

# UPSC



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March 2020



Topper's Talk



Burning Issues



UPSC Prelims Capsule



Current Affairs



UPSC Mains Answer Writing Practice

**AIR 564**  
CSE 2018



A STUDY IQ Initiative

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**TOPPERS' TALK**
**UPSC 2018 Topper Talk**
**AIR 564 - Jagadish Kumar, How to prepare for UPSC 2020**
**Myth busting video for hindi medium aspirants  
18 people were selected from 789 whose medium was Hindi .**
**Interviewer:** Tell us something about family background.

**Jagadish:** I am from an agricultural sector background and the first graduate from my family.

**Interviewer:** Why did you choose UPSC ?

**Jagadish:** I wanted to do something for the society at the grassroot level and also wanted to uplift the economically depressed society.

**Interviewer:** Tell us something about your education background?

**Jagadish:** In my district the educational facility was not good so, i have to move out of my district to pursue studies.

2012: Did history honours.

2014: With masters cleared JRF.

2016: Got 177 rank in Assistant Command Exam.

Now I am also pursuing PhD

**Interviewer:** How did your school help in achieving your goal of UPSC?

**Jagadish:** I did not know anything about UPSC at the school time. After 8th there was no school in my village.

One of my mentors told me about the UPSC exam in the hostel and from then I made UPSC my goal.

I Worked hard and face my challenges during my preparation

**Interviewer:** What kept you motivated during your preparation as the pressure would have been more on you this time because vacancies were also low this time ?

**Jagadish:** This time i did not share with anyone that i am writing UPSC. Whenever I felt demotivated , I used to remember my mom's face. My family and friends helped me a lot throughout my preparation.

**Interviewer:** What message would you like to give to Hindi medium aspirants?

**Jagadish:** For me english was a very big task but with time i improved my english a lot.

It is a myth that only english medium aspirants will clear this exam. Do your studies dedicatedly with a target.

**Interviewer:** What was your preparation strategy?

**Jagadish:** I read books continuously for 6 months and gave previous year papers. Never failed in prelims.

**Interviewer:** Marks scored by me in prelims yearwise:

**Jagadish:** 2013:100 (failed by 3 marks)

2014: 128

2015:132

2016:150

2017:110

2018: not shown (expectations 110-105)

- Mocks
- Previous year questions
- Current affairs
- Videos of RSTV
- Use less sources , and revise them again and again.
- Use standard books

**Interviewer:** How did you prepare current affairs?

**Jagadish:** I personally followed the following things.

- Dainik jagran newspaper
- Vishesh of RSTV.
- Prashant Dhawan sir videos from study iq .
- Strategy is different for mains and prelims in current affairs section.
- In Prelims factual concepts are asked while in mains analytical concepts are asked.

**Interviewer:** What tips would you like to give for the interview as you have faced it 4 times?

**Jagadish:**

Be confident.

Balance of mind is required

Be thorough with current affairs and news around the

world.

**Interviewer:** What would you like to tell about DAF (detailed application form)?

**Jagadish:** Fill it with honesty because the panel goes into the depth of each and everything written in it.

**Interviewer:** Would you like to say anything to fellow aspirants?

**Jagadish:**

- ▶ Be dedicated and give your 100% from 10-12 hours.
- ▶ Keep your concepts clear.
- ▶ You should have proper factual knowledge.
- ▶ Revision is the key.
- ▶ Keep your target clear.
- ▶ Be honest.
- ▶ Have patience.  
Be confident in yourselves.

**Interviewer:** Would you like to dedicate your success to anyone?

**Jagadish:** I would like to dedicate this success to my father and each and every one from my family and peer group as they motivated me to give this exam again and again.

**Interviewer:** Would you like to thank anyone?

**Jagadish:** I would like to thank my parents, my sister, Last year I got engaged and my fiancé supported me a lot throughout the preparation and Study iq for helping me in current affairs for interview.

Notes



## Art &amp; Culture

## World Heritage List & India's nominations

by Vironika



(Click on the above image to watch the video)

### Relevance

GS 1 || Art & Culture || Culture of India || UNESCO Sites in India

### Title

UNESCO World Heritage Site 2020, India bats for inclusion of Dholavira & Deccan Sultanate Monuments

### Why in news?

Government of India has submitted two nomination dossier namely 'Dholavira: A Harappan City' and 'Monuments and Forts of Deccan Sultanate' for inclusion in the World Heritage List for the year 2020. Government of Madhya Pradesh has submitted the proposal of 'Group of Monuments at Mandu' in the year 2019.

### World Heritage Site

- A World Heritage Site is a landmark or area, selected by the **United Nations Educational, Scientific and Cultural Organization (UNESCO)** for having cultural, historical, scientific or other forms of significance, which is legally protected by international treaties.
- World Heritage is the designation for places on Earth that are of outstanding universal value to humanity.
- Italy has maximum world heritage site followed by china, Spain, Germany and so on
- UNESCO is based in Paris, whole administration of UNESCO is seen by world's heritage committee
- World heritage is responsible for world's heritage convention

### World heritage committee

- Outstanding Universal Value (OUV)
- Ten enlisted criteria.
- The proposed nomination must satisfy at least one of these ten criteria.
- Evaluated by the International Council on Monuments and Sites and the World Conservation Union.
- The Committee meets once per year to determine whether or not to inscribe each nominated property on the World Heritage List.

### Ten criteria for becoming world heritage site

- Masterpiece of human creative genius;
- To exhibit an important interchange of human values, over a span of time a civilization which is living or which has disappeared
- To be an outstanding example of a type of building, architectural or technological
- To be an outstanding example of a traditional human settlement, land-use, or sea-use
- To be directly or tangibly associated with events or living traditions, with ideas, or with beliefs, with artistic and literary works of outstanding universal significance.
- To contain superlative natural phenomena or areas of exceptional natural beauty and aesthetic importance
- To be outstanding examples representing major stages of earth's history
- To be outstanding examples representing significant on-going ecological and biological processes in the evolution
- To contain the most important and significant natural habitats for in-situ conservation of biological diversity

### Dholavira- A Harappan City

- The City of Dholavira located in Khadir island of the Rann of Kutch (Gujarat) belonged to the mature Harappan phase.
- It was excavated by **R.S Bisht** in **1985**.
- It demonstrates a highly organised system of town planning with perfected proportions, street-pattern and an efficient water conservation system that supported life for more than **1200 years (3000 BCE to 1800 BCE)** against harsh hot arid climate.



### Monuments and Forts of Deccan Sultanate

- Convergence of national and international styles of Islamic architecture and their intersections with the prevalent Hindu architecture of the period southern India.



### Four components of Monuments and Forts of Deccan Sultanate

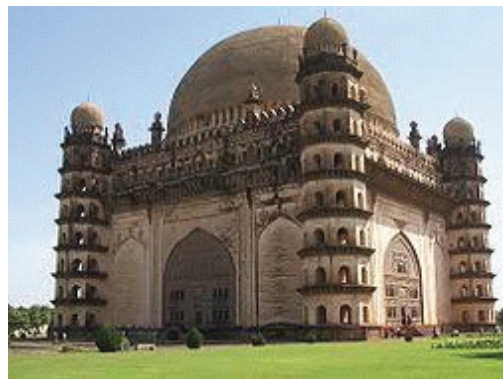
- Bahmani Monuments at Gulbarga, Karnataka



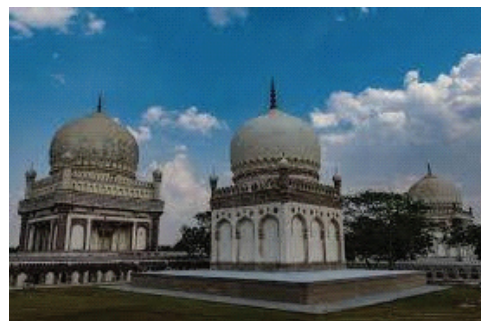
- Bahmani and Barid Shahi Monuments at Bidar, Karnataka



- Adil Shahi Monuments at Bijapur, Karnataka



- Qutb Shahi Monuments at Hyderabad Andhra Pradesh



- These four components are nominated for world's heritage site

### Few points about the oldest civilization-Indus valley civilization

- When a site is inscribed on the World Heritage List, the resulting prestige often helps raise awareness among citizens and governments for heritage preservation.
- Greater awareness leads to a general rise in the level of the protection and conservation given to heritage properties.
- There are 38 World Heritage Sites located in India. These include 30 cultural sites, seven natural sites and one mixed-criteria site.
- India has the sixth largest number of sites in the world.

### Mains oriented question

The historical structures and architecture in medieval India showcase the entire range of structures that catered to life. Discuss.



(Scan the QR code to watch the video)



# Zonal Cultural Centre's Schemes

by Vironika

In English

#UPSC #IAS



(Click on the above image to watch the video)

## Relevance

GS 1 || Art & Culture || Culture of India || Awards & honours

## Title

Zonal Cultural Centre's Schemes, Guru Shishya Parampara, NCEP, Award to Young Talented schemes

## Why in news?

Various schemes implemented by Zonal Cultural Centres (ZCCs), The Ministry of Culture and Tourism has informed about its various schemes in the Lok Sabha

## Zonal Cultural Centers (ZCCs)

- To preserve & promote various forms of folk art and culture of the tribals throughout the country including West Bengal, the government has set up seven Zonal Cultural Centres (ZCCs).
- Main aim is to preserve the Folk Art of the tribal areas and tribal people

## Seven ZCC headquarters

- Patiala
- Nagpur
- Udaipur
- Prayagraj
- Kolkata
- Dimapur
- Thanjavur
- In these headquarters cultural programs are held on regular basis

## Schemes implemented by Zonal Cultural Centres

- **Award to Young Talented Artists:** The Scheme "Young Talented Artists" is carried out to encourage and recognize the young talents especially in the field of rare art forms.

- **Guru Shishya Parampara:** This scheme envisages transmitting our valued traditions to the coming generations. Disciples are trained under veterans in art forms which are rare and vanishing.
- **National Cultural Exchange Programme (NCEP):** It can be termed as the lifeline of the Zonal Cultural Centers. Under this scheme, various festivals of performing arts, exhibitions, yatras etc are organized in member States.
- **Preservation of Languages:** Sahitya Akademi, an autonomous organization under Ministry of Culture, encourages the preservation and promotion of languages, especially the unrecognized and tribal languages.
- **Theatre Rejuvenation:** To promote theatre activities including stage shows and Production oriented workshops, etc. Honorarium Up to Rs. 30,000/- per show excluding TA & DA is paid.
- **Research & Documentation:** To preserve, promote and propagate vanishing visual and performing art forms including folk, tribal and classical in the field of music, dance, theatre, literature, fine arts etc. in print/audio - visual media.
- **Shilpgram:** It also promotes folk and tribal art, seminar, workshop, exhibition, craft, design development all will done to promote tribal art. Marketing support will be given to the artist in the rural area
- **Octave:** Promote the rich cultural heritage of north east region. All the six state of north eastern region will be covered

## Why ZCC was established?

- Zonal Cultural Centres have been conceptualised with the aim of projecting cultural kinship which transcend territorial boundaries.
- The idea is to arouse awareness of the local cultures and to show how these merge into zonal identities and eventually into the rich diversity of India's composite culture.

## Indian society unique in sustaining its culture

- The notion of accommodation and assimilation has been the key feature of Indian society.
- **A Cosmic Vision:** The framework which we live in has a cosmic vision, here all people belongs to different identity, it is divine creation where people from different culture, tradition and religion stays together, not only we try to understand others religion and culture and understand the difference in opinion of each other for peaceful coexistence



- **Sense of Harmony:** it is very important to respect and understand the differences of every religion. From decades India is the only country where all the religion people have stayed together peacefully without any disturbance

### Feature of Indian society

- **Tolerance:** coexistence of religion
- **Continuity and Stability:** due to coexistence there is continuity and stability
- **Adaptability:**
- **Caste System and Hierarchy:** the caste system and hierarchy designed in indian society to protect the right and identity of everyone
- **Unity in diversity:** all the culture, religion, caste, race and ideology stays together in this country

### Globalization has influenced the core of cultural diversity

- Family structure
- Role of Women
- Role of caste is decreasing
- Lifestyle
- Language

### Mains oriented question

In the way towards modernizing our society the culture and tradition was overlooked many times. What are the recent steps taken by the government to conserve and preserve the tradition and culture of India? Give some examples of tribal folk art which came into existence after government initiatives?



(Scan the QR code to watch the video)

Notes

## Polity

### Anti-defection Law Is it irrelevant today?

by Mahipal Rathore

#UPSC #IAS



(Click on the above image to watch the video)

#### Relevance

GS 2 || Polity || Political Dynamics || Anti Defection Law

#### Title

Madhya Pradesh Political Crisis explained, Is Anti Defection law irrelevant today?

#### Why in the news?

Senior Congress leader from Madhya Pradesh Jyotiraditya Scindia joined the BJP, he left the Congress in a dramatic manner Jyotiraditya Scindia's parting ways with the Congress has plunged the Kamal Nath government in Madhya Pradesh into crisis, which may soon have to take a floor test Madhya Pradesh MLAs have resigned, soon after Mr Scindia ended his 18-year-long association with the Congress

#### Meaning of defection:

- Defections means **jumping from one political party to the other** after getting elected.
- The anti-defection law is meant for disqualification of members of Parliament or State Legislatures on the grounds of defections from one political party to the other.
- A member of the legislative assembly is elected by the people and carries their mandate in assembly. Considering this, safeguards were placed in the Constitution to check resignation by the elected members on whimsical ground or with ulterior motive.

#### Anti-defection law:

- **52nd Amendment Act of 1985** provided for the disqualification of the members of Parliament and the state legislatures on the ground of defection from one political party to another.

- **10th schedule** to the constitution was added by the 52nd amendment act.

Hence, defection has no immediate and automatic

- effect.

The anti-defection law was enacted to ensure that a party member does not violate the mandate of the

- party and in case he does so, he will be disqualified from participating in elections.

The aim of the **Anti-Defection Law is to prevent MPs** from switching political parties for any personal motive.

#### Disqualification:

- A member of a political party can be disqualified if that member after getting elected voluntarily resigns to the political party on whose ticket he/she got elected to the house or disobeys the directives of the party leadership on a vote.
- **An independent member of a House** (elected without being set up as a candidate by any political party) becomes disqualified if he joins any political party after such election.
- The decision on **disqualification** questions on the ground of defection is referred to the Speaker or the Chairman of the House, and his/her decision is final.
- All proceedings in relation to disqualification under this Schedule are considered to be proceedings in Parliament or the Legislature of a state as is the case.

#### Merging in party:

- If a **2/3rd of a political party** forms a separate group or joining another political party is called merger.
- If a member goes out as a result of merger, the member is not disqualified.
- Before the **91st Amendment act of 2003, the limit was 1/3rd of the total members of the party.**
- This opportunistic provision was removed through the introduction of the 91st constitutional amendment, which increased the required number of members to form a new group from one-third to two-thirds.
- Since then (**2003**), the parties in power have started misusing the expansive powers of the speaker's office in deciding matters of disqualification
- Any question regarding disqualification arising out of defection is to be decided by the Presiding officer (Speaker/chairman).
- Initially the decision of the chair was not subjected to the judicial review.

- ▶ In the year 1993, in the *Kihoto Hollohan V. In The Zachillhu* case, the Supreme Court declared that this provision is unconstitutional on the grounds that it seeks to take away the jurisdiction of the Supreme Court and High Courts.
- ▶ Hence since 1993, the decision of the chair is subject to judicial review.
- ▶ It means the disqualification of a member can be challenged in a court of law.

### Drawbacks and Loopholes of the Anti-Defection Law

- ▶ A member may be suspended by the political party for violating the discipline of the party.
- ▶ A suspended member from a political party is not disqualified from the membership of the house.
- ▶ The Presiding officer can take up a defection case only when he/she receives a complaint from a member of the house.
- ▶ The speaker need not take the decision immediately.
- ▶ If the Speaker **"is satisfied that resignation is not voluntary or genuine, he shall not accept such resignation"**, states **Article 190 of the Constitution**.
- ▶ The vesting of decision-making authority in the presiding officer is criticized on the grounds that he/she may not exercise this authority in an impartial and objective manner due to political exigencies.

### Way forward:

- ▶ **Anti-Defection Law** should be made applicable only in a situation where there is a vote for survival of the government or trust vote of no confidence motion.
- ▶ **The Speaker's power regarding** such issues can be given to the governor or the President as in the case of the Office of Profit or there should be a tribunal which can decide such cases. However, some political strategists consider that such matters are related to the House and should be resolved within it only.
- ▶ There has to be some way out for the cases in which the **MPs or MLAs** genuinely feel that they should not be voting on party lines. Also, there should be an option that a conscientious politician can resign and stand for election again, if he doesn't agree with the party line.
- ▶ There is a need to provide the Speaker with a timeline i.e. providing him/ her specified number of days for reviewing a resignation.
- ▶ The Speaker needs to strike a distinction between **bonafide political reasons and malafide political reasons**.

### Additional info:

The ADL banned only retail defections and legalized wholesale defections

### Mains oriented question:

The anti-defection law works as best as an insurance against violation of people's mandate for a party, but it cannot be made a tool to stifle all dissent. Discuss. (250 words)



(Scan the QR code to watch the video)

### Notes



# Financial Emergency? Article 360

by Mahipal Rathore

#UPSC #IAS



## Relevance

GS 2 || Polity || Other Constitutional Dimensions || Emergency

## Title

What is Financial Emergency? Article 360 of Indian Constitution explained

## Why in the news?

Article 360 deals with the financial emergency. Due to Covid-19 and economic crisis is seen all over the world and India too is facing many economic losses amid Covid-19

## What is Financial Emergency?

- A financial emergency is one of the three types of emergency declarations provided in the Indian Constitution, the others being national emergency and failure of constitutional machinery in states.
- Article 360 of our constitution empowers the **President to invoke Financial Emergency**.
- Article 360 has never been invoked till date. (Came close in 1991)

## Economic impact of Covid-19:

- By shutting down the movement of people and cargo, and insisting on social isolation, we impose a huge economic cost on daily wage earners, affecting their nutrition and food security, and eventually their survival.
- They need to be compensated with a universal basic income via direct-transfer mechanisms, or be given paid leave by their contractors.
- Interest subvention to all small and medium enterprises.
- Several sectors including hotels, restaurants, night clubs, bars, airlines, BPO, tourism, entertainment & Bollywood, automobile, aviation, hospitality, apparel,

consumer durables that employ millions are hit hard.

## Part 18 of the constitution- emergency provision:

- The Emergency provisions are contained in **Part XVIII of the Constitution, from Articles 352 to 360**.
- These provisions enable the Central government to meet any abnormal situation effectively. Its aim is to safeguard the sovereignty, unity, integrity and security of the country, the democratic political system, and the Constitution.
- During Emergency it converts the federal structure into a unitary one without a formal amendment of the Constitution.

## The Constitution stipulates three types of emergencies:

- **Article 352** – An emergency due to war, external aggression or armed rebellion. This is popularly known as 'National Emergency'.
- **Article 356** – An Emergency due to the failure of the constitutional machinery in the states. This is popularly known as 'President's Rule'. It is also known by two other names—'State Emergency' or 'Constitutional Emergency'.
- **Article 360** – Financial Emergency due to a threat to the financial stability or credit of India.

## Grounds of Declaration of financial emergency:

- **Article 360** - empowers the president to proclaim a Financial Emergency if he is satisfied that a situation has arisen due to which the financial stability or credit of India or any part of its territory is threatened.
- **44th Amendment Act** – implied that the satisfaction of the President is not beyond judicial review.

## Parliamentary Approval and Duration of financial emergency:

- A proclamation declaring financial emergency must be approved by both the Houses of Parliament within two months from the date of its issue.
- When the **Lok Sabha** is dissolved or takes place during the two month duration without approving the proclamation, then the proclamation survives until **30 days** from the first sitting of the Lok Sabha after its reconstitution, provided the **Rajya Sabha** has in the meantime approved.
- Once **approved by both the Houses of Parliament, the Financial Emergency continues** indefinitely till it is revoked.
- Thus-



(Scan the QR code to watch the video)

Notes

- There is no maximum period prescribed for its operation and
- Repeated parliamentary approval is not required for its continuation.
- A resolution approving the proclamation of financial emergency can be passed by either House of Parliament only by a simple majority
- A proclamation of Financial Emergency may be revoked by the president at any time by a subsequent proclamation.
- Such a proclamation does not require parliamentary approval.

### Effects of Financial Emergency:

- The executive authority of the Centre extends
  - to directing any state to observe such canons of financial propriety as are specified by it; and
  - to directions as the President may deem necessary and adequate for the purpose.
- Any such direction may include a **provision requiring**
  - the reduction of salaries and allowances of all or any class of persons serving in the state; and
  - the reservation of all money bills or other financial bills for the consideration of the President after they are passed by the legislature of the state.
- The President may issue directions for the reduction of salaries and allowances of
  - all or any class of persons serving the Union; and the judges of the Supreme Court and the high court.
  - Thus, during the operation of a financial emergency, the Centre acquires full control over the states in financial matters.

### Mains oriented question:

# Article 142

## SC Special Powers

#UPSC #IAS

in English

by Joicy Joy



(Click on the above image to watch the video)

### Relevance

GS 2 || Polity || Judiciary || Supreme Court

### Title

Special Powers of Supreme Court under Article 142

### Why in news?

Recently, the Supreme Court invoked its **special powers under Article 142** of the Constitution to remove a Manipur minister.

### Details

- The Supreme Court removed **Thounaojam Shyamkumar Singh**, from the state cabinet and restrained him **“from entering the Legislative Assembly till further orders”**.
- A disqualification petition against the minister was pending before the Speaker since **2017** but the Speaker failed to take the decision within a reasonable time period.
- The Speaker also failed to take any decision within the stipulated time **period of 4 weeks** as provided by the Supreme Court in the **21st January, 2020 order**.
- **Article 212** of the Constitution bars courts from inquiring into proceedings of the Legislature. In this case, the Speaker's conduct has been called into question on several occasions, the Court said it was **“constrained”** to invoke the court's extraordinary powers under **Article 142** of the Constitution.
- Earlier, the Manipur High Court, in this matter, had found grounds for disqualification under the Tenth Schedule but stopped short of issuing directions.
- The reason - question of whether a High Court can direct a Speaker to decide on a disqualification petition within a time frame is pending before a Supreme Court Bench.

### Order of 21st January 2020

- The court in general said that **“the Speaker, in acting as a Tribunal under the Tenth Schedule, is bound to decide disqualification petitions within a reasonable period”**, which “will depend on the facts of each case.”
- The Supreme Court also held that disqualification petitions under the tenth schedule should be adjudicated by a mechanism outside Parliament or Legislative Assemblies.
- The Court has suggested a permanent tribunal headed by a retired Supreme Court judge or a former High Court Chief Justice as a new mechanism. However, this would require an amendment to the Constitution.
- Currently, disqualification of members of a House/Assembly is referred to the Speaker of the House/Assembly.
- Rationale behind Court's suggestion was to ensure that such disputes are decided both swiftly and impartially, thus giving real teeth to the provisions contained in the Tenth Schedule.

### Article 142

- It provides **discretionary power to the Supreme Court**.
- It states that the Supreme Court in the exercise of its jurisdiction may pass such decree or make such order as is necessary for doing complete justice in any cause or matter pending before it.

### Powers of Speaker with regard to Anti-Defection Law

- Any question regarding disqualification arising out of defection is to be decided by the presiding officer of the House.
- After the **Kihoto Hollohan case (1993)**, the Supreme Court declared that the decision of the presiding officer is not final and can be questioned in any court.
- It is subject to judicial review on the grounds of malafide, perversity, etc.

### Disqualification under the Tenth Schedule

- **52nd amendment** to the Constitution added the Tenth Schedule to the Indian Constitution to combat **“the evil of political defections”**.
- According to it, a member of a House belonging to any political party becomes disqualified for being a member of the House, if
  - he voluntarily gives up his membership of such political party; or



- he votes or abstains from voting in such House contrary to any direction issued by his political party without obtaining prior permission of such party and such act has not been condoned by the party **within 15 days**.

#### Exceptions to the disqualification on the ground of defection

- If a member goes out of his party as a result of a merger of the party with another party.
- A merger takes place when **two-thirds** of the members of the party have agreed to such merger.
- If a member, after being elected as the presiding officer of the House, **voluntarily gives up the membership of his party or rejoins it after he ceases to hold that office**. This exemption has been provided in view of the dignity and impartiality of the office.



(Scan the QR code to watch the video)

Notes

## Reservation Issue in Andhra Pradesh



(Click on the above image to watch the video)

### Relevance

GS 2 || Polity || Union Territories and Special Areas || Scheduled and Tribal Areas

### Title

Reservation issue in Andhra Pradesh, 100% reservation for Schedule Tribe teachers in Scheduled Areas

### Why in news?

The Supreme Court has questioned the **Andhra Pradesh government's decision in 1988** to provide a **100% reservation to Scheduled Tribes for teacher posts in Scheduled Areas**.

### Details

- The notification to provide a **100% reservation to Scheduled Tribes (STs) for teacher posts** in Scheduled Areas was issued by then governor of the Andhra Pradesh.
- The **Fifth Schedule** of the Indian Constitution dealing with the administration of Scheduled Areas vests the Governor with legislative and administrative powers.

### SC remarks

- **100% reservation** would deprive other backward communities (including SCs, OBCs) of **availing reservation benefits**.
- The Supreme Court also questioned the availability of data based on which the Governor of the Andhra Pradesh decided that ST is the only deprived group in the area.
- The Supreme Court ruled that the Governor's decision can't be above the law.
- **SC referred to its judgment in the Indira Sawhney case of 1992.**

### Indira Sawhney case of 1992

- SC mentioned that the reservation limit should not exceed 50 % except in exceptional circumstances.

### Article 16 (4)

- **Article 16 (4) of the Constitution empowers the state to make any provision for the reservation of appointments or posts in favour of any backward class of citizens** which, in the opinion of the state, is not adequately represented in the services under the state.

### Fifth Schedule of the Indian Constitution

- The Fifth Schedule of the Constitution deals with the administration and control of scheduled areas and scheduled tribes in any state except the four states of Assam, Meghalaya, Tripura, and Mizoram.

### Why treated differently?

- They are inhabited by 'aboriginals' who are socially and economically rather backward
- Special efforts need to be made to improve their condition.
- Therefore, the whole of the normal administrative machinery operating in a state is not extended to the scheduled areas.

### Declaration of Scheduled Areas

- **The President is empowered to declare an area to be a scheduled area.**
- **He can also increase or decrease its area, alter its boundary lines, rescind such designation or make fresh orders for such designation on an area in consultation with the governor of the state concerned.**

### Executive Power of State and Centre

- The executive power of a state extends to the scheduled areas therein.
- But the governor has a special responsibility regarding such areas.
- He has to submit a report to the President regarding the administration of such areas, annually or whenever so required by the President.
- The executive power of the Centre extends to giving directions to the states regarding the administration of such areas.

### Tribes Advisory Council

- Each state having scheduled areas has to **establish a tribes advisory council to advise on welfare and advancement of the scheduled tribes.**

### Law applicable to Scheduled Areas

- The **Governor is empowered to direct that any particular act of Parliament or the state legislature does not apply to a scheduled area or apply with specified modifications and exceptions.**
- He can also make **regulations for the peace and good government of a scheduled area** after consulting the tribes' advisory council.
- Also, a regulation may repeal or amend any act of Parliament or the state legislature, which applies to a scheduled area. But, all such regulations require the assent of the President.

### PVTGs

- **75 tribal groups** have been categorized by the **Ministry of Home Affairs as Particularly Vulnerable Tribal Groups (PVTGs).**  
**PVTGs reside in 18 States and UT of A&N Islands.**
- The Ministry of Tribal Affairs implements the Scheme of “**Development of Particularly Vulnerable Tribal Groups (PVTGs)**” exclusively for them.

### The criteria followed for determination of PVTGs

- A pre-agriculture level of technology.
- A stagnant or declining population.
- **Extremely low literacy.**
- A subsistence level of the economy.



(Scan the QR code to watch the video)

Notes



# National Commission for Scheduled Tribes

by Joicy Joy

#UPSC #IAS  
In English



(Click on the above image to watch the video)

## Relevance

GS 2 || Polity || Constitutional Bodies || National Commission for ST

## Title

National Commission for Scheduled Tribes, Findings of Lokur Committee & Bhuria Commission

## Why in news?

- The National Commission for Scheduled Tribes (NCST) organized its **16th foundation day**.
- On this occasion, the NCST has also decided to institute a national award named "**NCST Leadership Award**" which will be conferred for significant and exemplary services towards Scheduled Tribes (STs) in the country.

## Scheduled Tribes

- As per Census-1931, Schedule tribes are termed as "**backward tribes**" living in the "**Excluded**" and "**Partially Excluded**" areas.
- The Government of India Act of **1935** called for the first time for representatives of "**backward tribes**" in provincial assemblies.
- The Constitution does not define the criteria for recognition of Scheduled Tribes and hence the definition contained in the **1931 Census** was used in initial years after independence.

## Constitutional provisions

- **Article 366(25)** of the Constitution only provides a process to define Scheduled Tribes
- "Scheduled Tribes means such tribes or tribal communities or parts of or groups within such tribes or tribal communities as are deemed under **Article 342 to be Scheduled Tribes for this Constitution.**"
- **342(1)**-The President may concerning any State or Union Territory, and where it is a State, after consultation with the Governor, by public notification,

- tion, specify the tribes or tribal communities or part of or groups within tribes or tribal communities as Scheduled Tribe in relation to that State or Union Territory.

## Status in India

- There are over **700 tribes** that have been notified.
- **The largest number of tribal communities (62) are found in Odisha.**
- No Tribe was identified in **Haryana, Punjab, Chandigarh, Delhi, and Pondicherry.**

## Related Committees

- **The Lokur Committee (1965)**
  - To look into criteria for defining Schedule Tribes.
  - The Committee recommended 5 criteria for identification, namely, primitive traits, distinct culture, geographical isolation, shyness of contact with the community at large, and backwardness.
- **Bhuria Commission (2002-2004)**
  - Focused on a wide range of issues from the 5th Schedule to tribal land and forests, health and education, the working of Panchayats and the status of tribal women.

## A High-Level Committee (HLC) in 2013

- Under the chairmanship of Prof. Virginius Xaxa was constituted to study the 5 critical issues related to tribal communities
  - **livelihood and employment**
  - **education**
  - **Health**
  - **involuntary displacement and migration**
  - **and legal and constitutional matters.**

## Formation

- NCST was set up with effect from 19th February 2004 by amending Article 338 and by inserting a new **Article 338A** in the Constitution through the 89th Constitution Amendment Act, 2003. Hence, it is a constitutional body.

## Objective

- **Article 338A** gives powers to NCST oversee the **implementation of various safeguards provided to STs** under the Constitution or any other law for time being in force or under any other order to the Government and to evaluate the working of such

### Composition

- It consists of a **Chairperson, a Vice-Chairperson and 3 other members** who are appointed by the President by warrant under his hand and seal.
- **At least one member should be a woman.**
- The Chairperson, the Vice-Chairperson and the other Members hold office for a term of **3 years**.
- **The members are not eligible for an appointment for more than two terms.**
- The Chairperson has been given the rank of Union Cabinet Ministers, the Vice-Chairperson has the rank of a Minister of State and other Members have the rank of a Secretary to the Government of India.

### Duties and Functions

- **Investigate and monitor all matters relating to the safeguards provided for the STs** under the Constitution or under any other law for the time being in force or under any order of the Government.
- **To inquire into specific complaints with respect to the deprivation of rights and safeguards of the STs.**
- To participate and advise in the planning process of socio-economic development of the STs and to evaluate the progress of their development.
- To present to the President, annually and at such other times as the Commission may deem fit, reports upon the working of those safeguards.
- To make in such reports, recommendations as to the measures that should be taken by the Union or any State for effective implementation of those safeguards and other measures for the protection, welfare and socio-economic development of the Scheduled Tribes.
- To discharge such other functions in relation to the protection, **welfare and development and advancement of the Scheduled Tribes** as the **President** may subject to the provisions of any law made by Parliament by rule specify.



(Scan the QR code to watch the video)

Notes

# Kerala HC on Campus Agitation

by Joicy Joy

#UPSC #IAS

In English



(Click on the above image to watch the video)

## Relevance

GS 2 || Polity || Constitutional Framework || Fundamental Rights

## Title

Kerala High Court bans agitations on Campus, Is campus politics destroying educational institutes?

## Why in news?

The Kerala High Court has ruled that strikes, rallies, and gheraos that affect regular classes should not be held on the campuses of schools and colleges.

## Background

- The important verdict came in the wake of some private schools in Pathanamthitta moving the court with a plea to restrain student politics.
- Though the court had banned politics on the campus earlier also it was not implemented properly and students were suffering due to frequent disruptions of classes during strikes, they contended.
- The High Court had prohibited campus politics in 2017 also but the decision was not implemented in the State.
- The Kerala High Court has issued this order while hearing a petition filed by 20 educational institutions against campus politics.

## Highlights of the Judgment

- The Court has imposed a **ban on strikes** in schools and colleges that impact the functioning of the campuses.
- **Educational institutions** are meant for academic-related activities and not protests.
- However, these institutions can be made a venue for **peaceful discussions**.
- There should not be any form of agitation that affects the academic atmosphere on campuses.

- Right to education is a fundamental right (Article 21-A of the Constitution) and nobody has the right to violate that right.

## Arguments Against the Judgment

- Student wings of political parties consider that the verdict infringes upon fundamental rights (including Article 19(1) (a) - Right to Freedom of speech and expression).
- Campus politics has a larger role in socializing students and instilling in them the values of democracy and secularism.
- A **student group** is also a type of a Pressure Group.
- A pressure group is a group of people who are organized activities for promoting and defending their common interests.
- It is called so, as it attempts to bring a change in public policy by exerting pressure on the government.

## Advantages of Student Politics

- Young people make up a **huge proportion** of the voting population so they must have sufficient knowledge about political issues.
- Politics makes students aware of their rights and the **proper usage** of their rights.
- Young people have less understanding of government or democratic processes, participation in Politics enlightens them about these.
- **The college education is improved through college debates and free speech.** If such activities are forbidden it leads to young minds being conditioned by the management politics instead of developing their thinking.
- Universities are **nurseries** for future politicians.
- Politics is a **social science** and its study through organized movements can create a sound administration.

## Disadvantages of Student Politics

- **Political discussions, political magazines, political association and political seminars** inside the premises translates into lawlessness and disorder.
- Educational institutes have become advertisers for a certain brand of politics within the campus and influence students through meetings and campaigns.
- Certain hostile groups of students battling within the campus create chaos making the process of learning impossible.



- **Peace, health and morality** and other values which constitute discipline are disturbed.
- Student campaigns at the elite university in India are financed by their national affiliates and they spend thousands which a complete waste of money and time and other resources.
- Students' groups are blank in ideology and do not address issues of national concern.
- These students have to ultimately deal with problems at the national level - but they are woefully unequipped to do so.
- The parties use their student wings during national and state elections, both for conventional canvassing and for more dubious purposes.

### Conclusion

- The HC verdict has evoked **sharp reactions** from many student outfits and political parties which they said **would affect students' rights and their plan to carry out peaceful protests**.

### Mains model question

Where college is the first step towards a bigger political role, Should politics be allowed on university campuses? Discuss in the context wherein campus politics are hailed to serve and uphold a tradition of dissent which is in line with protecting the rights of free speech and promoting the values of democracy.



(Scan the QR code to watch the video)

Notes

# Sri Lankan Refugees & Dual Citizenship

by Joicy Joy

#UPSC #IAS

In English



(Click on the above image to watch the video)

## Relevance

GS 2 || Polity || Constitutional Framework || Citizenship

## Title

Dual citizenship for Tamil refugees from Sri Lanka, Citizenship Amendment Act 2019

## Why in news?

- The Citizenship Amendment Act was recently passed in India, in regards to offering citizenship to illegal migrants.
- The recently passed act has triggered an ill-advised demand for dual citizenship to Tamil refugees from Sri Lanka.

## Arrival of Srilankan Refugees in India

- Tamils who came from Sri Lanka can be separated into those who came before 1983 and those who came after.
- The latter was when the separatist movement in Sri Lanka took a violent turn followed by a series of anti-Tamil riots.
- Those who reached India before 1983 were mostly Indian-origin Tamils whose forefathers migrated to Sri Lanka a century previously.

## Current Situation

- Some of those who arrived from Sri Lanka managed to travel onward to countries of Europe.
- Some others married Indians and resolved their identity issues.

## Conditions in the Tamil Nadu camps

- About 19,000 Sri Lankan families, comprising 60,000 individuals, live in 107 camps in Tamil Nadu.
- Some 10,000 of these inmates are children below the age of 8 years.

- Dwellings here are in most cases a single room that was allotted to a family when it reached India in 1983 or later.
- Besides the 60,000 in the camps, about 30,000 Sri Lankan Tamils live on their own.

## Scope for Citizenship

- The constitutional and legal positions are clearly against the grant of dual citizenship.
- As on date, no Indian citizen holds the citizenship of any other country.
- The Citizenship Act was amended by the Centre in 2003 to introduce the Overseas Citizens of India scheme for sections of the Indian diaspora.
- Even during that time, all it provided was a limited version of 'dual citizenship' which came without political rights and with a bar on purchase of agricultural land.

## Will, the government provide a dual citizenship?

- It would defy logic, then, to seek dual citizenship for those who are not Indian nationals.
- The Centre has consistently favoured voluntary repatriation of Sri Lankan refugees.
- Given the possible effect on the demographic mix there, India is not in a mood to confer Indian citizenship on them.
- Although the Central and State governments do a lot to make the refugees' stay comfortable, most of them are regarded as illegal migrants.
- This is so as they arrived with no valid travel documents.

## Expectations from the Government

- The refugees expect citizenship of India.
- Most of those in the camps have nothing left in Sri Lanka, no property or community to go back to.

## Way forward

- As for those keen on returning home but are unable to do so for want of support from Sri Lanka, New Delhi should lean on Colombo to help enable their early return.
- Besides, the two countries should formulate a scheme of structured assistance to expedite voluntary repatriation, which is moving slowly even a decade after the civil war ended.
- These steps can lead to a lasting resolution of issues concerning those who have been in India for over 30 years.

**Additional Information- Citizenship Amendment Act**

- The Act seeks to amend the definition of an illegal immigrant for **Hindu, Sikh, Parsi, Buddhist and Christian** immigrants.
- These immigrants may be from **Pakistan, Afghanistan and Bangladesh**, who have lived in India without documentation.
- They will be granted fast track Indian citizenship in six years. So far **12 years** of residence has been the standard eligibility requirement for naturalisation



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Notes



## RTI & Indian Courts

by Joicy Joy

in English



(Click on the above image to watch the video)

### Relevance

GS 2 || Polity || Judiciary || Supreme Court

### Title

Supreme Court ruling on accessing court documents, Should Indian courts come under the ambit of RTI

### Why in news?

Recently, a bench of the Supreme Court judges ruled that **court documents such as copies of judgments and pleadings can now be obtained by third-parties or those not party to a case.**

### Details

- The information will be only available after the court rules permit it and not under the **Right to Information (RTI) Act, 2005.**
- This decision comes a few months after a **five-judge bench** of SC opened the office of the Chief Justice of India to scrutiny under the RTI Act.

### Judgment highlights

- **Rule 151 of Gujarat High Court Rules** was being upheld, which allows access to certified copies of judgments, orders, and pleadings to a **third-party, or those not party to a case, only under the order of an officer of the court.**
- **High courts of Bombay, Himachal Pradesh, Karnataka, Madras, etc** have similar provisions.
- The bench held that the High Court holds the information as a trustee for the litigants in order to adjudicate upon the matter and administer justice.
- **Third parties** should not be permitted to have open and easy access to such personal information of the litigants or information given by the government in the proceedings because there would be a misuse of the court process and the information to an unmanageable level.

- According to the rules, **litigants are entitled to receive copies of documents/judgments, etc** on the filing of an application with prescribed court fees stamp.
- **Third parties are not given copies of judgments and other documents without the assistant registrar's order.**
- The registrar, on being satisfied with the reasonable cause for seeking the information/certified copies of the documents, allows access to the documents.

### Right to Information

- Objectives of the Act
- **To empower the citizens**
- To promote transparency and accountability
- **To contain corruption**
- To enhance people's participation in the democratic process.

### Reasons for Adoption of Information Act

- Corruption and scandals
- International pressure and activism
- Modernization and the information society

### What is the Public Authority?

- **"Public authority"** means any authority or body or institution of self-government established or constituted— by or under the Constitution;
- **by any other law made by Parliament/State Legislature.**
- by notification issued or order made by the appropriate Government, and includes any—
  - body owned, controlled or substantially financed;
  - non-Government organization substantially financed, directly or indirectly by funds provided by the appropriate Government.

### Issues surrounding the system that makes it opaque

- Lack of transparency
- **abuse of the office of the Chief Justice of India.**
- fragility of judicial independence
- **Under trials of the accused.**
- Lack of information and interaction among people and courts.

### Conclusion

- The Supreme Court fails to understand that the judiciary's track record of transparency is vastly inferior when compared to other arms of the state.
- In today's world where every public institution is striving to become more transparent, **the continued resistance from the judiciary to making itself transparent in a meaningful manner will have an eroding effect on its legitimacy.**

### Mains model question

While the Judicial system of the country preaches people transparency, it itself has remained as the country's most opaque institution. Critically analyze under the recent controversies surrounding it. Do you think it requires an institutional reset?



(Scan the QR code to watch the video)

Notes

## SC judgement on FCRA

#UPSC #IAS

in English

by Joicy Joy



(Click on the above image to watch the video)

### Relevance

GS 2 || Polity || Political Dynamics || Political Parties

### Title

Supreme Court judgement on FCRA, Centre cannot brand organisations political declares SC

### Why in news?

The Supreme Court recently held that the central government cannot brand an organized political and deprive it of its right to receive foreign funds for using legitimate forms of dissent to aid a public cause.

### Background

- This move comes in the background of a petition filed by the **Indian Social Action Forum (INSAF)** challenging certain provisions of the **Foreign Contribution Regulation Act (FCRA), 2010** and the **Foreign Contribution (Regulation) Rules of 2011**.
- The **FCRA 2010** prohibited acceptance and utilisation of foreign contribution or foreign hospitality for any activities detrimental to the national interest.
- Both, the Act and the rules confer the Centre with '**unguided and uncanalised power**' to brand organisations political and shut down their access to foreign funds.

### Provisions challenged before SC

- **Section 5(1)** of the FCRA was challenged for being vague as it allowed the Centre to decide freely whether a seemingly non-political organisation was political.
- **Section 5(4)** of the FCRA was also questioned as it did not exactly identify the authority before which an organisation could represent its grievance.
- Various clauses of **Rule 3 of the 2011 Rules** were also challenged. This provision identified the

various types of 'political' activities for which/organisations whose foreign funding could be stopped by the government.

### SC observations

- An organisation, which supports the cause of a group of citizens agitating for their rights without a political goal or objective, **cannot be penalised** by being declared as an organisation of a political nature.
- However, **foreign funding could be stopped** if an organisation took recourse to these forms of protest to score a political goal.
- Organisations with political objectives in their memorandum of association or bye-laws cannot be permitted access to foreign funds because of their clear political nature.

### Rationale of SC judgement

- It is to make sure that the administration is not influenced by foreign-funded political organisations.
- A prohibition from receiving direct or indirect foreign aid ensures that the values of a sovereign democratic republic are protected. It will also protect the interests and fundings of voluntary organisations having no connection with either party politics or active politics.
- Foreign funding can continue for organisations of farmers, workers, students, youth based on caste, community, religion, language, etc as long as they work for the social and political welfare of society and not to further political interests.

### Foreign Contribution (Regulation) Act, 2010

- **The Foreign Contribution (Regulation) Act, 2010** and rules framed under it (the "FCRA" or "Act") regulate the receipt and usage of foreign contribution by non-governmental organisations ("NGOs") in India.
- **Objective:** To prevent the use of foreign contribution or foreign hospitality for any activity detrimental to the national interest.
- **Scope:** Applicable to a **natural person, body corporate, all other types of Indian entities** (whether incorporated or not) as well as NRIs and overseas branches/subsidiaries of Indian companies and other entities formed or registered in India.
- Implemented by the Ministry of Home Affairs, Government of India.

- Prohibits acceptance and use of foreign contribution or foreign hospitality by a certain specified category of persons such as a candidate for election, judge, journalist, columnist, newspaper publication, cartoonist and others.
- **Regulates the inflow to and usage of foreign contribution by NGOs by prescribing a mechanism to accept, use and report usage of the same.**
- It defines the term 'foreign contribution' to include currency, article other than a gift for personal use and securities received from a foreign source.
- While foreign hospitality refers to any offer from a foreign source to provide foreign travel, boarding, lodging, transportation or medical treatment cost.



