

Headoffice:
H.No-108 1st Floor, Opp Meghna's,
near Barowari Bus Stop,
Uzanbazar Guwahati-01, Assam



Contact No: 88118 77068 91016 86625
93651 35375
csapasssam@gmail.com

CIVIL SERVICES ACHIEVERS' POINT

A ONE STOP SOLUTION FOR UPSC/APSC/SSC & BANKING

THE ASSAM TRIBUNE ANALYSIS

DATE - 02 FEBRUARY 2021

For Preliminary and Mains examination

As per new Pattern of APSC

(Also useful for UPSC and other State level government examinations)

Leadership through knowledge...

CENTRES: BELTOLA, SILCHAR, KOKRAJHAR, COTTON UNIVERSITY, SONAPUR COLLEGE, MARGHERITA

Headoffice:
H.No-108 1st Floor, Opp Meghna's,
near Barowari Bus Stop,
Uzanbaazar Guwahati-01, Assam



Contact No: 88118 77068 91016 86625
93651 35375
csapasssam@gmail.com

CIVIL SERVICES ACHIEVERS' POINT

A ONE STOP SOLUTION FOR UPSC/APSC/SSC & BANKING

Answer of 30-01-2021

1. C) The protocol which decided to completely phase out CFC is Montreal protocol
2. D) None of the above

Note : Allan Octavian Hume, a retired civil servant in the British Government took the initiative to form an all-India organization. Thus, the Indian National Congress was founded and its first session was held at Bombay in 1885.

3. B) Gandhiji's "The Story of My Experiments with Truth" was originally written in Gujarati. Who translated it into English by Mahadev Desai
4. B) Subhash Chandra Bose called the 'father of the nation' to Gandhi ji?
5. D) 1, 2 and 3

MCQs of 2-02-2021

Q1. What is the largest item of expenditure(in terms of percentage) in the Union Budget 2020-21?

- a) Interest payments
- b) State's share of taxes and duties
- c) Defence Expenditure
- d) None of the above

Q2. What is the biggest source of Income for the Central Government in the Union Budget 2020-21?

- a) Goods and Services Tax

Headoffice:
H.No-108 1st Floor, Opp Meghna's,
near Barowari Bus Stop,
Uzanbazaar Guwahati-01, Assam



Contact No: 88118 77068 91016 86625
93651 35375
csapasssam@gmail.com

CIVIL SERVICES ACHIEVERS' POINT

A ONE STOP SOLUTION FOR UPSC/APSC/SSC & BANKING

- (b) Corporation Tax
- (c) Income Tax
- (d) Borrowings and other liabilities

Q3. Assertion (A): The estimates that relate to the expenditure charged upon the Consolidate Fund of India shall not be submitted to the vote of Parliament.

Reason (R): Parliament is not empowered to discuss expenditure charged upon the Consolidated Fund of India.

Codes:

- (a) Both A and R are individually true and R is the correct explanation of A
- (b) Both A and R are individually true and R is not the correct explanation of A
- (c) A is true but R is false
- (d) A is false but R is true

Q4. With reference to calculation of Aggregate value of goods and services produced during a year, consider the following:

1. Expenditure method
2. Product method
3. Revenue method
4. Income method

Which of the statements given above is/are correct?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1, 2, 3 and 4
- (d) 1, 2 and 4

Q5. Consider the following actions which the Government can take:

1. Devaluing the domestic currency.
2. Reduction in the export subsidy.
3. Adopting suitable policies which attract greater FDI and more funds from FII's.

Which of the above action/actions can help in reducing the current account deficit?

Headoffice:
H.No-108 1st Floor, Opp Meghna's,
near Barowari Bus Stop,
Uzanbazar Guwahati-01, Assam



Contact No: 88118 77068 91016 86625
93651 35375
csapasssam@gmail.com

CIVIL SERVICES ACHIEVERS' POINT

A ONE STOP SOLUTION FOR UPSC/APSC/SSC & BANKING

(a) 1 and 2

(b) 2 and 3

(c) 3 only

(d) 1 and 3

Q6. Examine the process of legislation of budget. Comment .



CSAP

CIVIL SERVICES ACHIEVER'S POINT

Leadership through knowledge...

