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# CIVIL SERVICES ACHIEVERS' POINT

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

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**THE ASSAM TRIBUNE ANALYSIS**

**DATE - 08 FEBRUARY 2021**

**For Preliminary and Mains examination**

**As per new Pattern of APSC (Also useful for UPSC and other State level  
government examinations)**

**CSAP**

**CIVIL SERVICES ACHIEVER'S POINT**

*Leadership through knowledge...*

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Answer of MCQs of 6-02-2021

1. b. 27 September
2. c. Thailand and India
3. d. Central bank is following a tight money policy.
4. c. Purchase and sale of govt securities by the RBI.
5. c. 1 and 2

MCQs of 8-02-2021

Q1. Which company's IPO will be launched in 2021-22 as a part of Government's disinvestment strategy?

- a. Air India
- b. Life Insurance Corporation
- c. IDBI Bank
- d. Shipping Corporation of India

Q2. The Budget 2021 increases the FDI limit to 74% in the Insurance Sector. What was the previous FDI limit?

- a. 62%
- b. 55%
- c. 49%
- d. 35%

Q3. Who presented India's first-ever Budget?

- a. James Wilson
- b. C Rajgopalachari
- c. Jawaharlal Nehru

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d. Lord Mountbatten

Q4. Brahmaputra is the \_\_\_\_\_th longest river in the world

- a. 15
- b. 7
- c. 5
- d. 11

Q5. The total number of national Parks in Assam is

- a. 5
- b. 4
- c. 3
- d. 7

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## EDITORIALS

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2. Union Budget and health sector ( GS 3 – Indian Economy )
3. Railway expansion in NE ( GS 5 – Infrastructure )

## Uttarakhand flood: experts point at increased human intervention in Himalayan region

- Increasing human intervention in ecologically sensitive Himalayan region is making it more vulnerable to climate change, environment experts said on Sunday as a glacier broke off at Joshimath in Uttarakhand's Chamoli district, triggering massive flood in the state.
- The glacier burst triggered massive flood in the Dhauliganga river and caused large-scale devastation in the upper reaches of Himalayas.
- Over 150 labourers working at a power project in Tapovan-Reni are feared dead, an Indo-Tibetan Border Police spokesperson said while quoting the project-in-charge. Three bodies have been recovered so far.
- It is an unfortunate incident. Our thoughts are with the missing construction workers and affected people of Uttarakhand. While exact cause of this incident is yet to be ascertained and needs an honest investigation, it is evident that increasing human interventions in ecologically sensitive Himalayan region are making it more vulnerable to climate change.
- Heavy construction work in the fragile eco-sensitive zones should be avoided, Avinash Chanchal, senior climate and energy campaigner, Greenpeace India said.
- Another expert, Anjal Prakash, one of the lead authors of a special report on oceans and cryosphere of the Intergovernmental Panel on Climate Change (IPCC), said while it was too early to explain the cause of the devastation, prima facie it seemed to be due to climate change and global warming which has become an alarming and irreversible situation now.
- He also said that Himalayan region is the least monitored region and requires the government to spend more resources in tracking these areas closely so that there is more awareness.

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- Himalayan region is the least monitored region and this event actually shows how vulnerable we could be. I would request the government to spend more resources in monitoring the region better so that we have more information about the change process. The result would be that we are more aware and could develop better adaptation practices, Prakash, who is also a Research Director and Adjunct Associate Professor at the Indian School of Business (ISB), Hyderabad, said.
- Terming the glacier burst as a rare incident, Mohd Farooq Azam, Assistant Professor, Glaciology and Hydrology, IIT Indore said satellite and Google Earth images do not show a glacial lake near the region, but there is a possibility of a water pocket.
- "It is a rare incident for a glacial burst to happen. Satellite and Google Earth images do not show a glacial lake near the region, but there is a possibility that there may be a water pocket in the region. Water pockets are lakes inside the glaciers, which may have erupted leading to this event. We need further analysis, weather reports and data to confirm if this indeed was the case, he said.
- Azam further said the thermal profile of ice is increasing, as earlier the temperature of ice ranged from -6 to -20 degree Celsius, it is now -2 degrees, making it more susceptible to melting.
- It is unlikely that this was a cloud burst since weather reports in Chamoli district show sunny weather till today with no record of precipitation. There is no doubt that global warming has resulted in the warming of the region.

