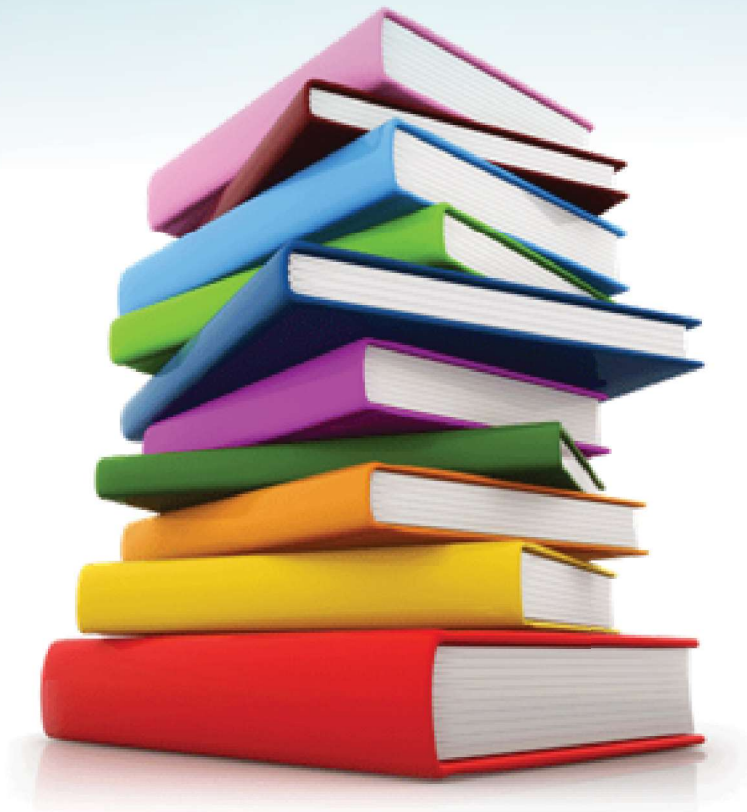




PLUTUS IAS

Weekly CURRENT AFFAIRS



PLUTUS IAS WEEKLY CURRENT AFFAIRS 8-05-2022 to 14-05-2022

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- But the reality is that he was an extreme patriot and loved the ancestral Indian culture and philosophy. He loved Bengalis. However, he went British for higher education but returned without completing the course. In the National anthem, he wanted to describe that the extreme sovereignty of the Nations lay in the people of (Jan Gana Man) of India who must be the supreme authority to run the governance. But since British journalists of that time period interpreted that Tagore praised the British authoritative state and still such types of rumors are flying everywhere on social media without analyzing the fact. The Hindu Analysis
- However , on many occasions he criticizes Gandhi Ji but he was the person who called Gandhiji Mahatma . At the time of the Jallianwala incident, he immediately returned the prestigious title of knighthood. He loved Indian soil, particularly Bengal . But simultaneously he loved Indian people and never propagated patriotism on the cost of humanism . Nationalism is a psychological concept . All the humans who are guided through some commonness , are the elements of the Nation . Therefore Nationalism must be in equilibrium with Humanism .
- Like other Utilitarian scholars he also criticized the international war . After the first world war he was unhappy and openly criticized such patriotism and nationalism which hamper humanism . For acquiring more land , more colors , war could never be justified, killing of the innocent people can never be justified .

NATIONALISM OF TAGORE : THE HINDU ANALYSIS

- Tagore was a great patriot and in the 20th century when , the policy of divide and rule compelled the British for the partition of Bengal to curtail the emerging nationalism of Bengal. Tagore was the person who criticized it . And he knew that the basic objective of the partition of the Bengal is to promote communal violence / communalism therefore Tagore worked for the Hindu Muslim unity during the 1905. His songs of patriotism such as Banglar Maati Banglar Jol (Earth of Bengal, Water of Bengal) bolstered the movements and also epitomized Hindu-Muslim unity. The Hindu Analysis
- He worked for the reforms in every dimension of the society . When communal violence erupted after the Barisal incident (During Swadeshi Movement) , He became very sad and criticized communism . Hw emphasizes that patriotism and nationalism should be promoted through the promotion of art, music and culture.
- In a letter to his friend A. M Bose Tagore wrote that patriotism could never be our final destination and spiritual shelter . I would never buy the glass for the price of diamonds. I will never allow patriotism to triumph over humanity as long as I live.”
- Gandhi and Tagore met in 1921 in Calcutta where Tagore warned Gandhi that there remained a thin line that divided nationalism and xenophobia.
- Gandhi had famously commented, on being criticized by Tagore, that “the poet lives in a

magnificent world of his own creation — his world of ideas”.

Today Current Affairs

Conclusion

However, Tagore was one of the great poets, nationalism and Nobel laureate and he explained his spiritual ideas through his writing and his artwork. He criticizes the worship of a nation like a god and he also criticizes the idol form of any country. He used to say that , if we worship our country we must worship the elements that are all the people residing in the boundary of the country, and must be respected . Therefore in this way he emphasizes humanism . However Gandhi ji criticizes Tagore through his writing that poets; writing are just imaginations of spiritualism . Any way we must pray our tribute to the Great poet of the world and the Pride of India Rabindra Nath Tagore Guruji

Dr. Anshul Bajpai

Laws that govern Tapping a Phone

LAWS THAT GOVERN TAPPING A PHONE : TODAY CURRENT AFFAIRS

Sanjay Raut, a political party leader has accused the Centre of protecting IPS officer Rashmi Shukla, under probe for tapping the phones of political leaders in 2019.

TODAY CURRENT AFFAIRS

HOW ARE PHONES TAPPED IN INDIA?

- During the times of fixed-line phones, mechanical exchanges would link circuits together to route the audio signal from the call.
- When exchanges went digital, tapping was done through a computer.
- Authorities make a request to the service provider, which is bound by law to record the conversations on the given number and provide these in real time.
- Competent authority to tap phones– In the states, police have the power to tap phones. The Hindu Analysis
- At the Centre, 10 agencies are authorised to do so including the Intelligence Bureau, CBI, Enforcement Directorate, National Investigation Agency, R&AW and Delhi Police Commissioner.
- Tapping by any other agency would be considered illegal.

