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INDIAN POLITY

## Karnataka renews call to cancel prajwal's passport

**CONTEXT:** The Ministry of External Affairs (MEA) is considering a request from the Karnataka government to revoke the diplomatic passport of Janata Dal (S) MP Prajwal Revanna, who is accused of multiple counts of sexual abuse.

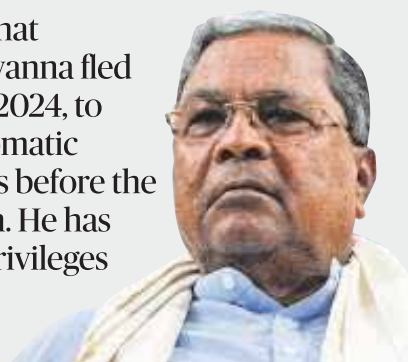
**BACKGROUND:** Prajwal Revanna, grandson of former Prime Minister H.D. Deve Gowda and JD(S) supremo, has been reportedly in Europe since April 27. Karnataka Chief Minister Siddaramaiah wrote to Prime Minister Narendra Modi, requesting the cancellation of Prajwal's diplomatic passport due to allegations against him, urging his prompt return to India.



It is shameful that Mr. Prajwal Revanna fled the country on April 27, 2024, to Germany using his diplomatic passport just a few hours before the FIR was filed against him. He has abused his diplomatic privileges

**SIDDARAMAIAH**

Karnataka Chief Minister



### News Highlights

- Prajwal Revanna: MP and JD(S) candidate fled to Germany using his diplomatic passport amid criminal allegations.
- Legal Actions: Look Out Circular, Blue Corner Notice, and two Section 41A CrPC notices issued against him.
- Appeal for Action: Siddaramaiah urges the Ministry to cancel Revanna's diplomatic passport and secure his return.
- Passport Act of 1967: Requires a judicial order to revoke a diplomatic passport, as clarified by the Ministry.
- Current Status: Revanna remains in hiding despite the legal notices and Look Out Circular issued against him.

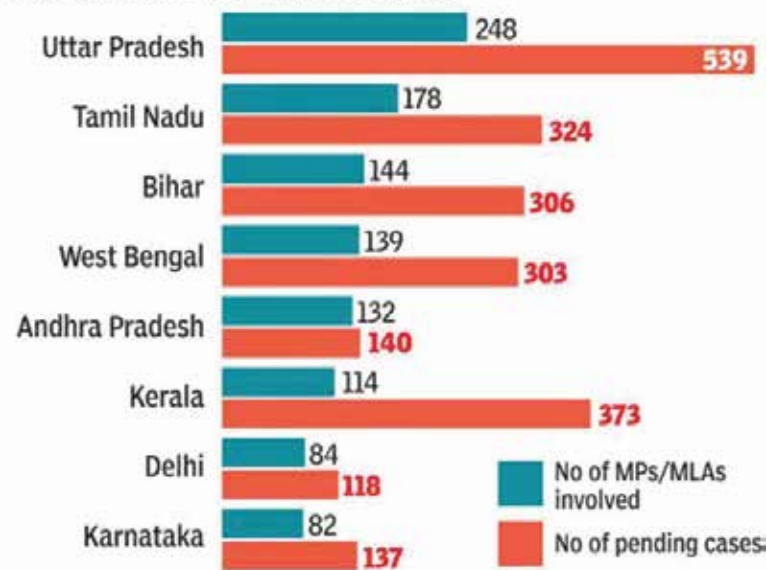
INDIAN POLITY

## Absconding MP: system's colossal failure

**CONTEXT:** Hassan city in Karnataka, known for its rich history and political legacy, now grapples with a disturbing trend of crimes against women.

**BACKGROUND:** The case involving missing Janata Dal (Secular) Member of Parliament Prajwal Revanna highlights systemic failures in the criminal justice system, with allegations of political influence obstructing police and administrative actions. Despite clear evidence, including pen drives with disturbing content left in public spaces, authorities failed to act promptly, allowing the accused to evade arrest and leave the country using a diplomatic passport.

