



## "HEALTH INSURANCE CLAIMING PROCESS-AN OVERVIEW IN INDIA"

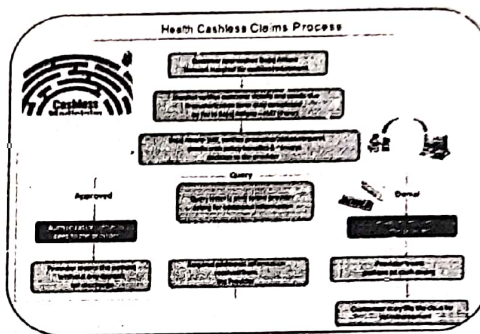
Dr. Datturaya Shivaraj<sup>1</sup> and Mr. Sahebagouda B.<sup>2</sup>

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### ABSTRACT:

A family and an Individual can lead a peaceful life when they live a healthy life without having to worry about any unexpected medical issues. Unexpected medical needs may adversely effect on financial commitments, leads to immediate cash flows and claim in right time. This savings are achieving our long term financial goals, So Health insurance overcomes such limitations. This health insurance will help in maintaining the good health without disturbing the financial stability. Health insurance policies are available that offer both individual and family coverage. With health issues becoming more complex in nature now-a-days it has become a necessity to plan for your health.



**KEYWORDS:** Health Insurance, Insurance Claim process, Hospitalization.

### INTRODUCTION

The health insurance concept was started in the year 1694, but in India it was launched in the year 1986. This policy is a contract between an individual or Family and a health insurance company. This type of health insurance policy covers your medical expenses when you get accidents, by this benefits a family can lead a peaceful life when they live a healthy life without having worry. A life insurance policy is an unexpected activity, so health insurance makes it safe and secure in huge financial loss of a family. This insurance will help in maintaining the good health to reassuring the

financial stability. Now-a-days it has become a necessity to plan for your health. India has achieved a lot in terms of health insurance, over the last 70 years. Before independence in India health condition was very critical and hazy. People were suffering from many infectious diseases because of Indian economy and affordable of Medicine availability. After independent India made considerable progress has been improving the health status of the country, but still India is behind of developing countries such as Sri Lanka, China and Vietnam in health indicators condition. Now people are aware about health insurance. Since from 1991 the New

Economic Policy and Liberalization is followed by the Indian government paved the way for privatisation of health insurance sector in the country. In Indian parliament the Insurance Regulatory and Development Authority (IRDA) passed the bill is the important beginning of changes having significant implications for the health sector.

### II.OBJECTIVES OF THE STUDY:

1. To identify the benefits of health insurance.
2. To know an overview of health insurance in India.
3. To understand health insurance claim process in India

### III.METHODOLOGY:

The study is based on secondary



data. Data is collected from sources like working papers, journals, articles and internet etc.

#### IV. LITERATURE REVIEW:

**K.Swathi and R.Anuradha(2016)**<sup>1</sup>the study is based on Increasing healthcare costs can punch a big hole in patient's pocket. Paying a small health insurance premium is the simplest way to mitigate the financial losses and to achieve peace of mind. Avail health insurance to save you from worries of hospitalization.

**J. Anita (2008)**<sup>2</sup>this study is explain that Health insurance is like a knife in the surgeon's hand it can save the patient, while in the hands of the quack, it can kill. In the future health insurance will rapidly develop and people get major benefits from health insurance companies.

**Dr. S.A. Senthil Kumar and R. Ramamoorthy (2013)**<sup>3</sup>this paper only based on theoretical and secondary data, The government to provide universal access to free / low cost health care insurance for the public to live without worry. This scenario, the challenge, then for Indian policy makers to find way to improve upon the existing situation in the health sector and to make valid, affordable and quality health care accessible to the people.

**Jyoti PrakashRath and Dr. Maheshwar Sahu (2017)**<sup>4</sup>the study has reviewed on during the post privatization era, insurance sector has reported steady development in insurance penetration from 0.56 per cent in 2001 to 0.80 per cent in 2013. Government health insurance schemes are specifically designed for lower income group people where as private and standalone health insurance Company proves costly. Gross and net direct premium income in the sectors of health insurance in India was enhanced sharply since 2005-06. Many international companies are looking forward to take the advantages of liberalization and came to India in joint venture tie up to hold insurance business in India.

