

DESCRIPTIVE WRITING

erreur, et dans la plupart des cas il fallait que toutes les lettres du nom se trouvent à proximité de mon champ visuel pour que l'erreur se produise¹. Mais, s'expliquent par le fait que je lisais précisément la fin d'une remarque sur une sorte de mauvais style qui règne dans certains travaux scientifiques et dont je me sentais moi-même coupable dans une certaine mesure.»

g) H. Sachs : «Devant ce qui frappe les autres, il garde, lui, une rigide impassibilité» (*Stiefleinheit*). Ce dernier mot m'étonna et, en regardant de plus près, je vis que le mot imprimé était non *Stiefleinheit*, mais *Stiefleinheit* (finesse, sentiment de style). Ce passage faisait partie d'un panégyrique exagéré-ment enthousiaste, qu'un auteur que j'estimais beaucoup consacrait à un historien qui ne m'était pas sympathique, parce qu'il possédait à un degré très prononcé les traits spécifiques du «professeur allemand».

Le Dr Marcell Eibenschütz rapporte un cas d'erreur de lecture au cours d'un travail philologique² : «Je m'occupe de l'édition critique du "Livre des Martyrs", recueil des légendes de la Haute et Moyenne Allemagne, qui doit paraître dans les "Textes Allemands du Moyen Âge", publiés par l'Académie des Sciences de Prusse. L'ouvrage, encore non imprimé, était très peu connu; il n'existait là-dessus qu'un seul mémoire de J. Haupt³. Haupt, en écrivant son mémoire, avait sous les yeux, non le

¹ Dans le cas précis, la seule ressemblance entre le nom et le mot qui a provoqué l'erreur, consiste dans le fait que l'un et l'autre commencent par les lettres *Bl* : Bleuler, Blutkörperchen (L.T.).

² *Zentralblatt für Psychoanalyse*, I, 5/6.

³ Ueber das mittelhochdeutsche Buch der Martyrer», *Wiener Mittheilungen*, 1867, tome LXX, p. 101 et sq.

IBPS PO
& SBI PO
MAINS



Bank PO Descriptive Exam Pattern

The descriptive section of SBI PO Mains 2021 is as follows:

Subject	Marks
No. of Qus.	2
Essay (1 out of given 4 topics)	25
Letter	25
Total- (30min)	50

The descriptive section of IBPS PO Mains 2021 is as follows:

Subject	Marks
No. of Qus.	2
Essay (1 out of given 4 topics)	15
Letter	15
Total- (30min)	30

Essay Index

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Topic 6	Grain and chaff: On farmer protests
Topic 7	On Abraham Accords
Topic 8	Historic Recession: On India's GDP slump
Topic 9	Importance of social media in our daily life
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How to prepare for essay writing for 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.

Note: Ambitiousbaba.com provide Daily Vocabulary The Hindu Editorial

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.

How to write a descriptive essay

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.

- The first paragraph should be the **introduction part** where you go for general



discussion about the topic.

- The **body of the essay** should be divided into at least 2 paragraphs.
- The last paragraph should be **the conclusion**.

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.

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.

Conclusive –

- It should not be just a clubbing of statements. Your essay/letter should make sense for the reader.

Topic 1: Privacy and surveillance: On WhatsApp user policy change

Following an exodus of its users from its messaging service, WhatsApp, to apps such as Signal and Telegram, which promise more privacy options, the Facebook-owned service might have been forced to postpone the date for users to accept its new privacy policy terms to May 15. In just days after the earlier announcement by WhatsApp, Signal has emerged as the leading app on “app-stores” as Indian users signalled their discomfort with the former’s data sharing policies. WhatsApp, with 459 million users, had emerged as the leading communications application for most Indians. What has caused patrons discomfort is WhatsApp’s ability to seamlessly share user metadata and mobile information with its parent company and social media behemoth, Facebook. Facebook Inc., which also owns Instagram, has sought to integrate the offerings from WhatsApp, Instagram and Facebook, with the former acting also as a tool that secures payments for services and ads posted on the latter two applications, beyond its primary use as a messaging service.

This integration of three large consumption products is a means to monetise their everyday use by consumers and considering the fact that Facebook’s revenue model uses data on its platform to allow advertisers to target ads towards users, the algorithms would benefit from the WhatsApp data as well. Such data transfer from WhatsApp to Facebook is not possible in regions such as the EU, where data protection laws have stringent restrictions on storage and transfer of user data. This regionally differential treatment has attracted the attention of the Ministry of Electronics and IT,



which has sent WhatsApp a series of queries, including on why Indian users would be sharing information with Facebook, unlike in Europe. The onus is also on the Indian government to quickly take up the legislation for robust data protection, that aligns with the recommendations of the Srikrishna Committee, which tried to address concerns about online data privacy in line with the 2018 Puttaswamy judgment. The draft Bill proposed by the government in 2019 diluted some of the provisos, for example, by limiting data localisation in proposing that only sensitive personal data needed to be mirrored in the country, and not all personal data as mandated by the committee. But data localisation as proposed by the committee may not necessarily lead to better data privacy, as it carries the possibility of domestic surveillance over Indian citizens. Privacy is better addressed by stronger contractual conditions on data sharing and better security tools being adopted by the applications that secure user data. The proposed Bill has some of these features, similar to Europe's General Data Protection Regulation, but it also requires stronger checks on state surveillance before it is passed.

Topic 2: RBI Cancel Licence Some Few Bad Bank, What is Bad Bank: An Overview

The idea of setting up a bad bank to resolve the growing problem of non-performing assets (NPAs), or loans on which borrowers have defaulted, is back on the table. With commercial banks set to witness a spike in NPAs, or bad loans, in the wake of the contraction in the economy as a result of the Covid-19 pandemic, Reserve Bank of India (RBI) Governor Shaktikanta Das recently agreed to look at the proposal for the creation of a bad bank.