## 2019 study warned Himalayan glaciers melting at alarming speed

- A part of the Nanda Devi glacier broke off in Uttarakhand's Chamoli district on Sunday, leading to massive floods, recalling a 2019 study that warned about the dangers of climate change and said Himalayan glaciers have been melting twice as fast since the start of this century.
- The glacier collapse at Joshimath led to a massive flood in the Alaknanda river system and caused large-scale devastation in the upper reaches of the ecologically fragile Himalayas.
- Two years earlier in June 2019, a study spanning 40 years of satellite observations across India, China, Nepal and Bhutan, indicated that climate change is eating the Himalayas' glaciers.
- The study, published in the journal Science Advances in June 2019, shows that glaciers have been losing the equivalent of more than a vertical foot and half of ice each year since 2000 – double the amount of melting that took place from 1975 to 2000.
- "This is the clearest picture yet of how fast Himalayan glaciers are melting over this time interval, and why," said Joshua Maurer, a PhD candidate at Columbia University in the US.
- While not specifically calculated in the study, the glaciers may have lost as much as a quarter of their enormous mass over the last four decades, said Maurer, lead author of the study.

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- The study synthesised data from across the region, stretching from early satellite observations to the present.
- The data indicates that the melting is consistent in time and space, and that rising temperatures are to blame, the researchers said.
- Temperatures vary from place to place, but from 2000 to 2016 they have averaged one degree Celsius higher than those from 1975 to 2000, they said.
- Researchers analysed repeat satellite images of some 650 glaciers spanning 2,000 kilometres from west to east. Many of the 20th-century observations came from declassified photographic images taken by the US spy satellites.
- They created an automated system to turn these into three dimensional (3D) models that could show the changing elevations of glaciers over time. The researchers then compared these images with post-2000 optical data from more sophisticated satellites, which more directly convey elevation changes.
- They found that from 1975 to 2000, glaciers across the region lost an average of about 0.25 metres of ice each year in the face of slight warming.
- Following a more pronounced warming trend starting in the 1990s, starting in 2000 the loss accelerated to about half a metre annually.
- Researchers noted that Asian nations are burning ever-greater loads of fossil fuels and biomass, sending soot into the sky, adding much of it eventually lands on snowy glacier surfaces, where it absorbs solar energy and hastens melting.
- They compiled temperature data during the study period from ground stations and then calculated the amount of melting that observed temperature increases would be expected to produce. The team then compared those figures with what actually happened.
- "It looks just like what we would expect if warming were the dominant driver of ice loss," Maurer said. The Himalayas are generally not melting as fast as the Alps, but the general progression is similar, the researchers said.
- The study did not include the huge adjoining ranges of high-mountain Asia such as the Pamir, Hindu Kush or Tian Shan, but other studies suggest similar melting is underway there as well.

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## Govt to work with RBI for execution of plan: Sitharaman

- Finance Minister Nirmala Sitharaman today said the government will work with the Reserve Bank for execution of the bank privatisation plan announced in the Budget.

