DESCRIPTIVE & LETTER WRITING

SBI PO MAINS 2019

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- Total Time: 30
- Number of Questions: 2
- Question Type: Essay + Letter Writing (formal / informal)

ESSAY

How to prepare for essay writing for SBI PO mains descriptive test:
Essay writing is all about your writing skills and how well you present your thoughts on a particular topic. This section also includes your knowledge on a particular topic and you also require imagination skills to score higher in this section.

Read newspaper everyday
Candidates should read one standard newspaper daily to improve their English and vocabulary. It will take time and they have to focus and concentrate on the news. “The Hindu” is the most loving newspaper by question paper setters. Don’t spend the whole day in reading but read its business and editorial section for preparation of descriptive writing test, which makes you comfortable to their writing style which is really difficult to understand for new one and also improve your writing skills.

Vocabulary improvement
To improve your vocabulary, learn some new words daily and try to practice in the daily use. Newspaper reading also improves your vocabulary and also read different preparation books to improve their English section as well as your writing skills.

Write at least one article daily
Try to write at least one article everyday in your own words on any current topic from the newspaper or trending topics.

Avoidance of sentences repetition
Always try to avoid the repetition of sentences in your essay because this may impact the bad impression of your writing skills.

Partition of the essay
Try to divide your essay into at least 3-4 paragraphs.
(a) The first paragraph should be the **introduction part** where you go for general discussion about the topic.

(b) The **body of the essay** should be divided into at least 2 paragraphs.

(c) The last paragraph should be the **conclusion**.

1. **Introduction**: This should contain a brief introduction of the topic with an explain the background of the topic. Use this section also to briefly mention your view on the topic before elaborating on that in the Middle part of paragraphs.

2. **Mid part of paragraphs**: The body paragraphs (or the middle paragraphs) are used to present one's point of view on the subject in a detailed manner. You should restrict the number of paragraphs here to 2 or 3. The purpose of the body is to list out in detail the examples that support your view. It is always advised to put forth your strongest argument first followed by the second strongest one and so on. Each paragraph should contain one idea and sentences supporting it.

3. **Conclusive** – It should not be just a clubbing of statements. Your essay/letter should make sense for the reader.

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**Most Important Topic for Descriptive paper**

**Union Budget 2019-20: Bucks for the banks**

The maiden budget of Nirmala Sitharaman has many interesting features, but it does not have a defining central theme. There were expectations of a big growth push through either tax cuts or large expenditure programmes even if it meant a rise in the fiscal deficit. But the Finance Minister has chosen to be fiscally conservative, opting to play the long-term game, though it could lead to pain in the short term. The only indulgence she has permitted herself is a big ₹70,000 crore capital infusion in banks that will, it is hoped, spur lending to growth sectors in the economy. Also, quite notably, the budget has sought to address the problems that have plagued the non-banking finance companies space over the last few months and the consequent credit freeze and loss of confidence in the market. Ms. Sitharaman has comprehensively addressed the important issues of liquidity, solvency and poor governance in the NBFC sector. She has made available a liquidity window of ₹1 lakh crore to public sector banks through the Reserve Bank of India to buy pooled assets of NBFCs and offered a one-time credit guarantee for first loss of up to 10%. To enable better supervision of the sector, housing finance companies, which have been the main villains of the piece, will come under the RBI’s regulatory ambit. A long-standing demand of NBFCs for equitable treatment with banks in the matter of taxing interest receivable on bad loans has been conceded. They will not need to maintain a Debenture Redemption Reserve on public placements that was leading to locking-up of funds, which is their raw material for business. These are important reform measures for NBFCs. More interesting is the move towards reviving development financial institutions. The big problem faced by NBFC financing infrastructure is the lack of long-term funding sources to match their lending.
tenure. This pushed them into borrowing short-term funds to lend to long-term projects, leading to asset-liability mismatches. The proposal to set up a committee to study the issue, including the experience with development finance institutions, is welcome.

There are several reform measures that have been announced, but the most interesting is the reiteration of the government’s commitment to strategic disinvestment and the declaration that it is willing to allow its stake to fall below 51% in non-financial PSUs. Start-ups can heave a sigh of relief as the angel tax is practically off the table. The government seems to be moving towards a single identity card for citizens in the form of Aadhaar, which will now be interchangeable with the PAN card. Taxpayers who do not have a PAN card can file returns quoting their Aadhaar number, which effectively can be a substitute for PAN in all transactions. Another reform measure is the introduction of faceless e-assessment of tax returns taken up for scrutiny. This will eliminate the scope for rent-seeking by officers as there will be no interface between assessee and official. In fact, the assessee will not even know the identity of the officer scrutinising the return. This is an absolutely welcome measure but needs to be closely watched for implementation. The corporate sector has got a minor sop with the turnover limit for the 25% tax bracket being raised to ₹400 crore per annum from ₹250 crore. The expectation was that this would be extended to all companies irrespective of size. It appears that the government wants to wait for the finalisation of the Direct Taxes Code, which is being examined by a committee.

Real estate companies may have reason to cheer as the generous tax concession for affordable housing may create demand, especially in the smaller metros. The ‘nudge theory’ of economist Richard Thaler, mentioned extensively in the Economic Survey 2018-19 presented in Parliament on Thursday, has been put to use by the Finance Minister to push forward two of this government’s pet themes — increasing digitalisation of money and promoting electric mobility. On the first, there will now be a 2% tax deducted at source when withdrawals from bank accounts exceed ₹1 crore in a year. This is a commendable measure, but it could lead to genuine problems for businesses such as construction and real estate that are forced to deal in cash for wage payments. Of course, the TDS can be set off against their overall tax liability. The second, and more interesting ‘nudge’, is towards electric vehicles where those taking loans to buy one will get a tax deduction of up to ₹1.5 lakh on the interest paid by them. But the fact is that there are not too many electric vehicles in the market now. And even for those that are there, the waiting period to deliver one is long. Besides, there is no ecosystem, such as charging points, even in the major cities. The government’s hope seems to be that this incentive will create a market for e-vehicles that will then lead to the development of the ecosystem.

The budget documents show that the government has stuck to the glide path for fiscal deficit, which will be at 3.3% this fiscal. This is, however, based on exaggerated growth projections in tax revenues. The estimated total revenue receipts this fiscal is ₹19.62 lakh crore, which implies a 25.56% growth compared to the actual receipts of ₹15.63 lakh crore (as presented in the Economic Survey) in 2018-19. This is an extremely ambitious projection, especially given the ongoing slowdown in the economy. Of course, the Finance Minister could get a comfortable buffer if the Bimal Jalan committee that is going into the sharing of RBI’s reserves with the government comes up with favourable
recommendations. The government also appears to be sliding into a protectionist mode, going by the increase in customs duty on everything from cashew kernels to PVC, newsprint and even auto parts. While some of it may be well-intentioned to promote domestic manufacturing, this sends out a retrograde signal on the reforms front.

A global slowdown?

Stock markets across the world had very little reason to celebrate in 2018. They witnessed the return of extreme volatility after many years, and most of them recorded their worst performance in a decade. Much of this gloom has to do with the rise in fears that global economic growth could come to a grinding halt in the near future. The economic expansion in the United States, which began after the 2008 recession, is now the second-longest in history. Many believe that a recession is overdue now. China is another major concern as the People’s Bank of China’s earlier moves to rein in a massive credit-fuelled bubble have been dampening momentum with a lagged effect. The country’s private manufacturing sector contracted in December for the first time in 19 months and the official manufacturing PMI (purchasing managers’ index) number dropped below 50 for the first time since mid-2016. Other major economies such as Europe and Japan have also shown signs of a potential slowdown in growth. Global stocks have been pricing in these very real risks, particularly with major central banks such as the U.S. Federal Reserve and the European Central Bank remaining on the path to normalise interest rates from near-historic lows. The steep fall in the price of oil is another indicator of faltering demand for commodities as the global economy cools down. The tightening of monetary policy has often been followed by a slowdown in economic growth, and this time may be no different. Going forward, a major worry for policymakers globally will be the lack of sufficient central bank firepower should the global economy move into a full-fledged recession in 2019. After years of adopting a monetary policy regime marked by near-zero interest rates, central banks like the Fed now have very little room to lower rates if they want to fight a recession. This is despite the gradual tightening of rates and unwinding of asset purchases in the last few years. The next recession may thus witness central banks adopting even more unconventional methods to stimulate their economies. Some hope that governments will ramp up spending to compensate for the lack of monetary policy leeway. But it is unlikely that any fiscal stimulus will fully compensate for the absence of an accommodative monetary policy, particularly when most governments are already deeply mired in debt. Further, the overuse of monetary policy will eventually lead to diminishing returns. A further escalation in the trade war between the U.S. and China is another imminent risk to global growth as additional tariffs could increase the overall tax burden on the economy. In order to tackle the next recession, policymakers will have to come up with reforms to boost economic productivity, instead of just relying on an ultra-easy monetary policy to boost their economies.