What's a bad bank and how does it work?

A bad bank conveys the impression that it will function as a bank but has bad assets to start with. Technically, a bad bank is an asset reconstruction company (ARC) or an asset management company that takes over the bad loans of commercial banks, manages them and finally recovers the money over a period of time. The bad bank is not involved in lending and taking deposits, but helps commercial banks clean up their balance sheets and resolve bad loans. The takeover of bad loans is normally below the book value of the loan and the bad bank tries to recover as much as possible subsequently.

Former RBI Governor Raghuram Rajan had opposed the idea of setting up a bad bank in which banks hold a majority stake. "I just saw this (bad bank idea) as shifting loans from one government pocket (the public sector banks) to another (the bad bank) and did not see how it would improve matters. Indeed, if the bad bank were in the public sector, the reluctance to act would merely be shifted to the bad bank," Rajan wrote in his book *I Do What I Do*.

US-based Mellon Bank created the first bad bank in 1988, after which the concept has been implemented in other countries including Sweden, Finland, France and Germany. However, resolution agencies or ARCs set up as banks, which originate or guarantee lending, have ended up turning into reckless lenders in some countries.



Do we need a bad bank?

The idea gained currency during Rajan's tenure as RBI Governor. The RBI had then initiated an asset quality review (AQR) of banks and found that several banks had suppressed or hidden bad loans to show a healthy balance sheet. However, the idea remained on paper amid lack of consensus on the efficacy of such an institution. ARCs have not made any impact in resolving bad loans due to many procedural issues.

Now, with the pandemic hitting the banking sector, the RBI fears a spike in bad loans in the wake of a six-month moratorium it has announced to tackle the economic slowdown.

What is the stand of the RBI and government on a bad bank?

While the RBI did not show much enthusiasm about a bad bank all these years, there are signs that it can look at the idea now. Last week, Governor Das indicated that the RBI can consider the idea of a bad bank to tackle bad loans. In recent months, the Finance Ministry too has been receptive to the idea.

Viral Acharya, when he was the RBI Deputy Governor, had said it would be better to limit the objective of these asset management companies to the orderly resolution of stressed assets, followed by a graceful exit. Acharya suggested two models to solve the problem of stressed assets. The first is a private asset management company (PAMC), which is said to be suitable for stressed sectors where the assets are likely to have an economic value in the short run, with moderate levels of debt forgiveness. The second model is the National Asset Management Company (NAMC), which would be necessary for sectors where the problem is not just one of excess capacity but possibly also of economically unviable assets in the short to medium terms.

Will a bad bank solve the problem of NPAs?

Despite a series of measures by the RBI for better recognition and provisioning against NPAs, as well as massive doses of capitalisation of public sector banks by the government, the problem of NPAs continues in the banking sector, especially among the weaker banks. As the Covid-related stress pans out in the coming months, proponents of the concept feel that a professionally-run bad bank, funded by the private lenders and supported the government, can be an effective mechanism to deal with NPAs. The bad bank concept is in some ways similar to an ARC but is funded by the government initially, with banks and other investors co-investing in due course. The presence of the government is seen as a means to speed up the clean-up process. Many other countries had set up institutional mechanisms such as the Troubled Asset Relief Programme (TARP) in the US to deal with a problem of stress in the financial system.

Topic 3: On India's COVID-19 vaccination drive

India began the largest vaccination drive in its history with over 2 lakh people vaccinated across the country in 3,350 sessions on the first day. Covishield



manufactured at the Serum Institute of India was available in all States whereas only 12 States had vaccination sites where Bharat Biotech's Covaxin was administered. In the first tranche of vaccines, there are 11 million doses of Covishield and 5.5 million of Covaxin that will be administered to healthcare workers, sanitation workers and municipal workers in the coming days. The first day of the vaccine programme, inaugurated by Prime Minister Narendra Modi, included ceremonial inoculations across the country. It is significant that India has not lagged behind any other country in ensuring that frontline personnel stand to get vaccinated. It is only a year since the first reports of the novel coronavirus pandemic approaching India surfaced and that just 12 subsequent months of uncertainty, tragedy and upheaval have resulted in promising vaccines with the potential to save many lives and spark hope and optimism in millions. This is a commendable achievement. However, one cannot lose sight of the fact that this is a marathon. The optimism of day one has almost no bearing on the days that lie ahead. India's immediate plan, as has been announced, is to inoculate 3 crore frontline health workers, and later 27 crore of those most vulnerable to the disease by July. A lot is expected to change even before this deadline.

Establishing the efficacy based on final analysis of phase-3 trials and full licensure may take months. Till then, it is rational and scientific on the part of anyone to choose or decline a vaccine on the basis of whether the potential risks outweigh the benefits. Given India's experience with childhood immunisation and administering millions of doses in extremely diverse geographical conditions, there is reasonable confidence that the country has the executive ability to scale up vaccination. The approval of the vaccines earlier this month has seen divisions among scientists and doctors themselves on the sagacity of the government promoting both Covishield and Covaxin as being equivalent to one another. They are not. Covaxin is being administered as part of a clinical trial and its efficacy is not established. All the vaccines on offer in the United States or the United Kingdom have some — insufficient, nonetheless — efficacy data and therefore inspire greater confidence. Rather than dismiss concerns as 'rumour mongering' and 'politically motivated', the government has to work doubly hard to ensure that an honest appraisal of the vaccine's prowess is rapidly disseminated. Those lining up for shots are adults — and a significant fraction of them far more medically literate than the average Indian — and all arms of government must treat them so. It is their experience that will percolate and influence adoption of the vaccines among the larger population.