- The competent authority must record reasons for tapping in writing.

WHAT LAWS GOVERN PHONE TAPPING? THE HINDU ANALYSIS

- **Act**– Phone tapping in India is governed by the The Indian Telegraph Act, 1885.
- **Time**– Phone tapping can be done
 - On the occurrence of any public emergency
 - In the interest of the public safety
- **Conditions**– Phone tapping can be done by the Centre or States if they are satisfied it is necessary in the interest of
 - Public safety
 - Sovereignty and integrity of India
 - Security of the State
 - Friendly relations with foreign States
 - Public order
 - Preventing incitement to the commission of an offence
- **Exception**– An exception has been given for the press.
- The press messages of correspondents accredited to the Central Government or a State Government that are intended to be published in India shall not be intercepted, unless their transmission has been prohibited under this subsection.
- **Authorisation**- Rule 419A of the Indian Telegraph (Amendment) Rules, 2007 talks about the authorising orders that has to be conveyed to the service provider in writing.
- Phone tapping orders is issued by
 - The Secretary to the Government of India (Ministry of Home Affairs) in the case of Government of India
 - The Secretary to the State Government in-charge of the Home Department in the case of a State Government
- **Emergency situations**– In unavoidable circumstances, such an order may be issued by an officer, not below the rank of a Joint Secretary to the Government of India, who has been authorised by the Union Home Secretary, or the State Home Secretary.
- If it is not feasible to get prior directions, a call can be intercepted with the prior approval of the authorised officers.
- The order has to be communicated within 3 days to the competent authority, who has to

approve or disapprove it within 7 working days.

WHAT ARE THE CHECKS AGAINST MISUSE? THE HINDU ANALYSIS

Telephone conversation is an important facet of a man's private life. Telephone tapping would thus infract the Right to Privacy under Article 21 of the Constitution.

- **Last resort** – Interception must be ordered only if there is no other way of getting the information.
- **Directions for interception**– The directions for interception remain in force, unless revoked, for a period not exceeding 60 days.
- They may be renewed, but not beyond a total of 180 days.
- **Review Committee**– Any order issued by the competent authority has to contain reasons, and a copy is to be forwarded to a review committee within seven working days. The Hindu Analysis
- When the Review Committee is of the opinion that the directions are not in accordance with the provisions, it may set aside the directions and orders for destruction of the copies of the intercepted messages.
- **Destruction of records**– Records pertaining to such directions shall be destroyed every six months. The Hindu Analysis
- Service providers are required to destroy records pertaining to directions for interception within two months of discontinuance of the interception.
- **Unauthorised interception**– In case of unauthorised interception, the service provider may be fined or even lose its licence.

Anshum Verma

Sikh Separatism : Must be eliminated completely

CONTEXT:

For the last few days , It has been observed that the Sikh separatism is still alive however it is now feeble, but vigilance is essential. The incident of the Patiala riot and the incident of the Dharamshala show that the elements of the Punjab separatism are still active . These elements must be oppressed quickly and there are still some forces which are promoting these activities

Today Current Affairs

Introduction

For internal security it is essential the elimination of any separatist movement. Punjab separatist movement, however had been ended by the Rajiv–Longowal Accord on 4 July 1985. But this movement has been operating continuously from abroad. Pakistan is supporting such type of separatist movement for taking revenge of the disintegration of Bangladesh. Indian security agency must be altered in this regard.

WHAT IS THE ISSUE OF KHALISTAN : THE HINDU ANALYSIS

- Akhaliistan is a Sikh separatist movement which demands for the Sikh state to be separated from India. In that proposed state the region of the Punjab of India and the Punjab of Pakistan, both are included. However indirectly Pakistan is supporting this movement. The Hindu Analysis
- This movement started in 1983 after the control of Golden Temple by religious militant leader Jarnail Singh Bhindranwale. In this Golden Temple, he organized his armed forces and challenged the sovereignty of the Indian government. Our Prime Minister Indira Gandhi successfully tackled this situation and through the Operation Blue Star the Golden Temple was besieged and freed. Therefore, in the process of the protection of the integrity and the sovereignty of India, we have to sacrifice our beloved Prime Minister Indira Gandhi and she was assassinated by her own Sikh bodyguards. But up to the 1990s this movement had been almost eliminated. But once again, through some incident it is alarming our internal security.

WHAT ARE THE RECENT INCIDENT : THE HINDU ANALYSIS

- One incident happened in Patiala when the communal riots started when some Hindu people were raising the slogan of the Khalistan Murdabad. Police actively arrested all the culprits and the investigation is continuing.
- Another incident occurred in Himachal Pradesh Assembly complex in Dharamshala where purported flags of imaginary Khalistan were put up on the gate of the complex, and slogans scrawled on the walls. However police took immediate action in this regard. On the same day, the police in Punjab said they had averted a terror attack after arresting two men, said to be Khalistani sympathizers, with explosives in Tarn Taran district. A U.S.-

based Khalistani separatist have been charged in Himachal Pradesh under the UAPA and the Indian Penal Code. The Hindu Analysis

- But this is the misfortune of India that every incidents is tried to be politicized . In fact this time this Khalistan movement is managing from the land of Canada . Australia and other European countries .

TODAY CURRENT AFFAIRS

WHAT MEASURES SHOULD BE ADOPTED TO ELIMINATE THIS SEPARATIST MOVEMENT

Since this movement has been almost ended from the land of India but it is still alive on the foreign land , these separatist are working abroad and they are planning to conduct referendum in India regarding separatism . But it is almost impossible because the Indian Sikh community is too loyal to the country and they believe in national integration . Many people from the Punjab had participated in the national movement and fought for the integrity of India . There are some people funded by Pakistan abroad who are creating the problem. The following measures should be adopted to eliminate them completely

- Government should pressurize those countries not to encourage such separatist movement on their land. The Hindu Analysis
- Government should not tolerate any type of this incidents and the culprit of the separatism must be immediately strictly punished
- Government should ensure not to free and illegal flow of the foreign currencies to Punjab for such illegal activities. The Hindu Analysis
- Government of India and the Punjab should work together in this regard
- Government should eliminate the illegal trade of the Drugs in Punjab , because this trade of the drugs is also involved such type of separatist movement

TODAY CURRENT AFFAIRS

CONCLUSION

As per the above discussion , however the Khalistan issue had been during the decade of 1990s but recent incidents of the Patiala and the Dharamshala Himachal Pradesh are alarming us that the forces of the separatism is still alive . Government should take strong action and eliminate these forces completely before they become more effective . All the political parties should work together for the interest of India as a nation.