**Preeti Singh & Timira Shukla (2018)**<sup>5</sup>it is apparent that for a country where over one-third of the population is below the poverty line some type of insurance mechanism are urgent. The awareness and facts about the health insurance should be a major part of health education and public social campaigns from time to time. Here tested several hypotheses and it has been observed that health insurance has been ignored by the people for several reasons. Family income is not a reason for such obstruction. There is a lack of awareness of usefulness of such schemes. While life insurance is considered by the respondents because there is an end value which they receive after a number of years, health insurance cannot be perceived in the same manner.

**Definition:** According to the Health Insurance Association of America, health insurance is defined as "coverage that provides for the payments of benefits as a result of sickness or injury. It includes insurance for losses from accident, medical expense, disability, or accidental death and dismemberment".

#### ECONOMICAL BURDEN:

It is common in most of the families of India that men suffer from many diseases for want of a simple prostrate operation, or from premature blindness that is easily rectifiable by a cataract extraction procedure; many middle aged women suffer from excessive bleeding because of a diseased uterus that could be removed by an inexpensive operation. Many children are dying of appendicitis, another easily curable condition. It is also fact that poor households spend a larger percentage of their budget on healthcare, and the major chunk of the healthcare budget of families go to earning/male member of the family, followed by children and only then women. By the time he / she have to go to a larger city hospital for the procedure he / she would be already in debt. It is also clear that cost-related problems in accessing prescription drugs are disproportionately borne by the poor, the sick and the uninsured. Most of the people of lower income group without health insurance are forced, financially, to do without the prescription drugs they need. These circumstances make it clear that it is the capacity of poor people in both urban and rural areas to pay for simple medications that need attention. The implications are clear that any self-financed health insurance scheme for rural and urban poor would have to be based on low premiums but at the same time provide benefits for medicinal treatment,



surgical procedures and hospitalization expenses, as well as cover all of the costs associated with that procedure. The only solution to this problem is to create a really large health insurance scheme, where the law of large numbers would overcome the basic financial problem.

### Why health insurance?

Health insurance protects the family from risk and it provides financial securities to a person or family to get Medicare when they are in illness. Health insurance benefits are as following

#### 1. Safeguard Your Finances and Avail Tax Benefits

This policy helps in meeting the unpredictable health care expenses so that the savings are not disturbed. The health insurance premiums paid are considered to avail tax benefits.

#### 2. Don't Pay for Your Hospitalization:

The Insurance Company can pay medical expenses on behalf of the policy holders. It means financial benefit to the patients as they do not pay out of pocket. Health Insurance Company relieves the patient from unnecessary mental burden and allows him to concentrate on recovery.

#### 3. Get Allied Benefits

Certain progressive insurance companies offer benefits that are generally not associated with health insurance policies. Some such benefits are as follow

- Tie-ups with health service providers.
- Consultation with nutritionists.
- Free Consultation with doctors.
- Free health check-ups of patient.
- Discounts Coupons on healthcare services in particular hospitals.

### HEALTH INSURANCE PLANS IN INDIA:

#### 1. Family Floater Health Insurance:

In a Family floater health insurance policy plan, more than one member can be covered under the same policy plan. A health insurance plan is starting to invest for life goals. While you getting one, you need to decide if you should an individual health plan or a family. All members of a family will not suffer from disease at the same time but somebody will get illness. In this type of circumstances Family health insurance plan is a policy which covers entire family in one health insurance plan. It covers pre and post hospitalization expenses of a family.

#### 2. Critical illness plans:

It is a serious health condition that has a making weakness effect on an individual's lifestyle and required huge amount to treatment. Now-a-days people are suffering from critical illness like heart-attack, cancer, kidney problem, infectious illness etc. These diseases cost high when compared to other day-to-day medical needs. Critical diseases plans pay lump sum amount on diagnosis of covered critical diseases and medical procedures.