Topic 4: On India and the Nepal political crisis

By sending a senior delegation of the Communist Party of China to Kathmandu within days of Prime Minister K.P. Sharma Oli's controversial decision to dissolve Parliament and call for elections, Beijing has sent a worrying message that it is prepared to intervene in Nepal's politics. The team led by the Vice Minister of the CPC's International Department, Guo Yezhou, met political leaders and called on President Bidya Devi Bhandari and Mr. Oli, with a stated mission to try and reverse the split in the party and convince Mr. Oli and his rivals Pushpa Kamal Dahal 'Prachanda' and Madhav Nepal to effect a patch up. But Mr. Oli has shown no signs of budging from his decision to mount what has been described a "constitutional coup", calling for elections without discussing alternative government formation options, rushing through an endorsement from President Bhandari, and carrying out, as caretaker Prime Minister, a cabinet



reshuffle. Mr. Dahal and Mr. Nepal are clear that they will not reconsider their move to split the unified Communist Party of Nepal (CPN) and apply to the Election Commission for control of the whole, unless Mr. Oli backtracks and restores the Pratinidhi Sabha (Lower House). While it is surprising that both factions have been willing to meet with the Chinese delegation at a time like this, it is even more curious that the Chinese leadership would risk losing face and lose popular goodwill with a move that sparked protests in Kathmandu.

In contrast, India has chosen to be more pragmatic and restrained, possibly due to a historical understanding of the main players in Nepali politics, and their penchant for political brinkmanship. This is not the first time politics has been brought to the precipice since Nepal adopted its new Constitution in 2015; Mr. Dahal walked out of a coalition government with Mr. Oli in 2016. While Mr. Oli's moves of December 20 seem irreversible, there are still compromises possible. Much will depend on whether the Supreme Court, that has given the Nepali PM until January 3 to explain his actions, will stay the election process, and whether the Parliament Speaker will persuade the President to convene the Lower House despite its dissolution. While it is clear that India is not playing its traditional leading role in Nepal, neither is it facing the odium for playing spoiler. Both Mr. Oli, who has reached out to India after months of the map controversy, and Mr. Dahal, who has been a closer Indian ally during this period, are engaging the government. The positive situation gives New Delhi a little more space in which to consider its moves, and how to avoid instability in its Himalayan neighbour's polity, something that is crucial to their relations and in the long term, to their closely inter-linked prosperity

Topic 5: On India's climate goals

India asserted at the virtual Climate Ambition Summit, co-convened by the UN to mark five years of the Paris Agreement, that it is well on its way to not just fulfilling its national pledge on emissions reduction, but exceeding the commitment. The performance, outlined by Prime Minister Narendra Modi, rests primarily on the estimated present reduction of emissions intensity by 21% over 2005 levels (the goal is between 33% and 35% of GDP by 2030), and the twin pillars of renewable energy and higher forest cover. Indeed, the Emissions Gap Report 2020 of the UNEP includes India among nine G20 members who are on track to achieve their unconditional commitments under the Paris pact, based on pre-COVID-19 projections. Significantly, the G20 bloc as a whole, responsible for 78% of greenhouse gas emissions (GHG), was not expected to meet its pledges, but some countries and the EU as a group announced higher ambition at the summit. The brief reduction in global GHG emissions brought about by the pandemic has given all countries an opportunity to review their development trajectories. The unprecedented event has enabled them to deploy an extraordinary fiscal stimulus for rehabilitation of economies — estimated at \$12 trillion globally — making green growth a possibility. India faces a particular challenge, in moving its pandemic rehabilitation spending away from traditional brown sector policies aligned with fossil fuel use to green territory.

At the recent summit, Mr. Modi took credit for expansion of forests, which, according to the national pledge under the Paris Agreement, will serve as a carbon sink of 2.5 bn to 3 bn tonnes of carbon dioxide equivalent by 2030. This is a key goal, given that it has multiple benefits, protecting biodiversity, influencing the climate system and providing resources for communities. But it is fraught with uncertainty. The Centre has



questioned the veracity of State afforestation data and said only a fourth of the claims they made were deemed credible. Clearly, without a cohesive policy on verifiable afforestation, the carbon sink approach may yield poor dividends, with questions hanging over the spending. Achieving 100 gigawatts of solar power capacity within the overall renewables goal, from 36 GW now, needs a steep scale-up that must actively promote rooftop solar installations. There is little evidence that this is a high priority for most States. Transport-related emissions, which are a major component of the whole, have risen sharply in the unlock phase of the pandemic as people prefer personal vehicles, but the issue received little support from States which failed to reorder cities for cycling and pedestrianisation. Large-scale agriculture insurance against climate disasters also needs attention. In the year that remains before countries meet at the UN Climate Change conference in Glasgow in 2021, India needs to focus on future emissions and plan green investments that qualify for global climate funding.

Topic 6: Grain and chaff: On farmer protests

Both sides unrelenting in their contradictory positions, an agreement between the Narendra Modi government and the agitating farmers on the question of three controversial Farm Bills appears elusive. With the farmers' organisations calling for a blockade of Delhi's highways to Jaipur and Agra by December 12, tensions may escalate further. A large number of these farmers from the neighbouring States of the national capital are camping at locations around it for two weeks now. After several rounds of talks, the Centre has now offered a written assurance that government procurement at minimum support price would remain, along with proposals to amend the laws to deal with farmers' concerns regarding parity between State-run and private mandis, registration of traders, and dispute resolution mechanisms. These assurances are in response to the concerns being raised by the farmers, but they find them inadequate and half-hearted. They have decided to intensify the strike, demanding complete repeal of the controversial laws. The government has ruled out their repeal, setting the stage for a showdown.