Cyclone Fani

Cyclone Fani has left a trail of destruction across a large part of coastal Odisha, but its management has emerged as a global example of how timely weather alerts, preparedness and informed public participation can dramatically reduce loss of life. The toll from the extremely severe cyclonic storm on May 3 stood, at last count, at 34 deaths. In terms of
material losses, several districts were battered, houses flattened and electricity and telecommunications infrastructure destroyed, but the relatively low mortality shows a dramatic transformation from the loss of over 10,000 lives in 1999 when super cyclone 05B struck. Odisha then worked to upgrade its preparedness, which was tested when very severe cyclonic storm Phailin struck in 2013. It was able to bring down the number of deaths to 44 then, in spite of a wide arc of destruction: 13 million people were hit and half a million houses destroyed. The Odisha government and the Centre now have the task of rebuilding infrastructure. They should use the opportunity to upgrade technology, achieve cost efficiencies and build resilience to extreme weather, all of which can minimise future losses. Given the vulnerability of Odisha and Andhra Pradesh to cyclones, the frequency and intensity of which may be influenced by a changing climate, the Centre should press for global environmental funding under the UN framework to help in the rebuilding. Both States have received funding from the World Bank in cyclone risk mitigation efforts since 2011.

The priority in Odisha is to restore electricity and telecommunications, which will require massive manpower. This should be treated as a national mission. Public health interventions are paramount to avoid disease outbreaks. The State government has been able to restore some physical movement by opening up highways and district roads; the Centre has relieved tension among students by postponing the National Eligibility-cum-Entrance Test in Odisha. Overall, there is a sense of relief that in the midst of a national election the toll was effectively contained. Looking ahead, India must prepare for many more intense and frequent cyclones along the coastal States. Preparedness has to focus on building resilience and strengthening adaptation. This can be achieved through better-designed houses and cyclone shelters, good early warning systems, periodic drills and financial risk reduction through insurance. Early weather warnings hold the key to better management, and during the Fani episode the India Meteorological Department played a crucial role. Its commendable performance has been recognised by the UN as well. Odisha’s experience, which coincides with similar devastation along east Africa this year, will be keenly followed at the UN Disaster Risk Reduction conference convening on May 13 in Geneva.

**Capital buffers: RBI draft norms timely for NBFCs**

Non-banking financial companies, already reeling under a painful liquidity crisis, are up against a fresh challenge in the form of new regulatory norms set by the Reserve Bank of India. The central bank has released draft norms on liquidity risk management for deposit taking and non-deposit taking NBFCs. According to these proposed rules, NBFCs would have to comply with a higher liquidity coverage ratio (LCR), which is the proportion of assets that an NBFC needs to hold in the form of high-quality liquid assets that can be quickly and easily converted into cash. The new norms, which are expected to be implemented by the RBI over four years starting from April 2020, would likely put significant pressure on the margins of NBFCs. Under these norms, NBFCs would have to maintain their LCR at 60% of net cash outflows initially, and improve it to 100% by April 2024. If the norms are implemented, NBFCs may be forced to park a significant share of their money in low-risk liquid assets, such as government bonds, which yield much lower
returns than high-risk illiquid assets. The strict norms have to be seen in the context of the present crisis where even prominent NBFCs are struggling to meet their obligations to various lenders. While the profit outlook and other short-term financial metrics of NBFCs may be affected by the norms, there are good reasons to be optimistic about their long-term impact on the health of NBFCs and the wider financial sector. NBFCs, which are in the business of borrowing short term to lend long term, typically run the risk of being unable to pay back their borrowers on time due to a mismatch in the duration of their assets and liabilities. This is particularly so in instances where panic sets in among short-term lenders, as happened last year when lenders, worried about the safety of their capital, demanded to be paid back in full. In other words, NBFCs rely heavily on short-term lenders rolling over their loans without fail in order to avoid any kind of liquidity crisis. The new norms would discourage NBFCs from borrowing over short term to extend long-term loans without the necessary buffer capital in place. This could compel NBFCs to shrink the scope of their lending from what it is today, but it would save them from larger crises and significantly reduce the need for the government or the RBI to step in as the lender of last resort. Undeniably, NBFCs have done a tremendous job in recent years in widening and deepening access to credit by taking a share from the public sector banks, which have been severely affected by the bad loans crisis. However, the latest liquidity norms for NBFCs are still necessary to ward off systemic crises.

**Economic Reforms**

Economic reforms in India began in 1993 when the country faced many harsh realities like fiscal and balance of payment deficits, constantly rising inflation. The crisis was of such a magnitude that the country had to pledge gold worth US $ 400 million abroad and depreciate the rupee by 25 percent in two instalments. The reforms were initiated in order to reduce inflation, fiscal deficit, poverty and to increase industrial growth, productivity, employment, increase exports and foreign exchange reserves. The chief measures taken under the reforms were allowing Foreign Direct Investment (FDI) and foreign institutional investors (FII) in the corporate and stock market segments, reduction in customs and excise duties, reduction in tax rates, and permission to Indian companies to tap international markets for their capital needs. A policy of PSUs disinvestment and opening up of banking and mutual fund industry to the private sector are other steps taken towards liberalisation of the economy.

The erstwhile licence-raj has been demolished, Indian rupee has been made convertible on the current account and in near future it may be made convertible on the capital account also. The Foreign Exchange Regulation Act (FERA) has been replaced with Foreign Exchange Management Act (FEMA). And all these have resulted in corporatisation of the society to a large extent and the beginning of a process of integration of Indian economy into global economy. These reforms have thrown open many new avenues and challenges simultaneously. Things have become more competitive, bigger and complex and only the finest will survive. Markets and investors have become more discerning and investors want good returns and the consumers value for their money spent. Now, the investors have
greater choice and gone are the days when a few business houses dominated the corporate world.

India has been able to achieve reasonably good results of these reforms. The growth rate has gradually increased to 4.9 percent in 2013-14. The economic reform process has changed our economy into a developing one and today it is regarded as one the best economies in Asia. There have been better yields and profit margins in the corporate sector since then and the GDP growth has appreciably increased from 1.1 percent in 1990-91 to 6-7 percent in 1995-96. There has been growth in industrial production and inflation rate has come down to 6-7 percent from 17 percent. Reforms have also increased our foreign exchange reserves and market capitalisation of the companies has increased considerably. The foreign investment in the country through FDIs, FIIs, GDRs, Euro Issues etc. has been quite encouraging. But there is still much room for improvement and there cannot be any complacency. The road to growth and prosperity is long and full of bumps, barriers and blocks. The main objective of improving the quality of life and living standards of the people of the country is not yet in sight. The entry of multinational companies (MNCs) into consumer products sector on a big scale is also a source of anxiety. Instead they should invest massively in infrastructure sector and those in which huge capital and latest technology are involved.

Reforms and globalization of Indian economy has certainly started yielding results in terms of poverty alleviation to some extent. They have lent a helping hand in reducing poverty. According to the World Bank's latest report (1997) the economic reforms and liberalisation has done more to reduce poverty in India than government development programmes which have not benefited those they were meant for. According to the report entitled "India: Achievements and Challenges in Reducing Poverty" some of these government programmes have in fact largely missed their supported targets—the poor—and delivered the bulk of their benefits or subsidies to the politically or economically more advantaged. The economic growth in India has widened opportunities at the bottom as well as near the top of the society, says the report and this has increased the wages of landless rural workers since liberalisation. These reforms hold the promise of considerable improvement in the living standards of the country's 300 million poor avers the report. Inward looking industrialisation strategies of the past could not achieve the rate of poverty alleviation possible with alternative policies, says the Bank.

With the help of the World Bank, Mumbai is revamping its transportation systems, embarking on one of the most ambitious infrastructure projects in the world, resettling 100,000 residents, and building new roads and train tracks.

The Bank has praised the appreciable high growth rates in the past 5 years resulting from reforms, but the report cautions that there is much that remains to be done to sustain this growth. High fiscal deficits, tremendous infrastructure problems, inefficient financial
systems and heavily subsidised segments are the problems facing the Indian Government, it says.

Reforms have opened new opportunities which should be exploited to the maximum. Reforms gradually reduce the role of the government. We need foreign investments on a large scale to improve our infrastructure facilities and accelerate growth but it is not flowing in the country to the extent and quantity we need. Perhaps it is because there are multiple authorities from whom sanctions are to be sought and, therefore, foreign investors shy away. During 1996 India could obtain only 2.8 percent of the total foreign investment. China tops the list with $52 billion or 18 percent of the total investment followed by Mexico, Indonesia, Malaysia, Thailand and Argentina. The capital inflow to developing countries is in the form of foreign direct investment, bank loan and bonds and portfolio investment. This slow inflow of the capital into India is also because of India's competitive edge in the context of global economy has not shown any improvement this year compared to 1996 and yet India has emerged as the world's third most preferred destination for F.D.I. In order to attract foreign capital into the country in the required quantity it is imperative that reforms are speeded up. According to the global competitiveness report of the World Economic Forum, India is still the least open economy behind only to Vietnam and Zimbabwe.

