CROSS & CLIMB
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A NEW PENSION PACT: NEW PENSION REFORM MUST REDUCE BURDEN ON FUTURE GENERATIONS

Context

- Against the backdrop of **five states announcing a reversion from the New Pension Scheme (NPS)** to the defined-benefit (DB) Old Pension Scheme (OPS), **the Government of India has constituted a committee to "improve" the NPS.**

- The issue of government employees' pension **has become a serious political issue.**

The Old Pension Scheme (OPS)

- OPS offers pensions to **government employees** based on their last drawn salary; **50% of the last drawn salary**.

- The attraction of the OPS lay in its promise of an assured or '**defined' benefit**' to the retiree. It was hence described as a '**Defined Benefit Scheme**'.

- The OPS was **discontinued by the Central government in 2003.**

The New Pension Scheme (NPS)

- As a substitute of OPS, the **NPS was introduced by the Central government in April, 2004**.

- Under NPS**, the employee contributes 10% and the government 10-14% of the salary** to a pension fund.

- The fund invests in securities; therefore, its **returns are market linked.**

Disadvantages of NPS

- **Tax liability**: Despite the tax exemptions, NPS **ends up attracting a lot of tax upon maturity**. 60% of the corpus is added to taxable income.

- **Limited withdrawals**: Since the NPS is a pension scheme, **only a limited amount and number of withdrawals are allowed before maturity**. This may pose a problem if a subscriber has a financial emergency and need urgent lump sum funds.

- **Limited exposure to equity:** After the age of 50, **NPS reduces the percentage of equity exposure by 2.5% every year**. The equity exposure is reduced to 50% by the age of 60. This may be unfavourable for some.

- **Market Risk:** Since long term global trends point to low interest rates, so corpus growth, and therefore annuity pay-outs, might be lower than expected. Therefore, pensioner under NPS bear market risk also face a lower likely pension annuity.

Conclusion

- The governments must **see beyond OPS' fiscal burden and financial viability and focus on the economic trade-offs and how it will affect the poor and development of the state.**

- NPS is **one of the most far-sighted reforms in India** with respect to the pension reforms.

- There might be some disadvantages of NPS and the **government should focus on incorporating new provision to the NPS.**

- This too will strain the budget but it may be **the best that can be offered without irreparably burdening future generations.**

INTERNATIONAL ORGANIZATION FOR MIGRATION

Amy Pope elected next Director General of the International Organization for Migration

About:

- **What it is?** Established in 1951, IOM is the leading intergovernmental organization in the field of migration and works closely with governmental, intergovernmental and non-governmental partners.

- **History**: It was born in 1951 out of the chaos and **displacement of Western Europe following the Second World War.**

- **Status:** IOM was granted Permanent Observer status to the UN General Assembly in 1992, and a cooperation agreement between IOM and the UN was signed in 1996.

- **Members**: With 175 member states, a further 8 states holding observer status and offices in over 100 countries, **IOM is dedicated to promoting humane and orderly migration for the benefit**

of all. It does so by providing services and advice to governments and migrants. **India is a member of IOM.**

- IOM works in the four broad areas of migration management:
  o Migration and development
  o Facilitating migration
  o Regulating migration
  o Forced migration.

NATIONAL AYUSH MISSION (NAM)

Ministry of Ayush is organising a two days National Ayush Mission Conclave in New Delhi.

About National Ayush Mission:

- It aims to enhance the **availability, accessibility, and quality of Ayush healthcare services** across the country through **Ayush Health Wellness centers (AHWCs)** as part of Ayushman Bharat scheme.

- **Mandatory Components:**
  o AYUSH Services
  o AYUSH Educational Institutions
  o Quality Control of ASU &H Drugs
  o Medicinal Plants

- Union Cabinet has approved the operationalization of **12,500 Ayush HWCs** by upgrading existing Ayush Dispensaries / Health Sub-centre through State/UT Governments in **Centrally Sponsored Scheme** in a phased manner.

- **Resource Allocation Framework:**
  o **For AYUSH Services, Educational Institutions and Quality Control of ASU&H Drugs:-**
    ▪ For special Category states- Grant-in-aid component will be 90% from Govt. of India and remaining 10% is proposed to be the State contribution.
    ▪ For other States/UTs the sharing pattern will be 75%:25%.
  o **For Medicinal Plants:**

- This component will be financed **100% by Central Government in North Eastern State** and hilly State.
- In other states, it will be shared in the ratio of 90:10 between Centre and States.
- It was launched **in 2014** under **Department of AYUSH, Ministry of Health and Family Welfare.**

WORLD TELECOMMUNICATION AND INFORMATION SOCIETY DAY (WTISD)

World Telecommunication Day was recently celebrated on May 17th.