CENTRES: BELTOLA, SILCHAR, KOKRAJHAR, COTTON UNIVERSITY, SONAPUR COLLEGE, MARGHERITA

Headoffice:
H.No-108 1st Floor, Opp Meghna's,
near Barowari Bus Stop,
Uzanbazar Guwahati-01, Assam



Contact No: 88118 77068 91016 86625
93651 35375
csapasssam@gmail.com

CIVIL SERVICES ACHIEVERS' POINT

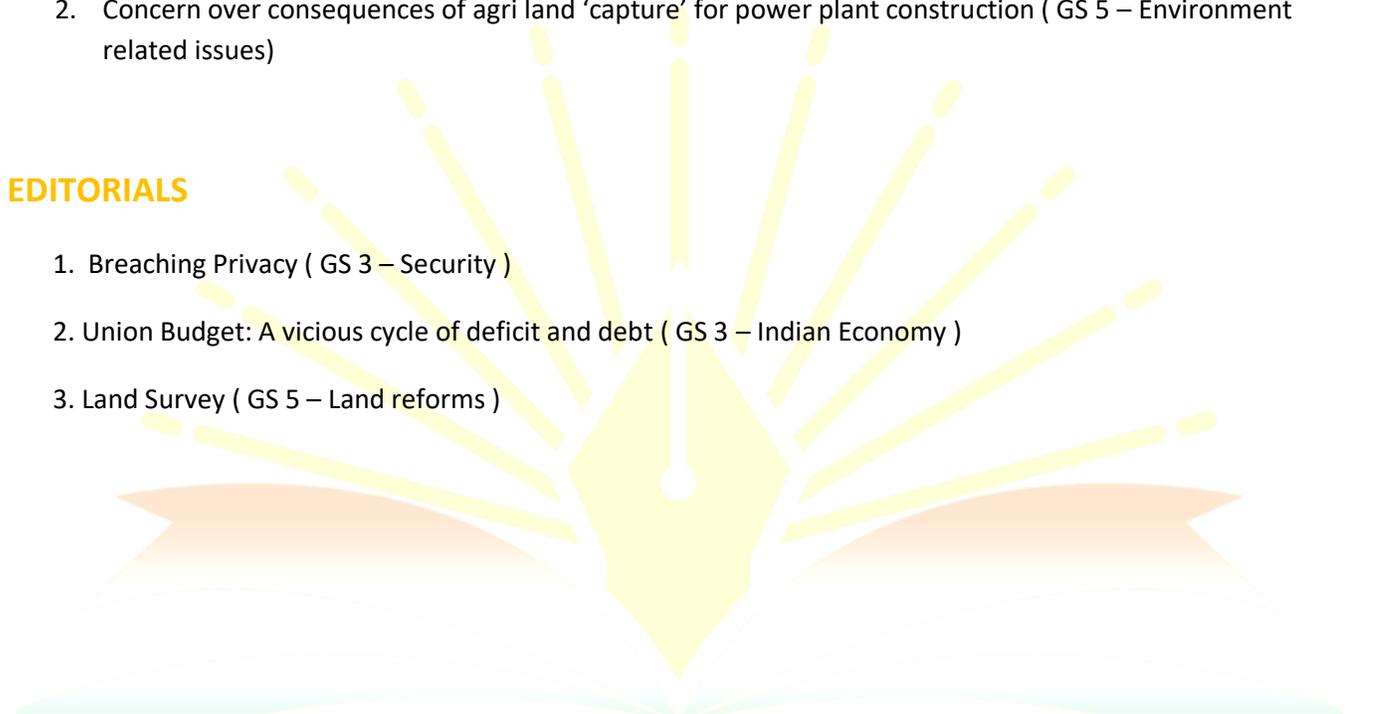
A ONE STOP SOLUTION FOR UPSC/APSC/SSC & BANKING

CONTENTS

1. Spending boost to lift pandemic-hit economy (GS 3 – Indian Economy)
2. Concern over consequences of agri land 'capture' for power plant construction (GS 5 – Environment related issues)

EDITORIALS

1. Breaching Privacy (GS 3 – Security)
2. Union Budget: A vicious cycle of deficit and debt (GS 3 – Indian Economy)
3. Land Survey (GS 5 – Land reforms)



CSAP
CIVIL SERVICES ACHIEVER'S POINT
Leadership through knowledge...