We have signed WTO accord but we need to open up and liberalise further to increase our share and gains in the world market. At present India's share is dismal 0.6 percent. We need a more open policy because by global standards, India is not competitive at all. It is high time that the maze of red tape and stifling regulations do not come in the way of the private sector initiatives. India needs to adopt such policies and programmes that attract foreign and domestic investments and encourage re-investment of profits. Genuine and timely reforms is another name of onward march, progress and development. But at the same time India has to watch its own interests and not to be swept away by the exhortations and preachings of the developed countries of the West. The euphoria of liberal economic reforms should not blind us to ground realities and national interests both in short and long terms. Global integration and globalisation are necessary and also inevitable but these should not lead to what is called local disintegration and social imbalances and disparities.

Talking of economic growth and economic development of the largest democratic country of the world will be a ground reality. Political rivals stake their claims for many good things they have achieved. But the people of the country take them with lot of criticism which is of course, a healthy sign of political awareness especially towards economic growth and development of the country which appears to be one of the most important issues of the 2004 General Lok Sabha election.

When the Bharat Uday Yatra entered Orissa through Naupada district, one of the poorest regions in the country, the Deputy Prime Minister L.K. Advani blamed the Congress for the
country’s backwardness in various fields. He pointed out that the Congress had failed to solve the problems facing the people living in the six lakh villages despite the party being in power for 48 years after independence. The fact is: what had so far been done for economic growth and development in these six lakh Indian villages? If "India Shining" slogan is a reality why then the people living in the villages have no access to education, drinking water, pucca roads, hospitals and water for irrigation purposes. Well, there is a dream—"the Vision 2020". Let it be a reality.

Bread and butter issues of development are remarkably absent from the election campaign of the Bhartiya Janata Party (BJP). 'Economic governance' over the past five years did not fetch much. So-called achievements in accelerating economic growth does not seem to be real achievements. If we draw a line of comparison between the two, the present is poorer what it was in as per record in 1992-98. Even after 68 years of independence, a greater emphasis is not being given to livelihood issues. 'Great power', 'developed economy' and 'superpower' will not keep number one issue aside.

It is obvious that growth and development are two different things. The experience of the past half century around the world has shown that while rapid economic growth is necessary for a steady improvement in the quality of life, growth by itself does not automatically lead to a better life for the majority.

What Indonesia did in 1990s is the most recent example. According to a study made by United Nation human development that what a society does with its drawings is as important as the generation of higher and higher incomes.

**Goods and Service Tax (GST)**

Goods and Services Tax (GST) is an indirect tax levied when a consumer buys a good or service. India's current tax scenario is riddled with various indirect taxes which the GST aims to subsume with a single pan India comprehensive tax, by bringing all such taxes under a single umbrella. The aims of bill to eliminate the cascading effect of taxes on production and distribution prices on goods and services.

Cascading effect of taxes is caused due to levy of different charges by State and Union Governments separately. This tax structure raises the tax-burden on Indian products, affecting their prices, and as a result, sales in the international market. The new tax regime will therefore, help boost exports. In the changed scenario, the following taxes under Centre and States will be subsumed in GST.

**Central Taxes replaced by GST Bill** Central Excise Duty, Additional Duties of Excise and Customs, Special Additional Duty of Customs (SAD), Service Tax and Cess and Surcharges on supply of goods and services.
State Taxes Subsumed in the GST Bill

VAT, Central Sales Tax, Purchase Tax, Luxury Tax, Entry Tax, Entertainment Tax, Taxes on advertisements, lotteries, betting, gambling and State Cess and Surcharge.

The Lok Sabha passed The Constitution (122nd Amendment) (GST) Bill, 2014 on 8th August, 2016. The bill was passed by two-third majority, with 443 members voting in its favour and none against in the final vote. Introduced in Lok Sabha in May 2015, the Bill was passed by Rajya Sabha on 3rd August, 2016 with 203 votes in favour and none against. The passage of this historic GST Bill has now paved the way for the concept of one nation, one tax.

The Union Government has set the ambitious target to roll out of the Goods and Services Tax, (GST) from 1st April, 2017. It was announced by Union Finance Minister Arun Jaitley after unveiling a detailed road map for GST implementation. This announcement was made after Rajya Sabha had passed The Constitution (122nd Amendment) (GST) Bill, 2014.

Provisions of the Bill

- The GST will have two components keeping in mind the federal structure of India: the Central GST (CGST) and the State GST (SGST).
- For goods and services that pass through several states or imports, the Centre will levy another tax, the Integrated GST (IGST).
- Alcohol for human consumption has been kept out of the purview of GST.
- It empowers the centre to impose an additional tax of upto 1% on the inter-state supply of goods for two years or more. This tax will accrue to states from where the supply originates.
- Initially, GST will not apply to some products such as petroleum crude, high speed diesel, motor spirit (petrol), natural gas and aviation turbine fuel. The GST Council will decide when GST will be levied on them.
- Tobacco and tobacco products will be subject to GST. The centre may also impose excise duty on tobacco.
- Parliament may provide for compensation to states for revenue losses arising out of the implementation of GST for upto 5 years, based on the recommendations of the GST Council.

Benefits of GST

For Industries and Businesses

- There will be uniformity of tax rates and structures across the country. It will increase certainty and ease of doing business i.e. make it tax neutral, irrespective of the choice of place of doing business in the country.
- Due to removal of cascading, it will have a system of seamless tax-credits throughout the value-chain, and across boundaries of States. It will help to reduce hidden costs of doing business.
- It would make compliance easy and transparent. The GST regime will have a robust and comprehensive IT system. Therefore, all tax payer services such as registrations, payments, returns, etc will be available to the taxpayers online.
It will reduce transaction costs of doing business that will eventually lead to an improved competitiveness for the trade and industry.

The subsuming of major Central and State indirect taxes in GST would reduce the cost of locally manufactured goods and services. It will increase the competitiveness of Indian goods and services in the international market and give a boost to Indian exports.

For Central and State Governments
- GST backed with a robust end-to-end IT system will be simpler and easier to administer than all other indirect taxes of the Centre and State levied so far.
- The robust IT infrastructure of GST regime will result in better tax compliance that will curb leakages and incentivise tax compliance by traders.
- GST will lead to higher revenue efficiency as it is expected to decrease the cost of collection of tax revenues of the government.

For the Consumers
- Due to single and transparent tax proportionate to the value of goods, and services: it will remove many hidden taxes leading to transparency of taxes paid to the final consumer.
- The overall tax burden on most commodities will come down because of efficiency gains and prevention of leakages which will benefit consumers.

Goods and Services Tax has all the ingredients of a modern, seamless taxation system. But its success will depend on taking onboard all the stakeholders and eliminating all the irritants which goes against the principles of GST. Goods and Services Tax will also contribute towards a robust macro-economic parameter, thereby increasing investor sentiment. Finally, the consumers will be ultimate beneficiary as it would eliminate the cascading effect of tax.

Difficult Words with Meanings:
- **Levied** an amount of money, such as tax
- **Riddled** something or someone difficult to understand
- **Subsume** to included something or someone as part of a larger group
- **Cascading** a large of number of things that happen quickly in a series
- **Regime** a system of management
- **Unveiling** to show or reveal
- **Robust** strongly formed or built
- **Curb** to control or limit something
- **Stakeholders** a person or business that has invested money in something.

**Environmental Pollution**
One of the biggest menace to the human race on this planet today is the environment pollution. It is increasing with every passing year. It is an issue that troubles us economically, physically and socially. The contamination of the environment is also being linked to some of the fatal diseases. The environmental problem that is worsening with
each day needs to be addressed so that its harmful effects on humans as well as the planet can be rectified.

The effects of environmental pollution on humans are mainly physical, but can also turn into neuro-affections in the long term. The best-known troubles are respiratory, in the form of allergies, asthma, irritation of the eyes and nasal passages or other forms of respiratory infections. Environmental pollution also affects animals by causing harm to their living environment, making it toxic for them to live in. Acid rains can change the composition of rivers and seas, making them toxic for fishes, an important quantity of ozone in the lower parts of the atmosphere can cause lung problems to all animals.

In short, environmental pollution, almost exclusively created by human activities, has a negative effect on the ecosystem, destroying crucial layers of it and causing an even more negative effect on the upper layers. Problems like ozone depletion, global warming, greenhouse effect, melting of glaciers etc have arisen due to pollution. Environmental pollution consists of five basic types of pollution namely; Air, Noise, Water, Soil and Radioactive Pollution etc.

**Air Pollution**
Air pollution is a gas (or a liquid or solid dispersed through-ordinary air) released in a big enough quantity to harm the health of people or other animals, kill plants or stop them to growing properly. Air pollution may be defined as the presence of any solid, liquid or gaseous substance including noise and radioactive radiation in the atmosphere in such concentration that may be directly and indirectly injurious to humans or other living organisms, plants, property or interferes with the normal environmental processes. Air pollution is a result of industrial and certain domestic activity. An ever increasing use of fossil fuels in power plants, industries, transportation, mining, construction of buildings etc; had led to air pollution. Some major diseases caused by air pollution are bronchitis, asthma, lung cancer, tuberculosis and pneumonia. Prevention and control measures of air pollution are

- Better designed equipment and smokeless fuels should be used in homes and industries
- Renewable and non-polluting sources of energy like solar energy, wind energy, etc should be used
- Tall chimneys should be installed in factories
- More trees should be planted along roadsides and houses.

