

## MONKEYPOX PREPAREDNESS

Amid rising concerns about monkeypox, preparedness and proactive measures are crucial to managing the situation effectively. Monkeypox, a rare viral disease similar to smallpox but generally less severe, has recently been causing alarm due to its increasing incidence in various regions. It is important for individuals, healthcare systems, and governments to be well-prepared to handle potential outbreaks. Health authorities are focusing on early detection and containment. This involves enhancing surveillance systems to identify and isolate cases swiftly. Public health campaigns are educating communities about monkeypox symptoms such as fever, rash, and swollen lymph nodes and the importance of seeking medical attention promptly. Emphasis is placed on good hygiene practices and avoiding contact with infected individuals or animals. Hospitals and clinics are being equipped with the necessary resources to handle monkeypox cases, including isolation facilities and protective gear for healthcare workers. Training is provided to medical staff on recognizing symptoms and implementing appropriate infection control measures. Diagnostic tools and vaccines are also being prioritized to ensure quick and effective responses to any potential cases. Communities are encouraged to adhere to recommended precautions and report any suspicious symptoms. Collaboration with community leaders and organizations helps disseminate accurate information and combat misinformation. Governments are coordinating with international health agencies to monitor the situation globally and share best practices.

## Seeding Farm Growth in Climate-Crisis Era



SHIVRAJ SINGH CHOUHAN

Agricultural development and farmer welfare is among the top priorities for our government. It is our resolve to bring joy and prosperity in the lives of food givers, who are architects of our sustenance. We will make all possible efforts to fulfill this resolution.

We have formed a six-point strategy to help increase incomes of the farmers. Augmenting production, reducing the cost of farm produce, providing fair prices for products, providing appropriate financial assistance in the event of natural disasters, diversification and promoting organic farming are among the key aspects of this vision. The most important thing to increase production and reduce costs is good seeds, which can boost production even in water scarce regions and in adverse weather conditions. Prime Minister Narendra Modi has dedicated 109 new varieties of such seeds to farmers and the nation.

The agricultural landscape has evolved rapidly over the last 10 years. The challenge is now to boost production amid pressing issues such as global warming and environmental imbalance. To tackle this challenge, we will develop 1,500 new varieties of climate friendly crops in the next 5 years. At this moment, only science can help determine the well-being of farmers. I am proud of our agricultural scientists who are developing climate-friendly varieties of farm produce. I firmly believe that the innovations being made in agriculture will ensure the welfare of farms and farmers.

Being a farmer myself, I very well understand how good seeds are important for good production. There will be an unprecedented increase in production if the seeds are good and suitable to the nature of soil and weather of the particular region. Modi ji understood this and guided us to work with a broader vision in this direction. Diversity is the speciality of agriculture in India. Here, farming evolves after every short distance. For instance, farming in the plains is different from farming in the hills and mountains. We have released 109 new varieties of seeds keeping all these differences and variations in mind. Of these, 69 varieties are for regular farming and 40 varieties are for horticulture. The Modi government is determined and fully committed to promoting healthy food and making India a global nutrition hub.

It is our resolve to ensure that the assessment of farmers' hard work is done properly and they get fair price for their crops. For this, we are purchasing their produce at minimum support price. It is our priority to increase the income of our farmers and along with increasing production, India is also concerned about ensuring that agricultural production is safe for our health as well as our soil. Today, India is witnessing a new green revolution. Our food providers are also becoming energy providers and fuel providers. Due to the efforts of Modi ji, sectors such as animal husbandry, bee-keeping, medicinal farming, flowers and fruit farming, etc., are also being strengthened along with regular agriculture.

The previous governments never prioritised agriculture and farmers, whereas the farming sector has made unprecedented progress under the leadership of Modi ji. In 2013-14, the budget for the Ministry of Agriculture was ₹27,663 crores, while in 2024-25, it increased to ₹1,32,470 crores. This budgetary allocation is just for the agriculture department. There is a separate budget for other areas of agriculture and fertilizer subsidies. The Modi government provides urea and DAP (diammonium phosphate) to farmers at cheaper rates. The government gives farmers a subsidy of about ₹2,100 on urea, and ₹1,083 subsidy on one bag of DAP. Farmers have become self-reliant and empowered through the Pradhan Mantri Kisan Samman Nidhi scheme. The Pradhan Mantri Fasal Bima Yojana is a huge insurance cover for farmers in the event of crop losses.