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Notes



# National Judicial Pay Commission

in English

#UPSC #IAS

by Joicy Joy

(Click on the above image to watch the video)

## Relevance

GS 2 || Polity || Judiciary || Supreme Court

## Title

National Judicial Pay Commission, Apex Court asks States & UTs to implement recommendations of NJPC

## Why in news?

- Recently, a Supreme Court Bench has made it clear to the States and Union Territories (UTs) that recommendations made by the **Second National Judicial Pay Commission** to nearly **triple the pay and allowances for subordinate judiciary** should be implemented **proactively**.
- The Supreme Court highlighted, in its February 28, 2020 order, that a financially self-sufficient subordinate judiciary was **pivotal** for the existence of an independent judiciary.

## Second National Judicial Pay Commission

- The Commission was **constituted in 2017** pursuant to the order of the Supreme Court in **All India Judges Association case**, under **Article 32 (Constitutional Remedies)** of the Constitution.
- It is headed by former Judge of Supreme Court **Justice P. VenkatramaReddi**.
- Few of the **objectives** of the Commission are
  - To evolve the principles governing the pay structure and emoluments of Judicial Officers belonging to the Subordinate Judiciary all over the country.
  - To examine the present structure of emoluments and conditions of services of Judicial Officers in the States and Union Territories and to make suitable recommendations including post-retirement benefits such as pension, etc.
  - To consider and recommend such interim relief as the Commission considers just and proper to all categories of Judicial Officers.

- To make recommendations regarding setting up of a permanent mechanism to review the pay and service conditions of members of Subordinate Judiciary periodically by an independent Commission.

- The Supreme Court observed that the **Commission may consider**, if necessary, **sending reports** on any of the matters as and when recommendations are finalised.
- The Commission has been empowered to devise its own procedure and formulate the modalities necessary for accomplishing the task.

## First National Judicial Pay Commission

- It was **constituted in 1996**, pursuant to the order of the Supreme Court of India in **All India Judges Association case**.
- It was headed by **Justice K. JagannathaShetty**, former Judge of the Supreme Court.
- It was also referred to as the **Justice Shetty Commission**.
- The **commission gave a comprehensive report in the year 1999**, covering not merely the pay structure, allowances and conditions of service of Judicial Officers but also various other aspects concerning the Courts and judicial administration.

## Making judiciary independent

- Separation of judiciary from the executive and legislature
- Appointment of judges by the president
- High qualifications
- Long tenure
- Security of service
- High salary
- Prohibition of practice after retirement
- Power to punish the contempt if court
- Vast jurisdiction and the power of judicial review



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# Foreigners Tribunals in Assam



(Click on the above image to watch the video)

## Relevance

G S 2 || Polity || Constitutional Framework || Citizenship

## Title

Foreigners Tribunals in Assam, Amnesty International allegations against FTs in Assam explained

## Why in news?

Amnesty International has raised allegations over the functioning of the Foreigners Tribunals (FTs) in Assam.

## Details

- In a report titled 'Designed to Exclude', Amnesty International has asserted that the Supreme Court and Gauhati High Court had enabled the FTs to create a statelessness crisis in Assam.
- The organization has observed that the FTs that determined the paramount right to citizenship in Assam were often dismissive, used derogatory language, controlled their own procedures and applied them in arbitrary ways.
- It has also called for a review of the existing legislative regime governing the determination of nationality in India.

## Foreigners Tribunals in Assam

- The tribunals are quasi-judicial bodies, to determine if a person staying illegally is a "foreigner" or not.
- Every individual, whose name does not figure in the final National Register of Citizens (NRC), can represent his/her case in front of the appellate authority i.e. Foreigners Tribunals (FT).
- Assam has set up FTs, specifically to handle the cases of 19.06 lakh people left out of the updated NRC.
- Under the provisions of Foreigners Act 1946 and Foreigners (Tribunals) Order 1964, only Foreigners

Tribunals are empowered to declare a person as a foreigner.

- The Assam Police Border Organisation, a wing of the State police tasked with detecting foreigners, readies the cases for the tribunals to decide who is a foreigner and who is not.

## Foreigners Tribunal Member

- Each FT member is appointed under the Foreigners Tribunal Act, 1941, and Foreigners Tribunal Order, 1984, as per the guidelines issued by the government from time to time.
- A member can be a retired judicial officer of the Assam Judicial Service, a retired civil servant not below the rank of secretary and additional secretary with judicial experience, or a practising advocate not below the age of 35 years and with at least seven years of practice.
- A member is also required to have a fair knowledge of the official languages of Assam (Assamese, Bengali, Bodo and English) as well as be conversant with the historical background to the foreigners' issue.

## Amnesty International

- AI is an international Non Governmental Organization (NGO) founded in London on May 28, 1961,
- It seeks to publicize violations by governments and other entities of rights recognized in the Universal Declaration of Human Rights (1948), especially freedom of speech and of conscience and the right against torture.
- It also works with intergovernmental human rights bodies to expand and enforce human rights protections in international law.
- In 1977 AI was awarded the Nobel Prize for Peace.

## NRC in Assam

- The issue of its update assumed importance as Assam witnessed large-scale illegal migration from erstwhile East Pakistan and, after 1971, from present-day Bangladesh.
- This led to the six-year-long Assam movement from 1979 to 1985, for deporting illegal migrants.
- The All Assam Students' Union (AASU) led the movement that demanded the updating of the NRC and the deportation of all illegal migrants who had entered Assam after 1951.
- The movement culminated in the signing of the Assam Accord in 1985.

## Notes

- It set March 25, 1971, as the cut-off date for the deportation of illegal migrants.
- Since the cut-off date prescribed under articles 5 and 6 of the Constitution was July 19, 1949 - to give force to the new date, an amendment was made to the Citizenship Act, 1955, and a new section was introduced.
- It was made applicable only to Assam.
- There had been intermittent demands from AASU and other organisations in Assam for updating the NRC, an Assam based NGO filed a petition at the Supreme Court.
- In December 2014, a division bench of the apex court ordered that the NRC be updated in a time-bound manner.
- The NRC of 1951 and the Electoral Roll of 1971 (up to midnight of 24 March 1971) are together called Legacy Data. Persons and their descendants whose names appeared in these documents are certified as Indian citizens.



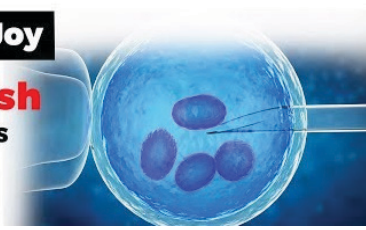
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## Governance & Social Justice

### ART Regulation Bill 2020

by Joicy Joy

In English  
#UPSC #IAS



(Click on the above image to watch the video)

#### Relevance

GS 2 || Governance & Social Justice || Human Development || Health

#### Title

Assisted Reproductive Technology Regulation Bill 2020, Learn about key features of ART Bill 2020

#### Why in news?

- The Union Cabinet has approved **the Assisted Reproductive Technology (ART) Regulation Bill, 2020**
- Monitor medical procedures used to assist people to achieve pregnancy.

#### Details

- The Bill will regulate the Assisted Reproductive Technology services in the country.
- Consequently, infertile couples will be more ensured/confident of the ethical practices in ARTs.

#### Assisted Reproductive Technology

- **ART is used to treat infertility.**
- It includes fertility treatments that handle both a woman's egg and a man's sperm.
- It works by removing eggs from a woman's body. The eggs are then mixed with sperm to make embryos. The embryos are then put back in the woman's body.
- In Vitro fertilization (IVF) is the most common and effective type of ART.
- ART procedures sometimes use donor eggs, donor sperm, or previously frozen embryos. It may also involve a surrogate carrier.

#### Features of the Bill

#### ➤ Safe ART

- Provisions for the safe and ethical practice of assisted reproductive technology services in the country.
- Ensure confidentiality of intending couples and protect the rights of the child born through ART.

#### ➤ Pre-Genetic Implantation Testing Mandatory

- The test allows doctors to test embryos for any possible abnormal chromosomes before they are transferred to the uterus.
- This is to avoid any genetic diseases in the population born through these technologies.

#### ➤ A National Board Lay down a code of conduct to be observed by those operating ART clinics.

- Formulate minimum standards for laboratory and diagnostic equipment and practices to be followed by human resources employed by clinics and banks.

#### ➤ ART Bank means an organization that is set up to supply sperm/semen, oocytes/oocyte donor and surrogate mothers to Assisted Reproductive Technology clinics or the patients.

#### ➤ Regulatory Boards at State Level

- The States and Union Territories will have to form State Boards and State authorities within three months of the notification of the proposed legislation.
- The State Board shall have the responsibility to follow the policies and plans laid by the National Board for clinics and Banks in the State.
- A national registry and registration authority, which will maintain a database to assist the National Board to perform its functions.

#### ➤ Punishment

- The Bill proposes for **stringent punishment for those practicing sex selection, sale of human embryos or gametes, running agencies/rack-ets/organizations for such unlawful practices.**
- The bill has a provision that those involved in trafficking and sale of embryos will be fined **Rs 10 lakh at first instance and in the second instance, the person could be imprisoned for up to 12 years.**

#### Need for the Bill

- **Assisted reproductive technology (ART)** has grown by **leaps and bounds in the last few years.** India is among countries that have seen the highest growth in the number of ART centres and ART



cycles performed every year.

- Clinics in India offer nearly all the ART services—**gamete donation, IntraUterine Insemination (IUI), In Vitro Fertilization (IVF), IntraCytoplasmic Sperm Injection (ICSI), Preimplantation Genetic Diagnosis (PGD) and gestational surrogacy.**
- **India has become one of the major centres of the global fertility industry (ART), with reproductive medical tourism becoming a significant activity.**
- This has also introduced a plethora of legal, ethical and social issues; yet, there is **no standardization of protocols and reporting is still very inadequate.**

### Surrogacy Regulation Bill, 2019-Evaluation

- The select committee of the Parliament that examined the Surrogacy Regulation Bill, 2019 has said that it would be prudent to bring the ART Bill before the Surrogacy Bill, 2019, to establish a regulatory mechanism for ART clinics.
- The ART Regulation Bill is supposed to be more overarching and the first step to regulate the sector. Without registration and a proper database of medical institutions and clinics providing such services, it is impossible to regulate services **like surrogacy**
- **and abortion (Medical Termination of Pregnancy Amendment Bill, 2020).**

### Significance

The major benefit of the act would be regulation of the assisted reproductive technology services in the country. Consequently, infertile couples will be more ensured and confident of the ethical practices in ART clinics.



(Scan the QR code to watch the video)

Notes

## 23rd National Conference on e-Governance



(Click on the above image to watch the video)

### Relevance

**GS 2 || Governance & Social Justice || Other Aspects of Governance || Good Governance**

### Title

23rd National Conference on e-Governance, Mumbai  
Declaration on e-Governance adopted

### Why in news?

- Recently, the **23rd National Conference on e-Governance** was organized by the **Department of Administrative Reforms and Public Grievances (DARPG)** along with the **Ministry of Electronics and Information Technology (MeitY)** in Mumbai. The theme for the conference was **"India 2020: Digital Transformation"**.
- **6 sub-themes-**
  - Digital Platforms and Digital Economy
  - Improving Service Delivery
  - **Building Digital Trust - Transparency, Security and Privacy**
  - Digital Payments and Fintech
  - **National e-Governance Service Delivery Assessment (NeSDA)**
  - Skilling and Capacity Building
- The conference adopted the **10-fold Mumbai Declaration on e-governance**.
- It seeks to take forward the roadmap for e-Governance outlined in the **Shillong Declaration adopted during the 22nd National Conference on e-Governance (NCeG) 2019**.
- During the conference, **Block-chain Sandbox and Draft Sandbox Policy for Maharashtra** was launched.
- **Maharashtra** became the first state of India to have a dedicated **Fintech policy**.
- **The Maharashtra state government will hold the India Fintech Festival in Mumbai, in March 2020.**

### National e-Governance Awards 2020

- The Ministry of Health and Family Welfare received Gold for **Ayushman Bharat Pradhan Mantri Jan Arogya Yojana**.
- **Antyodaya Saral Haryana** of the Department of IT, Haryana received the Gold for Excellence in providing citizen-centric delivery.

### E-Governance

- **e-Governance** can be defined as the application of information and communication technology (ICT) for providing government services, exchange of information, transactions, integration of previously existing services and information portals.
- The establishment of the **Department of Electronics in 1970** was the first major step towards e-governance in India.
- PM's vision of **"Minimum Government and Maximum Governance."**
- In **2015** with the vision of **"Transforming e-Governance for Transforming Governance"** India adopted **e-Kranti: National e-Governance Plan 2.0**.
- In the background of the Digital India Initiative, India has launched various **e-governance initiatives** like **My Gov, PRAGATI, DARPAN, Common Service centre, etc.**
- In the **United Nations E-Government Development Index (EGDI) 2018**, India ranked **96** by making a giant leap of **22 positions** from **118** in

### Objectives

- Better service delivery to citizens.
- Ushering in transparency and accountability.
- **Empowering people through information.**
- Improve efficiency within Government i.e between centre-state or inter-states. \Improve interface with business and industry

### Pillars of e-Governance

- People
- Process
- Technology
- Resources

### Types of Interaction in e-Governance

- G2G i.e. Government to Government
- G2C i.e. Government to Citizen
- G2B i.e. Government to Business
- G2E i.e. Government to Employees



(Scan the QR code to watch the video)

Notes

# Rurban Mission

by Joicy Joy

#UPSC #IAS

in English



(Click on the above image to watch the video)

## Relevance

**GS 2 || Governance & Social Justice || Human Development || Concept of Development**

## Title

Shyama Prasad Mukherji Rurban Mission, Objectives and achievements explained

## Why in news?

- **The 4th Anniversary of the launch of Shyama Prasad Mukherji Rurban Mission (SPMRM) was observed on 21st February 2020.**
- **SPMRM is a scheme launched by the Ministry of Rural Development (MoRD) in 2016** to deliver integrated project-based infrastructure in rural areas, which will also include the **development of economic activities and skill development.**
- A predecessor to SPMRM was the Provision of Urban Amenities to Rural Areas (PURA), announced in **2003.**

## Provision of Urban Amenities to Rural Areas

- Provision of Urban Amenities to Rural Areas (PURA) was aimed at the provision of urban amenities and livelihood opportunities in rural areas to bridge the rural-urban divide thereby reducing the migration from rural to urban areas.
- PURA was treated as a **"Project"** and not a government scheme – Private sector partners had to prepare a detailed business plan.

## Background of rurban mission

- As per the Census of India, the rural population in India, **stands at 833 million**, constituting almost **68%** of the total population.
- Further, the rural population has shown a growth of **12% during the 2001-2011** period and there has been an increase in the absolute number of villages.

- Large parts of rural areas in the country are not stand-alone settlements but part of a cluster of settlements, which are relatively proximate to each other. These clusters typically illustrate the potential for growth, have economic drivers and derive locational and competitive advantages.
- Hence, making a case for concerted policy directives for such clusters. These clusters once developed can then be classified as **'Rurban'.**
- Therefore, taking cognizance of this, the Government of India has launched the SPMRM aimed at developing such rural areas by provisioning of economic, social and physical infrastructure facilities.

## Mission's Objectives

- Bridging the rural-urban divide-viz: economic, technological and those related to facilities and services.

## Rurban Clusters

- There are 2 categories of clusters: **Non-Tribal and Tribal.**
- Rurban clusters are identified across the country's rural areas showing increasing signs of urbanization - i.e. increase in population density, high levels of non-farm employment, presence of growing economic activities and other socioeconomic parameters.
- For SPMRM, Rurban areas refer to a cluster of **15-20 villages having about 30 to 40 lakh population.** The clusters will be geographically contiguous Gram Panchayats with a population of about **25000 to 50000** in plain and coastal areas and a population of **5000 to 15000 in desert, hilly or tribal areas.**

## Role of states

- The State Government identifies the clusters under the Framework for Implementation prepared by the MoRD.
- For the selection of clusters, the MoRD is **adopting a scientific process of cluster selection which involves an objective analysis at the district, sub-district and village level, of the demography, economy, tourism and pilgrimage significance and transportation corridor impact.**
- **Funding**
- **SPMRM is a Centrally Sponsored Scheme (CSS).**
- The Mission has 2 fund streams: **Convergence through various schemes and Critical Gap Funds (CGF).**



### Progress

- Under the mission **300 Rurban clusters** are envisaged to be developed in a time-bound manner. Of these 296 clusters have been selected and Integrated Cluster Action Plans (ICAPs) approved.
- The Mission is seeking an extension by **2 years** to complete all the identified works.
- Spurred by the success of Rurban clusters, NITI Aayog has proposed a new and extended programme for over **1,000 clusters in the next 3 years.**



(Scan the QR code to watch the video)

### Notes

# Medical Devices & Drugs

by Joicy Joy

In English



(Click on the above image to watch the video)

## Relevance

GS 2 || Governance & Social Justice || Human Development || Health

## Title

Medical Device Rules in India, All medical devices will be considered as drugs from 1st

## Why in news?

The Ministry of Health and Family Welfare has notified that medical equipment would qualify as 'drugs' under **Section 3 of the Drugs and Cosmetics Act (D & CA), 1940 from 1st April 2020.**

## Medical Devices Amendment Rules, 2020

- **The Medical Devices Amendment Rules, 2020 were also released. The rules will also come into force from 1st April 2020.**
- Medical devices shall be registered with the Central Licensing Authority through an identified online portal established by the Central Drugs Standard Control Organisation (CDSCO).
- Such registration is voluntary for 18 months, after which it will be mandatory.

## Background

- The move comes in the wake of years of **controversy about faulty hip implants of Johnson & Johnson (J&J).**

## What was the problem?

- In **2018**, Johnson and Johnson's hip implant called Pinnacle was found to be leaking the cobalt-chromium ions into the body, leading to serious health complications, including metal poisoning of the blood, debilitating pain, and damage to the body organs.

- Further, Johnson and Johnson have paid compensations to US patients who had received the defective implants. However, In India, the company has challenged government orders to compensate **4,700 patients** who had undergone hip replacement surgeries.
- Therefore, the **Johnson and Johnson continue to exploit the regulatory deficit in India.**

## Section 3 of the Drugs and Cosmetics Act, 1940

- The Central Government, after consultation with the **Drugs Technical Advisory Board (DTAB)**, specifies the devices intended for use in human beings or animals as drugs.
- **Drugs Technical Advisory Board is a statutory body constituted under the Drugs and Cosmetics Act, 1940.**
- The function of DTAB is to advise the Central Government and State government on technical matters related to drugs and cosmetics.

## Highlights of the notification

- At present, **only 23 medical devices** have been classified as drugs.
- With the notification, The devices used for **diagnosis, monitoring, treatment, assistance for any injury or disability, investigation, replacement or modification or support** of the anatomy or a physiological process will come within the scope of the definition of 'Drugs'.
- Medical equipment under this definition include implantable medical devices such as **knee implants, CT scan, MRI equipment, defibrillators, dialysis machine, PET equipment, X-ray machine, etc.**

## Aim

- **Regulate all medical devices.**
- Meet certain standards of quality
- Make medical device companies accountable for the quality and safety of their products.
- The manufacture, import, and sale of all medical devices will now need to be certified by the Central Drugs Standard Control Organization.

## Central Drugs Standard Control Organisation (CDSCO)

- Drug regulator in India.
- It applies the provisions of the **Drugs and Cosmetics Act, as well as the Medical Devices, Rules 2017 on all medical devices.**

- It can also **punish for violations** as per the Act.
- **National Pharmaceutical Pricing Authority (NPPA)**- Monitor the prices of drugs and ensure that they **don't raise it more than 10% every year**.

### Major functions of CDSCO

- Regulatory control over the import of drugs, approval of new drugs and clinical trials.
- Approval of certain licences as Central Licence Approving Authority

### Impact

- The decision is going to have a major impact on **the small and marginal players, largely unorganized, in the low-value high volume segment of the medical devices industry**.
- The hi-tech diagnostic imaging sector is dominated by large players and will be the least impacted.

### Concerns

- **Rules are very rigid.**
- **Non-conformity** can be treated as a **criminal offence by any drug inspector under the Act at his discretion**.

### Way Forward

- **Merely expanding the scope of regulation to all devices is not enough.**
- There is a need for the **framing of a new medical devices act**.



(Scan the QR code to watch the video)

Notes

## Worldwide Educating for the Future Index 2019

by Joicy Joy

In English

#UPSC #IAS

The Economist

INTELLIGENCE UNIT

(Click on the above image to watch the video)

### Relevance

GS 2 || Governance & Social Justice || Human Development || Education

### Title

Worldwide Educating for the Future Index 2019, India ranked 35th in the world

### Why in news?

- **India ranked 35th** in the Worldwide Educating for the Future Index (WEFFI) 2019, as per a report published by The Economist Intelligence Unit.
- This year, India scored **53** and has jumped **five ranks from the 40th rank** with an overall score of **41.2 across categories in 2018**. Finland topped the index followed by Sweden.

### Worldwide Educating for the Future Index

- The index and report are commissioned by the **Yidan Prize Foundation**.
- It was developed to **assess the effectiveness of education systems** in preparing students for the demands of work and life in a rapidly changing landscape.
- It is the first comprehensive global index to evaluate inputs to education systems rather than outputs such as test scores and concentrates on the **15-24 age band in 35 economies**.
- WEFFI ranks countries based on their abilities to **equip students with skill-based education**.
- The rankings are based on three categories
  - Policy environment.
  - Teaching environment.
  - Overall socio-economic environment.

The report analyses the education system from the **perspective of skill-based education** in areas such as **critical thinking, problem-solving, leadership, collaboration, creativity, and entrepreneurship** as well as **digital and technical skills**.

- Among the world's largest economies, the **US, UK, France, and Russia** fell back in the index while **China, India, and Indonesia** took steps forward.

### Reasons for the Growth

- The report attributes India's growth to **the new national education policy introduced and published in 2019**.
- Focus on future-oriented skills such as critical thinking, communication, and entrepreneurship.
- The education policy was highlighted in the **Union Budget 2020** and it will come under 'Aspirational India' which will focus on **skill-based education**, a greater inflow of finance to attract talented teachers and innovate and build better labs.
- A degree level full-fledged online education program along with apprenticeship embedded degree or diploma courses in **150 higher educational institutions** is also proposed which will begin by **March 2021**.

### Aspirational India

- **It is one of the three prominent themes of Union Budget 2020, the other two being economic development (for all) and building a caring society that is humane and compassionate.**
- Under the Aspirational India theme, the **budget covers rural India, water and sanitation, and education**.

### Challenges

- The report highlights the **inability of the Indian education system** to utilize the opportunity of internationalizing the higher education system.
- Another challenge is a decentralized education system according to the report.
- **Well-intentioned policy goals** relating to future skills development often do not get filtered downward.

### Way forward

- India should develop its education system so that it becomes a preferred destination for higher education.

### Additional information about Study in India Programme

- It is a **project under the Ministry of Human Resource Development** with the **primary objective to target foreign students by branding India as an attractive education destination**.



- It offers fee waivers to meritorious foreign students studying in Indian educational institutes.



(Scan the QR code to watch the video)

### Notes

# Two-Child Policy

by Joicy Joy

In English

#UPSC #IAS



(Click on the above image to watch the video)

## Relevance

GS 2 || Governance & Social Justice || Human Development || Population

## Title

Two-Child Policy Norm explained, Merits and demerits of Two-Child Policy

## Why in news?

Recently, a **Private Member's Constitution Amendment Bill** has been introduced in the Rajya Sabha proposing incentives in **taxation, education, and employment** for people who limit their family size to two children.

## Highlights of the bill

- The Bill proposes for the incorporation of a new provision - **Article 47A(Duty of the State to promote small family norm)** in Part IV of the Constitution.
- Part IV of the Indian Constitution deals with the Directive Principles of the State Policy.
- The proposed insertion of **Article 47A** intends to withdraw all concessions from people who fail to adhere to the **'small-family-norm'**.
- It suggests that people with more than two living children should be **"disqualified"** from being chosen as an **MP, MLA or a member of anybody** of the local self-government after the commencement of the Act.
- Similarly, it suggests that government employees should give an undertaking that **she or he will not procreate more than two children**.
- It says those government employees who have more than two children on or before the commencement of the Act should be exempted.
- **Other penalties include** a reduction in subsidies on loans and interest rates on savings instruments, reduction in benefits under the public distribution system, and higher than normal interest rates for availing loans from banks and financial institutions.

- The provisions of the Bill also list out several benefits for Central and public **sector enterprise employees who adopt the two-child norm** "by undergoing sterilization operation himself or of the spouse".

## Population control and family planning

- **Entry 20-A in List III (Concurrent List) of the 7th Schedule** deals with population control and family planning. This provision was added through the **42nd Constitutional Amendment 1976**.
- The National Commission to Review the Working of the Constitution, headed by **M.N. Venkatachaliah** had also recommended in 2002, that Article 47A to be inserted into the Constitution to control population explosion.

## Current status

- Presently, six states including **Haryana, Rajasthan, Madhya Pradesh, Andhra Pradesh, and Himachal Pradesh** have made the two-child norm mandatory for all panchayat members.
- **In 2018, 412 panchayat members in Rajasthan** had been removed from their posts because they failed to comply with the two-child norm.
- The Supreme Court has upheld the provision in several states that debar members with more than two children from contesting and holding panchayat posts.

## Criticism of the Two-Child Policy

- It can create a shortage of educated young people needed to carry on India's technological revolution.
- The problems like gender imbalance, undocumented children, etc. faced by China (as a result of the one-child policy) might be experienced by India.
- India's birthrate is slowing down to sustainable levels.
- In **2000**, the fertility rate was still relatively high at **3.2 children per woman**. By 2016, that number had already fallen to **2.3 children**.
- Critics also argue that the **population growth of India will slow down naturally as the country grows richer and becomes more educated**.

## Conclusion

- It is indeed a fact that the population of India is growing and will continue to grow for the next couple of decades. This is because, as compared to the past, there is a higher proportion of people in

- the marriageable age group who will produce children, and people are now living longer.
- However, **the fertility rates are also declining**. The average number of children that a woman is expected to bear in her lifetime is called the total fertility rate (TFR). **A TFR of about 2.1 is considered as replacement-level fertility – if achieved, it will lead the population to stabilize in the long run.**

### Additional Information - Private Member's Bill

- **Any Member of Parliament (MP) who is not a minister is referred to as a private member.**
- The purpose of the private member's bill is to draw the government's attention to what individual MPs see as issues and gaps in the existing legal framework, which require legislative intervention.
- Thus it reflects the stand of the opposition party on public matters.
- Its introduction in the House requires one month's notice.
- The government bills can be introduced and discussed on any day, private member's bills can be introduced and discussed only on Fridays.
- Its rejection by the House has no implication on the parliamentary confidence in the government or its resignation.
- **The last time a private member's bill was passed by both Houses was in 1970.**
- It was the Supreme Court (Enlargement of Criminal Appellate Jurisdiction) Bill, 1968.
- **14 private member's bills** have become law so far.

### Mains model question

Do you think the insistence on the two-child norm for government jobs is a fair stand-in for investments in health, education, nutrition? Critically analyze in the light of such policies adopted by some of the Indian state governments.



(Scan the QR code to watch the video)

Notes



## Surrogacy (Regulation) Bill 2020 by Joicy Joy in English

(Click on the above image to watch the video)

### Relevance

GS 2 || Governance & Social Justice || Human Development || Health

### Title

Surrogacy Regulation Bill 2020-Key highlights of the bill

### Why in news?

The Union Cabinet has approved the Surrogacy (Regulation) Bill, 2020.

### Background

- In recent years, India has emerged as a surrogacy hub for couples from other countries.
- There were multiple reports concerning unethical practices, exploitation of surrogate mothers, abandonment of children born out of surrogacy and rackets involving intermediaries importing human embryos and gametes prompting the need for a stringent law on surrogacy.
- The Law Commission of India also highlighted the need to enact such a law.
- In its **208th report**, the commission recommended prohibiting commercial surrogacy citing concerns over the prevalent use of surrogacy by foreigners and the lack of a proper legal framework resulting in the exploitation of the surrogate mother who may have been coerced to become a surrogate due to poverty and lack of education.
- Only middlemen and commercial agencies profit from the arrangement.
- **These women have no power to decide about their bodies and life.**

### Surrogacy

- **It occurs when a woman agrees to gestate a baby for another couple or individual.**
- There are two kinds of **surrogacy- gestational and traditional.**

- In gestational surrogacy, the embryo that is fertilized by the in-vitro method is implanted into the uterus of the surrogate mother who then carries and delivers the baby.
- Gestational surrogacy became popular in India due to advances in reproductive medicine, a large pool of impoverished women and low cost compared to countries such as **the United States, Canada, and Australia.**
- In traditional surrogacy, the **surrogate mother is impregnated with the sperm of the intended father artificially which makes her both the genetic and gestational mother.**
- Surrogacy can be commercial or altruistic depending upon whether the surrogate is paid money for her pregnancy.
- The Cabinet incorporated all the recommendations of the Rajya Sabha Select Committee before approving the Bill.
- The latest Bill is a **reformed version of the draft legislation**, which was passed by the Lok Sabha in August 2019.
- **The 2019 Bill was referred to the Select Committee.**

### Features of the bill

- **The Surrogacy (Regulation) Bill, 2020** aims at **banning commercial surrogacy and allowing altruistic surrogacy.**
- While commercial surrogacy will be prohibited including **sale and purchase of human embryo and gametes, ethical surrogacy to Indian married couples, Indian-origin married couples and Indian single woman** will be allowed on fulfillment of certain conditions.
- The Bill allows a willing woman to be a surrogate mother and would benefit widows and divorced women besides infertile Indian couples.

### Recommendations of the Committee

- Definition of **"infertility"** as the inability to conceive after **five years** of unprotected intercourse should be deleted.
- **It is too long a period for a couple to wait for a child.**
- It was recommended that a surrogate mother need not be a **"close relative"**.
- Requiring the surrogate mother to be a "close relative" potentially restricts the availability of surrogate mothers, affecting people in genuine need. Single women (widow or a divorcee) should be
- allowed to avail of surrogacy.



- The insurance cover for a surrogate mother should be increased to **36 months from 16 months**.

### Features of the Surrogacy (Regulation) Bill, 2020

- It provides for the constitution of surrogacy boards at the national as well as state levels to ensure effective regulation.
- It seeks to allow ethical altruistic surrogacy to the intending infertile Indian married couple between the age of **23-50 years for females and 26-55 years for males**.
- Only Indian couples can opt for surrogacy in the country.
- It makes it mandatory for the couple to obtain a certificate of essentiality and also a certificate of eligibility before going ahead with surrogacy.
- It also provides that intending couples **should not abandon the child born out of surrogacy** under any condition.
- The newborn child shall be entitled to all rights and privileges that are available to a natural child.
- The Bill also seeks to regulate the functioning of surrogacy clinics.
- All surrogacy clinics in the country need to be registered by the appropriate authority to undertake surrogacy or its related procedures.
- The Bill provides for various safeguards for surrogate mothers. One of them is insurance coverage.
- It also specifies that **no sex selection** can be done when it comes to surrogacy.



(Scan the QR code to watch the video)

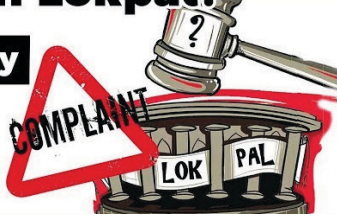
Notes

# How to file complaint with Lokpal?

by Joicy Joy

In English

#UPSC #IAS



(Click on the above image to watch the video)

## Relevance

GS 2 || Governance & Social Justice || Other Aspects of Governance || Corruption

## Title

How to file a complaint with Lokpal? Government issues notification about its rules and format

## Why in news?

The **Department of Personnel and Training** has issued a notification providing the rules and prescribed format for filing complaints with the

## Details

- The notification, under the **Lokpal and Lokayuktas Act**, lays down the rules called the **Lokpal (Complaint) Rules, 2020**.
- **Identity Proof**-According to the complaint form, a complainant has to give a valid proof of identity, as specified therein.
- **Foreign nationals can also lodge complaints.**
- Only a copy of their passports will be accepted as proof of identity.

## Mode of Complaint

- The complaint can be filed electronically, by post or in person.
- **In case the complaint is filed electronically, it's hard to copy has to be submitted to the Lokpal within 15 days.**
- No complaints can be filed against a public servant under the **Army Act, Navy Act, Air Force Act and the Coast Guard Act.**

## Language

- A complaint may ordinarily be made in English, provided that the Lokpal may also entertain a complaint in any of the languages referred to in the **Eighth Schedule to the Constitution.**

## Protection

- The identity of the complainant or the accused official will be protected by the Lokpal till the conclusion of inquiry or investigation.
- However, the protection will not be applicable in cases where the complainant herself reveals her identity to any other office or authority while making the complaint to Lokpal.

## The Lokpal Act

- This Act provides for the establishment of a body of Lokpal for the Union and Lokayukta for States to inquire into allegations of corruption against certain public functionaries and for matters connected therewith or incidental thereto.
- **It was passed in 2013.**
- **Lokpal is an apex body to deal with cases of corruption at the national level.**
- It has to enquire into allegations of corruption against public functionaries of the central government in a time-bound manner.

## Jurisdiction

- The **Prime Minister, Ministers, Members of Parliament and officers and officials of the Central Government.**

## Composition

- The Lokpal consists of a Chairperson with a maximum of **8 members of which 50% shall be judicial members.**
- **50% of the members of the Lokpal shall come from amongst the SCs, the STs, the OBCs, minorities, and women.**

## Selection

- The selection of the Chairperson and the members of Lokpal shall be through a **Selection Committee consisting of the Prime Minister, the Speaker of the Lok Sabha, the Leader of the Opposition in the Lok Sabha, the Chief Justice of India or a sitting Supreme Court Judge nominated by the Chief Justice of India and an eminent jurist to be nominated by the President of India based on recommendations of the first four members of the selection committee.**
- A **Search Committee** will assist the Selection Committee in the process of selection. **50% of the mem**

bers of the Search Committee shall also be from amongst the SCs, the STs, the OBCs, minorities, and women.

- The **Prime Minister** has been brought under the purview of the Lokpal with subject matter exclusions and specific process for handling complaints against the **Prime Minister**.




(Scan the QR code to watch the video)

### Notes

# IUCN Gender Based Study

in English  
#UPSC #IAS

by Joicy Joy



(Click on the above image to watch the video)

## Relevance

GS 2 || Governance & Social Justice || Vulnerable Sections || Women

## Title

IUCN Gender Based Study, How climate change leads to more violence against women and girls?

## Why in news?

The **International Union for Conservation of Nature (IUCN)** has studied the effects of climate change and environmental degradation on gender-based violence.

## Findings of the study

- The damage humanity is inflicting on nature can fuel **violence against women** around the world.
- This study adds to the urgency of halting environmental degradation alongside action to stop gender-based violence in all its forms.
- It demonstrates that these two issues need to be addressed together.

## Survival strategy

- According to the study, girls in **Ethiopia and South Sudan** are being sold off in marriage during extreme droughts, in exchange for cattle.
- **It is a survival strategy to get rid of a daughter to relieve the pressure on the family, or it's a way to generate income.**
- **The rate of child and forced marriages increases in crisis.**
- Growing resource scarcity also increases the risk that **women and girls** will be victims of violence.

## Problems women face during water scarcity

- With increasing drought and desertification in the global south, more and more water sources and wells are drying up.

- Women who go to fetch water are forced to walk farther for that water.
- **Because of this, the risk of sexual assault also increases.**
- The same risk applies to **gathering firewood.**
- So wells are being built in the villages directly, or nearby, and try through reforestation efforts to plant trees near settlements.
- In addition to practical measures, aid organizations have also called for changes to traditional gender roles.
- It's also important that girls and women know who they can contact after an assault, and that they're encouraged to do so.

## Problems women face due to scarcity of fish

- Women living on many of Africa's coasts and lakes have also suffered as fish have become scarcer.
- Fishermen peddling their wares are now not only expecting money as payment - but they're also demanding sex.
- According to the IUCN study, this practice is now so common in **western Kenya** that it has a name-the **Jaboya system.**
- To counteract this form of sexual exploitation, women have been allowed to breed fish in ponds around **Lake Victoria, Africa.**
- This way, they can now set up their own business and sell fish without getting into violent situations.

## The situation of the women farmers

- In places where women are responsible for agriculture, a sudden natural disaster or extreme weather event can have a dramatic effect on their social and family standing.
- If harvests are threatened or wiped out altogether, it can lead to violence - often from within their own families.
- Diversifying their sources of income is the most important way to protect women.

## Traditional societal roles

- **Women are also more likely to die as a result of flooding because they rarely seek refuge in emergency shelters.**
- Most women prefer to barricade themselves in their huts, where they're often simply washed away by the floods. Eg: **Bangladesh shelters.**
- But men also die because of these traditional societal roles, as men receive significantly less help than women in crisis situations.

- This is primarily related to the traditional view of masculinity.

### Environmental crimes

- **Environmental crimes**, such as **poaching and illegal resource extraction**, can also lead to gender-based violence.
- According to the IUCN study, **threats and sexual violence** such as rape are often used to target women environmental activists to undermine their status within the community.
- **It is also done to prevent other women from working to preserve the environment.**
- Similar strategies are also used in industrialized nations, as women who work on environmental issues are threatened with **rape** on social media in order to intimidate and silence them.



(Scan the QR code to watch the video)

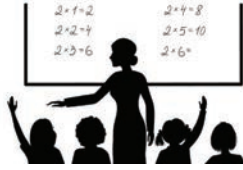
Notes



# Teacher Education System

by Vironika

#UPSC #IAS



(Click on the above image to watch the video)

## Relevance

GS 3 || Governance & Social Justice || Human Development || Education

## Title

Teacher Education System in India, How India can upgrade its teachers?

## Why in news?

Our teacher education system must be aligned with global standards. The role of teacher is not only limited to school but towards building the individual, a school, a society and a better future. There is no limitation to the role of teacher they aspire the student throughout the life with their knowledge about life and world

## Statistics of teachers

- Comparable to the role of a thermometer in diagnosing fever, an assessment of the quality of teacher education can be a status check on the schooling system.
- Teachers are national builder, but still teaching profession is never that reputation in the society that any other professions gets
- Learning crisis is seen, many vacancies for teachers are still not filled
- Teachers is whole building block of the school, the school can never be a place of learning until there is good teacher for the students
- The learning crisis is evident in the fact that almost half of the children in grade 5 in rural India cannot solve a simple two-digit subtraction problem.
- While 67 percent of children in grade 8 in public schools score less than 50 per cent in competency-based assessments in mathematics. Learning crisis is the issue but the major issue is with the appointment of teachers, some states has 60-70% teacher vacancy which are left unfilled
- In rural India there are some school that are being runned by the single teacher

## TEI (teacher education institute)

- At TEI every year thousands of teacher get trained
- There are 17,000-odd Teacher Education Institutes (TEIs) that are responsible for preparing teachers through programmes such as the Bachelor of Education (B.Ed), and Diploma in Elementary Education (D.El.Ed).
- TEI almost prepare 19lakh teacher every year and annual requirement of teacher is 3 lakh
- At present 94 lakh teacher in India re working

## Poor quality teacher

- The pass-percentage in central teacher eligibility tests that stipulate eligibility for appointments as teachers has not exceeded 25 per cent in recent years.
- The major reason for poor quality teachers are-
  - Poor Planning
  - Unplanned policies
  - Poor regulation
  - Organizational structure

## Role of NCTE (National council for Teacher Education):

- The National Council for Teacher Education (NCTE) and its four regional committees (north, south, east and west), established by statute, are responsible for teacher education in India.
- NCTE have no power we can say they are toothless, the act give dipropionate power to the NCTE give rise to many other issues Perverted incentives,
- widespread corruption and commercialization have resulted in a massive proliferation of sub-standard TEIs.
- Lack of checking and provision has led to many inappropriate set up school and institution teacher with false degree and fake identification
- This is leading to poor learning and learning crisis

## Granular look on states condition in the field of education

- More granular look reveals disparities across regions and programmes offered. One-third in UP: Almost one-third of the TEIs are concentrated in Uttar Pradesh.
- In fact, Ghazipur, a district in UP with a population of around one lakh, has a whopping 300 TEIs.
- After UP, Rajasthan is the state with highest number TEI

### A poor planning in system

- While there are about 17 recognised teacher education programmes, a majority of TEIs offer only B.Ed and D.El.Ed programmes.
- This reinforces the point of poor planning as the country is actually facing a shortage of subject teachers in secondary schools and teacher-educators for whom a Master of Education (M.Ed) degree is a requisite (offered in less than 10 percent of the TEIs).

### Way forward

- **Collect the credible data** so initiative can be taken on the basis of data that what kind of policies are to be made on the basis of data, these data can be helpful in making comprehensive plan
- **Develop the system of assessment and accreditation:** NAAC (national accreditation and assessment council) is an example which give quality education to higher education, 34 institute is covered by NAAC since 1994
- **The curriculum of global quality:** quality of curriculum should be seen, teacher should be out source, if we see globally there are 70 countries where there is shortage of teacher,
- **Potential to outsource teachers:** from India teacher can be outsourced to the other countries, such opportunities should be given to teacher this will motivate the teacher and they will get more chances to explore their knowledge
- **Administrative will and execution:** Proper reform is needed where there is well established governance system, ownership, accountability, integrity and credibility is there then only we can improve the education system

### Conclusion

India has the largest workforce till the next decade, the populace will enter the higher education system, need of the hour is the best education system, the future of the country very much depends on the education system. Proper education systems and strong skilled teachers can build the future of every individual that can lead to the development of the country. Education is the building blocks of nation and future of nation

### Mains oriented question

There are loopholes or learning crises seen in the education system. More than educating children it is important to bring reforms in the teacher's learning and enhance the quality of teacher's education to develop a proper learning structure. Illustrate.



(Scan the QR code to watch the video)

### Notes

# 22nd Law Commission

by Joicy Joy

#UPSC #IAS

In English



(Click on the above image to watch the video)

## Relevance

GS 2 || Governance || Administrative Bodies || Advisory

## Title

22nd Law Commission of India, Know important recommendations by Law Commission

## Why in news?

Recently, the Union Cabinet has approved the constitution of the **22nd Law Commission of India for three years**.

## Details about Law commission

- The Law Commission of India is a **non-statutory body** constituted by the Government of India from time to time.
- Law Commission of India is neither a constitutional body nor a statutory body, it is an executive body established by an order of the Government of India.
- Its major function is to **work for legal reforms**.
- The first Law Commission of independent India was established in **1955 for a three-year term**.
- Since then, twenty one more Commissions have been established.
- The first Law Commission was established during the British Raj era in **1834 by the Charter Act of 1833** and was chaired by **Lord Macaulay**.
- It works as an **advisory body to the Ministry of Law and Justice**.
- Its membership primarily comprises legal experts. The Law Commission researches law and review of existing laws in India for making reforms therein and enacting new legislations on a reference made to it by the Central Government or suo-motu.

## Important Recommendations by Law Commission of India

- Law Commission in its 262nd Report recommended the abolition of the death penalty for all crimes except terrorism-related offences and waging war against the state.

- Its report on **electoral reforms (1999)** had suggested simultaneous Lok Sabha and state assembly elections to improve governance and stability.
- The **267th** report of the Law Commission had drafted a new law – **The Criminal Law (Amendment) Bill, 2017** – inserting new Sections to fortify democracy against hate speeches.
- The Law Commission had also recommended the implementation of the **Uniform Civil Code (UCC)** in the country.

## Other reports

- The law commission of India has submitted 277 reports so far on various issues-
  - Report No. 277 - Wrongful Prosecution (Miscarriage of Justice)-Legal Remedies
  - Report No. 276 - Legal Framework: Gambling and Sports Betting Including in Cricket in India.
  - Report No. 275 - Legal Framework: BCCI vis-à-vis Right to Information Act, 2005.
  - Report No. 274 - Review of the Contempt of Courts Act, 1971.
  - Report No. 273 - Implementation of the United Nations Convention against Torture.
  - Report No. 272 - Assessment of Statutory Frameworks of Tribunals in India.
  - Report No. 271 - Human DNA Profiling.
  - Report No. 270 - Compulsory Registration of Marriages.
- The recommendations of the commission are not binding on the government.
- **They may be accepted or rejected.**
- Action on the said recommendations depends on the ministries/departments, which are concerned with the subject matter of the recommendations.