### STATEWISE FIGURE OF PENDING CRIMINAL CASES AGAINST LAWMAKERS



### News Highlights

Credit: Third Party

**Delayed Justice and Political Maneuvering: The Case of HD Revanna**

- Delayed Action by Authorities: Senior officials, including the Home Secretary, DGP, and Chief Secretary, delayed punitive action despite knowing about critical developments in the case.
- Political Timing and Public Perception: The release of CDs and subsequent actions appear politically timed, raising questions about the intent to reap electoral benefits.
- Escaped Accused and Democratic Implications: Despite several rape cases and political involvement, the accused remains missing, highlighting issues of justice and electoral privilege.

### Delayed Justice and Political Accountability

- Interpol Interface and Notice Issuance: The CBI is the conduit to Interpol, issuing a Blue Corner Notice (BCN) but awaiting a

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Red Corner Notice (RCN).

- **Types and Purpose of Interpol Notices:** Interpol uses notices for international cooperation in tracing fugitives; BCN gathers information, RCN seeks arrest.
- **Legal Delays and Extradition Challenges:** Despite court-issued warrants and passport cancellation, the accused can avoid extradition through complex legal procedures.
- **Impact of Delays on Investigation:** Delays can undermine investigations, leading to witness hostility or inaccurate recall, complicating criminal cases.
- **Political Inaction and Accountability:** Despite allegations, the accused's party did not expel him promptly, nor did the government cancel his passport.
- **Intelligence and Political Motives:** Questions arise about intelligence failures or political considerations in supporting the accused's election campaign despite known allegations.

The urgency for justice in the case of horrific crimes against women demands a Special Investigation Team (SIT) with more women officers and investigators. Society must unite in condemning such crimes and ensure they do not go unpunished due to delays or technicalities, despite media restrictions.

## GOVERNANCE/ SOCIAL JUSTICE

# Exclude doctors from Consumer Protection Act?

**CONTEXT:** Earlier this month, the Supreme Court ruled that advocates are not liable under the Consumer Protection Act, 1986, for service deficiencies.

**BACKGROUND:** The Supreme Court recently ruled that advocates cannot be held accountable under the Consumer Protection Act, 1986, for service deficiencies. It has hinted at revisiting its 1995 decision that held medical professionals accountable under the Act, suggesting a re-examination of the definition of 'services' to possibly exclude the medical sector. The matter will be referred to a larger Bench for consideration.



## Patient Rights and the Consumer Protection Act: Perspectives

- **Supreme Court's Decision:** The Supreme Court's revisit of the V.P. Shantha case will clarify the application of the Consumer Protection Act to medical services.

- **Medical Professionals as Service Providers:** Doctors and hospitals are recognized under the Consumer Protection Act for the specialized services they provide.
- **Misuse of the Act:** Some patients misuse the Consumer Protection Act to avoid paying fees, causing distress to doctors and hospitals.
- **Impact on Medical Practice:** Fear of litigation leads doctors to order unnecessary tests, driving up healthcare costs.
- **Importance of Consumer Protection Act:** It provides an effective redressal mechanism for patients and ensures accountability in medical services.

## Challenges and Opportunities in Using the Consumer Protection Act for Patients

- **Problems Highlighted by RS:** Delays and frivolous litigation burden doctors, undermining their spirit and causing financial tolls.
- **Proposed Solution:** Establishing an authority within doctors' associations to review cases, avoiding lengthy legal processes and ensuring expert medical opinions.
- **Perspective:** The Consumer Protection Act provides patients with opportunities to challenge malpractice and seek redressal effectively.
- **Advantages of the Act:** Remedies under the Act are advantageous to patients, with no noted unfair judgments by redressal agencies.
- **Concerns Raised:** Need to study frivolous cases and address delays in consumer commissions to ensure timely redressal.

## Alternative Mechanisms for Dealing with Medical Complaints

- **Proposal:** Establish an independent authority akin to ombudsmen in other sectors to handle medical complaints as a first step.
- **Mediation Option:** Explore inclusion of medical negligence under the mediation provisions of the Consumer Protection Act to resolve disputes.
- **Perspective:** Advocate for a strong regulatory authority to monitor medical professionals' activities and intervene as needed.
- **Risk Management:** Highlight the importance of medical indemnity insurance for doctors to safeguard against litigation and legal challenges.
- **Insights:** Not every case is decided in favour of consumers, with commissions handling cases diligently and fairly.