CENTRES: BELTOLA, SILCHAR, KOKRAJHAR, COTTON UNIVERSITY, SONAPUR COLLEGE, MARGHERITA

Headoffice:
H.No-108 1st Floor, Opp Meghna's,
near Barowari Bus Stop,
Uzanbaazar Guwahati-01, Assam



Contact No: 88118 77068 91016 86625
93651 35375
csapasssam@gmail.com

CIVIL SERVICES ACHIEVERS' POINT

A ONE STOP SOLUTION FOR UPSC/APSC/SSC & BANKING

Spending boost to lift pandemic-hit economy

- Finance Minister Nirmala Sitharaman on Monday proposed a sharp increase in expenditure on infrastructure, doubling of healthcare spending and raising the cap on foreign investment in insurance in her Budget 2021 in a bid to pull the economy out of the pandemic-induced trough.
- The Budget for the fiscal year beginning April made no changes in personal or corporate tax rates but raised customs duties on certain auto parts, mobile phone components and solar panels in order to provide impetus to domestic manufacturing.
- It also imposed an agriculture infrastructure and development cess on the import of certain items (like apples, peas, lentils, alcohol, chemicals, silver and cotton) to finance agricultural infrastructure and other development expenditure. But its impact on prices has been offset by an equivalent or more reduction in the import duty.
- In her third budget and the Narendra Modi government's eighth, Sitharaman proposed a vehicle scrappage policy, Rs 20,000 crore recapitalisation of public sector banks, divestment of some state-owned lenders and sale of non-strategic PSUs with a view to bolstering an economy that plunged into its deepest recorded slump amid the pandemic outbreak.
- The stock markets cheered the Budget announcements, with the biggest jump in indices on a budget day in over two decades while India Inc hailed Sitharaman as a reformist.
- Prime Minister Narendra Modi said the Budget puts a lot of emphasis on strengthening the farm sector but opposition Congress termed it a "letdown like never before" and said it was a case of "wrong diagnosis and prescription".
- In the Budget for 2021-22, Sitharaman made interest on employee contributions to PF over Rs 2.5 lakh per annum taxable, effective April 1, 2021.
- In the previous 2020 Budget, the Finance Minister had capped the tax exemption on employers contribution to PF, NPS and superannuation funds at an aggregate of Rs 7.5 lakh per annum.
- In a relief to senior citizens, those above 75 years of age with only pension and interest income would no longer have to file income tax returns, subject to certain conditions.
- She allocated Rs 5.54 lakh crore for capital creation in the infrastructure sector. This included Rs 1.18 lakh crore for the roads and highways sector and Rs 1.08 lakh crore for railways. The allocation was 37 per cent more than last year.
- The increased spending is aimed at creating demand in the economy and support job creation.
- With just one per cent of GDP being spent on health, she proposed raising the spending to Rs 2.2 lakh crore next fiscal to help improve health systems as well as fund the vaccination drive against coronavirus.

CENTRES: BELTOLA, SILCHAR, KOKRAJHAR, COTTON UNIVERSITY, SONAPUR COLLEGE, MARGHERITA

Headoffice:
H.No-108 1st Floor, Opp Meghna's,
near Barowari Bus Stop,
Uzanbaazar Guwahati-01, Assam



Contact No: 88118 77068 91016 86625
93651 35375
csapasssam@gmail.com

CIVIL SERVICES ACHIEVERS' POINT

A ONE STOP SOLUTION FOR UPSC/APSC/SSC & BANKING

- Additional resources required are targeted to be raised through divestment and monetisation. While Rs 1.75 lakh crore is being targeted from the sale of non-strategic public sector companies, the government will get Rs 30,000 crore from the new agri cess.
- With government spending more to support the economy during the pandemic that hit revenue collections, the fiscal deficit – the difference between revenue and expenditure – for the current year was put at 9.5 per cent of the GDP as against a target of 3.5 per cent.
- For the next fiscal, the fiscal deficit was projected at 6.8 per cent. “We have spent, we have spent and we have spent. That’s why fiscal deficit has reached this number,” she said.
- She also signalled that the fiscal policy support of the economy will continue for at least three years, with the deficit being brought under 4.5 per cent by the 2025-26 financial year.
- For the agriculture sector, she maintained the reform momentum such as the extension of farm credit provision to farmers, commodity expansion under ‘Operation Green’ and extension of Agriculture Infrastructure Fund (AIF) to APMCs.
- In order to incentivise the purchase of affordable house, the Finance Minister proposed to extend the period for claiming an additional deduction for the interest of Rs 1.5 lakh paid for home loans by one year to March 31, 2022.
- To remove hardship faced by NRIs in respect of their income accrued on foreign retirement benefits account due to mismatch in taxation, new rules for alignment will be notified.
- Foreign direct investment (FDI) limit in insurance was proposed to be raised to 74 per cent from the current 49 per cent.
- Reduction in customs duties on gold and silver should bring some relief to the consumers while the hike in import duty on certain iron and steel products may adversely affect the real estate and infrastructure sector.
- An agri cess of Rs 2.5 per litre on petrol and Rs 4 per litre on diesel was also slapped but this was offset by a reduction of an equivalent amount in the excise duty – making it price neutral for consumers.
- To address concerns around asset quality, credit loss and liquidity stress, this Budget proposed to infuse additional capital of Rs 20,000 crore into PSU banks for providing continued credit access to wholesale and retail borrowers.