## Functions

- **Review/Repeal of obsolete laws:** Identification of laws that are no longer relevant and recommending for the repeal of obsolete and unnecessary enactments.
- **Law and Poverty** Examines the Laws which affect the poor and carries out post-audit for socio-economic legislations.
- Suggesting enactment of new legislation as may be necessary to implement the Directive Principles and to attain the objectives set out in the Preamble of the Constitution.
- **Judicial Administration:** Considering and conveying to the Government its views on any subject relating to law and judicial administration that may be specifically referred to it by the Government

through the Ministry of Law and Justice (Department of Legal Affairs).

- **Research:** Considering the requests for providing research to any foreign countries as may be referred to it by the **Government through the Ministry of Law & Justice** (Department of Legal Affairs).

### Way forward

- Preparing and submitting to the Central Government, from time to time, reports on all issues, matters, studies, and research was undertaken by it and recommending in such reports for effective measures to be taken by the Union or any State.
- Performing such other functions as may be assigned to it by the Central Government from time to time.

### Mains model question

- Examine the existing laws with a view of promoting gender equality and suggesting amendments thereto.
- Examine the impact of globalization on food security, unemployment and recommend measures for the protection of the interests of the marginalized.



(Scan the QR code to watch the video)

Notes

# Unutilised Budgetary Funds in Education

by Joicy Joy

#UPSC #IAS

in English



(Click on the above image to watch the video)

## Relevance

GS 2 || Governance & Social Justice || Human Development || Education

## Title

Unutilised Budgetary Funds in Education, Facts about critical infrastructure gaps in public schools

## Why in news?

- Recently, the **Parliamentary Standing Committee on Human Resource Development (HRD)** has presented a report on the **2020-2021** demand for grants for school education in the Rajya Sabha.
- The report identifies shortfalls in budgetary funding and utilization, resulting in critical infrastructure gaps in the government schools in India.
- The budgetary allocations experienced a **27% cut** from **proposals made by the School Education department**.
- **27%** of reductions have been observed in the fund needed for the implementation of Central and Centrally Sponsored Schemes.
- Also, the government has spent only **71%** of allotted funds for the **core SamagraShiksha Scheme** until **December 31, 2019**.
- Almost half of the government schools in the country do not have any electricity or playgrounds.
- Only **56%** of schools have electricity, with the **lowest rates in Manipur and Madhya Pradesh**, where less than **20%** have access to power.
- **Less than 57%** of schools have playgrounds, including less than **30%** of schools in Odisha and Jammu and Kashmir.
- A dismal rate of progress has been observed in building classrooms, labs, and libraries to strengthen government higher secondary schools.
- **Almost 40%** of schools did not have a boundary wall, endangering the safety of students and school property.
- **The higher secondary schools experienced greater infrastructural gaps compared to secondary schools and primary schools.**

- Less than **5%** of proposed infrastructure facilities such as ramps and special toilets for differently-abled students have been completed in the government schools.

## SamagraShiksha

- SamagraShiksha is an integrated scheme for school education extending from **pre-school to class XII** to ensure inclusive and equitable quality education at all levels of school education.
- It subsumes the three Schemes of **SarvaShikshaAbhiyan (SSA)**, **RashtriyaMadhyamikShikshaAbhiyan (RMSA)** and **Teacher Education (TE)**.

## Sustainable Development Goal (SDG) for Education

- **SDG-4.1:** Aims to ensure that all boys and girls complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes.
- **SDG 4.5:** Aims to eliminate gender disparities in education and ensure equal access to all levels of education.

## RTE

- Right to Education Act (RTE) is a fundamental right under Article 21-A of the Constitution of India.
- The scheme mainly aims to support States in the implementation of the Right of Children to Free and Compulsory Education (RTE) Act, 2009.

## Funding

- **The Scheme is being implemented as a Centrally Sponsored Scheme.**
- The fund sharing pattern for the scheme between Centre and States is at present in the ratio of **90:10** for the North-Eastern States and the Himalayan States and **60:40** for all other States and Union Territories with Legislature.
- It is **100% centrally sponsored for Union Territories without Legislature.**

## Way ahead

- Additional funds for implementation of the core schemes such as **SamagraShikshaAbhiyan**. The collaboration of **HRD Ministry with the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)** to construct boundary walls and other infrastructure facilities.



- Collaboration with the Ministry of New and Renewable Energy to provide solar energy and other renewable energy sources so that schools have access to power.



(Scan the QR code to watch the video)

Notes

# What is One Health Approach?



by Joicy Joy

#UPSC #IAS

in English

(Click on the above image to watch the video)

## Relevance

GS 2 || Governance & Social Justice || Human Development || Health

## Title

What is One Health Approach? Food safety and control of zoonotic diseases

## Why in news?

- OneHealth is an approach to designing and implementing programmes, **policies, legislation and research** in which multiple sectors communicate and work together to achieve better public health outcomes.
- The areas of work in which a One Health approach is particularly relevant to include food safety, the control of zoonotic diseases (diseases that can spread between animals and humans, such as flu, rabies and Rift Valley Fever), and combating antibiotic resistance (when bacteria change after being exposed to antibiotics and become more difficult to treat).
- Although OneHealth, as a conceptual entity, emerged relatively recently, a stellar example of OneHealth being operationalised in the field was seen in India in the late 1950s.

## Zoonotic diseases

- The diseases, which “**spillover**” from animals to humans are referred to as zoonotic diseases.
- They represent more than **60%** of emerging infectious diseases worldwide.
- The destruction of the **natural environment, globalised trade and travel and industrialised food production systems** have created numerous pathways for new pathogens to jump between animals and humans.

## India and one health approach

- In the **1950s**, the OneHealth approach helped discover the source of **Kyasanur Forest Disease**, a highly dangerous haemorrhagic fever more threatening than **COVID-19**.
- This was the result of working of several organizations such as the **Virus Research Centre (now known as the National Institute of Virology)**, Pune, the **World Health Organization (WHO)** and the **Bombay Natural History Society**.
- In **2018**, Kerala reacted quickly and efficiently to tackle the **Nipah Virus outbreak and successfully managed to confine it to 23 cases**.
- This success is credited to the strong public health infrastructure and the political will to quickly seek help from a multidisciplinary team of national and international experts.
- One of the components of the **National Mission on Biodiversity and Human Well-being** explicitly links biodiversity to human health through the One-Health framework.
- However, the regulatory framework for doing One-Health research in India with international collaboration typically requires approvals from multiple authorities.
- This hampers the country's ability to rapidly respond to emerging threats from infectious diseases.

## National mission on biodiversity and human well-being

- The mission aims to explore the neglected links between biodiversity science and human well-being across the sectors of health, economic development, agricultural production and livelihood generation, in combination with efforts to mitigate climate change and related disasters.
- It is caused by Kyasanur Forest disease Virus (KFDV), a member of the **virus family Flaviviridae**.
- It was first identified in 1957 in a sick monkey from the Kyasanur Forest in Karnataka. Since then, between **400-500 human cases per year** have been reported.
- KFD is endemic to the Indian state of Karnataka. It is also referred to as monkey fever by locals.
- KFDV can cause epizootics (outbreak of the disease in animals) with high fatality in primates.

## Nipah virus outbreak

- A **Nipah virus infection** is a viral infection caused by the Nipah virus.
- The **Nipah virus** is a type of **RNA virus** in the genus **Henipavirus**.

- ▶ The virus normally circulates among specific types of fruit bats.
- ▶ The disease was first identified in **1998** during an outbreak in **Malaysia** while the virus was isolated in **1999**.
- ▶ It is named after a village in **Malaysia**, **Sungai Nipah**.

### Way ahead

- ▶ The frequency with which new pathogens are emerging or old ones are re-emerging across the world are alarm calls for **greater transparency, cross-country collaborations, and enhanced national infrastructure and capacity for integrated One-Health science**.
- ▶ **India needs to leap-frog over the systemic and institutional barriers** that prevent an integrated OneHealth framework from being operationalised.
- ▶ **The OneHealth framework will help government and private institutions**, across a range of disciplines, in **collaborating to understand how zoonotic diseases can emerge**, the threats they can pose, and the mechanisms by which the emergence or spread can be controlled.



(Scan the QR code to watch the video)

Notes

## International Relation

### Afghanistan Political Crisis

By Prashant Dhawan



(Click on the above image to watch the video)

#### Relevance

**GS 2 || International Relation || India & its Neighbours || Afghanistan**

#### Why in news?

In the oath taking ceremony of Afzal Ghani the Afghanistan President a bomb blast took place, a political crisis has started in Afghanistan where two personality are claiming they are rightful president of Afghanistan, both the personality are running their parallel government

#### From basic- Political structure of Afghanistan-

- The most powerful position in the politics of Afghanistan is president- unlike the USA the president of Afghanistan is also commoner –in- chief
- Consists of the council of minister, provincial governors and the national assembly, with a president serving as the head of the state and commander in chief of the Afghan Armed forces
- Afghanistan parliament is called national assembly it is bicameral body ( two houses- upper and lower house), the building was made by India and total cost of the project was Rs. 969 corer, ex-post facto nod by cabinet

#### Recent presidential election in Afghanistan:

- An election for the most powerful was held in Afghanistan, people voted of their leader 18 candidate participated in it but two were the front runner in the
- One of the strongest participant was the Ashraf Ghani who was already holding the position of the president and was participated for the re-election
- Afghanistan term for president is for 5 year and one president cannot serve for more than 2 terms

- The main contender of Ashraf Ghani was Abdullah Abdullah, Ashraf Ghani does not belong to any political party he run as an independent
- There is not a case of election of no. of MPs but it was simply the election of president for which people voted
- **Voting percentage:** The voting turnout was historical low, where only around two million showed up from the 9.7 million registered voters where Afghanistan total population is- 3.55 cores
- The main reason for the low turnout is the Taliban, Taliban does not consider any such kind of election

#### Election result dispute:

- Ashraf ghani has been officially declared the winner of Afghanistan's Presidential elections, nearly five months after the poll took place on September 28 of last year.
- Ghani secured 50.64% of total eligible votes, according to Nuristani (EC). Abdullah Abdullah, the Chief executive of Afghanistan, come second with 39.51% of the votes

#### Issues with the counting:

- The result were delayed because of the widespread allegation of fraud, which meant that hundreds of thousands of votes has to undergo recounts and an auditing process
- Just hours after the announcement , Ghani's leading challenger, Abdullah Abdullah – who accuses Afghanistan's election commission of favoring the incumbent – also declared himself for the winner and said that he would form a government of his own
- Abdullah Abdullah has declared himself as a winner and also took oath as an president, he said that he will run parallel government
- Such step taken is quite detrimental for the politics of Afghanistan

#### Issue will lead to mistrust:

- Such type of political crisis will lead to the mistrust among the masses
- In the country where the population is around the 4 cr but only 20% of the mass come out to vote
- But now the conflict among the leader with the corruption charges on the Election commission will lead to mistrust in people for authority

### Neighborhood support to Ghani:

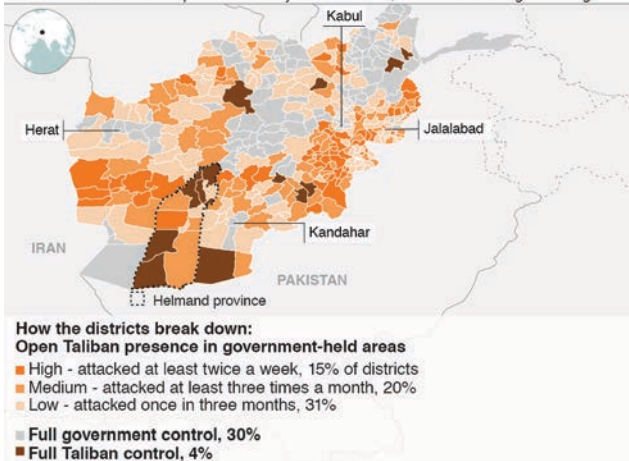
- India and China has supported the Ghani on the winning of election
- Ashraf Ghani through the social media platform thanks the world leader who supported him
- He personally thankful towards the Indian prime minister Narendra Modi for supporting him
- Pakistan also supported Afghanistan president Ashraf Ghani

### Present Political Crisis in Afghanistan:

- Abdullah Abdullah's refusal to accept the Afghanistan election verdict helps the Taliban narrative in Afghanistan
- This dispute will dent the faith afghan people have in democracy
- The Taliban narrative in Afghanistan will be strong will such political crisis
- It may happen in future that present government can be removed and Taliban can come in power,
- The parties together are not able to decide who has won the election, both the parties are putting corruption allegation on each other, this can make Taliban as opportunist of the situation they can give surety to the population to give stable democracy

#### Taliban presence in Afghanistan by district

Labelled cities have also experienced deadly suicide attacks, car bombs and targeted killings



- Above picture depicts the situation in Afghanistan. The grey area is under the Afghanistan government, this is because of US soldiers are still serving there in those areas.
- Once the US government will be shifted back to their country the figure and picture might get changed.
- Brown area is of Taliban.
- Cream and orange patches are also under the influence of Taliban, bomb blasting keeps on happening in this area.

### Impact on of all these on India:

- As political uncertainty looms, India must encourage a co-existence between Afghanistan Government and the Taliban.
- India could also broaden communication channels with Taliban.
- If India starts its communication channels with Afghanistan from now it will turn easy for India for long run.

### Conclusion:

India and Afghanistan share a very good diplomatic bond; it will continue with Ashraf Ghani becoming the president. The present political crisis in Afghanistan will impact India but India can act as a linkage between Taliban and Afghanistan. India will need to do some talks with the Taliban to bring peace in the region. India has a very positive impact on Afghanistan and it may happen in future that India come up as a peacemaker between the two. This will make India's image as a global leader more powerful.

### Mains oriented question:

Analyze India-Afghanistan relations amidst political flux in Afghanistan. How the political crisis in Afghanistan can impact India. (200 words)



(Scan the QR code to watch the video)

### Notes



## China's Duck Army vs Pakistan's Locust Swarms

by Dr Mahipal Rathore

#UPSC #IAS



(Click on the above image to watch the video)

### Relevance

GS 2 || International Relations || India & its Neighbour || China

### Title

China's locust eating duck army to help Pakistan, Is it good way to control locust swarms?

### Why in the news?

China's locust eating duck army to help Pakistan to control locust swarms

### China-Pakistan relation:

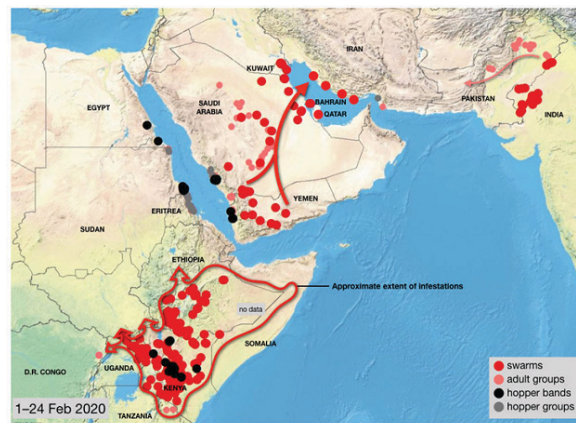
- China-Pakistan relations are an all-weather friendship which has been growing over years.
- 1965- China supports Pakistan and calls India the aggressor
- 1970's development of USA-China-Pakistan axis
- 1980's onwards china support to nuclear developments in Pakistan.
- The most overt friendship overture between china and Pakistan is the development of CPEC (china Pakistan economic corridor) as part of OBOR (one belt one road). **The \$64 billion project**, which is the part of Beijing's most ambitious foreign economic initiative -One Belt One Road- aims to connect northwest China (kashghar) to **Pakistan's south-western Gwadar port** through a network of roads, railways, optical fibers and pipelines to transport cargo, oil and gas.

### What is Locust?

- Locusts are the oldest migratory pest in the world. They differ from ordinary grasshoppers in their ability to change behavior (gregarize) and form swarms that can migrate over large distances.
- The most devastating of all locust species is the Desert Locust (*Schistocerca gregaria*).
- During quiet periods, Desert Locusts live in the

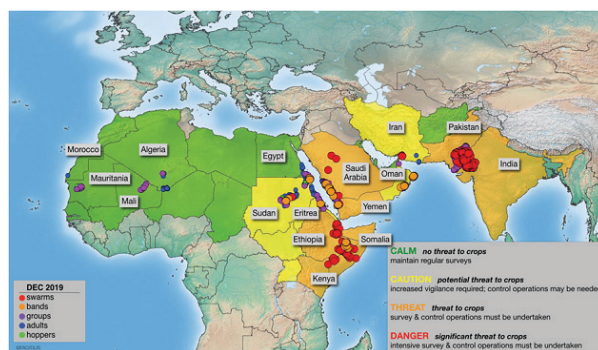
desert areas between West Africa and India – an area of about 16 million square km where they normally survive in about 30 countries.

- During plagues, it can easily affect 20 percent of the Earth's land, more than 65 of the world's poorest countries, and potentially damage the livelihood of one tenth of the world's population.



### 2019-20 Locust Plague:

- Swarms of locusts have invaded farms in Pakistan and parts of Gujarat and Rajasthan.
- Locust swarms can fly up to 150km (90 miles) a day with the wind, and eat as much in one day as about 35,000 people.
- The situation remains extremely alarming in the Horn of Africa, specifically Kenya, Ethiopia and Somalia where widespread breeding is in progress and new swarms are expected to form in the coming weeks.



### Reason for the Swarms in 2019-20:

- The current heavy infestations can be traced back to the cyclone season of 2018-19 that brought heavy rains to the Arabian Peninsula and allowed at least three generations of "unprecedented breeding" that went undetected.
- Swarms have since spread out into South Asia and East Africa.

### Pakistan:

- Pakistan has been heavily affected by locust swarms and declared an emergency in early February, saying locust numbers were the worst in more than two decades.
- Pakistan declared national emergency to fight against locusts

### How to Control Locusts?

- At present the primary method of controlling Desert Locust swarms and hopper bands is with mainly organ phosphate chemicals applied in small concentrated doses (referred to as ultra low volume (ULV) formulation) by vehicle-mounted and aerial sprayers and to a lesser extent by knapsack and hand held sprayers
- Hazardous and highly toxic chemicals like 96 per cent malathion along with 20 per cent chlorpyrifos (CPS), renders the crop useless even for animal consumption.
- Extensive research is in progress on biological control and other means of non-chemical control of locusts. The current focus is primarily on pathogens and insect growth regulators.

### Biological Control

- Thus far control by natural predators and parasites is limited since locusts can quickly migrate away from most natural enemies.
- Although giant nets, flamethrowers, lasers and huge vacuums have been proposed in the past, these are not in use for locust control.
- People and birds often eat locusts but usually not enough to significantly reduce population levels over large areas.

### The Duck army:

- In 2000, China deployed 30,000 ducks, whose natural diet includes insects, to fight a similar infestation in the north-western Xinjiang region two decades ago, reportedly with considerable effectiveness.
- An agricultural expert behind the scheme says a single duck can eat more than 200 locusts a day and can be more effective than pesticides.
- 2020 - A trial involving the ducks will take place in China's western Xinjiang province in the coming months by the Zhejiang Academy of Agricultural Sciences.
- Proposal to send 1 lakh ducks to Pakistan after the trial.

### Problem with the duck army:

- Ducks rely on water, but in Pakistan's desert areas, the temperature is very high and water is scarce.
- According to FAO, about 40 million to 80 million locusts can occupy just one square kilometer of a swarm stretching several hundred square kilometers.
- An army of 100,000 ducks would only gobble up 20 million locusts a day.

### Conclusion:

Pakistan and China has always seen on the same side of the table in every issues national or global, China has always protected and has given umbrella to the all negative and positive approach of the China neglecting Indian side but this time China has supported Pakistan in helping against the deadly Locust Plague which is a great message for world to support the neighbor countries in any situation of health hazards.

### Mains oriented question:

From India-Pakistan dispute, terrorism of economic ties China has always preferred Pakistan neglecting India's interest; this has always been one of the main reasons for the tension between India and China. Write about the challenges coming in the pathway of the better relation of the two strongest growing economy of the Asian country. (250 words)



(Scan the QR code to watch the video)



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### Relevance

**GS 2 || International Relations || India & Rest of the World || West Asia**

### Title

India to Sell Weapons to Armenia -Turkey Angry

### Why in the news?

India will sell weapons to Armenia is one of the very breakthroughs for Indian foreign policy and for Make in India, a deal comprising around \$40 million. It is major event in geopolitics, Turkey is very unhappy with the this step taken by the India

### India-Armenia relation:

- India recognized the independent Republic of Armenia on December 26, 1991, and India's Ambassador in Moscow was concurrently accredited to Armenia.
- From September 1992, India's Ambassador in Kiev (Ukraine) was given the concurrent charge of Armenia.
- India opened its Resident Mission in Yerevan at the level of Charge d' Affaires on 01 March 1999; the first Resident Ambassador Shri Bal Anand assumed charge in Yerevan in October 1999.



- Armenia, which had opened its Honorary Consulate in April 1994, established its Embassy in New Delhi in October 1999 at the level of Charge d' Affaires, followed by the arrival of the first Resident Ambassador Armen Baibourtian in May 2000.

### What is the deal?

- India has reportedly overtaken Russia and Poland to win a \$40 million defence deal to supply four indigenously-built weapon locating radars to Armenia in Europe.
- The deal is being seen as a major achievement for 'Make in India' programme in the defence sector.
- Armenians had conducted trials of systems offered by Russia and Poland that were also good but they gave a final nod to the Indian system, which was developed by DRDO. India has already started the supply of the equipment to Armenia
- As per the agreement, India will supply four SWATHI weapon locating radars, which provide fast, automatic and accurate location of enemy weapons like mortars, shells and rockets in its 50-km range.

### India-Turkey relation:

- Turkey and India, though not the best of friends, have been trying for the past three decades to overcome their differences, and strike a balance in ties, with a little give and take from both sides.
- But the relation appears to have nosedived of late under the President ship of Recep Tayyip Erdogan, who has taken on the mantle of becoming a "global Islamic leader".
- Erdogan has been openly cosying up with Pakistan, especially its Prime Minister Imran Khan. His sharp statement on Kashmir at the UN General Assembly where he raked up the UN resolutions, and accused the world of ignoring the plight of "eight million people stuck" in Kashmir, have not gone down well with India.
- Erdogan also commented on Citizenship amendment Act of India and recently on the Anti-CAA riot in Delhi
- All these doesn't go very well with India as Turkey was interfering in the internal issues of India
- India was planning to buy two naval ships from Turkey, but the deal has been cancelled over Erdogan's raking up Kashmir at the UN and other fora.

### Turkey-Armenia relation:

- Turkey Armenia relation didn't go very well Both the countries share boundaries with each other



- At some instances in past initiative has been taken to improve the relation but it didn't that well between the two and relation between both the countries are not good
- In history mass genocide of Armenia people was done by the Turkey which is still remembered at many of the country at global events
- Armenia and Cyprus are the neighbor country Turkey shares border with, some part of the Cyprus is illegally occupied by the Turkey

### Why is Turkey angry over the India-Armenia deal?

- Turkey was continuously provoking India at international stage
- Since Armenia always blame Turkey for Armenian Genocide so the relation between both the country is not at very good note
- Turkey's size power, and defence power is very strong as compared to Armenia
- Unlike Turkey, Armenia is not a member of NATO Turkey does want Armenia to get stronger as in defence Turkey has always been critical to the countries who supply weapon to Armenia
- Pakistan, a friendly country to Turkey doesn't even recognise Armenia a country
- It may happen that Turkey in future keep on criticizing India in all the platform and may start more defence deal with Pakistan
- It will not lead to any war but will give raise to the diplomatic criticism and war

### SWATHI:

- The radar system is deployed by the Indian Army along the Line of Control (LoC) to detect incoming artillery fire from Pakistan. Swathi Weapon Locating Radar is mobile artillery locating phased-array radar designed for spotting and tracking artillery and rocket fire for counter-action by artillery units.
- SWATHI, developed by DRDO's Electronics and Radar Development Establishment (LRDE), can simultaneously handle multiple projectiles fired from different weapons at different locations.
- The system is capable of adjusting the fire of our own artillery weapon also. The weapon includes 81mm or higher calibre mortars, 105mm or higher calibre shells and 120mm or higher calibre free flying rockets.
- It can simultaneously detect multiple projectiles like shells, mortars fired from various locations within a 50 km radius.
- It is currently with the Army in LoC in Jammu & Kashmir to track the source of shelling from Paki

stani positions. It was given to the Army for trials in 2018.

### Additional info:

With the growing trend of shipments in recent years, the government has set a defence export target of Rs 35,000 crore by 2024-25.

The defence exports rose from Rs 1,500 crore in 2016-17 to Rs 4,500 crore 2017-18 to Rs 10,700 crore in 2018-19. For the current fiscal, the Centre has set a target of Rs 20,000 crore.

### Mains oriented question:

After criticizing India on various stages Turkey has always shown its actions against India with words. Recently India and Armenia have signed a weapon deal which will strengthen the relation of these two countries. How this will impact Turkey write the dimension of relations in detail. (200 words)



(Scan the QR code to watch the video)

### Notes

## Iran's Criticism on Delhi Riots

By Prashant Dhawan



(Click on the above image to watch the video)

### Relevance

GS 2 || International Relations || India & Rest of the World || West Asia

### Title

Iran's Criticism on Delhi Riots

### Why in the news?

Iran's foreign minister gave statement against Anti CAA riot in Delhi

### What happened recently?

- There has been long protest going on in national capital Delhi from long time and it turn out to be communal violence between two religion
- Recently Trump was on the India's visit and at that time also protest and violence was at its peak
- Many international body condemned indian system Many international bodies also said that it was mostly to target the Muslims staying in the nation
- Law enforcement agencies of India was blamed for the situation
- International voices said that it was not communal violence but Muslim is targeted in this in very systematic matter
- USCIRF- has already said that the law establishment and police didn't play their role properly
- U.S Presidential race has a candidate "**Barnie Sanders**" on social media who said that "over 200 Muslims call India home. Widespread anti-Muslim mob violence has killed at least 27 and injured many more. Trump responds by saying, "That's up to India. " this is a failure of leadership on human rights
- Turkey president also said that anti-Muslim violence had happened in Delhi

### India statements to all the claims:

- "Our law enforcement agencies are working on the ground to prevent violence and ensure **restoration**

- **of confidence and normalcy.** Senior representatives of the government have been involved in that process. The Prime Minister has publically appealed for peace and brotherhood.

We would urge that irresponsible comments are not made at this sensitive time," MEA spokesperson Raveesh Kumar

### Iran responded to India's statement?

- Iran condemns the wave of organised violence against Indian Muslim
- For centuries Iran has been friends with India. We urge India for the well-being of each and every Indian and not senseless **thuggery prevails.**
- Path forward lies in peaceful dialogues and rule of law
- This was the statement given from Iranian side to India

### Protest in Iran but no interference from India:

- A protest was held in Iran that causes death of many
- The protest in Iran death toll reached to **304** was said by Amnesty International, mostly children were killed in the protest
- UN rights chief 'extremely concerned' over the deadly crackdown in Iran
- India never talked about Iran's internal issues in recent times

### India's Touch Stand:

- India summoned the Iranian envoy, Ambassador Ali Chegeni, to protest the Iranian foreign minister's description of the communal violence in Delhi as "**senseless thuggery**" and "**organised violence against Indian Muslims**".
- A "strong protest" was lodged over comments made by Foreign Minister Javad Zarif on matters internal to India

### India's Touch Stand:

- India brought down its **crude oil import from Iran to zero** over the past one-and-a-half-years to save its entities from United States sanctions.
- India has now established permanent supply relations with Saudi Arabia, U.S and Russia for oil and natural gas
- Chinese influence on Iran has increased as China never stopped importing oil from Iran
- Instead of US sanction still China import oil from Iran this give more power and economy to Iran
- Iran and terrorism links are always the daylight news and can't be ignored



**Mains oriented question:**

Write about the change in the dynamics of India-Iran relation. In present time India has shown divergence towards Saudi Arabia how it is going to impact Iran?



(Scan the QR code to watch the video)

Notes

## Is India Isolated in Islamic World?

By Prashant Dhawan



(Click on the above image to watch the video)

### Relevance

GS 2 || International Relations || India & Rest of the World || West Asia

### Title

Is India Isolated In Islamic World?

### Why in the news?

Iran warns India to isolate it from Islamic world

### India-Iran relation:

- ▶ India had very good bilateral relations with Iran and this is rooted in the historical ties that Iran has had with India for the past two millennia.
- ▶ The period where Iran was under sanctions is only a flicker. It is not going to change the thrust of those relations.
- ▶ It is important to note the geostrategic location of the two countries. Iran is India's neighbour's neighbour. Thus, there is bound to be a community of interests. Our relations with Iran are essential for connectivity to Afghanistan as well as Central Asia.
- ▶ The second dimension is that of trade; over which Iran has always enjoyed a trade surplus which India doesn't mind. The trade surplus is due to the fact that Iran exports crude oil and our own exports do not match this.
- ▶ India-Iran relationship could be going under some strain or stress because India is moving closer towards the countries in the middle-east.
- ▶ CAA in recent has been one of the cause of strain between the two country but major reason is India stopped import of crude oil from Iran

### Recent turmoil between Iran and India:

- ▶ Iran criticized CAA and said that CAA is against Muslims and minorities is India is being targeted
- ▶ India in response to this summoned the Ambassador of Iran in India and warn Iran not to interfere in

the internal matter of the state.

- ▶ India's importance for Iran has been deteriorating and Iran will keep on criticizing India over CAA and being Anti-Muslim
- ▶ In the recent time Malaysia, Turkey both have criticized the India but most harsh comment by passed by the Iran

### Statement from Iran:

- ▶ Supreme Leader Of Iran is Sayyid Ali Hosseini Khamenei
- ▶ Khamenei is the longest serving head of state in the Middle East
- ▶ Sayyid Ali Hosseini Khamenei in a statement said that "the heart of Muslims all over the world are grieving over the massacre of Muslims in India. The government of India should confront extremist Hindu and their parties and stop the massacre of Muslims in order to prevent India's isolation from world of Islam

### About Iran:



- ▶ 450 billion dollars GDP (nominal terms)
- ▶ The World Banks estimates Iran's economy shrank by 8.7% in 2019 and forecasts GDP growth to be 0% in 2020 and 1% in both 2021 and 2022
- ▶ In a global firepower Index Iran ranked 14th whereas India ranked 4th

### Iran and Muslim World:

- ▶ Iran is part of the Organisation of Islamic Cooperation
- ▶ The Organisation of Islamic Cooperation is an international organization founded in 1969, consisting of 57 member states, with a collective population of over 1.8 billion as of 2015 with 53 countries being Muslim-majority countries
- ▶ Iran has been trying to form its own Islamic block with merging with Malaysia, Turkey, Qatar

### Understanding Sequence of events:

Iran U.S relations are at their worst after the recent events

- Donald Trump's India visit may have upset Iran. Trump repeatedly said he is against Radical Islamic terrorism.
- Soon after the visit Iran has been attacking India on the issue of recent riots in Delhi

#### Rift with India:

- India brought down its crude oil import from Iran to zero over the past one-and-a-half years to save its entities from United states sanctions
- India has now established permanent supply relations with Saudi Arabia, U.S and Russia for oil and natural gas
- Chinese influence on Iran has increased as China never stopped importing oil from Iran

#### Options in front of India:

- Protest diplomatically
- India can remind Iran about their poor record on human rights

#### Additional info:

- **Sanctions on Iran by U.S** - Iran has conducted a ballistic missile test.
- The United States has imposed new economic sanctions against Iran over its ballistic missile programme and for contributing to regional tensions.
- The sanctions cover Iran's banking and energy sectors and reinstate penalties for countries and companies in Europe, Asia and elsewhere that do not halt Iranian oil imports.

#### Mains oriented question:

Recently Iran has warned India to isolate India from Islamic world. Discuss the India-Iran conflict and its impact on international relations. (200 words)



(Scan the QR code to watch the video)

Notes

# 3rd Road Safety Meeting

by Joicy Joy

In English

#UPSC #IAS



(Click on the above image to watch the video)

## Relevance

GS 2 || International Relations || International Organizations || Specialized Agencies of UN

## Title

3rd Global Ministerial Conference on Road Safety, Objectives & key highlights of the meeting explained

## Why in news?

- Recently, the **Minister of Road Transport & Highways** represented India at the **3rd Global Ministerial Conference on Road Safety** in Stockholm (Sweden).
- It is organized by the **World Health Organization (WHO)** in association with the World Bank and minister-led delegations from more than **80 countries**.
- The theme of the conference is '**Achieving Global Goals 2030**'.

## Objectives

- Bring road safety on the global agenda and renew the world community's commitment to safer roads.
- Define ways to accelerate action on proven strategies to save lives.

## Outcome

- The conference adopted the "**Stockholm Declaration**".
  - Calls for a new global target for road safety for 2030 and a set of innovative solutions to save lives on the world's roads.
  - Aims to share successes and lessons from the implementation of the **Global Plan for the Decade of Action for Road Safety 2011-2020**.
- India has reaffirmed its commitment to the **United Nations goal** set under the **UN Decade of Action** of drastically reducing road accidents by the year **2030** during the event.

## Road accidents: Worldwide

- **Number of Deaths**-estimated **1.35 million** people are killed each year.
- **Leading Cause of Deaths**-Road traffic crashes are the eighth leading cause of death globally for people of all ages, and the leading cause of death for children and young adults aged 5-29 years.
- **Economic Burden**-Road accidents cost countries around 3% of their respective GDP.

## National scenario

- **Number of Deaths**- It kills almost **1.5 lakh** people annually in India.
- **Drastic Drop**- The accidents, as well as accident-related deaths in the period **2010-2018**, dropped drastically compared with the previous decades, despite the very high rate of growth of automobiles.
- **Severity**- The road accident severity (the number of persons killed per 100 accidents) has increased by **0.6% in 2018 compared to 2017**.

## Global Initiatives for Road Safety

- **Brasilia Declaration on Road Safety**
  - The declaration was signed in 2015 at the second Global High-Level Conference on Road Safety held in Brazil. The first conference was held in Russia (2009).
  - Through the Brasilia Declaration countries plan to achieve the Sustainable Development Goal 3.6 i.e; to half the number of global deaths and injuries from road traffic accidents by 2030.
  - The United Nations has also declared 2011-2020 as the decade of action for Road Safety.
- **UN Global Road Safety Week**
  - It is celebrated every two years, the fifth edition of the UN Global Road Safety Week (6-12 May 2019) highlighted the need for strong leadership for road safety.
- **The International Road Assessment Programme (iRAP)**
  - It is a registered charity dedicated to saving lives through safer road

## National Initiatives for Road Safety

- **4 E's for Road Safety**
- **4 E's** - Education, Engineering, Enforcement, Emergency Care - Formulated by Ministry of Road Transport & Highways

## Notes

- Calls for a new global target for road safety for 2030 and a set of innovative solutions to save lives on the world's roads.
- Aims to share successes and lessons from the implementation of the Global Plan for **the Decade of Action for Road Safety 2011–2020**.
- **Education:** Awareness is generated through various Road Safety Campaigns utilizing audio-visual and other print media and through NGOs.
- **Engineering:** The engineering measures are considered essential for adoption to help in improving road safety leading to reduction of accidents.
- **Enforcement:** The enforcement of road transport-related rules and regulations (like The Motor Vehicles Act 1988 and Central Motor Vehicles Rules 1989) is an important aspect to ensure road safety.
- **Emergency Care:** The scheme like **National Highway Accident Relief Service Scheme (NHARSS)** has been implemented to provide cranes and ambulances to States/UTs/NGOs for relief and rescue measures in the aftermath of accidents.

## Justice K.S. Radhakrishnan Committee

- Supreme Court had set up the three-member KS Radhakrishnan panel on road safety in 2014.
- The SC had termed the roads in India as “giant killers”.
- **Motor Vehicles Amendment Act, 2019**
  - It hikes the penalties for traffic violations, defective vehicles, juvenile driving, etc.
  - It provides for a **Motor Vehicle Accident Fund**, which would provide compulsory insurance cover to all road users in India for certain types of accidents.
  - It also provides for a National Road Safety Board, to be created by the Central Government through a notification.
  - The act also provides for the protection of **good samaritans**.



(Scan the QR code to watch the video)



# BIMSTEC Disaster Management Exercise 2020



(Click on the above image to watch the video)

## Relevance

GS 2 || International Relations || International Organizations || BIMSTEC

## Title

BIMSTEC Disaster Management Exercise 2020, India and Disaster Management

## Why in news?

The 2nd Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC) Disaster Management Exercise was conducted (11-13 February 2020) in Bhubaneswar, Odisha.

## Details

- **Focus: Heritage structures' protection.**
- The first edition of the **BIMSTEC DMEx** was also hosted by India in **2017** with the focus on testing the region's preparedness and resilience towards effective activation of inter-Governmental interaction/ dialogue/ agreements for immediate deployment of regional resources for disaster response.

## BIMSTEC

- To integrate the region, the grouping was formed in **1997**, originally with **Bangladesh, India, Sri Lanka, and Thailand**, and later included **Myanmar, Nepal, and Bhutan**.
- BIMSTEC, which now includes five countries from South Asia and two from ASEAN, is a bridge between South Asia and Southeast Asia.
- It includes all the major countries of **South Asia**, except **Maldives, Afghanistan, and Pakistan**.

## Members

- Bangladesh
- Bhutan
- India
- Nepal

- Sri Lanka
- Myanmar
- Thailand

## Aim

- Create an **enabling environment for rapid economic development**.
- Accelerate social progress.
- Promote collaboration on matters of common interest in the region.

## Highlights

- Seeks to provide a platform for member states to evaluate **existing capabilities**, **share best emergency response practices**, **improve emergency preparedness and strengthen regional response mechanisms**, to conduct a risk assessment in the context of cultural heritage sites at the time of disasters and to test the multi-stakeholders' coordination in a disaster scenario involving international, national, state, district, and local agencies.

## Participants

- **BIMSTEC members except for Bhutan and Thailand**
- **United Nations Development Programme (UNDP)**.
- **International Search and Rescue Advisory Group (INSARAG)**.
- **International Centre for the Study of the Preservation and Restoration Cultural Property (ICCROM)**.
- The **National Disaster Response Force (NDRF)** is building the capacity of its forces to play the role of the first responder at heritage sites, which are vulnerable to disasters such as earthquakes, floods, cyclones, and tsunami across India.

## Reasons for Focus on the Heritage Sites

- Recent losses suffered in an earthquake in Nepal (2015).
- Damages to Heritage Sites in the Gujarat earthquake (2001).

## Significance

- According to **Indian National Trust for Art and Cultural Heritage (INTACH)** in India, there could be 11 lakh sites in towns and villages out of which close to 10,000 sites and buildings are protected and about 70,000 sites have heritage value.

- **International Centre for the Study of the Preservation and Restoration Cultural Property**
- **Creation:** Result of a proposal at the UNESCO General Conference held in New Delhi, in 1956.
- In 1959, the Centre was established in Rome, Italy.
- India is a member since 1961.
- **Aim:** Promote the conservation of all forms of cultural heritage, in every region of the world.
- Operates in the spirit of the **UNESCO Universal Declaration on Cultural Diversity (2001)**.
- Declaration states that “**Respect for the diversity of cultures, tolerance, dialogue, and cooperation, in a climate of mutual trust and understanding are among the best guarantees of international peace and security.**”

### International Search and Rescue Advisory Group (INSARAG)

- **Established in 1991.**
- It is a global network of more than 90 countries and organizations under the United Nations umbrella.
- **INSARAG deals with Urban Search and Rescue (USAR) related issues.**
- **Aim:** to establish minimum international standards for international coordination in earthquake response based on its Guidelines.

### India and Disaster Management-Recent initiatives

- Recently, the Union Cabinet approved the establishment of an International Coalition for Disaster Resilient Infrastructure (CDRI) in New Delhi.
- The National Institute of Disaster Management (NIDM) organized the 1st International Conference on “**Landslides Risk Reduction and Resilience**” in November 2019 in New Delhi.
- **Hosted the South Asian Annual Disaster Management Exercise (SAADMEx) and the Asian Ministerial Conference for Disaster Risk Reduction (AM-CDRR).**
- India has also offered its expertise and capabilities in DRR such as the **South Asia satellite, GSAT-9, and the Tsunami Early Warning Centre** to other countries.
- Disaster Management was one of the important Agenda items the BIMSTEC leaders deliberated upon during the **Goa BRICS Summit in October 2016 where BIMSTEC leaders were the Special Invitees.**



(Scan the QR code to watch the video)

### Notes

## Maldivian Home Minister visits India

by Joicy Joy

#UPSC #IAS

In English



(Click on the above image to watch the video)

### Relevance

GS 2 || International Relations || India & its Neighbours || Indian Ocean Geopolitics

### Title

India Maldives Relations, Maldivian Home Minister Sheikh Imran Abdulla recent visit to India

### Why in news?

The Home Minister of Maldives, Mr Sheikh Imran Abdulla, met Indian Home Minister on 21st February 2020.

### Details

- Both the ministers discussed issues of mutual interest in the **area of security and law enforcement cooperation**.
- Expansion of bilateral cooperation between India and Maldives in diverse fields including policing and law enforcement, counter-terrorism, counter-radicalization, organized crime, drug trafficking and capacity building.

The Directorate of Enforcement will assist the Maldives in setting up a probe agency like itself and guide the island nation on raising a **Prevention of Money Laundering Act, 2002 (PMLA)** infrastructure.

- The Directorate of Enforcement is a **multidisciplinary organization** mandated with the task of enforcing the provisions of two special fiscal laws – **Foreign Exchange Management Act, 1999 (FEMA)** and **Prevention of Money Laundering Act, 2002 (PMLA)**.

### Significance of Maldives for India

- Maldives' proximity to the west coast of India - Maldives is barely **70 nautical miles** away from Minicoy -the southernmost island of Lakshadweep.
- Lakshadweep group is separated from the Maldives by **Eight Degree Channel**.

- It is situated at the hub of commercial sea-lanes running through the Indian Ocean.
- More than **97% of India's international trade by volume and 75% by value** passes through the region.
- Since China's naval expansion into the Indian Ocean, Maldives significance has steadily grown and now it's at the heart of international geopolitics.
- Maldives is an important aspect of India's '**Neighbourhood First**' policy.
- '**India First**' has been a stated policy of the Government of Maldives.
- Maldives is a member of the **South Asian Association for Regional Cooperation (SAARC)** and the **South Asia Subregional Economic Cooperation (SASEC)**.
- There is a significant **Indian diaspora** in the Maldives.
- Innumerable Indians work across the **hospitality, education, and health-care sectors** of the Maldives economy.

### South Asia Subregional Economic Cooperation

- Set up in **2001**.
- Brings together **Bangladesh, Bhutan, India, the Maldives, Nepal, and Sri Lanka** in a project-based partnership.
- To promote regional prosperity by improving **cross-border connectivity, boosting trade among member countries, and strengthening regional economic cooperation**.
- The **Asian Development Bank (ADB)** serves as Secretariat to the SASEC Program.

### History of Relations

- India and Maldives share **ethnic, linguistic, cultural, religious and commercial links**.
- India was among the first to recognize the Maldives after its independence in **1965** and later established its mission at **Male** in **1972**.

### Defence

- India provides the **largest number of training opportunities** for **Maldivian National Defence Force (MNDF)**, meeting around **70% of their defence training requirements**.
- '**Ekuvirin**' is a joint military exercise between India and Maldives.

### Disaster Management

- The Government of India has provided **large-scale assistance** to the Maldives in the aftermath of the 2004 Indian Ocean tsunami and during the 2014 Male water crisis.

### Trade and Tourism

- India is Maldives' **4th largest trade partner** after UAE, China and Singapore.
- In 2018, India was the **5th largest source of tourist arrivals in the Maldives**.
- The Maldivian economy is heavily dependent on its tourism sector, which is the major source of foreign exchange earnings and government revenue.

### Operation Cactus

- In **1988**, in response to a request from the Maldives, India activated Operation Cactus to deploy its military and ensure regime continuity in Male.

### Conclusion

- Maldives is an island nation located in the Indian Ocean. Relation with the Maldives is important for India given its **strategic location and geographical proximity**.
- By changing to a **more democratic form of government** in the Maldives, India can engage with the Maldives to establish **much more friendly relations** than previous government era to protect the **safety and security of entire Indian Ocean region**.

### Mains model question

Discuss how the India-Maldives relationship has evolved over the time.



(Scan the QR code to watch the video)

Notes

## Portuguese President's Visit to India

by Joicy Joy

In English

#UPSC #IAS



(Click on the above image to watch the video)

### Relevance

GS 2 || International Relations || India & Rest of the World || Europe

### Title

India Portugal Relations, Key highlights of Portuguese President's recent visit to India

### Why in news?

- The Portuguese President **Marcelo Rebelo de Sousa** visited India from **13th-16th February 2020**.
- The last visit by a Portuguese President to India was in **2007**.