Ensuring diligent service delivery, maintaining accurate patient records, obtaining proper consent, and following checklist protocols are crucial for protecting doctors from litigation. Clear communication of risks and treatment outcomes, along with timely patient referrals, further safeguards physicians against potential legal challenges.

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*"If you invest more in your education, then you are likely to get more interest in it."*

—Benjamin Franklin

ECONOMICS

# Debt rise strains household savings

**CONTEXT:** The Chief Economic Advisor (CEA) to the Government of India sees the decline in household savings as a shift towards increased borrowing to finance higher physical savings (investment).

**BACKGROUND:** The decline in household net financial savings to GDP ratio in 2022-23 is attributed to increased borrowing rather than a simple change in savings behaviour. The debate centres on whether this shift reflects a deliberate move towards higher physical savings (investment) or indicates structural changes in the Indian economy, prompting a call for supportive macroeconomic policies to stabilize household finances and the broader economy.

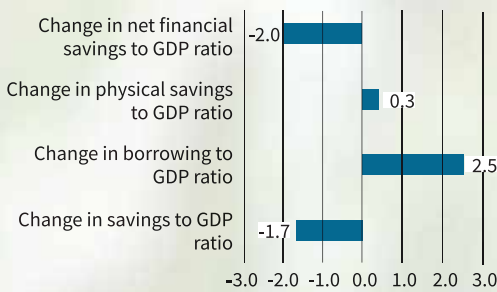
## Analysis of Household Savings and Borrowing Trends

- Household Savings Composition: The household savings to GDP ratio includes net financial savings, physical savings, and gold and ornaments savings.
- Changing Ratios: Net financial savings to GDP ratio decreased by 2.5 percentage points, while physical savings to GDP ratio increased by 0.3 percentage points.
- Increase in Borrowing: Household borrowing to GDP ratio increased by 2 percentage points, surpassing the rise in physical savings.

## Rising interest, falling savings

Challenges ahead include narrowing the gap between income growth and lending rates, and averting potential decreases in aggregate demand

**Deciphering trends: Figure 1:** Changes in the components of the savings to GDP ratio in FY21-FY23



**Table 1a: Lending rate and the household GDI growth (%)**

	2019-20 to 2021-22	2019-20 to 2022-23
Avg. lending rate (RBI)	9.3	9.4
Average household GDI <sup>^</sup> growth rate	8.0	9.3
Average household GDI growth rate minus Average WALR <sup>*</sup>	-1.3	-0.1

**Table 1b: Lending rate and the GNI growth (%)**

	2003-04 to 2007-08	2019-20 to 2021-22
Average Lending rate (IMF)	11.8	8.8
Average GNI <sup>**</sup> growth rate	14.5	8.7
Average GNI growth rate minus Avg lending rate	2.7	-0.1

**1**  
The nominal (inflation unadjusted) growth rate of total household savings has been positive during 2022-23

**2**  
For the year 2023-24, the GNI growth rate has been lower than the average WALR

**3**  
At the present juncture, India's debt servicing ratio is still lower than many countries

Sources for the Figure and Tables: **Figure 1:** National Accounts Statistics. **Table 1a:** RBI. **Table 1b:** IMF, National Accounts Statistics

<sup>^</sup> Gross domestic income | <sup>\*</sup>Weighted average lending rate | <sup>\*\*</sup>Gross national income

- **Overall Savings Decline:** Despite stable gold savings, the household savings to GDP ratio declined by 1.7 percentage points.
- **Financial Distress:** Increased borrowing is linked to higher interest payments amid rising interest rates and debt-income ratios.
- **Qualitative Change in Macroeconomy:** Questions arise about structural changes and comparisons with previous periods of increased household borrowing.