#### 3. Senior Citizen Health Insurance:

Old age people require protection for health issues. Senior citizen will get health insurance plans for old age, and people to receive medical benefits. Senior citizens red carpet health insurance policy for Senior citizens aged between 60 to 75 years and higher sum insured coverage upto Rs.10 Lakhs.

#### 4. Maternity Health Insurance:

Women medical facilities are necessary pre and post-delivery. This insurance provides coverage for maternity and other additional expenses. The maximum health cover on Maternity health insurance



# Growth and Performance of Indian Sugar Industry: special reference to Karnataka Sugar Industry

Authors

Datturaya Shivaraj, Dr. Tumkunte Devidas

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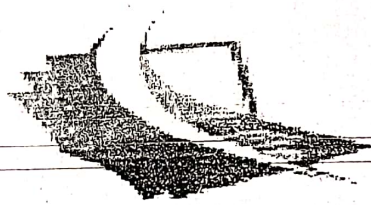




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Growth and Performance of Indian Sugar Industry: special reference to Karnataka Sugar Industry

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Abstract:

India is the second largest sugar producer in the world (after Brazil), accounting for around 10-12% of world's sugar production. The Indian Sugar industry started growing in an organized way during the 1930s after introduction of the sugar industry protection act in 1932. Sugar is India's second largest agro-processing industry. India's sugarcane cultivation area of 4-4.5 million hectares (ha) accounts for 2.7% of India's cropped area. Sugar industry accounted for around 1% of GDP of the country during FY2005. Further, sugar industry contributes an estimated Rs. 17 billion annually to national exchequer and treasuries of various state Governments by way of excise duty and purchase tax on Sugarcane. Sugarcane farmers and their families number over 45 million, constituting about 7.5% of the rural population. The sugar industry employs 0.5 million workers and also provides substantial indirect employment through various ancillary activities. Therefore this study taken up here to study the production of sugar in India and Karnataka. Growth of sugar industry in India and Karnataka and to study the industry wise sugar production in Karnataka.

Key word: sugar, sugarcane, production, etc.

Introduction:

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## **Impact Of GST On Economy And Employment**

**Dr. Datturaya Shivaraj**

Guest Lecturer GFGCHumnabad

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### **Abstract:**

India is having the most complicated tax structure in the world; GST would eliminate to a large extent, the multiplicity of administrative mechanisms and tax rates across different states. It removes many of the cascade effects of indirect taxation. The present study to understand the nature and structure of GST at different goods and services and what is impact of GST on Indian Employment system.

**Keywords:** - Goods and Service Tax, employment news weekly, & Indian Labour website.

### **Introduction:**

Goods and Services Tax (GST) is a single national uniform tax levied across India on all goods and services by replacing all Indirect taxes such as excise duty, central sales tax (CST) and value-added tax (VAT) etc. will be subsumed under a single regime. Implementation of GST on 1st July, 2017 promised to replace the complex multiple indirect tax structure of India. Introduction of The Goods and Services Tax (GST) expected as a significant step towards a comprehensive indirect tax reform in the country, which would lead India for its economic growth. The idea of GST was conceived by the taskforce on the implementation of the Fiscal





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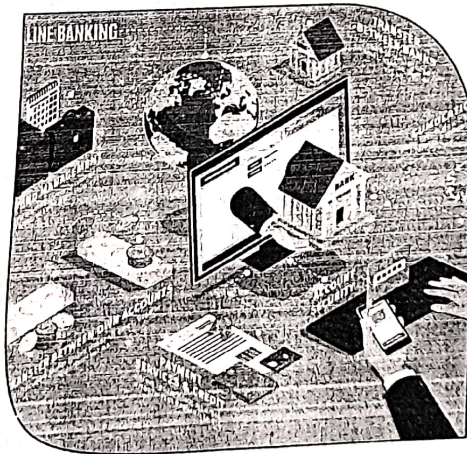
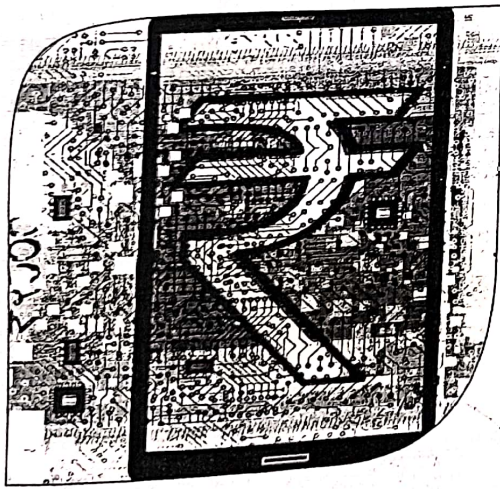
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## A Study On Impact Of Digital Payment System On Business In India