Leadership through knowledge...

CENTRES: BELTOLA, SILCHAR, KOKRAJHAR, COTTON UNIVERSITY, SONAPUR COLLEGE, MARGHERITA

Headoffice:
H.No-108 1st Floor, Opp Meghna's,
near Barowari Bus Stop,
Uzanbazar Guwahati-01, Assam



Contact No: 88118 77068 91016 86625
93651 35375
csapasssam@gmail.com

CIVIL SERVICES ACHIEVERS' POINT

A ONE STOP SOLUTION FOR UPSC/APSC/SSC & BANKING

Concern over consequences of agri land 'capture' for power plant construction

- In the past one year, the situation in the Mikir Bamuni Grant cluster of villages has remained volatile, with farmers protesting the forceful takeover of their land for setting up a 15-MW solar power plant by Azure Power Forty Private Ltd.
- In order to have a first-hand account of the matter, an all-India fact-finding team comprising Prafulla Samantara (recipient of Goldman Prize, also known as the Green Nobel Prize) from Odisha, Leo Saldanha (Environment Support Group) and Bhargavi Rao (Environment Support Group and Centre for Financial Accountability) from Karnataka, and Amit Kumar (Delhi Solidarity Group) from Delhi arrived in Assam a few days back and visited the site.
- They discussed the issue with the local communities as well as with several State officials, following which the team claimed before the media persons here that the prima facie evidence suggests that the process of acquiring the land in question was mired in several illegalities and violations of policies, laws and regulations – from the nature of land appropriation to construction of a solar power plant through the use of repressive measures inflicted on the community by the police and State authorities.
- Significantly, they said the solar power plant is being constructed in the midst of a fertile agricultural land where the remains of last season's crops can also be seen.
- The environment and wildlife will also be threatened as elephants keep crossing the village, they said.
- Green Nobel awardee Prafulla Samantara asserted that the State must defend its people and not take the side of the company.
- The land and the forest belong to the people of Assam. The project appears to violate all the existing land laws that had been earned through a long struggle of peasants during the sixties and seventies, he said, adding the sale of land to the company by the erstwhile zamindar family, ignoring the Rayati rights of the farmers, has trampled upon the spirit of the Assam (Temporary Settled Areas) Tenancy Act, 1971.
- Leo Saldanha pointed out that Prime Minister Narendra Modi's ambitious proposal to generate up to 450 GW of electricity based on renewables, particularly solar, has wide ramifications for the future of India, and also to India's commitments under the Paris Agreement.
- The experience of the villagers of Mikir Bamuni Grant in Nagaon district of Assam, however, is indicative of a direct threat to fundamental rights and freedom of the indigenous peoples, considering how the company has been facilitated by the State government in promoting a 15-MW solar park in a prime agricultural land, flouting all constitutional and statutory safeguards.
- Evidence gathered by the fact-finding team reveals that the Assam Solar Policy, 2018, has been drafted so as to give advantage to private ventures to grab land by any means, Saldanha said and alleged that the

CENTRES: BELTOLA, SILCHAR, KOKRAJHAR, COTTON UNIVERSITY, SONAPUR COLLEGE, MARGHERITA

Headoffice:
H.No-108 1st Floor, Opp Meghna's,
near Barowari Bus Stop,
Uzanbaazar Guwahati-01, Assam



Contact No: 88118 77068 91016 86625
93651 35375
csapassam@gmail.com

CIVIL SERVICES ACHIEVERS' POINT

A ONE STOP SOLUTION FOR UPSC/APSC/SSC & BANKING

January 2019 notification of the revenue department exempts solar projects, in particular, from the statutory mandate of complying with the 2015 land reclassification law.

- The 2019 Assam Land Policy acknowledges how extensively land is degrading due to flooding, and advocates public review and critical engagement at the highest level of the government on conversion of agricultural land. This, too, appears to have been flouted, he alleged.
- Bhargavi Rao said the police violence against the local community is unacceptable. The bulldozing of standing crops by the power company in December has taken away food security of these families, that too, in a pandemic year that hit agrarian economy hard.
- The power company must realise this and live up to the highest level of corporate ethics. It is appalling that IFC and CDPQ are funding a project that has led to complete violation of fundamental and human rights and caused violence against women and children, she alleged.
- Another team member, Amit Kumar, deplored the capture of land earned by farmers under the Tenancy Act, 1971, and the violation of rights secured by them over years of struggle to end the feudal system.
- Many such projects are in the pipeline that would endanger not only the land of farmers but also wildlife and environment, he said.