### Agreements signed

- **Fourteen agreements** and understandings were signed between India and Portugal in the fields of maritime heritage, maritime transport, and port development, migration and mobility, start-ups, Intellectual Property Rights, aerospace, nano-bio-technology, audiovisual co-production, yoga, diplomatic training, scientific research, and public policy.
- One of the agreements included cooperation in setting up a national maritime museum heritage complex in **Lothal, Gujarat**.

### Permanent Seat at UNSC

- Portugal provided its support to India to become a **permanent member of the Security Council of the United Nations**.

### India-Portugal Joint Economic Committee

- It has been decided to hold the next session of the **India-Portugal Joint Economic Committee** in India soon to review the gamut of the bilateral trade and economic relations.

### Visit to Goa

- Portuguese president visited churches in **Old Goa**, including the **Basilica of Bom Jesus** where relics of **St. Francis Xavier** are preserved.
- All these structures at Old Goa, located about **nine km from Panaji**, are part of the complex certified as world heritage monuments by **UNESCO**.
- **Santa Monica Church** is over **450 years old**, having been one of the first churches the Portuguese built in Goa in **1525**.

### Future plans

- Portugal could join the **International Solar Alliance** shortly.
- India as an **Associate Observer of the Community of Portuguese Language Countries**, so that both the countries can amplify their developmental partnerships in Africa and elsewhere.
- India's deepening engagement with the European Union (EU), especially when Portugal assumes the Presidency of the EU in **2021**.

### The community of Portuguese Language Countries (CPLP)

- **Community of Portuguese Language Countries (CPLP)** is a multilateral forum whose objective is to deepen the mutual friendship and cooperation among its members.
- It was created on **17th July 1996**.
- It has eight member states which have Portuguese as their official language-**Angola, Brazil, Cape Verde, East Timor, Guinea Bissau, Mozambique, Portugal, São Tomé and Príncipe**.

### India-Portugal Relations

- Diplomatic relations between the two countries were established in **1949**.
- Bilateral relations, however, went into decline after **1950** over **Portugal's refusal** to surrender its enclaves of **Goa, Daman Diu and Dadra and Nagar Haveli** on India's west coast.
- By **1955**, the two nations had cut off diplomatic relations which were followed by Indian military forces liberating **Goa** in **1961** through **Operation Vijay**, ending over **450 years of Portuguese rule** in India.
- In **1974**, **India and Portugal** signed a treaty recognizing India's sovereignty over **Goa, Daman & Diu, Dadra & Nagar Haveli and related matters**. With the signing of this treaty, diplomatic relations were



- **Bilateral S&T cooperation** is being actively fostered between the two countries under the Agreement for Cooperation in Science and Technology signed on **3rd December 1998**.
- The Centre for Indian Studies at the **University of Lisbon** was inaugurated in **April 2016** by the **Portuguese Minister of Foreign Affairs Augusto Santos Silva**. It is the first centre in any university in Portugal dedicated to the study of India.

### Operation Vijay

- **Prime Minister Jawaharlal Nehru** ordered a military intervention for the liberation of Goa after all the diplomatic talks failed with the Portuguese, thereby launching the **Operation Vijay** on **17th December 1961**.
- Portuguese army was not well prepared to handle the attack of Indian armed forces.
- The operation lasted for two days and was done with minimal bloodshed.
- The **Portuguese Governor General Vassalo da Silva** was coerced to give up control of Goa with which **Goa finally became independent and a part of India**.



(Scan the QR code to watch the video)

Notes

## Combating Drug Trafficking BIMSTEC

by Joicy Joy

In English



(Click on the above image to watch the video)

### Relevance

GS 2 || International Relations || International Organizations || BIMSTEC

### Title

BIMSTEC Conference on Combating Drug Trafficking, What is the Golden Crescent and Golden Triangle?

### Why in news?

- Recently, India hosted the first-ever BIMSTEC Conference on Combating Drug Trafficking in New Delhi.

It was organized by the Narcotics Control Bureau (NCB), India's federal agency for drug law enforcement.

BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation) is an international organization.

- Seven countries viz. India, Bangladesh, Bhutan, Myanmar, Nepal, Sri Lanka and Thailand fall in the littoral and adjacent areas of the Bay of Bengal.

### Drug trafficking

- Drug trafficking is a global illicit trade involving the cultivation, manufacture, distribution, and sale of substances that are subject to drug prohibition laws.
- The UN's World Drug Report points out that over 5% of the global population between 15-64 years of age is addicted to narcotics and the use of illicit drugs.

### Aim of the conference

- The BIMSTEC conference sought to provide an opportunity for all the member nations to deliberate on the increased threats posed by drug trafficking and the collective steps that were required to negate such threats.

### BIMSTEC and Drug-Trafficking

- Regional maritime connectivity and trade through the Bay of Bengal are imperative for the shared prosperity and economic growth of the entire BIMSTEC region.
- One of the most prominent security challenges for the region is drug trafficking through the sea. It is thus very important for all countries to engage with each other to **exchange ideas, policies and best practices to combat** this menace.
- In general, Asian countries are increasingly being affected by drug trafficking.
- BIMSTEC, being the **key link** between South Asian and Southeast Asian nations, is **one of the most effective platforms to tackle this global threat**.

### India and Drug-Trafficking

- India is a transit point for opiates produced illegally.
- India is in the middle of two major illicit opium production regions in the world
- **The Golden Crescent (Iran-Afghanistan-Pakistan) in the West.**
- **The Golden Triangle (South-East Asia) in the East.**
- Manipur and Mizoram having borders with Myanmar and other coastal States are sensitive and may become a gateway for illicit drugs entering India.

### Initiatives taken

- India has adopted a Zero Tolerance Policy towards all kinds of narcotics and psychotropic substances to realize its vision of a Drug-free India.
- India has also started an e-portal for the digitalization of drug data to assist various drug enforcement agencies.

### Drug Menace in India

- **Alcohol is the most abused substance in India.**
- Around 5 crore Indians reported having used **cannabis and opioids in 2018.**
- There are about **8.5 lakh** people who inject drugs.
- **Punjab, Assam, Delhi, Haryana, Manipur, Mizoram, Sikkim, and Uttar Pradesh – 50% cases.**
- More and more children are taking to alcohol consumption and the **highest percentage** of children who are addicted to alcohol are in **Punjab** followed by **West Bengal and Uttar Pradesh.**

### Narcotics Control Bureau

- It was constituted by the Government of India in **1986 under the Narcotic Drugs and Psychotropic Substances Act, 1985.**
- It is the apex coordinating agency under the **Ministry of Home Affairs.**
- The National Policy on Narcotic Drugs and Psychotropic Substances is based on **Article 47** of the Indian Constitution which directs the State to endeavor to bring about prohibition of the consumption, except for medicinal purposes, of intoxicating drugs injurious to health.
- Drug abuse control is the responsibility of the central government.

### Narcotic Drugs and Psychotropic Substances Act, 1985

- It provides for the penalty of **property derived from or used in illegal traffic in narcotic drugs.**
- The Act made an express provision for constituting a **Central Authority** to exercise the powers and functions of the Central Government under the Act.



(Scan the QR code to watch the video)

Notes



(Click on the above image to watch the video)

## Relevance

GS 2 || International Relations || Global Justice || Human Rights

## Title

United Nations Human Rights Commissioner goes to Supreme Court against CAA

## Why in news?

International Organizations are more questioning the CAA. United Nations Human Rights Commissioner goes to Indian Supreme Court against CAA

## United Nations Human Rights Council

On its website, the Human Rights Council describes itself as “an inter-governmental body within the United Nations system responsible for strengthening the promotion and protection of human rights around the globe and for addressing situations of human rights violations and making recommendations on them”.

- The UNHRC has the **ability to discuss all thematic human rights issues and situations that require its attention throughout the year**. The Human Rights Council replaced the former United Nations Commission on Human Rights (UNHRC).

## Membership of United Nations Commission on Human Rights (UNHRC)

- The Council is made up of 47 UN Member States, which are elected by the UNGA through a direct and secret ballot.
- The General Assembly takes into account the contribution of the candidate states to the promotion and protection of human rights, as well as their voluntary pledges and commitments in this regard.

Term	African States (13)	Asia-Pacific States (13)	Eastern European States (6)	Latin American & Caribbean States (6)	Western European & Other States (7)
2020-2023	Libya Mauritania Sudan Namibia	Indonesia Japan Marshall Islands South Korea	Armenia Poland	Brazil Venezuela	Germany Netherlands
2019-2021	Burkina Faso Cameroon Eritrea Somalia Togo	Bahrain Bangladesh Fiji India Philippines	Bulgaria Czech Republic	Argentina Bahamas Uruguay	Austria Denmark Italy
2018-2020	Angola DR Congo Nigeria Senegal	Afghanistan Nepal Qatar Pakistan	Slovakia Ukraine	Chile Mexico Peru	Australia Spain

## Who can lead the petition against CAA?

- United Nations Commission on Human Rights (UNCHR) is council has no role in filing the petition against CAA in Indian Supreme Court
- To advice the council there is one more council named as Office of the United Nations High Commissioner for Human Rights lead by commissioner of human rights in **UN Michelle Bachelet**
- There is lot of responsibilities on the shoulder of Commissioner of UN
- If there is human Rights violation is happening anywhere in the world and council is not able to go over the decision and conclusion then the commissioner can take the action

## The scenario for now

- Michelle Bachelet said that the question is not an issue of the “general purpose of the law, but whether the differentiations drawn within the law (CAA), namely the exclusion of persons from the scope of the law, on the basis of their religion, is sufficiently objective and reasonable”
- UN High Commissioner for Human Rights files **intervention plea in Supreme Court on CAA**
- “While reducing the risk of refoulement for certain communities, the CAA unequally places other communities at such risk.
- Accordingly, the narrow scope of the CAA, which extends protection from return only on religious grounds and limited to the specific **ethno-religious groups**, may not be sufficiently objective and reasonable in light of the broad prohibition of refoulement under international human rights law,” the application stated.
- Another concerns of the council is CAA can be set as an example for the other country like Europe there also a citizenship crisis is going on and if any such bill is passed by Europe this can lead to major citizenship crisis a

## What Human Rights Commissioner Wants?

- The Office of the High Commissioner of Human Rights (OHCHR) seeks to intervene as amicus curiae (third-party) in the original writ petition filed by retired IFS officer Deb Mukharji challenging the CAA, **Deb Mukharji, IFS (Retd.) & OHCHR. VS. Union of India & OHCHR.**
- The concern is that the human rights comes with very strong proof and very great knowledge and stand of human rights
- The IFS officer's point can be proven more easily
- But the intervention of UN and support to case of IFS officers can defame the image of india at globally

### Ministry of External Affairs stance

- **Ministry of External Affairs spokesperson Raveesh Kumar** asserted that the CAA is an "internal" matter of India and "foreign" parties have no "**locus standi**" in these decisions.
- "The Citizenship Amendment Act is an internal matter of India and concerns the sovereign right of the Indian Parliament to make laws.
- We strongly believe that no foreign party has any locus standi on issues pertaining to India's sovereignty," he said in a statement.

### Options with India

- International pressure is increasing on India over CAA
- India stand is clear that it is internal matter of India
- India has options that it can see the move of SC that if SC takes the petition filed by UN human rights commission or not
- If petition is taken by SC indian government can very clearly say that they have passed the law following all the procedure and government stand by it and whatever will the result government is much capable to handle it
- Other option is with this action of UNHRC india can withdraw it from UN council as protest against the council for the step taken claiming that UNHRC is biased and interfering in the internal matter of the country

### Mains oriented question

United Nations Human Rights Commission is an important international institution where decision taken affects countries in profound manner. What does the UN Human rights commission stand over CAA and what are the recent steps taken by them over CAA? Critically analyze India's stand on the latest talks on CAA.



(Scan the QR code to watch the video)

### Notes



# U.S China Media Wars

By Prashant Dhawan



(Click on the above image to watch the video)

## Relevance

GS 2 || International Relations || India & Rest of the World || US

## Title

US China Media Wars

## Why in news?

US-China media row deepens as Beijing hits at revenge over curbs on states. In the present time one thing which is most important is global narrative, global narrative is controlled by US

## Role of Media in global world

- The media is media technologies that are intended to reach a large audience by mass communication.
- The media play a key role in enhancing **globalization**
- The media also play an important role in facilitating culture exchange flows of information between countries.
- Mass media in the process of globalization has definitely got a lot of positive and negative aspects, but however the advantages are way more and therefore there is a remarkable progress in development in **all-economic, social, political, cultural and traditional aspects**. Moreover it is grateful to say that the world as a global village has come to stay and mass media have played special role in this
- In the present time media make hold the power to make global narrative, and global narrative is in the control U.S

## A big development took place in 2016 that the world largely ignored

- CGTN - as the international arm of **China Central Television (CCTV)** was rebranded in 2016 - is the most high-profile component of China's rapid media expansion across the world, whose goal, in

the words of President Xi Jinping, is to "tell China's story well".

## History

- Since 2003, when revisions were made to an official document outlining the political goals of the People's Liberation Army, so-called "media warfare" has been an explicit part of Beijing's military strategy.
- The aim is to influence public opinion overseas in order to nudge foreign governments into making policies favorable towards China's Communist party.

## Impact afterward

- Lot of journalists from China started working in the U.S and U.K
- Slowly they became part of the larger media group and started pushing forward the Chinese narrative China is waging a global propaganda war to silence critics abroad, report warns

## Chinese reaction to recent event

- The next day, China expelled three reporters from the US-based Wall Street Journal over a coronavirus editorial that China called "racist".
- The journalists, two of whom were American, had no role in writing the editorial, headlined "China Is the Real Sick Man of Asia"
- **Reaction from FCCC:** The **Foreign Correspondents' Club of China (FCCC)** warned that Beijing was using visas as "weapons against the foreign press like never before".
- In a report, the FCCC said that 82% of journalists in the country had experienced interference, violence or harassment while working.

## Press freedom in China

- In 2019 **Reporters Without Borders** ranked China **177 of 180 countries for press freedom**, after measuring media independence, respect for safety and freedom of journalists, and pluralism
- The BBC is blocked in China and in 2019 it launched an international news website on the dark web via Tor, in an attempt to thwart censorship attempts by governments includin
- **Nine journalists have been either expelled or effectively expelled through non-renewal of visas since 2013, according to the Foreign Correspondents' Club of China**

### Impact of whole event

- Characterized by the State Department as a "personnel cap," the restriction stipulates that no more than 100 citizens of the Peoples' Republic of China will be able to work in the U.S. for the five state media outlets, effective March 13.

### Conclusion

Media plays an important role in the present world, from making global narrative to be the most important medium in the globalization era media had all the power in creating the narrative in either way. Media is the pillar of any country and freedom of speech and expression should be the right of the media in any country. Media is the medium for truth and knowledge to reach to every public, in urge of the Media should also understand their role and take it wisely so that masses get accurate news and faith of the media restrain

### Mains oriented question

Media have their own role in globalization and nation building. In context of this write about the role of media at global level and India. How it impacts globalization and makes global narrative worldwide.



(Scan the QR code to watch the video)

Notes

# Taliban Deal IMPACT ON INDIA

By Prashant  
Dhawan

(Click on the above image to watch the video)

## Relevance

GS 2 || International Relations || India & Rest of the World || US

## Title

US Taliban Deal - Impact on India

## Why in news?

The United States signed a historic deal with Taliban that could pave the way toward a full withdrawal of foreign soldiers from Afghanistan over the next 14 months and represent step toward ending the 18-year-war there.

## Understanding Basic structure

- The event which we discuss are totally related to Trump's domestic policies
- The four issues Trump has focused on the most in order to get re elected are-
  - Reducing trade deficit with the world
  - Making sure U.S stock market reaches all time high/more employment/ better company
  - Illegal immigrant issues
  - Bringing back the American Soldiers from Syria and Afghanistan
- Trump has already pulled out soldiers of Syria
- US troop pull of Syria is much more easy then Afghanistan

## Afghanistan pull-out is more complicated

- US President George W. Bush demanded that the Taliban hand over Osama bin Laden and expel al-Qaeda; bin Laden had already been wanted by the FBI since 1998.
- The Taliban declined to extradite him unless given what they deemed convincing evidence of his involvement in the 9/11 attacks, and ignored demands to shut down terrorist bases and hand over other terrorist suspects apart from bin Laden.

## Historical perspective

### How U.S Invaded Afghanistan?

- The request was dismissed by the US as a meaningless delaying tactic, and it launched Operation Enduring Freedom on October 7, 2001 with the United Kingdom.
- The two were later joined by other forces, including the Northern Alliance troops on the ground.

## After the Invasion

- U.S was responsible for the future of Afghanistan after it overthrew the Taliban regime
- U.S tried to help build a democratic Afghan government. U.S forces also trained the Afghan Nation army

## Afghan National Army

- The land warfare branch of the Afghan Armed Forces. It is under the Ministry of Defense in Kabul and is largely trained by US-led NATO forces.
- Sizable numbers of Afghan National Army Officers are sent to be trained in India either at the Indian Military Academy in Dehradun, the National Defence Academy near Pune or the Officers Training Academy in Chennai.

## Afghan Armed Forces

- Active personnel - **174,300** The **Afghan Armed Forces are the military forces of the Islamic Republic of Afghanistan.**
- They consist of the Afghan National Army and the Afghan Air Force.
- One of the major goals of the US effort has been to train thousands of Afghan troops. Most of US spending on reconstruction has gone to a fund that supports the Afghan Army and police forces through equipment, training and funding.
- But nobody in Afghanistan – not the US military, and not **President Ashraf Ghani's** top advisers – thinks Afghan military forces could support themselves.
- The Afghan Army in particular suffers from increasing casualty rates and desertion, which means they have to train new recruits totaling at least a third of their entire force every year.

## How Obama planned?

- President Barack Obama had planned to hand over total responsibility for security to the Afghans by the **end of 2014** and to draw down all US forces by **2016**. That plan faltered when the Taliban took quick advantage and gained ground.
- The US military had to **persuade first Obama**, and then President Donald Trump, to ramp up forces.

### After 18 years and \$2 trillion what did the U.S get in Afghanistan?

- There is little to show for it.
- The Taliban control much of the country.
- Afghanistan remains one of the world's largest sources of refugees and migrants.
- More than **2,400 US soldiers** and more than **38,000 Afghan civilians** have died.

### Trump's Pullout

- The US and Taliban signed an agreement for "**Bringing Peace to Afghanistan**", which will enable the **US and NATO** to withdraw troops in the next 14 months.
- India attended the signing ceremony in Doha, and was represented by Ambassador to Qatar P Kuma-ran.

### The Pact

- The pact is between the "**Islamic Emirate of Afghanistan which is not recognized by the United States as a state and is known as the Taliban**" and the US.
- The **four-page pact** was signed between Zalmay Khalilzad, US Special Representative for Afghanistan Reconciliation, and Mullah Abdul Ghani Baradar, political head of the Taliban.

### Key element of the Pact

- **Troops Withdrawal:** The US will draw down to **8,600 troops in 135 days** and the NATO or coalition troop numbers will also be brought down, proportionately and simultaneously. And all troops will be out within 14 months – "all" would include "non-diplomatic civilian personnel" (could be interpreted to mean "intelligence" personnel).
- **Taliban Commitment:** The main counter-terrorism commitment by the Taliban is that "Taliban will not allow any of its members, other individuals or groups, including al-Qaeda, to use the soil of Afghanistan to threaten the security of the United States and its allies". While Miller said the reference to al-Qaeda is important, the pact is silent on other

terrorist groups – such as an India groups Lashkar-e-Toiba or Jaish-e-Mohammed. Again, India, not being an US ally, is not covered under this pact.

- **Sanctions Removal:** UN sanctions on Taliban leaders to be removed by three months (by May 29) and US sanctions by August 27. The sanctions will be out before much progress is expected in the intra-Afghan dialogue.

### Ceasefire

- It is identified as another potential "trouble spot".
- The agreement states ceasefire will be simply "an item on the agenda" when intra-Afghan talks start, and indicate actual ceasefire will come with the "completion" of an Afghan political agreement.

### India's Overall reaction to the deal

- S.Jaishankar minister of external affairs in a statement said that the US- Taliban deal didn't come as a surprise for India
- **India's Foreign Minister** said "'I do believe that the past 20 years have brought about big changes in the war-torn country. This is not the Afghanistan of 2001. Our message to the US is the achievements should not be lost. We have to wait and see how it plays out," he added.

### Way forward

- Sooner or later the Taliban will come to power with international recognition.
- And India will have to then open links with them.
- There are indications now that Pakistan-based Haqqani network within the Taliban will emerge as leaders.
- India will now have to take a strategic approach once everything settles down

### Mains oriented question

Discuss the impact of US-Taliban deal, how will the relation of both the countries will grow in future, what will its impact on India and its international relations.



(Scan the QR code to watch the video)



## UN Delegation on Palestine visits India

by Joicy Joy

in English

#UPSC #IAS



(Click on the above image to watch the video)

### Relevance

GS 2 || International Relations || India & Rest of the World || West Asia

### Title

UN Delegation on Palestine visits India, What is India's stand on Israel Palestine issue?

### Why in news?

- Recently, a **UN delegation on Palestine** visited New Delhi to seek India's political and diplomatic support for a peaceful resolution to the long-standing conflict between Israel and Palestine.
- The delegation of the **United Nations Committee on the Exercise of the Inalienable Rights of the Palestinian People (CEIRPP)** intends to engage India in the settling of the question of Palestine.
- During the visit of the UN delegation on Palestine, India has reiterated its stand and supported the **Two-State solution** for Israel and Palestine.

### Aim

- The visit aimed to **enhance the political and diplomatic support of India for a peaceful solution to the Israel-Palestine conflict** and engaging Indian counterparts on synergies in capacity building for staff and institutions of Palestine.
- The delegation intends to involve countries like India as it **shares good relations with both Israel and Palestine**, and are also attached to **multilateral principles**, to play a bigger role in the resolution of the issue.

### Two-State Solution

- The **"two-state solution"** is based on a **UN resolution of 1947** which proposed two states - one would be a state where **Zionist Jews** constituted a majority, the other where the **Palestinian Arabs** would be a majority of the population. The idea

was however rejected by the Arabs.

- For decades, it has been held by the international community as the only realistic deal to end the Israeli-Palestinian conflict.
- India has consistently voted in favour of those resolutions that **promote the two-state solution** with a **Palestinian claim to East Jerusalem**.

### India's Stand on Israel-Palestine Issue

- In **June 2019**, India voted in **favour of a decision introduced by Israel** in the UN Economic and Social Council (ECOSOC) that objected to granting consultative status to a Palestinian non-governmental organization.
- In **June 2018**, India had **voted in favour of Palestine** on the UN General Assembly (UNGA) resolution to investigate an indiscriminate force usage by Israeli forces against Palestinian civilians.
- As a part of **Link West Policy**, India has **de-hyphenated its relationship with Israel and Palestine in 2018** to treat both the countries mutually independent and exclusive.
- In **December 2017**, India had **criticised the United States** vote for recognising **Jerusalem as the Israeli capital** at the UNGA vote.
- In **2014**, India favoured UNHRC's resolution to probe Israel's human rights violations in Gaza. Despite supporting the probe, **India abstained from voting against Israel in UNHRC in 2015**.

### CEIRPP

- **United Nations Committee on the Exercise of the Inalienable Rights of the Palestinian People (CEIRPP)** was founded in **1975** by the **United Nations General Assembly**.
- It aims to formulate a programme to enable the Palestinian people to exercise their right to self-determination, to national independence and sovereignty, and the right of Palestine refugees to return.

### Mains model question

What do you understand by 'two-state solution'- Palestine conflict situation? What are the other alternatives solutions available and which one should international players endorse and push for? Critically examine.



(Scan the QR code to watch the video)



## Indian Ocean Commission & India

by Joicy Joy



#UPSC #IAS

in English

(Click on the above image to watch the video)

### Relevance

GS 3 || International Relations || India & its Neighbours || Indian Ocean Geopolitics

### Title

What is Indian Ocean Commission? Strategic importance of India becoming an OBSERVER of IOC

### Why in news?

- India has been accepted as an observer of the Indian Ocean Commission (IOC).
- India's joining of the IOC as an observer has strategic importance as the Commission is an important regional institution in the Western/African Indian Ocean.

### Indian Ocean Commission

- The Indian Ocean Commission (IOC) is an intergovernmental body created in 1984 to protect the interests of the Western Indian Ocean islands.
- It consists of Madagascar, Comoros, La Réunion (French overseas territory), Mauritius and Seychelles.
- The Commission has five observers – India, China, European Union (EU), Malta and International Organisation of La Francophonie (OIF).
- OIF is a 54 french speaking nations collective.

### Significance of an Observer Status of India

- Engagement with the Western Indian Ocean
  - It will facilitate collective engagement with the islands in the Western Indian Ocean that are becoming strategically significant.
  - Given China's growing presence in the region, India will be able to increase its naval presence and gain support for its maritime projects across the Indo-Pacific.
  - The Western Indian Ocean (WIO) is also a strategic location of the Indian Ocean linking the

Southeastern coast of Africa to the wider Indian Ocean and beyond.

#### ➤ Opportunity in the Mozambique Channel

- The IOC islands are situated around one of the key chokepoints in the Indian Ocean- the Mozambique Channel.
- The Mozambique Channel is an arm of the Indian Ocean located between the African countries of Madagascar and Mozambique.
- The Mozambique Channel lost its significance post the opening of the Suez Canal, but the recent hostilities near the Strait of Hormuz brought the channel back into focus as the original route for bigger commercial vessels (especially for oil tankers).
- Potential of natural gas reserves in the Mozambique Channel further increases the significance of the region.

#### ➤ Cooperation with France

- It will also help to boost cooperation with France that has a strong presence in the western Indian Ocean.

### SAGAR Policy

- It will help to extend India's SAGAR (Security and Growth for all in the Region) policy in the region.
- SAGAR is an articulation of India's vision for the Indian Ocean which aims for enhancement of capacities to safeguard land and maritime territories & interests; deepening economic and security cooperation in the littoral; action to deal with natural disasters and maritime threats like piracy, terrorism.

### Mains model question

Discuss the maritime challenges faced by India. How will India's Maritime Security Strategy (IMSS-2015) be helpful in Handling new and growing challenges?



(Scan the QR code to watch the video)

## Economy

## Aircraft Amendment Bill

by Mahipal Rathore



(Click on the above image to watch the video)

## Relevance

GS 3 || Economy || Infrastructure || Transportation

## Title

Aircraft Amendment Bill 2020 passed by Lok Sabha,  
Know all about it,

## Why in the news?

**The Aircraft (Amendment) Bill, 2020 was passed in Lok Sabha** on 17th March 2020. It was earlier introduced in the House by the Minister of State for Civil Aviation, Mr. Hardeep Singh Puri, on February 4, 2020. The Bill seeks to amend the Aircraft Act, 1934. The Act regulates the manufacture, possession, use, operation, sale, import and export of civil aircrafts, and licensing of aerodromes.

## Why was an amendment needed in the bill?

- India is a signatory to the **Convention on International Civil Aviation** (also known as Chicago Convention of 1944) and has the obligation to provide safe and efficient operations of aircraft within its airspace.
- The amendment would fulfil the safety requirements of **International Civil Aviation Organization (ICAO)**.
- ICAO, which is the United Nations global aviation watchdog.

International Civil Aviation Organization



Formation	4 April 1947; 72 years ago
Type	United Nations specialized agency
Legal status	Active
Headquarters	Montreal, Canada
Head	Secretary-General Fang Liu
Parent organization	United Nations Economic and Social Council
Website	<a href="http://www.icao.int">www.icao.int</a>

- ICAO had carried out the **Universal Safety Oversight Audit Programme** for India in November 2017 and in February 2018.
- In 2017, the audit result showed that the country's score declined to 57.44% from 65.82% earlier, placing India below Pakistan and Nepal.
- The need was felt to amend old regulatory framework to bring safety and security upto the mark.

## Provisions of the Bill?

- The Bill converts three existing bodies under **the Ministry of Civil Aviation into statutory bodies under the Act**. These three authorities are:
  - Directorate General of Civil Aviation (DGCA),
  - Bureau of Civil Aviation Security (BCAS)
  - The Aircraft Accidents Investigation Bureau (AAIB).
- The DGCA will carry out safety oversight and regulatory functions with respect to matters under the Bill.
- The BCAS will carry out regulatory oversight functions related to civil aviation security.
- The AAIB will carry out investigations related to aircraft accidents and incidents.
- Each of these bodies will be headed by a Director General who will be appointed by the Centre.
- The central government may issue directions to these authorities on matters related to their functions, if considered necessary in public interest.

## Power of Centre to make rules:

- Under the Act, the central government may make rules on several matters.
- These include:
  - Registration of aircraft,
  - Regulating air transport services,
  - Prohibition of flight over any specified area.
  - Regulation of air navigation services.
- The bill also allows the Centre to empower the Director General of BCAS or any authorized officer to issue directions and make rules on certain matters.  
These matters include:
  - conditions under which an aircraft may be flown, inspection of aircrafts, and
  - Measures to safeguard civil aviation against acts of unlawful interference.

## Adjudicating officers:

- The Bill provides for the appointment of designated officers, not below the rank of **Deputy Secretary to**
- **adjudicate penalties under the Bill.**  
Persons aggrieved by an order of a designated officer may appeal to an appellate officer.  
Appeals must be filed by the aggrieved person
- within 30 days from the day the order is received.

### Offences and Penalties:

- Under the old Act, the penalty for various offences is imprisonment of up to 2 years, or a fine of upto Rs 10 lakh, or both.
- The Bill raises the **maximum limit to Rs. 1 crore.**  
These offences include:
  - carrying arms, explosives, or other dangerous goods aboard aircraft,
  - contravening any rules notified under the Act, and
  - Constructing buildings or structures within the specified radius around an aerodrome reference point.
- Under the Bill, the **central government may cancel the licenses, certificates, or approvals granted** to a person under the Act if the person contravenes any provision of the Act.
- Such licenses include those given for:
  - The establishment of an air transport service,
  - The establishment of aerodromes, and
  - The operation, repair, and maintenance of aircraft.
- The Bill allows for the compounding of certain offences under the Act or rules under the Act. These include:
  - flying to cause danger to any person or property and
  - The contravention of any directions issued by the Director General of any of the three bodies.
- Offences may be compounded by the Director Generals as prescribed by the Centre.
- Courts will not take cognizance of any offence under this Act, unless a complaint is made by **Director General of Civil Aviation, BCAS, or AAIB.**
- Only courts equivalent or superior to a Metropolitan Magistrate or a Magistrate of the first class may try offences under the Act.

### Exemption for Armed Forces:

- Aircraft belonging to the **naval, military,** or air forces of the Union are exempted from the provisions of the Act.
- The Bill expands this exemption to include aircraft belonging to any other armed forces of the Union.

### Benefit to Central Armed Police Force (CAPFs):

- The BSF's fleet of six 'Dhruv' Advanced Light Helicopters, one Chetak chopper and an Avro aircraft are operated under DGCA regulations currently.
- The Border Security Force (BSF) is set to soon have its own set of regulations for its air wing.
- The BSF, like the defence forces, is now set to be outside the ambit of the Directorate General of Civil Aviation (DGCA).



(Scan the QR code to watch the video)

### Notes

# Will **NPA** rise in next 3 years?

by Ankit Agrawal  
#UPSC #IAS



(Click on the above image to watch the video)

## Relevance

**GS 3 || Economy || Banking & Financial Sector || NPA**

## Title

Bank bad loans to rise in next 3 years, Companies may default on Rs 2.54 lakh crore loans says Ind-

## Why in news?

Bank bad loans to rise in next 3 years, Companies may default on Rs 2.54 lakh crore loans

## What is a bad bank?

- A bad bank is a corporate structure which isolates illiquid and high risk assets held by a bank or a financial Organisation, or perhaps a group of banks or financial organizations.
- A bank may accumulate a large portfolio of debts or other financial instruments which unexpectedly increase in risk, making it difficult for the bank to raise capital, for example through sales of bonds.
- In these circumstances, the bank may wish to segregate its "good" assets from its "bad" assets through the creation of a bad bank. The goal of the segregation is to allow investors to assess the bank's financial health with greater certainty.
- A bad bank might be established by one bank or financial institution as part of a strategy to deal with a difficult financial situation, or by a government or some other official institution as part of an official response to financial problems across a number of institutions in the financial sector.

## Current scenario:

- A study of top 500 private sector companies by India Ratings & Research.
- These **500 debt-heavy borrowers** have an outstanding loan book of Rs 39.28 lakh crore.
- Out of this, the existing default amounts to **Rs 7.35**

**lakh crore.**

- Out of this, the existing default amounts to Rs 7.35 lakh crore loans.
- The size of corporate loan book stands at around **Rs 64 lakh crore.**
- In next three years if the pace of economic expansion doesn't pick up sufficiently,
- **An additional 4% of this amount**, translating roughly into Rs 2.54 lakh crore could tip into default.

## What is the GDP assumption?

- The predictions are based on the assumptions of **6% average real GDP growth in FY21 and FY22**, with input cost not rising more than 4% and rupee not depreciating by more than 5%.
- Even if the average GDP growth rises to 7% over the same period, the incremental slippages could still be around **Rs 1.98 lakh crore.**

## Why is the default related to GDP?

- The problem emanates from the inability of corporates to deploy their funds productively.
- The share of productive assets in the system has gone down sharply as incremental debt continues to be used to fund losses.

## Are default & NPA the same?

- A default does not necessarily mean that it would translate into non-performing assets.
- According to Reserve Bank of India's new rule, companies that delay in loan repayment by a single day are considered defaulters.

## NPA (non-performing assets):

- **A non performing asset (NPA)** refers to a classification for loans or advances that are in default or in arrears.
- A loan is in arrears when principal or interest payments are late or missed. A loan is in default when the lender considers the loan agreement to be broken and the debtor is unable to meet his obligations.
- In simple language a non-performing asset (NPA) is a loan or advance for which the principal or interest payment remained overdue for a period of **90 days**. Non Performing assets (NPAs) are recorded on a bank's balance sheet after a prolonged period of non-payment by the borrower.
- NPAs place financial burden on the lender; a significant number of NPAs over a period of time may



indicate to regulators that the financial health of the bank is in jeopardy.

### Default:

- Default is the failure to repay a debt including interest or principal on a loan or security. A default can occur when a borrower is unable to make timely payments, misses payments, or avoids or stops making payments.
- Individuals, businesses, and even countries can fall prey to default if they cannot keep up their debt obligations. Default risks are often calculated well in advance by creditors.
- Default is the failure to repay a debt on a loan or security. A default can occur when a borrower is unable to make timely payments, misses payments, or avoids or stops making payments.
- Defaults can occur on secured debt such as a mortgage loan secured by a house or unsecured debt such as credit cards or a student loan.

### Impact on economy:

- The default is likely to result in increasing the credit costs. (When banks refer to credit costs they are talking about the amount they expect to lose because of standard credit risks. In the case of home loans the credit costs are the lowest. As in banks expect to lose less than 1% of their funds due to non-repayment.)
- It will also put banks' profitability under more pressure.
- Thus affecting the credit cycle.

### Most Vulnerable Sectors:

- Iron & steel,
- Residential real estate,
- Engineering, procurement & construction (EPC),
- Conventional power generation,
- Telecom.

### Is this research credible?

- The firm had conducted a similar **analysis in 2016** said that the predictive ability of the analysis was very high.
- Around **67% of the extremely vulnerable** issuers actually defaulting since then.

### Mains oriented question:

What do you understand by NPA and default? What are the challenges faced by Indian banking system at present? What steps can be taken to tackle the risk of NPA? (250 words)



(Scan the QR code to watch the video)

### Notes



# Cabinet Decisions

04-March-2020



by Ankit Agrawal

#UPSC #IAS

(Click on the above image to watch the video)

## Relevance

GS 3 || Economy || Economic Reforms || Public Sector Reforms

## Title

Union Cabinet Decisions on Companies Bill 2019, CSR Norms Relaxed, Bank Consolidation & Air India

## Why in the news?

On 4th of March an important decision was taken by the cabinet on Companies Act 2013 and for some changes in **Corporate Social Responsibilities (CSR)** are also done. Government of India is about to do 100% disinvestment in Air India, FDI under Air India will get some changes done by the government. Nirmala Sitharaman and Prakash Javadekar brief the media about key decisions taken in the Cabinet meeting.

## Changes made in the sectors are-

- Decriminalization of Companies Act
- Relaxation in CSR Norms
- Merger of 10 PSU banks
- FDI in Air India

## Companies Act-

### About Companies Act 2013:

- The Companies Act 2013 is an Act of the Parliament of India on Indian company law which regulates incorporation of a company, responsibilities of a company, directors, dissolution of a company.
- The **2013 Act is divided into 29 chapters containing 470 sections as against 658 Sections in the Companies Act, 1956 and has 7 schedules.**
- The Act has replaced **The Companies Act, 1956** (in a partial manner) after receiving the assent of the President of India on **29 August 2013**. The Act came into force on 12 September 2013 with few changes like earlier private companies' maximum number of

members were 50 and now it will be 200.

- A new term of "one-person company" is included in this act that will be a private company and with only **98 provisions of the Act notified**. A total of another
- 184 sections came into force from 1 April 2017

### First amendment in the Companies Act 2013:

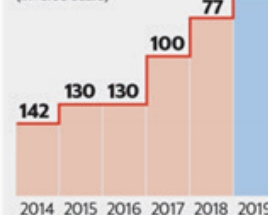
- In order to facilitate ease of doing business in India, the Lok Sabha on 27th July, 2017 passed The **Companies (Amendment) Bill, 2016 ("Bill")** thereby bringing change to the present Companies Act, 2013 ("Act") with respect to structuring, disclosure and compliance requirements for the companies.
- With a focus to ease doing business in India, the Government of India through this Bill addresses inconsistencies and procedural restrictions in the present Companies Act, 2013. Considering the changes the Bill proposes to bring about, it can be clearly said that there will be a sea change in the present Act which will boost economic growth and upheave foreign investment in India.

### The Companies (Second Amendment) Bill, 2019:

- The bill removes criminality under the Companies Act in case of defaults that do not have an **element of fraud** or do not involve larger public interest.
- The cabinet approves **72 changes in Companies Act**.
- The main thrust is on ease of doing business.
- Section 16 of the law allows the government to order a name change in cases where a recently-incorporated company's name is similar to an existing one. Failure to do so results in a daily fine of Rs 1,000 on the company.
- The amendments will do away with the penalty. Instead, they introduce a system under which the government will issue a new computer-generated name if the company refuses to change the name for **3 months**, which is seen as a nudge.
- All is done to improve ease of doing business

### A steady climb

India's Doing Business ranking over the years (inverse scale)



### India ranking in categories

	2018	2019
<b>THE GOOD</b>		
Dealing with construction permits	52	27
Trading across borders	80	68
Resolving insolvency	108	52
<b>THE BAD</b>		
Protecting minority investors	7	13
Getting credit	22	25
Enforcing contracts	163	163

Source: World Bank

### What is Corporate Social Responsibility (CSR)?

- **Corporate social responsibility (CSR)** is a self-regulating business model that helps a company be

socially accountable—to itself, its stakeholders, and the public. By practicing corporate social responsibility, also called corporate citizenship, companies can be conscious of the kind of impact they are having on all aspects of society, including economic, social, and environmental.

- To engage in CSR means that, in the ordinary course of business, a company is operating in ways that enhance society and the environment, instead of contributing negatively to them.

### Key feature of CSR:

- Corporate social responsibility is important to both consumers and companies.
- Starbucks is a leader in creating corporate social responsibility programs in many aspects of its business.
- Corporate responsibility programs are a great way to raise morale in the workplace.

### Relaxation in CSR Norms:

- Now, they will be allowed to carry forward credit of their CSR spends to the future years if they spend more than the mandated 2% of net profits towards CSR spending in a particular year.
- In addition, the amendments propose to exempt companies which have an obligation to spend Rs 50 lakh or less under CSR from the requirement of having a CSR committee.

### Bank Consolidation-

#### What is bank consolidation?

- To consolidate (consolidation) is to combine assets, liabilities, and other financial items of two or more entities into one. In the context of financial accounting, the term consolidate often refers to the consolidation of financial statements wherein all subsidiaries report under the umbrella of a parent company.
- Bank consolidation is the process by which one banking company takes over or merges with another. This convergence leads to a potential expansion for the consolidating banking institution

#### Changes in bank consolidation:

- The Cabinet also approved a mega consolidation of public sector banks (PSBs) with effect from April 1. Banks have no issues with merger activity. Bank mergers will not affect operations of the banks.
- The core interest of banks and customers has been kept in mind.

### Air India disinvestment plan-

- Earlier, NRIs were not allowed to invest more than 49% in Air India.
- NRIs who are Indian nationals will get permission to invest 100% in Air India.

### Additional info:

- Behavioral nudge: Any aspect of the choice architecture that alters people's behavior in a predictable way without forbidding any options or significantly changing their economic incentives. To count as a mere nudge, the intervention must be easy and cheap to avoid.

### Mains oriented question:

India's aspiration to become a \$5 trillion economy depends on many sectors and factors. In the recent time the cabinet took many decisions to strengthen the economy and boost ease of doing business. Critically analyze the changes made by the government to bring investment in India for taking the economy to a stable position. (250 words)



(Scan the QR code to watch the video)

## What is Circuit Breaker?

by Ankit Agrawal



(Click on the above image to watch the video)

### Relevance

GS 3 || Economy || Banking & Financial Sector || Capital Market

### Title

What is Circuit Breaker in the stock market? Know all about circuit limit,

### Why in the news?

Indian stock market (Sensex and nifty) show major fall down in the recent time, when there is major price fluctuation then circuit breaker is imposed. Circuit breakers are very rare.

### What is circuit breaker?

- Circuit breakers are regulatory measures to temporarily halt in trading on an exchange, which are in place to curb panic-selling. They apply both to broad market indices such as the S&P 500 as well as to individual securities and exist in the United States as well as in other countries.
- Circuit breakers function automatically stopping trading when prices hit predefined levels, such as a **7%, 13%, and 20%** intraday move for the S&P 500. Circuit breakers a form of market curbs or circuit breaker are predefined value in percentage terms, which triggered an automatic check when there is a runaway in stock market on either direction. Circuit breaker are employed for both stocks and indices
- The flow of prices when changes very rapidly then a break is imposed and that is called circuit breaker
- As recent examples, on March 9, 2020 and again on March 16, circuit breakers were triggered at the NYSE as the DJIA fell more than 7% at the open, amid the growing global coronavirus pandemic.

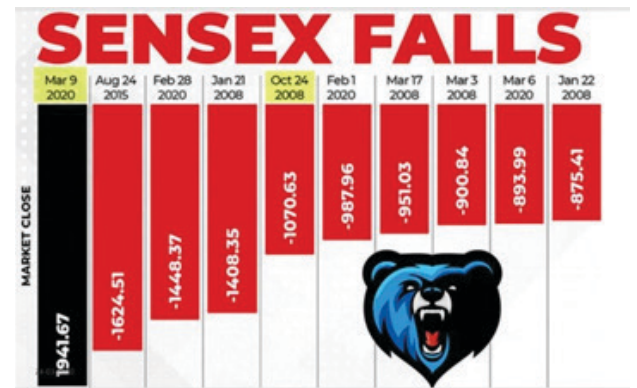
### Key points of circuit breaker:

- Circuit breakers are temporary measures that halt

- Circuit breakers are temporary measures that halt trading, which are used to curb panic-selling on U.S. stock exchanges.
- Currently, U.S. regulations have three levels of circuit breaker, set to halt trading when the S&P 500 Index drops **7%, 13%, and 20%**.
- The system of circuit breakers has been revised several time based on feedback from past crises, including the 1987 Black Monday crash

### Two things that happen during circuit breaker:

- Halting of trade in a security or index for a certain period.
- Halting of trade in a security or index for the entire trading days



### How Circuit Breakers Work?

- Let us understand circuit breaker with past examples-
- Regulators put the **first circuit breakers** in place following the market crash of October 19th 1987, when the **Dow Jones Industrial Average (DJIA) shed 508 points (22.6%) in a single day.**
- The crash, which began in Hong Kong and soon affected markets worldwide, came to be known as Black Monday.
- A second incident, the so-called **flash crash of May 6th 2010, saw the DJIA drop almost 1,000 points (over 9%) in just ten minutes.**
- Prices mostly recovered by market close, but the failure of the post-1987 circuit breakers to halt the crash caused the regulators to update the circuit breaker system.
- February 2013 we have had market-wide circuit breakers which respond to single-day declines in the S&P 500 index. If the **index falls by 7% below its previous close, this is known as a Level 1 decline.**
- **A Level 2 decline refers to a drop of 13%,** whereas a **Level 3 decline refers to a drop of 20%.**
- For individual securities, circuit breakers can be triggered regardless of whether the price is increas-

ing or decreasing. By contrast, circuit breakers that relate to broad market indices are only triggered based on downward price movements.