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2. Department of Studies and Research in Economics, Gulbarga University, Kalaburagi.

### Abstract:

India is one of the fastest growing economic country in the world. It is also the seventh largest economic country in the world so it's GDP measure and the second largest in terms of Purchasing Power Parity. The digital Indian plan was a major step by the government in India to bring all segments into purview. It has a three pronged agenda of providing infrastructure, governance and digital empowerment to every citizen. This initiative will transform the economy of the nation and make it among the top seven countries globally to go completely digitalization in India. In the era, which has its most recent inclusion "the UPI- based transfer" to the already advanced digital payments system, we are stepping up towards an economy which facilitates a more convenient, effective and secure payments environment. Digital payments give the users a whole new set of opportunities. Our study is based on understanding the study on impact of digital payment system on business in India.

Keywords: Digital Payment, UPI, Digital India, Demonetization, E wallets

### 1. Introduction:

Now a day new era of mobile phone and smart phone technology is in every hand, when dally user counts is increasing at the rate of thousands per day newer technologies are coming to aid the digital payment. One of the most useful and innovation technologies of all was the introduction of E wallets or digital payment systems. In India the first e wallet was launched On 11th April 2016, the National Payments Corporation of India (NPCI) launched the Unified Payments Interface (UPI) which opened up scope for a better mode transact in the market, alongside mobile wallets such as Paytm and Amazon pay, credit/debit cards and other modes of internet banking instantly. Demonetization which took place on 8th November 2016 has impacted the Indian economy to a great extent, which was aimed at retrenching illicit economic activity prevalent in the Indian economy. This digital payment eased payments for online shopping and payment of utility bills. The real change happened after India went through demonetization when the user count rapidly increased and many E wallet companies grabbed this opportunity, when the monthly transaction jumped from 3000 crore to 6800 after demonetization. In 2013 the industry was having annual turnover of IND 24 billion and in 2017 it has grown to IND 955 billion. The industry is expected to grow up to \$4.4 billion by the year 2022. Though many look into Governments United Payment Interface (UPI) over other modes; digital payment Industry is having immense opportunity in our country. A stiff competition stays in the field and the markets are filled with more firms coming into race and are trying to grab in the opportunity. Digital payments were considered as an alternative and alongside it had several other benefits such as convenience, ease, ability to track expenses, etc., so people opted this as an alternative to cash. This study aims at understanding the consumer behaviour after the introduction of digital payments.

### Objective of the Study

- 1) To analyze the perspective of Digital Payment in India.
- 2) To study the history of Digital Payment across the world.
- 3) To study the impact of demonetization on cash less transactions.

### Research Methodology

This article is purely conceptual so no primary data is collected by means of questionnaire or interview schedule. The secondary data for this paper are collected from Research articles which have already published in government and non-government websites, books and so on.

### 2. Literature Review:

K.C. Balaji & L. Balaji (2017)

in this study the growth of the cashless transaction system is reaching new heights. People tend to move to cashless transactions. It is right to say that the cashless system is not only a requirement but also a need for the society. But on the other hand, the risk of cyber-crime is very much higher as almost all the cashless transactions are done over internet. In order to punish the cyber criminals, the properly structured cyber police force with high end forensic labs and technology must be created.



# DIGITAL ECONOMY IN INDIA

## ISSUES AND CHALLENGES

R.V. Gangshetty  
D.M. Madari  
Suresha K.P.