• EDITORIALS

Breaching Privacy

- The Indian Government has banned a total 267 Chinese apps in batches accusing them of engaging in activities which are detrimental to the sovereignty and integrity of India.
- Fifty-nine of them have recently been banned permanently, which include TikTok, Baidu, WeChat, UC Browser, Club Factory, Mi Video and Bigo Live.
- The Government has taken action against these apps under Section 69A of the IT Act. These apps are accused of misusing data of Indian citizens and engaging in anti-India activities.
- Thus the IT Act has been used to protect our country's sovereignty and integrity.
- But what about our personal data and privacy? We don't have such laws to protect our privacy.
- The recent example is WhatsApp's new privacy policy which will be implemented on us.
- WhatsApp was founded in 2009 and was acquired by Facebook in 2014.

CENTRES: BELTOLA, SILCHAR, KOKRAJHAR, COTTON UNIVERSITY, SONAPUR COLLEGE, MARGHERITA

Headoffice:
H.No-108 1st Floor, Opp Meghna's,
near Barowari Bus Stop,
Uzanbaazar Guwahati-01, Assam



Contact No: 88118 77068 91016 86625
93651 35375
csapasssam@gmail.com

CIVIL SERVICES ACHIEVERS' POINT

A ONE STOP SOLUTION FOR UPSC/APSC/SSC & BANKING

- Since 2017 it started sharing personal data of users to Facebook, but the users had a choice not to opt for it.
- Facebook is already in the news for breaching user's privacy. The new policy of WhatsApp, which was supposed to come into effect after February 8 this year, a date which has now been postponed till May, says that it may share user's data with its parent company Facebook, other companies owned by Facebook and other third party applications.
- The users have to abide by the new guidelines to continue using the app. This data sharing will be made for commercial purpose and it will benefit various retail organizations including Jio Mart which is a partner of WhatsApp in India.
- WhatsApp will get all the information of users like their internet protocol (IP) address, browser information, battery strength, signal strength, service provider information, etc., in fact, the Metadata of a user will get stolen.
- After the announcement of new privacy policy, WhatsApp users all over the globe got scared and started shifting to other messaging apps.
- Google has circulated 4000 links inviting people to different private groups. As the controversy was brewing, WhatsApp clarified their stand and assured their users not to worry about their personal data.
- They came out with full-page advertisements in leading newspapers of India including this one clarifying on their new policy.
- This again proved that the print media is still the only trusted medium for people across platforms.
- They clarified that WhatsApp cannot see any private messages nor can hear any voice call. It does not keep logs of who is calling or messaging, it can't see anyone's shared location.
- WhatsApp groups will remain private, it will not share anyone's contact with Facebook, messages can be set to disappear, etc. They also clarified that WhatsApp chats will remain end-to-end encrypted as earlier.
- But whatever may be WhatsApp's clarified stand, it is crystal clear that with this new policy, they will get to know the total online activity of anyone and everyone; they may not get the access to our personal messages and calls but will get our whole online profile without any government oversight.
- The general people will become the victim of commercial exploitations and even can face unwanted political campaigns.
- This new policy will practically lead the users to be under surveillance of Facebook and its group companies. According to some experts, 99% of WhatsApp users in India are least bothered about this issue and do not care about its privacy policy. But some users who have a higher degree of awareness are

CENTRES: BELTOLA, SILCHAR, KOKRAJHAR, COTTON UNIVERSITY, SONAPUR COLLEGE, MARGHERITA

Headoffice:
H.No-108 1st Floor, Opp Meghna's,
near Barowari Bus Stop,
Uzanbaazar Guwahati-01, Assam



Contact No: 88118 77068 91016 86625
93651 35375
csapasssam@gmail.com

CIVIL SERVICES ACHIEVERS' POINT

A ONE STOP SOLUTION FOR UPSC/APSC/SSC & BANKING

concerned about this issue and are looking for alternatives. Some users have already been shifted to Signal or Telegram.