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- Speaking to reporters in the financial capital, Sitharaman also said that the government has no plan to form any bank investment company to house the government stakes in banks.
- In the Union Budget presented last week, Sitharaman had announced the privatisation of two banks as part of its disinvestment plan. Bank unions have opposed the move.
- “The details are being worked out. I have made the announcement but we are working together with the RBI,” she said, when asked about the proposal.
- She, however, declined to comment on any specific details about which will be the candidate chosen for privatisation.
- “We will let you know when the government is ready to announce,” she answered when asked about the details.
- On the bad bank, Sitharaman said the government may have to give some guarantee for the National Asset Reconstruction Company (ARC), but stressed that this is a solution which has come from the banks itself and will also be led by them.
- Sitharaman alleged that the banks’ non-performing assets, which are to be transferred into the National ARC, are a legacy of the mismanagement in the past.
- There is no phone banking happening now, with favours being sought for anyone from New Delhi.
- On the Bank Investment Company (BIC), she said no such proposal is on the table and wondered what resulted in the discussion.
- “There is no such discussion. I don’t know where it is coming from. At least it is not before me. I am not discussing that,” she said.
- She said that there is a need for professionalisation of banks and the government is trying to ensure the same.
- The minister also said that the banks are gradually getting out of the risk aversion, which had set in during the early days of the pandemic.
- When asked about the ambitious divestment targets and the government’s ability to push through necessary reforms to earn the projected revenues, Sitharaman exuded confidence of hitting budgetary estimates of Rs 1.75-lakh crore through divestment.
- Sitharaman said the government stands to get up to Rs 30,000 crore from the newly introduced agricultural infrastructure cess.

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## Govt aims to raise MSMEs' share in GDP to 40%: Gadkari

- The government aims to increase the MSME sector's share in the GDP to 40 per cent to benefit the rural poor, Union Minister Nitin Gadkari has said.
- Currently, around 6.5 crore micro, small and medium enterprises (MSMEs) contribute 30 per cent to the GDP.
- The minister emphasised that a policy has to be made to empower the poor.
- "We are not in favour of westernisation, but we are in favour of modernisation, in the villages. This is the time for socio-economic transformation," the MSME minister said.
- He called for lasting and transformative changes at the village level, through innovative, research-based technology specially adapted for rural areas, an official statement said.
- Addressing a workshop at the Mahatma Gandhi International Hindi University at Wardha in Maharashtra, the minister pointed out that village industries and khadi generate as much as Rs 88,000 crore on an annual basis.
- This can be increased if policy is flexible and innovative, and is aimed at improving the life of people living in villages. The minister also stressed that goods produced by village industries can be sold better if they are marketed better.
- Recalling the philosophy of Mahatma Gandhi, Vinoba Bhave, Pandit Deendayal Upadhyaya, Ram Manohar Lohia and Jayaprakash Narayan, he said their aim was the same – to improve the lives of the poor living in villages.
- Unless solutions are found to ensure that employment is generated in villages, and they are clean and have enough facilities, the dreams of these leaders will not be fulfilled, he said.
- Migration of as much as 30 per cent of the country's population from rural areas has taken place since independence due to lack of growth of the village economy, the minister said.

## PM launches Asom Mala road project

- Launching the Rs 5,000 crore Asom Mala project for upgrading of surface communication in the state, Prime Minister Narendra Modi on Sunday said Assam has been able to witness fast development in every field including the health sector.
- Expressing gratitude for the affection shown by the people of Assam, Modi also lauded the state government for its role in the rapid progress of the region. The Prime Minister recalled the glorious

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history of resistance by the region against invaders and sacrifice of the martyrs during the Quit India Movement of 1942.