**Noise Pollution**
Noise is one of the most pervasive pollutant. Noise by definition is, 'Sound without value' or 'Any noise that is unwanted by the recipient'. Noise in industries such as stone cutting and crusing, steel forgings, loudspeakers, shouting by hawkers selling their wares, movement of heavy transport vehicles, railways and airports leads to irritation and an increased blood
pressure, loss of temper, decrease in work efficiency, loss of hearing which may be first temporary but can become permanent in the noise stress continues. Noise level is measured in terms of decibels (dB).

Noise pollution is a growing problem. All human activities contribute to noise pollution to varying extent. Sources of noise pollution are many and may be located indoors or outdoors. Indoor sources include noise produced by radio, television, generators, electric fans, air coolers, air conditioners, different home appliances and family conflicts. Outdoor sources of noise pollution include indiscriminate use of loudspeakers, industrial activities, automobiles, rail traffic, aeroplanes and activities such as those at market place, religious, social, and cultural functions, sports and political rallies. Noise pollution is highly annoying and irritating. Noise disturbs sleep, causes hypertensions (high blood pressure), emotional problems such as aggression, mental depression and annoyance. Noise pollution adversely affects efficiency and performance of individuals.

Following steps can be taken to control or minimise noise pollution

- Road traffic noise can be reduced by better designing and proper maintenance of vehicles.
- Industrial noises can be reduced by sound proofing equipment like generators and areas producing lot of noise.
- Power tools, very loud music and land movers, public functions using loudspeakers, etc should not be permitted at night.
- Use of horns, alarms, refrigeration units, etc is to be restricted. Use of fire crackers which are noisy and cause air pollution should be restricted.
- A green belt of trees is an efficient noise absorber.
- A loud speaker or a public address system shall not be used at night (between 10:00 p.m. to 6:00 a.m.) except in closed premises for communication within e.g. auditoriums, conference rooms, community halls and banquet halls.
- A person may, if the noise level exceeds the ambient noise standards by 10 dB(A) or more given in the corresponding columns against any area/zone, make a complain to the authority.

**Water Pollution**

Water pollution is one of the most serious environmental problems. Water pollution is caused by a variety of human activities such as industrial, agricultural and domestic. Agricultural run off laden with excess fertilizers and pesticides, industrial effluents with toxic substances and sewage water with human and animal wastes pollute our water thoroughly. Natural sources of pollution of water are soil erosion, leaching of minerals from rocks and decaying of organic matter. Water pollution is the major source of water born diseases and other health problems. Sediments brought by runoff water from agricultural fields and discharge of untreated or partially treated sewage and industrial effluents, disposal of fly ash or solid waste into or close to a water body cause severe problems of water pollution. Increased turbidity of
water because of sediments reduces penetration of light in water that reduces photosynthesis by aquatic plants.
The following measures can be adopted to control water pollution
  o The water requirement should be minimised by altering the techniques involved.
  o Water should be reused with or without treatment.
  o Recycling of water after treatment should be practiced to the maximum extent possible.
  o The quantity of waste water discharge should be minimised.

**Soil Pollution**
The next source of environmental pollution is soil. It is caused by the presence of man-made chemicals and other alteration in the natural soil. This type of contamination typically arises from percolation of contaminated surface water to subsurface strata, oil and fuel dumping, direct discharge of industrial wastes to the soil, leaching of wastes from landfills etc. The most common chemicals involved in soil pollution are petroleum hydrocarbons, solvents, pesticides, lead and other heavy metals. Soil pollution is a very dangerous aspect of environment since it affects the fertility and food production of the area and country.

It is a serious concern which can be called for improvement by appropriate and moderate use of healthy pesticides to increase the fertility and quality of soil and thus, reducing the harm. To control soil pollution, it is essential to stop the use of plastic bags. Sewage should be treated properly before using as fertilizer and as landfills. Biomedical waste prior to disposal should be properly treated for removing hazardous materials. Biomedical waste should be separately collected and incinerated in proper incinerators.

**Radioactive Pollution**
The radioactive pollution is defined as the physical pollution of air, water and the other radioactive materials. The ability of certain materials to emit the proton, gamma rays and electrons by their nuclei is known as the radioactive. The protons are known as the alpha particle and the electrons are also known as the beta particle. Those materials are known as the radioactive elements. The environmental radiations can be from different sources and can be natural or man-made.

The natural radiations are also known as the background radiations. In this, the cosmic rays are involved and reach the surface of Earth from space. It includes the radioactive elements like radium, uranium, thorium, radon, potassium and carbon. These occur in the rock, soil and water. The man-made radiations include the mining and refining of plutonium and thorium. This production and explosion of nuclear weapons include the nuclear fuels, power plants and radioactive isotopes.

Low levels of radiation exposure on a small portion of the body may just affect the cell membranes and cause mild skin irritation. Other immediate effects of short span exposure of nuclear radiation are nausea, vomiting, diarrhoea, loss of hair and nails, bruises owing to subcutaneous bleeding etc. High radiation exposures have much acute toxicity and can quickly kill the victim. The victim declines in vitality and dies from anaemia, infection and haemorrhage.
Radioactive pollution can be controlled by number of ways. It includes the stoppage of leakage from the radioactive materials including the nuclear reactors, industries and laboratories. The power plants must follow the safe instructions. The protective garments must be worn by the workers who work in the nuclear plants.

**Governmental Initiatives to Control Pollution**

The Government of India has been a keen observer of the effects on the environment and has been in the forefront to help and protect it. The Ministry of Environment and Forests has been actively involved in monitoring and formulating ways to preserve Indians natural beauty and maintain a healthy ecological balance. From the promotion of organic farming to the implementation of stringent industrial waste treatment rules, the government has provided facilities and policies to protect our nature. Many initiatives have been taken by Government at international and national level both to combat environmental pollution. The UN Conference on Human Environment (UNEP) was convened to study the profound changes in the relationship between man and his environments in the wake of modern scientific and technological development.

In last few years, the Indian Government has taken various measures in response to the United Nations Framework Convention on Climate Change (UNFCCC). 'National Action Plan on climate Change' and low Carbon Strategies for Inclusive Growth' have been initiated.

The World Health Organisation also set-up an international network for the monitoring and study of air pollution on a global scale and for devising possible remedies. India has been working on the issue of its Greenhouse Gas (GHG) emissions for several years now. The estimated average, per capita GHG emissions of India in 2020 are expected to be well below those of the developed countries.

Never the less, India is acutely conscious of the need to address the issue of climate change and hence, the Indian Government has a robust National Action Plan on Climate Change (NAPCC) in place which is a mix of both mitigation and adaptation measures.

India has under taken several initiatives to combat climate change under the areas of Science and Research, Policy Development, Policy Implementation, International Cooperation and Forestry. The Central Pollution Control Board (CPCB) has taken several positive steps to minimise pollution of the environment. The Government of India has passed some important Environmental Laws, viz., Water (Prevention and Control of Pollution) Act, 1974 and Air (Prevention and Control of Pollution) Act, 1981.

The present Government of India took six crucial eco-friendly steps to control environmental pollution. These steps included 'Swachh Bharat Abhiyan', 'Clean Ganga Mission', 'National Air Quality Index (NAQI)', 'Toilets before Temples', 'Mount Everest Ascent', i.e., Mount Everest Cleaning drive, 'Water Conservation' etc.

The past decade has witnessed a remarkable shift in government policy from emphasis on
pollution control to pollution prevention in order to tackle the environmental problem posed by the industry. Concerted efforts have been made by the government in this direction.

Now, the responsibility lies with the industry, equipment manufacturers, academic and consultancy organisations, national and international organisations etc., to work in line with the Government’s policy to create a healthy and competitive atmosphere for sustainable industrial development in the counter.

**Difficult Words with Meanings:**
- **Contamination**: make (something) impure by exposure to or addition of a poisonous or polluting substance
- **Respiratory**: relating to breathing
- **Pervasive**: spreading widely throughout an area or a group of people
- **Turbidity**: cloudy or muddy; not clear
- **Percolation**: the slow movement of water through the pores in soil or permeable rock
- **Strata**: a level of people or population with reference to social position etc
- **Incinerated**: destroy by burning; 8. Subcutaneous situated or applied under the skin
- **Devising**: plan or invent (a complex procedure, system) by careful thought

**Brexit: U.K's pending divorce with the EU**
The politics of the United Kingdom has entered a chaotic, if not entirely dark, phase. Prime Minister Theresa May has announced, in the wake of her inability to deliver an acceptable formula for Brexit, that she would step down on June 7. Her colleagues in the Conservative Party remain deeply divided over the terms of the Withdrawal Agreement she negotiated with the European Union and have rejected three times her attempts to get it passed in Parliament. That agreement is, in principle, based on the notion of the U.K. leaving the EU's single market and customs union, the termination of residency and work rights of EU citizens in the U.K., and a two-year transition period to consolidate new bilateral modalities. This compromise didn't fly with the ruling Tory lawmakers because the Brexiteers of the party feel it concedes too much to the EU and yet remains bound by the bloc's rules. Simultaneously, pro-EU lawmakers are firmly against a hard Brexit, or no-deal Brexit, and prefer to keep alive the close economic ties to the continent that have been in place since the U.K. joined in 1973. The last straw that made Ms. May's resignation all but inevitable, came from the opinion polls for the European parliamentary election — matched this week by the results — predicting a landslide victory, at the Conservative Party's cost, for the freshly minted Brexit Party led by Nigel Farage.