About World Telecommunication and Information Society Day:

- It is celebrated **every year on May 17.**
- **Purpose**: To **help raise awareness of the possibilities that the use of the Internet and other information and communication technologies (ICTs)** can bring to societies and economies, as well as of ways to bridge the digital divide.
- **The theme** of this year's celebration was "**Empowering the Least Developed Countries through Information and Communication Technologies**".
- **History**:
- o **World Telecommunication Day has been celebrated annually on 17 May since 1969, marking the founding of International Telecommunication Union (ITU)** and the signing of the **first International Telegraph Convention in 1865**.
- o **In March 2006**, the **UN General Assembly adopted a resolution** stipulating that **World Information Society Day shall be celebrated** every year on 17 May.
- o **In November 2006, the ITU Plenipotentiary Conference** in Antalya, Turkey, **decided to celebrate both events on 17 May** as World Telecommunication and Information Society Day. **What is the International Telecommunication Union (ITU)?**
- It is the **United Nations specialized agency** for **information and communication technologies.**
- It is an **intergovernmental organization** that **coordinates between governments and private sector bodies** with **respect to global** telecommunication and information communication technology **(ICT) services**.

- It was **established in 1865 as International Telegraph Union**.
- In 1947 the ITU became a specialized agency of the United Nations.
- **Membership**: It has a membership of **193 countries and nearly 800 private sector entities** and academic institutions.
- **Headquarters: Geneva, Switzerland.**
- **Functions**:
  - **allocate global radio spectrum and satellite orbits**;
  - coordination and **setting of technical standards** related to telecommunication/ICT;
  - strive to **improve access to ICTs in underserved communities worldwide;**
- **India and ITU:** India has been an **active member of the ITU since 1869** and has been a **regular member of the ITU Council since 1952.**

NATIONAL MEDICAL COMMISSION (NMC)

Doctors will now have to get a Unique Identification Number (UID) to be able to practice medicine in the country, as per the new regulations by the National Medical Commission (NMC).

About National Medical Commission (NMC):

- NMC has been **constituted by** an act of Parliament known as **National Medical Commission Act, 2019.**
- It has **replaced the Medical Council of India** (MCI), constituted under the Indian Medical Council Act, 1956).
- **Functions**:
  - NMC **regulates medical education and medical professionals.**
  - The Commission **grants recognition of medical qualifications** gives **accreditation to medical schools**, **grants registration to medical practitioners**, monitors medical practice and **assesses the medical infrastructure in India**.
- **Headquarters: New Delhi**
- **Organisational structure of NMC:**

- o It consists **of 33 members** including **Chairman** (**medical professionals only**), **10 ex-officio members** and **22 partime members**.
- o **Medical Advisory Council:** It **provides the platform** through which the **states or UTs can put forth their views** and concerns before the NMC and **advises the NMC** on measures to determine and maintain minimum standards of medical education.
- o **Four autonomous boards:**
- ▪ **Under-Graduate Medical Education Board** (sets norms for undergraduate (UG) courses),
- ▪ **Post-Graduate Medical Education Board** (sets norms for post-graduate courses),
- ▪ **Medical Assessment and Rating Board** (inspects and rates the medical education institutes), and
- ▪ **Ethics and Medical Registration Board** (regulates professional conduct of the doctors and registers them).

ASTR: AI & FACIAL RECOGNITION-BASED TOOL TO DETECT PHONE FRAUDS

Why in news?

- The Department of Telecommunications (DoT) has developed an artificial-intelligence-based facial recognition tool called **Artificial Intelligence and Facial Recognition powered Solution for Telecom SIM Subscriber Verification(ASTR)**.
- As per DoT, ASTR can potentially bring down cyber frauds by detecting and blocking possible fraudulent mobile connections.

What Is Artificial Intelligence and Facial Recognition powered Solution for Telecom SIM Subscriber Verification (ASTR)?

- ASTR is an artificial intelligence and facial recognition-powered solution for telecom SIM subscriber verification.
- It has the capability of running checks on subscriber databases of telecom operators to deduce whether it contains multiple connections associated with the same person.
- It has been developed to bring down cyber frauds by detecting and blocking possible fraudulent mobile connections.

The origins of ASTR

- In 2012, DoT had issued an order to all telecom operators that they would have to share their subscriber database including users' pictures with the department.
- These images constitute the core database on which authorities are running their facial recognition algorithm using ASTR.
- The ASTR project was conceptualised and designed between April 2021 and July 2021 by the DoT's unit in Haryana.

