBBS Degree, and then, after his internship, he also gets recognition to be able to practice, and the merit of this exam also entitles him to take admission to a postgraduate course. So, it is a three-in-one exam. ... (Interruptions)... He does not have to write the NEET examination again. We have, in fact, simplified the process and lessened the burden of the student to an enormous amount. I think, the children are very happy about it.

MR. CHAIRMAN: Now, the next question, Question No. 20.

बैंक धोखाधडी मामलों में बढोतरी

- *20. श्री मोतीलाल वोरा: क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:
- (क) क्या डिजिटल लेन-देन में वृद्धि के कारण बैंकों में धोखाधड़ी के मामलों में बढ़ोतरी हुई 意:
- (ख) क्या वर्ष 2017-18 में 41,167 करोड़ रुपये की राशि के धोखाधड़ी के मामलों की तूलना में वर्ष 2018-19 में 71,500 करोड़ रुपये की राशि के धोखाधड़ी के मामले हुए हैं:
- (ग) अप्रैल, 2019 से 31 दिसम्बर, 2019 तक की अवधि के दौरान धोखाधड़ी के कितने मामले दर्ज किए गए हैं और इनमें बैंकों को कितना नुकसान हुआ है और सरकारी क्षेत्र के बैंकों में हुए धोखाधड़ी के मामलों का ब्योरा क्या है; और