Dr. Anshul Bajpai

Smart Cities Mission

Smart Cities Mission

The government has announced that 80 of the 100 planned Integrated Command and Control Centres have been set up, with the rest to be completed by August 15.

WHAT IS THE SMART CITIES MISSION?

India is urbanizing exponentially with the expected influx of over 400 million people over the next 35 years.

- Smart city is defined as a one that makes optimal use of all the interconnected information available to better understand and control its operations and optimise the use of limited resources.
- Smart Cities Mission was launched in 2015 under the Ministry of Housing and Urban Affairs.
- The Mission is operated as a Centrally Sponsored Scheme.
- Objective- To promote cities that provide core infrastructure, clean and sustainable environment and give a decent quality of life to their citizens through the application of smart solutions.
- 100 cities have been selected to be developed as Smart Cities through a two-stage competition.
- Area based development- It includes city improvement (retrofitting), city renewal (redevelopment) and city extension (greenfield development).
- Key focus areas
 1. Construction of walkways, pedestrian crossings, cycling tracks
 2. Efficient waste-management systems
 3. Integrated traffic management and assessment
- Assessment of indices- It also assesses various indices to track urban development such as the Ease of Living Index, Municipal Performance Index, City GDP framework, Climate Smart Cities assessment framework, etc.
- Fundamental principles of Smart Cities
 1. Community at the Core
 2. More from less
 3. Co-operative and Competitive Federalism
 4. Integration, Innovation , Sustainability
 5. Technology as a means
 6. Convergence

WHAT IS AN INTEGRATED COMMAND AND CONTROL CENTRE (ICCC)?

The ICCCs are envisaged to be the brain for city operation as it will act as a decision support system for city administration to respond to the real time events by consuming data feeds from different data sources and by processing information out of the data sets.

The Smart Cities Mission includes setting up ICCCs for each smart city.

- **Monitoring-** These ICCCs are designed to enable authorities to monitor the status of various amenities (water, power supply, traffic movement, city connectivity and internet infrastructure, etc.) in real time.
- **Operations management-** The ICCC of a smart city acts as a “nerve centre” for operations management.
- **Data processing-** The ICCC is the nodal point of availability of all online data and information relating to smart services included in a smart city.
- **War rooms-** During the pandemic, they also served as war-rooms for Covid-19 management.
- **Link with CCTNS-** The ICCCs are linked to the CCTNS (Crime and Criminal Tracking Networks and Systems) network under the Ministry of Home Affairs.

WHAT IS THE CURRENT STATUS OF THE SMARTS CITIES MISSION?

- The project had an initial deadline of 2021 for the first lot of 20 smart cities out of the 100 selected.
- The cities were selected over a period of two years between 2016 and 2018, each with a deadline of completion within five years from the time of their selection.
- On the recommendation of NITI Aayog, the timeline was extended last year until 2023 due to delays caused by the pandemic.
- According to Ministry data, the SCM has so far covered over 140 public-private partnerships, 340 smart roads, 78 vibrant public places, 118 smart water projects and over 63 solar projects.
- The Ministry noted that almost 100% of these projects have been work-ordered.
- Currently, the Centre is preparing a 60-point action plan.
- The Ministry of Housing and Urban Affairs has begun work to finalise its recommendation for providing ICCCs as a service to states and smaller cities.
- The Ministry is also aiming to finalise an ICCC model and implement a pilot project across 6 states — Uttar Pradesh, Maharashtra, Karnataka, Madhya Pradesh, Rajasthan and Tamil Nadu.

A sedition Law : An analysis in special reference to its relevance

CONTEXT :

Recently the honorable supreme court asked the government for the reexamination of this sedition Law. Government is instructed strictly to give response as soon as possible (Within 24 Hrs.) and the government is asked to explain how it intended to protect the interests of people already arrested and facing prosecution under Section 124A (sedition) of the Indian Penal Code.

Today Current Affairs

Introduction :

The sedition law is a colonial law which had been used to crucial the voice of the opponents to the government during the colonial period . My renowned journalist and the freedom fighters like B.G Tilak and S.N Banerjee had been booked through this section of IPC during the 19-20th century. The government , whether the central governments or the state governments, has misused this section of IPC to suppress the voice of opponents. In modern context, since we are living in a democratic state and every citizen of the Indian have right to speak and expression therefore this section must be examined as said by the honorable supreme court.

WHAT IS THE SECTION 124 A : THE HINDU ANALYSIS

The section 124 A of the Indian penal code pimpls that if any body is involved in any activities against the government or in other word it can be said that Whoever, by words, either spoken or written, or by signs, or by visible representation, or otherwise, brings or attempts to bring into hatred or contempt, or excites or attempts to excite disaffection towards, the Government established by law in [India] shall be punished . This punishment may be up to life time imprisonment . During colonial period British government used such section against the prominent Indian leaders.

THE COURT'S ARGUMENT AGAINST IT : THE HINDU ANALYSIS

For the several month the honorable supreme count has been raised the question of the relevance of this section of the IPC and many time court has appealed to the legislature to repeal it but the central government argues to the court that this section controls anti

national activities however there are many sections in IPC to control anti national activities.

The Hindu Analysis

In fact all the governments, whether the government of the center or the government of the states , use this section in their favor . Recently in the case of Navneet Rana, the court asked the central government whether the security should be given to the accused person. Then the central government said that this allegation is false . therefore court asked to reexamine the validity and the relevance of this section.

