

# Weekly Livelihoods Update

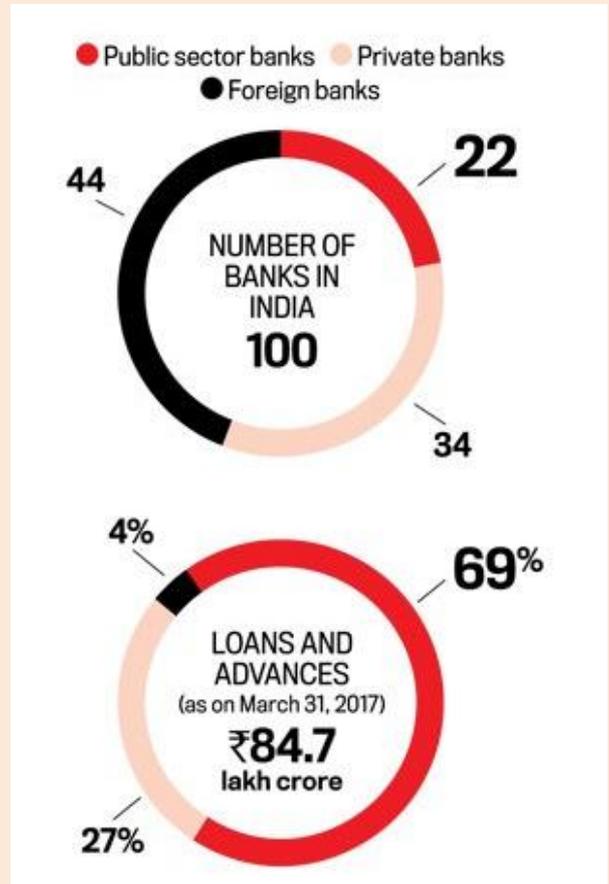
24 April 2018

✚ **Non Performing Assets (NPA):** In the wake of mounting NPAs, some issues that plague the banking sector are:

- Highest share of NPAs with public sector banks continues
- Increasing bad loans of private banks is a new challenge
- Allegations of crony capitalism, political interference and its impact on integrity of banks
- Conflict of interest at the top management level
- Effectiveness of monitoring tools of RBI
- Moving beyond regulatory regime to an ecosystem where voluntary compliance to transparency is adopted

(For further reading

<https://www.indiatoday.in/magazine/the-big-story/story/20180423-chanda-kochhar-icici-bank-nepotism-videocon-venugopal-deepak-kochhar-1211476-2018-04-12>)



✚ **HIV/AIDS scenario in India:** Since 2000, India has reduced the annual increase of HIV/AIDS cases by 57%. But, the shortcomings of our efforts are evident in:

- We could not address the social stigma attached to the disease. The way we look at it medically has changed drastically from seeing HIV/AIDS as a death warrant to a manageable health condition
- Campaigns by government, NGOs mainly catered to high risk groups' such as sex workers and homosexuals. But children and housewives are outside the loop. This lack of awareness will erode the achievements
- Constant access to ART drugs is a problem as majority take treatment from government hospitals. Ensuring regular and required supply of medicines will go a long way in reducing mortality due to HIV/AIDS.

(For further reading <https://www.outlookindia.com/magazine/story/saved-yet-shamed/300064>)

+ **Urban Management-Transport Planning:** Urban planning is increasingly becoming a bigger challenge and transport is at the centre of it.

- Increasing motorisation is leading to issues of congestion, local emissions, pollution, and concerns about energy security
- Citizens as co-producers, as they are well aware of the issues in different domains and are in a position to contribute constructively.
- Exploring the idea of polycentric governance in Bengaluru's transport planning  
(Visit...[http://www.epw.in/system/files/pdf/2018\\_53/16/SA\\_LIII\\_16\\_21041\\_8\\_Vivek\\_Vaidyanathan.pdf](http://www.epw.in/system/files/pdf/2018_53/16/SA_LIII_16_21041_8_Vivek_Vaidyanathan.pdf) for further reading)

+ **Funds and Population:**

- Reducing population growth has become a flash point in Indian politics and also about the Terms of Reference of the 15<sup>th</sup> Finance Commission
- 14<sup>th</sup> Finance Commission's 10% weight to the population of states in 2011 was to address the interstate inequality. Southern states have expressed concern about this as they feel it does not recognise their efforts in reducing the population growth.
- There is an issue of poorer states having less development expenditure and richer states having higher development expenditure in various schemes.
- Moving towards an equitable, non discretionary regime in disbursement of funds instead of state specific populist ideas is being looked at.
- Disparities in income and development is not only specific to North vs. South India, but was evident in East Germany vs. West Germany, Eastern Vs Western Europe and recently the issue of Catalonia in Spain. Even though south feels aggrieved, for India to develop, growth and development of all states is inevitable.

(Watch <https://www.youtube.com/watch?v=WurHezbeKiY> for detailed analysis)