#### Analysis of Household Debt and Interest Payment Burden

- **Interest Payment Burden:** It's determined by interest rate and debt-income ratio, rising sharply in the recent period.
- **Factors Affecting Debt-Income Ratio:** It can change through higher net borrowing or external factors like interest rates and income growth.
- **Fisher Dynamics:** Named after Irving Fisher, it describes rising debt-income ratio due to higher interest rates and lower income growth.
- **Recent Trends:** Post-COVID, India's economy shows higher debt-income ratio due to lower income growth and higher lending rates.

Despite India's relatively low debt servicing ratio compared to other countries, the emergence of Fisher dynamics presents two significant challenges. These include narrowing the gap between interest rates and income growth to prevent increased household debt-income ratios, and addressing potential declines in aggregate demand due to high debt commitments, highlighting the need for additional macroeconomic policies to support household income growth.

#### INTERNATIONAL RELATIONS

## World Health assembly to launch Pandemic Preparedness Toolkit

**CONTEXT:** World Health Assembly will mark a historic milestone by considering amendments to the International Health Regulations, aimed at enhancing global response to public health emergencies.

**BACKGROUND:** The International Health Regulations (IHR), established by the WHA in 1969 and last updated in 2005, aim to enhance global cooperation in managing public health emergencies while minimizing travel and trade disruptions. They provide a legal framework for 196 countries, including all WHO Member States, to handle cross-border health events, ensuring protection of rights like personal data, informed consent, and non-discrimination.



#### Strengthening the International Health Regulations (IHR)

- **IHR Requirements:** All countries must maintain surveillance systems to detect, assess, and report public health events promptly.
- **Purpose of Implementation:** Limit health risks spreading to neighbouring countries and avoid unnecessary travel and trade restrictions.
- **WHO Director General's Statement:** Highlighted the need to strengthen the IHR, crucial in managing public health emergencies like COVID-19.
- **Significance of Amendments:** Described as historic, with improved international mechanisms to protect global populations from epidemics and pandemics.
- **IHR Working Group's View:** Achieving consensus on amendments underscores the world's commitment to prepare for and respond to health threats effectively.
- **Parallel Process on Pandemic Agreement:** Development of an international agreement on pandemic prevention, preparedness, and response is ongoing.

The proposed new pandemic agreement and amended International Health Regulations (IHR) would work together with existing international instruments to enhance global preparedness against future pandemics. The IHR aims to strengthen countries' abilities to detect and respond to international health events, while the new pandemic accord prioritizes coordinated global responses and equitable access to vaccines, therapeutics, and diagnostics.

#### INTERNATIONAL RELATIONS

## More nations recognize Palestine, Criticize Israel

**CONTEXT:** Ireland, Norway, and Spain's upcoming formal recognition of Palestine mark a significant shift in global opinion that Israel's Prime Minister Benjamin Netanyahu must take seriously.