THE EXAMPLES OF ITS MISUSE : THE HINDU ANALYSIS

There are many examples of the misuse of this section of the IPC. Recently MP of the Maharashtra Navneet Rana was booked through this section and earlier my protesters have been booked by the central government through this section and the central government knows this fact very well that the government could curtail the voices of the opponents only through this section . In recent cases however, the government argued that “These cases are booked by the State governments. The Centre does not do it. The aim of Section 124A is to protect the sovereignty and integrity of the nation... Whenever there is misuse, there are the constitutional courts and remedies,” In Bengal , Bengal CM had also booked my professors and the artist through this section

TODAY CURRENT AFFAIRS

CONCLUSION

Conclusively it can be said this section of the IPC was introduced by the British government to strengthen colonialism . But In independent India our government used this section to show the power of the state and through this section the IPC state was moving towards its authoritarian nature which is dangerous for democracy . Therefore Court should review the validity of this section of INPC and if possible , it should be eliminated from the law book (IPC)

Dr Anshul Bajpai

Comparative analysis of the Pardon Powers of Governor and the president

COMPARATIVE ANALYSIS OF THE PARDON POWERS OF GOVERNOR AND THE PRESIDENT – TODAY CURRENT AFFAIRS

Context :

By 11 May 2009, the honorable supreme court slammed the central government that presidents have exclusive rights on the power. During last days, in the case of A. G. Perarivalan, an accused of the assassination of Rajeev Gandhi, supreme court asked the central government whether the president has exclusive right of the pardon and the court also argued regarding the cases in which governors have already used his pardoning power for the last 70-75 years. A. G. Perarivalan is on life imprisonment along with Murugan and Santhan who were other two convicts of the same case.

Today Current Affairs

Introduction

In Indian constitution, president and governors, both have right to pardon any convict of any cases. However there are some differences in the exercising of the pardoning powers by governor and the president but it does not mean that the president has exclusive pardoning power and each case of the governor should be transferred for consent of the president. The Hindu Analysis

In recent case of the A. G. Perarivalan, an accused of the assassination of Rajeev Gandhi, the central government asked the governor to transfer this case to center. Therefore Tamil Nadu's state government had to approach the honorable supreme court. A three-judge Bench, led by Justice L. Nageswara Rao, said the government's argument, if taken on face value, would leave Article 161 (the constitutional power of Governors of States to grant pardon) a "dead letter". Additional Solicitor-General K.M. Natraj had appeared in the case from the side of the central government. The Hindu Analysis

Honorable supreme court asked if, president has exclusive power of the pardoning then what about those cases in the history in which the accused had already pardoned by the governors of the states without the interfering of the center government (President)

COMPARE BETWEEN THE PARDONING POWER OF THE PRESIDENT AND THE GOVERNOR : THE HINDU ANALYSIS

As per the Indian constitution , the president has the power of pardon to any accused or convicted in any of the cases including the cases related to court marshals also (Article 72) . Similarly the Governor has the power of pardon to any accused or convicted in any of the causes but The governor does not have the power to pardon the sentence inflicted by the court-martial on the convict. (Article 161). The Hindu Analysis

However, the governor and president both have the right of pardoning in the case of death sentence but the The President can also pardon the death sentence through commutation or in its entirety while on the other side the governor can not pardon any convicted for death sentence before the 14 years of his/her imprisonment . The jurisdiction of both the president and the governors are clearly defined . The president can pardon if the convict had offenses against the union and if the office was done by the convict against the state , the governor has the right to pardon. Here it should be very well understood that if the state governor does not interfere in the pardoning case then , the president can pardon the convict however the committed crime is related to the state . But if the committed crime is related to the integrity of India and the Union , then the governor can not use the power of pardoning . The Hindu Analysis

It should also be very well understood that whether the governor or president both use the power of pardoning with the consent of the cabinet.

TODAY CURRENT AFFAIRS

CONCLUSION

India is a country whose administration is cooperative federalism . It means up to an extent, the state government has the right to make the laws for the well being of the people of the state . And it is generally expected that the central government would not interfere in internal affairs of the state until or unless the matter is not related to the unity and integrity of India as a nation . Therefore generally in every matter, the governor should not transfer the case to the central government . Punishment should be reformative in its nature . if government thinks that a particular person should be given one opportunity for remorse, it would bring the fundamental change in our judicial system.

Dr. Anshul Bajpai

The issue of Gyanvapi Mosque and Kashi Vishwanath temple : An analysis in special reference to its Historical point of view

Context:

Recently another controversial issue in India has emerged . This issue is related to Gyanvapi mosque of the Varanasi . Against some Hindu petitioners claimed that the sacred Shiva Linga is still under the mosque and that group against claimed its right on the mosque also. and this is also surprising that the district court of the Varanasi allowed for the survey and videography inside the Gyanvapi mosque premises.

TODAY CURRENT AFFAIRS

INTRODUCTION

- The regime of the Aurangzeb has always been the subject of debate and the name of Aurangzeb is registered in the books of history as the demolisher of the temples .In recent days , numerous communal issues have erupted . The issue of the Gyanvapi is one of those issues . In fact a petition was filed by five Hindu plaintiffs who demanded daily access to a Hindu site, Maa Shringar Gauri, for prayers, claimed by them to be located outside the western wall of the mosque. The Hindu Analysis
- In fact it is believed that the Aurangzeb has demolished the famous kashi Vishwanath temple of the Varanasi and at the place he constructed the Gyanvapi mosque .during latter period Ahilyabai Holker reconstructed the Hindu temple (kashi Vishwa Nath temple) but the original Linga is still installed under that temple . Therefore Hindu devotee are demanding to discover that Linga and to reinstall against in the temple .

HISTORICITY OF THIS ROW : THE HINDU ANALYSIS

- If we evaluate the facts described by the historians that definitely Aurangzeb was the big demolisher of the temple and during his period many temples were demolished however he adopted such policy as political compulsion. Many historians have evidence of the donation and land grant to the temples during the time of Aurangzeb. If suppose , it is true that Aurangzeb demolished many temple of India then reconstruction of such historiography which could create the conflict in the society , should be avoided .. beside Aurangzeb , during the time of other Muslim ruler, temples were demolished and even during the time of many Hindu and Muslim rulers the the Buddhist places and the Christian places were demolished. We have been colonized by the British for more than 150 years and during colonialism they exploited Indians in every manner. But we should not take revenge for our exploitation from the British . The Hindu Analysis
- If history would be constructed on the ground of black chapter of the past , then ,in this

world once again the conflicts among the communities would start . We should not be trapped in the process of revenge . In world politics there are numerous examples in which one specific race mascaered another race . but It does not mean that the victim races should take revenge.