Farmers, howsoever politically empowered they might be in some parts of the country, are at the mercy of market forces and government policy all the time. The Centre appears willing to brazen it out in the face of stiff opposition from the people most affected by the laws. In this battle of unequals, the government should look at a just settlement, not a political compromise. The underlying premise of the Centre that farmers will be better off in an open market needs to be qualified. No country serious about food security can leave farming and marketing of produce entirely to market forces. Even the most free market countries and the WTO acknowledge this. India's agriculture marketing and its crop pattern both undoubtedly require reforms. And reforms do trigger resistance. The way forward is not by questioning democracy itself as senior government officials and functionaries of the ruling BJP have been doing. The Centre must be more cognisant of the fact that the farmers and the farm sector are both under its protection, and they cannot be free market actors. They do not have enough leverage to protect their own interest in negotiations with big corporations. There is no point in replacing existing distortions in the agriculture sector with reforms that do not inspire confidence among the farmers. As a start, the Centre must go ahead and fulfil all the promises it made to the agitating farmers, rather than use those as a negotiating position. It must legislate the guarantee of MSP and reassure farmers on procurement and subsidies.

Topic 7: On Abraham Accords



The White House has marked the formal normalization of Israel's ties with the United Arab Emirates (UAE) and the Kingdom of Bahrain has created a significant inflexion point in regional history and geopolitics.

What are Abraham Accords?

- The Israel-UAE normalization agreement is officially called the Abraham Accords Peace Agreement.
- It was initially agreed to in a joint statement by the United States, Israel and the United Arab Emirates (UAE) on August 13, 2020.
- The UAE thus became the third Arab country, after Egypt in 1979 and Jordan in 1994, to agree to formally normalize its relationship with Israel as well as the first Persian Gulf country to do so.
- Concurrently, Israel agreed to suspend plans for annexing parts of the West Bank. The agreement normalized what had long been informal but robust foreign relations between the two countries.

New friendships

- Externally, Israel, the UAE and Bahrain share the common threat perception of Iran.
- Internally, while all three have their respective hotheads opposing this reconciliation, these seem manageable.
- They are relatively more modern societies which share the overarching and immediate priority of post-pandemic economic resuscitation.
- They have lost no time to set up logistics such as Internet connectivity and direct flights to pave the way for more active economic engagement.
- If these sinews evolve, other moderate Arab countries are likely to join the Israel fan club.

India and the Gulf

- Now India has stronger, multifaceted and growing socioeconomic engagements with Israel and the Gulf countries.
- With over eight million Indian diasporas in the Gulf remitting annually nearly \$50 billion, annual merchandise trade of over \$150 billion.
- It sources nearly two-thirds of India's hydrocarbon imports, major investments, etc. Hence it is natural to ask how the new regional dynamic would affect India.

The Israel-GCC synergy

- With defence and security cooperation as a strong impetus, both sides are ready to realize the full potential of their economic complementarity.
- The UAE and Bahrain can become the entrepôts to Israeli exports of goods and services to diverse geographies.
- Israel has niche strengths in defence, security and surveillance equipment, arid farming, solar power, horticultural products, high-tech, gem and jewellery, and pharmaceuticals.
- Tourism, real estate and financial service sectors on both sides have suffered due to the pandemic and hope for a positive spin-off from the peer-to-peer interactions.
- Further, Israel has the potential to supply skilled and semi-skilled manpower to the GCC states, particularly from the Sephardim and Mizrahim ethnicities, many of whom speak Arabic.
- Even the Israeli Arabs may find career opportunities to bridge the cultural divide. Israel is known as the start-up nation and its stakeholders could easily fit in the various duty-free incubators in the UAE.

Implications of the new trinity



- Geopolitically, India has welcomed the establishment of diplomatic relations between the UAE and Israel, calling both its strategic partners.
- In general, the Israel-Gulf Cooperation Council (GCC) breakthrough widens the moderate constituency for peaceful resolution of the Palestine dispute, easing India's diplomatic balancing act.
- However, nothing in West Asia is monochromatic: The Israel-GCC ties may provoke new polarization between the Jihadi fringe and the mainstream.
- The possibility of the southern Gulf becoming the new arena of the proxy war between Iran and Israel cannot be ruled out, particularly in Shia pockets.
- India would have to be on its guard to monitor and even pre-empt any threat to its interests in the Gulf.

Way forward

- Israeli foray into the Gulf has the potential to disrupt the existing politico-economic architecture India has carefully built with the GCC states.
- India has acquired a large and rewarding regional footprint, particularly as the preferred source of manpower, food products, pharmaceuticals, gem and jewellery, light engineering items, etc.
- Indians are also the biggest stakeholders in Dubai's real estate, tourism and Free Economic Zones.
- In the evolving scenario, there may be scope for a profitable trilateral synergy, but India cannot take its preponderance as a given.

Topic 8: Historic Recession: On India's GDP slump

Context: Provisional estimates of GDP for the second quarter of the 2020-21 show economic output shrank by 7.5%, following the 23.9% contraction in the first quarter. The economy shrank for a second successive quarter, marking a recession for the first time in independent India's history.