- In his 45-minute speech, Modi said that leaving behind the legacy of violence, deprivation, apprehension, discrimination and struggle, the entire Northeast today was moving forward on the path of development and Assam was playing a key role in this regard.
- Modi stated that after the historic Bodo accord, the recent elections in the BTR scripted a new chapter of development and trust in the region. "This day bears testimony to a significant change in the fortune and future of Assam, as Assam is getting the gift of two new medical colleges in Biswanath and Charaideo and the foundation of modern infrastructure is being laid through Asom Mala," he said.
- Recalling the poor state of medical infrastructure in the state in the past, the Prime Minister said Assam had only six medical colleges till 2016, whereas work on six new medical colleges has been initiated during the last five years of the BJP-led government in the state.
- "Biswanath and Charaideo medical colleges will cater to people of both the northern belt of the region and upper Assam. Similarly, unlike in the past with just 725 medical seats in the state, 1,600 new doctors will come out every year once these new medical colleges become operational. This will significantly improve medical facilities in far-flung areas," he said.
- Modi also spoke about his dream of imparting medical and technical education in mother tongue.
- "I have a dream of each state having at least one medical college and a technical institution imparting education in the local language," he said, promising to set up such institutions in Assam after the Assembly elections.
- Modi said work on the AIIMS in Guwahati was going on in full swing and the first batch of MBBS classes has already started, he said the work will be completed in the next one-and-half to two years.
- Referring to the apathy of previous governments towards Assam's problems, the Prime Minister said that the current government was working for the people of Assam with full dedication.
- Outlining the efforts to meet the medical needs of the people, he said that about 1.25 crore people in Assam are being benefitted by the Ayushman Bharat scheme as more than 350 hospitals have enrolled under the scheme. About 1.50 lakh poor people in Assam have received free treatment under Ayushman Bharat, and about 55 lakh people have availed primary treatment in the health centres established in the state.
- Noting the importance of tea gardens in the growth of Assam, he said this year's Union Budget announced Rs 1,000 crore for the welfare of tea workers."

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- Modi said modern roads and infrastructure have a major role in increasing Assam's capabilities. Keeping this in mind, Asom Mala has been started in line with the Bharat Mala project. "In the last few years, thousands of kilometres of roads and many bridges have been constructed in the state. The Asom Mala project will fulfill the dream of having a network of broad roads and connectivity for all villages and modern cities," he said.
- Speaking at the programme, Chief Minister Sarbananda Sonowal said that due to the increased allocation to Assam in the Union Budget, the state has been able to make steady progress in the last few years.
- Finance and Health Minister Himanta Biswa Sarma also thanked Modi for his support to Assam during the COVID-19 pandemic, and said that due to the Prime Minister's constant support, Assam is developing in all sectors.

## EDITORIALS

### Restored internet

- If today the world has been reduced to a small village, much of it has been due to the amazing advances of communication technology effected around the internet. So vital this facilitator has been to human existence that one cannot imagine going back to an earlier era when the internet did not exist, since human lifestyle and societal infrastructure centres round it.
- By enhancing our ability to rapidly communicate with one another, the internet has been instrumental in propagating viewpoints, moulding public opinion, organizing public events, arranging for people to gather to respond to developments, *et al.* It is this enhancement of communication that makes fascist regimes view the internet at enemy number one and induces them to suppress it.
- Authoritarian regimes like China and North Korea wields iron-clad controls over what their citizens can view on the internet even as they monitor social media content for the slightest whiff of dissent. Pretending democracies like Russia or Belarus, while allowing internet use, subjects social media platforms to monitoring and censorship.

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- As shown by precedents in Hong Kong or Myanmar, fascist elements cut off the internet the moment they confront public protest, since it forestalls demonstrators to mobilize their resources. Sadly, even India, the largest democracy in the world, in the name of helping to maintain law and order, takes the disconnect route, as exemplified by what has happened during the ongoing protests by farmers.
- It is in such a context that one raises two cheers at the news that, after 18 months, 4G services have been restored in entire Jammu and Kashmir. It may be recalled that prior to the abrogation of Article 370 stripping Jammu and Kashmir of its special status on August 5, 2019, the Centre had imposed restrictions on high-speed 4G internet service, citing the presence of separatists and Pakistan-based terrorists in the area.
- Though, five months later, 2G services were restored in several places, high-speed services continued to be restricted. The adverse impact the ban had made on all economic sectors, education, tourism, transport, health, handicraft, etc., can hardly be overstressed, particularly because it had been imposed in the midst of a pandemic.
- For instance, as mentioned in a plea before the Supreme Court of India by the Private Schools Associations of Jammu and Kashmir, students lost two academic sessions since facilities such as Zoom could not operate with 2G, yet no concessions have been given to Kashmiri pupils who had to sit for all-India examinations.
- Others too have pointed out that although they had not rendered 4G service, cellular companies had continued to charge customers full tariffs. The high-speed internet ban in Jammu and Kashmir, whose population numbers more than 13 million, has allegedly been the longest by any democracy, and might have remained even longer had it not been for judicious intervention by the Supreme Court.