TODAY CURRENT AFFAIRS

CONCLUSION

The Gyanvapi mosque issue may be true as per the history but reconstruction and revival of those elements of the history which could create the conflict in the society should not be reconstructed as per the ethics of the History . The objective of the subject history is to find out the evil practices and other mistakes which we had done in the past so that we could reform ourselves . and on the other side we should find out those incidents of our past which could inspire us to do better. This is against the ethics of the history that we reconstruct unnecessarily those incidents of the past which creates a conflict in the society. We Should avoid such type of historiography.

Dr. Anshul Bajpai

Digital bank and inclusive banking concordant

Last month, the union finance minister reiterated the government's resolve to open 75 digital banks in 75 districts. Explaining the rationale for the initiative, the Reserve Bank of India (RBI) noted that the new digital banking units (DBUs) will improve the availability of digital infrastructure for accelerating and extending the delivery of banking services. Conceptually, a DBU can provide any banking product or service that can be delivered through the internet or mobile banking. The DBUs can also engage digital business facilitators or business correspondents to further expand their operations into unbanked areas.

The RBI guidelines now allow any scheduled commercial banks (excluding regional rural banks, local area banks, and payment banks) with past digital banking experience to open DBUs in Tier-1 to Tier-6 centers. The DBUs have the option to insource or outsource banking services facilities, but they are to be housed separately from the existing banking outlets. However, the DBUs can share their core banking system with incumbent systems and their governance and administrative structure are to be aligned with the digital banking activities of the promoter banks. The Hindu Analysis

The initiative to launch DBUs gained momentum soon after the Niti Aayog published a discussion paper on their licensing and regulation in November 2021. Noting that the technology stack for launching DBUs is already in place, the paper pointed out that the DBUs will help tackle some of the major policy challenges faced by the banking sector, like promotion of inclusive banking, and also help extend the use of digital technology to a larger segment of the population.

The launch of the DBUs is also broadly in line with the Nachiket Mor Committee Report (2014) that argued for a differentiated banking policy to support specialized banking institutions and expand financial inclusion. One of the offshoots of this policy was the creation of payment banks and small finance banks. The cost-efficiency of operations will now help DBUs to further extend credit to small ticket holders as well as micro and small business. This is crucial because the current credit gap in the micro, small, and medium industry sector alone is estimated to be a huge `25 trillion. The Hindu Analysis

However, while encouraging niche operations to promote inclusive banking can go a long way in nurturing inclusive banking and improving efficiency of operations, the problems of the sector are much more substantial. Despite repeated tweaking of the policy, the Indian banking sector has lost traction in recent years, while other financial sector segments like pension and mutual funds and stock markets have gained momentum.

One major indicator of the constraints faced by the banks is the stagnant level of bank credit available to the private sector. This has remained at around 50% of the gross domestic product (GDP) for around a decade now. In contrast, the domestic credit available to the private sector as a percentage of the GDP is substantially higher in our Asian neighbors like Singapore (120%), Malaysia (121%), Thailand (143%), South Korea (152%), and China (165%). The larger credit available to the private sector in these countries is broadly in line with that in developed countries like France (108%), Sweden (133%), the United Kingdom (UK) (134%), Japan (177%), and the United States (US) (191%).

However, Indian banks perform more reasonably in the case of many other efficiency parameters. Numbers for the last decade ending 2020 show that the after-tax return on bank assets averaged 0.5% in India, which was higher than in Germany, France, the UK, Switzerland, and Japan but marginally less than in South Korea, Singapore, and Sweden and only less than half of that in China, Russia, and the US. Similarly, the after-tax return on bank equity was 7% in India during this period. This was higher than in Germany, Japan, France, Switzerland, and the UK but lower than in Russia, Singapore, Sweden, and the US and just around half that in China. The Hindu Analysis

Other efficiency indicators like the ratio of the bank overhead costs to total assets and the bank cost to income ratio show contrasting results. The ratio of bank overhead costs to total assets of 1.8% in India was higher than that in Germany, Japan, France, China, Singapore, and the UK and generally similar to that in South Korea and Switzerland but lower than that in Russia, Sweden, and the US. But when it comes to the cost to income ratio of banks, India's ratio of 46% was slightly higher than that of China and similar to that of Singapore but significantly lower than that of the US, France, Russia, Switzerland, Germany, the UK, South Korea, Japan, and Sweden.

A closer analysis of the reasons for the constraints on the availability of bank credit shows that the large share of non-performing assets is a major hurdle to the expansion of the credit markets. In fact, the one major parameter where the Indian banks have consistently and grossly underperformed than its peers is in the case of non-performing loans or assets. Trends over the last decade ending 2019 show that the ratio of non-performing loans to gross loans averaged 6.1% in India, 1.4% in China, 3.3% in Brazil, 3.8% in South Africa, and 8.1% in Russia. Among the developed economies, it was the lowest in South Korea (0.5%) followed by Switzerland (0.7%), Sweden (0.8%), Singapore (1.4%), Japan (1.8%), the US (2.1%), Germany and the UK (2.2% each), and France (3.7%).

Clearly, the government and the central bank have to delve deeper to find solutions to these major issues that handicap the Indian banking sector.

Ritu

Two Academic Programmes and UGC Guidelines

The University Grants Commission (UGC) of India has issued the “Guidelines for Pursuing Two Academic Programmes Simultaneously” in April 2022 to allow for “multiple pathways to learning” and earning degrees (UGC 2022). Under the new guidelines, two full-time academic programmes may be undertaken simultaneously in (i) regular modes, (ii) one in regular and another in open and distance learning ODL/open learning (OL), or (iii) up to two ODL/online programmes.