The Modi government has taken every decision, from seeds to providing a market, to empower farmers and make farming easier for them, to reduce their problems and increase their profits. In this direction, we are developing the agriculture infrastructure through an Agriculture Infrastructure Fund of ₹1 lakh crores. More than 700 Krishi Vigyan Kendras are connecting farmers with science. Through the NAMO Drone Aadi Scheme, our mothers and sisters from far away places are also being connected with technology. Through Krishi Sakshis, we have trained 35,000 agriculture personnel in the first phase of the initiative.

Modi ji has envisioned to make India self-reliant in agriculture, and we are working strategically in that direction. In the next five years, we will create 100 export-oriented horticulture clusters at a cost of ₹18,000 crores. More than 1,500 farmer market will be integrated to improve access for farmers. Simultaneously, we are also starting the Oilseeds Mission at a cost of ₹6,800 crores. The government is also working towards creating vegetable production clusters. This will help small farmers to enter new markets and get better prices for their vegetables, fruits and other produce. The government has also resolved that among pulses, the entire procurement of tur, urad and masoor dal will be done on MSP.

In the Yajurveda, there is a saying of "Anamaam Pataye Namah, Kshetraanaam Pataye Namah", which means "We bow before the producers of grains and the custodians of farms". It is also mentioned in Krishna Parashar that "food is life, food is strength and food is the means for all needs". The existence of our country is incomplete without farmers, which is why farmers have been revered even in our ancient scriptures. Agriculture is the backbone of the Indian economy and farmers are its soul. In our culture and tradition, service towards farmers is equivalent to worshipping God. Today, India and our agriculture sector is moving forward steadfastly in line with Prime Minister Modi ji's long-term, all-round, all-encompassing, inclusive and holistic vision for development. I have full faith that our farmer brothers and sisters will also become self-reliant and prosperous in this golden age of Independent India (Azadi Ka Amrit Kaal). And our country's granaries will continue to fill with affluence and prosperity.

(The author is the Minister of Agriculture, Farmers' Welfare and Rural Development, Government of India)

## Forest Fires - A Regular Phenomenon in Jammu and Kashmir



RK SHARMA

Jammu and Kashmir, known for its lush green forests and diverse ecosystems, is home to approximately 20,230 square kilometers of forest cover, constituting around 20% of the region's total geographical area. These forests are crucial for the livelihoods of the region's rural and hilly communities and play an essential role in maintaining a clean and healthy environment. The area is blessed with rich flora and fauna, making its forests a precious treasure and an integral part of the region's natural heritage.

Unfortunately, it has been observed that forest fires have become a regular phenomenon, occurring every year and burning vast areas of this forest cover.

These fires cause immense damage to natural resources and result in significant losses for the government. There is a pressing need to identify and address the factors contributing to these fires, and to hold accountable those responsible for this recurring destruction.

As Mahatma Gandhi, the Father of the Nation, famously said, "The Earth provides enough to satisfy every man's need, but not every man's greed." This quote is a befitting reflection of the forest fires that occur every summer in various districts of the state. These fires are often fueled by human negligence and greed, highlighting the urgent need for greater awareness and responsibility to protect these vital forests.

The Forest Department must take this issue very seriously to ensure that these fires do not occur year after year. The department should not fall into a deep slumber after the monsoon season, only to wake up when the fires start. By then, it may be too late to prevent the extensive damage. Proactive measures, continuous monitoring, and early intervention are crucial to protect the forests and prevent such devastating losses.

Many reasons are attributed to this man-made calamity. The main cause of forest fires is the carelessness of farmers living near the forest. After harvesting, they prepare their agricultural fields for Kharif cultivation with the help of fire. When this fire goes out of control or is left unattended, it spreads to the forest.

Another major reason is the practice of burning dried leaves and fallen foliage in grazing grounds within forest areas. Farmers often burn these to clear the ground and encourage the growth of grass for their cattle. Additionally, the careless disposal of cigarette and bidi butts near forests can easily ignite fires. Other contributing factors include illegal activities such as the trade of charcoal and the collection of honey from the forest, which often involve the use of fire, further increasing the risk of wildfires.

Besides these, another significant factor contributing to forest fires is the increasing number of picnics and tours organized by schools and other organizations near forest areas. These forests, with their natural beauty, attract many tourists. After their visits and outdoor cooking, many do not bother to properly extinguish the fires they've used, which can later ignite due to winds and spread into a larger blaze. Similarly, development projects like road construction, bridge building, and industrial activities near forested areas can also lead to forest fires. The careless handling of equipment, materials, and waste during these projects often sparks fires that can quickly get out of control.