- But are these messaging apps 100% secured as far as our privacy is concerned? Is there any guarantee that they will not play with our privacy in near future? Signal doesn't have any data centre; it is a cloud-based app. It also requires a phone number for verification. Telegram is based in Dubai; earlier it was in Russia but shifted to Dubai due to some operation-related issue.
- It is really ironic that WhatsApp's new privacy policy will not be applicable in the European region because of their data protection law.
- WhatsApp is legally bound not to share any data of users in the European region.
- There is a regulation called General Data Protection Regulation (GDPR) in the EU to protect privacy and data of users and WhatsApp is bound to oblige it.
- The Confederation of All India Traders has moved the Supreme Court seeking a direction to the Government to ban WhatsApp and Facebook. Even the Indian Government has raised questions to WhatsApp regarding protection of personal data and privacy of users.
- The Indian Government informed the Delhi High Court that the new policy of WhatsApp is totally different in India compared to the European countries. This a cause of real concern.
- The Central Government has remarked that this is a case of disparity and serious matter. But till date, India does not have any strict law to protect our data and privacy.
- One attempt to get such a law was the Personal Data Protection Bill introduced in Parliament. This Bill had provisions to protect our privacy. Had this Bill became a law, the new updated WhatsApp policy would have been illegal in India.
- The Indian users have very limited protection of their privacy which is available under the Information Technology Act, but we need a bold law to protect our privacy and data from any unauthorized commercial use. There should be provisions for imposing hefty fines if such illegalities are caught.
- Union Budget: A vicious cycle of deficit and debt
- The Union Budget for 2021-22 was presented against the backdrop of a complete collapse of realization of revenue receipts, particularly tax revenues and disinvestment proceeds, coupled with higher revenue expenditure due to larger provisioning of food subsidies for 2020-21.
- In addition, there has been an unprecedented contraction of economic growth. The revival of growth was designed by the Government through financing the expenditure (both revenue and capital) by an all-time record level of fiscal deficit (9.5% of the GDP) accompanied by a revenue deficit (7.5%).

CENTRES: BELTOLA, SILCHAR, KOKRAJHAR, COTTON UNIVERSITY, SONAPUR COLLEGE, MARGHERITA

Headoffice:
H.No-108 1st Floor, Opp Meghna's,
near Barowari Bus Stop,
Uzanbazar Guwahati-01, Assam



Contact No: 88118 77068 91016 86625
93651 35375
csapassam@gmail.com

CIVIL SERVICES ACHIEVERS' POINT

A ONE STOP SOLUTION FOR UPSC/APSC/SSC & BANKING

- It is important to mention that the financing of such a level of deficit was met by market borrowings facilitated by massive liquidity support (injection of cash by printing money) by the Reserve Bank of India to the financial system. It may be a consolation that this development is not unique to India but a worldwide phenomenon.
- The Government is hopeful of a V-shaped recovery for the Indian economy with a real growth rate (nominal growth rate minus inflation) of 11% for 2021-22 as against a contraction of 7.7% in 2020-21.
- The Union Budget proposals for 2021-22 are based on six pillars, viz., (i) health and well-being, (ii) physical and financial capital, and infrastructure, (iii) inclusive development for Aspirational India, (iv) reinvigorating human capital, (v) innovation and R&D and (vi) minimum government and maximum governance.
- Out of these six pillars, health, human capital and infrastructure require higher provisioning of capital expenditure. Recognizing this, the Budget has made provision for capital expenditure to the tune of 2.48% of the GDP. Revenue expenditure is budgeted at 13.14% of GDP. Thus the total expenditure is 15.62% of GDP.
- The borrowed resources measured in terms of fiscal deficit finances 43.53% and the balance (56.47%) is financed by revenue receipts and non-debt capital receipts. Furthermore, borrowed resources are budgeted to finance the revenue deficit to the extent of 75% and the remaining 25% is budgeted for capital expenditure even though the Government claims that the capital expenditure is 26.2% higher than that of 2020-21.
- If the Government had followed the Fiscal Responsibility and Budget Management (FRBM) Act stipulation of 3% of GDP as borrowed resources, it would have financed only 19.20% of total expenditure. This translates to a case for higher share of revenue receipts and non-debt capital receipt to the tune of around 71% as against the budgeted share of around 56%.
- Another important aspect is related to human capital expenditure as mentioned earlier. Human capital is essentially health and education expenditure and as per our Constitution, basically in the State list. To the extent that State governments will be involved in these areas, the Union Budget has increased the borrowing limits of the State governments to 4% of the GDP as compared to the present limit of 3%. Thus, the fiscal deficit of the government (Centre plus States) is 10.8% of the GDP.
- The lion share of such a level of fiscal deficit will be financed by market borrowings. Larger market borrowings will generate higher demand in the market. But the savings of the economy which is the supply side of financing the borrowings are severely limited as the income level in the economy is low and revenue deficit representing the dissavings of the Government is high.