THE RATIONALE OF THE GUIDELINES

Against the background of these guidelines, a substantive question to answer is: “What happened in 2022 that compelled the UGC, taking a polar opposite view, to declare that two academic programmes can be pursued simultaneously in regular or ODL/OL or mixed mode?” Another question is “whether the UGC’s decision is contrary to the mandate of the maintenance of standards by the UGC and hence against the constitutional provision that directs the union to maintain standards in higher education institutions.” I would like to raise a third question: “Whether or not pursuing two academic degrees simultaneously results in devaluation of degree.” In my view, these are substantive questions. Directions of reform cannot be undertaken without reason in a hurry to implement the National Education Policy (NEP), 2020. If the UGC guidelines 2022 lead to the deterioration of the standards of an academic programme, this goes against the constitutional mandate of maintenance of standards by the union government. Further, any further devaluation of degrees on account of “degree mills” may create confusion in the labour market as well as internationally to judge the worth of a degree.

RATIONALE OF PURSUING TWO ACADEMIC DEGREES SIMULTANEOUSLY : THE HINDU ANALYSIS

Before I proceed to answer the three questions posed above, it is important to understand the rationale of pursuing two academic degrees. The UGC guidelines 2022 note that increasing demand–supply gap has made it necessary to promote ODL/OL modes “to meet the aspiration of students” (UGC 2022: 2). Besides, technology enables learners to study outside the formal setting of a classroom. Hence, flexibility to pursue an academic programme in a non-formal setting may be ensured to the learners. So far, there is nothing wrong in the argument that technology is used judiciously to enrich the learning experiences of students. However, the rationale is too supportive of ODL/OL modes of learning to meet the demand–supply gap in higher education rather than through the expansion of regular programmes of public higher education. The ODL/OL modes of learning may, in reality, be promoted by private providers giving a fillip to the commodification of higher education. Such a market-based process of expansion of higher education through ODL/OL modes may not only be against the objective of equity, it will rather lead to the decline in quality. Hence, the rationale given in the UGC guidelines is a weak argument in favor of pursuing two academic programmes simultaneously.

PRACTICAL CONSIDERATIONS : THE HINDU ANALYSIS

I will now return to the questions posed above, namely what led to the change in the mindset of the UGC to allow two academic programmes to be pursued by the students. First, the gross

enrolment ratio (GER) has increased at a slow pace from 24.5% to 27.1% during the last five years from 2015–16 to 2019–20 at a compound annual growth rate of 2% (AISHE 2019–20). Projected GER in 2035 turns out to be 36% as opposed to the 50% target in the NEP 2020. It is likely that allowing two courses may increase the prospects of reaching the target. Second, the UGC has been trying hard in recent years to leverage technology to increase access to higher education. Students may be lured to enroll in online courses while pursuing a regular degree programme. This would obviate the necessity to meet the expansion through public-funded institutions in the regular mode. Third, the UGC has not shown its concern to the structural issues facing higher education. For example, extreme shortage of teachers and infrastructure continues to exist as a major problem. Instead, the UGC has been shifting its strategy through outcome-based education, choice-based credit system, accreditation, ranking, flexibility in learning strategies, national credit transfer enabling students to move from one institution to another, allowing dual degree and joint degree with foreign universities, etc. The Hindu Analysis

This leads to the probing of the second question. Is a choice-centric approach for the learners quality-enhancing? We need to differentiate between rational choice and real choice. Rational choice is an ex ante choice made by the learner over various alternatives, and given the constraints, an optimal choice yields maximum satisfaction. For example, pursuing one regular degree, one ODL, two regular degrees, one regular and one ODL, etc, may be the alternatives available to the learner. Depending upon the constraints relating to the costs in relation to income and, perhaps, constraints relating to the number of hours of learning, a rational learner might choose an option that maximizes their satisfaction. Quality in this rational paradigm is the choice that yields maximum satisfaction.

However, rational choice should not be mistaken to be a real choice. In the real world, such choices may not be available. For example, a regular degree in a public-funded institution may be available to the learner with a host of alternatives of cheap and low-quality distance education courses by various providers, which the learner may not like to pursue. In an alternative scenario, a learner may even be lured to take up two cheap, low-quality courses in order to gain two degrees just for the sake of it. In the real-world scenario, choice-making is not rational. It is guided by different motives, preferences, and constraints. Granting more choices may sometimes be dangerous. Policy design, in all such cases, should be guided by practical rationality.

Do the UGC guidelines 2022 mean that a student could pursue one more degree simultaneously by sacrificing the quality benchmark of the first one? Does it not go against the quality benchmark set by the UGC in credit terms? The argument may be given that students vary in abilities—some may be fast learners whereas other students may be slow learners. Hence, a

fast learner may complete the course requirement of 1,080 hours in less time, say, 700 or 800 hours. The surplus time may be used by the fast learner in pursuing another degree. However, another degree may also require 1,080 hours in a semester. In that case, a fast learner may have to work for extra hours, otherwise they may not be able to meet the quality benchmark for another degree programme. Working for extra hours for fast learners may occur at the cost of their mental and physical health. Hence, from this point of view, taking up two degrees and meeting the quality benchmark of credit by the UGC is not justified. However, add-on courses for skill development may be pursued by the learner, and there is no restriction on certificate or diploma courses if it adds value to the learner's education. Pursuing two regular degrees simultaneously, however, goes against the quality benchmark set by the UGC. Any such guidelines have serious implications as it directly violates the constitutional obligation of the union government to maintain the standards of higher education. The Hindu Analysis

There is also a practical consideration of meeting the 75% attendance requirement for pursuing an academic programme in the regular mode. If a student enrolls for another regular programme, then the 75% attendance requirement will have to be met. How is this possible unless two institutions are in close proximity and the time table of both do not overlap with each other? It is possible if another degree programme is through the ODL/OL mode. Hence, for all practical purposes, UGC guidelines 2022 shall promote ODL/OL programmes.

I now come to the third question of the devaluation of degrees when two academic programmes are pursued simultaneously. "Degree or Diploma Mill" is a term that refers to a degree or transcript that is sold by legitimate or illegitimate providers of education through fraudulent practices. A degree can be managed without putting in the hard work necessary to complete an academic programme. The attendance, assignments, and even the examination can be managed by the institution at a hefty price to be paid by the student to the providers of education. Basically, the degree is manufactured and sold in a market. In the United States (US), degree mills became prominent in different time periods when the mushrooming of institutions or high demand for a programme was created. In India, our memory has not faded when the mushrooming of private universities in Chhattisgarh became a source of degree mills. The Supreme Court declared in 2005 the Chhattisgarh Private Universities (Establishment and Operation) Act as unconstitutional so that such degree mills could be controlled. Whenever the demand for BEd courses increased in the past, many degree mills became operative, and recently, degree scams have also been reported. Important personalities and even professors are caught with fake degrees.