Key Statistics

- The overall GDP figure of ₹33,14,167 crore (at 2011-12 prices) reveals output has slid back to the lowest level in 12 quarters.
- **Private consumption expenditure** — the single biggest component propelling GDP with a share exceeding 50% at constant prices and edging toward 60% in current prices — continued to shrink (-11.3%), reflecting both consumer wariness to spend amid the pandemic and the impact of lost jobs and reduced incomes.
- **Government consumption** spending that was hitherto a bulwark contracted by 22% revealing the precarious state of public finances.
- In the real economy, electricity and other utility services joined agriculture in posting growth, expanding 4.4%, as the post-lockdown resumption of industrial activity lifted power and water consumption.
- Financial, real estate and professional services, which contribute about a fourth of the GVA, widened contraction from the first quarter, shrinking 8.3%

However, the 7.5% decline data has been met with all-round cheers. That is counter-intuitive but not without justification.

- **Better than expected results:** The -7.5% figure is decidedly lower than most street estimates. The sharper-than-expected economic "recovery" —Q1 was 23.9% decline— has substantially changed how the Indian economy is being viewed.
- **Better recovery than Global average:** According to an analysis by the State Bank of India's research team, 49 countries have declared GDP data for the July-Sept quarter. The



average decline of these 49 countries is 12.4%. In comparison, India's 7.5% looks much better.

- **Economic recovery is fairly broad-based:** Looking at the Gross Value Addition of each sector, as show in the figure 2, we see that as compared to just one sector adding positive value in Q1, three sectors added positive value in Q2 (green circles). Moreover, in three of the remaining five sectors, the rate of decline decelerated — highlighted in green boxes.
- **Positive growth registered by India's manufacturing industry:** Part of this can be explained by a weak base — check out the minus 0.6% in Q2 of 2019-20. IIP manufacturing declined by 6.7% (average of Jul/Aug/Sep) while manufacturing GVA grew by 0.6%. This incongruence can be explained by companies increasing their incomes not by selling more but by ruthlessly getting rid of employees, which is not healthy sign and could undermine future demand.
- **Hope of Positive growth rate by Q4:** Most experts now expect that by Q4, the nominal GDP growth rate will recover so far that even after subtracting inflation rate, India would register positive real growth in at least the fourth quarter.

Conclusion

Government has to revive demand by enabling more money into the hands of consumers (cutting taxes, increasing subsidies) so as to bring back growth in the economy.

Topic 10: Importance of social media in our daily life

Social media is now an important part of many people's lives. In fact, a study suggests that half of the children who are aged between eight and seventeen years have social networking profiles like Facebook, Instagram etc. Not only the young people, but people of all ages, and all profession are using social networking sites as a means of communication.

Social media, as per recently observed fact, is playing an important part of any platform. Social media plays a dominant role in our day to day life. It creates a wide range of impact on people when it is shared on social media.

To stay in touch with your loved ones is the most beautiful thing in our lives and social media has done its influence in doing this thing positively. Instant messaging, images, status updates, image-sharing, video-sharing are few of the major elements that play a role in the recognition of social media.

It is not only connecting your loved ones but also it provides a wide range of information to the people. Non Govt. Organizations have started websites like "change.org" where people or media start campaigns to derive solutions. They can be shared on social media like Facebook, Twitter etc., where the people who are in favor of the petition are supposed to sign and encourage the campaign.

Advantages of Social Media

- Social Media allows people to interact in ways we could never imagine, how we did till now without it.



- It is quite easy to catch up on someone's life through a simple message on the computer or mobile phone, even email.
- Social media enables communication for not only one's personal life but also for business life. E-commerce has become the largest platform for shopping online which not only helps buyers to purchase but also sellers to make business. Businesses have developed due to online advertisements or media sites because they get the word out quicker and faster.

Now, people hardly go through newspapers for information or hardly look into newspapers for advertisements. Instead, all the ads are posted online on social media such as Twitter or Facebook which are viewed by more people.

As technology is rapidly growing and everything has become online and to meet this rapidly growing technology everything has to be available on the internet. People started adopting digital marketing instead of marketing offline and social media plays a vital role in promoting online business.

Social media has made people's lives easier and has become an integral part of one's life.

The only concern is that the social media which is rapidly increasing can make teenagers addictive to the internet. But, as long as they are properly monitored and used in the correct way, social media will continue to grow rapidly.

Topic 11: Cyber tax conundrum: Digital Service Tax could offer an interim solution

The taxation of digital companies has been a key concern for G20 countries. The agenda to reform international tax law so that digital companies are taxed where economic activities are carried out was formally framed within the OECD's base erosion and profit shifting programme. Seven years since its inception, it is still work in progress. Worried they might cede their right to tax incomes, many countries have either proposed or implemented a digital services tax. India is amongst the first to have implemented an equalisation levy in 2016, which sought to tax payments made for online advertising services to a non-resident business by residents. In March 2020, it expanded the scope of the existing equalisation levy to a range of digital services that includes e-commerce platforms. Any payment made by non-residents in connection with an Indian user will now attract a 2 per cent Suranjali Tandon nt levy. Such an approach is often viewed as contrary to the ethos of international agreements. However, the proliferation of digital service taxes (DSTs) is a symptom of the changing international economic order. Countries such as India which provide large markets for digital corporations seek a greater right to tax incomes.

Apprehensive that DSTs could become the norm, in June 2020, the US initiated USTR investigations under section 301 of the Trade Act 1974 against 10 jurisdictions, including India. This inquiry intends to find out if DSTs discriminate against US corporations. The report released in January 2021 confirmed that India's equalisation levy is unreasonable for its sudden implementation and retrospective application, and is discriminatory since of the 119 companies to which it is likely applicable, 72 per cent



are US-based. It cannot be dismissed that the tax can result in over-taxation since the company will not be able to claim any credit for tax paid on Indian sales. Further, the clarifications have not been made available. However, it is predominantly applicable to US companies since the market for digital services is dominated by US-based firms. The law itself in no way discriminates based on size of operations or nationality, and has no retrospective element.

