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<td>10 public sector banks to be merged;</td>
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*C – Chennai; B – Bengaluru; D – Delhi; T – Thiruvananthapuram
High housing, alcoholism and seasonal migration obstruct mitigative efforts

High TB prevalence continues to haunt M.P. tribe

Poor housing, alcoholism and seasonal migration obstruct mitigative efforts

Delhi Edition

UPSC Prelims Question – 2019
(For Reference only)

Q. Consider the following statements about particularly Vulnerable Tribal Groups (PVTGs) in India:

1. PVTGs reside in 18 states and one union Territory.
2. A stagnant or declining population is one of the criteria for determining PVTG status.
3. There are 92 PVTGs officially notified in the country so far.
4. Irular and Konda Reddi tribes are included in the list of PVTGs.

Which of the statements given above are correct?

(a) 1, 2 and 3
(b) 2, 3 and 4
(c) 1, 2 and 4 (Answer)
(d) 1, 3 and 4
Tuberculosis:
- Infectious disease caused by a bacterium
  - Mycobacterium tuberculosis
- Spreads through air (Infected → Healthy person)
- Common Symptoms:
  - Cough (3 weeks or more, sometimes with blood-streaked sputum)
  - Fever (Especially at night)
  - Weight loss
  - Loss of appetite
- Leading causes of mortality in India

Govt. Programmes:
- National TB Programme (NTP) → 1962
- Revised National TB Control Programme → 1997
  → DOTS Strategy
- National Strategic plan for tuberculosis:
  2017-25, elimination by 2025
  → Detect - Treat - Prevent - Build Approach
  → Central TB Division, MoHFW → Implementation

ICMR Research Study
- Reduction in prevalence of TB among Saharia tribes in Shivpuri Dt, Madhya Pradesh
  - Saharia → 1945/1 Lakh population
  - India → 2045/1 Lakh population

Risk factors:
- Malnutrition
- Alcoholism
- Poor housing
- Seasonal migration for work

District TB Officer, Shivpuri District → Comments
- Eliminating TB requires improving socio-economic conditions and education levels.

Statistics: about Saharia tribes
- 23% – Literate population
- Every 5th person – suffers from TB
- Every 2nd child under 5 years – Underweight
- Total Fertility Rate – 4
10 public sector banks to be merged

PNB gets lion’s share of recapitalisation

Announcement by Finance Minister, ten PSBs to be merged into 4 entities – Number of PSBs in India reduced from 27 in 2017 to 12 now

### Consolidated PSBs for strong national presence & global reach

- **82% of PSB business**
- **56% of commercial bank business**

### To strengthen national presence

### To strengthen regional focus

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**Source:** [https://financialservices.gov.in](https://financialservices.gov.in)
Basis of mergers:

- No disruption in banking services post merger
- Benefit from CASA (Current account, Savings Account)
- Same business culture
- Union budget 2019-20 → Rs.70,000 Crores - Capital infusion - PSBs
  - Plan to allocate Rs.55,000 Crores
- Management accountable to bank boards
  - Board Committee - appraise the performance of officers

Big bank theory

For the mergers to work, realizing staff cost synergies is key. In this regard, it is important to note that the merger of banks is not a new phenomenon. The Indian banking sector has undergone several mergers in the past, driven by the need to become more competitive in a global arena. This has created a need for banks to merge in order to increase their scale and scope.

Money in the bank

The government has provided an approximate breakup as to how Rs.55,000 crore of the Rs.70,000 crore promised in bank recapitalisation this year, will find its way into public sector banks.

<table>
<thead>
<tr>
<th>Bank</th>
<th>Amount (in Rs.)</th>
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<tbody>
<tr>
<td>Punjab National Bank</td>
<td>16,000</td>
</tr>
<tr>
<td>Union Bank of India</td>
<td>11,700</td>
</tr>
<tr>
<td>Bank of Baroda</td>
<td>7,000</td>
</tr>
<tr>
<td>Canara Bank</td>
<td>6,500</td>
</tr>
<tr>
<td>Indian Overseas Bank</td>
<td>3,800</td>
</tr>
<tr>
<td>Central Bank of India</td>
<td>3,300</td>
</tr>
<tr>
<td>Indian Bank</td>
<td>2,500</td>
</tr>
<tr>
<td>UCO Bank</td>
<td>2,100</td>
</tr>
<tr>
<td>United Bank of India</td>
<td>1,600</td>
</tr>
<tr>
<td>Punjab &amp; Sind Bank</td>
<td>750</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>55,250</strong></td>
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Civilspedia Team - Powered by Shankar IAS Academy
• Merger - large in magnitude and scale - ability to disrupt status quo - most significant decision

• Banks of global level
  - leverage economies of scale
  - serve to make India a $5 trillion economy by 2025

• Need for synergy
  - geographical synergy - vast geographical network
  - cost synergy - overstaffing and overlapping of branches - rationalization - raise concerns