# DIGITAL ECONOMY IN INDIA

## ISSUES AND CHALLENGES

R.V. Gangshetty  
D.M. Madari  
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...of certain issues and challenges are encountered in bringing about Digital India. It is the government's responsibility to ensure that government services are made available to citizens electronically even in remote areas. It is to take nation forward digitally and economically. The initiative will be successful only if it is implemented properly. It will open various new opportunities for the country to focus on innovative avenues of digitalisation to transform the economy. By including the leading expert articles on the key issues of Digital India and Digital Economy in India.



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## FOREWORD

India is one among the fastest growing economies in the world. Manufacturing, services and agriculture sectors are contributing to the growth of Indian economy. Digital Economy is characterized by increased reliance on digital technology. In the new economy, digital networking and communication infrastructure provides a global platform over which people and organizations devise strategies, interact, communicate, collaborate and search for information. Government of India's Digital India program has given boost to the use of digital infrastructure for financial inclusion as well as micropayments. Digitalization is the need of the time. It is pivotal in present context. Be it an individual or a corporate sector all are gradually transforming into digitalization. It is having a significant positive impact on sectors like banking, insurance, healthcare, tourism, marketing, education. The taxation reforms have urged most of the citizens to understand the digital scenario in a better way.

Digital India is the beginning of digital revolution in India. The government services are made available to citizens electronically, even in remote areas, by improving online infrastructure and by increasing Internet connectivity through Digital India programme. The Digital India initiatives will enable people to get engaged in the innovation process which is needed by the economy to move forward. But to implement this is a great challenge. There are many roadblocks in the way of its successful implementation like digital illiteracy, poor infrastructure, low internet speed, lack of coordination among various departments, issue pertaining to taxation etc So it relevant to focus on innovative avenues of digitalization to transform our country into a secured Digital Economy.

These challenges need to be addressed in order to realize the full potential of Digital India programme. It requires a lot of efforts and dedication from all departments of government as well as private sec-





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**Digital Economy India**

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## 2. RELEVANCE OF DR. B. R. AMBEDKAR'S IDEAS ON AGRICULTURAL AND TECHNOLOGY FOR THE DEVELOPMENT OF INDIAN ECONOMY

Ramulu B Medhak and Datturaya, Research Scholar, Department of Economics and Research Studies, Gulbarga University, Kalaburagi

**Abstract**  
Dr. Babasaheb Ambedkar was one of the multidimensional personalities. His views deals with agriculture are landmark in the economics. His views on land holding, collective farming and land revenue are most useful in present time. He criticized traditional definition of economic land holding and redefined that economic land holding is not depending upon the size of land holding but proportion of factor inputs to the production. According to him small size of holding is cause of low production therefore; consolidation of land holding must be undertaken. His thoughts are even relevant to today. The present paper attempts to discuss Dr. B. R. Ambedkar's thoughts on agriculture and also to consider its relevance to Present in agriculture developing in India

**Key words:** Importance of Agriculture Technology, Agricultural Technology for Development, etc.

**Introduction:** The history of agriculture in India Today, India ranks second worldwide in farm output. Agriculture and allied sectors like forestry and fisheries accounted for 13.7% of the GDP (gross domestic product) in 2013, about 50% of the workforce. The economic contribution of agriculture to India's GDP is steadily declining with the country's broad-based economic growth. Still, agriculture is demographically the broadest economic sector and plays a significant role in the overall socio-economic fabric of India. India exported \$39 billion worth of agricultural products in 2013, making it the seventh largest agricultural exporter worldwide and the sixth largest net exporter.

### Objectives

- > To the development agriculture and technology in India
- > To the analysis the state wise agriculture in India
- > To provide diagnostic and advisory services such as soil testing, plant health clinic, and disease identification and veterinary services ect
- > To provide an overview of improved technology through published literatures and

Other communication materials.

**Research methodology:** Research is a diligent enquiry and careful research for new knowledge through systematic, scientific and analytical approach in any branch of knowledge. It is a systematic effort to gain knowledge, truth or broad principles in a verifiable and objective way. The present paper is aimed at explaining the research Methodology on Nature And Scope Of Allied Activities In Agriculture.. The methodology in commerce research collection of secondary data for the study. The Secondary data in collecting information the sources of the secondary data includes books of rural development, articles, and journals on Nature And Scope Of Allied Activities In Agriculture. Were also used for the purpose of collection the information's. This helped to identify how others have defined and measured key concepts, the data sources that of others used and this helped to discover how this research related to other studies.