# CSAP

## Union Budget and health sector

- Union Finance Minister Nirmala Sitharaman presented the general budget 2021-22 on February 1, 2021 saying that the budget proposals rest on six pillars, including health and well-being. With an announcement that India has a holistic approach to health and focuses on strengthening three areas – preventive, curative and well-being, the FM allocated Rs 2,23,846 crore for expenditure on health and well-being in the budget.

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- It is around 137% higher than the budget estimate of Rs 94,452 crore for 2020-21. The budget allocation for health includes the total funds that are allocated to the Ministry of Health and Family Welfare, Department of Health Research, Ministry of Ayush, vaccination, drinking water and sanitation, nutrition, Finance Commission grants for water sanitation and health.
- The FM announced a new centrally-sponsored scheme 'PM Atmanirbhar Swasth Bharat Yojana' in the budget, which will be launched with a total outlay of Rs 64,180 crore over a period of next six years. The scheme will focus on investment on health infrastructures development. It will develop capacities of primary, secondary and tertiary healthcare systems; strengthen existing national institutes and create new institutes for detection and cure of new emerging diseases like Covid-19. It will be in addition to the National Health Mission.
- The main interventions under the scheme include support to set up 17,788 rural and 11,024 urban Health and Wellness Centres, setting up of integrated public health laboratories in all districts and 3,382 block public health units in 11 States, establishment of Critical Care Hospital Blocks in 602 districts and 12 central institutions, strengthening of the National Centre for Disease Control and its five regional branches and 20 metropolitan health surveillance units, expansion of Integrated Health Information Portal to all States/UTs to connect all public health labs, among others.
- India suffered a lot during the Covid-19 pandemic due to lack of sufficient well-equipped health infrastructures. The scheme will change the picture of Indian's health if it is implemented in letter and spirit.
- In reality, as per the budget allocation for the health sector, the Ministry of Health and Family Welfare actually expects to spend Rs 71,269 crore in FY 2021-22 which is an increase of around 9.62% compared to the budget of Rs 65,012 crore of last year. But the revised estimate for the FY 2020-21 is Rs 78,886 crore.
- This implies that actual budgetary allocation for the health sector has come down by 9.66%. This year the pandemic gave the FM an opportunity to be an outlier and allocate more money to the health sector than what had been done earlier. But it seems she wasted it.
- There was a dire need to increase the budget allocation to the health sector to cope up with the Covid-19 pandemic. In the beginning of the budget speech, the FM thanked the frontline workers for their selfless services during the pandemic. But the budget failed to allocate funding for ensuring minimum wage and insurance for all the frontline health workers, especially the Anganwadi and Asha workers.
- The budget of the NHM has increased by 9.55% over the previous year from Rs 33,400 crore to Rs 36,575.5 crore in 2021-22. Most of this increase has been focused on NRHM but its counterpart NUHM has not received much attention.