### Key Factors behind the Fresh Market selloff:

- India under lockdown, companies announce shut-down.
- Delays in \$1 trillion US stimulus.
- Rupee hits 76 a dollar level, FII selling intensifies.
- India has reached a crucial phase where it can either go China or Italy's way

### Mains oriented question:

Circuit breaker was in the news in the recent time due to a crash in the stock market and fall in the economy. What is a circuit breaker? How does it work? (200 words)



(Scan the QR code to watch the video)

Notes



# EASE 3.0 for PSBs



(Click on the above image to watch the video)

## Relevance

**GS 3 || Economy || Banking & Financial Sector || Banking Reforms**

## Title

EASE 3.0 for Public Sector Banks unveiled by FinMin, Know 8 key reform points,

## Why in the news?

There is always a difference in the public sector bank and private sector bank is seen in terms of services and in terms of NPA (non-performing assets). Government in 2018 decided to make private banks competitive and performing is named as EASE reform. Meaning of EASE is Enhance access and service excellence. EASE 1 and EASE 2 have already been introduced and now the Finance Minister has EASE 3 reform.

## The main motive of first EASE reform

- PSB Reforms EASE Agenda is a common reform agenda for PSBs aimed at institutionalizing clean and smart banking.
- It was launched in January 2018.
- It is only for **public sector bank**
- Subsequent edition of the program — **EASE 2.0 built on the foundation laid in EASE 1.0** and furthered the progress on reforms.
- In EASE 2.0, the government had proposed- **Pushing liquidity** in the public sector banks,
- Reconstituting the management committee and possible mergers among the ideal partners in the Indian banking sectors
- The main agenda is to reduce the NPA and increase the efficiency of the bank to provide loan

## EASE 2.0

- Reform Action Points in **EASE 2.0** aimed at making the **reforms journey irreversible**, strengthening

processes and systems, and driving outcomes.

- Public Sector Banks have shown significant improvement in the Action Points of the EASE Reforms Agenda since its introduction

## EASE 3.0

- **Finance Minister Nirmala Sitharaman** launched the EASE (Enhanced Access & Service Excellence) 3.0 reform agenda.
- EASE 3.0 agenda aims at **providing Smart,**
- **Tech-enabled public sector banking for aspiring India.**
- This launch of EASE 3.0 would change the customer's experience at the Public Sector Banks.
- Over the last five years, PSBs have not only cleaned up legacy stress and addressed underlying systemic weaknesses but have emerged stronger as a result of comprehensive and **institutionalized EASE reforms.**
- EASE 3.0 sets the agenda and roadmap for FY21 for their transformation into digital and data-driven NextGen Banking of the Future for an aspiring India. With EASE 1.0 and 2.0 laying a firm foundation of robust banking and institutionalized systems, PSBs are set to transform into digital- and **data-driven NextGen banks.**
- **EASE 3.0 emphasizes** on the use of digital, analytics & AI, FinTech partnerships across customer service, convenient banking, end-to-end digitalised processes for loan sourcing and processing, **analytics-driven risk management** as well as decision support systems for HR.
- New features that customers of public sector banks may experience under EASE 3.0 reforms agenda include facilities like:
  - **Palm Banking** for “End-to-end digital delivery of financial service”.
  - **“Banking on Go”** via EASE banking outlets at frequently visited spots like malls, stations, complexes, and campuses.

## Key features of EASE 3.0

- **Dial-a-loan:** Digitally-enabled doorstep facilitation for initiation of retail and MSME loans. Customers will have the facility to register loan requests through digitally-enabled channels
- **Customer-need driven credit offers by larger PSBs** to existing customers through analytics, e.g., for EMI on expenses like holidays/school-fees/jewellery/consumer durables, home loan takeovers, loan-against-property post home loan closure, working capital enhancement based on sales jump



- **Partnerships with FinTechs and E-commerce companies for customer-need driven credit offers**
- **Credit@click:** End-to-end digitalised, time-bound retail and MSME lending by larger PSBs, leveraging Account Aggregators, FinTechs and PSBloan-sin59minutes.com
- **Cash-flow-based MSME credit by larger PSBs,** using FinTech, Account Aggregator and other third-party data and transactions-based underwriting models
- Tech-enabled agriculture lending
- **Palm banking:** End-to-end digitised delivery of a full bouquet of financial services in regional languages and with industry-best service quality
- **EASE Banking Outlets:** On-the-spot banking at frequently visited places such as train stations, bus stands, malls, hospitals, etc. through paperless and digitally-enabled banking outlets and kiosks

### The idea behind Ease 3.0 Agenda:

- Establishing paperless and digitally-enabled banking in places where people visit the most.
- The government aims to focus on digitalization in the Public Sector Banks (PSBs) among themes that include-
  - Responsible banking,
  - PSBs as Udyami Mitra,
  - Customer responsiveness,
  - Credit take-off, Deep financial inclusions.

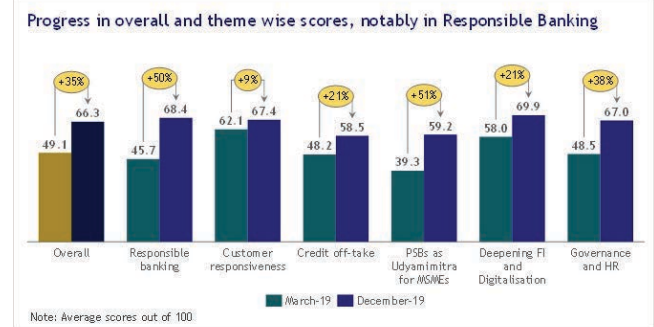
### EASE 3.0: Digital & data-driven PSBs

<b>Smart Lending for Aspiring India</b> <ul style="list-style-type: none"> <li>Dial-a-loan for doorstep facilitation</li> <li>Credit@click: End-to-end digital retail and MSME lending</li> <li>Alternate-data-based lending using cash-flow analysis</li> <li>Analytics-based credit offers</li> <li>Tech-enabled agricultural lending and export credit</li> </ul>	<b>Hard-wiring sound banking through IT systems</b> <ul style="list-style-type: none"> <li>Collections and Recovery Management Systems</li> <li>Risk Scoring &amp; Scrutiny Platform</li> <li>Early Warning Signals System for SOP-driven remedial actions</li> <li>Cloud-based banking solutions</li> <li>AML Compliance Monitoring System</li> <li>Alternate-data- and technology-based monitoring</li> </ul>
<b>Tech-enabled Ease of Banking</b> <ul style="list-style-type: none"> <li><b>Palm Banking:</b> End-to-end digital delivery of financial services</li> <li>"Banking on the go" through EASE Banking Outlets: Paperless, digitally enabled banking at frequently visited spots like malls, stations, complexes and campuses</li> <li>Digitalising the branch experience for customers</li> </ul>	<b>Governance and outcome-centric HR</b> <ul style="list-style-type: none"> <li>Board oversight for alignment of structures and processes with strategic goals</li> <li>Succession Planning</li> <li>Productivity assessment and IT-system based HR deployment</li> <li>Scientific and business-focussed Performance Mgmt System</li> <li>Specialised job families and cadres</li> </ul>

### Performances of PSB on EASE 2.0 Index:

- **PSBs have shown a healthy trajectory** in their performance over three quarters since the launch of EASE 2.0 Reforms Agenda. The overall score of

PSBs increased by 35% between March-2019 and December-2019, with the average EASE index score improving from **49.1 to 66.3 out of 100**.



- significant progress is seen across six themes of the Reforms Agenda, with the highest improvement seen in the themes of 'Responsible Banking' and 'PSBs as Udyamimitra for MSMEs'.

### Top 3 banks in each theme

<b>Leading banks for Ease 2.0 Dec Index</b> <ul style="list-style-type: none"> <li>State Bank of India</li> <li>Bank of Baroda</li> <li>Oriental Bank of Commerce</li> </ul>	<b>Theme 1: Responsible Banking</b> <ul style="list-style-type: none"> <li>Bank of Baroda</li> <li>State Bank of India</li> <li>Union Bank of India</li> </ul>	<b>Theme 4: Udyamimitra for MSMEs</b> <ul style="list-style-type: none"> <li>Oriental Bank of Commerce</li> <li>State Bank of India</li> <li>Union Bank of India</li> </ul>
<b>Top 3 banks in improvement from March baseline</b> <ul style="list-style-type: none"> <li>Oriental Bank of Commerce</li> <li>Bank of Maharashtra</li> <li>Syndicate Bank</li> </ul>	<b>Theme 2: Customer Responsiveness</b> <ul style="list-style-type: none"> <li>State Bank of India</li> <li>Bank of Baroda</li> <li>Canara Bank</li> </ul>	<b>Theme 5: Deepening FI &amp; Digitalisation</b> <ul style="list-style-type: none"> <li>Canara Bank</li> <li>Bank of Baroda</li> <li>Punjab National Bank</li> </ul>
	<b>Theme 3: Credit Off-take</b> <ul style="list-style-type: none"> <li>Oriental Bank of Commerce</li> <li>Union Bank of India</li> <li>State Bank of India</li> </ul>	<b>Theme 6: Governance and HR</b> <ul style="list-style-type: none"> <li>State Bank of India</li> <li>Bank of Baroda</li> <li>Oriental Bank of Commerce</li> </ul>

### Outcomes of the EASE reforms:

- Gross NPAs reduced from **Rs 8.96 lakh crore (14.6%)** in March-2018 to **Rs 7.17 lakh crore (11.3%)** in **December-2019**;
- A sharp decline in fraud occurrence from 0.65% of advances during **FY10-FY14 to 0.20% in FY18-FY20**.
- Record recovery of **Rs 2.04 lakh crore in FY19-FY20**.
- Number of **PSBs under PCA is down to 4**.
- **12 PSBs** reporting profits in FY20.

### Conclusion:

EASE reforms provide all PSBs a comparative evaluation showing where banks stand vis-à-vis benchmarks and peers on the Reforms Agenda. The Index follows a fully transparent scoring methodology, which enables banks to identify precisely their strengths as well as areas for improvement. The goal is to continue driving change by spurring healthy competition among PSBs and also by encouraging them to learn from each other.

### Conclusion:

There has always been a difference between performance and advancement difference between Public sector banks and private sector banks thus, Public sector banks many a time considered as less efficient in comparison to private sector banks. Government has come up with the EASE reforms to enhance the ability to PSB. In context of this write about the recent steps taken by the government to enhance the PSB performance. (250 words)



### Notes

## Low Crude Oil Price Good or Bad for India?

by Ankit Agrawal



(Click on the above image to watch the video)

### Relevance

GS 3 || Economy || Structure of the Indian Economy || Natural Resources

### Title

Reason for low crude oil price explained, Is it good or bad for India?

### Why in the news?

Crude Oil Price Fall constantly in this year from month of January to March

### Figures of fall in price:

#### Crude Oil Prices

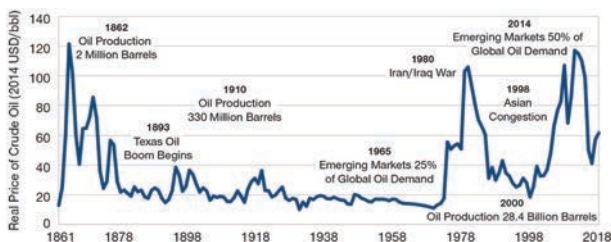
- January 2020 -65.93\$ per barrel
- March 2020 -31.49\$ per barrel

#### 1st January 2020

- Petrol Rs 75.14 /Litre
- Diesel Rs 67.96 / Litre

#### 12th March 2020 –

- Petrol Rs70.14 / Litre
- Diesel Rs 62.89/ Litre



### Why are Oil prices falling?

- Crude oil prices crashed big time because the deal between Saudi Arabia-led the Organization of the Petroleum Exporting Countries OPEC and Russia broke down.
- Saudi Arabia started a price war with its oil producing ally Russia.
- In short – Saudi Arabia, the world's top oil exporter, is trying to destroy the shale oil industry in the US, which isn't viable at sub-\$50 per barrel and create

some trouble for the Russian oil industry as well.

### The break-even price for producing oil:

- Saudi Arabia - \$83 per barrel.
- Shale oil industry of USA - \$50 per barrel
- Russia - \$40 to 50 per barrel

### India and Crude Oil:

- India is the world's third-largest crude consumer.
- Last year India imported close to **85% of the oil that it consumes.**
- Any fall in oil prices is a relief, as the import bill comes down.
- As of 6 March, the price of the Indian basket of crude oil was quoting at **\$47.92 per barrel.**
- By 10 March, it had fallen to **\$34.52 per barrel**
- As a result, there are bound to be savings on this front, at least in the short term.
- The dollar demand for oil imports is going to come down and this should act in India's favour at a time when there is tremendous downward pressure on the rupee.
- Between April 2019 and January 2020, India had imported around 188.4 million tonnes of crude oil and paid **\$87.7 billion** for it.

### The low price would not benefit India much: The reasons

#### Strategic Storage Infrastructure-

- Had India been ready with its strategic storage infrastructure, it could have filled it up with cheap oil. Indian Strategic Petroleum Reserves Ltd is responsible for building buffers.
- Currently, it has 5.33 million tonnes of underground strategic reserve facility in **Visakhapatnam, Mangalore and Padur**

#### Inopportune Time- Coronavirus

- The oil price crash comes at an inopportune time for the energy-hungry and import-dependent Asian economies.
- It may provide marginal relief, but it is no match for the debilitating economic impact of the coronavirus.
- It could, thus, end up being a lost opportunity as it is unlikely to spur consumption.

#### Uncertainty — The OPEC+ Alliance

- Saudi Arabia wants to solve two issues at one instance with same tactics
- The US shale oil industry & the Russian oil industry—with one stone.
- Russia can balance its budget at an oil price of anywhere from \$40-50 per barrel.
- But Saudi Arabia is not in a situation to sustain low

oil prices for long.

- To be able to meet its expenditure in 2020, it expected crude to be at \$83.6 per barrel.
- Thus OPEC alliance could get back on track.
- So, it is going to be hard for countries to plan their spending based on today's prices.

#### Ultra-Low & Ultra-High Price

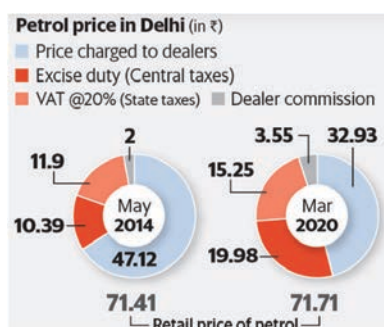
- Neither ultra-low nor ultra-high prices are good for India.
- Prices that encourage growth in both the exporting Gulf countries and India are good for us.
- Nearly 10 million Indians work in the GCC countries, who send over \$40 billion in remittances.
- Ultra-low prices may help India in the short run but can hurt in the medium to long run.
- The price which should keep everyone happy is \$60 a barrel.

#### The dollar game:

- Crude oil is bought and sold internationally in dollars.
- When an Indian company imports oil, it needs to pay for it in dollars.
- This pushes the demand for dollar vis-à-vis the rupee.
- With oil prices falling, the dollar demand for oil imports is going to come down and this should act in India's favour at a time when there is tremendous downward pressure on the rupee.

#### Breakdown of Price of Petrol in Delhi:

- Petrol is sold to dealers in Delhi at **₹32.93 per litre**
- The central government charges an excise duty of ₹19.98 per litre. **This is fixed irrespective of the price** of petrol.
- Over and above this, a dealer commission of **₹3.55 per litre** is to be paid. (Total - ₹56.46 per litre.)
- The Delhi government charges a VAT of 27%, which amounts to ₹15.25 per litre.
- Final retail price - **₹71.71 per litre ( ₹56.46 + ₹15.25)**. Despite crude oil prices having fallen by over 50% over the last six years, the price of petrol in Delhi has continued to remain the same.



- Taxes collected by both the central and state governments have gone up, and so has dealer commissions.

#### Why don't state Governments keep the same tax rate?

- State governments are facing a slowdown in tax collections, they are likely to capture some of the fall in prices by increasing the value-added tax (VAT)/sales tax they charge on petrol and diesel.
- Property taxes, which are a big source of revenue for many state governments, have taken a beating in the recent past due to a slump in the realty sector.
- If lower oil prices persist, the state governments will end up increasing VAT or the sales tax they charge on petrol and diesel, in the months to come.
- It is the easiest way for them to increase their tax revenue.

#### Central government:

- The central government has tended to increase the excise duty on petrol and diesel when oil prices have fallen.
- The government had between **November 2014 and January 2016** raised excise duty on petrol and diesel on nine occasions to take away gains arising from plummeting global oil prices.
- The increase in excise duty will result in annual increase of government revenues by about **Rs 39,000 crore**.
- The gains during the remaining three weeks of the current fiscal would be less than **Rs 2,000 crore**.

#### Conclusion:

In the short run we can see the benefit or can be benefited, but low price of the crude oil in the long run can harm India. It is very important that the price of the crude oil reaches a stable position so it does not harm the economic stability of any nation.

#### Additional info:

- Another 6.5 mt facility is coming up at Padur and Chandikhole (Odisha).
- Work on two more facilities — at Bikaner in Rajasthan and Rajkot in Gujarat — will be initiated soon
- US is one of the biggest crude oil out sourcer

#### Mains oriented question:

A constant dip is seen in the price of crude oil and it can impact the economy of the importer and exporter

country both. Explain whether the fall in the price of crude oil is good or bad for India and its economy. (250 words)



(Scan the QR code to watch the video)

Notes



# GST Collection ₹1 lakh crore

by Ankit Agrawal  
#UPSC #IAS



(Click on the above image to watch the video)

## Relevance

GS 3 || Economy || Public Finance || Taxation

## Title

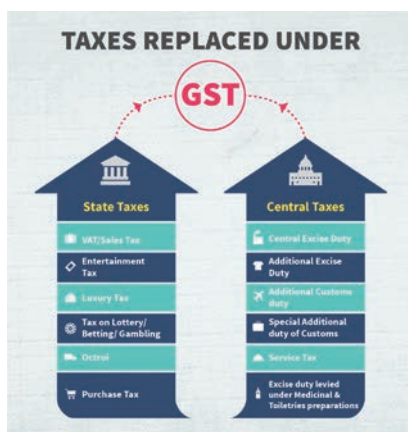
GST collection crosses ₹1 lakh crore mark, Is collection as per expectations?

## Why in the news?

GST collection crossed 1 Lakh crore in the month of February

## GST (Goods and services tax):

- GST is a uniform tax which is levied on all goods and services to put an end to these problems.
- Goods and Services Tax (GST) is an indirect tax (or consumption tax) used in India on the supply of goods and services. It is a comprehensive, multi-stage, destination based tax: comprehensive because it has subsumed almost all the indirect taxes except a few state taxes.
- Multi-staged as it is, the GST is imposed at every step in the production process, but is meant to be refunded to all parties in the various stages of production other than the final consumer and as a destination based tax, it is collected from point of consumption and not point of origin like previous taxes.



## Different types of GST:

- **CGST:** Under GST, CGST is a tax levied on Intra State supplies of both goods and services by the Central Government and will be governed by the CGST Act. SGST will also be levied on the same Intra State supply but will be governed by the State Government.
- This implies that both the Central and the State governments will agree on combining their levies with an appropriate proportion for revenue sharing between them. However, it is clearly mentioned in Section 8 of the GST Act that the taxes be levied on all Intra-State supplies of goods and/or services but the rate of tax shall not be exceeding 14%, each.
- **SGST:** Under GST, SGST is a tax levied on Intra State supplies of both goods and services by the State Government and will be governed by the SGST Act. As explained above, CGST will also be levied on the same Intra State supply but will be governed by the Central Government.
- **IGST:** Under GST, IGST is a tax levied on all Inter-State supplies of goods and/or services and will be governed by the IGST Act. IGST will be applicable on any supply of goods and/or services in both cases of import into India and export from India.
- **Cess:** The cess will compensate the states for any revenue loss on account of implementation of GST. This cess will not be payable by exporters and those persons who have opted for compensation levy. The input tax credit of this cess can be only used to pay compensation cess and not the other taxes like CGST, SGST or IGST.

## GST is imposed on which goods?

- GST is a uniform tax which is levied on all goods and services
- Alcohol for human consumption (i.e., not for commercial use) kept outside the GST
- Petrol and petroleum products (GST will apply at a later date), i.e., petroleum crude, high-speed diesel, motor spirit (petrol), natural gas, aviation turbine fuel kept outside the GST.

## GST collection:

- GST collection stood at Rs. 1.50 crore in February, registering growth of 8% over same month last year
- This is for 11th time since introduction of GST in July 2017 that- The monthly revenues have crossed the mark of Rs 1 lakh crore.

## February 2020 GST Collection:

- CGST stood at ₹20,569 crore,
- SGST at ₹27,348 crore,
- IGST at ₹48,503 crore (including ₹20,745 crore collected on imports),
- Cess at ₹8,947 crore (including ₹1,040 crore collected on imports)
- The GST revenues during February from domestic transactions grew 12% year-on-year. The GST on import of goods contracted by 2% as compared to February 2019.

### States Performance over GST:

- Maharashtra (12%),
- Gujarat (11%),
- Karnataka (15%),
- Tamil Nadu (8%),
- Uttar Pradesh (13%),
- Haryana (8%)
- These state records the recorded robust growth in GST revenues in February
- Data released by the government also showed that North East states were doing well, with Manipur topping the list with its collection jumping 77% in February.

### What is GSTR-3B?

- GSTR-3B is a monthly self-declaration to be filed by a registered GST dealer along with GSTR 1 and GSTR 2 return forms. It is a simplified return to declare summary GST liabilities for a tax period.

### Important of GSTR-3B:

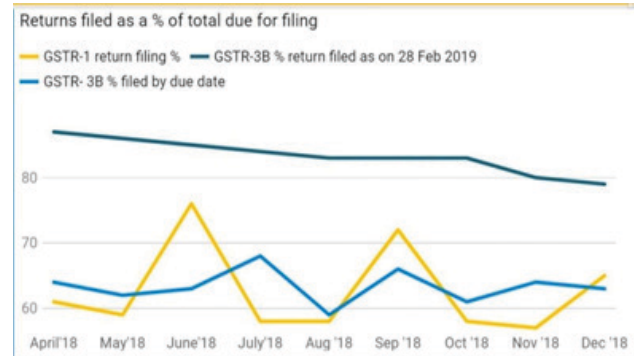
- One has to file GSTR-3B even when there has been no business activity (nil return).
- One cannot revise/amend GSTR3B.
- One have to file a separate GSTR 3B for every GSTIN you have.

### Who should file GSTR-3B?

- All taxpayers, including those with nil returns are required to file this GST Return Form on a monthly basis.
- However, there are a few exceptions:
  - Input Service Distributors & Composition Dealers
  - Suppliers of OIDAR (Online Information Database Access and Retrieval Services)
  - Non-resident taxable person

### Current status of GSTR-3B:

- The total number of GSTR 3B returns filed for the month of January up to February 29 stood at 83 lakh - same as last month.



### Is the collection as per expectations?

- Experts said the consecutive collections of Rs 1 lakh crore was an encouraging sign for the economy.
- But, the revenue department had in January reset the target for GST collections to Rs 1.15 lakh crore for February and Rs 1.25 lakh crore for March.
- The Central Board of Indirect Taxes and Customs (CBIC) has been on a war footing to augment collections by reducing input tax credit (ITC) fraud.
- Field formations of GST authorities have been asked to focus on identifying fraudulent ITC claims.

### Additional info:

- Under IGST,
  - Exports would be zero-rated.
  - Tax will be shared between the Central and State Government.

### Mains oriented question:

Indian economy has shown major slow down in the last few months and almost all the sectors have shown down growth, slow growth or no growth. What are the main reasons for the economic slow-down? What major steps have been taken by the government to boost the economy? (250 words)



(Scan the QR code to watch the video)

country both. Explain whether the fall in the price of crude oil is good or bad for India and its economy. (250 words)

Notes

## COVID 19 Economic Response Task Force

by Ankit Agrawal

#UPSC #IAS



(Click on the above image to watch the video)

### Relevance

GS 2 || Economy || Structure of the Indian Economy || Other Indices & Reports

### Title

Covid 19 and current economic scenario of India, Can Indian economy handle impact of coronavirus?

### Why in the news?

Covid-19 has spread all over the global and has shown its drastic impact everywhere, not only human life but

### Impact on Indian economy due to Covid-19:

- The RBI governor said that even as the Indian economy was relatively insulated from the global value chain, Covid-19 could impact India directly through trade channels, in which exposure to China is relatively high
- Sectors such as- **Tourism, airlines, hospitality industry and domestic trade and transporters** are suffering a loss of activity.
- Spillovers are being transported through finance and confidence channels to overseas and domestic equity markets. Forex and Bond markets are also not immune

### Impact on Indian economy due to Covid-19:

- Finance institutions have been asked to encourage their customers to use digital banking facilities as far as possible.
- Banks have been asked to devise strategy and monitoring mechanism concerning the spread of the disease within the organization.
- RBI asked banks to take stock of critical processes for preventing any disruption of services, due to absenteeism.
- Entities should also assess the impact on their **balance sheet, asset quality, liquidity, etc.** As the situation requires to be monitored closely,

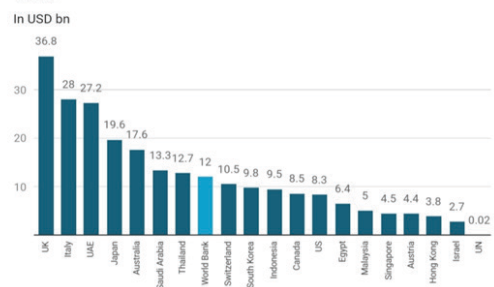
both from business and social perspective,

- A quick response Team may be constituted for the purpose,
- It shall provide regular updates to the top management on significant developments and act as a single point of contact with regulators

### Current Market status:

- The current market reaction is in fact closer to the crash of 2008.
- Governments and central banks across the globe are rolling out rescue packages.
- From the UK to Malaysia, governments across the world have already announced stimulus packages worth \$240 billion.
- This includes \$12 billion of funding pledged by the World Bank.
- In addition, the International Monetary Fund (IMF) has said it could provide up to \$50 billion in emergency financing to 'fund emerging and developing countries' initial response' to the crisis.

**Governments across the world have announced over 200 billion dollars in stimulus packages so far...**



### Covid-19 Economics Response Task Force:

- Prime Minister Narendra Modi on Thursday constituted a Covid-19 Economic Response Task Force, which will look into the **economic fallout of this pandemic.**
- The task force, is headed by **Finance Minister Nirmala Sitharaman.**

### Main objective of the Task Force:

- The task force will remain in regular touch with all stakeholders, obtain feedback and make decisions accordingly.
- It will also ensure that all decisions taken to tide over the economic crisis are effectively implemented.
- Sectors such as- Tourism, airlines, hospitality industry and domestic trade and transporters are suffering a loss of activity.
- Spillovers are being transported through finance and confidence channels to overseas and domestic



equity markets.

- Forex and Bond markets are also not immune
- Sitharaman is expected to hold a meeting with
  - MSME Minister Nitin Gadkari,
  - Animal Husbandry Minister Giriraj Singh,
  - Civil Aviation Minister Hardeep Singh Puri,
  - Tourism Minister Prahlad Singh Patel, on Friday to assess the situation in order to work out a package

### Cuts in India's growth estimates have been moderate so far but this could change fast

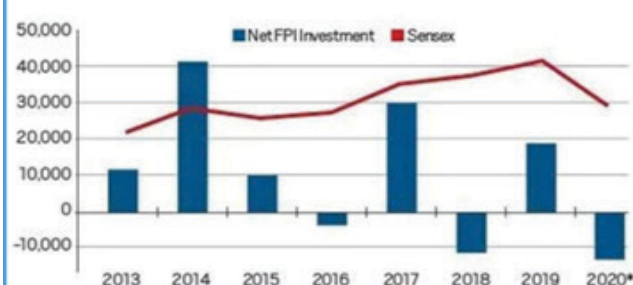
	GDP estimate for fiscal 2021 (%)	Change from earlier estimates (%pts)
OECD	5.1	-1.1
Moody's	5.4	-0.1
Fitch	5.4	-0.5

### Current economic situation:

- Sell-off is taking place in bonds, too.
- Since mid of March 9, yields on 10-year government security, the safest Indian debt instrument, have risen from 6.07% to 6.26%

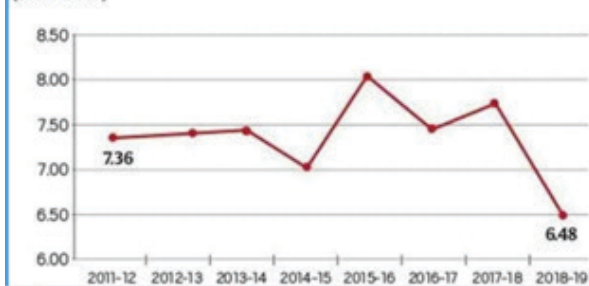
### NET FPI FLOWS INTO INDIA (\$ MILLION) & SENSEX (POINTS)

\$14.7 billion in March alone



- Given the distress situation across sectors today, the economic as well as moral case for a stimulus — say, a Rs 10,000 cash transfer to every poor and lower middle class household.
- But unfortunately, there is little headroom for either the Centre or the states to spend their way out of the crisis.

### NET FINANCIAL SAVINGS OF HOUSEHOLDS (% of GDP)



- But another major concern is the financial liabilities of the households that include loans taken from banks and non-banking financial companies.
- These have almost doubled from Rs 3.85 lakh crore

to Rs 7.66 lakh crore between 2015-16 and 2018-19.

### FM announces relief measures amid Coronavirus crisis:

#### Income-Tax related Compliances:

- For financial year 2018-19:- Last date for Income Tax returns will be extended to 30 June.
- For delayed payments till 30 June for financial year 2018-19 interest rate is 9% from 12%.
- No extension but on delayed deposit of TDS, reduced interest of 9% till 30 June 2020 against current 20%.
- Aadhaar PAN linking date extended to 30 June, 2020.
- Last date was earlier 31 March, 2020.
- Various other dates for notice filing are extended to 30 June 2020.

#### GST-Related Relief Announcements:

- Last date for filing March-April-May 2020 GST returns and also composition returns are extended to 30 June, 2020.
- For companies which have less than Rs. 5 cr. turnover, no interest, no late fee and no penalty charged.
- For bigger companies, late fee and penalty will be levied and interest at a reduced rate of 9% will be charged.

#### Relaxation of dates for Board Meetings:

- There is a mandatory rule for holding board meetings.
- Now, there is a relaxation of a period of 60 days till the next two quarters.
- For the year 2019-20, independent directors of the company have not been able to hold even one meeting; it won't be seen as a violation.

#### Customs to Work as an Essential Duty:

- During this period as at present when there is lockdown, Custom clearance till 30 June 2020 will operate 24x7

#### Ministry, SEBI, RBI monitoring market trading:

- Ministry in its press conference says that they are in contact in the morning, afternoon and evening regarding the market

#### Economic package is being worked out:

- The Prime Minister is closely monitoring the situation.
- There is a multi-layered composition of the task force — a group of industry leaders forming a sub group, a group of MPs, a group of academics.
- The Finance Ministry is working intensely with the various sub groups.

### Growth Projection:

- Outlook is now heavily contingent upon intensity,



spread and duration of pandemic.

- FY20 GDP growth projection of 5 percent is at risk due to coronavirus crisis.
- MPC refrains from giving growth and inflation projections, given the uncertainty.
- RBI: To conduct Target long-term repo operation (LTRO)
- RBI will conduct LTRO of up to 3-year tenor of up to Rs 1 lakh crore.
- Total measures will result in a total liquidity injection of Rs 3.74 lakh crore to the system.
- Macroeconomic fundamentals are stronger than those in the aftermath of the 2008 financial market crisis.
- "It is worthwhile to remember that tough times never last. Only tough people & institutions do."

### Mains oriented question:

Covid-19 or Coronavirus spread all over the world and its impact is seen in human health and equally on economic health. Indian economy faces a major crisis due to the lockdown in the country amid Covid-19. (250 words)



(Scan the QR code to watch the video)

### Notes

## Q3 GDP Growth at 4.7%

by Ankit Agrawal

#UPSC #IAS



### Relevance

GS 3 || Economy || Structure of the Indian Economy || National Income & its measures

### Title

India's Q3 GDP growth at 4.7%, GDP growth slipped to a nearly 7-year low

### Why in the news?

India's Q3 GDP growth at 4.7%, GDP growth slipped to a nearly 7-year low



### What is GDP?

- Gross Domestic Product (GDP) is the monetary value of all finished goods and services made within a country during a specific period.
- GDP provides an economic snapshot of a country, used to estimate the size of an economy and growth rate. GDP can be calculated in three ways, using **expenditures, production, or incomes**.

### GDP Growth:

- The GDP growth rate measures how fast the economy is growing. It does this by comparing one quarter of the country's gross domestic product to the previous quarter.
- GDP measures the economic output of a nation. The GDP growth rate is driven by the **four components of GDP**.

- The main driver of GDP growth is **personal consumption**. This includes the critical sector of retail sales. The second component is **business investment**, including construction and inventory levels. **Government spending** is the third driver of growth.
- Its largest categories are Social Security benefits, defense spending, and Medicare benefits. The government often increases spending to jump-start the economy during a recession.
- Fourth is **net trade**.

### Key feature of GDP growth:

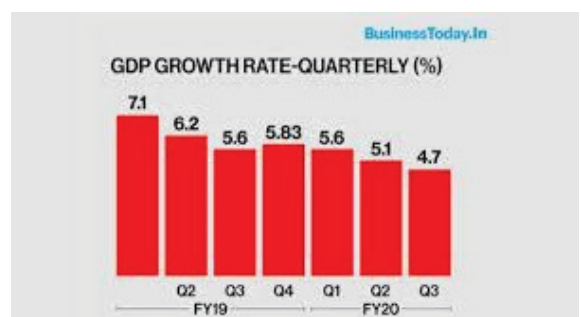
- The GDP growth rate indicates how fast or slow the economy is growing or shrinking.
- It is driven by the four components of GDP, the largest being personal consumption expenditures.
- It is a vital indicator of economic health.

### Why is the GDP Growth Rate Important?

- The GDP growth rate is the most important indicator of economic health. It changes during the four phases of the business cycle: peak, contraction, trough, and expansion.
- When the economy is expanding, the GDP growth rate is positive.
- If it's growing, so will businesses, jobs, and personal income. But if it expands beyond 3%-4%, then it could hit the peak.
- At that point, the bubble bursts and economic growth stalls.
- If it's contracting, then businesses will hold off investing in new purchases. They'll delay hiring new employees until they are confident the economy will improve. Those delays further depress the economy. Without jobs, consumers have less money to spend

### Present Scenario:

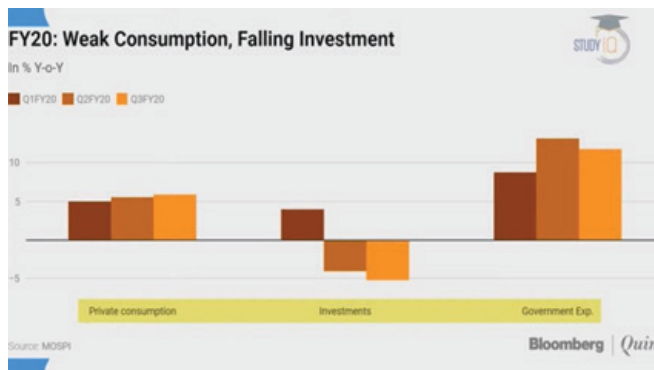
- India's GDP growth slipped to a **nearly 7-year low of 4.7 per cent in October-December 2019**, weighed by a contraction in manufacturing sector output



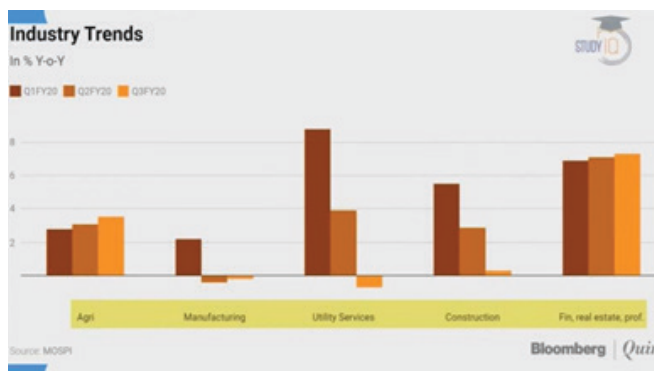
- ▶ While the slump may have reached its bottom, the downside risks to global growth as a result of the coronavirus outbreak is still unfolding.

### Reasons for decline in GDP growth:

- ▶ Private Investments didn't show any growth rather declined in the last few month which is a matter of concern for the economy
- ▶ Private consumption has shown upraise in comparison to Private Investment
- ▶ Instead of cutting down there corporate tax still there is not nay growth is seen in the private investment
- ▶ Government expenditure is high but to improve fiscal deficit government has done some reduction in **Q3 of the GDP**



- ▶ Services and agriculture is still strong in the economy
- ▶ Manufacturing sector has been at it lowest in Q2 and Q3
- ▶ Decline in utility sector is seen
- ▶ Construction sector has also shown major decline
- ▶ Real state has shown some marginal increase



### What are the future prospects?

- ▶ Analysts were expecting Indian economy to turn around following uptick in rural demand, government expenditure & private consumption.
- ▶ The 4.7% growth is in line with economists' expectations. However, with a likely impact of the coronavirus beginning to play out in the last quarter and

expenditure compression by the government, last quarter GDP growth could disappoint.

- ▶ **Inventory restocking** and base effects could make some of the numbers appear better, but a meaningful recovery could be further away as both demand and credit supply continue to remain weak. India's growth could be impacted by coronavirus depending on the duration and intensity of both its spread and containment measures across the world.
- ▶ While the GDP growth is slightly better quarter over quarter, after the revision it is a drop again. But the situation seems to be improving. Private consumption has improved. Investment degrowth remains an area of concern.
- ▶ This dents India's ambitions to become a \$5 trillion economy by 2024.
- ▶ According to estimates by NITI Aayog, **India needs to grow at 11.5% annually in nominal terms, or 7.5% in real terms to realise this dream**

### Mains oriented question

The nature of economic growth in India is consumption based economy many times said as jobless growth. Do you agree with the statement? Give argument in favour of your answer. (250 words)



(Scan the QR code to watch the video)

### Notes

# National Organic Food Festival

by Joicy Joy

in English

#UPSC #IAS



(Click on the above image to watch the video)

## Relevance

GS 3 || Economy || Agriculture || Sustainable Agriculture & Organic Farming

## Title

National Organic Food Festival, Unleashing India's Organic Market Potential

## Why in news?

The Ministry of Food Processing Industries (MoFPI) with the Ministry of Women and Child Development (MoWCD) is hosting the first National Organic Food Festival in New Delhi between February 21 to February 23, 2020.

## Details

- **Aim** - Strengthen the organic market and empower women entrepreneurs in the area of production and processing of organic products.
- **Theme**- Unleashing India's Organic Market Potential.

## Highlights

- **Participants**- Women Entrepreneurs and Self Help Groups (SHG's) from all over the country.
- **Various segments**- fruit & vegetables, ready to eat products, spices, and condiments, honey, cereals, dry fruits, etc.
- Focus on facilitating business linkages and empowering women entrepreneurs through pre-arranged B2B and B2G meetings.

## Government initiatives taken

- MUDRA (Micro Units Development and Refinance Agency)
- Startup India.

## Business to Business

- There are 3 basic business models- **Business to Consumer (B2C)**, **Business to Business (B2B)**, and **Business to Government (B2G)**.
- B2B is a form of transaction between businesses, such as one involving a manufacturer and wholesaler, or a wholesaler and a retailer.
- Business to business refers to a business that is conducted between companies, rather than between a company and individual consumers.

## Business to Government (B2G)

- **Business to Government (B2G)** is the sale and marketing of goods and services to federal, state, or local agencies.
- India's Organic Market Potential
- India has the 9th largest World's Organic Agricultural Land and the largest number of producers.
- Sikkim is the first organic state in the world. All of its farmland is certified organic.
- **Organic Food Segment of India grew at a rate of 10% during 2016-20.**
- As per the Indian Organic Sector - **Vision 2025** report, India's organic business is expected to reach **Rs.75, 000 Crores by 2025.**

## Factors for growth of organic food in India

### Paramparagat Krishi Vikas Yojana (PKVY)

- Under PKVY Organic farming is promoted through the adoption of the organic village by **cluster approach and PGS certification**.
- Groups of farmers would be motivated to take up organic farming under Paramparagat Krishi Vikas Yojana (PKVY).
- Fifty or more farmers will form a cluster having 50-acre land to take up the organic farming under the scheme
- The produce will be pesticide residue free and will contribute to improving the health of the consumer.

### Mission Organic Value Chain Development for North Eastern Region (MOVCDNER)

- Ministry of Agriculture and Farmers Welfare
- Central Sector Scheme
- Implementation in the States of **Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, and Tripura.**
- The scheme aims at the development of certified organic production in a value chain mode to link growers with consumers and to support the

development of the entire value chain starting from inputs, seeds, certification and creation of facilities for collection, aggregation, and processing, marketing, and brand-building initiative.

- The assistance is provided for **cluster development, on/off-farm input production**, the supply of seeds/planting materials, setting up of functional infrastructure, the establishment of integrated processing unit, refrigerated transportation, pre-cooling/ cold stores chamber, branding, labeling and packaging, hiring of space, hand holdings,
- organic certification through the third party, mobilization of farmers/processors, etc.



(Scan the QR code to watch the video)

Notes



# Assemble in India

by Joicy Joy

#UPSC #IAS

in English



(Click on the above image to watch the video)

## Relevance

GS 3 || Economy || Structure of the Indian Economy || Skill Development

## Title

Significance of Assemble in India, Benefits of integrating Assemble in India with Make in India

## Why in news?

The Economic Survey advised that by integrating "Assemble in India for the world" into Make in India, India can raise its export market share to about 3.5 per cent by 2025 and 6 per cent by 2030, which is highly feasible.

## Details

- Proposal to promote 'Assemble in India'
- It would be a ground for 'Make in India'.
- This move may revive Indian exports.
- Increased competency in global markets.
- Widen the skills gap.

## Export status of India

- India has the lowest manufacturing share in gross exports in Asia.
- India is no longer the fastest-growing economy in the region.
- It lags behind Bangladesh, Vietnam and Cambodia in terms of growth performance.
- The weakening of exports is a gloomy sign for India's already deteriorating GDP growth.

## 'Assemble in India' proposal

- The Economic Survey 2019-20 proposed a scheme to integrate 'Assemble in India' into 'Make in India'.
- This will encourage Multinational enterprises to begin assembling the network products in India.
- The Economic Survey predicts that by this integration, 4 crore well-paid jobs can be created by 2025

and 8 crore by 2030.

- The estimate of creating 8 crore jobs is based on the premise that India can increase its world export share of network products from 0.6% currently to 6% by 2030.
- This is premised assuming that India can mimic China's export performance during the first decade of China's export market entry in network products.

## Analysis

- The country is heading towards a widening skills gap.
- Jobs created by India's export of network products have been for workers with skill sets.
- The requirement for high-educated/skilled workers is only going to rise at the cost of uneducated and less educated.
- Greater integration into Global Value Chains (GVCs) for network products will require India to close the quality gap faced among its peers, requiring its manufacturers to leapfrog to newer technologies.

## Consequences

- A World Economic Forum study (2018) - The adoption of Industry 4.0 may impact low-skilled employees because of their vulnerability to automation.
- In the process, the less educated workers are likely to remain excluded.
- The employment and wage gains through GVC integration have been largely biased towards more skilled workers.

## Skill India Mission

- Skill India Mission is a government scheme launched in 2015.
- It is an umbrella scheme that has many skilling schemes and programmes under it.
- The chief objective is to empower the youth of the country with adequate skill sets that will enable their employment in relevant sectors and also improve productivity.
- The chief objective of the Skill India Mission is to provide market-relevant skills training to more than 40 crore young people in the country by the year 2022.
- The mission intends to create opportunities and space for the development of talents in Indian youth.
- It aims to develop those sectors which have been put under skill development for the last many years

- and also to recognize new sectors for skill development.