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## Agriculture Child Labour in Karnataka.

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### Abstract

The present study on agriculture child labour in Karnataka was conducted of Karnataka state in many countries, child labour is mainly an agricultural issue. Worldwide 60 percent of all child labour in the age group 5-17 years child labour in agriculture, including farming, fishing, aquaculture, forestry and livestock. This much child labours to over 129 million girls and boys. The majority (67.55%) of child labours are unpaid family members. In agriculture this percentage is higher and is combined with very early entry in to work, sometimes between 5 and 7 years of age.

### INTRODUCTION,

As the state government gears up to conduct a new survey on child labours, The survey in bengaluru urban district in 2017-18 had pegged the number of child labours at 3344. Bengaluru city, the report said has the second highest number of child labour cases next only to Raichar district. But child rights activist's disagree with the figures,

The child line receives on an average three complaints every day children quietly working in factories and industries are often left out of the survey. there is a possibility of children of migrant workers living in slums not being counted as they will be out at work. The child labour prohibition and regulation act prohibits employing a child below the age of 14 in any establishment

whether hazardous or not. However an amendment in 2016, allows adolescent between the age of 14 and 18 to do non-hazardous occupation and processes has been reduced from 83 to three,

### OBJECTIVES

1. To study the Agricultural child laborers' in Karnataka state.
2. To know the all form of child laborers in Karnataka.

### METHODOLOGY OF THE STUDY

This study have been undertaken on the basis of secondary data, the data are collected through journals, Books, internet and news paper etc,s