Any company that has a permanent residence in India is excluded since it is already subject to tax in India. For example, if company A that has a local subsidiary or is a registered entity, no levy is payable. If firm B operates services in India, but its billing address is registered in Ireland, then the levy will be charged on payments to this entity from India. Experts suggest that such taxes can be passed on to consumers. While the Indian customer may not pay this as a tax, this could mean higher prices, contrary to the claim that it taxes the company. The USTR investigations pose a threat of retaliatory tariffs. In a similar investigation for France's DST, the US responded with the threat to levy tariffs on select French exports, implemented in January 2021. However, these were suspended in light of other ongoing investigations. It seems trade is a new collateral of tax negotiations.

The core problem that the international tax reform seeks to address is that digital corporations, unlike their brick-and-mortar counterparts, can operate in a market without a physical presence. The current basis for taxing in a particular jurisdiction is a notion of fixed place of business. To overcome this challenge, countries suggested that a new basis to tax, say, the number of users in a country, could address the challenge to some extent. The EU and India were among the advocates of this approach. In 2018, India introduced the test for significant economic presence in the Income Tax Act. However, the proposal of a revised nexus was not supported widely. Moreover, to give effect to a new nexus would require bilateral renegotiation of tax treaties that supersede domestic tax laws.

Meanwhile, the OECD continued to work to find commonalities among a range of solutions. In October 2020, it released a blueprint of the solution that it seeks to finalise by June 2021. But consultations held with stakeholders this month do not inspire confidence. In its current form, the solution is too complex to administer and proposes to allocate residual profit — a term that has no economic definition — thus calling into question the gains. It would also require political consensus on multiple issues, including sensitive matters such as setting up of an alternative dispute resolution process comparable to arbitration. This can increase the compliance burden. The US has expressed its preference to apply this measure on a safe harbour basis, which can limit the companies to which it may be applicable.

As countries calibrate their response to competing demands for sovereignty to tax, DST is an interim alternative outside tax treaties. It possesses the advantage of taxing incomes that currently escape tax and creates space to negotiate a final, overarching solution to this conundrum.

Topic 11: COVID-19 vaccine: An Overview



Vaccines by Bharat Biotech and Serum Institute of India (SII) were formally approved by the Central Drugs and Standards Committee (CDSCO). The Drugs Controller General of India formally approved two vaccines for restricted use under emergency conditions: **Covishield** by the **Serum Institute of India (SII)**, and **Covaxin** by **Bharat Biotech**.

◆Covishield

- **Covishield is the Indian variant of AZD1222**, the vaccine developed by AstraZeneca and University of Oxford. Pune-based Serum Institute of India (SII) developed and manufactured Covishield through a licence from AstraZeneca and Oxford.
- A strong **effectiveness of up to 90%** for the jointly-developed COVID-19 vaccine candidate, **AZD1222** has been reported by the **University of Oxford** and **AstraZeneca**.
- The declaration clears the way for the British company and its **Indian contract manufacturer, the Serum Institute of India**, to go to the drug regulators in their own countries for an emergency license.
- The **vaccine will be introduced under the brand 'Covishield' in India**, and other low- and middle-income nations by the Serum Institute of India.

More Insight into the Covishield

- **Two different dosing treatments were tried by Oxford and AstraZeneca**. One treatment gave an effectiveness of 90% when AZD1222 was administered as a half dose followed by a full dose a month later.
- The second treatment displayed 62% effectiveness when two full doses were given at an interval of a month. The average effectiveness was 70%.

Pricing of the vaccine:

- **COVAX facility**—a WHO-backed facility created to **guarantee unbiased worldwide access to covid-19 vaccines—at \$3 per dose, or around ₹220**, made a deal with SERUM INSTITUTE OF INDIA to provide 200 million doses to it.
- The **vaccine will be provided to the Indian government at a comparable rate by the SERUM INSTITUTE OF INDIA**.
- It is not clear so far whether the private hospitals will be permitted. If permitted, the vaccine's price will be ₹500-600 / dose.

◆Covaxin

- **Bharat Biotech** has developed inactivated virus vaccine, Covaxin, which is the 2nd vaccine which was launched.
- Covaxin, developed by Hyderabad-based Bharat Biotech in collaboration with the National Institute of Virology, uses a different platform.
- Covaxin has been developed based on an inactivated Sars-CoV-2 strain cultured at the National Institute of Virology, an ICMR body.

More Insight into the Covaxin

- Covaxin is an **"inactivated" vaccine**, which means it uses the **killed SARS-CoV-2 virus**, which has no potential to infect or



replicate once injected and just serves to boost an immune response.

- Covaxin is expected to target more than just the spike protein — it also aims to develop an immune response to the nucleocapsid protein (the shell of the virus that encloses its genetic material).

Who will be the first in line?

The government has prepared a priority group list.

- **Healthcare workers**, including doctors, paramedics, and nurses, will be the 1st to get the vaccine.
- After that **frontline workers** such as essential service providers will get the vaccine.
- After that in line are **groups at the maximum risk of mortality**, like the elderly and those with co-morbidities.

CEO of Serum Institute of India expects that **after March or April 2021 only, the rest of the population will be vaccinated.**

About other vaccines:

There are 2 vaccines likely to be launched:

1. **ZyduS Cadila** is also expected to launch its three-dose DNA plasmid vaccine.
2. **Russia's Sputnik V**, based on the human adenovirus platform, is expected around April 2021.

From all these vaccines' launch, can we say that COVID-19 can be defeated?