"The Forest Department is making significant efforts to control the occurrence of fires despite limited resources and manpower at the grassroots level. It has also established joint control rooms and implemented GIS alerts, which provide the exact coordinates of fires during incidents. Additionally, the department has formed specialized fire teams and deputed fire watchers. But due to the large forest area and hilly terrain, it becomes an uphill task for these teams and officials to check this menace completely. Law also provides for both imprisonment and fines for those responsible for causing fires."

"Despite these measures, forest fires continue to be a persistent issue. We have inherited a rich heritage from our ancestors, and it is our prime responsibility to protect it from selfish, anti-social, and irresponsible elements of society. Each segment of society can contribute in some way to this noble cause. Educated individuals can play a crucial role in raising awareness and sharing information, which can significantly reduce losses. These measures need to be fully implemented on the ground. This treasure belongs to all of us, so let us come together and shoulder this responsibility collectively."

(The writer is a Retd Tehsildar)

## Banks Face Drought on Deposits This is a new headache as households are parking their money more in the stock market than in bank deposit schemes

SAJJAD BAZAZ

Prime Minister Narendra Modi in his Independence Day speech on August 15 hailed the country's banking sector reforms, adding that Indian banks "now count among the strongest in world". He stated that the banking sector in the pre-2014 era was in bad shape as "there was no growth, no expansion, and there was no faith (in the banking system)".

The statement of the Prime Minister must necessarily be based on the facts and figures depicting the growth story of the banking sector in the last 10 years of the NDA rule. But it is also a fact that despite this growth, the worries in the banking sector have also grown exponentially. The pace at which banks have diversified their operational activities in the name of garnering more and more business as one-stop financial shops during the last one decade seems to have been boomeranging. To be precise, banks during the last ten years have lost their love for core banking. So despite recording growth and expansion in their reach, banks continue to face difficult times at the moment for the lack of sufficient prime resources required to create assets.

When we talk of core banking, it means collecting deposits and extending loans and advances, precisely lending money to various sectors of the economy. The banks' ability to collect and retain deposits bears a big question mark. Today, there is a worrisome mismatch in deposits and lending. The gap between the two has been widening consistently. The latest RBI data reveals that the deposit growth of commercial banks declined to 10.64% for the fortnight ending June 28 while credit increased at 13.88% year-on-year.

Even as there will always be some gap between the deposits and the loan portfolio of the banks, the credit (loan) growth should not outpace deposit growth by a great amount. If we go by the rule book, banks are required to maintain CRR (cash reserve ratio), SLR (statutory liquidity ratio), LCR (liquidity coverage ratio), etc. out of their total deposits to meet any eventuality.

The intensity of issue arising out of the banks' poor deposit mobilization can be gauged from the fact that the finance minister Nirmala Sitharaman and the Reserve Bank of India (RBI) Governor at a post-Budget meeting on August 10 expressed their displeasure over the

lack of banks' focus on 'core banking'.

While underscoring the need for banks to concentrate on their fundamental operations, the government and RBI have been telling banks continuously to focus on core banking, including deposit collection and lending money. In order to overcome the mismatch between deposits and lending, banks have been asked to come up with "innovative and attractive" deposit schemes to mobilise funds from the people.

Notably, household savings hold key when it comes to mobilization of deposits by banks. Even as the financial assets owned by households constitute a major (dominant) percentage of bank deposits, their share has been continuously declining. The reason has been that the households are increasingly investing their savings in capital markets and other financial intermediaries.

Here the June edition of RBI's Financial Stability Report is worth quoting. India's overall household savings declined to 18.4% of GDP in the financial year 2022-23 from an average of 20% during 2013-2022. The share of net financial savings in total household savings fell to 28.5% in 2022-23, from an average of 39.8% during 2013-2022.

Why are deposits important for banks? Basically deposits form the foundation of the banking system. These are crucial for banks as the money collected through various deposit schemes acts as a stream providing a stable and low-cost source of funds. These funds are essential for granting loans to various sectors of economy and maintaining liquidity. Higher the deposit levels, more funds remain available with banks to offer competitive interest rates on loans, support their operational needs and meet regulatory requirements. When deposit levels drop, banks are hit with reduced capacity to lend, have to rely more on expensive sources to generate funds and face potential liquidity issues. In the long run, a low deposit level undermines a bank's financial stability and growth prospects. Amid the low deposit growth, the lending squeezes net interest margin (NIM) as the cost of funds increases.

In the given scenario, the banks have been taking greater recourse to short-term non-retail deposits and other instruments of liability to meet

the incremental credit demand. The RBI Governor Shaktikanta Das has already warned that the situation may potentially expose the banking system to structural liquidity issues.