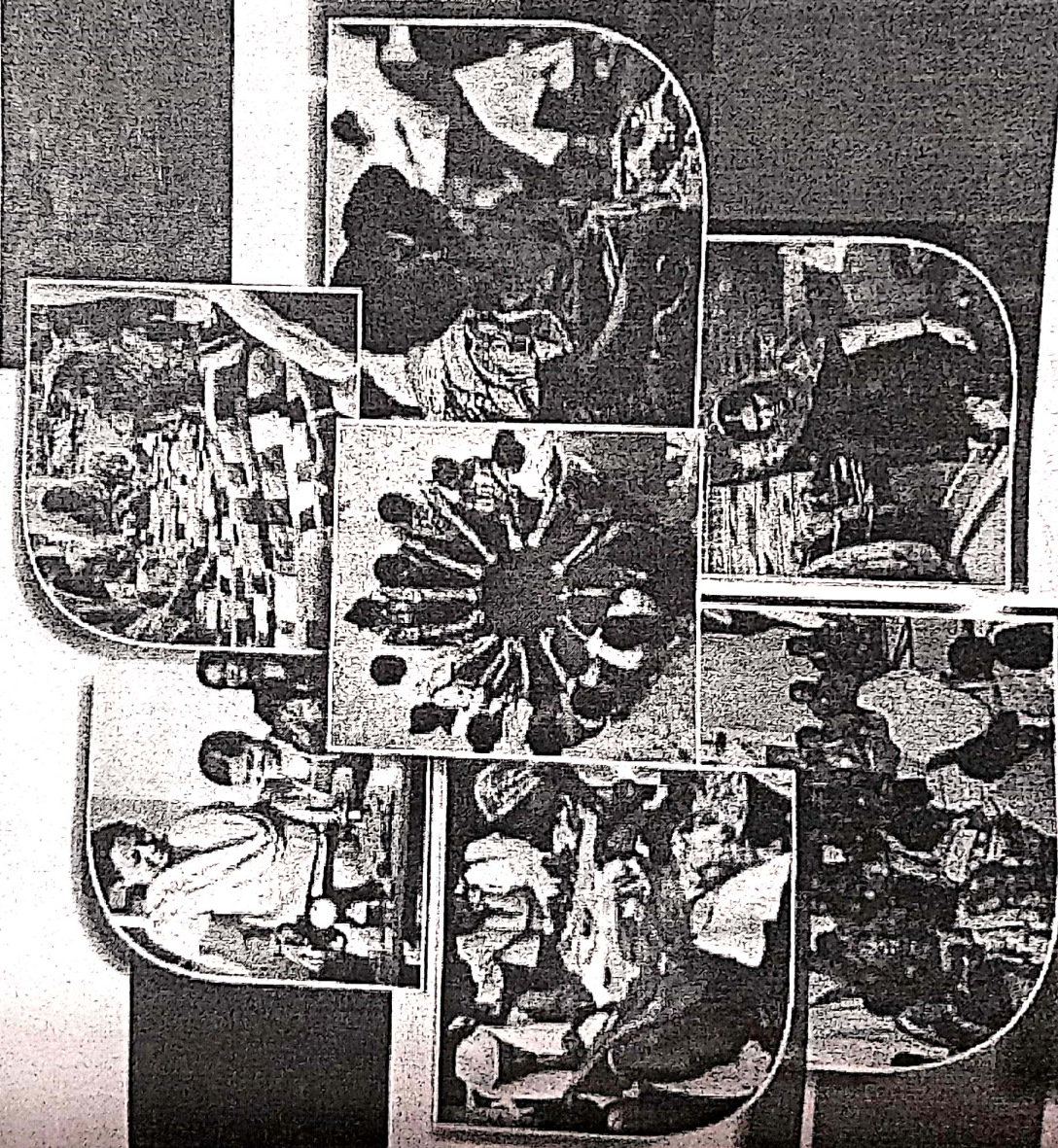
### CHILD LABOUR IN AGRICULTURE

1. Nearly 60 % child labourers work in agriculture nearly 100 million boys and girls
2. A child laborers in agriculture increasingly involved in work and obliged to leave cool too early.
3. A child living and learning in a rural area whose right are respected thanks to what FAO promotes
4. From a young age the child is enquired to combine school with work that is too long and too heavy for their body.
5. The child attends school and benefits from free compulsory and quality education.
6. Over time the child is underachieving at school too tired and unable to end school regularly because of work.
7. The child engages in safe agricultural tasks for limited hours make important contribution to their family's livelihood and acquires useful agricultural and life skills.
8. The child attends secondary school and vocational training adapted to rural and agricultural settings.
9. As a young adult their employability has increased and they are able to access either's farm or non-farm decent employment.



# ECONOMIC EMPOWERMENT OF WOMEN

GLOBAL ISSUES AND CHALLENGES



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## **GENDER ISSUES IN AGRICULTURE AND RURAL DEVELOPMENT IN INDIA: THE ROLE OF WOMEN**

**Dr. Datturaya Shivraj** and **Dr. Sahelagouda B.**

### **ABSTRACT**

In India most of the farmers operate at the subsistence, smallholder level in an extensive agricultural sector, hence in their hands is the country's food security and agricultural development. Particularly striking fact is the fact that rural women, more than their male counterparts, take the lead in agricultural activities, contributing up to 60-80 percent of labour force. It is critical that their contributions to agriculture and rural development are seldom noticed. Furthermore, they have either no or minimal part in the decision-making regarding agricultural development. Gender inequality is therefore dominant in the sector and this poses a bottleneck to development. Gender inequality is therefore dominant in the sector and this poses that place rural women farmers at a disadvantage. The women-in-agriculture programme to all the areas established in cognizance of this and the shortcomings in extension services for women farmers, has led to a huge success. Women's groups, non-governmental organizations (NGOs) and civil societies have emerged and given rural women farmers a voice and effectively championed their cause. Women farmers are better access to farm inputs and credits although many barriers remain and would have to be addressed to further enhance their role. Rural women farmers deserve better recognition and greater appreciation for their tangible contributions to agriculture and rural development and food security. Other aspects of agriculture in Indian agriculture are discussed.

**Keywords:** Agriculture, Food security, Gender inequality, Household economy, India, Women farmers

**Characteristic feature of the agricultural production system in such countries like India inclusive is a disproportionately large fraction of the agricultural output is in the hands of these smallholder farmers**

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