The selection of Ms. May’s successor is a relatively straightforward issue at this point. Leading the pack of contenders is former Foreign Secretary Boris Johnson, who has reiterated his commitment to seeing the U.K. quit the EU on October 31, the current deadline, regardless of whether a deal is agreed upon or not. Others include former Brexit Secretary Dominic Raab, who supports leaving the EU on “WTO terms”; Environment
Secretary Michael Gove; and former Leader of the House of Commons Andrea Leadsom. The more complex issue is whether the Conservative Party’s next leader can devise a universally acceptable compromise formula that minimises the economic and social pain inflicted on individuals, corporations and the national psyche. The available options are difficult and few: an orderly exit with a deal (unlikely given that Ms. May has allowed the opposition to the only deal that Brussels has signed off to crystallise); a no-deal exit (an economically and legally painful outcome but quite possible); an election or second referendum that might reverse the 2016 decision to leave the EU (possible but unclear if this could happen before the October 31 deadline); or a further extension of the deadline beyond the date (an event that some consider likely). No matter how the politics of this troubled nation turns, it is the resolution of Brexit as a struggle between nativist impulses and the existing liberal order that the world is watching.

**RBI repo rate cut**

There were no surprises in the second bimonthly monetary policy announcement by the Reserve Bank of India. A 25 basis point (0.25 percentage point) cut was widely expected, and the RBI delivered that. Whether a deeper 50 basis point cut was necessary, given the sharp slowdown in the economy, is now a purely scholastic question. With inflation well under the benchmark figure of 4%, the stage was probably set for the RBI to spring a surprise but it chose to play conservative. Maybe the idea is to keep the powder dry for a further rate cut, if needed, in the next policy. If the economy fails to recover well enough from its slumber by August, the onus will, after all, shift back to the RBI. That said, there is enough in the latest policy to indicate that the RBI’s focus is now on growth. The change of stance to ‘accommodative’ from ‘neutral’, the statements by RBI Governor Shaktikanta Das at the press conference that ensuring systemic liquidity will remain a priority for the central bank, and the setting up of an internal working group to review the existing liquidity management framework, all clearly point to a central bank that is not only listening to the demands of the key stakeholders in the economy, but also acting on them. The one area where the RBI has some work to do is in the transmission of rates. By its own admission, only 21 of the cumulative 50 basis points rate cut effected by the RBI in the February and April policies has been passed on to borrowers by banks. The excuse from banks, at least in the last few months, was that liquidity was tight and so deposit rates could not be cut. However, liquidity has considerably improved in the last week, and more so with the new government loosening the purse strings. There cannot be any more excuses from banks to not pass on the cuts fully. The RBI’s decision to do away with its charges on RTGS/ NEFT (Real Time Gross Settlement System/ National Electronic Funds Transfer) transactions is welcome provided it can, again, ensure that banks pass on the benefit to customers. The central bank has also proposed measures such as a reduction in the leverage ratio under Basel norms for banks, which will increase their lendable resources. The projected growth rate for this fiscal has been lowered to 7% from the 7.2% projected in April, and the first-half growth is estimated at 6.4-6.7%, which by itself appears ambitious given the current trends in the economy. With the RBI having done its bit, the focus shifts to the Finance Ministry. There are tremendous expectations from the government over the next round of reforms, backed as it is by a strong mandate. The onus
is now on the budget, to be presented on July 5, to unleash the animal spirits again in the economy.

**Dollar-rupee swap**

The Reserve Bank of India’s decision last week to resort to a dollar-rupee swap, instead of the traditional open-market purchase of bonds, to infuse liquidity into the economy marks a significant shift in the central bank’s liquidity management policy. Under the three-year currency swap scheme, which is scheduled to open on Tuesday next week, the RBI will purchase $5 billion from banks in exchange for rupees. The central bank will infuse as much as ₹35,000 crore into the system in one shot at a time when liquidity generally tends to be squeezed. For the banks, it is a way to earn some interest out of the forex reserves lying idle in their kitty. Apart from injecting fresh liquidity into the economy, the move will have implications for the currency market even as it helps shore up the RBI’s dollar reserves. Bond yields rose on the day following the announcement of the swap scheme last week, reflecting the prevailing opinion among traders that the RBI may gradually reduce its dependence on the regular bond purchase scheme to manage liquidity within the economy. While traditional open market operations distort the bond market, the new forex swap scheme will introduce new distortions in the currency market. The rupee’s recent rally against the dollar has been halted by the RBI’s decision to infuse rupees and suck out dollars through the swap scheme. Even so, it is worth noting that the rupee has appreciated significantly in value terms against the dollar since the low reached in October as foreign investors have begun to pour money into the Indian economy.

Overall, the dollar-rupee swap is a useful addition to the RBI’s policy toolkit as it offers the central bank a chance to directly influence both the value of the rupee and the amount of liquidity in the economy at the same time using a single tool. In the aftermath of the liquidity crisis in the non-banking financial sector, it can be an effective way to lower private borrowing costs as well. The coming elections, which can lead to an increase in cash withdrawals from banks, may have also played a role in the RBI’s larger decision to boost liquidity in the system. The way banks respond after receiving fresh liquidity from the RBI, however, will determine the success of the new liquidity scheme to a large extent.

Businesses could benefit from the greater availability of liquidity, but only if banks aggressively pass on the benefit of lower rates to their borrowers. If banks choose to deposit the fresh RBI money in safe government securities at low yields, as they have done in the past, the de facto cap on the government’s borrowing costs will remain intact. But if banks manage to find alternative ways to deploy their money, the RBI’s new liquidity scheme could end up raising borrowing costs for the government, punishing it for fiscal indiscretion.

**A global label: on designating Masood Azhar as global terrorist**

Masood Azhar’s listing as a designated terrorist by the UN Security Council at long last closes an important chapter in India’s quest to bring the Jaish-e-Mohammad chief to justice. He eluded the designation for 20 years, despite his release in 1999 in exchange for hostages after the IC-814 hijack, and his leadership of the JeM as it carried out dozens of deadly attacks in India, including the Parliament attack of 2001, and more recent ones like the Pathankot airbase attack in 2016 and the Pulwama police convoy bombing this year.
China’s opposition to the listing has long been a thorn in India’s side, given the toll Azhar and the JeM have exacted, and Beijing’s veto of the listing three times between 2009 and 2017 had driven a wedge in India-China relations. Despite the frustration over China’s last hold on a proposal moved by the U.S., the U.K., and France just weeks after Pulwama, the government has done well to approach Beijing with what the Ministry of External Affairs called “patience and persistence”. There is much disappointment, however, over the final listing released by the Security Council, with no mention of Mr. Azhar’s role in any of the attacks against India, or directing the insurgency in Jammu and Kashmir. A specific reference to Pulwama, which was in the original proposal, was also dropped, presumably to effect China’s change of mind on the issue. Pakistan’s claims of a victory in this are hardly credible; Masood Azhar is one of about twenty 1267-sanctioned terrorists who have Pakistani nationality, and more are based there, which is hardly a situation that gives it cause for pride. It is necessary to recognise that India’s efforts and those of its partners in the Security Council have been rewarded with a UNSC designation at its 1267 ISIL and Al-Qaeda Sanctions Committee. The focus must now move to ensuring its full implementation in Pakistan.

But this is easier said than done. Pakistan’s actions against others on the 1267 list have been far from effective, and in many cases obstructionist. Hafiz Saeed, the 26/11 mastermind and Lashkar-e-Toiba chief, roams free, addresses rallies, and runs a political party and several NGOs without any government restrictions. LeT’s operations commander Zaki Ur Rahman Lakhvi was granted bail some years ago despite the UNSC sanctions mandating that funds and assets to the sanctioned individuals must be frozen. It will take constant focus from New Delhi, and a push from the global community, to ensure that Masood Azhar is not just starved of funds, arms and ammunition as mandated, but that he is prosecuted in Pakistan for the acts of terror he is responsible for. Azhar and his JeM must lose all capacity to carry out attacks, particularly across the border. Global terror financing watchdog Financial Action Task Force will also be watching Pakistan’s next moves closely, ahead of a decision, that could come as early as in June, on whether to “blacklist” Pakistan or keep it on the “greylist”. Both financial and political pressure should be maintained on Islamabad to bring the hard-fought designation of Masood Azhar to its logical conclusion.