How ASTR works?
- **Encoding of the captured image**
- **Face comparison**
- **Matching of Subscriber names**

Success using ASTR
- In first phase, analysis of more than 87 crore mobile connections was carried out.
- For such a large data processing, Param-Sidhhi Supercomputer was used.
- ASTR has helped the Department of Telecommunication to detect 40.87 lakh dubious mobile connections and block 36.61 lakh connections as of now.
- According to DoT's data:
- West Bengal had the largest number of SIMs disconnected (12,34,111).
- It was followed by Haryana (5,24,287), Bihar-including Jharkhand (3,27,246), Madhya Pradesh (2,28,072), and Uttar Pradesh-East (2,04,658).
- The lowest number of cases of disconnecting SIM connections have been registered in Himachal Pradesh where the number is 3,491.

SOUTH ASIA GAS ENTERPRISE (SAGE)

South Asia Gas Enterprise (SAGE), an international consortium of companies in deepwater pipeline projects, has sought the support of ministry of petroleum and others to develop an undersea gas pipeline from Gulf to India.

Why in News?

- The proposed 2,000-km-long energy corridor connecting Middle East and India, a $5 billion project, can lead to an annual saving of about `7,000 crore in comparison with similar quantity of liquefied natural gas (LNG) import.

- The undersea transnational gas pipeline project Middle East-India Deepwater Pipeline (MEIDP) was initially conceived between Iran and India (Porbandar) about a decade ago but failed to take off due to western sanctions.

About SAGE

- It is promoted by the New Delhi based Siddho Mal Group, in **Joint Venture with a UK-based Deepwater Technology Company.**

- SAGE is working with a Global Consortium of some of the most reputed companies in the field of Deepwater Pipelines, to create a Multi-Billion Dollar "Energy Corridor" that can transport gas from the Middle East to India, bypassing the land route through Pakistan.

- In quest for India's Energy Security, South Asia Gas Enterprise Pvt. Ltd. (SAGE) is undertaking a path-breaking project, to build the Deepest Underwater Transnational Gas Pipeline.

- Also known as "**Middle East to India Deepwater Pipeline (MEIDP)",** this will be a Gas Highway that will connect the Gas Rich Gulf & Middle East regions to India, for the transportation of Natural Gas to secure India's Energy Needs.

- In addition, SAGE also plans to supply Natural Gas to Oman/ UAE on its Pipeline Route to India, and seeks to further build Cooperative Relations with the friendly Gulf and Middle East countries.

WHAT IS THE COMMITTEE OF PRIVILEGES IN PARLIAMENT?

A breach of privilege notice against a Rajya Sabha member was recently referred to the

Committee of Privileges for investigation by the Rajya Sabha Chairman.

What is parliamentary privilege?

- Parliamentary privilege **refers to rights and immunities enjoyed by**

Parliament as an institution and MPs in their individual capacity, without which they cannot discharge their functions as entrusted upon them by the Constitution.

Are these parliamentary privileges defined under law?

o **According to the Constitution**, the **powers, privileges** and immunities of Parliament and MP's **are to be defined by Parliament**.

o **No law has so far been enacted** in this respect. In the absence of any such law, it **continues to be governed by British Parliamentary conventions**.

What is breach of privilege?

• A breach of privilege is a **violation of any of the privileges of MPs/Parliament.**

• Among other things, **any action 'casting reflections' on MPs, parliament or its committees**; could be considered breach of privilege.

• This may **include publishing of news items, editorials or statements made in newspaper/magazine/TV interviews or in public speeches**.

About Committee of Privileges:

• This committee **consists of 15 members in Lok Sabha(10 in case of Rajya Sabha) nominated by the Speaker (Chairman in case of Rajya Sabha)**.

• **In the Rajya Sabha, the deputy chairperson heads** the committee of privileges.

• **Powers and Functions:**

o The committee **examines every question involving a breach of privilege of the House or of the members** or of any Committee thereof **referred to it by** the House or by **the Speaker/Chairman**.

o It also **determines with reference to the facts of each case whether a breach of privilege is involved** and makes suitable recommendations in its report.

o It also **states the procedure to be followed by the House** in giving effect to its recommendations.

o When a question of privilege is referred to the Committee by the House, the **report of the Committee is presented to the House by the Chairman** or, in his absence, by any member of the Committee.

o Where a question of privilege is referred to the Committee by the Speaker, the **report of the Committee is presented to the Speaker who may pass final orders** thereon or direct that it be laid on the Table of the House.

o The **Speaker/Chairman may refer to the Committee any petition** regarding the disqualification of a member o**n the ground of defection for making a preliminary inquiry** and submitting a report to him.

o The **procedure to be followed by the Committee in these cases** is so far as may be the **same as in applicable to questions of breach of privilege.**