Structural liquidity risk is a material risk resulting from the core banking business of taking in short-term deposits and lending out long-term loans. This situation results in a maturity mismatch between assets and liabilities. There will be a time when the long-term loans will require refinancing and at this point of time the banks/financial institution is at risk of an adverse development of refinancing costs.

Actually, the household sector plays a crucial role in the Indian economy, contributing significantly to the total gross domestic savings. Traditionally speaking, households have always relied on various bank deposit schemes for their savings owing to their perceived safety and stability. Stock market volatility and complexity was not matching their risk bearing capacity.

However, over a period of time and with the advent of advanced technology, we observed an unprecedented shift in the bank depositors, especially the young ones, behaviour and have been boarding the capital market platform. They have been gladly taking some risk by investing in the stock market and diversifying their portfolios beyond traditional bank deposit schemes.

The household and other retail investors' ever-green participation in the Indian financial market reflects their growing interest and confidence in the equity market. This surge is evident through the significant rise in demat accounts and robust inflows into mutual funds. Here it is the same amount of money which used to be parked in bank deposit schemes.

Notably, despite the geopolitical tensions, the resilience of the Indian stock market has been remarkable, and this ability to withstand extremely unfavourable conditions has been encouraging more investors to invest in the stock market. A record 32 million demat accounts were opened in FY24, with 10 million added in the last quarter (Q4 FY24). According to a recent report by domestic brokerage firm Motilal Oswal, the total number of demat accounts surged to a record high of 154 million by the end of April 2024.

What are the factors responsible for low growth

level of bank deposits? Honestly speaking, banks cannot say that the customers (depositors) are not loyal to them. In fact, depositors have a right to explore avenues where they can earn maximum returns on their investment. So, dismal savings rates and poor transmission of policy rates by banks contribute to their depleting deposit levels.

Notably, experts point to the growing disparity between interest rates on term deposits and savings accounts as a key factor. While savings account rates hover around 3-3.5%, term deposits can offer interest rates as high as 7% to 7.75%.

The shift in investment preferences is driving this trend. Bankers point out that, with the attractive returns offered by Capital market investment in equities, mutual funds, tax-saving equity-linked savings schemes (ELSS) etc. is offering attractive returns than the bank deposit schemes, be it savings account scheme or term deposit schemes.

As per the economic survey 2023-24, individual (retail) investors have around Rs 36 lakh crore in direct equities and Rs 28 lakh crore in assets under management of mutual funds.

Individual investors are over 9.5 crore and have nearly 10% direct ownership of the market through its almost 2,500 listed companies.

Last but not the least, Banks are themselves responsible for facing a drought of deposits. They are busy counting fee-based income generated through the sale of third-party products such as mutual funds, insurance policies etc., but lose sight of their own retail (especially household) deposit portfolio.

They are extraordinarily pursuing and pushing their own customers into the purchase of third-party financial products. The customers use their bank deposits to stay invested in other financial instruments - be it capital market products or insurance policies.

So, if drought on deposits is to be arrested, the banks have to rethink the policy matters governing their sale of third-party products at the business outlets.

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## What causes trees to die?

SURJIT SINGH FLORA

Trees are organisms that, like all other living things, eventually die. Trees can die for a variety of reasons. Disease is one of the most common causes of tree mortality. Various pathogens, including fungi, bacteria, and viruses, can infect trees, weakening their immune system and ultimately causing their death. Apart from this, insects and animals can also damage trees and cause their deaths.

Environmental stress is another significant cause of tree death. Trees are susceptible to extreme weather conditions, such as drought, floods, and high winds, which can cause physical damage and undermine their overall health. Low sunlight, nutrient deficiency, and soil thinning can all contribute to tree decline and death. In addition, pollution, such as air and water pollution, can adversely affect the health of trees and cause their premature death.

Also, the trunk and live branches of a tree grow by adding a new layer of wood every year. As it grows larger, it becomes more demanding in terms of resources such as light, water, and minerals, which are essential for its survival. When resources become limited, the tree reaches a point where it can no longer sustain its growing biomass and starts shedding branches. Organisms can cause the decay of dead branches, which, if they reach the trunk, can ultimately lead to the collapse and demise of the entire tree. Trees have the remarkable ability to isolate dead wood and halt the progress of decomposers, although this process requires energy. As the amount of dead wood increases, the tree will eventually become overwhelmed by the task of defending its wood from attack.

Tree diseases commonly receive treatment with fungicides. Fungicides are substances designed to eliminate fungi. There is a wide variety of fungicides available, offered in liquid and powder forms. There are two methods for applying fungicides to trees: directly on the

leaves, or on the soil surrounding the tree.