### Significance

- Need for around **12 crores** skilled manpower by **2022 across 24 key sectors**.
- **Casual workers**, who constitute about **90%** of the labour force, are poorly skilled as they do not get adequate training.
- Changing technology is a big challenge and opportunity for the labour force.
- Demographic dividend
- The percentage of the workforce **receiving skill training** is only 10%.
- Sectoral mobilisation: As productivity improves in agriculture due to increased mechanisation, there will be fewer people required in the farming sector.

### Way ahead

- **India has to overcome existing structural bottlenecks.**
- **'Assemble in India'** can be inefficient if the nation's skills do not match the requirements of the industry.
- Before inviting **Multinational enterprises (MNEs)** to begin assembling network products in India, policies to ensure that the gains from trade will be shared evenly are needed.  
The government must invest in skill development.
- Education and training can also help firms increasingly and efficiently fragment their production processes globally.



(Scan the QR code to watch the video)

Notes

# Bihar's 'Sweet Revolution' falls

by Vironika

#UPSC #IAS



(Click on the above image to watch the video)

## Relevance

GS 3 || Economy || Agriculture || Animal Husbandry

## Title

Sweet Revolution of Bihar in danger, Honey production falls 40% in Bihar

## Why in news?

Sweet Revolution of Bihar in danger, major fall down in the production, Honey production falls 40% in Bihar

## About the use and importance of the Honey

- Bees are one of the many insects in the world that can produce something that is beneficial to all of us.
- We obtain honey from these bees and as we all know, honey is an important food for human beings.
- Since ancient times, honey is used for treating several diseases, and it is an **antioxidant**, therefore beekeeping, another term for **apiculture** is a **very important activity**.

## Bihar and honey production decline

- **Erratic climate conditions** have adversely affected Bihar's 'Sweet Revolution' – a move aimed at increasing honey production in the state.
- Honey production in the state fell by **40 per cent in 2020**
- Researchers have attributed the fall to erratic weather conditions in the state

## The climate change and its effect

- Honey bees are unable to collect enough nectar from plants and trees –such as mustard, drumsticks and litchis.
- This is because nectar generation fell sharply due to abnormal temperatures

## Apiculture

- Apiculture is the scientific method of rearing honeybees.
- The word 'apiculture' comes from the Latin word 'apis' meaning bee. So, apiculture or beekeeping is the care and management of **honey bees for the production of honey and the wax**.
- In this method of apiculture, bees are bred commercially in apiaries, an area where a lot of beehives can be placed.
- Apiaries can be set up in areas where there are sufficient bee pastures – usually areas that have flowering plants.

## Problems in honey production

- The bees are surviving on nectar but are unable to store them in their hives. This is because of erratic weather conditions.
- Mustard flowers grow between January and March, but are producing less nectar this year
- A box full of Italian bees are producing at most 2-4 kilogram, way below 10 kg earlier

## Researcher on climate change and honey production

- According to the latest **National Bee Board report**, India has a total of 9,580 registered bee-keepers with 1,412,659 bee colonies. Of them, Bihar has 859 registered beekeepers. However, the real number is stated to be much higher, the researcher said.
- According to a report of the **Khadi and Village Industries Commission, Bihar**, there are around 9,000 beekeepers in Bihar. The state ranks 11 in honey production in the country.
- According to a report by the **Agricultural and Processed Food Products Export Development Authority**, India exported 61,333.88 tonnes of natural honey worth Rs 732.16 crore in 2018-19.
- The major export destinations were the United States, United Arab Emirates, Saudi Arab, Morocco and Qatar.
- **Agriculture university officials said the tradition of beekeeping** is old. However, it suffered its first blow in the 1980s, after it was impacted by Thai sacbrood virus (TSBV).

## Products from Apiculture

- Provides honey which is the most valuable nutritional food.

- Plays an excellent role in pollination. Honey bees are the best pollinating agents which help in increasing the yield of several crops.
- According to recent studies, the honey bee's venom contains a mixture of proteins which can potentially be used as a prophylactic to destroy the HIV virus that causes AIDS in humans.

### More about the honey production in Bihar

- The honey business has been one of the sweeter stories to emerge out of Bihar over the last few decades, as the state contributes handsomely to the nation's honey production.
- Just for records, Bihar produced 11,000 metric tonnes of honey and generated 88 crore in revenue in 2012-13 fiscal out of India's total production of 60,000 metric tonnes. In the same fiscal, India's export of honey was to the tune of 25,780 metric tonnes of natural honey, earning 356.28 crore.
- More than three-fourths (**76.67 per cent**) of the sample beekeepers belonged to medium families having 5 to 7 members. Larger proportion of beekeepers were educated upto secondary level. **Majority (66.67 percent)** of the respondents were from the backward caste. On an average sample beekeepers owned 2.15 acres of land.
- As many as **37 out of 60 beekeepers** practiced stationary beekeeping all of whom were small beekeepers while 23 of them practiced migratory beekeeping most of whom were either medium or large beekeepers.
- An average beekeeper household raised **1.4 cattle and 0.7 buffalo**. Majority (65.00 per cent) of the beekeepers were engaged in farming and livestock rearing apart from beekeeping and 28.33 per cent of the beekeepers earned their livelihood from crop production and beekeeping.
- Major marketing problems faced by beekeepers in the study area were lower price of honey, problem in **management during extreme conditions**, transportation problem and lack of proper storage facilities.
- Measures suggested for improvement by the beekeepers were the need for provision of better marketing facilities and spray of ash dust around the beehive stand for some pests.

### Mains oriented question

Pesticide management in India requires broad-based reform in order to ensure sustainable agriculture practices. Discuss.



(Scan the QR code to watch the video)

### Notes



# YES Bank Moratorium

by Ankit Agrawal

#UPSC #IAS

YES BANK

(Click on the above image to watch the video)

## Relevance

GS 3 || Economy || Banking & Financial Sector || Commercial Banking

## Title

YES Bank moratorium, Why RBI has kept YES Bank under strict restrictions?

Yes Bank revival plan by RBI, Know SBI's rescue plan for Yes Bank crisis, Current Affairs 2020

## Why in news?

Yes bank on bailout- in the recent time Yes bank has seen a major crisis and bank collapsed. RBI comes up with the revival plan of Yes Bank and presently Yes Bank is under Moratorium

## Yes bank

- Yes Bank Limited is an Indian private sector bank.
- Founded by Rana Kapoor and Ashok Kapur in 2004.
- It primarily operates as a corporate bank, with retail banking and also asset management as subsidiary functions.
- Yes Bank, a private bank with assets of around **Rs 3 lakh crore**, has come crashing down.
- A bank as large as Yes Bank cannot be allowed to fail - its failure threatens the entire banking system.
- The government and the Reserve Bank of India will do what it takes to protect the depositors of the bank.



Type	Public
Traded as	BSE: 532648@ NSE: YESBANK@
Industry	Banking, Financial services <sup>[1]</sup>
Founded	2004, 15 years ago
Founder	Rana Kapoor Ashok Kapur <sup>[2]</sup>
Headquarters	Mumbai, Maharashtra, India
Key people	Brahm Dutt (Chairman) <sup>[3]</sup> Ravneet Gill (MD & CEO)
Products	Credit cards, Consumer banking, Corporate banking, Finance and Insurance, Mortgage loans, Private banking, Wealth management,

## What all happened to Yes bank?

- The financial position of Yes Bank Ltd. (the bank) has undergone a **steady decline largely** due to inability of the bank to raise capital to address potential loan losses and resultant downgrades, triggering invocation of bond covenants by investors, and withdrawal of deposits.
- The bank has also experienced serious governance issues and practices in the recent years which have led to steady decline of the bank. The Reserve Bank has been in constant engagement with the bank's management to find ways to strengthen its balance sheet and liquidity.
- The bank management had indicated to the **Reserve Bank that it was in talks with various investors and they were likely to be successful**. The bank was also engaged with a few private equity firms for exploring opportunities to infuse capital as per the filing in stock exchange dated February 12, 2020. These investors did hold discussions with senior officials of the Reserve Bank but for various reasons eventually did not infuse any capital.
- Since a bank and market led revival is a preferred option over a regulatory restructuring, the Reserve Bank made all efforts to facilitate such a process and gave adequate opportunity to the bank's management to draw up a credible revival plan, which did not materialize. In the meantime, the bank was facing regular outflow of liquidity.

## RBI on Yes bank Crisis

- After taking into considering these developments, the Reserve Bank came to the conclusion that in the absence of a credible revival plan, and in public interest and the interest of the bank's depositors, it had no alternative but to apply to the Central Government for imposing a moratorium under **section 45 of the Banking Regulation Act, 1949**. Accordingly, the Central Government has imposed moratorium effective from today
- The Reserve Bank assures the depositors of the bank that their interest will be fully protected and there is no need to panic. In terms of the provisions of the Banking Regulation Act, the Reserve Bank will explore and draw up a scheme in the next few days for the bank's reconstruction or amalgamation and with the approval of the Central Government, put the same in place well before the period of moratorium of thirty



## Analysis of Yes Bank crisis

### Impact on Bank & Depositors

- ₹50,000 withdrawal restrictions from Yes Bank. More withdrawal in exceptional cases such as expenses for medical treatment, marriage and education. RBI has superseded the Board of Directors of Yes Bank Ltd.
- This restriction will remain in place till April 3, 2020.
- Prashant Kumar, **ex-DMD and CFO** of State Bank of India has been appointed as the administrator.
- This has been done to quickly restore depositors' confidence in the bank.

### Deteriorating Financial Position

- Financial position of Yes Bank has undergone a steady decline over the last few years because-
  - Its inability to raise capital to address potential loan losses,
  - Resultant downgrades,
  - Withdrawal of deposits.
- The bank was making losses and inadequate profits in the last four quarters.

### Governance Issues

- For instance, the bank under-reported NPAs to the tune of Rs 3,277 crore in 2018-19.
- RBI in 2018 also demanded the bank's founder Rana Kapoor to step down as CEO.

### False Assurance

- The bank management had indicated to the RBI that it was in talks with various investors and they were likely to be successful.
- But in reality, there was no concrete proposal from investors to put the kind of money that the bank required to survive and grow.

### No Market-Led Revival in Sight

- Since market-led revival is a preferred option over a regulatory restructuring,
- RBI made all efforts to facilitate such a process and gave an adequate opportunity to the bank's management to draw up a credible revival plan, which did not materialize.
- Furthermore, Yes Bank also has the highest exposure towards entities classified as high-risk such as ADAG (Finance), Cox & Kings, CG Power, DHFL,

Essar Shipping and Mcleod Russel, which was reported as Rs 102.6 billion.

### Steps taken by RBI for revival of yes bank

**What could have been the best plan to revive Yes Bank?**

- The best course would have been for a private investor or investors to have acquired the bank, infused capital and revived it.
- The RBI gave the management several months to arrange just that but with no success.

### What were the other ways for revival of Yes Bank?

- Government to take over the bank.
- SBI, LIC and, perhaps, some other banks would form a consortium to rescue Yes Bank.
- Merge Yes Bank with SBI or any other bank. (Global Trust Bank merged with OBC)
- By many estimates, Yes Bank requires at least Rs 25,000 crore of capital. Thus, SBI would have severely stretched.

### RBI reconstruction Scheme for Yes Bank

- SBI has shown interest in the revival of Yes Bank and **SBI will invest 2,450 crore** in Yes bank so it can revive from present condition
- Under the draft plan proposed by RBI, It appears that a merger is not being favoured at this point.
- RBI plans to **alter the authorised** capital for the reconstituted bank to Rs 5,000 crore from Rs 800 crore.
- The plan proposes that any investor including SBI can pick up a **49% stake** in the equity of Rs 5,000 crore at Rs 10 per share.
- This would amount to around Rs 2,450 crore.

### SBI INVESTMENT IN YES BANK

#### The Math

Existing issued shares	255 cr
Fresh issue to SBI	245 cr
SBI pays (at ₹10/sh)	₹2,450 cr

### What will happen next after RBI stands?

- The draft plan is intended to bring in a solid promoter.
- It is expected to stem the outflow of deposits that is certain to take place once the present 30 -day cap on withdrawal of deposits over Rs 50,000 is lifted.

- SBI would have to look for a private investor to whom shares would be issued at a suitable premium.
- Through this, the necessary infusion of capital can take place.

### Some information about the draft plan

- All employees of the reconstructed Yes Bank will continue with the same pay for at least one year.
- The investor bank will not reduce its holding in the new bank below **26%** before completion of **3 years**.
- RBI says that State Bank of India (SBI) has expressed its willingness to make investment in Yes Bank and participate in its reconstruction scheme.

### How successful will be the draft plan?

- The catch in the plan is that depositors may have little incentive to stay with Yes Bank, however solid the credentials of SBI or any other promoter.
- Why take chances, depositors would ask themselves.
- What if a private investor can't be found?
- A government guarantee of public deposits would be needed to stanch the exodus of deposits.
- As of **September 30, 2019**, total deposits with **YES Bank** amounted to **Rs 2.09 lakh crore**.

### Way forward

The crisis in the Yes bank is not new or unique and its problems with mounting bad loans reflects the underlying woes in the financial sector, thus this is a very good opportunity for the various stakeholder like for RBI to review its prompt creative action framework, the government to carry out governance reform and for commercial banks and shadow banking institutions to implement prudential norms in events of providing loan

### Mains oriented question

Reflect the underlying issues in Indian financial sector. What are the steps taken by the financial expert and authority to tackle the issues?



(Scan the QR code to watch the video)

Notes

# National Technical Textiles Mission

by Joicy Joy

#UPSC #IAS

in English



(Click on the above image to watch the video)

## Relevance

GS 3 || Economy || Industries || Cottage Industries

## Title

National Technical Textiles Mission, Aims to make India a global leader in technical textiles

## Why in news?

The Cabinet Committee on Economic Affairs (CCEA) has approved the setting up of a **National Technical Textiles Mission** at a total outlay of ₹1,480 crores.

## Cabinet Committee on Economic Affairs

- It is **Chaired by the Prime Minister**.
- CCEA lays down the priorities for **public sector investment** and considers specific proposals for investment of not less than specific levels.
- It has a **mandate to review economic trends continuously**, as also the problems and prospects, to evolve a consistent and integrated economic policy framework for the country.
- It also directs and coordinates all policies and activities in the economic field including foreign investment that require policy decisions at the highest level.

## Highlights

- It aims to **position the country as a global leader in technical textiles and increase the use of technical textiles in the domestic market**.
- The Mission will aim at taking domestic market size to **\$40 billion to \$50 billion by 2024**.
- A Mission Directorate will be operational in the **Ministry of Textiles**.
- It will be implemented for four years starting from 2020-2021 and will have four components.
- **First component**

- It will focus on **research, development, and innovation** with an outlay of ₹1,000 crores.
- The research will be at both fibre level and application-based in **geo, agro, medical, sports and mobile textiles**, and development of **bio-degradable technical textiles**.
- Research activities will also focus on the development of indigenous machinery and process equipment.

### ➤ Second component

- It will be for the **promotion and development** of the market for technical textiles.

### ➤ Third component

- It will focus on export promotion so that technical textile exports from the country reach from the **₹14,000 crores to ₹20,000 crores by 2021-2022 and ensure 10% average growth** every year till the Mission ends.
- An export promotion council for technical textiles will be set up.

### ➤ Fourth component

- It will focus on **education, training and skill development**.
- The Mission will promote technical education at higher engineering and technology levels related to technical textiles and its application areas.

## Indian Technical Textiles Segment

- It is estimated at **\$16 billion** which is approximately **6% of the \$250 billion** global technical textiles market.
- The penetration level of technical textiles in India varies between **5% and 10%** against the level of **30% to 70%** in developed countries.

## Technical Textiles

- Technical textiles are **functional fabrics** that have applications across various industries including **automobiles, civil engineering, and construction, agriculture, healthcare, industrial safety, personal protection, etc.**
- Based on usage, there are **12 technical textile segments**; **Agrotech, Meditech, Buildtech, Mobitech, Clothtech, Oekotech, Geotech, Packtech, Hometech, Protech, Indutech and Sportech**.
- For example, '**mobitech**' refers to products in vehicles such as seat belts and airbags, airplane seats; **Geotech**, which is incidentally the fastest-growing sub-segment, used to hold back soil, etc.



(Scan the QR code to watch the video)

Notes



(Click on the above image to watch the video)

## Relevance

GS 3 || Economy || Agriculture || Agricultural Credit

## Title

Pradhan Mantri Kisan SAMPADA Yojana, 7 components of the scheme

## Why in news?

32 projects have been sanctioned under the Pradhan Mantri KisanSampada Yojana (PMKSY) of the Ministry of Food Processing Industries (MoFPI).

## Cabinet Committee on Economic Affairs

- The projects are spread across almost 17 States, leveraging an investment worth ₹406 crores.
- These projects envisage the creation of direct and indirect employment, especially in rural areas.

## Key Points

- Food processing plays an important role in connecting Indian farmers to domestic and international consumers and markets.
- The introduction of modern processing techniques for food results in improved shelf-life of the agricultural produce and ensures steady revenue for farmers.
- The processed food market is expected to grow to \$543 billion by 2020 from \$322 billion in 2016, at a Compound Annual Growth Rate (CAGR) of 14.6%.

## Compound Annual Growth Rate

- CAGR is the mean annual growth rate of an investment over a specified period longer than one year.

## Pradhan Mantri Kisan SAMPADA Yojana

- In 2016, MoFPI introduced an umbrella Scheme for Agro-Marine Processing and Development of

- Agro-Processing Clusters or SAMPADA, which was proposed to be implemented with an allocation of ₹6,000 crores for the period of 2016-20.
- In 2017, SAMPADA was renamed as the Pradhan Mantri KisanSampada Yojana (PMKSY).
- It is a Central Sector Scheme.

## Objectives

- To supplement agriculture.
- To create processing and preservation capacities.
- To modernize and expand existing food processing units to increase the level of processing.
- To add value leading to the reduction of wastage.

## Seven component schemes under PMKSY

- Mega Food Parks.
- Integrated Cold Chain and Value Addition Infrastructure.
- Infrastructure for Agro-Processing Clusters.
- Creation of Backward and Forward Linkages.
- Creation/Expansion of Food Processing & Preservation Capacities.
- Food Safety and Quality Assurance Infrastructure.
- Human Resources and Institutions.

## Capital Subsidy

- Under PMKSY, capital subsidy in the form of grants-in-aid ranging from 35% to 75% of the eligible project cost subject to a maximum specified limit is provided to investors under the various schemes for undertaking infrastructure, logistic projects and setting up of food processing units in the country.

## What is Food Processing?

- Food Processing includes process under which any raw product of agriculture, dairy, animal husbandry, meat, poultry or fishing is transformed through a process (involving employees, power, machines or money) in such a way that its original physical properties undergo a change and the transformed product has commercial value and is suitable for human and animal consumption.
- It also includes the process of value addition to produce products through methods such as preservation, the addition of food additives, drying, etc. intending to preserve food substances effectively, enhance their shelf life and quality.



## Significance

- **The Food Processing Industry (FPI)** is of enormous significance as it provides vital linkages and synergies that it promotes between the two pillars of the economy, i.e. agriculture and industry.
- **Employment Generation:** It provides direct and indirect employment opportunities because it acts as a bridge between Agriculture and Manufacturing.
- **Doubling of farmers' income:** With the rise in demand for agri-products, there will be a commensurate rise in the price paid to the farmer, thereby increasing the income.
- **Reduce malnutrition:** Processed foods when fortified with vitamins and minerals can reduce the nutritional gap in the population.
- **Curbing Food Inflation:** Processing increases the shelf life of the food thus keeping supplies in tune with the demand thereby controlling food-inflation. E.g. Frozen Safal peas are available throughout the year.
- **Crop-diversification:** Food processing will require different types of inputs thus creating an incentive for the farmer to grow and diversify crops.
- **Enhances the quality and taste of food** thereby bringing more choices in the food basket
- **Enhances consumer choices:** Today, food processing allows food from other parts of the world to be transported to our local market and vice versa.



(Scan the QR code to watch the video)

<https://www.youtube.com/watch?v=LW6WJObFXKA>

## Notes

## PMEGP and CGTMSE



by Joicy Joy

#UPSC #IAS

in English

(Click on the above image to watch the video)

### Relevance

GS 3 || Economy || Banking & Financial Sector || Capital Market

### Title

PMEGP and CGTMSE schemes explained, Generating jobs with low capital investment

### Why in news?

- Ministry of Micro, Small & Medium Enterprises (MSMEs), Finance Ministry and senior management of all banks held a meeting to review some of the key schemes of Ministry of MSME which generate a large number of jobs with low capital investment.
- The focus of the meeting was on the Prime Minister's Employment Generation Programme (PMEGP) and Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).
- It was also emphasised that there is a need for providing support to the MSMEs by suitably restructuring the stressed loans at an early stage with the help of the banks.

### Prime Minister's Employment Generation Programme

- Launched in 2008-09, it is a credit-linked subsidy scheme which promotes self-employment through setting up of micro-enterprises, where subsidy up to 35% is provided by the Government through Ministry of MSME for loans up to ₹25 lakhs in manufacturing and ₹10 lakhs in the service sector.
- The balance amount of the total project cost will be provided by the banks in the form of term loan and working capital.
- It is a flagship scheme of the Ministry of MSME.

### Implementation

- National Level- Khadi and Village Industries Commission (KVIC) as the nodal agency.

- State Level- State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs) and banks.

### Eligibility

- Any individual above 18 years of age, Self Help
- Groups, Institutions registered under Societies Registration Act 1860, Production Co-operative Societies and Charitable Trusts are eligible.
- Existing Units and the units that have already availed Government Subsidy under any other scheme of Government of India or State Government are not eligible.
- Only new projects are considered for sanction under PMEGP.

### Discussions on PMEGP in the meeting

- Banks have supported setting up a large number of enterprises under PMEGP and it has particularly seen a two-fold increase in last Financial Year (2019-20) when more than 73,000 micro-enterprises were assisted.
- Further, to boost the PMEGP, the target in the current year has been increased to support the establishments of 80,000 units.

### Credit Guarantee Fund Scheme (CGS) for Micro and Small Enterprises

- It was launched in 2000 by the Government of India (GoI) to make available collateral-free credit to the micro and small enterprise sector.
  - Both the existing and the new enterprises are eligible to be covered under the scheme.
- The corpus of CGTMSE is being contributed by the GoI and SIDBI in the ratio of 4:1 respectively.
- The Ministry of MSMEs, GoI and Small Industries Development Bank of India (SIDBI) established a trust named Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to implement the CGS.

### Discussions on increasing the reach of CGTMSE in the meeting

- Government has set a target of increasing credit guarantee to ₹50,000 Crores under this scheme, which is a jump of about 67% over the last year.



(Scan the QR code to watch the video)

## Water Crisis in Himalayas

by Joicy Joy

in English

#UPSC #IAS

(Click on the above image to watch the video)

### Relevance

GS 3 || Economy || Structure of the Indian Economy || Natural Resources

### Title

Watercrisis in the Himalayan region, What are the reasons behind the water crisis

### Why in news?

- Recently, several towns were surveyed in the **Himalayan region of Bangladesh, Nepal, India, and Pakistan** to understand the challenges of the water crisis in urban areas of these regions.

### Key Point

- Eight towns in the Himalayan region of **Bangladesh, Nepal, India, and Pakistan** were **nearly 20%-70% deficient in their water supply**.
- The places surveyed are extremely dependent on springs (ranging between 50% and 100%) for their water, and **three-fourths** were in urban areas.
- Rural areas have typically garnered much of the attention in terms of development and issues surrounding urban environments have been sidelined.

### Factors responsible

- Unplanned urbanization
- Climate change
- Across the region, the encroachment and degradation of natural water bodies (springs, ponds, lakes, canals, and rivers) and the growing disappearance of traditional water systems (stone spouts, wells, and local water tanks) are evident.
- Although only **3% of the total Hindu Kush Himalayan population** lives in larger cities and 8% in smaller towns, projections show that over **50% of the population will be living in cities by 2050**, placing stress on water availability.

- Under current trends, the **demand-supply gap** may double by 2050.

### Water Crisis in India

- India tops the list of countries with the most number of people living with water scarcity.
- As many as **one billion** people in India live in areas with physical water scarcity, of which **600 million** are in areas of high to extreme water stress.
- Approximately 330 million people from 302 districts were affected by droughts in 2016.
- Over **21% of the country's diseases are water-related**. In 2015, India lost over **1 lakh children** under the age of five to diarrheal diseases.
- As per a report by **NITI Aayog**, **Bengaluru will soon be among one of the 11 cities in the world to run out of groundwater**.
- The report also states that the **'Day Zero'** will hit **Bengaluru and 20 other major cities** (including Delhi) in **India by the year 2020** affecting an estimated 100 million people.

### Day Zero Situation

- Day Zero is a situation when taps in a region start running dry. It is a situation when there will be no water in the taps and the use of water will become restricted for vital services only.
- Considering the present situation of the water crisis in several cities of India, they are being termed as soon to be India's Cape Towns.
- The city of South Africa 'Cape Town', in 2018, launched a countdown to the day when tap water would be cut-off to millions of residents as a result of a three-year drought.
- Brazil's Sao Paulo faced its Day Zero in 2015. The city turned off its water supply for 12 hours a day forcing many businesses and industries to shut down.
- In 2008, Barcelona in Spain had to import tankers full of freshwater from France.

### Way Forward

- Communities were coping through **short-term strategies** such as groundwater extraction, which is proving to be unsustainable.
- A holistic water management approach that includes springshed management and planned adaptation is therefore paramount.



(Scan the QR code to watch the video)

Notes

# Mission Purvodaya

by Joicy Joy

LAUNCH OF PURVODAYA

#UPSC #IAS

Development of Eastern Region through Integrated Steel

endra Pradhan, Hon'ble Minister of Petroleum & Natural Gas

11 January 2020 | Kolkata

In English



(Click on the above image to watch the video)

## Relevance

GS 3 || Economy || Industries || Major Industries

## Title

What is Mission Purvodaya? How it plans to accelerate the development of the steel sector in India

## Why in news?

- A workshop on "Enabling Procedures for Increase of Steel Usage for the Growth of
- It was organized by the **Ministry of Steel** in partnership with the **Government of Japan**
- and Confederation of Indian Industries (CII).

## About

- It was launched in 2020 for the accelerated development of eastern.
- India through the establishment of an integrated steel hub in **Kolkata, West Bengal**.
- The focus will be on eastern states of India (Odisha, Jharkhand, Chhattisgarh, West Bengal) and the northern part of Andhra Pradesh.
- which collectively hold **~80% of the country's iron ore, ~100% of coking coal and a significant portion of chromite, bauxite and dolomite reserves**.
- The Integrated Steel Hub would focus on 3 key elements
  - Capacity addition through easing the setup of **Greenfield steel plants**.
  - Development of steel clusters near integrated steel plants as well as demand centres.
  - Transformation of **logistics and utility infrastructure** which would change the socio-economic landscape in the East.
- The objective of this hub would be to enable swift capacity addition and improve the overall competitiveness of steel producers both in terms of cost and quality.

## Why eastern India?

- The Eastern belt has the potential to add more than 75% of the country's incremental steel capacity.
- In India's march towards a **\$5 trillion economy**, the eastern states can play a major role where the steel sector can become the catalyst.
- It is expected that out of the 300 MT capacity by 2030-31, over 200 MT can come from this region alone, driven by Industry 4.0.
- Earlier, **Japan and India have also launched the India Japan Steel Dialogue** to ensure the sustainable growth of the steel sector.
- Iron ore exports from India, particularly **Odisha**, helped Japan in becoming a leading economic power.

## Iron & Steel

- **Iron & Steel Industry**- Steel is an alloy of iron and carbon in which the **carbon content ranges up to 2%**.
- **Iron ore, coking coal, and limestone** are required in the ratio of approximately **4: 2: 1**. Some quantities of manganese are also required to harden the steel.
- The iron and steel industry is the **basic industry** since all the other industries – **heavy, medium and light**, depend on it for their machinery. Iron and steel is a heavy industry because all the raw materials, as well as finished goods, are heavy and bulky entailing heavy transportation cost.
- **India is currently the 2nd largest producer of crude steel in the world**.
- Production and consumption of steel is often regarded as the index of a country's development.
- Per capita finished steel consumption in **2018 was 224.5 kg** for the world and 590.1 kg for China. The same for India was **74.1 kg in 2018**.
- The Government has launched the National Steel Policy 2017 that aims to increase the **per capita steel consumption to 160 kg by 2030-31**.
- **Odisha** is the highest steel producing state in the country.
- **The ores of Odisha are rich in hematite's**.
- Growth of the steel industry would lead to Employment opportunities across the entire value chain.
- Socio-economic growth of Eastern India. Reduced disparity between the East and other regions of the country.

## Iron ores



- **Iron Ores-** Hematite and magnetite are the most important iron ores in India.
- **Hematite-**Hematite refers to a ferric oxide containing no crystal water, and its chemical formula is  $\text{Fe}_2\text{O}_3$  (iron oxide).
- **The pure hematite theoretical iron content is 70%.**
- Its appearance is from red to light gray, sometimes black, and the stripes are dark red.
- Commonly known as “red mine.”
- Hematite is abundant in nature, but pure hematite is less, often co-existing with magnetite and limonite.
- **Magnetite-**The main iron-bearing mineral of magnetite is tri iron tetroxide, and its chemical formula is  $\text{Fe}_3\text{O}_4$ .
- **The theoretical iron content is around 72%.**
- The appearance color is usually **carbon black or slightly light blue-black, metallic luster, streaks** (color appearing on the board when the surface is uneven on the white porcelain plate) black.
- Commonly known as the green mine.
- The most prominent feature of this ore is its **magnetic nature.**
- Magnetite is generally very hard, dense in structure and poor in reducing performance.

### Conclusion

- With the **Mission Purvodaya** in the steel sector, a **new chapter will script the rise of eastern India** by accelerated development of the steel sector through an **integrated steel hub.**

### Mains model question

Despite being mineral-rich, the Eastern states of India have failed to register expected growth and social indices. Examine the causes of this failure and suggest remedial measures



(Scan the QR code to watch the video)

Notes

# Defence Expenditure as a Part of GDP

by Joicy Joy  
In English



(Click on the above image to watch the video)

## Relevance

GS 3 || Economy || Public Finance || Budget

## Title

Defence Expenditure as a part of GDP, Difference in capital expenditure and capital budgeting

## Why in news?

- The **Minister of State for Defence** gave information about the defence expenditure as a part of GDP in Rajya Sabha.
- The Defence Expenditure is increasing every year in absolute terms, implying higher spending.
- However, the Defence Budget as a percentage of GDP may appear to be decreasing due to the increasing trend in the growth of GDP.
- In **Budget Expenditure (BE) 2019-20**, total Defence Budget (including Miscellaneous and Pensions) is **15.47% of total Central Government Expenditure**.
- In BE 2019-20, the Capital Budget of the Ministry of Defence is approximately 31.97% of the total capital expenditure of the Central Government Expenditure.

## GDP

- **GDP** stands for "**Gross Domestic Product**" and represents the total monetary value of all final goods and services produced within a country during a period.

## Capital expenditure

- **Capital expenditure** is the money spent on the acquisition of assets like land, buildings, machinery, equipment, as well as investment in shares.

## Capital receipts

- Capital receipts are loans raised by the government from the public (which are called market loans), borrowings by the government from the Reserve

Bank and other parties through sale of **treasury bills**, loans received from foreign bodies and governments, and recoveries of loans granted by the Central government to state and Union Territory governments and other parties.

## Capital payments

- **Capital payments** consist of capital expenditure on acquisition of assets like **land, buildings, machinery, and equipment**, as also investments in shares, loans and advances granted by the Central government to state and Union Territory governments, government companies, corporations and other parties.



(Scan the QR code to watch the video)

## Notes

# Public Financial Management System

by Joicy Joy

#UPSC #IAS  
in English



(Click on the above image to watch the video)

## Relevance

GS 3 || Economy || Public Finance || Budget

## Title

Public Financial Management System how it works?  
Objectives of PFMS explained

## Why in news?

- **Public Financial Management System (PFMS)**
- Earlier known as **Central Plan Schemes Monitoring System (CPSMS)**.
- It is a **web-based online software** application developed and implemented by the **Office of Controller General of Accounts (CGA), Ministry of Finance**.
- Initially started during **2009** as a **Central Sector Scheme of Planning Commission**.

## Objective

- The objective was to track funds released under all Plan schemes of the Government of India and real-time reporting of expenditure at all levels of Programme implementation.
- Subsequently in the **year 2013**, the scope was enlarged to cover direct payment to beneficiaries under both Plan and non-Plan Schemes.
- In 2017, the Government scrapped the distinction between plan and non-plan expenditure.
- The primary objective of PFMS is to facilitate a sound Public Financial Management System for the Government of India (GoI) by **establishing an efficient fund flow system as well as a payment cum accounting network**.
- At present, the ambit of PFMS coverage includes Central Sector and Centrally Sponsored Schemes as well as other expenditures including the Finance Commission Grants.
- PFMS provides various stakeholders with a **real-time, reliable and meaningful management information system and an effective decision support system**, as part of the Digital India initiative of GoI.

- PFMS is integrated with the core banking system in the country.

## E-Kuber

- **e-Kuber** is the **Core Banking Solution** of Reserve Bank of India.
- Core Banking Solutions (CBS) can be defined as a **solution that enables banks to offer a multitude of customer-centric services on a 24x7 basis from a single location, supporting retail as well as corporate banking activities**.
- The centralization thus makes a **"one-stop" shop** for financial services a reality. Using CBS, customers can access their accounts from any branch, anywhere, irrespective of where they have physically opened their accounts.
- **Plan Expenditure:** All expenditures done in the name of planning (i.e. Five Year Plans) were called plan expenditures.
  - For example expenditure on electricity generation, irrigation and rural developments, construction of roads, bridges, canals, etc.
- **Non-plan Expenditure:** All expenditures other than plan expenditure were known as non-plan expenditure.
  - For example interest payments, pensions, statutory transfers to States and Union Territories governments, etc.

## Budget- Changes Introduced in 2017

- Advancement of Budget presentation to February 1 (earlier presented on the last working day of February),
- The merger of Railway Budget with the General Budget, and
- **Doing away with plan and non-plan expenditure.**

## Digital India programme-Vision Areas

- Digital infrastructure as Utility to Every Citizen
- Governance and services on demand
- Digital empowerment of citizens

## Objectives of Digital India Programme

- To prepare India for a knowledge future.
- **For being transformative that is to realize IT (Indian Talent) + IT (Information Technology) = IT (India Tomorrow).**
- Making technology central to enabling change.
- On being an Umbrella Programme - covering many departments.

- The programme weaves together a large number of ideas and thoughts into a single, comprehensive vision so that each of them is seen as part of a larger goal.
- The Digital India Programme will pull together many existing schemes which would be restructured and re-focused and implemented in a synchronized manner.

### Nine pillars of Digital India

- Broadband Highways
- Universal Access to Mobile Connectivity
- Public Internet Access Programme
- e-Governance: Reforming Government through Technology
- e-Kranti - Electronic Delivery of Services
- Information for All
- Electronics Manufacturing
- IT for Jobs
- Early Harvest Programmes

### Mains model question

What do you understand by Public finance management system & how it has the potential of increasing transparent & accountability? Also, elaborate on the challenges of adopting it.



(Scan the QR code to watch the video)

Notes

# Waterways & Transportation

by Joicy Joy



#UPSC #IAS

in English

(Click on the above image to watch the video)

## Relevance

GS 3 || Economy || Infrastructure || Transportation

## Title

Advantages of WATERWAYS as a means of transport?  
Facts about Jal Marg Vikas Project explained

## Why in news?

Recently, the Minister of State for Shipping has informed in the Rajya Sabha that significant savings in the cost of transportation are expected by using the Inland Water Transport (IWT) mode.

## Significance

- Environment-friendly and cost-effective mode of transport.
- It aims to create for the shippers and logistic players, an alternative to the two dominant modes of transport viz. road and rail.

## Cost comparison - freight

- HIGHWAY- 2.50
- RAILWAY- 1.36
- IWT- 1.06

## Navigable waterways in India

- India has about 14,500 km of navigable waterways which comprise of rivers, canals, backwaters, creeks, etc.
- About 55 million tonnes of cargo is being moved annually by IWT, a fuel-efficient and environment-friendly mode.
- As per the National Waterways Act 2016, 111 waterways have been declared as National Waterways (NWs).
- National Waterway-1 (Prayagraj-Haldia) with length 1620 km is the longest National waterway in India.

## Jal Marg Vikas Project

- The Inland Waterways Authority of India (IWAI) is implementing the Jal Marg Vikas Project (JMVP) at an estimated cost of ₹5369.18 crores for capacity augmentation of navigation on the Haldia-Varanasi stretch of Ganga (part of NW-1) with the technical and financial assistance of the World Bank.
- The project will contribute in bringing down the logistics cost in the country and will provide an alternative mode of transport which will be environment friendly and cost effective.
- The project envisages fairway development through performance based contract for least assured depth of 2.2 metres to 3 metres and bottom channel width of 45 metres, bank protection works, and provisions of navigation aids. The states that are being covered under the Project are Uttar Pradesh, Bihar, Jharkhand, West Bengal. The Project is expected to be completed by March, 2023.
- One of the major problems for a commercially viable and safe navigation on NW-1 is low depth upstream of Farakka barrage due to low discharges from tributaries and difficult hydro morphological characteristics of the river Ganga.

## Integrated National Waterways Transportation Grid

- It plans to link many of the national waterways to each other and also to roads, railways and major ports.
- Setting up of a large number of ports/terminals, riverside jetties, godowns, boat building workshops, repairing yards and ancillary industries will spur investment opportunities.
- The capital cost is estimated at ₹22,763 crores to be used in phase-I (2015-18) and phase- II (2018-23).

## Inland Waterways Authority of India

- It came into existence on 27th October 1986.
- Development and regulation of inland waterways for shipping and navigation.
- It primarily undertakes projects for development and maintenance of IWT infrastructure on national waterways through grants received from the Ministry of Shipping.
- It is headquartered at Noida with regional offices at Patna (Bihar), Kolkata (West Bengal), Guwahati (Assam) and Kochi (Kerala) and sub-offices at other places throughout India.





(Scan the QR code to watch the video)

Notes

# RBI guidelines for Payment Aggregators & Payment Gateways

#UPSC #IAS

in English

by Joicy Joy



(Click on the above image to watch the video)

## Relevance

GS 3 || Economy || Banking & Financial Sector || RBI

## Title

RBI releases guidelines Payment Aggregators and Payment Gateways

## Why in news?

- The Reserve Bank of India (RBI) has released **guidelines** for regulating activities of **Payment Aggregators (PAs)** and **Payment Gateways (PGs)** in the country.
- PAs and PGs are intermediaries playing an important function in **facilitating payments in the online space**.

## Payment Aggregators and Payment Gateways

- **Payment Aggregators facilitate e-commerce sites and merchants in accepting payment instruments from the customers** for completion of their payment obligations without the need for merchants to create a separate payment integration system of their own. **Example: Billdesk.**
- **Payment Gateways** are entities that **provide technology infrastructure** to route and facilitate the processing of an online payment transaction without any involvement in the handling of funds. PGs in India mainly include banks.
- A Payment Gateway allows the merchants to deal with a specific payment option put on the portal, whereas a Payment Aggregator allows one to have multitudes of options for payment. Thus, a **Payment Aggregator covers a payment gateway in its ambit.**

## Guideline

- **Authorization**
  - **Non-bank PAs** will require authorization from the RBI under the Payment and Settlement Systems

Act, 2007 (PSSA). A PA should be a company incorporated in India under the Companies Act, 1956 / 2013.

- Banks provide PA services as part of their normal banking relationship and do not, therefore, require a separate authorization from RBI.
- **E-commerce marketplaces** (e.g. Flipkart, Paytm) providing PA services **should separate PA services from the marketplace business** and they should apply for authorization on or before 30th June 2021.
- PGs will be considered as **'technology providers' or 'outsourcing partners'** of banks or non-banks, as the case may be.

## ➤ Capital Requirement

- **Existing PAs** have to achieve a net worth of **₹15 crores by 31st March 2021** and a net worth of **₹25 crores on or before 31st March 2023**. The net worth of ₹25 crore has to be maintained at all times thereafter.
- **New PAs** should have a minimum net worth of ₹15 crores at the time of application for authorization and have to attain a net worth of ₹25 crores by the end of the third financial year of the grant of authorization. The net worth of ₹25 crore has to be maintained at all times thereafter.

## Disclosure Requirement

- PAs need to disclose **comprehensive information** regarding merchant policies, customer grievances, privacy policy and other terms and conditions on the website and/or their mobile application.
- They need to undertake **background and antecedent checks of the merchants** to ensure that such merchants do not have any malafide intention of duping customers, and do not sell fake/counterfeit/prohibited products.



(Scan the QR code to watch the video)

# What is Open Market Operation?

#UPSC #IAS  
in English

by Joicy Joy



(Click on the above image to watch the video)

## Relevance

GS 3 || Economy || Banking & Financial Sector || RBI

## Title

Open Market Operations explained, RBI decides to inject Rs 10000 crore liquidity via OMOs

## Why in news?

- Recently, the Reserve Bank of India (RBI) has decided to infuse **Rs.10,000 crore** liquidity in the banking system by buying government securities through **Open Market Operations (OMO)**.
- The financial markets have been facing heightened volatility due to the spread of the COVID-19
- RBI had earlier infused **Rs. 25,000 crore** of liquidity through **Long-Term Repo Operations (LTRO)**.

## Key Points

- Open Market Operations (OMOs) are market operations conducted by RBI by way of **sale/purchase of government securities to/from the market** with an objective to **adjust the rupee liquidity conditions** in the market on a durable basis.
- **If there is excess liquidity, RBI resorts to sale of securities and sucks out the rupee liquidity.**
- Similarly, when the liquidity conditions are tight, RBI buys securities from the market, thereby releasing liquidity into the market.
- It is one of the quantitative (to regulate or control the total volume of money) monetary policy tools which is employed by the central bank of a country to control the money supply in the economy.

## Long-term Repo Operations

- To assure banks about the availability of durable liquidity at reasonable cost relative to prevailing market conditions.
- Further encourage banks to undertake maturity transformation smoothly and seamlessly so as to augment credit flows to productive sectors.

- Maturity transformation is when banks take short-term sources of finance, such as deposits from savers, and turn them into long-term borrowings, such as mortgages.



(Scan the QR code to watch the video)

## Notes

## Security

### IPC 269 & 270

#### Covid 19

by Mahipal Rathore



(Click on the above image to watch the video)

#### Relevance

GS 3 || Security || Tackling Security Threats|| Criminal Justice System

#### Title

IPC Sections 269 & 270 explained, severe punishment for not following govt. orders on COVID-19

#### Why in the news?

IPC Sections 269 & 270 explained, severe punishment for not following govt. orders on COVID-19. Kerala priest and officer have been booked for violating the rule lockdown amid Covid-19

#### The Indian Penal Code (IPC):

- IPC is the official criminal code of India.
- It is a comprehensive code intended to cover all substantive aspects of criminal law.
- The **code was drafted in 1860** on the recommendations of the first law commission of India established in 1834.
- It came into force in British India during the British rule in 1862.
- The Code has since been amended several times and is now Supplemented by other criminal provisions
- Chapter **XIV of the Indian Penal Code– 'Of Offences Affecting The Public Health, Safety, Convenience, Decency and Morals'**

#### Section 269:

- Negligent act likely to spread infection of disease dangerous to life.
- Whoever unlawfully or negligently does any act which is, and which he knows or has reason to believe to be, likely to spread the infection of any

disease dangerous to life, shall be punished with imprisonment of either description for a term which may extend to six months, or with fine, or with both.

#### Section 270:

- Malignant act likely to spread infection of disease dangerous to life.
- Whoever malignantly does any act which is, and which he knows or has reason to believe to be, likely to spread the infection of any disease dangerous to life, shall be punished with imprisonment of either description for a term which may extend to two years, or with fine, or with both.

#### Article 271:

- Disobedience to quarantine rule Whoever knowingly disobeys any rule made and promulgated by the Government for putting any vessel into a state of quarantine, or for regulating the intercourse of vessels in a state of quarantine with the shore or with other vessels, or for regulating the intercourse between places where an infectious disease prevails and other places, shall be punished with imprisonment of either description for a term which may extend to six months, or with fine, or with both.

#### Section 269 and 270:

- Both **Section 269 and 270** have been used for over a century to punish those disobeying orders issued for containing epidemics.
- The Sections were **enforced by colonial authorities** during outbreaks of diseases such as smallpox and bubonic plague.
- In case at the Madras High Court, a person was held guilty under Section 269 for travelling by train despite suffering from cholera.
- Another person who bought the train ticket was also held guilty.