CENTRES: BELTOLA, SILCHAR, KOKRAJHAR, COTTON UNIVERSITY, SONAPUR COLLEGE, MARGHERITA

Headoffice:
H.No-108 1st Floor, Opp Meghna's,
near Barowari Bus Stop,
Uzanbaazar Guwahati-01, Assam



Contact No: 88118 77068 91016 86625
93651 35375
csapasssam@gmail.com

CIVIL SERVICES ACHIEVERS' POINT

A ONE STOP SOLUTION FOR UPSC/APSC/SSC & BANKING

- This development will put pressure on the interest rate as well as the quantum of interest payments due to the demand and supply mismatch. Higher interest payments have already been reflected in the budget as it has shown an increase of 16.9% over the previous year thus accounting for around 45% of revenue receipts of the Government of India.
- The Union Budget has estimated a nominal GDP growth rate of 14.4% for 2021-22 while the gross tax revenues have been budgeted to increase by 16.7% with increases in corporation tax (22.64%), personal income tax (22.22%), customs duty (21.42%) and GST (22.30%). It is important to note that such increases in tax rates and GDP growth are mainly guided by the base effect. Therefore, it gives a spurious tax buoyancy picture.
- Now let us turn to the medium-term fiscal roadmap. The Union Budget is silent on the medium-term fiscal road map. The moot question is how soon the Government will return to the FRBM target of fiscal deficit and debt? The fiscal roadmap critically depends how soon the Indian economy will be on a sustainable growth trajectory path.
- The return to sustainable growth as mentioned earlier depends on savings, particularly financial savings and channelization of savings to investment. The important factor in this regard is the elimination of the revenue deficit which the Government has been taking recourse to, by borrowing to finance the current consumption. Thus, revenue deficit is a dissavings of the Government. As long as there is a revenue deficit of a higher magnitude, dissavings will be higher and the savings of the Government will be adversely affected as also investment and economic growth.
- The Union Budget has over-reliance on borrowing to finance government expenditure. Apart from the interest payments implication as discussed above, there are challenges of crowding out private investment. Government financing of investment expenditure on infrastructure needs to be supplemented by private investment. Infrastructure financing has not been categorical about private sector involvement.
- The over-reliance on borrowing in terms of a high fiscal deficit will put pressure on the RBI to manage the market borrowing as the debt manager. Already the market borrowing for 2020-21 has been at a record high level and another dose of higher level of borrowing from the market will adversely impact the financial market and prudent functioning of financial institutions, particularly banks. This is so as more loanable funds will be directed towards funding the Government's market borrowings resulting in less loanable funds available to provide credit to the private sector.

CENTRES: BELTOLA, SILCHAR, KOKRAJHAR, COTTON UNIVERSITY, SONAPUR COLLEGE, MARGHERITA

Headoffice:
H.No-108 1st Floor, Opp Meghna's,
near Barowari Bus Stop,
Uzanbazar Guwahati-01, Assam



Contact No: 88118 77068 91016 86625
93651 35375
csapasssam@gmail.com

CIVIL SERVICES ACHIEVERS' POINT

A ONE STOP SOLUTION FOR UPSC/APSC/SSC & BANKING

Land Survey

- In a much-needed initiative that can effect sweeping changes in land survey, land-use studies and land settlement, remote sensing technology will be used for the purpose for the first time in the State.
- This follows a collaborative endeavour between Assam Survey and Settlement Training Centre (ASSTC) and North Eastern Space Application Centre (NESAC) that will encompass wide-ranging areas and involve transfer of space technology inputs and services to the process of developmental planning, including promotion of research and development activities.
- Land survey and land settlement have always been an acrimonious process in the State due to the archaic method of survey, assessment and allotment. This stands to change now with the latest technological interventions being put in place.
- The collaboration will entail carrying out various research and capacity building activities in the field of remote sensing and geo-informatics, artificial intelligence, atmospheric sciences, satellite communications, disaster management, unmanned aerial vehicles (UAVs) and related fields.
- Survey and settlement, especially with regard to land, are being done in a rudimentary manner in Assam for decades and opting for modern technology had been long overdue.
- The transfer of technology will enable ASSTC to introduce scientific planning in land survey and natural resource mapping with a degree of accuracy not possible before.
- It will now be possible to use drone technology, hydro-meteorology, water resources and system analysis, gather information for supplying essentials for disaster management, and thermal sensor drones for search and rescue operations, besides geographic mapping of inaccessible terrain and locations, climate variability, weather forecasting and monitoring, etc.
- Land management is something intrinsically linked to good governance. Many of our land-related contentious issues can be attributed to the absence of a scientific land survey mechanism and lack of authentic land records.
- With the appropriation of remote sensing technology, these issues can be effectively addressed. It can be of particular help in the State Government's recently-introduced land settlement process for the landless. Land apart, natural resource mapping will be another crucial area for utilization of the new technology.