• Narasimhan Committee - 1998
  - Consolidation - merge strong banks
  - Shutdown weaker banks - no merger with stronger banks

• Adequate reforms - governance and management
  - Appointments to the boards
    - political nominees of Govt.
    - no exposure to banking
    - curb it - ensure more professionalism

Advantages of the mergers

• Big banks - enhanced credit capacity
• Global competence
• Operational efficiency
• Cost of lending
• Business of banks
• Vast geographical reach
• Easy to absorb market shocks
• Branch and staff rationalization - save cost
• CASA

Concerns:

• Bad loans, NPAs of few banks
  - impact profitability
• Better performing banks - share NPA burden
• Handling of human resources
• Concerns of loss of employment
• Integration of IT Platforms
• Harmony among employees
• Lack of geographical synergy - few mergers
Collegium names judges for 4 SC vacancies

Suggestions made for appointment of Chief Justices in 8 High Courts

LEGAL CORRESPONDENT

The Supreme Court Collegium led by Chief Justice of India Ranjan Gogoi has made a slew of recommendations to fill 4 vacancies in the Supreme Court and for appointments of Chief Justices in eight High Courts across the country.

On Friday the Supreme Court published the resolutions recommending Chief Justices of Punjab and Haryana, Rajasthan, Himachal Pradesh and Kerala High Courts. Justices Krishna Murari, R. Ranjan Gogoi, S. Ramanathan and D. H. Wasti, the new justices were appointed to the Supreme Court.

The Collegium, while recommending the four judges, has “kept in mind the desirability of giving due representation on the bench of the Supreme Court, as far as possible, to all the High Courts. The Collegium is also conscious of the fact that some High Courts are going to be unrepresented in the Supreme Court.”

All the recommendations were made on August 28. The Collegium has reconsidered its April 8, 2019 recommendation to appoint Justice Vikram Nath, the senior-most judge of the Allahabad High Court, as Chief Justice of the Andhra Pradesh High Court.

In its previous recommendation, Justice Nath has now been recommended for appointment as Chief Justice of the Gujarat High Court. Justice J.K. Maheshwari, senior judge of the Madhya Pradesh High Court, has been recommended as Chief Justice of Andhra Pradesh High Court.

Justice A.K. Sikri, the senior-most judge from the Punjab and Haryana High Court, has been recommended as Chief Justice of the Madhya Pradesh High Court.

Justice Ravi Ranjan, chief judge of the Allahabad High Court, has been recommended for appointment as Chief Justice of the Madhya Pradesh High Court.

Appointment of Judges of Supreme Court

- Assumed to fill 4 vacancies in Supreme Court
- Appointment of Chief Justices in 8 H.C.

1. Supreme Court Collegium → Recommendations
2. To fill 4 vacancies in Supreme Court
3. Appointment of Chief Justices in 8 H.C.

- The Supreme Court (Number of Judges) Act, 1956
  - 30 judges + CJI
- The Supreme Court (Number of Judges) Amendment Act, 2019
  - 33 judges + CJI

Part A—Preliminary Examination

Paper I—(200 marks)
- Current events of national and international importance.
- Indian Polity and Governance-Constitution, Political System, Panchayati Raj, Public Policy, Rights Issues, etc.

Part B—Main Examination

PAPER-III

General Studies II: Governance, Constitution, Polity, Social Justice and International relations.

- Indian Constitution—historical underpinnings, evolution, features, amendments, significant provisions and basic structure.
- Functions and responsibilities of the Union and the States, issues and challenges pertaining to the federal structure, devolution of powers and finances up to local levels and challenges therein.
- Structure, organization and functioning of the Executive and the Judiciary—Ministries and Departments of the Government; pressure groups and formal/informal associations and their role in the Polity.
Appointment of Judges of High Court

- Appointed by President under Article 217(1) of Constitution

Civilspedia Team - Powered by Shankar IAS Academy
Medical Termination of Pregnancy Act, 1971

- Introduced to reduce morbidity and mortality associated with unsafe abortions
- Entities: women → Safe Abortion Services, under specific conditions
  - Which condition and when?
  - Where? → hospitals established or maintained by govt
- Gestational period → length of pregnancy
  - 12 weeks
  - >12 weeks & < 20 weeks

- Induced Abortions
  - Surgical Abortion
  - Medical Abortion

Medical Abortion (MA)

- Use of pharmacological drugs to terminate pregnancy
- Also known as "non-surgical abortion" or "medication abortion"
- Using combination of 2 drugs
  - Mifepristone + Misoprostol
  - Approved by Drug Controller General of India in 2002

Availability of Medical Abortion Drugs in Markets of 4 Indian States, 2018

- 4 States → Maharashtra, Bihar, U.P., Rajasthan
- Important → women accessing MA drugs through retail chemists
  - lack of access to abortion → mental agony and delay in abortion

Key findings:

1. Availability of MA Drugs - Stocking of Drugs
   - Rajasthan - 'zero'
   - Maharashtra - 1.2%
   - U.P. - 66%
   - Bihar - 37.8%
   - Reason for not stocking
     - legal barriers
     - requirement of collecting prescriptions
     - side effects associated with the drug

2. Awareness on Abortion
   - Illegal in India - 43%
   - Legal for certain conditions - 30%

3. Awareness on MA drugs
   - Contribution of drug known to 59%

4. Beliefs on abortion
   - Drugs increase number of abortions
   - Used for sex-selective abortions
     - not possible using MA drugs
     - misconception

Need of the hour

- Address the misconceptions
- Improve knowledge of chemists
- Increase investment in 'safe abortion communication'
India, Pak. to join SAARC event in U.S.

India and Pakistan are expected to participate in the Foreign Minister-level meeting of the South Asian Association for Regional Cooperation (SAARC) in New York on September 30, a diplomatic source has confirmed. The meeting has remained on track despite the state of tension between the two countries.

South Asian Association for Regional Cooperation (SAARC)
- Foreign Minister level meeting
- On the sidelines of 75th Session of UN General Assembly, in September 2019, New York

India and Pakistan - expected to participate
- Significance: ongoing bilateral tensions over Kashmir

Different from SAARC Summit
- 19th SAARC Summit, Pakistan - Failed
  - India boycotted - Uri attack
- 20th SAARC Summit - Sri Lanka, 2020

About SAARC:
- Estd in 1985 - SAARC Charter in Dhaka
- Member states: Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan, Sri Lanka
- Objectives:
  - promote welfare of people in South Asia
  - accelerate economic growth and social progress in the region
  - contribute to mutual trust, etc.
- Decision at all levels - based on unanimity
- Bilateral and contentious issues - excluded from deliberations
- Secretariat located at Kathmandu, Nepal

Part A—Preliminary Examination
Paper I - (200 marks)
- Current events of national and international importance.

Part B—Main Examination
PAPER-III
General Studies- II: Governance, Constitution, Polity, Social Justice and International relations.
- India and its neighborhood relations.
- Important International institutions, agencies and their structure, mandate.

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Practice Question – Prelims

Q. Consider the following statements about Saharia tribes.

1. They are listed as a scheduled tribe in the states of Madhya Pradesh and Maharashtra.
2. They are categorized as ‘Particularly Vulnerable Tribal Group’ in the state of Madhya Pradesh by the Ministry of Home Affairs.
3. This tribal population has a high prevalence of Tuberculosis in India.

Which of the above statements is/are not correct?

a) 1 only
b) 1 and 2 only
c) 1 and 3 only
d) None of the above

Practice Question – Prelims

Q. Consider the following statements about ‘National Strategic Plan for Tuberculosis 2017-2025, Elimination by 2025’.

1. It follows ‘Detect-Treat-Prevent-Build Approach’ to eliminate tuberculosis in India by 2025.
2. The Central Tuberculosis division of the Ministry of Health and Family Welfare oversees the implementation.

Which of the above statements is/are correct?

a) 1 only
b) 2 only
c) Both 1 and 2
d) Neither 1 nor 2
Practice Question – Prelims

Q. Consider the following statements.

1. Chief Justice of India is appointed by the President under Article 124 (2) of the Constitution.
2. The Judges of Supreme Court are appointed by the Chief Justice of India under Article 217 (1) of the Constitution.

Which among the above statements is/are correct?

a) 1 only
b) 2 only
c) Both 1 and 2
d) Neither 1 nor 2

Practice Question – Prelims

Q. Consider the following statements with respect to the Collegium system.

1. The collegium for the recommendation of the appointment of Judges of the Supreme Court should consist of the four senior-most Judges of the Supreme Court and the Chief Justice of India.
2. The collegium for the recommendation of the appointment of Judges of the High Court should consist of the three senior-most Judges of the Supreme Court.

Which among the above statements is/are not correct?

a) 1 only
b) 2 only
c) Both 1 and 2
d) Neither 1 nor 2

Practice Question – Prelims

Q. Consider the following statements.

1. India is the only SAARC member which is a part of G20 grouping.
2. The SAARC secretariat is located at Kathmandu.

Which of the above statements is/are correct?

a) 1 only
b) 2 only
c) Both 1 and 2
d) Neither 1 nor 2

Practice Question – Mains

GS – III

Q. In the past few years India has witnessed a number of bank mergers. Discuss the advantages and concerns associated with bank mergers.
Q. What is meant by medical abortion? Discuss the reasons for increasing unsafe abortions in India and suggest suitable measures to overcome.

Practice Question – Answers
31-08-2019

Q1. Option ‘a’ – 1 only
Q2. Option ‘c’ – Both 1 and 2
Q3. Option ‘a’ – 1 only
Q4. Option ‘d’ – Neither 1 nor 2
Q5. Option ‘a’ – Both 1 and 2