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- The NUHM received only Rs 50 crore increase over the previous budget from Rs 950 crore to Rs 1,000 crore. A host of health schemes are bundled under NHM. Considering the need for more funds for public healthcare, which caters to the poor people, the allocation should have been increased.
- The allocation towards the Government's flagship insurance scheme launched in 2018, Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) remained unchanged at Rs 6,400 crore this year though it needed to be scaled up. The scheme aims to reduce the out-of-pocket private expenditure on health that has been pushing several people into poverty, especially during and after Covid-19 pandemic.
- Telemedicine got a big thumbs up for online consultation in the wake of Covid-19. However, the allocation to it remained stagnant at Rs 45 crore in the budget. In reality, while the allocation towards health in the Union Budget 2021-22 focused on mitigating the impact of the pandemic, major public health schemes received insufficient funds.
- In 2020 the Covid-19 pandemic affected more than one crore Indians and killed about 1.48 lakh people. India is presently using two Covid-19 vaccines – Covishield and Covaxin. The FM has allocated Rs 35,000 for Covid-19 vaccines in the budget with a promise to allocate more funds in future if required. This is one of the best steps of the budget to make India Covid-19-free. For this to happen, universal, free and timely Covid-19 vaccination is necessary and more funds will be required.
- The FM said that India has a holistic vision for healthcare that translates into wellness of the citizen. Proper nutrition, safe drinking water, sanitation and clean environment are prerequisites for achieving universal health. The FM announced that supplementary nutrition programme and the Poshan Abhiyan will be merged as Mission Poshan 2.0 to strengthen nutritional content, delivery, outreach and nutritional outcomes across 112 aspirational districts.
- For this the FM allocated Rs 2,700 crore in the budget. Rs 60,030 crore has been allocated to the Department of Drinking Water and Sanitation to continue the Jal Jeevan Mission (safe water availability) and Swachh Bharat Mission (comprehensive sanitation programme). The budget has allocated Rs 2,217 crore for 42 urban centres in India to tackle the problem of air pollution.
- To reduce the vehicular pollution, the FM announced in the budget about a voluntary vehicle scrapping policy to phase out old and unfit vehicles. The Jal Jeevan Mission (Urban) will be launched with an outlay of Rs 2,87,000 crore for universal water supply and the Urban Swachh Bharat Mission 2.0 will be implemented with an outlay of Rs 1,41,678 in the next five years. These are some wellness measures in the budget.
- The budget is promising in the health sector and expected to provide enhanced coverage of quality healthcare services to the people of India though there was a dire need to increase the health budget

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# CIVIL SERVICES ACHIEVERS' POINT

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

allocation. The schemes announced in the budget will be of tremendous help to the people if they are implemented in letter and spirit. Hope the budget will reduce the out-of-pocket health expenditure of the common Indian.

## Railway expansion in NE

- With the Union Budget allocating Rs 8,060 crore for development of railway infrastructure in the Northeast Frontier Railway (NFR) zone, some much-needed augmentation of railway services in the region can be expected. Long-pending works on new lines as well as doubling works will get the required impetus with fund allocation as will safety and capacity enhancement projects. Passenger amenities have been another neglected area and one hopes this critical segment, too, is taken adequate care of.
- Doubling of the New Bongaigaon-Agthori (via Rangiya) section, New Bongaigaon-Goalpara-Guwahati section, Digaru-Hojai section and New Mainaguri-Gumanihat section are expected to get going while some new lines have also been taken up. It is good to see the budget taking cognizance of perennial constraints in terms of infrastructure development, speed augmentation of trains, development of terminal facilities, improvement of amenities for passengers and other users, construction of road over-bridges and road under-bridges, and modernization of the signalling system for enhancement of safety and speed.
- Similarly, the announcement that electrification of railway tracks up to Guwahati would be completed by March this year is another welcome development. While railway expansion in the Northeast has been sluggish for decades, the fact that the region still does not have electric trains goes to show that technological advancements that have brought in sea changes in railway travel, making it faster, convenient and environment-friendly continue to remain out of bound for the region.
- The zones of Indian Railways barring the NFR have more or less completed track electrification even as the NFR – the zone dedicated to the north-eastern States besides West Bengal and Bihar – still has miles to go to reach the level of its counterparts in other regions. And even within the region the NFR caters to, the train services in the north-eastern States fare poorly compared to Bihar and West Bengal.
- Indeed, this has given rise to resentments in the Northeast about the NFR not doing justice to the region – something that has fuelled justified demands for having a zonal railway authority dedicated solely to the Northeast. It is also a fact that despite the NFR being headquartered in Assam, the Bihar and Bengal lobby continues to call the shots. Our parliamentarians should treat the matter seriously and put pressure on the Centre to make NFR serve the region in the manner its nomenclature suggests.