- Honestly, we don't tell so far. Despite the fact that there are many uncertainties, the **initial signs are positive.**
- It's a great accomplishment to grow a vaccine so fast.
- Now, a lot will depend on vaccine distribution, and what we observe from the initial recipients.

Topic 12: On Armenia-Azerbaijan clashes

For almost four decades, Armenia and Azerbaijan have been battling over a piece of land situated in the mountainous region of south Caucasus. The dispute over Nagorno Karabakh that began in 1988 has over the years caused massive human rights violations, a severe refugee crisis and impacted the economies of both the Transcaucasian republics. The issue flared up once again this week, resulting in more deaths and destruction.

In scale and scope, the ongoing conflict between Armenia and Azerbaijan exceeds anything the region has seen in the past 40 years. Reportedly, close to a hundred lives have been lost between civilians and Armenian combatants. Azerbaijan is yet to release data on its military losses.

South Caucasus expert Laurence Broers, in an article in the BBC, notes that the current crisis is vastly different from the ones before since previous disputes have been contained within a few days. "The intensity of the current fighting indicates that it might not be possible this time," he writes. Further, there is a possibility of increased involvement by international powers, risking it to become a wider regional war.



The roots of the conflict go back much further, into the early decades of the twentieth century when the newly formed Soviet Union drew out borders and created well-defined national territorial units among the diverse ethnic population of the USSR. “The question of their territorial boundaries never arose in the face of the ruthless dictatorship under Stalin, nor did it emerge as a worthwhile issue during subsequent leaderships,” writes political scientist P L Dash in his article ‘Nationalities problem in USSR: Discord over Nagorno-Karabakh’ published in 1989. He adds that it was the policy of ‘glasnost’ (allowing openness and transparency in government institutions) begun by former Soviet president Mikhail Gorbachev in the final years of the Soviet Union that brought the territorial dispute into the limelight. With the collapse of the USSR in 1991, the conflict over Nagorno Karabakh only grew bigger and has been raging ever since.

Topic 13: Clearing the air: On Delhi's air pollution

Delhi is once again in the grip of its annual, winter pollution crisis. The city's tryst with air pollution crises isn't new. The rising prominence of particulate matter (PM) from various sources has long been a public health scourge. What differentiates the prevalent PM crisis from earlier ones is the public's ability to monitor pollution levels for themselves. The measurement of pollution, which used to be the domain of weather agencies or pollution control boards, can now be done with consumer appliances. However, increased public awareness and social media angst haven't translated into meaningful public action. The Graded Response Action Plan (GRAP) in Delhi, which provides for a ratcheting slew of measures — from stopping construction work to halting private vehicles — isn't effective when air quality reaches its nadir. It recommends action only after pollutants soar. A Task Force — which comprises top officials of Delhi and the Centre — advises the Environmental Pollution Control Authority, which is in charge of enforcing the GRAP. Rarely does it recommend tough pre-emptive action and when it does, there's no real pressure on municipal bodies and police to ensure that polluters are punished.

There is a sense of resignation among both the Centre and the Delhi government about tackling the pollution crisis. Meteorology and Delhi's geography render the city vulnerable to a certain amount of winter pollution, particularly when wind speeds drop to less than 10 kmph. However, preventing local sources of pollution from worsening air quality will require both the State and the Centre to implement unpopular decisions. This would include an outright ban on two wheelers, three wheelers and cars when air quality starts to deteriorate, a halt on construction, shutting down power plants in the vicinity of Delhi and a substantial spike in parking rates. And, of course, getting the farmers of Punjab and Haryana to not burn stubble at all. Even if this confluence of miracles were to occur, it wouldn't guarantee blue skies on a windless day and, therefore, political brownie points. This makes it convenient for governments to engage in theatre such as having Ministers bicycle to work and blaming farmers for burning rice chaff. The Delhi government and the Centre routinely cite pollution figures averaged for the entire year to claim success of some piecemeal measure or the other but hide the lows of October and November. Tackling Delhi's winter air requires tough steps that need to be in place at least a couple of months before the plummet. At the very least it requires a truly empowered, independent agency that can implement measures while negotiating the tricky relationship between the Centre and Delhi. Else, beyond the momentary outrage, the fight against pollution will remain on a prayer, and the wind.



Topic 14: Big bank theory: On Public Sector Bank mergers

For its sheer magnitude, the scale and the ability to disrupt the status quo, the mega bank mergers announced by Finance Minister Nirmala Sitharaman on Friday must go down as the most significant the banking industry has seen in the five decades since nationalisation. The bottomline is clear: to create banks of global level that can leverage economies of scale and balance sheet size to serve the needs of a \$5-trillion economy by 2025. The jury is, of course, out on whether this strategy will succeed. Mergers are driven by synergies — in products, costs, business, geographies or technology and the most important, cost synergies. While there may be some geographical synergies between the banks being merged, unless they realise cost synergies through branch and staff rationalisation, the mergers may not mean much to them or to the economy. This is where the government's strategy will be tested. It is no secret that public sector banks are overstaffed. There is also bound to be overlap in branch networks such as in the Canara-Syndicate Bank merger, especially in Karnataka and a couple of other southern States. Ditto with Punjab National Bank and Oriental Bank of Commerce, both of which have strong networks in the north and the west. The success of these mergers, therefore, will hinge on how well these banks handle the sensitive issue of staff rationalisation. The All India Bank Employees Association has already raised the red flag.