#### Recent use of IPC Sections 269 & 270:

- In March 2018, the Health Ministry said that failure by clinical establishments to notify a tuberculosis patient to the nodal officer and local public health staff can be punished under Section 269 and 270.
- While tuberculosis was made a notifiable disease in India in 2012, there was no provision for penal action.

### COVID 19 pandemic

- During the coronavirus outbreak, penal provisions, such as Sections 188, 269 and 270 of the IPC, are being invoked to enforce the lockdown orders in various states.
- Section 188 - disobedience to order duly promulgated by public servant

### Conclusion:

Government and authority has taken all the measures against the pandemic to stop the spread of the virus. Many have seen violating the rules and many states and UT are not following the guidelines as explained. Authorities are making aware about the pandemic in every stage and state but still rules are being violated by many which can lead to the community spread in the country. Section 269 and 270 have been used by the authority against the one who violates the rule as it is important for the safety and security of the nation and every individual life.



(Scan the QR code to watch the video)

Notes



## National Conference on Women in Police & CAPFs

by Joicy Joy in English



(Click on the above image to watch the video)

### Relevance

GS 3 || Security || Internal Security Threats || Cyber Security

### Title

National Conference on Women in Police and CAPFs, Issue of Cyber Stalking and Bullying of Women

### Why in news?

- Bureau of Police Research and Development (BPR&D) organized the National Conference on Women in Police and Central Armed Police Forces (CAPFs) in New Delhi.
- It was inaugurated by the Union Minister for Women And Child Development.

### Details

- Themes
  - Cyber Stalking and Bullying of Women: Steps for Protection
  - Challenges faced by CAPF Women in Operational Areas

### Important issues highlighted

- Workplace harassment besides cybercrime.
- Society should not look at the working women with bias and hold the performance of men to be the only benchmark for success.
- Training of members of the Child Welfare Committees (CWC).
- The need to train more female forensic investigators and cybercrime experts.  
BPR&D was also advised to make an SoP for "One Stop Centre for Women".
- To commemorate this event, a hand-out - "BPR&D Mirror - Gender Benders" was released, which stated the recent initiatives taken by BPR&D to promote Woman Safety.

### Bureau of Police Research and Development (BPR&D)

- The Government of India established the Bureau of Police Research and Development (BPR&D), under the Ministry of Home Affairs in the 1970s.
- Replaced the Police Research and Advisory Council (1966).
- Primary objective: Modernization of police force.
- In 1995 the Government of India decided to entrust issues relating to Correctional Administration Work to the BPR&D.
- Thereby BPR&D has to ensure the implementation of prison reforms as well.
- The Government of India further decided to create a National Police Mission under the administrative control of BPR&D to transform the police forces in the country.

### Child Welfare Committees (CWC)

- The Child Welfare Committee (CWC) is constituted under the Juvenile Justice (Care and Protection of Children) Act, 2015.
- It is the sole authority to deal with matters concerning children in need of care and protection.
- The Committee is constituted for each district or group of districts.

### Question

Write a note on prison reform and the administration of criminal justice in India.



(Scan the QR code to watch the video)

## Sir Creek

By Prashant Dhawan



(Click on the above image to watch the video)

### Relevance

GS 3 || Security || Tackling Security Threats || Border Management

### Title

What is the Sir Creek Issue?

### Why in news?

Former Pakistan minister Kasuri recalls plan for Sir Creek Pact. It will work as a confidence builder, said Pakistan Minister Kasuri.

### India Pakistan relation at present

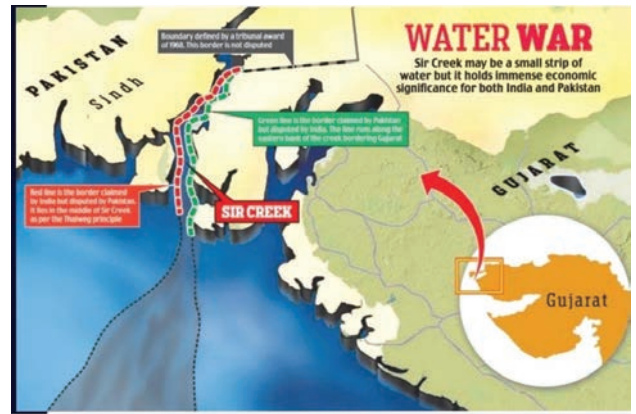
- In the recent time many ups and downs has been seen in the relation between India and Pakistan
- From border dispute to ceasefire violation to terror attack all have added fire in the fume
- In the recent time removal of **Article 370** from **Jammu & Kashmir** province of India has taken the relation of both the countries in poor state,
- Pakistan has questioned in removal of article 370 in every national and international platform
- India in all the question of Pakistan made very clear statement that Kashmir is integral part of India removal of 370 from J&K province is internal matter of the India
- Many country backed India in removal of article 370 and country like Turkey and Malaysia supported Pakistan
- The relation of both the countries have never be on normal note and every then and now many issues keep on making the situation more instance

### What is creek?

- Creek is **narrow, shelter waterways**, especially an inlet in a shoreline or channel in a Marsh
- It is water body which is smaller than a river but similar in appearance
- It is channel in a mass
- In Pakistan creeks are in abundance

### What is Sir Creek?

- **Sir Creek is a 96-km strip of water** disputed between India and Pakistan in the **Rann of Kutch marshlands**.
- Originally named **Ban Ganga**, Sir Creek is named after a British representative.
- The Creek opens up in the Arabian Sea and roughly divides the Kutch region of Gujarat from the Sindh Province of Pakistan.



### What is the dispute between both the countries?

- Pakistan claims the entire creek as per paragraphs 9 and 10 of the Bombay Government **Resolution of 1914** signed between the then **Government of Sindh and Rao Maharaj of Kutch**.
- The resolution, which demarcated the boundaries between the two territories, included the creek as part of Sindh, thus setting the boundary as the eastern flank of the creek popularly known as **Green Line**

### India's Claim

- **Paragraph 9** of the verdict states that the border between Kutch and Sind lies to the east of Sir Creek, whereas **paragraph 10** of the verdict further qualifies that "since Sir Creek is navigable most of the year.
- According to international law and the **thalweg principle**, a boundary can only be fixed in the middle of the navigable channel, which means that it has been divided between Sindh and Kutch, and thereby India and Pakistan."

### Thalweg Principle

- Under international law, a **thalweg is the middle of the primary navigable channel** of a waterway that defines the boundary line between states.

- Also under international law, thalwegs can acquire special significance because disputed river borders are often deemed to run along the river's thalweg

### How dispute evolved?

- **Till 1954**, the borders around Sir Creek were virtually open and there was a free movement of people and material from both sides.
- **After 1954**, the countries started rigid stances on borders and a controversy evolved around Sir Creek.
- **Till 1968**, India and Pakistan were competing with each other to provide historical evidence that it belonged to them.

### Post War Tribunal

- After the **1965 war**, **British Prime Minister Harold Wilson** successfully persuaded both countries to end hostilities and set up a tribunal to resolve the dispute.
- Since **1969**, **12 rounds of talks** have been held over the issue of Sir Creek, but both sides have denied reaching any solution.
- United Nations Convention on Law of the Sea (UNCLOS) was the way for the solution

### 1999 Atlantique Incident

- This disputed region is known for the **Atlantique Incident which occurred in August 1999**.
- The Indian IAF's **MiG-21FL fighters shot down** the Pakistan Navy's reconnaissance plane the Breguet Atlantique which was carrying 16 naval officers on board, for an alleged airspace violation of Indian airspace on **August 10, 1999**.
- The episode took place just a month after the Kargil War, creating a tense atmosphere between India and Pakistan.

### Why is sir creek important?

- Dispute mainly because of the fishing resources as it's considered to be one of the largest fishing grounds in Asia Said to be rich in hydrocarbons and shale gas –**immense economic potential**
- Finally, pride of both the nations is at stake Dispute mainly because of the fishing resources as it's considered to be one of the **largest fishing grounds in Asia**
- Said to be rich in **hydrocarbons and shale gas** –**immense economic potential** Finally, pride of both the nations is at stake

### Additional info

- Sir creek pact was almost signed in the work tenure of former Prime minister M.Singh, 26/11 attack the impact the pact
- Kasuri said to revisit the pact as it will work as a confidence builder between both the countries
- Khurshid Md. Kasuri is former foreign Minister, he play very important role in Pakistan politics
- He is advisor of Pakistan government in terms of international relations

### Mains oriented answer

What is Sir Creek Dispute? What is it's important for India? Write in detail.



(Scan the QR code to watch the video)

### Notes

## Disaster Management

### What is “Herd Immunity” Strategy ?

By Prashant Dhawan



(Click on the above image to watch the video)

#### Relevance

GS 3 || Disaster Management || Disaster Management || Preparedness & Response

#### Title

What is Herd Immunity Strategy? Can it save UK?

#### Why in the news?

The Covid-19 pandemic has spread all over the globe and till mid of the March it has spread from China to all the European Countries WHO has said that not China but European Countries are the epicenter of Coronavirus. UK has taken some measures to stop the spreading of Covid-19

#### Present context:

- **Covid-19** amid coronavirus has spread all over the globe except the polar regions, the deadly virus earlier epicenter was Wuhan city of China, from there it spread to every country and moreover it created chaos
- The origin of virus is said to be from the sea food market of Wuhan city of China but till now there is not any evidence about it
- Many medical institutes and research centers are working on it to find out the medicine or vaccine to fight against the deadly virus
- Covid-19 is very deadly virus as it spread in no time, it spread from human to human contact and if no precaution is taken it turn out in community spread like what happened in Italy
- No precautions were taken in the early stages and it spread all very quick and fast from one to another and turn in the community spread
- Only way to stop the community spread or transmission of the disease is by following some guidelines made by medical associations of different

country

- The major and most important point to notice about the virus is that it spread very fast and infect the person with low immunity and elderly people are mostly affected
- This virus is not limited to people with low immunity and elderly people but anyone can get affected by it.
- Total coronavirus cases till mid of March is **1,75,988** and death toll is **6,717**, number of people recovered is **77,871**

Country, Other	Total Cases	New Cases	Total Deaths	New Deaths	Active Cases	Total Recovered	Serious, Critical
China	80,152	+126	2,945	+33	29,810	47,397	6,806
S. Korea	5,186	+851	28		5,124	34	27
Iran	2,336	+835	77	+11	1,824	435	
Italy	2,036		52		1,835	149	166
<i>Diamond Princess</i>	706		6		600	100	36
Japan	283	+9	6		234	43	23
France	191		3		176	12	8
Germany	188	+23			172	16	2
Spain	153	+33			151	2	3
Singapore	110	+2			32	78	6
USA	103	+3	6		88	9	7
Hong Kong	101	+1	2		62	37	6
Kuwait	56				56		
U.K.	51	+12			43	8	
Bahrain	49				49		
Switzerland	47	+17			46	1	

#### U.K Herd Strategy:

- **Patrik Vallance, the U.K's Chief scientist adviser** said herd immunity is an option the government is exploring in its efforts to grapple with the **coronavirus-borne illness Covid-19**
- The aim would be to allow immunity to build up among members of the population who are least at risk of dying from Covid-19
- There is lockdown in the countries to stop the spread of covid-19, this strategy is known as **isolation strategy**
- UK till mid of March didn't closed many of their school and colleges
- UK minister in many of their speech has said that they are trying to use **Herd strategy**

#### What is Herd Immunity?

- Herd immunity (also called herd effect, community immunity, population immunity, or social immunity) is a form of indirect protection from infectious

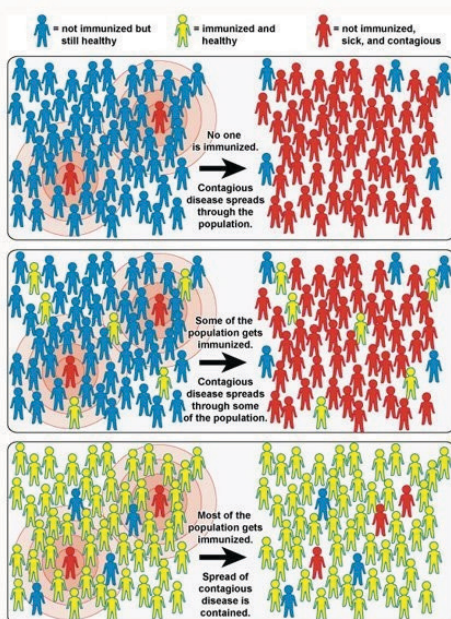


disease that occurs when a large percentage of a population has become immune to an infection, whether through previous infections or vaccination, thereby providing a measure of protection for individuals who are not immune.

- In a population in which a **large proportion of individuals possess immunity**, such people being unlikely to contribute to disease transmission, chains of infection are more likely to be disrupted, which either stops or slows the spread of disease.
- The greater the **proportion of immune individuals in a community, the smaller the probability that non-immune individuals will come into contact with an infectious individual**, helping to shield non-immune individuals from infection.
- Individuals can become immune by recovering from an earlier infection or through vaccination.
- Some individuals cannot become immune due to medical reasons, such as an immunodeficiency or immunosuppression, and in this group **herd immunity is a crucial method of protection**

### Can herd immunity protect us from coronavirus?

- If you have a new disease, such as COVID-19, that we don't have a vaccine for and no one in the country has ever been infected with, the disease will spread through the population.
- But if enough people develop an immune memory, then the disease will stop spreading, even if some of the population is not immune. This is herd immunity, and it is a very effective way to protect the whole of a population against infectious disease



- But herd immunity is typically only viewed as a preventive strategy in vaccination programmes.
- If we don't have a vaccine – as we don't for COVID-19 – achieving herd immunity would require a signifi-

cant proportion of the population to be infected and recover

- The percentage of the population that needs to be immune to enable herd immunity depends on how transmissible a disease is.

### Criticism of the move made by U.K

- Many health experts believe that coronavirus is very contagious and the herd immunity strategy could end up a disaster for the U.K
- Human body already has an immune system that is developed in them every time they face disease and flu by coronavirus is very pandemic is no one stop it from herd immunity it can only be stopped by social distancing

### Mains oriented question:

Preparedness and response to the disaster should be very quick and result oriented. In the time when the world is facing a health crisis due to Covid-19, choosing Herd immunity instead of social distancing can cost them heavily in every aspect. Illustrate. (200 words)



(Scan the QR code to watch the video)

### Notes



## Science & Technology

### Coronavirus in India

by Vironika

#UPSC #IAS

(Click on the above image to watch the video)

#### Relevance

GS 3 || Science & Technology || Health & Medicine

#### Title

Coronavirus in India, 2 new positive cases of COVID 19 found, Precautionary measures for Coronavirus

#### Why in the news?

India today reported 2 more positive cases of the deadly coronavirus — one in Delhi and another in Telangana. The deadly coronavirus, which has spread to over 70 countries, is wreaking havoc globally, killing 3,000 people and infecting almost 90,000 since first detected in China in Dec last year.

#### What is Novel Coronavirus ?

- Coronavirus disease (COVID-19) is an infectious disease caused by a newly discovered coronavirus. The epicenter of the deadly disease was Wuhan city of China. Then spread worldwide widely
- Most people infected with the COVID-19 virus will experience mild to moderate respiratory illness and recover without requiring special treatment. Older people, and those with underlying medical problems like cardiovascular disease, diabetes, chronic respiratory disease, and cancer are more likely to develop serious illness.
- The best way to prevent and **slow down transmission** is to be well informed about the COVID-19 virus, the disease it causes and how it spreads. Protecting self and others from infection by washing our hands or using an alcohol based rub frequently and not touching your face.
- The COVID-19 virus spreads primarily through droplets of saliva or discharge from the nose when an infected person coughs or sneezes, so it's important

that you also practice respiratory etiquette (for example, by coughing into a flexed elbow).

- At this time, there are **no specific vaccines or treatments for COVID-19**. However, there are many ongoing clinical trials evaluating potential treatments. WHO will continue to provide updated information as soon as clinical findings become available

#### Coronavirus in India:

- In starting India reported two fresh cases of the deadly coronavirus— one in Delhi and another in Telangana. The person from Delhi had travelled to Italy, and he is being diagnosed at RML (Dr.Ram Manohar Lohia) Hospital.
- The other person with the deadly infection has a travel history to Dubai.
- There is huge chances of spreading of the virus if proper measures are not taken to protect it
- India is a densely populated country and people to people transmission of the disease is very easy if proper measures are not taken and guidelines are not followed.
- There is possibility of community transmission of the diseases
- Maximum cases are found in Maharashtra and Kerala and almost all the state of India is affected with the this deadly virus
- Many have recovered from the pandemic but still many steps have taken by the government to stop this pandemic

#### Coronavirus and its effect globally:

- With the passing time we can increase in the number of the patience in India and it is matter of concern as Covid-19 had very drastic effect on the countries like China, Spain, France, UK, U.S and Italy Coronavirus started affecting the population of Wuhan city of china, and all of the China
- Slowly, the virus started spreading all over the China and community transmission starting their
- Soon, the virus spread in other place like Italy and other country due to foreign travelers
- Most drastic effect is seen in Italy.
- WHO said the Covid-19 is **pandemic disease**

#### Why is Covid-19 pandemic?

- Pandemic - The worldwide spread of a disease

- A pandemic is an epidemic occurring on a scale which crosses international boundaries, usually affecting a large number of people
- Pandemics can also occur in important agricultural organisms (livestock, crop plants, fish, tree species) or in other organisms
- Covid-19 was labelled as epidemic earlier but seeing its effect and transmission all over the globe it was then labeled as Pandemic

### Action taken in India to stop the Coronavirus spread:

- The first action taken to stop the transmission of covid-19, the airport checking of foreign traveler was done and the passenger who has symptoms of virus was kept in quarantine and isolation
- Due to increasing spread of the pandemic many flight from foreign country was cancelled and was prohibited to land in India
- With the increasing number of the patients of virus PM Modi of India appealed to the citizen to go for Janta Curfew and do not come out of the house on 22nd March to stop the community spread of the virus, citizen of the nation appreciated the step taken by the government and follow the appealed made by the government
- Janta curfew showed its result with fewer cases in the nation
- People of India were not taking the pandemic seriously and PM Modi called for country lockdown. Government banned all the domestic and international flights, all the malls, Gym, school, colleges, educational institutes and public places were completely banned including all the religious places to stop the chain transmission of the virus. Government offices were on with only 25% of the attendance, banks, hospitals, postal services and other central services were on for the public convenience.
- These many steps are being taken by the state government and central government to stop the chain transmission of the virus
- Many vaccines and testing kits are being discovered to check and detect the virus

### Precautions made globally to break the chain of virus:

- Japan is closing all its schools for 1.3 crore children till April. China already did it for 20 crore students. Saudi Arabia - stopping foreign pilgrims entering the country.
- Tokyo Olympics 'could' be cancelled.
- Australia - ban on foreign visitors from mainland China.
- Iran has cancelled Friday prayers in Tehran. Italy has

quarantined 11 towns.

- Greece is cancelling all carnival activities.
- San Francisco has declared emergency

### How can we stop the transmission of the Covid-19? Advisory made by the government and doctors-

- Wash your hands frequently
- Maintain social distancing
- Avoid touching eyes, nose and mouth
- Practice respiratory hygiene  
If you have fever, cough and difficulty breathing, seek medical care early
- Stay informed and follow advice given by your healthcare provider

### Mains oriented question:

India's medical infrastructure has always been in a worried situation and inefficient in dealing with mass health related issues. In the recent time it has seen that covid-19 is not able to spread in India like other countries due to quick action and response, in context of that write about the preparedness and response of the government official and health care unit of India. (250 words)



(Scan the QR code to watch the video)

### Notes

# Supreme Court on Cryptocurrency

#UPSC #IAS

by Vironika



(Click on the above image to watch the video)

## Relevance

GS 3 || Science & Technology || Fourth Industrial Revolution || Cryptocurrency

## Title

Supreme Court on Cryptocurrency, Difference in Virtual & Cryptocurrency, Know issues of blockchain

## Why in news?

The Supreme Court in a significant move has set aside a ban by the Reserve Bank of India (RBI) on banks and financial institutions from dealing with virtual currency holders and exchanges.

## The basis

- The ban on the cryptocurrency was introduced by the RBI in the year 2018 and since then cryptocurrency companies were almost out of the market. The RBI ban was challenged by the IAMA (Internet Mobile association of India). IAMA pled that the trade or dealing in cryptocurrency is not illegal but the legitimate business activity and RBI should not have banned the cryptocurrency
- IAMA also said that the assets the virtual currency can be classified as commodity, it doesn't come under the jurisdiction of RBI
- Looking the whole scenario Supreme Court lift the ban from RBI

## RBI ban

- In a circular in 2018, the RBI had banned banks from dealing with virtual currency exchanges and individual holders on the grounds that these currencies had no underlying fiat.
- RBI held that it was necessary for the larger public interest

## Was the ban unjustified?

- The test of proportionality of any action by the government, the court held, must pass the test of **Article 19(1) (g)** which states that all citizens of the country will have the right to practice any profession, or carry on any occupation or trade and business.
- Proportionality test is done by the government
- The ban was not able to pass the proportionality test

## Virtual currency

- Globally there is no accepted definition of virtual currency, some agency named it as method of exchange of value, some labeled it as item, goods or a product
- In its judgment the apex Court observed- Every court which attempted to fix the identity of virtual currencies, merely acted as the 4 blind men in the **Anekantavada philosophy of Jainism**, who attempt to describe an elephant but end up describing only one physical feature of the elephant.
- So till now who so ever have tried to define the virtual currency has not able to conclude it in a definition

## Similarity of cryptocurrency/virtual currency to Bitcoin

- Satoshi Nakamoto is said be as a founder of modern virtual currency
- This underline technology is also called as block chain
- In a block chain virtual currency is defined as it electronic cash system where you from one individual to the other individual are making deal without any trusted third party
- If there is not any trusted party that means there is no any central regulator
- There would be no central regulator for virtual currencies as they would be placed in a globally visible ledger, accessible to all the users of the technology.
- All users of such virtual currencies would be able to see and keep track of the transactions taking place.
- Virtual currency is the umbrella term but all virtual currency is not cryptocurrency

## How virtual currency is different from crypto currency?

- All non-fiat currency which are not backed by the government go for online trading
- Virtual currency is the larger umbrella term for all forms of non-fiat currency being traded online. Virtual currencies are mostly created, distributed

and accepted in **local virtual networks**.

- Cryptocurrencies, on the other hand, have an **extra layer of security**, in the form of **encryption algorithms**.
- Encryption algorithms are not seen in all the virtual currency
- Cryptographic method are used to make this type of currency
- The network at which they are being trade are most secured network

### Is cryptocurrency dangerous?

- Supreme court didn't give any comment over to that is cryptocurrency is danger or not
- The jury is out on that. Organisations across the globe have called for caution while dealing with virtual currencies.
- A **blanket ban** of any sort could push the **entire system underground**, which in turn would mean no regulation.
- Blanket ban can lead to the black marketing, once anything come in a black marketing no regulation can be held over to it
- In the year 2013 RBI for the first time warned all the users who uses cryptocurrency, warning was basically related with the security risk
- In the same year FATF published a report highlighting about what are the uses of the virtual currently and potential risk related to these type of currency
- This report also says that these type of currency is mostly used by the terror funding group

### Reason to ban virtual currency

- Risks and concerns about data security and consumer protection on the one hand, and far-reaching potential impact on the effectiveness of monetary policy itself on the other hand, also had the RBI worried about virtual currencies.
- In its arguments, RBI said it did not want these virtual currencies spreading like a contagion, and had, therefore, in the larger public interest, asked banks not to deal with people or exchanges dealing in these non-fiat currencies.

### Challenge to the ban and their argument

- It was said the RBI ban does not come under its jurisdiction to ban the cryptocurrency because non fiat is not a currency and RBI can't take decision on it
- RBI was not able to pass the proportionality test, there are some point given about the proportionality test:

- The direct and immediate impact upon fundamental rights
- The larger public interest sought to be ensured; a necessity to restrict citizens' freedom
- Inherent pernicious nature of the act prohibited or its capacity or tendency to be harmful to the general public
- The possibility of achieving the same object by imposing a less drastic restraint

### Advantages of cryptocurrency

- There is a worldwide proposal for central-bank digital currencies, which could allow for money to be transferred between users without the involvement of a third-party (commercial bank).
- Allowing cryptocurrency will enable India to be part of this global deal.
- For India, aiming to be a digital economy powerhouse, embracing emerging technologies like cryptocurrency and blockchain is a must.
- A vibrant cryptocurrency segment could add value to India's financial sector. Thus, in the face of growing technological innovation in the financial sector, it is critical to strengthen the supporting regulatory frameworks of India that operate regardless of the nature of an instrument.

### Disadvantage of cryptocurrency

- Indian policymakers and administrators have time and again made clear their distaste for them, their existence owed almost entirely to advanced encryption technologies
- In his Budget speech in 2018, Finance Minister Arun Jaitley said the government doesn't consider them legal tender.
- Its use in illegal online marketplaces that deal with drugs and child pornography is well-documented.
- There have been cases of consumers being defrauded, including in India.

### Way forward

- The Supreme Court's judgment could lead to the RBI rethinking its policies surrounding virtual currencies.
- It is expected that the RBI will reconsider its approach to cryptocurrency and come up with a new, calibrated framework or regulation that deals with the reality of these technological advancements.
- RBI should come up with detailed framework

- KYC norms can also stop the fraudulent in the cryptocurrency

### Mains oriented question

What is cryptocurrency? What are the risks associated with the cryptocurrency? Write some advantages and disadvantages of cryptocurrencies. What is the position of India in cryptocurrencies?



(Scan the QR code to watch the video)

### Notes



# Upgrading India's Space Sector

#UPSC #IAS

by Vironika



(Click on the above image to watch the video)

## Relevance

GS 3 || Science & Technology || Space || Policy

## Title

Upgrading India's Space Sector, What India can learn from UAE and Luxembourg's space activities?

## Why in news?

Growing role of the private sector and the effort by nations like the UAE and Luxembourg, Delhi needs to move quickly towards a new model for India's space activity.

## Involvement of countries is outer space

- When we think of outer space, we think of big powers like the **United States, Russia and China, European** space agency.
- Space programmes have for long been viewed as either **strategic or symbols of national prestige**
- All the big countries are always ready to invest in the space so that they have credible presence in outer space
- Two small countries, the **United Arab Emirates** in the Gulf and the Grand Duchy of **Luxembourg in Europe** have begun to demonstrate that the outer space need not be the playing ground for big powers alone.
- Not only the big countries but also the small states can invest in the space research Luxembourg is one of the best example of this

## UAE presence in the space

- UAE's presence in the space is a reminder for India that Delhi needs to adapt to the rapidly changing dynamic in outer space.
- India should also come up with the new space policies like Mars mission
- UAE is about to launch Mars mission and they have named it as Hope Mars mission, the mission has

many partnerships throughout the world and UAE universities are also involved in it .

- It is about cornering a slice of the rapidly growing commercial space industry – part of a major effort to diversify the UAE economy away from its reliance on hydrocarbons.
- Japan will launch UAE Mars probe this year
- India is also working on the Hope Mars mission of UAE

## Reasons behind UAE developing space technology

- First reason is the **commercial purposes**, this one of the major effort in UAE economy
- Second reason is most of the economy of the UAE is based on the hydrocarbon and oil they want to give a **shift to their economy**

## Luxembourg presence in the space

- Luxembourg is increasing its presence in the outer space
- Commercial space as a major opportunity
- Regulatory steps
- Economy of Luxembourg was majorly dependent on the steel industry
- Space is one of the major commercial opportunity for them to expand their economy and and shift the economy from dependency on steel to space
- At the moment, the space sector accounts for nearly 2 percent of Luxembourg's GDP.
- In Luxembourg there are 50 such companies that are involved in space sectors and two public Space Research Organisation are there that are together working in the space sector
- Many countries specially UAE and Luxembourg are doing economic diversification and bringing many new ideas in the space sectors

## Space industries in a timeline

- UAE and Luxembourg do have a reputation for leveraging new ideas to transcend the limitations of their size in the world.
- But their space adventure was not possible without the structural changes that are reshaping the global space activity.

## Change over the years in space industries

- Through the second half of the 20th century, outer space was the sole preserve of national space programmes
- The emergence of the private sector

### Expansion of space sectors

- The last decades of the 20th century saw significant expansion of satellite-based telecommunication, navigation, broadcasting and mapping, and lent significant commercial dimension to the space sector.
- One example of the rise of private sector companies in the space sector is SpaceX run by the US entrepreneur Elon Musk. Hired for a resupply mission for the space station, it now launches more rockets every year than NASA.
- A digital revolution is seen in the global which had made life and many task easy and time saving
- Participation of private sector has lower down the cost per launch and innovation has increased now with so much of innovation reusable rockets are also seen

### Future and future expansion of space industry

- **Decrease in launch cost** and rise in ambition
- **Internet through space-** space X has a plan to launch many small satellite in low earth orbit which will provide internet services
- **Space tourism**
- Small private companies in the fray

### India and space sector

- India, however, is quite some distance away from adapting to the unfolding changes in the global space business.
- Lack of resources is one of the major cause of the India is few step back in space sectors
- ISRO encourage private sectors but is mostly dominated by the government sector

### What India needs to do?

- As it looks at the growing role of the private sector and the effort by nations like the UAE and Luxembourg, India needs to move quickly towards a new model for India's space activity.
- It needs a regulatory environment that encourages a more dynamic role for the private sector and promotes innovation.

### Why should the private sector come into the space industry?

- Increasing Demand:
- Overall growth of space sector
- Country's security
- International trends and experience-

- Greater pool of resources
- Human Capital
- Technological advancement
- Risk Sharing Commercial demand

### Issues and concerns in merging with private sectors

- Data risk
- Regulation
- Revenue loss
- Unfair commercial practice

### Mains oriented answer

Why should the private sector be involved in the space industry? Private sector in space, demands India to move quickly towards a new model for India's space activity. Explain.



(Scan the QR code to watch the video)

### Notes

# What is Cord Blood Banking?

by Joicy Joy

(Click on the above image to watch the video)

#UPSC #IAS  
in English



## Relevance

GS 3 || Science & Technology || Health & Medicine

## Title

Cord Blood Banking how it works Issue of the growing commercialization of cord blood banking

## Why in news?

There is a growing concern regarding the aggressively promoted concept of cord blood banking.

## Details

- Over the past decade, stem cell banking has been aggressively marketed even as its use is still in experimental stages.
- The stem cell banking companies get access to data of **to-be parents** and start approaching their prospective customers much before the delivery and offer competitive packages.
- Companies convince parents to bank the cells for several years promising future therapeutic use.
- Enormous fees are charged from parents to preserve cells merely by emotional marketing.
- **Private companies** who have forayed into this field offer packages anywhere between ₹50,000 and ₹1 lakh to store and preserve the cells in the right conditions.
- So far there is **no scientific basis for preservation of cord blood for future-self-use and this practice, therefore, raises ethical and social concerns.**

## Regulation in India

- The Indian Council of Medical Research (ICMR) does not recommend commercial stem cell banking.

## Cord Blood Banking

- Cord blood is the blood from the baby that is left in the umbilical cord and placenta after birth.
- Cord blood banking involves taking the umbilical cord blood, which is a rich source of stem cells, and preserving it for future use.
- It contains special cells called **hematopoietic stem cells** that can be used to treat some types of diseases.
- **Hematopoietic stem cells can mature into different types of blood cells in the body.**
- Globally, cord blood banking is recommended as a source of hematopoietic stem cell transplantation for haematological cancers and disorders where its use is recommended.
- For all other conditions, the use of cord blood as a source of stem cells is not yet established.

## Stem Cells

- Stem cells are special human cells that can develop into many different cell types, from muscle cells to brain cells.
- Stem cells are divided into two main forms- **Embryonic stem cells and Adult Stem Cells.**
- **Embryonic stem cells**
  - Embryonic stem cells come from unused embryos resulting from an in vitro fertilization procedure and that are donated to science.
  - These embryonic stem cells are **pluripotent**, meaning that they can turn into more than one type of cell.
- **Adult Stem Cells**
  - There are two types of adult stem cells.
  - One type comes from fully developed tissues, like the brain, skin, and bone marrow.
  - There are only small numbers of stem cells in these tissues, and they are more likely to generate only certain types of cells.
- For example, a stem cell-derived from the liver will only generate more liver cells.
- The second type is induced **pluripotent stem cells.**
- These are adult stem cells that have been manipulated in a laboratory to take on the pluripotent characteristics of embryonic stem cells.

## Use of Stem cells

- The umbilical cord fluid is **loaded with stem cells.** They can treat cancer, blood diseases like anemia, and some immune system disorders, which disrupt your body's ability to defend itself.

- The fluid is easy to collect and has **10 times more stem cells** than those collected from bone marrow.
- Stem cells from cord blood rarely carry any infectious diseases and are half as likely to be rejected as adult stem cells.

#### Additional Information- Indian Council of Medical Research

- ICMR is the apex body in India for the formulation, coordination, and promotion of biomedical research.  
Its mandate is to conduct, **coordinate and implement medical research** for the benefit of the **Society**; translating medical innovations into products/processes and introducing them into the public health system.
- It is funded by the Government of India through the **Department of Health Research, Ministry of Health & Family Welfare**.

#### Mains model question

What is cord blood? How to- be parents are falling prey to the emotional marketing tactics by stem cell banking companies? Discuss.



(Scan the QR code to watch the video)

Notes

## Environment

### System to forecast Warming of Lakes

by Dr Mahipal Singh Rathore

#UPSC #IAS



(Click on the above image to watch the video)

#### Relevance

GS 3 || Environment || Climate Change || Global Warming

#### Title

World's first system to forecast warming of lakes,  
How it will help predict future warming of lakes?

#### Why in the news?

Recently one of the Organization of United Kingdom has classified lakes thermally worldwide. A modal has been develop to forecast the warming of the lake

#### UK centre of ecology and hydrology:

- Scientists from UK Centre for Ecology & Hydrology and other collaborating Universities of UK have developed a new system to better predict future warming of the world's lakes due to climate change.
- This system could also inform about the potential threat to cold-water species of aquatic animals (fishes like salmon).

#### Lake is warming worldwide:

- The world's lakes are warming faster than the oceans and the air around them, a global survey of hundreds of lakes shows.
- This heat accelerates evaporation, conspiring with human mismanagement to intensify water shortages, pollution, and loss of habitat for birds and fish.
- In **eastern China's Lake Tai**, for example, farm runoff and sewage **stimulate cyanobacterial blooms**, and warm water encourages growth. The organisms threaten drinking-water supplies for two million people.
- **East Africa's Lake Tanganyika** has warmed so much that fish catches that feed millions of poor

people in four surrounding countries are at risk. The water behind **Venezuela's massive Guri hydroelectric** dam has reached such critically low levels in recent years that the government has had to cancel classes for schoolchildren in an effort to ration electricity.

- Even the **Panama Canal**, with its locks recently widened and deepened to accommodate supersize cargo vessels, is troubled by **El Niño**-related rainfall shortages affecting man-made Gatun Lake, which supplies not only water to run the locks but also fresh drinking water for much of the country. Low water levels have also forced limits on the draft of ships so the ships don't run aground in the lake.
- **Lake Chad in Africa** has shrunk to a sliver of its former self since the 1960s, heightening shortages of fish and irrigation water. Displaced people and refugees who now depend on the lake put an additional strain on resources. Shortages as well as tensions in the hot, dry Sahel are driving conflict and mass migration.

#### Lake is not 'static':

- Lakes aren't like a bathtub filled with water that just sits there.
- They're almost always moving.
- Lakes "stratify" in the summer.
- That means a lake forms layers of different temperatures.
- The sun heats the water on the surface.
- But, way down deep the water is still cold.
- The oxygen in the water stays in the warmer layer.



- In the fall, the warm surface layer cools and sinks. When it sinks, it stirs up all the lake water. The lake becomes cooler. It's called "turning over." Turn overs add oxygen to water at the bottom of the lake.





### Thermal Classification:

- The researchers devised the first system that classifies lakes globally, placing each of them in one of nine 'thermal regions'.
- Analysis using satellite images of more than **700 lakes**, taken twice a month over **16 years**, produced the first global lake temperature classification scheme.
- Lakes are grouped depending on their seasonal patterns of surface water temperatures.
- The coldest thermal region includes lakes in **Alaska, Canada, northern Russia and China**, and the warmest covers lakes in **equatorial South America, Africa, India and south-east Asia**.

### Worrying scenario due to climate change:

- The researchers predict that by the **year 2100**, for the most extreme climate change scenario, average lake temperature will be around 4 degrees Celsius warmer.
- **66 % of lakes globally** will be classified in a warmer thermal region than they are now.
- By combining the thermal data with a lake model and climate change scenarios the researchers were able to identify that **northern lakes**, such as those in the UK, will be particularly sensitive to climate change

### Impact on Aquatic life:

- Even relatively small **changes in temperature** can have a **significant negative impact on aquatic wildlife**, affecting the speed at which organisms grow and feed, and when they reproduce.
- As species do not react in the same way, prey and predators have increasingly different breeding and feeding cycles, reducing the amount of potential food available.
- Cold-water fish species in particular can be stressed by warmer temperatures.

cant proportion of the population to be infected and recover

- The percentage of the population that needs to be immune to enable herd immunity depends on how transmissible a disease is.

### Criticism of the move made by U.K

- Many health experts believes that coronavirus is very contagious and the herd immunity strategy could end up a disaster for the U.K
- Human body already has an immune system that is developed in them every time they face disease and flu by coronavirus is very pandemic is no one stop it from herd immunity it can only be stopped by social distancing

### Mains oriented question:

Preparedness and response to the disaster should be very quick and result oriented. In the time when the world is facing a health crisis due to Covid-19, choosing Herd immunity instead of social distancing can cost them heavily in every aspect. Illustrate. (200 words)



(Scan the QR code to watch the video)

### Notes

## PRELIMS BITS

### ENVIRONMENT

#### Eurasian Otters

- **Context:** Researchers conducting a study in Odisha's Chilika Lake have found the presence of a viable, breeding population of Eurasian Otters, a fishing cat in the brackish water lagoon.
- **About:** IUCN Status of Eurasian otters Near Threatened
  - Species in India: Smooth-coated, Asian small-clawed and Eurasian Otters
  - Habitat: Smooth-coated – all over India; Asian small-clawed – only in the Himalayan foothills, parts of the Eastern and southern Western Ghats; Eurasian – Western Ghats and Himalayas.
  - Diet comprises several small animals, mainly crabs and small fishes.
  - Lives in small packs, is mostly nocturnal, but can be diurnal in areas which are less disturbed.
- CITES: Appendix I
  - Indian Wildlife Protection Act, 1972: Schedule II

#### Red Pandas

- **Context:** Genetic study reveals the endangered red panda is actually two separate species.
- **About:** The red panda is a small arboreal mammal found in the forests of India, Nepal, Bhutan and the northern mountains of Myanmar and southern China.
  - The Red Pandas are called "Living Fossils" as they are the only living member of the Ailuridae mammalian family. In India, it is found in Sikkim, western Arunachal Pradesh, Darjeeling district of West Bengal and parts of Meghalaya. It is also the state animal of Sikkim.
  - Conservation status: IUCN- Endangered, Schedule I of the Indian Wildlife (Protection) Act, 1972
  - **Himalayan red panda and Chinese red panda:** Chinese red pandas are found in northern Myanmar as well as south, eastern Tibet, Sichuan and Yunnan provinces in China. Himalayan red pandas are native to Nepal, India, Bhutan and southern Tibet in China.

#### Swamp Wallaby

- **Context:** Researchers reported that the swamp wallaby, a marsupial related to the kangaroo, is pregnant throughout its adult life. It typically conceives a new embryo days before delivering the newborn from its previous pregnancy.
- **About:** IUCN Status of swamp wallaby Least Concerned
  - The swamp wallaby is a small macropod marsupial of eastern Australia. It is likely the only mammal pregnant and lactating all lifelong.
  - Female wallabies and kangaroos have two uteri and two separate ovaries.

#### Black carbon

- **Context:** According to a study by scientists at the Wadia Institute of Himalayan Geology (WIHG), Black carbon concentrations near the Gangotri glacier rose 400 times in summer due to forest fires and stubble burning from agricultural waste and triggered glacial melt.
- **About:** Black carbon results from the incomplete combustion of fossil fuels and biomass. Black carbon absorbs solar energy and warms the atmosphere.
  - When it falls to earth with precipitation, it darkens the surface of snow and ice, reducing their albedo (the reflecting power of a surface), warming the snow, and hastening melting.
  - The fine particles absorb light and about a million times more energy than carbon dioxide. It is said to be the second-largest contributor to climate change after CO<sub>2</sub>.
  - But unlike CO<sub>2</sub>, which can stay in the atmosphere for years together, black carbon is short-lived and remains in the atmosphere only for days to weeks before it descends as rain or snow.

### World Climate and Security report

- **Context:** The International Military Council on Climate and Security (IMCCS) has released the World Climate and Security report.
- **About:** Climate change- exacerbated water insecurity is a significant driver of instability and will pose a significant or higher risk to global security by 2030.
  - The forced displacement and scale of natural disasters would increase by 2040. Hence, as a result the projected conflicts within nations would also increase.
  - The International Military Council on Climate and Security (IMCCS) was launched at The Hague, Netherlands in 2019.
  - It is an umbrella network of senior military leaders across the globe that meets regularly to drive policies in support of international actions on the security implications of a changing climate

## POLITY

### SC's Judgment on Anticipatory Bail

- **Context:** Recently, seven Members of Parliament (MP) have been suspended from Lok Sabha for the remaining period of the Budget session.
- **About:** Rule 373- If the Speaker is of the opinion that the conduct of any member is grossly disorderly, may direct such member to withdraw immediately from the House during the remainder of the day's sitting.
  - **Rule 374A-** If the member is wilfully abusing Rules of Procedure, then such member shall on being named by the Speaker stand automatically suspended from the service of the House for five consecutive sittings or the remainder of the session whichever is less.
  - However, while the Speaker is empowered to place a member under suspension, the authority for revocation of this order is not vested in her. It is for the House, if it so desires to resolve on a motion to revoke the suspension.

### Ranjana Prakash Desai Commission

- **Context:** Recently a 'delimitation commission' has been set up by the Ministry of Law and Justice.
- **About:** The commission will headed by a former Supreme Court judge Ranjana Prakash Desai.
  - The commission has been set up for the Union Territory of Jammu & Kashmir and the north-eastern states of Assam, Arunachal Pradesh, Manipur and Nagaland.
  - The Election Commissioner (Sushil Chandra) will be the ex-officio member of the commission.
  - The Election Commissioners of the concerned states and UT will also be its members.
  - The Commission will delimit the constituencies of Jammu and Kashmir in accordance with the provisions of the Jammu and Kashmir Reorganization Act, and of Assam, Arunachal Pradesh, Manipur and Nagaland in accordance with the provisions of the Delimitation Act, 2002.
  - Articles 330 and 332 of the Constitution of India provide for reserving the number of seats reserved for the Scheduled Castes and the Scheduled Tribes in the House of the People and Legislative Assemblies of the States on the basis of the 2001 census.
  - The Delimitation Act, 2002, was enacted to set up a Delimitation Commission for the purpose of effecting delimitation on the basis of the 2001 census so as to correct the aforesaid distortion in the sizes of electoral constituencies.

## HISTORY

### Gaura Devi

- **Context:** Union HRD Minister along with senior women officers of the Ministry planted a sapling in memory of Gaura Devi, Chipko Activist in New Delhi.
- **About:** Gaura Devi was born in 1925 in a village named Lata in the state of Uttarakhand. She moved to a nearby village named Reni by the Alaknanda River.
  - She was elected to lead the Mahila Mangal Dal (Women's Welfare Association) in the wake of the Chipko movement. The organization worked on the protection of community forests.

## GEOGRAPHY

## 2020 CD3: A mini-moon

- **Context:** Astronomers have observed a small object orbiting Earth, which they have dubbed a “mini-moon” or the planet’s “second moon”.
- **About:** The mini-moon was discovered by some astronomers at NASA-funded Catalina Sky Survey (CSS) in Arizona. She was elected to lead the Mahila Mangal Dal (Women’s Welfare Association) in the wake of the Chipko movement.
- It is actually an asteroid, about the size of a car; its diameter is about 1.9-3.5 m.
  - And unlike our permanent Moon, the mini-moon is temporary; it will eventually break free of Earth’s orbit and go off on its own way.
  - Orbit integrations indicate that this object is temporarily bound to the Earth.
  - 2020 CD3 was captured into Earth’s orbit over three years ago.
- For CSS, it is only the second such discovery. It previously discovered 2006 RH120, which orbited Earth for some time that year, before it escaped in 2007.