Caught napping: on Nipah outbreak in Kerala

A year after Kerala’s prompt action quickly brought the deadly Nipah virus infection outbreak under check in two districts (Kozhikode and Malappuram), the State has once again shown alacrity in dealing with a reported case. A 23-year-old student admitted to a private hospital in Ernakulam on May 30 tested positive for the virus on June 4. But even as the government was awaiting confirmation from the National Institute of Virology, Pune, steps had been taken to prevent the spread of the disease by tracing the contacts, setting up isolation wards and public engagement. Two health-care workers who had come into contact with the patient exhibited some symptoms and are being treated. While 311 people who had come in close contact with the student are kept in isolation to prevent the spread of the disease, the numbers might be more — the student had reportedly travelled to four districts (Ernakulam, Thrissur, Kollam, and Idukki) recently. Containing the spread of the Nipah virus is important as the mortality rate was 89% last year, according to a paper in
the journal Emerging Infectious Diseases. The source of infection in the index case (student) remains unknown. However, transmission to 18 contacts last year and the two health-care workers this year has been only through the human-to-human route. If Kerala was taken by surprise by the first outbreak last year, its recurrence strongly suggests that the virus is in circulation in fruit bats. After all, the virus isolated from four people and three fruit bats (Pteropus medius) last year from Kerala clearly indicated that the carrier of the Nipah virus which caused the outbreak was the fruit bat, according to the paper in Emerging Infectious Diseases. Analysing the evolutionary relationships, the study found 99.7-100% similarity between the virus in humans and bats. The confirmation of the source and the recurrence mean that Kerala must be alert to the possibility of frequent outbreaks. Even in the absence of hard evidence of the source of the virus till a few days ago, fruit bats were widely believed to be the likely candidates. That being so and considering the very high mortality rate when infected with the virus, it is shocking that Kerala had not undertaken continuous monitoring and surveillance for the virus in fruit bats. One reason for the failure could be the absence of a public health protection agency, which the government has been in the process of formulating for over five years, to track such infective agents before they strike. Not only should Kerala get this agency up and running soon, it should also equip the Institute of Advanced Virology in Thiruvananthapuram to undertake testing of dangerous pathogens. Known for high health indicators, Kerala cannot lag behind on the infectious diseases front.

For a rediscovery of India: on Modi's return to power

The definitive nature of the Bharatiya Janata Party's victory in the 17th general election marks an unmistakable inflection point in the journey of the Republic. If the 16th general election in 2014 catapulted the BJP as the primary pole of Indian politics, relegating the Congress to a distant second, 2019 establishes it as the overarching hegemon. For good reasons, this result is being viewed as an endorsement of Prime Minister Narendra Modi's persona, and his imprint on this victory is distinctive. But it will be a folly to ignore the underlying structural reasons that made this victory possible, and its sweep so deep and wide. It takes strong personalities to popularise an idea, but it is those ideas that outlive personalities that define the course of a people or a nation. The outcome, hence, must be understood as an electoral endorsement of Hindutva, or Hindu nationalism, the creed that guided the BJP and its forebears for nearly a century since Vinayak Damodar Savarkar wrote the treatise by the same title. Mr. Modi, who counts Savarkar as a critical influence, has been the catalyst and the alchemist of the transformation in the way India imagines itself. In recess, if not in irreversible decline, is the idea of India that had grown from the freedom movement, and had prevailed for most part of the history of the Republic. Championed by the first Prime Minister of India, Jawaharlal Nehru, it sought inspiration from the millennia-old civilisation, the Vedas and the Upanishads, but also strived to build India into a modern society with a scientific temper and liberal values. The idea outlived Nehru, but it had begun to fade soon after his passing. Nehru and his mentor, Mahatma Gandhi, were the prime targets of derision for the proponents of Hindutva in the early years. With the 2019 result, Hindutva has pushed Nehruvian secularism to the margins of Indian politics. The Congress, now led by Nehru's great-grandson Rahul Gandhi, did better
than in 2014, but not enough to even be recognised as the official Opposition in the Lok Sabha.
The 2019 verdict has also dismantled social justice politics in Uttar Pradesh and Bihar, two States that together send 120 members to the Lok Sabha. The rise of Hindutva since the 1980s had a parallel — a new wave of backward caste mobilisation in parts of northern and western India, which questioned the Nehruvian elite’s grip on power. While parties based on social justice politics or regional pride weakened the Congress, they also viewed the BJP with scepticism despite their occasional association with it. Through deft coalition-building, the BJP used many non-Congress outfits to further its own growth and gobbled them up in several States, such as Gujarat. In U.P. and Bihar, social justice parties with deep-rooted support among the Hindu backward castes, in alliance with the considerable Muslim population in these States, became the biggest roadblock to the Hindutva project. In 2014, the BJP upended that dynamic and swept both States; on Thursday it proved that the phenomenon is enduring. The Rashtriya Janata Dal in Bihar and the Samajwadi Party, the Bahujan Samaj Party and the Rashtriya Lok Dal in U.P., usurped by their leaders as personal and family fiefdoms and sunk in corruption charges, collapsed. But outfits such as Ram Vilas Paswan’s Lok Janshakti Party in Bihar and the Shiv Sena in Maharashtra, guilty of the same sins, have flourished in their alliance with the BJP. The 2019 outcome must thus be seen as one powered by the hyper-nationalist agenda that was the mainstay of Mr. Modi’s five-year term in government, though corruption and nepotism of the BJP’s opponents could have been supplementary factors. The welfare schemes of the Modi government did play a role, but these or the promise of economic development were not the real differentiators. The Pulwama terrorist strike and India’s response to it dovetailed into the BJP’s campaign. And, the victory of a terror accused in Bhopal constituency who hailed the assassin of Gandhi as a patriot stood out as a striking reiteration of Hindutva.
Southern States, barring Karnataka, remained unimpressed by Hindutva, but the BJP made impressive inroads in West Bengal and Odisha, proving its potency even in areas where linguistic, political and cultural factors have historically been unfavourable to it. Tamil Nadu, where Dravidian politics had entrenched itself as a counter to homogenising pressures decades ago, stonewalled the BJP yet again as did Kerala. But the BJP’s gains in Telangana, modest as they are, might be an indicator that the south may not remain impervious to it forever. For the present, the victories of the Biju Janata Dal in Odisha, which won a fifth term, and the YSR Congress Party in Andhra Pradesh are indicative that linguistic and cultural identities still continue to hold sway in these States. Punjab was also an outlier, as the Sikh-majority State leaned towards the Congress.
To urge the BJP to uphold secular ideals or to protect the integrity of existing institutions may amount to demanding an abandonment of its very core beliefs. Gaining the trust of all citizens will be a necessary prerequisite for Mr. Modi to drive India’s continuing journey to become a global leader. It is only reasonable that the government and the Prime Minister be asked to live up to the promise they continuously make — ‘sabka saath, sabka vikas (with all, development for all)’. These tenets must be felt in the daily lives of the marginalised sections of the population, and Mr. Modi must add a third tenet to make his mantra meaningful: sabka vishwas (the trust of all). The Hindu hopes that Mr. Modi’s
second term will be more inclusive than the first, which was marred by arrogant pride and hateful prejudice. We extend our congratulations and wishes to him and his party.

Quota questions: on 10% reservations

Rattled by the erosion in upper caste votes in the recent Assembly elections in Rajasthan, Madhya Pradesh and Chhattisgarh, the BJP government has attempted to recover this traditional vote base through an unapologetic political manoeuvre. It has sought to provide a 10% quota for economically weaker sections in public employment and educational institutions. That this is more an election-time signal to upper castes than a genuine attempt to revisit social justice policy is clear for at least two reasons. The 124th Constitution Amendment Bill will have to be passed by two-thirds of the MPs present and voting, and the challenge will be to drum up the numbers in both Houses. And, it is doubtful if it will stand judicial scrutiny. If enacted, the 50% limit on total reservation laid down by the Supreme Court will be breached. (The court did allow for a higher percentage in extraordinary situations, but it does not apply in this case.) Even if it is arguable that such a move will create deserving opportunities to those outside the purview of caste-based reservations, in Indira Sawhney a nine-judge bench had struck down a provision that earmarked 10% for the economically backward on the ground that economic criteria cannot be the sole basis to determine backwardness. Any attempt to amend the Constitution to extend what is limited to the “socially and educationally backward” to those economically weak is problematic.

If the amendment is challenged, a question that will arise is whether financial incapacity warrants special treatment. With the income ceiling for eligibility likely to be fixed at ₹8 lakh a year — the same as the ‘creamy layer’ limit above which OBC candidates now enjoying reservations become ineligible — an uneasy parity has been created between socially and educationally backward classes with limited means and those who are socially and educationally advanced with the same limitation. The other issue that has come up frequently when quotas are increased by State governments is that exceeding the 50% limit offends the equality norm. In Nagaraj (2006), a Constitution Bench ruled that equality is part of the basic structure of the Constitution. It said the 50% ceiling, among other things, was a constitutional requirement without which the structure of equality of opportunity would collapse. There has been a string of judgments against reservations that breach the 50% limit. Another issue is whether reservations can go to a section that is already adequately represented in public employment. It is not clear if the government has quantifiable data to show that people from lower income groups are under-represented in its service. Reservations have been traditionally provided to undo historical injustice and social exclusion suffered over a period of time, and the question is whether they should be extended to those with social and educational capital solely on the basis of what they earn.