THE DANGER OF SUBSTANDARD DEGREES : THE HINDU ANALYSIS

The UGC, in a letter dated 7 October 2020, has released a list of 24 fake universities operating in India. The phenomenon of degree mills is present in many colleges, which admit tens

of thousands of students and without completing the teaching–learning process, degrees are awarded to lakhs of students. There are numerous instances where fake degrees were sold in India and students seeking admission in the US, Singapore, and Malaysia or seeking jobs in foreign countries were asked to prove the genuineness of their degrees. In such a vulnerable scenario, it will not be surprising that the UGC guidelines 2022 may lead to the rise of degree mills, which will add to the devaluation of degrees. Judith S Eaton and Stamenka Uvalic-Trumbic (2008) note that “Colleges and universities are harmed because their legitimate efforts to provide quality higher education are undermined.” It is important to note that ODL/OL providers of higher education in India are hardly accredited, except for the Indira Gandhi National Open University (IGNOU). There are recognised providers of ODL/OL by the Distance Education Council. However, students may easily be cheated by unrecognized providers in pursuing two degrees. The job market will be skeptical of degrees and higher education institutions will not be able to judge the worth of such degrees that were simultaneously pursued.

TODAY CURRENT AFFAIRS

CONCLUSIONS

The UGC guidelines 2022 can become a reality only after it is approved by different academic bodies of the university. I hope that responsible academic bodies will consider the potential threats of degree devaluation while assessing these guidelines. The academia will be sensitive to the benchmark determined by the UGC of completing 1,080 hours of student engagement in a semester. They will be sensitive to the academic burden imposed on students in pursuing two degrees. Hopefully, they will be sensitive to the physical and mental health of students due to the exertion of passing out from two simultaneous courses. Learners will be lured to complete two courses, say post-graduation along with BEd, in two years in a hurry to get a job. However, degree devaluation caused by the UGC guidelines 2022 will not help fetch a job or pursue higher studies in India or abroad as they will be looked at with suspicion.

Quality education demands a deep engagement of students with teachers, journal articles, books and a supportive environment of peer interaction and critical debates. The public-funded university needs to be supported by the state for quality education as high-quality human resources are capable of contributing to nation-building. The purpose of this article was to create more discussions in academia so that a rational decision is taken within universities in the interests of students at large.

Ritu

Jute Industry in India : Crises and Solution

Context :

The crisis in West Bengal's jute industry is getting exacerbated, with several mills suspending operations this year. Jute industry has been one of the core Industry of India for long time but after the partition of India the land of the raw material has been shifted to Pakistan . and recently because of the declining demand the price of Jute products declined rapidly and thus the Jute industry has to face the big crises mainly in Bengal

TODAY CURRENT AFFAIRS

INTRODUCTION

- The history of the Jute industry goes back to 170 years in the Indian context . The Acland Mill was the first jute mill established in India. It was established in 1855 by British entrepreneur George Acland and financially supported by Babu Bysumber Sen. This factory was installed in modern west Bengal (Rishra).
- India is the world's largest country in the production of the Jute followed by Bangladesh. Presently there are 93 Jute mills in India out of which 70 mills are located in Bengal. Of the 70, 54 are located in the three districts of North 24 Parganas (25), Howrah (15) and Hooghly (14).. Apart from west Bengal , Jute is grown in Odisha, Assam, Meghalaya, Tripura and Andhra Pradesh.. Jute is a labor intensive industry and Jute is the only crop where earnings begin to trickle in way before the final harvest.

CLIMATE REQUIRED FOR THE JUTE : THE HINDU ANALYSIS

In comparison to Rice , it requires less water and fertilizer . Jute is the second most abundant natural fiber in the world. It has high tensile strength, acoustic and thermal insulation, breathability, low extensibility, ease of blending with both synthetic and natural fibers, and antistatic properties. Jute can be grown in those areas where the temperature lies between 35 to 40 degree centigrade.

ISSUE OF THE JUTE INDUSTRY : THE HINDU ANALYSIS

- Recent crises related to Jute Industry starts when the Office of the Jute Commissioner, which comes under the Ministry of Textiles, fixed the maximum price of raw jute at ₹6,500 per quintal. If The capacity of the mill is 100 tones a day, The market price of raw jute has climbed to 7,200 per quintal which is 700 more than the 6,500 cap by the government. Another issue which the jute mill management of the State is non-implementation of the

Tariff Commission's report for fair price of B (Jute bag.)the declining demand of the Jute bag is the reason of the loss. The Hindu Analysis

- According to a report of the Commission for Agricultural Costs and Prices (CACP), 2022-2023, India's jute production has been declining during the last decade. The main reason for this is the decrease in acreage, which is mostly due to cultivation of crops such as paddy, maize, groundnut and sesame. The availability of various types of synthetic substitutes is also reducing the demand for jute. One thing is good that in comparison to the previous year, this year the production of the Jute increased
- Because of the changing climate , the production of Jute per Bigha has declined and another big issue is to extract that fiber from the crop , first the crop is left to rot in water bodies for almost 15 days. And every farmer does not own water bodies. The labor who extracts the fiber from the crop are outsiders so approx 500 per day is paid as the wage to them . Hence for the farmer , the invested cost is more to profit. The Hindu Analysis
- These issues have been turned into political issues. On this issue members of the BJP won for the parliament but still the issue is unresolved . In 2021 when the farmers supported the TMC on this issue , but still they did not get any resolution from the side of TMC also . and the most interesting thing is that no trade union has protested up to now in this regard and this is more interesting that West Bengal Labor Minister Becharam Manna publicly praised the laborers of the jute industry. "They do not strike even though they are suffering,"

TODAY CURRENT AFFAIRS

CONCLUSION

As per the above discussion, it is clear that there are many issues related to the Jute industry in India . The labor and the farmers of the Jute industry , both are being exploited by the system but still nobody raised this issue , none of them had gone for the protest. In fact their limit of tolerance is too high because of the less awareness level. Once they understand their problem and demand it in front of the government , the government will find out the solution for the issue of the Jute industry. The issues of the Jute industry are always political but nobody tries to resolve the issues of the Jute industry.

