

From the Calcutta End

## "Rivers of Sorrow"

UNLIKE West Bengal, Bihar and Assam are not deltaic regions. But all these three States have river problems. So has East Bengal. In all these States, life society and civilization are riverine. These regions are (or, rather, were) fertile. but, the changing courses or the rivers flowing through them have caused extensive havoc and damage. Some areas have degenerated into near-deserts. In some other parts, floods now occur every year. There is scarcity in some areas. In other regions, floods cause damage to life, property and crops. Both these call for immediate and adequate aid as well as long-term remedial action.

In Bihar, the Kosi has long come to be lamiened as a "River of Sorrow". So is Brahmaputra in Assam. It is not widely known that the Tista in northern West Bengal is earning a similar reputation. Rivers form natural boundaries between these three States. Sankosh forms the boundary between Jalpaigun in West Bengal and Goalpara in Assam. For a certain length, Mahananda forms the boundary between West Bengal and Bihar. And the irugthy Padma separates the two Bengals.

In recent years, the floods in these regions have become more frequent and intense. Rivers flowing through north-eastern India issue from the Himalayas. These rivers, thus, cut across territorial boundaries. Nepal, Sikkim, Bhutan, India and Pakistan are the different political entities affected by these wayward rivers. It, therefore, follows that measures to tame and to train these rivers will have to be taken jointly. It has long been apparent that a simultaneous and integrated approach to the problem is necessary. Such a solution was suggested at the conference held in New Delhi three years ago at the instance of ECAFE. But nothing tangible has been done so far.

Shri Gulzarilal Nanda is convinced that the flood problems in the north-eastern zone are related, and that, therefore, a co-ordinated plan is necessary to deal with them. He has suggested formation of local flood control boards in Bihar, West Bengal and Assam. He is in favour of establishing a Flood Control Board on an inter-State basis. Next month, a conference will be held in New Delhi. Along with the representatives of ECAFE, these States and Pakistan, Nepal, Sikkim and Bhutan

will participate in that conference. It will be necessary to implement measures to control these rivers at their source. This cannot be done without concerted action by all the countries concerned.

This will be the main problem of the Delhi Conference. But each of the States in north-eastern India has its local problems. It is now apparent that: Kosi is not the only "River of borrow" in Bihar. There are other rivers which will have to be tamed and trailred. There is need for flood control measures besides the Kosi project. DVC may have solved some of the problems of central and western West Bengal. But it is now evident that the Tista and the other rivers entering northern West Bengal from Sikkim will have to be controlled. In Assam, there is urgent need for creating an organization like DVC for the Brahmaputra Valley.

Multi-purpose river valley projects are necessary for all round development of these regions. But that is not the only problem in north-eastern India. Aims of multi-purpose projects are not popularly known or appreciated. Multi-purpose projects have multifarious aims and objectives. Their aim is not only to control floods, or to improve irrigation and drainage. They are also sources for improvement: for navigation and for supply of power. Besides, their objective is to prevent soil erosion and afforestation in the catchment areas, and the training and control of smaller rivers. Advocates of multi-purpose projects claim that these projects can help to establish a new economic life.

Immediately, the problem of the States in north-eastern India is of flood control. Both short and long-term measures will have to be implemented to control floods. Before the proper measures can be implemented, adequate data will have to be collected. None of the States affected have the requisite data on which flood control plans can be based. It will be the function of the proposed flood control boards to formulate short and long-term plans. Floods will have to be controlled. That involves treatment of the problems which cause floods.

Meanwhile, there is the urgent problem of dealing with the ravages caused by floods. These problems are similar and equally urgent in all the three States of West Bengal, Bihar

and Assam. In West Bengal, for instance, the short-term problem relates to the protection of Jalpaiguri, Couch Behar, Alipore Duars and Siliguri from erosion. Similar problems arise out of the depredations of Mathabhauga. There is, in the second place, the problem of establishing important; links in road and rail communications in the northern districts in order to minimise the hardships of floods.

Against the background of flood damages in recent years, it is relevant to discuss the problems of rivers in West Bengal. Bengal, even West Bengal, is a land of rivers. Large portions of both the Bengals have been built-up by the actions of the rivers. In West Bengal, drainage, flushing, irrigation and navigation facilities are closely related to the river system. With the drying up of the Nadia rivers, central Bengal began to deteriorate. Almost the whole area has become malarious. Not only the Hooghly, but the waters of many rivers in West Bengal are suffering from increased salinity

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due to scanty supply of sweet water train higher up in the delta. In the lower reaches of the West Bengal rivers, the decay of the spill channels is causing extensive water log-

These and similar other issues cannot be solved without dealing with the problem of rivers. It is a strange irony of fate that imperfect knowledge is largely responsible for the increased frequency of floods in north-eastern India. Suggestions have been made that irrigation projects in Uttar Pradesh have led to the frequency of floods in Bihar. Bengal's irrigation history indicates similar reasons for floods. In Bengal, irrigation meant construction of embankments. It is now admitted that embankment is not only no solution of the problem, but it accentuates the problem it is expected to solve.