Citizenship (Amendment) Bill

Protests in the Northeast, especially in Assam and Tripura, over the Centre’s move to push through the Citizenship (Amendment) Bill in Parliament highlight the dangerous pre-election adventurism of the BJP. The Bill seeks to confer Indian citizenship to persecuted migrants from the Hindu, Jain, Sikh, Parsi, Christian and Buddhist communities from
Pakistan, Afghanistan and Bangladesh who came to India before 2014. The Bill, contentious in itself for its exclusion of Muslims, is seen by many as a ploy to legitimate the presence of Hindu Bengalis who had reached the Northeast in the aftermath of the birth of Bangladesh in 1971. The BJP’s ally in the Assam government, the Asom Gana Parishad, an ethnic party at its core, called it quits on Monday when the Union Cabinet cleared the redrafted Bill for introduction in the Lok Sabha. It was passed on Tuesday. While the BJP-led governments at the Centre and in Assam have often given the assurance that the extra burden of people is not solely the State’s, the Rajendra Agrawal-led Joint Parliamentary Committee’s report is categorical: “The Assam Government should help settle migrants especially in places which are not densely populated, thus, causing lesser impact on the demographic changes and providing succour to the indigenous Assamese people.” Thus, an alliance with the BJP became politically impossible for the nativist AGP.

The blowback from the Bill in the Brahmaputra valley is not lost on the BJP either. It has tried to offset the impact with two decisions aimed at appealing to the Assamese electorate. These, the constitution of a committee to resurrect and operationalise the crucial Clause 6 of the 1985 Assam Accord stipulating “constitutional, legislative and administrative safeguards for the Assamese people”, and the proposal to accord Scheduled Tribe status to six major communities that are currently classified as OBCs, are of a piece. They are intended to assuage and assure Assamese speakers that the party can merge Hindutva obligations with local interests. The ST status could turn Assam, which has a 34% Muslim population, into a tribal State with a majority of seats reserved. The panel could recommend reservation of seats in the Assembly and local bodies and in jobs for the indigenous populace. The point, however, is that for now the measures count as messaging. The Citizenship Bill and the ST Bill have yet to be passed in the Rajya Sabha. And the panel on Clause 6 has until July 6 to submit its report. The BJP knows that with reverses expected in the rest of the country in the Lok Sabha elections, it needs to retain, if not augment, its seats from Assam to come anywhere close to its 2014 haul. It is doing all it can ensure that, but with little thought to the ethnic and communal fault lines it is aiding.

**E-Governance**

'e-Governance’ can be defined as governing of a country, organisation, company or a household with the help of Information and Communication Technology (ICT). e-Governance facilitates an efficient, speedy and transparent process of disseminating information to the public, and other agencies and for performing government administrative activities. The National e-Governance Plan (NeGP) is an initiative of the Government of India to make all government services available to the citizens of India via electronic media.

India started with its own e-Governance initiative with the establishment of National Informatics Centre (NIC) in 1977. But the main thrust for e-Governance was provided by the launching of NICNET (National Informatics Centre Network) is 1987 which was the national satellite-based computer network. This was followed by the launch of the District Information System of the National Informatics Centre (DISNIC) programme to computerise all district offices in the country for which free hardware and software was
offered to State Governments. NICNET was extended via the state capitals to all district headquarters by 1990.

A large number of e-Governance initiative were taken at the union and state levels. In 1999, the Union Ministry of Information Technology was created. By 2000, a 12-point minimum agenda for e-Governance was identified by Government of India for implementation in all the Union Government Ministries/Departments. e-Governance is the application of Information and Communication Technology (ICT) for delivering government services, exchange of information, communication transactions, integration of various stand alone systems and services between

1. Government-to-Customer (G2C),
2. Government-to-Business (G2B) and

The goal of Government-to-Customer (G2C) e-Governance is to offer a variety of ICT services to citizens in an efficient and economical manner, and to strengthen the relationship between government and citizens using technology. Under G2C, various projects viz. Bhoomi project by Karnataka Government, Lokvani project by Uttar Pradesh Government, E-Mitra by Rajasthan Government, E-Seva by Andhra Pradesh Government, Gyandoot 'ay Madhya Pradesh Government have been launched.

Government-to-Business (G2B) is the online non-commercial interaction between Local and Central Government and the commercial business sector with the purpose of providing business information and advice. G2G refers to the conduction through the internet between government agencies and trading companies.

Under this projects like E-Procurement of Andhra Pradesh Government, MCA-21 implemented by Ministry of Corporate Affairs were launched. E-government is a fairly broad subject matter and it is an effort to keep up with today's demands. G2G is the electronic sharing of data and/or information systems between government agencies, departments or organisations.

The goal of G2G is to support e-government initiatives by improving communication, data access and data sharing. Some successful G2G projects are North-East Gang Information System (NEGIS), Khajane of Karnataka Government, Smart Government of Andhra Pradesh. Apart from these, Central Government introduced Mission Mode Projects (MMPs).

A Mission Mode Project is an individual project within the National e-Governance Plan (NeGP) that focuses on one aspect of electronic governance, such as banking, land records or commercial taxes etc. With NeGP 'mission mode' implies that projects have clearly defined objectives, scopes and implementation of timelines and milestone, as well as measurable outcomes and service levels.

NeGP comprises 31 Mission Mode Projects (MMPs) which are further classified as central, state and integrated MMPs. Central MMPs include Banking, Central Excise and Customs, Income Tax (IT), Insurance, MCA 21, Passport, Immigration, Visa and Foreigners Registration and Tracking, Pension, E-office, Posts, VID. State MMPs include Agriculture, Commercial Taxes, E-District, Employment Exchange, National Land Records Management Programme (NLRMP), Municipalities, E-Panchayats, Crime and Criminal Tracking Network.
and System (CCTNS), Road Transport, Treasuries Computerisation, PDS, Education and Health. Integrated MMPs include CSC, e-Biz, e-courts, e-Procurement, EDI for e-Trade, National e-Governance Service Delivery Gateway, India Portal etc

Some of the recent initiatives taken by the Government of India in the field of e-Governance in the country are
  - Aadhaar Enabled Payment System (AEPS) allowing online interoperable financial inclusion transaction through the business correspondent of any bank using the Aadhaar authentication.
  - Digital India Programme aiming to transform the country into a digitally empowered society and knowledge economy.
  - Direct cash transfer to facilitate disbursements of government entitlements like NREGA, social security pension etc of any Central or State Government bodies, using Aadhaar as supported by UIDAI (Unique Identification Authority of India).
  - e-Kranti scheme for linking the internet with remote villages in the country launched in 2014.

Some states viz, West Bengal, Orissa and Andhra Pradesh have implemented e-Government modules in Panchayat. MMPs for e-Governance in Municipalities is implemented under Phase I of Jawaharlal Nehru National Urban Renewal Mission (JNNURM) and applicable to 65 Mission cities. The government has to publish all the information online through websites. This can be facilitated through centralised storage of information, localisation of content and content management. The information of government is public information, therefore the citizens are entitled to know every piece of information of the government, because the government is of the people, by the people and for the people.

Despite its advantages, e-Governance faces many challenges in various ways. Universal access to the internet is still far away in India. India has wide digital divide between rural and urban India, thus the reach of e-Governance initiative is very limited. States like Maharashtra, Gujarat, Kerala and ahead in e-Governance, but others like Bihar, Jharkhand, North-East and lagging behind.

A vision is required to implement the e-Governance successfully in India. To meet the vision the challenges in the implementation of e-Governance should be overcome. Then, the environment needs to be developed for the effective implementation of e-Governance in India. Inspite of all challenges India has number of award winning e-Governance projects. Therefore, we can say that, e-Governance is the key to the 'good governance' for the developing countries like India to minimise corruption, provides efficient and effective or quality services to their citizens.

**Difficult Words with Meanings :**
  - **Disseminate** to spread information, knowledge etc so that it reaches to many people
Integration the act or process of combining two or more things so that they work together

Procurement the process of obtaining supplies of something, especially for a government or an organization

Immigration the process of coming to live permanently in a country that is not your own

Authentication proof for something is genuine, real or true

Letter

1) FORMAL LETTER
2) INFORMAL LETTER

The following illustration will give you an idea of writing a formal letter.

CONTENT OF A FORMAL LETTER
The next stage is to decide what will be in each paragraph. Usually the answer will have four or more paragraphs:
1) A very short opening paragraph – usually just a sentence – the purpose of the letter: to make an enquiry, complain, request something etc.
2) The paragraph or paragraphs – the topic for this is usually given in the original question(s), so make your plan based on the exact topic of the letter.
3) Last paragraph – the last paragraph of a formal letter is usually short and should state what action(s) you expect the recipient to take – To send you information, to refund etc.

ENDING A LETTER
1) Yours faithfully,
   If you do not know the name of the person, end the letter this way.
2) Yours sincerely,
   If you know the name of the person, end the letter this way.
3) Your signature,
   Sign your name. Do not use a comma or a full stop.

USEFUL EXPRESSIONS:

REQUESTING
I am writing for information about...
I would like to learn/find out/know more about...
I would like to ask if/whether...
I would be grateful if you could...