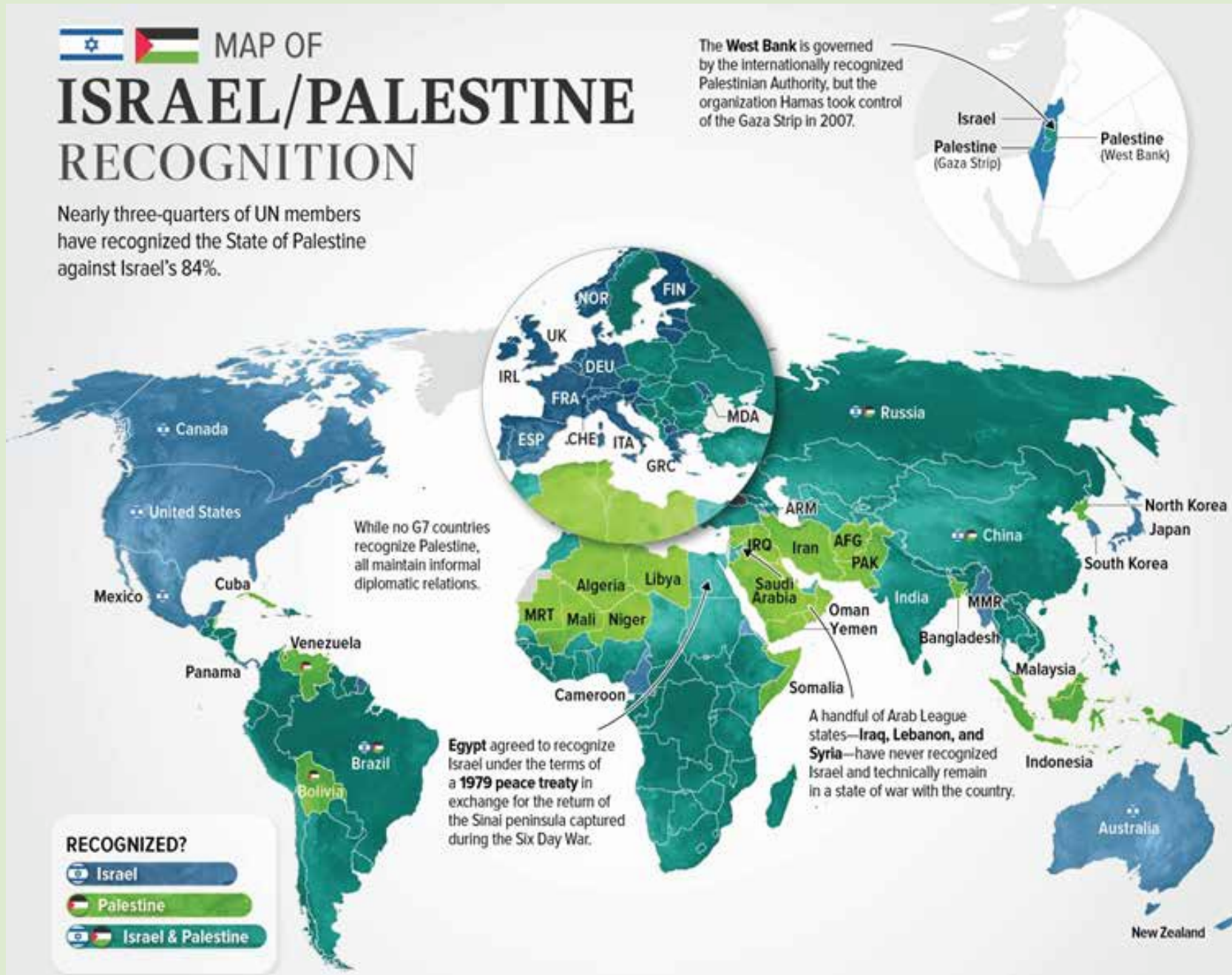
**BACKGROUND:** Recently, 143 countries, including India, passed a UN General Assembly resolution urging the recognition of Palestine by the UN Security Council. The US has historically vetoed such efforts. Additionally, the International Criminal Court Prosecutor filed applications for arrest warrants against Israeli Prime Minister Netanyahu, Defence Minister Yoav Gallant, and Hamas leaders for alleged war crimes committed after October 7 in Gaza, including a major terror attack in Israel.

#### News Highlights

- **International Court of Justice Verdict:** The ICJ will issue a verdict on South Africa's petition against Israel for "genocide."
- **Political and Symbolic Act:** Three countries, critical of Israel, support Palestinian statehood, aiming for a powerful symbolic act.
- **Condemnation of Hamas:** While condemning Hamas's terror attacks, leaders stress the distinction from the legitimate Palestinian government in the West Bank.
- **Support for Moderate Forces:** Leaders aim to support moderate forces amidst a prolonged conflict, emphasizing the need to recognize legitimate Palestinian leadership.
- **Spain's Firm Policy:** Spain denies port facilities to a ship headed for Israel, leading to diplomatic tensions with Israel recalling its

envoys.

The global consensus aims to pressure Israel's government to reconsider its actions in Rafah, prevent civilian casualties, and ensure unhindered humanitarian aid into Gaza. It also serves as a reminder to Prime Minister Netanyahu that despite his stance against the two-state solution, the international community sees it as the path to peace. Ignoring these messages deepens his isolation internationally, particularly after recent events.



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