You can use antibiotics as an alternative treatment for tree diseases. Antibiotics are substances that effectively eliminate bacteria. You can apply antibiotics in liquid or powder form to the tree's leaves or the surrounding soil.

Homeowners can find a variety of effective tree disease treatment products. These products are typically available in spray form and are effective for treating diseases like anthracnose, leaf spot, and rust.

Anthracnose is a disease that is prevalent among deciduous trees, particularly oak, ash, and sycamore trees notably. Additionally, it has an effect on bushes like privet. Lesions that are black and sunken appear on the leaves, stems, flowers, and fruits, which is an ugly condition.

Apple scabbed A disease known as apple scab is a widespread condition that affects apple trees, crab apple trees, mountain ash trees, and pear trees. The fungus that causes this condition is responsible for infecting the leaves and fruit, rendering the latter unfit for human consumption. First appearing as olive green, leaf dots eventually transform into a dark brown or even black color. Infected fruit has a similar transformation in terms of color; ultimately becoming brown, corky, and misshapen.

Cancers of the Canker

There are many different canker diseases that can harm trees, such as Cystospore canker, which may impact pine, poplar, spruce, and willow trees. The development of canker diseases occurs when a bacterial or fungal infection penetrates the bark or sapwood of a tree via a wound. The tree's vascular system will eventually get obstructed, which will prevent nutrients from flowing through it. The death of branches may occur as a result of this obstruction, depending on the location of the canker. Should it get entangled around the trunk, the whole tree may perish.

Rust of Cedar and Apple

The cedar-apple rust is a kind of fungus that, as its name suggests, needs two hosts in order to complete its life cycle. These hosts include the apple and crab apple (Malus spp.) as well as the cedar (Juniperus spp....). Hawthorn trees get an infection from a similar fungus known as cedar-hawthorn rust. Needle Blight Caused by Dahlstrom.

One of the symptoms of this disease is that the ends of pine needles get brown. The whole needle eventually turns brown and slips off in a gradual manner. Dahlstrom needle blight is a potentially lethal disease that seems to affect Ponderosa pine and Austrian pine the most often. It is important to take preventative steps such as mulching trees and watering them at the base to prevent the foliage from becoming wet. Additionally, it is important to avoid crowding trees in order to provide enough air circulation. An other option is to employ a fungicide.

Spot In Black

This condition is brought on by a fungus that mostly affects the foliage and manifests itself on the leaves inside the form of black spots or patches. It is inevitable that the leaves will eventually turn yellow, get shriveled, and fall off.

The treatment

Taking the affected leaves off the tree is necessary in order to stop the illness from spreading further. An application of a fungicide should be made to the healthy foliage that is still present. Due to the fact that water stimulates the spores to migrate to other sections of the tree, the tree should not be watered until all of the leaves that are afflicted have been pruned off.

Behind The Leaf

The fungus that causes this illness is quite similar to the fungus that causes black spots, and it manifests itself as spots that are white, gray, brown, or black on the leaves or on the branches and twigs of the plant. As the condition advances, the patches will initially be white, but as time goes on, they will turn dark-

er. After some time, lesions appear, and the leaves eventually wither and end up dying.

The treatment

As soon as possible, it is necessary to remove all of the damaged components of the plant, including the leaves, fruits, and branches. It is necessary to carry out the removal of any debris that may be present in the soil. A fungicide is then applied on the healthy foliage after it has been inspected.

The Mould Or The Mildew

Mildew is a kind of fungus that thrives in wet conditions, as well as in places where there is neither enough sunshine nor adequate ventilation. The Powdery Mildew describes it as a white powdery material, whereas the Black Sooty Mould describes it as a black substance. Both of these names refer to the same thing.

An infestation of aphids or scale insects is another potential driver of black sooty mould. The leaves, stems, or branches of the tree are the places where it may be found. It is possible for the symptoms to include twisted growth, discoloration, lack of vitality, and even dieback.

Finally, human activities can also contribute to the death of trees. Deforestation, urban development, and pollution from industrial activities can all contribute to deforestation and cause tree deaths. Improper planting and care practices, such as overwatering, hardening the soil, and using harmful chemicals, can damage trees and lead to their death. To prevent premature tree death, it is critical to keep these reasons in mind and take appropriate measures to protect and conserve our precious natural resources.

When you're uncertain about the condition of your tree, it's advisable to seek guidance from a professional arborist. They have extensive knowledge and experience in tree care and treatment, enabling them to provide valuable guidance on the most suitable approach for your tree.

(The writer is a veteran journalist and freelance writer based in Brampton)