It was the Narasimham Committee in the late 1990s that recommended consolidation through a process of merging strong banks. The issue has been the proverbial bee in the bonnet of successive governments since then. What the committee also recommended was shutting down the weaker banks and not merging them with the strong ones as is being done now. But this is obviously not an option politically even for a government with a brute majority in Parliament. The biggest plus of the mergers is that they will create banks of scale — there are too many banks in India with sizes that are minuscule by global standards with their growth constricted by their inability to expand. Yet, this advantage of scale cannot be leveraged without adequate reforms in governance and management of these banks. To be sure, Ms. Sitharaman did announce a few measures to make managements better accountable to the board. But the key reforms to be made are at the board level, including in appointments, especially of government nominees. These are often political appointees, with little exposure to banking. Surely, such practices need to be curbed as the definition of global banks is not just about size but also professionalism in governance. The government will also have to manage the fallout of unleashing four mergers simultaneously which is bound to cause upheaval in the industry. Would it have been better if these mergers had been done one by one? The future will colour the past.

Topic 15: 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 1.0 increase the competitiveness of Indian goods and services in the international market and give 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 parametre, 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.

Topic 16: 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-afections 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 hypertension (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

- The water requirement should be minimised by altering the techniques involved.
- Water should be reused with or without treatment.
- Recycling of water after treatment should be practiced to the maximum extent possible.
- 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 Co-operation 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



Topic 17: 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) in 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 initiatives 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
3. Government-to-Government (G2G).

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 by 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 on line 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. In spite 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 organisation
- **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

- FORMAL LETTER
- INFORMAL LETTER

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

Index

No. of Topics	Topic Name
Letter 1	Write a letter to a bank manager for opening a new savings account. (Formal Letter)
Letter 2	Go through the illustration below for writing letters to friends, parents, relatives, and acquaintances. (Informal letter)
Letter 3	Transfer of savings account (Formal Letter)
Letter 4	Write a Letter To a Bank Manager To Get A Loan For Starting Your Business (Formal Letter)
Letter 5	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)
Letter 6	Write a letter to the Bank Manager seeking time for payment of EMI (Formal Letter)
Letter 7	Write a letter to Regional Manager of Bank informing about internet banking site problems (Formal Letter)
Letter 8	Letters that we send to our friends and family (Informal Letter)



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:

- **A very short opening paragraph** – usually just a sentence – the purpose of the letter: to make an enquiry, complain, request something etc.
- **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.
- **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

- 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 refers to married and single women.

Informal letter

How to write an informal letter?

The classic informal letter has five parts as follows:

1.	Address Block	Includes your return address and the date of writing the letter . This block is usually <u>right-justified</u> .
2.	Opening Salutation	This is the opening greeting; typically " <i>Dear John</i> ". <u>Left-justify</u> this block.
3.	Body Block	This is your actual letter content (<i>introduction + main parts + final paragraphs</i>). It can be anywhere from a few paragraphs in length up to multiple pages. In the exam the length of the letter will be defined in the task (usually somewhere between 120 and 180 words). The body paragraphs should be <u>left justified</u> .
4.	Closing Salutation	This is where you say goodbye. Typically, closing salutations for informal letters include such phrases as: " <i>Yours truly,</i> ", " <i>Your friend,</i> ", " <i>All the best,</i> ", " <i>Take care,</i> ". These days, more informal closing salutations are also acceptable, such as: " <i>See you soon,</i> ", " <i>Don't be a stranger,</i> ", etc. <u>Left-justify</u> the closing salutation.
5.	Signature Block	Since it is an informal letter to someone who knows you reasonably well, just sign your first name. Also <u>left-justify</u> this block.

Letter 1: Write a letter to a bank manager for opening a new savings account. (Formal Letter)

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.

Latter 2: Go through the illustration below for writing letters to friends, parents, relatives, and acquaintances. (Informal latter)

Address

Dear - _____

Body of the letter

Yours lovingly

Name _____

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

Latter 3: Transfer of savings account (Formal Letter)

D-92

SECTOR 12

Nodia - 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

Latter 4: Write a Letter To a Bank Manager To Get A Loan FOR Starting Your Business (FORMAL LETTER)

19, Belly road,
Patna- 560001
Feb 26, 2018

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. 5500,000 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

Latter 5: 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
StateBank of India
Sector12-22 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.

Yours faithfully

Rakesh sharma

Latter 6: 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

Latter 7: 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

Latter 8: Letters that we send to our friends and family (Informal Letter)

**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

**Problem would never be a problem,
Until or unless we thought it is a problem.**

All the best for your descriptive Exam

Thanks & Regards

Team AB



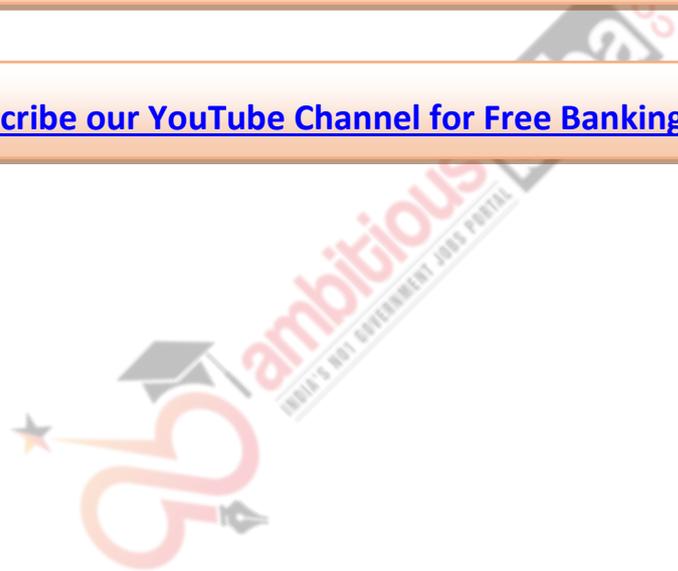
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