Even engineers now admit that the Damodar embankment so raised the bed of Damodar that it led to the frequent Damodar floods. Not only the frequent floods, but the ruthless deforestation in the catchment basins in Bihar is a direct sequel to the Damodar embankment. Not only in the Damodar region, but in the Midnapore district also the same experience has been repeated. Unplanned embankment and reclamation are transforming the rich agricultural and forest areas of the Sunderbans into dry and decaying regions.

Besides the problems of navigation, flood control, drainage and irrigation, there is the problem of scarcity of sweet-water flow in many rivers in West Bengal. Extensive deforestation in the catchment areas is not allowing rain-water to be conserved in the soil. This not only increases the volume of floods in the rainy season. Greater surface run-off is reducing the dry-weather flow so necessary for navigation, irrigation and similar other purposes.

In recent years, heavy damage has been caused by floods. Simultaneously, many areas in north-eastern India are becoming dry because of scanty rainfall and of decaying rivers. Deforestation is related to these problems as well as one of its cause-quences. For too long, it has been taken for granted that the rich, resourceful, Ganggetic Valley will remain one of India's largest granaries. Recent even have caused apprehensions about the future of the Cange tie Valley'. Prophets of gloom are not rare. What is surprising is that the rapid deterioration of the Gangctic Valley has not yet prompted the authorities to adopt adequate remedial measures.

## New India Record Bonus

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NEW INDIA has enhanced its reputation for substantial distributions by its declaration of bonuses for the triennium ended December 31, 1953. As a result of the triennial valuation, the Directors of the company have announced bonuses for the years 1951-53 at the following rates:

Rs 16 per Rs 1000 sum assured per year on participating Whole Life, Limited Payment, Life & Family Income Life policies.

Rs 14 per Rs 1000 sum assured on participating' Endowment Assurance and other policies.

Interim bonuses at the above rates will be paid on all participating policies issued subsequent to December 31, 1953 but resulting into claims.

The Report of the Joint Actuary of the Company on the Valuation shows the total number of policies in force as on December 31, 1953 was 2,61,087 assuring, with bonuses, a sum of Rs 95,16,94,699. The Lift-Fund as on this date amounted to Rs 20,45,65,964.

The experience of the company regarding mortality, interest and expenses, during the period covered by the report has been quite satisfactory. As regards maturity experience of assured lives, the rate of actual claims to expected claims during the triennium was 50 per cent against 66 per cent during the preceding triennium. The company earned an average net rate of 3.47 per cent interest on its funds as compared with 2.92 per cent earned during the previous inter-valuation period. It may be added that during the period 1951-53, the company had to write off net depreciation of Rs 55 lacs consequent upon the increase in the Bank Rate in November 1951.

The average renewal expense ratio during this period was 14.0 per cent which showed a slight increase over the ratio experienced during the preceding inter-valuation period.

In view of the wide divergence of actual experience during the triennium 1951-53, the company made certain adjustments in the basis adopted for the purpose of valuation.

As on the last two occasions, the company used the Oriental's (1925-35.) Ultimate Mortality Table in this valuation. The rate of interest assumed in the present valuation was 3 per cent against 2½ per cent adopted in the previous valuation. In view of the increase in renewal expense ratio during the triennium 1951-53, the percentages of premiums reserved for future expenses and bonuses were increased adequately. It may be added here that the reserves released on account of the increase of ¼ per cent in the valuation rate of interest have been practically absorbed by the reserves required for increased percentages of premium kept for future expenses and profits.

After creating necessary reserves and deducting taxes, shareholders' share of surplus @ 7½ per cent etc, the valuation disclosed a net surplus of Rs 1,43,62,190 which was decided to be distributed as bonuses to the holders of participating policies of the company.

The triennium 1951-53 was a period of all round progress for the company. During this period the new business per year increased by 60 per cent over that of the previous triennium, average annual premium income by 67 per cent, average net interest income per year by 124 per cent, total business in force by 51 per cent, and the Life Assurance Fund by 60 per cent.

The handsome bonuses now declared by New India strike an optimistic note indeed at a time when loose talk is going on about the dismal prospects of insurance business, it is very gratifying to find that there has been a general improvement in economic conditions and it is evident from the accounts that the company did not fail to take advantage of that improvement. The increase in life business, premium and interest incomes, and life fund during the period demonstrates the virility of the company. The results of the valuation for the triennium ended December 31, 1953 showed how wisely the Directors and officers of the company carried out the heavy responsibility of administering the Life insurance business.