ASKING FOR PARTICULAR ACTIONS
I would like to ask you for...
I would suggest that you/your company...
I think that I can ask for...
In the light of the above, I would like to ask you for..

CLOSING

Mail us at: contact@ambitiousbaba.com || Follow: ambitiousbaba.com
I look forward to your reply
I look forward to hearing from you
I look forward to seeing you
We look forward to a successful working relationship in the future
I would appreciate your immediate attention to this matter

**FORMAL LETTER (TRANSACTIONAL LETTER)**
Before you do anything, read the question(s) carefully and find out the following:
who you are writing to
why you are writing (e.g. to ask for information, to complain etc.)
what you are writing about
When you have worked out what the purpose of your letter is, you should be able to work out what kind of style you will need to use.

**ADDRESSES**
1) Your Address:
The return address (your address) should be written in the top right-hand corner of the letter.

2) The address of the person you are writing to (the address of your local youth centre):
The inside address should be written on the left, starting below your address.

**DATE**
1) You can write it on the right or the left on the line after the address you are writing to.
2) Write the month as a word.

**SALUTATION OR GREETING**
1) Dear Sir or Madam
If you do not know the name of the person you are writing to, use this.
2) Dear Mr. Hawkins,
If you know the name, use the title (Mr, Mrs, Miss OR Ms, Dr, etc.) and the surname only.
If you are writing to a woman and do not know if she uses Mrs or Miss, you can use Ms, which is refers to married and single women.

**Write a letter to a bank manager for opening a new savings account.**
The formal letters usually begin with the address of a sender that should be written in the top-left hand corner of the letter. The address of the recipient should be written on the left side just below the sender’s address.

**Example**
C- 81 C Rajat Vihar
Near Shivam Apartment
Nodia- 201301
27th October 2018
To,
The Account Manager
State Bank Of India
Rajat- Vihar Branch
Nodia - 201301
After that, the subject is written, which should be in capital letters and in few words.
Example,
Subject: Letter for opening a new savings account.
Next is the salutation section.
In this line, if you don’t know the recipient’s name then it is ideal to address them with Dear Sir or Madam. The gender of the recipient should be clear in your mind.

**Informal letter**

**How to write an informal letter?**

The classic informal letter has five parts as follows:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1.</strong></td>
<td><strong>Address Block</strong></td>
</tr>
<tr>
<td><strong>2.</strong></td>
<td><strong>Opening Salutation</strong></td>
</tr>
<tr>
<td><strong>3.</strong></td>
<td><strong>Body Block</strong></td>
</tr>
<tr>
<td><strong>4.</strong></td>
<td><strong>Closing Salutation</strong></td>
</tr>
<tr>
<td><strong>5.</strong></td>
<td><strong>Signature Block</strong></td>
</tr>
</tbody>
</table>

**Example**

Go through the illustration below for writing letters to friends, parents, relatives, and acquaintances.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Address</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Dear - _______</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Body of the letter</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Yours lovingly</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Name _______</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Question.** Write a letter to your sister in about 300 words telling her of the dangers of consuming drugs.
I will present the body with this letter.
Dear Priya,
Hope this letter finds you in best of your spirit.
I am writing this letter especially to tell you about the dangers of consuming drugs. Drug consumption initially starts just out of curiosity, but when coaxed by friends, people start consuming for pleasure. This, slowly over a period of time, turns into a habit. Some start consuming drugs to get over boredom. Soon with regular consumption, they start having depression symptoms. It then becomes a necessity. They lose interest in things around them, their hands start shaking and they lose their appetite, they do not retain any interest in sports, academics etc. Those who consume drugs regularly have temper tantrums. The person becomes a slave of drugs and if he is deprived, he develops several withdrawal symptoms. It slowly kills a person from inside.
We need to treat such people with understanding & sympathy.
Dear Priya, drugs are a curse for the society and one should not even try them.
Convey my regards to all.
Yours affectionately

---

Transfer of savings account (Formal Letter)

D-92
SECTOR 12
Noida – 201301
27 Jul, 2018
The Manager
SBI – SECTOR 12 Noida
201301
Sub: Regarding transfer of savings account.
Dear Sir,
I am having a savings account bearing number – xxxxxxxx1201 with your branch at SECTOR 12 Noida. I have recently been relocated to Mumbai due to transfer of my job. I, then, request you to transfer above captioned account with your branch to SBI Juhu Branch, Mumbai. Appropriate charges may kindly be debited to my account in this regard for transfer of my account.
I have enclosed herewith a copy of the Address Proof of my current residence for your information and records.
Kindly do the needful.
Yours faithfully,
Abhinav

WRITE A LETTER TO A BANK MANAGER TO GET A LOAN FOR STARTING YOUR BUSINESS (FORMAL LETTER)
To,
The Manager,
State Bank of India,
21-F, Belly Road, Patna-560025

Dear Sir,
Subject: Regarding a loan to start my business
I'm a regular customer of your bank and have held an account for last 10 years apart from maintaining several fixed deposits. I'm planning to start my own restaurant for which I would require a loan of Rs. 550,000 for a duration of 4 years.
I've already prepared a business plan for this restaurant which I'm attaching in the prescribed format. Other than that, I've attached all the form and documents as required by the bank.
Please do the needful to have the loan approved.
Thanking you,
Yours sincerely
Abhinav Srivastav

Write a letter to your branch manager as you were unable to transfer funds to your friend due to unavailability of UPI services (Formal Letter)

13B, Rajat Vihar
Sector-62, Noida
10th July, 2019
To
The Branch Manager
State Bank of India
Sector 12-22 Branch, Noida
Subject – Unable to transfer funds

Sir,
I wish to state that I am an account holder in your esteemed bank State Bank of India, Sector 12-22 Branch since 5 years. My account number is 310418152374 with UPI ID – abc@banks
I transferred Rs 10,000 on 5th July, 2019 to my friend’s account, Mr Ramu Sharma, account holder of Axis Bank with UPI ID - name@company. Since UPI payment is made instantly but my payment has not been transferred yet and it is pending.
I have spoken to customer care and also sent a complaint email but the authorities have not reverted back yet.
I would be highly obliged if early action is taken from your side since it is a serious issue which needs to be sorted quickly.
### Write a letter to the Bank Manager seeking time for payment of EMI (Formal Letter)

41, Satyam Road Kalp Vihar  
New Delhi  
29th August, 2018  
To  
The Manager  
State Bank of India New Delhi  
**Subject – Request for seeking time for payment of EMI Sir,**  
This is to inform that I availed loan from your bank of Rs 5 lakh in the year 2017 (A/C no. xxxx789652). I was suppose to pay the EMI on 10 August, 2018 but excluding this month’s EMI, I have duly repaid all the installments of the loan. Recently, due to a financial crisis in the family as I am the only one employed, I have not been able to pay the EMI this time around. Therefore, I kindly request you to grant me some time so, I can pay the outstanding amount on the same date next month.  
**Thanking You.**  
Yours Faithfully  
XYZ

### Write a letter to Regional Manager of Bank informing about internet banking site problems (Formal Letter)

855, Preet Vihar Bank Enclave New Delhi  
17th October, 2018 To  
The Regional Manager State Bank of India New Delhi  
**Subject : Problem regarding internet banking site Sir,**  
Dear Sir,  
This letter is to inform you that there is some problem with the website of your esteemed bank. I, ABCD, holding account number 8745617486532 is associated with your bank since 8 years. Since the onset of the internet banking through your website portal of your bank, no problem has ever occurred. But since last week I have tried through laptop and mobile both, but the website of bank is not opening, thereby hampering by transactions. I am not able to access the website as the website is showing some error constantly. These days everything can be done through website of bank – be it money transfer, RTGS or checking balance. So this issue is really creating a botheration. Therefore, I request you to kindly update the website and resolve the issue so that other users as well do not face any problem.  
**Yours Faithfully**  
ABCD
13 Liverpool Road,  
Islington, London  
N1 0RW  
5th November 2010  
Dear Paula,  
Oh, how I missed being with you during the holidays this year! Everything in London is so different from Spain that I don’t know if I’ll ever get used to living here. I’m so glad that my father’s job at the Spanish Embassy will only last until June. Then we will come home, and you and I can spend the summer on the beach. (I hope you’ll spend your holiday in Spain, as usual.)  
I’ve already made some very nice friends, but don’t worry - no one could ever replace you as my best friend! After school, I sometimes go to my friend Fiona’s house. She enjoys listening to the same music and watching the same clips that you and I like. In fact, Fiona and I have tickets for Bon Jovi’s concert next month. I wish you were coming with us!  
Life is very different here. Would you believe that we have to wear a uniform to go to school? It’s awful! A blue skirt and blazer, a white blouse and a ridiculous checked tie, not to mention a pair of horrible, long, white socks. Besides, there is nothing to do in the evening. All the shops close by 4.30 p.m. and pubs are only open till 11 p.m.  
That’s all for now. I must start my homework for my English class tomorrow. The teacher wants us to write an informal letter to a friend and I don’t even know where to begin!  
Please write soon and tell me all the news. I miss you.  
Love,  
Sandra
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