The farmers must be insured with the loss of the crops and on the other side the Jute mill owner must provide the required atmosphere for the markets of the Jute products and simultaneously minimum wage of the laborers must be fixed . But all those issues would be addressed by the government if the people related to the Jute industry would raise these issues .

Dr. Anshul Bajpai

Social media and digital democracy

Arguably, the digital format of democracy does suggest a qualitative shift in the forms of protest and dissonance that were hitherto mediated by the text and content written on a physical object such as paper or wood or leaves. Needless to mention that the written texts, used particularly to encourage and perpetuate social dominance and the oppression of the suppressed section both in the West and in India, were consigned by the victims of such texts to fire. The “rebellious” texts written by the victims of social oppression and cultural domination were, conversely, destroyed by the counter-reformists in the West and counter-revolutionaries in India. Paper as a physical object, thus, did provide the background condition for the protagonist of social change to protest against or drive home the point that a particular text was considered as an assault on human freedom.

Destroying written documents, banishing and branding “rebellious” texts that were written both as resistance and transcendence or, conversely, the texts that preached domination—both these forms of protests are no longer required or feasible in the digital mode of expression that is arguably intellectually or discursively more democratic. It is democratic as it makes the resources of expression such as blogs easily available to people across the table. However, such access does require intellectual preparation or discursive homework for writing more sensible content for it to be processed through different digital platforms. Since the differentially textualised content gets rendered in digital forms such as blogs or on social media like Facebook or WhatsApp, the very process of digitisation makes the content fire-free. It is almost impossible to consign them to real fire. The Hindu Analysis

Ideally, various digital platforms that seek to facilitate the process of debate and dialogue would not only encourage but also require its participants to take recourse to the ideas and arguments as an intellectual means for making intelligent and hence persuasive arguments. It would force these participants to, at least, read from the screen relevant content that would make their interventions as protest more intellectually substantive rather than emotionally sizzling. Normative claims and counterclaims that are made using digital platform, thus, do not suffer from arbitrariness.

Digital democracy propels the act of protest to move from one level, which accommodates the “fugitive” forms of dissonance such as torching the documents with hands or consigning it to fire, to another level where it is not the hand but the mind that assigns normative elevation to the very idea of protest. Viewed from this angle, one could then argue that the baseline of accessing digital democracy is primarily intellectual, which by implication has the potential

to keep from the act of torching or outrageous shredding that in some cases is often done without reading and thinking. Today Current Affairs

Ironically, the digital also becomes the medium through which the content of truth, both historical and empirical, gets trampled down in the swarm of fake news or visual violence that ultimately anticipates the real violence. The sacred thoughts and ideas are likely to be consumed by the visual fire of hate speech circulated day in and day out. The digital is then put into misuse where the socially regressive forces tend to regulate the linear or the top-down flow of command to circulate highly prejudiced messages. It is an irony in the life of deliberative democracy that the digital is not able to sustain the deliberative thrust of democracy. This regulation of the linear or the top-down flow of command in the circulation of prejudiced messages militates against the very basic principle of the digital, which accords autonomy at every level of its operation and plurality of opinion that follows the non-linear mode. This is why digital is operationally democratic.

POSITIVE IMPACT OF SOCIAL MEDIA ON DEMOCRACY : THE HINDU ANALYSIS

- Digital Democracy: Democratic values can evolve when people have freedom of expression. In this way, social media enables the concept of digital democracy through these platforms of freedom.
- Setting Accountability: Social media acts as an instrument that can question the seemingly invincible governments, make them accountable and bring sustained change driven by people beyond one vote in years. The Hindu Analysis
- Giving Voice: Social media has enormous power to keep people informed. This can be seen, when social media played a critical role in the Arab Spring in places like Tunisia, it was heralded as a technology for liberation.
- Civic Engagement: Social media's implications for civic engagement are profound, as many people tend to discuss & debate news over these platforms.
 - It has long been observed that when people discuss the news, they're more likely to be involved in their community, whether by volunteering or reaching out to elected officials.

NEGATIVE IMPACT OF SOCIAL MEDIA ON DEMOCRACY : THE HINDU ANALYSIS

- Political Polarization: One of the most common criticisms of social media is that it creates echo chambers where people only see viewpoints they agree with — further driving us apart.
 - As unprecedented numbers of people channel their political energy through this

medium, it's being used in unforeseen ways with societal repercussions that were never anticipated. The Hindu Analysis

- Propaganda Setting: According to Google Transparency Report, political parties mostly in the last two years have spent around \$800 million (Rs 5,900 crore) on election ads.
 - Micro-targeting can enable dishonest campaigns to spread toxic discourse without much consequence.
- Foreign Interference: Around the US 2016 election, Russian entities set up and promoted fake Pages on Facebook to influence public sentiment — essentially using social media as an information weapon. The Hindu Analysis
 - In this way, social media enables nation-states to use these platforms to wage a cyberwar intended to divide society.
- Fake News: Social media gives people more voice and can sometimes be used, by anyone, to spread hoaxes and misinformation.
- Unequal Participation: Social media also distorts policymakers' perception of public opinion. This is because it is believed that social media platforms tend to represent every walk of life, but not everyone is using their voice equally.

In a digitized space, when the opponent does not understand the language of argument, they then adopt disinformation, fake news, and morphed images. This causes a serious threat to digital democracy. Democratizing digital as a means of defending the constitutional values and protecting the principles of collective harmony has to be made available to everyone. Through the digital, it is then possible to keep a steady vigil to arrest the flow or spread of disinformation. Digital vigilance is not only active even in its passive version inasmuch as it aims at ensuring protection from the regressive onslaught on constitutional values and public ethics but also in its active mode offers the possibility to expand the space of such vigilance against the growing threat of fake news and hate speech.

Ritu