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11th, December, 2021

Topic: Pension Scheme

Importance: Himachal HPAS Prelims and Mains

What is the news?

■ The representatives of New Pension Scheme Employees Association (NPSEA) Himachal Pradesh called on the Chief Minister, Jai Ram Thakur at Tapovan, Dharamshala today.

What's the demand?

The delegation urged the Chief Minister to cover them under the Old Pension Scheme.

What CM said?

• NPS was implemented in 2003, which had been accepted by the entire country, but now NPS employees are demanding to implement the old pension scheme again.

Basic difference between old and new:

- The basic difference between the old and the new scheme is that while the earlier system was defined the new one is totally based on investment returns along with accumulations until retirement age, annuity type and its levels.
- Before the implementation of NPS in January 2004, when a government employee retired, his pension was fixed equal to 50 percent of his last salary. Whether it is 40 years of job in OPS or 10 years, the amount of pension was decided by the last salary i.e. it was the Definitive Benefit Scheme. In contrast, NPS is a Definitive Contribution Scheme, that is, the pension amount depends on the number of years the job has been done and the annuity amount. A fixed amount is contributed every month under NPS. At retirement, 60 percent of the total amount can be withdrawn in a lump sum and the remaining 40 percent has to be purchased from the insurance company's annuity plan, on which the interest amount is given as pension every month.
- According to tax and investment expert Balwant Jain, OPS is a safer option, but NPS money is also invested in equities, due to which it can get higher returns on retirement after a long service period.

(Source: CMO Himachal & informalnewz)

Topic: Health

Importance: Himachal HPAS Prelims and Mains

What is the news?

- Dr YS Parmar University of Horticulture and Forestry (UHF), Nauni, has constituted a Functional Food Association of India (FFAI) to address food-related issues. It was formally launched by the Governor of Himachal Pradesh on the occasion of the university's 11th convocation on December 7.
- The governing body of the association has food scientists from renowned institutions of the country as their office-bearers.

Concerns:

- Dr Parvinder Kaushal, Vice-Chancellor of the university and patron of the FFAI, said: "In India, the shift from traditional to modern lifestyle, consumption of a diet rich in fat and calories, combined with a high-level of mental stress, has resulted in increased incidences of lifestyle-related diseases. Scientific evidences regarding the role of food in maintaining good health and preventing diseases, and adverse effects of allopathic medicines and rising health care costs are some of the factors which require education of large population toward functional foods and Nutraceuticals."
- The association's founding president, Dr KD Sharma, said: "Japan was the first country to realize the ill effects of junk food and introduced the idea of functional food in 1980, which led to increases in lifespan of their population with the delayed onset of chronic diseases. It also saved the government expenditure in setting up huge hospital infrastructure."

The first conference of the Functional Food Association of India will be held in 2022 at Solan.

(Source: HP Tribune)

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