CENTRES: BELTOLA, SILCHAR, KOKRAJHAR, COTTON UNIVERSITY, SONAPUR COLLEGE, MARGHERITA

Headoffice:
H.No-108 1st Floor, Opp Meghna's,
near Barowari Bus Stop,
Uzanbazar Guwahati-01, Assam

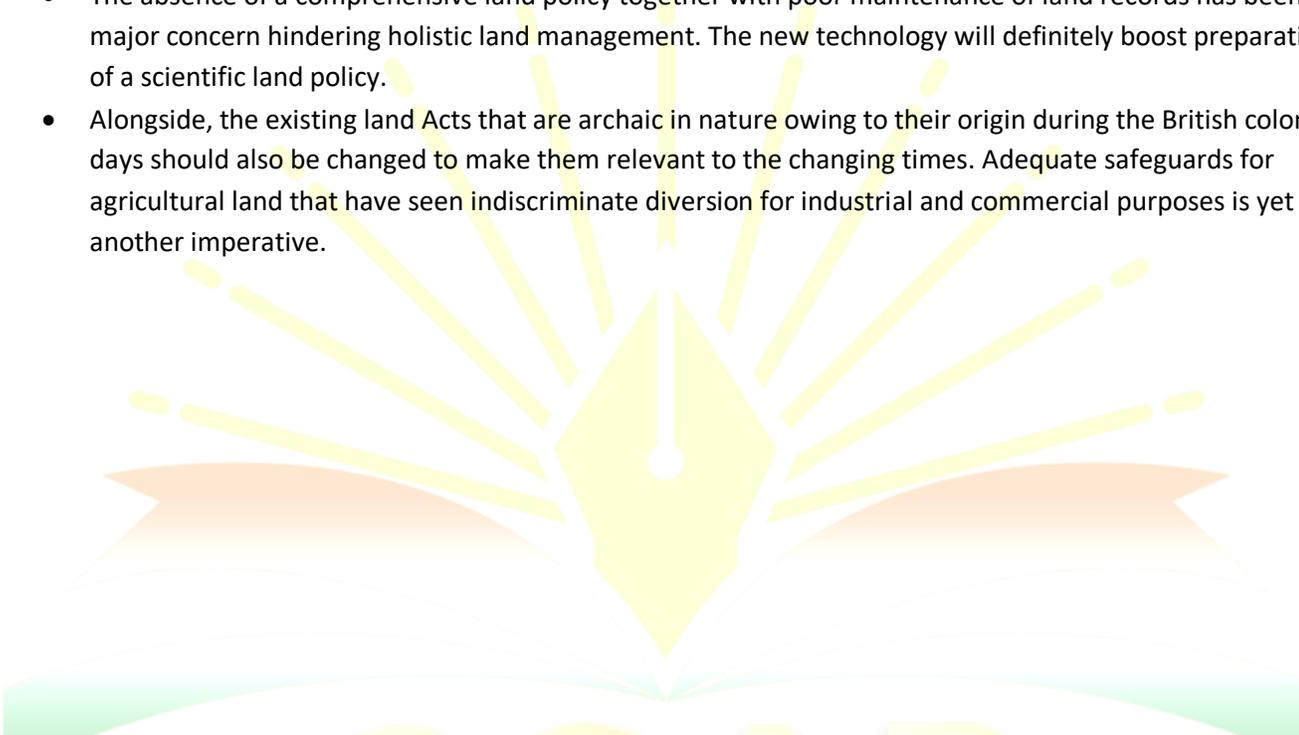


Contact No: 88118 77068 91016 86625
93651 35375
csapasssam@gmail.com

CIVIL SERVICES ACHIEVERS' POINT

A ONE STOP SOLUTION FOR UPSC/APSC/SSC & BANKING

- The erosion of our forests and wetlands that are bearing the brunt of anthropogenic pressures and blatantly illegal activities need to be properly assessed so that long-term restoration measures can be undertaken.
- The absence of a comprehensive land policy together with poor maintenance of land records has been a major concern hindering holistic land management. The new technology will definitely boost preparation of a scientific land policy.
- Alongside, the existing land Acts that are archaic in nature owing to their origin during the British colonial days should also be changed to make them relevant to the changing times. Adequate safeguards for agricultural land that have seen indiscriminate diversion for industrial and commercial purposes is yet another imperative.



CSAP
CIVIL SERVICES ACHIEVER'S POINT
Leadership through knowledge...

CENTRES: BELTOLA, SILCHAR, KOKRAJHAR, COTTON UNIVERSITY, SONAPUR COLLEGE, MARGHERITA