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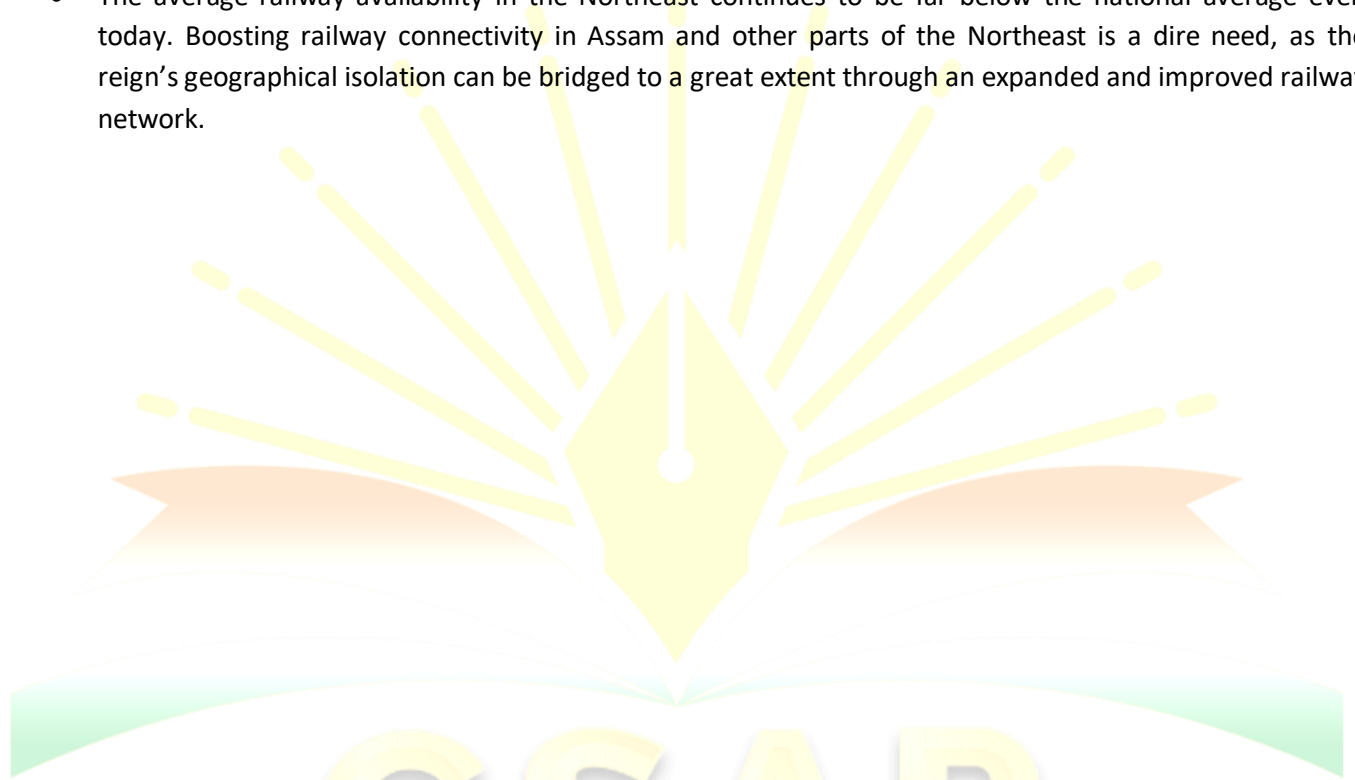


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- India has witnessed commendable expansion of railways since independence but the Northeast has mostly remained outside its purview. Barring Assam and to an extent Tripura, none of the other north-eastern States enjoy proper railway connectivity.
- The average railway availability in the Northeast continues to be far below the national average even today. Boosting railway connectivity in Assam and other parts of the Northeast is a dire need, as the region's geographical isolation can be bridged to a great extent through an expanded and improved railway network.



# CSAP

CIVIL SERVICES ACHIEVER'S POINT

*Leadership through knowledge...*

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