## Red Snow in Antarctica

- **Context:** Over the last few weeks, photographs of “red snow” off the coast of Antarctica’s northernmost peninsula, have gone viral.
- **About:** “Red snow” or “watermelon” is a phenomenon that has been known since ancient times, now it raises concerns about climate change.
- Chlamydomonas nivalis, exists in snow in the polar and glacial regions, and carries a red pigment to keep itself warm.
  - It is the algae that give the snow its red tinge, it causes the surrounding ice to melt faster.
  - The more the algae packed together, the redder the snow and the darker the tinge, the more the heat absorbed by the snow. Subsequently, the ice melts faster.
  - While the melt is good for the microbes that need the liquid water to survive and thrive, it’s bad for glaciers that are already melting from a myriad of other causes, the study said.

## 2020AV2

- **Context:** First asteroid found to orbit entirely within the orbit of Venus named 2020 AV2 is discovered recently.
- **About:** The asteroid spans about 1 to 3 kilometers and has an elongated orbit tilted about 15 degrees relative to the plane of our solar system.
- 2020 AV2 belongs to a small class of asteroids known as Atiras, which are bodies with orbits that fall within the orbit of Earth.
  - More specifically, it is the first “Vatira” asteroid, with the “V” standing for Venus.
  - Vatira asteroids, which were only hypothesized until now, have orbits that fall entirely inside the orbit of Venus.
  - It is discovered by Zwicky Transient Facility, or ZTF, a survey camera based at Palomar Observatory.
  - The ZTF camera is particularly adept at finding asteroids because it scans the entire sky rapidly and thus can catch the asteroids during their shortlived appearances in the night sky.
  - Because Vatiras orbit so close to our sun, they are only visible at dusk or dawn.
  - According to the findings the asteroid must have migrated in toward Venus from farther out in the solar system.
  - The only way it will ever get out of its orbit is if it gets flung out via a gravitational encounter with Mercury or Venus, but more likely it will end up crashing on one of those two planets.

## Greek Island of Lesbos

- **Context:** Lésbos, also called Mitilíni, is a greek island.
- **About:** It is the largest island after Crete and Euboea in the Aegean Sea.
- The irregular coast of Lésbos is penetrated by two narrow-mouthed bays, Géras (southeast) and the Gulf of Kallonís (southwest).
  - The principal peak is Mount Lepethymnus (Áyios Ilías) which reaches 3,176 feet.

### Sukhna Lake

- **Context:** The Punjab and Haryana High Court has declared Sukhna lake (Chandigarh) as a living entity recently.
- **About:** The court invoked its parens patriae jurisdiction to declare the lake as a legal entity for its survival, preservation and conservation having a distinct persona with corresponding rights, duties and liabilities of a living person.
  - All the citizens of Union Territory, Chandigarh, are hereby declared as loco parentis (in the place of a parent) to save the lake from extinction.
  - Sukhna Lake is a rain-fed lake, located within Chandigarh and its catchment area falls both in Punjab and Haryana. The lake was constructed in 1958 and is spread over 3 sq km.
  - Earlier, Uttarakhand High Court declared the rivers Yamuna and Ganga as legal or juridical persons, enjoying all the rights, duties and liabilities of a living person.

### Gairsain: Summer Capital of Uttarakhand

- **Context:** The Uttarakhand Government named Gairsain as the new summer capital of the state.
- **About:** Uttarakhand separated from Uttar Pradesh in 1998.
  - Dehradun has been the temporary capital of the state since it attained statehood and still houses the chief minister's residence, Raj Bhavan and MLA residences.
  - The state Assembly is located in Dehradun but sessions are held in Gairsain as well.
  - As per the state govt Gairsain, a tehsil in Chamoli district, was best suited to be the capital as it was a hilly region falling on the border of Kumaon and Garhwal regions.
  - It is emerging as a tourist place and it is also a part of the major route connecting Garhwal with the Kumaon region.
  - It is the site of the source of the Ramganga River which rises near the Dudhatoli Parvat.
  - The famous tourist attractions are the Nanda Devi and Valley of Flowers National Parks (UNESCO World Heritage Site), Badrinath, Vasundhara Falls, etc.



## ECONOMY

### Shared economy

- **Context:** The shared economy in India is estimated to be an about \$2 billion industry by the end of the current year, according to a recent report by Maple Capital Advisors
- **About:** : The sharing economy, also known as collaborative consumption or peer-to-peer-based sharing, is a concept that highlights the ability of individuals to rent or borrow goods rather than buy and own them.
  - The 'shared economy' includes segments such as co-working (Awfis, WeWork India), co-living (Stanza Living, OYO Life, Oxford Caps), shared mobility (Uber, Ola, Shuttli) and furniture rental (Furlenco, Rentomojo.)

### Regional Rural Banks

- **Context:** Regional Rural Banks (RRBs) are financial institutions which ensure adequate credit for agriculture and other rural sectors.
- **About:** RRBs were set up on the basis of the recommendations of the Narasimham Working Group (1975), and after the legislation of the Regional Rural Banks Act, 1976.
  - The first Regional Rural Bank "Prathama Grameen Bank" was set up on 2nd October, 1975.
  - The equity of a regional rural bank is held by the Central Government, concerned State Government and the Sponsor Bank in the proportion of 50:15:35.
  - The RRBs combine the characteristics of a cooperative in terms of the familiarity of the rural problems and a commercial bank in terms of its professionalism and ability to mobilize financial resources.
  - Main objective of RRB-
    - To provide credit and other facilities to the small and marginal farmers, agricultural labourers, artisans and small entrepreneurs in rural areas.
    - To check the outflow of rural deposits to urban areas and reduce regional imbalances and increase rural employment generation.
    - The RRBs are required to provide 75% of their total credit as priority sector lending.
    - Recently, the Centre has approved a ₹1,340-crore recapitalization plan for Regional Rural Banks (RRBs).
    - The move is crucial to ensure liquidity in rural areas during the lockdown due to the COVID-19 crisis.
    - The step will help those RRBs which are unable to maintain a minimum CRAR of 9%, as per the regulatory norms prescribed by the RBI.
    - The recapitalization process of RRBs was approved by the cabinet in 2011 based on the recommendations of a committee set up under the Chairmanship of K C Chakraborty.

### PM-CARES Fund

- **Context:** The government has set up the Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund (PM-CARES Fund) to deal with any kind of emergency or distress situation like posed by the COVID-19 pandemic.
  - **About:** This Fund has been set up owing to a number of requests made by the people to support the government in the wake of the COVID-19 emergency.
    - The Fund is a public charitable trust with the Prime Minister as its Chairman.
    - Other Members include Defence Minister, Home Minister and Finance Minister.
    - The Fund enables micro-donations as a result of which a large number of people will be able to contribute with the smallest of denominations.
    - The Fund will strengthen disaster management capacities and encourage research on protecting citizens.
- The Ministry of Corporate Affairs has clarified that contributions by companies towards the PM-CARES Fund will count towards mandatory Corporate Social Responsibility (CSR) expenditure.

## ART & CULTURE

### Chapchar Kut festival

- **Context:** Recently, in Mizoram, the biggest and most joyful festival of Mizos, Chapchar Kut has been celebrated across the state.
- **About:** The Chapchar Kut is also regarded as the most popular spring festival to the people of the state.
  - It is celebrated during March after completion of their most arduous task of jhum operation.
  - The gaiety and fervour of Chapchar Kut shines through with plenty of dancing and music to keep everyone in good spirits.
  - This festival is a public holiday in the state.
  - Chapchar Kut is estimated to have started in 1450-1700 A.D. in a village called Suaipui.
  - Chapchar Kut was first revived in 1962 on a grand scale in Aizawl.

### Attukal Pongala festival in Kerala

- **Context:** Lakhs of women gathered in the Thiruvananthapuram city of Kerala to perform the annual Attukal Pongala festival at Attukal Devi temple.
- **About:** 'Attukal Pongala' is one of the largest religious congregations of women.
  - Preparing 'pongala' (a sweet offering) is considered an auspicious all-women ritual as part of the annual festival of the Attukal Bhagavathy Temple, which is popularly known as the "Women's Sabarimala".
  - As per local legend, the Pongala festival commemorates the hospitality accorded by women in the locality to Kannagi, the heroine of the Tamil epic Silappadhikaram while she was on her way to Kodungallur in Kerala, after destroying Madurai city to avenge the injustice to her husband Kovalan.
  - Attukal Temple is called the "Women's Sabarimala" as only women perform rituals, just as predominantly men undertake the pilgrimage to the shrine of Lord Ayyappa.

### Indian Culture Portal

- **Context:** Recently, the Ministry of Culture has launched the 'Indian Culture Portal'.
- **About:** Its objective is to showcase information across the globe about the rich cultural heritage of India.
  - It is a part of the National Virtual Library of India project.
  - It is available in two languages i.e. Hindi and English.
  - The portal will create awareness about both the tangible and intangible cultural heritage of India.
  - It consist of rare books, e-books, manuscripts, artifacts from museums, virtual galleries, archives, photo archives, gazetteers, Indian National Bibliography, videos, detailed accounts of Indian UNESCO World Heritage site, Musical Instruments of India, write-ups and beautiful pictures on cuisines, festivals, paintings, folk art and classical art from different States of India.

## SCIENCE & TECHNOLOGY

### Enhanced Access and Service Excellence (EASE) 3.0

- **Context:** Union Finance minister has released Enhanced Access and Service Excellence (EASE) 3.0, the new reform agenda for tech-enabled banking.
- **About:** EASE 3.0 aims at providing smart, tech-enabled public sector banking experience for aspiring India, by establishing paperless and digitally-enabled banking at places where people visit the most such as malls, stations etc.
  - With EASE 3.0, the government is trying to enhance the customer experience with the introduction of features like Dial-a-loan, credit at a click, alternate data-based lending or other analytics-based credit offers.

### Pigmentary disorder

- **Context:** The researchers at Regional Centre for Biotechnology, Faridabad has been awarded a grant of Rs 3.60 crore to undertake the research on the problem of pigmentary disorders.
- **About:** Physiological pigmentation is a critical defence mechanism by which skin is protected against harmful UV radiations.
  - Inefficient pigmentation predisposes to skin cancers, which are one of the leading causes of cancer-associated deaths worldwide.

### Lucknow Declaration

- **Context:** The Svalbard Global Seed Vault – referred to as the earth's 'doomsday vault' – now contains about 1.05 million seeds.
- **About:** The vault – in the island of Spitsbergen, midway between Norway and the North Pole – opened in 2008 and preserves seeds for several food varieties.
  - The aim of the vault is to preserve a vast variety of crop seeds in the case of a doomsday event, calamity, climate change or national emergency.
  - The vault is artificially cooled at temperatures of minus 18 degrees Celsius.
  - The low temperature and limited access to oxygen will ensure low metabolic activity and delay seed ageing.
  - The permafrost surrounding the facility will help maintain the low temperature of the seeds if the electricity supply fails.

### Biofuel from microorganisms

- **Context:** International Centre for Genetic Engineering and Biotechnology (ICGEB) is developing a method to improve the growth rate and sugar content of a marine cyanobacterium called *Synechococcus* sp. PCC 7002.
- **About:** The yield of sugars from cyanobacteria can be much higher than that of land-based crops. Further, unlike plant-based sugars, cyanobacterial biomass provides a nitrogen source in the form of proteins.
  - Biofuel: Bio fuels are liquid/ solid or gaseous fuels produced from biomass resources. They are used in place of, or in addition to, diesel, petrol or other fossil fuels for transport, stationary, portable and other applications.

### NASA's new Mars rover: Perseverance

- **Context:** NASA has named its next Mars rover 'Perseverance'.
- **About:** The Perseverance rover weighs less than 2,300 pounds and is managed by NASA's Jet Propulsion Lab.
  - The rover's mission will be to search for signs of past microbial life.
  - It will also collect samples of Martian rocks and dust, according to the release.
  - The rover will also be tasked with studying the red planet's geology and climate.
  - All of NASA's previous Mars rovers – including the Sojourner (1997), Spirit and Opportunity (2004) and Curiosity (exploring Mars since 2012) – were named in this way

### Epidemic Disease Act

- **Context:** Recently a high level meeting to tackle COVID-19 has been decided that all States/Union Territories should be advised to invoke provisions of Section 2 of the Epidemic Disease Act, 1897
- **About:** It is routinely enforced across the country for dealing with outbreaks of diseases such as swine flu, dengue, and cholera.
  - It was introduced by colonial government to tackle the epidemic of bubonic plague that had spread in the erstwhile Bombay Presidency in the 1890s.
  - It empowers state governments/UTs to take special measures and formulate regulations for containing the outbreak.
  - It also empowers state to prescribe such temporary regulations to be observed by the public or by any person or class of persons as it shall deem necessary to prevent the outbreak of such disease or the spread thereof. The state may determine in what manner and by whom any expenses incurred (including compensation if any) shall be defrayed.
  - The State Government may take measures and prescribe regulations for the inspection of persons travelling by railway or otherwise, and the segregation, in hospital, temporary accommodation or otherwise, of persons suspected by the inspecting officer of being infected with any such disease.

### Anti-HIV Drugs for COVID-19

- **Context:** The Ministry of Health and Family Welfare has issued revised guidelines on the 'Clinical Management of COVID-19'.
- **About:** The Ministry has recommended use of drug combinations Lopinavir and Ritonavir (sold under the brand name Kaletra) depending upon the severity of the condition of a person having coronavirus infection, on a case-to-case basis.
  - Lopinavir-Ritonavir is used widely for controlling Human Immunodeficiency Virus (HIV) infection.
 There is no current evidence from randomized controlled trials to recommend any specific treatment for suspected or confirmed COVID-19 patients.

### Africa Union Summit held at Addis Ababa

- **Context:** The National Task force for COVID-19, constituted by the Indian Council of Medical Research (ICMR), has suggested the use of hydroxy-chloroquine to contain the spread of SARS-CoV-2 (Coronavirus) for restricted populations.
- **About:** Hydroxy-chloroquine (not to be confused with anti-malaria drug chloroquine) is an oral drug used in the treatment of autoimmune diseases such as rheumatoid arthritis.
  - Autoimmune diseases are in which the body's immune system attacks healthy cells.
  - Rheumatoid arthritis is a chronic inflammatory disorder affecting many joints, including those in the hands and feet.

## SECURITY

## ICGS Varad

- **Context:** The Indian Coast Guard's Offshore Patrol Vessel, ICGS Varad has been commissioned into service.
- **About:** ICGS Varad is the fifth in the series of seven offshore patrol vessels, being constructed by Larsen and Toubro as a part of their 2015 contract with the Union Ministry of Defence.
  - The vessel is the first major defence ship to clear all the sea trials in one single sea sortie, creating a record of sorts in the Indian shipbuilding industry.
  - The ICGS Varad will be deployed at Paradip in Odisha, under the operational control of the North-Eastern Region's Coast Guard.
  - ICGS Varad will be deployed for the surveillance of India's Exclusive Economic Zone.

## RaIDer-X

- **Context:** The Defence Research and Development Organisation (DRDO) and the Indian Institute of Science in Bangalore have developed a new bomb detection device called Raider-X.
- **About:** It is an explosives detection device. It can detect up to 20 explosives from a stand-off distance of two meters.
  - Developed by the High Energy Material Research Laboratory (HEMRL) – an arm of the DRDO – in Pune and the Indian Institute of Science in Bangalore.
  - It can also discern bulk explosives even if they have been concealed.
  - Applications: The device has various applications including narcotics, for local police, for customs and other detection agencies who need to detect various elements which may be explosive or non-explosive in nature.
  - Significance: Most of the recent terrorist attacks had explosives that were made from easily available ingredients like petrol and gelatin sticks rather than high-end materials. And devices like RaIDer-X are incremental to thwarting the threat from homemade explosives.

## Search and Rescue Exercise (SAREX-2020)

- **Context:** National level Search and Rescue Exercise (SAREX-2020) was conducted by the Indian Coast Guard in Goa.
- **About:** This is for the first time the 03 pillars of national SAR mechanism i.e. Ministry of Shipping, Ministry of Civil Aviation and Ministry of Defence, took part in SAREX-20.
  - It had the theme of Harmonization of Maritime and Aeronautical Search and Rescue code named 'HAMSAR'.
  - SAREX exercise is being conducted biennially by Indian Coast Guard under the aegis of National Maritime Search and Rescue Board (NMSARB).
  - The exercise tested the efficiency of operations and coordination of the stakeholders involved in Search and Rescue in the Indian Search and Rescue Region.



## INTERNATIONAL RELATIONS

### Doha pact

- **Context:** The pact is signed between the Islamic Emirate of Afghanistan (not recognized by the United States as a state), known as the Taliban and the United States.
- **About:** The U.S. signed a deal with the Taliban that could pave the way for a full withdrawal of foreign soldiers from Afghanistan over the next 14 months.
  - While the agreement creates a path for the U.S. to gradually pull out of its longest war, many feel that the talks, scheduled to take place between the Afghan sides, could be much more complicated.

### UHRC Resolution

- **Context:** Recently Sri Lankan govt's decided to withdraw from UNRC resolution with regard to 'promoting reconciliation, accountability and human rights in the country.'
- **About:** The United Nations Human Rights Council is a United Nations body whose mission is to promote and protect human rights around the world.
  - The UNHRC was established by the UN General Assembly on March 15, 2006 to replace the UN Commission on Human Rights (UNCHR, herein CHR) that had been strongly criticized for allowing countries with poor human rights records to be members.
  - The UNHRC has 47 members elected for staggered three-year terms on a regional group basis.
  - The headquarters of UNHRC is in Geneva, Switzerland.

The UNHRC investigates allegations of breaches of human rights in UN member states, and addresses important thematic human rights issues such as

  - Freedom of association and assembly,
  - Freedom of expression,
  - Freedom of belief and religion,
  - Women's rights

### Indian Ocean Commission

- **Context:** India was accepted as an observer in the Indian Ocean Commission getting a seat at the table of the organization that handles maritime governance in the western Indian Ocean.
- **About:** It is an intergovernmental organization created in 1982.
  - It was institutionalized in 1984 by the Victoria Agreement in Seychelles.
  - The COI is composed of five African Indian Ocean nations: Comoros, Madagascar, Mauritius, Reunion (an overseas region of France), and Seychelles.
  - COI's principal mission is to strengthen the ties of friendship between the countries and to be a platform of solidarity for the entire population of the African Indian Ocean region.
  - The Commission has a Secretariat which is located in Mauritius and headed by a Secretary General.
  - India and IOC:
    - India's entry is a consequence of its deepening strategic partnership with France as well as its expanding ties with the Vanilla Islands.
    - India had made the application to be an observer. The IOC has four observers – China, EU, Malta and International Organisation of La Francophonie (OIF).

### Republic of Cote d'Ivoire

- **Context:** The Union Cabinet has approved a Memorandum of Understanding between the Ministry of Health and Family Welfare and the Republic of Cote d'Ivoire on Cooperation in the field of Health.
- **About:** It is also known as Ivory Coast is located on the south coast of West Africa.
  - It borders Guinea and Liberia to the west, Burkina Faso and Mali to the north, Ghana to the east and the Gulf of Guinea (Atlantic Ocean) to the south.

**Mukti Virtual G20 Leaders'**

- **Context:** Recently, an extraordinary Virtual G20 Leaders' Summit has been convened to discuss the challenges posed by the outbreak of the COVID-19 pandemic and to forge a globe coordinated response.
- **About:** Mukti (liberation) Caravan is a campaign to raise awareness about evils like child trafficking, child labour and child sexual abuse.
  - It is an informal group of 19 countries and the European Union (EU), with representatives of the International Monetary Fund and the World Bank.
  - Founded in 1999
  - Its aim was to review policy decisions to enhance international financial stability
  - It now deliberates on global economic issues and other important development challenges.
  - The G20 does not have a permanent secretariat or Headquarters.
  - The G20 focuses on a broad agenda of issues of global importance, although, issues pertaining to the global economy dominate the agenda, additional items have become more important in recent years, like:
    - Financial markets
    - Fight against corruption
    - Advancement of women in job market
    - 2030 Agenda for Sustainable development
    - Climate Change
    - Global Health
    - Anti-terrorism
    - Inclusive entrepreneurship

## GOVERNMENT SCHEME

### '1000 Springs' Initiative

- **Context:** Union Tribal Affairs Ministry has launched "1000 Spring Initiatives" and an online portal on GIS-based Spring Atlas with hydrological and chemical properties of the springs on the occasion.
- **About:** The '1000 Springs Initiative' aims at improving access to safe and adequate water for the tribal communities living in a difficult and inaccessible part of rural areas in the country.
  - It includes the provision of infrastructure for piped water supply for drinking; provision of water for irrigation; community-led total sanitation initiatives; and provision for water for backyard nutrition gardens generating sustainable livelihood opportunities for the tribal people.

### Project Monitoring Group (PMG) Portal

- **Context:** Minister of Commerce & Industry has chaired a meeting for the review of infrastructure projects on the Project Monitoring Group (PMG) Portal.
- **About:** Project Monitoring Group (PMG) is an institutional mechanism of the Department of Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and industry.
  - It aims to facilitate issue resolution in projects that are facing delays or awaiting regulatory clearances with State and/or Central Ministries.
  - Any infrastructural or industrial project (domestic or foreign) with an investment of Rs. 500 Crores and above is eligible for PMG assistance.
  - Further, the portal is assisted by Invest India which provides implementational support in identifying and following up on issues with the States

### KIRAN Scheme

- **Context:** The Knowledge Involvement in Research Advancement through Nurturing (KIRAN) Scheme is one of the several pioneering initiatives started by the Department of Science and Technology (DST) for promoting women in science.
- **About:** In the year 2014, DST restructured all women specific programmes under one umbrella called Knowledge Involvement in Research Advancement through Nurturing (KIRAN).
  - It encompasses women-exclusive schemes and encourages them to foster their career by undertaking research in Science and Technology (S&T) and also focusing on S&T solutions of issues & challenges at the grassroots level for social benefits
  - The mandate of KIRAN Program is to bring gender parity in S&T through gender mainstreaming
  - Women Scientist Scheme (WOS) addresses challenges faced by S&T qualified women primarily due to social responsibilities.
  - Its two components WOS-A and WOS-B are directly implemented by KIRAN Division and the third component WOS-C or KIRAN-IPR is implemented by TIFAC with grant-in-aid from DST.

### Women Transforming India Awards

- **Context:** NITI Aayog organized the Fourth Edition of the Women Transforming India Awards.
- **About:** WTI Awards are NITI Aayog's initiative to highlight the commendable and ground-breaking endeavors of India's women leaders and change makers.
  - Since 2018, the Awards have been hosted under the aegis of NITI Aayog's Women Entrepreneurship Platform with a special focus on entrepreneurship.
  - Launched in 8th March 2018, it is the first of its kind facilitation platform which is mandated to work in collaboration with public as well as private sector organizations and bring them on a single platform by listing their women focused entrepreneurship schemes, initiatives and programmes on WEP website.
  - It also enables sharing of best practices amongst women entrepreneurs and partner organizations and promote evidence based policy making.

**Essential Commodities Act**

- **Context:** Recently, the central government has notified that masks (2 ply and 3 ply surgical masks, N95 masks) and hand sanitizers as essential commodities up to June 30, 2020, under the Essential Commodities Act, 1955 (EC Act).
- **About:** Essential Commodities Act, 1955, intends to provide, in the interest of the general public, for the control of the The act is regulated and administered by the Ministry of Consumer Affairs, Food and Public Distribution.
  - Under the EC Act, the States and Union Territories can ensure that manufacturers enhance their production capacity so that masks and hand sanitizers are widely available to consumers.
  - The invocation of EC Act has empowered the Centre as well as states to regulate the production, quality, distributions of masks and hand sanitizers.
  - It will also help to smoothen the sale and availability of the above items and carry on operations against speculators.
  - Consumer Affairs Ministry has also invoked the Prevention of Black Marketing and Maintenance of Supplies of Essential Commodities Act 1980 which would carry out action against those involved in overpricing and black marketing of the products.

**MISCELLANEOUS****N95 respirator**

- **Context:** The demand for N95 respirator has been increased due to the coronavirus infection. It leads to an increase in prices and some counterfeit products appearing in the market.
- **About:** An N95 respirator is a respiratory protective device designed to achieve a very close facial fit and very efficient filtration of airborne particles.
  - The 'N95' designation means that when subjected to careful testing, the respirator blocks at least 95 percent of very small (0.3 microns) test particle
  - If properly fitted, the filtration capabilities of N95 respirators exceed those of face masks. However, even a properly fitted N95 respirator does not completely eliminate the risk of illness or death.

**World University Rankings by Subject 2020**

- **Context:** QS (Quacquarelli Symonds) has released the World University Rankings by Subject 2020.
  - **About:** To produce the QS World University Rankings by subject area for this year, QS analysed over 22 million papers, producing close to 200 million citations.
    - 11,368 institutions have been ranked across 48 subjects in 5 broad categories across 159 locations, which reflects the scale behind this internationally benchmarked undertaking to produce these subject rankings.
    - 5 categories are:
      1. Arts and humanities.
      2. Engineering and technology.
      3. Life sciences and medicine.
      4. Natural sciences.
      5. Social sciences and management.
    - Performance of Indian Institutions: According to newly released QS World Rankings five institutions from India have been ranked among the top 100 this year, while in 2019 there were three, IIT Bombay, IIT Delhi and IIT Madras.
    - This year IIT Kharagpur (IIT-KGP) is at 86th, IIT Madras (IITM) at 88 and IIT Kanpur (IITK) at 96.
- Indian Institute of Technology (IIT) in Mumbai and Delhi are among the top 50 engineering colleges across the globe, according to subject-wise QS World Ranking.
- In arts and humanities, the Jawaharlal Nehru University (JNU) has been ranked at the 162nd position while the Delhi University has been ranked at 231 spot.

### Freedom in the World 2020 Report

- **Context:** The Freedom in the World 2020 report has ranked India at the 83rd position along with Timor-Leste and Senegal.
- **About:** The report is released by Freedom House, a U.S.-based watchdog, which has been tracking global political and civil liberties for almost half a century.
  - The report derives its methodology from the Universal Declaration of Human Rights, adopted by the United Nations General Assembly (UNGA) in 1948.
  - It covers 195 countries, awarding scores based on-
    - Political rights indicators such as the electoral process, political pluralism and participation and government functioning.
    - Civil liberties indicators related to freedom of expression and belief associational and organisational rights, the rule of law and personal autonomy and individual rights.
  - Finland, Norway, Sweden, the Netherlands and Luxembourg are the top five countries in the free category.
  - The report has placed India at 83rd position along with Timor-Leste and Senegal among the bottom five of “free democracies”.

### Gender Social Norms Index

- **Context:** The first Gender Social Norms Index was recently released by the UN Development Programme (UNDP).
- **About:** gender equality in areas like politics, work, and education, and contains data from 75 countries, covering over 80 percent of the world's population.
  - The index found new clues to the invisible barriers women face in achieving equality – potentially forging a path forward to breaking through the so-called “glass ceiling”.

### KIRAN Scheme

- **Context:** The World Happiness Report ranks 156 countries
- **About:** The rankings are based on polling (Gallup World Poll) which looks at six
  - variables:
    1. GDP per capita,
    2. Social support,
    3. Healthy life expectancy,
    4. Freedom,
    5. Generosity,
    6. Absence of corruption.
  - The 2020 Report for the first time ranked cities around the world by their subjective well-being and looked into how the social, urban and natural environments combine to affect happiness.
  - India, previously ranked at 140 dropped to 144.
  - Its rank is way lower than its neighbors. Nepal is ranked 92, Pakistan is at 66, Bangladesh at 107 and Sri Lanka at 130.
  - India is a new entrant to the bottom-fifteen group.

### COVID-19 and 'Force Majeure'

- **Context:** In view of the COVID-19 pandemic, Indian Railways has decided that the period from 22.03.2020 to 14.04.2020 shall be treated under “Force Majeure”.
- **About:** A Force Majeure (FM) means extraordinary events or circumstances beyond human control such as an event described as an Act of God (like a natural calamity).
  - During this period no demurrage, wharfage, stacking, stabling, detention and ground usage charge shall be leviable.



## PRELIMS CAPSULE

**Ques -1) Mission Sunrise refers to?**

- a) It is India's first dedicated scientific mission to study the sun.
- b) A mission by NASA to study giant solar particle storms.
- c) A special purpose vehicle by the Ministry of Road Transport and Highways to bolster construction of roads in North-east.
- d) A scheme by Government of Karnataka to double the production of coffee by 2025.

**Ques -2) Consider the following statements regarding the Seal Pups in Baltic Sea:**

- 1) The decreasing ice levels have led to the increased inhabitation of islets surrounding the Baltic Sea.
- 2) The protection of environment surrounding the Baltic Sea is governed through Stockholm Convention.

**Which of the above statements is/are correct?**

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Ques -3) Consider the following statements regarding the National Infrastructure & Investment Fund:**

- 1) It is the first sovereign wealth fund that was set up by the Government of India.
- 2) It is being operationalized by establishing three Alternative Investment Funds (AIFs) under the RBI Regulations.
- 3) The proposed corpus of NIIF is Rs. 40,000 Crores funded fully by Government of India.

**Which of the above statements is/are incorrect?**

- a) 1 and 2 only
- b) 2 and 3 only
- c) 1 and 3 only
- d) All of the above

**Ques -4) Consider the following statements regarding the merger of the Public Sector Banks:**

- 1) As per this merger 10 public sector banks into 4 mega state-owned ones.
- 2) In a merger, there is an anchor bank and an amalgamating bank or banks, where the latter gets merged with the former.

**Which of the above statements is/are correct?**

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Ques -5) Consider the following statements regarding the Convalescent Plasma Treatment:**

- 1) The procedure relies on the fact that people who have recovered from Covid-19 have antibodies in their blood plasma that maintain a defence against the infection.
- 2) The experimental treatment will be directed at providing care services to normal public by administering vaccine prepared from that plasma.

**Which of the above statements is/are correct?**

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Ques -6) Consider the following statements regarding BS-VI emission standards:**

- 1) The central government has mandated to adopt BS-VI (BS6) standard vehicles from BS-V standards from April 1, 2020.
- 2) The road map for the rollout of Euro-based emission norms in India was based on report submitted by Marshelkar committee.

**Which of the above statements is/are correct?**

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Ques -7) Consider the following statements regarding 'Study Webs of Active Learning for Young Aspiring Minds' (SWAYAM):**

- 1) It has been implemented by Ministry of Skill Development and Entrepreneurship.
- 2) The objective is to ensure that the every dropout student in our country has access to the best quality skill training at an affordable cost.

**Which of the above statements is/are correct?**

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Ques -8) Consider the following statements regarding Defence Production Act, 1950:**

- 1) It's a U.S. law enacted under President Harry Truman in 1950 to help the U.S. with the Vietnam War.
- 2) It has been now revoked by U.S. administration to ramp up the production of ventilators and personal protective equipment for protection against COVID-19.

**Which of the above statements is/are correct?**

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Ques -9) Consider the following statements regarding Project Arunank:**

- 1) This project is related to construction and maintenance of approximately 1113 Kms of roads in Nagaland and Manipur.
- 2) Under this project the Border Roads Organisation (BRO) will completely replace Daporijo bridge located over Barak River

**Which of the above statements is/ are correct?**

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Ques -10) Consider the following statements regarding District Minerals Foundation(DMF) Funds:**

- 1) These funds are established under the Mines and Minerals (Development and Regulation) (MMDR) Amendment Act 2015.
- 2) Its operation comes under the jurisdiction of the Ministry of Coal and Mines.
- 3) All the DMF collected should be used only on the 'High Priority Areas' identified by the DMF rules.
- 4) It incorporates Pradhan Mantri Khanij Kshetra Kalyan Yojana (PMKKKY) guidelines into the rules

framed

Which of the above statements is/are incorrect?

- a) 1, 2 and 3 only
- b) 2, 3 and 4 only
- c) 2 and 3 only
- d) 1, 3 and 4 only

**Ques -11) Which of the following statements regarding Advanced Extremely High Frequency (AEHF) satellite is incorrect:**

- a) It is the communication satellite launched by SpaceX.
- b) It is a Military Satellite Communications Systems operated by the Air Force Space Command of the US Air Force.
- c) It has planned to replace the currently in-orbit Milstar system.
- d) AEHF supports a wide spectrum of missions, such as strategic nuclear and defence operations, special operations, theatre missile defence, space operations and intelligence.

**Ques -12) Consider the following statements regarding Hydrochloroquine:**

- 1) It is now a schedule H1 drug, and can be sold on prescription only.
- 2) Its sale can be regulated through powers conferred under Section 26B of the Drugs and Cosmetics Act, 1940 (23 of 1940).
- 3) The conditions for sale of drugs are specified in Schedule H1 to the Drugs and Cosmetics Rules, 1945.

Which of the above statements is/are correct?

- a) 1 and 2 only
- b) 2 and 3 only
- c) 1 and 3 only
- d) All of the above

**Ques -13) Consider the following statements regarding Election Ink:**

- 1) The Commission after request from the Government decided to allow usage of Indelible Ink on persons for stamping for home quarantine by health authorities.
- 2) It was first used during the 1952 Indian general election in the state of Bombay.
- 3) It contains silver nitrate which stains the skin on exposure to ultraviolet light, leaving a mark that is impossible to wash off.

Which of the given above statements is/are correct?

- a) 1 and 2 only
- b) 2 and 3 only
- c) 3 only
- d) All of the above

**Ques -14) Consider the following statements regarding International Advanced Centre for Powder Metallurgy & New Materials (ARCI):**

- 1) It is an autonomous R&D Centre of Ministry of Road and Surface Transport.
- 2) It has developed ultrafast laser surface texturing technology, which can improve the fuel efficiency of internal combustion engines.

Which of the above statements is/ are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Ques -15) Consider the following statements regarding Capital to Risk Weighted Assets Ratio (CRAR) for Regional Rural Banks (RRBs):**

- 1) CRAR norms for Regional Rural Banks were introduced on the recommendation of Narasimham-II Committee.**
- 2) CRAR also known as Capital Adequacy Ratio (CAR) is the ratio of a bank's capital to its risk.**
- 3) The minimum Capital to Risk weighted Assets Ratio (CRAR) of Regional Rural Banks (RRBs) must be 9%, as per the regulatory norms prescribed by the RBI.**

Which of the above statements is/are correct?

- a) 1 and 2 only
- b) 2 and 3 only
- c) 3 only
- d) All of the above

**Ques -16) What is MACS 4028?**

- a) It is a bio-fortified durum wheat variety which shows high protein content.
- b) A virus testing kit developed by MyLabs of Pune.
- c) A new variety of explosive developed jointly by DRDO and Ordnance Factory Board.
- d) A fuel efficient engine developed by IIT-Bombay.

**Ques -17) Consider the following statements regarding Central Drugs Standard Control Organization (CDSCO):**

- 1) It comes under Ministry of Chemicals and Fertilisers.**
- 2) Within the CDSCO, the Drug Controller General of India (DCGI) regulates pharmaceutical and medical devices**

Which of the above statements is/ are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Ques -18) Hillel Furstenberg and Gregory Margulis were awarded Abel Prize 2020 for?**

- a) For geometric partial differential equations, gauge theory and integrable systems, analysis, geometry and mathematical physics.
- b) For Program connecting representation theory to number theory.
- c) For the use of methods from probability and dynamics in group theory, number theory and combinatorics.
- d) For proof of Fermat's Last Theorem by way of the modularity conjecture for semistable elliptic curves.

**Ques -19) Consider the following statements regarding the Bio-Safety Level:**

- 1) A biosafety level (BSL) is a set of bio-containment precautions required to isolate dangerous biological agents in an enclosed laboratory facility.**
- 2) The levels of containment range from the highest biosafety level 1 (BSL-1) to the lowest at level 4 (BSL-4).**

Which of the above statements is/ are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Ques -20) Recently India's overtook Russia and Poland to supply Swathi weapon locating radars to which nation:**

- a) Azerbaijan
- b) Romania
- c) Bulgaria
- d) Armenia

**Ques -21) Consider the following statements regarding the 'Ekam Festival':**

- 1) It is organised by National Handicapped Finance Development Corporation (NHFDC) under Ministry of Health and Family Welfare.**
- 2) Divyang Entrepreneur and Artisans from all over the country except Jammu and Kashmir and the North-East have been invited.**

Which of the above statements is/ are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Ques -22) Consider the following statements regarding Global Coalition for Bio-Diversity:**

- 1) It was launched by United Nation Environment Programme on the occasion of World Wildlife Day in Monaco.**
- 2) It will boost public awareness about the nature crisis by joining all national parks, aquariums, botanic gardens, zoos, science and natural history museums.**
- 3) It was launched ahead of the 15th Conference of the Parties (COP15) of the Convention on Biological Diversity (CBD) which will be held in Osaka, Japan.**

Which of the above statements is/are incorrect?

- a) 1 and 2 only
- b) 2 and 3 only
- c) 1 and 3 only
- d) All of the above

**Ques -23) Consider the following statements regarding the Foreign Direct Investment Policy on Civil Aviation:**

- 1) It will permit Foreign Investment (s) in M/s Air India Ltd by NRIs, who are Indian Nationals, up to 76% under automatic route.**
- 2) Earlier 100% FDI was permitted in scheduled Air Transport Service/Domestic Scheduled Passenger Airline (Automatic up to 49% and Government route beyond 49%).**

Which of the above statements is/ are incorrect?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Ques -24) Consider the following statements regarding the Google cloud region in India:**

- 1) Google announced to open its second cloud region in Bengaluru after Mumbai in 2021.**
- 2) Google cloud regions bring Google Cloud Platform (GCP) services to individual customers.**

Which of the above statements is/ are incorrect?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2



**Ques -25) 25. Consider the following statements regarding the Bhog Certificate:**

- 1) These certificates are issued by Food Safety and Standards Authority of India.**
- 2) This certificate includes the principles of "Eat Right Campaign".**

Which of the above statements is/ are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Ques -26) Consider the following statements regarding the United Nations Global Compact (UNGC) study:**

- 1) According to the study Female labour-force participation in India has increased from 24.8% in 2006 to 34% in 2020.**
- 2) India is the only country where the political gender gap is larger than the economic gender gap.**
- 3) The study found that raising women's participation in the labour force to the same level as men can boost India's GDP by 27%.**

Which of the above statements is/are incorrect?

- a) 1 and 2 only
- b) 2 and 3 only
- c) 1 and 3 only
- d) All of the above

**Ques -27) 27. Consider the following statements regarding fuel cell technology for disaster management:**

- 1) It has been developed by International Advanced Research for Powder Metallurgy & New Materials (ARCI), Hyderabad.**
- 2) The developed Polymer Electrolyte Membrane fuel cells (PEMFC) have an advantage of operational capability at low-temperatures with applications in decentralised power generation systems.**

Which of the above statements is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Ques -28) Consider the following statements regarding Stockholm International Report:**

- 1) India is the largest importer of the arms in the world.**
- 2) USA became the top supplier to the Indian market by replacing Russia.**

Which of the above statements is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Ques -29) Consider the following statements regarding the Kisan Rail Scheme:**

- 1) This scheme calls for setting up a chain to transport highly perishable goods like meat, milk and fish through the public private partnership method.**
- 2) It is a part of the National Cold Supply Chain for faster movement of perishables.**

Which of the above statements is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Ques -30) Consider the following statements regarding the Bi-Luminescent Security ink:**

- 1) It has been discovered by the Council of Scientific and Industrial Research along with National Physical Laboratory.**
- 2) It shows two colours when exposed to light due to scattering effect.**

Which of the above statements is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Ques -31) Consider the following statements regarding the Ganga Amantran Abhiyaan:**

- 1) It was launched under National Mission for Clean Ganga.**
- 2) It is an exploratory open-water rafting and kayaking expedition launched from Devprayag to Haldia.**

Which of the above statements is/are incorrect?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Ques -32) Chaitra Jatra Festival is celebrated in the state of?**

- a) Jharkhand
- b) Chhatisgarh
- c) Odisha
- d) West Bengal

**Ques -33) 33. Consider the following statements about Curative petition:**

- 1) It was evolved in the case of Rupa Hurra vs Ashok Hurra.**
- 2) It can be used as a relief prior to the filing of a review petition.**
- 3) This remedy is available under Article 142 of the constitution.**

Which of the above statements is/are incorrect?

- a) 1 and 2 only
- b) 2 and 3 only
- c) 1 and 3 only
- d) All of the above

**Ques -34) The Danube-Oder-Elbe Canal provides navigable link to:**

- a) Black Sea-Norwegian Sea-Baltic Sea
- b) North Sea-Baltic Sea-Gulf of Finland
- c) Black Sea-North Sea-Baltic Sea
- d) Norwegian Sea-North Sea-Baltic Sea

**Ques -35) Consider the following statements regarding the Aircraft Amendment Bill, 2020:**

- 1) The bill adds air navigation services to the list for which the State governments can make rules.**
- 2) Apart from DGCA, two other bodies to get statutory status will be the Bureau of Civil Aviation Security (BCAS) and the Aircraft Accidents Investigation Bureau (AAIB).**

Which of the above statements is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Ques -36) 'Negev' is a:**

- a) Assault rifle jointly produced by India and Israel.
- b) Anti-Aircraft Missile procured from Italy.
- c) Light Machine Guns procured from Israel
- d) A desert in Beirut

**Ques -37) Consider the following statements related to Atal Bima Vyakti Kalyan Yojana:**

- 1) It provides unemployment insurance to workers who have subscribed to the Employees' State Insurance (ESI) scheme.
- 2) The worker who has become unemployed gets compensation in the form of cash up to three months of unemployment.
- 3) It can be availed only thrice in a lifetime.

Which of the above statements is/are correct?

- a) 1 and 2 only
- b) 2 and 3 only
- c) 1 and 3 only
- d) All of the above

**Ques -38) Consider the following statements related to National Supercomputing Mission:**

- 1) This mission is steered jointly by the Ministry of Electronics and IT (MeitY) and Ministry of Human Resources and Development.
- 2) The first supercomputer assembled indigenously, called Param Shivay, was installed in IIT Kharagpur.

Which of the above statements is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

**Ques -39) Consider the following statements related to National Aquifer Mapping and Management Programme:**

- 1) It is being implemented by Central Ground Water Board (CGWB)
- 2) Aquifer mapping across the country is being undertaken on Block unit level.
- 3) The data collected is in public domain and hence can be used by persons /institutions /organisations.

Which of the above statements is/are correct?

- a) 1 and 2 only
- b) 2 and 3 only
- c) 1 and 3 only
- d) All of the above

**Ques -40) Consider the following statements regarding Finance Bill, 2020:**

- 1) The original Finance Bill had proposed to reduce the time Indian citizens or persons of Indian origin needed to spend in India to qualify as Indian tax resident, from 182 days to 120 days in the previous year.
- 2) The amended Bill now provides that the lower 120 day rule will only apply if the Indian-sourced income of such persons is less than ₹15 lakh in the relevant financial year,

Which of the above statements is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) None of the above

**Ques -41) Which of the following is true regarding to 2020 AV2?**

- a) It is an Artificial Vegetative Propagation technique developed by PUSA
- b) It is an asteroid that has been found orbiting closer to the sun than Venus
- c) It is newly discovered planet with traces of water
- d) None of the above

**Ques -42) RaDer-X, often seen in the news recently is a/an?**

**A. Lothal was known as the Manchester of Indus Valley Civilization.**

**B. The statue of Dancing Girl and Pashupati Seal was found in Mohenjo – Daro**

- a) Radio Collar Device
- b) Attack Reconnaissance Aircraft
- c) Explosive Detection device
- d) High Range Anti-Missile Radar

**Ques -43) Consider the following statements regarding 'State of India's Birds 2020' report -**

- 1) It is the first comprehensive assessment of range, abundance and conservation status of birds in India,**
- 2) It was released during the 12th conference of Parties of Convention on the Conservation of Migratory Species of Wild Animals**
- 3) The report is prepared by Birdlife International.**

Which of the above statements is/are correct?

- a) 1 only
- b) 1 and 3 only
- c) 2 and 3 only
- d) All of the above

**Ques -44) Consider the following statements regarding the Deposit Insurance and Credit Guarantee Corporation (DICGC):**

- a) Deposit Insurance and Credit Guarantee Corporation is a wholly owned subsidiary of the Reserve Bank of India.**
- b) With a view to providing a greater measure of protection to depositors in banks, DICGC has raised the limit of insurance cover for depositors in insured banks to ₹3 lakh per depositor.**

Which of the above statements is/are correct?

- a) 1 Only
- b) 2 Only
- c) Both 1 & 2
- d) Neither 1 nor 2

**Ques -45) With reference to moratorium imposed by Centre on Yes Bank, Consider the following statements –**

- 1) It was carried out under the powers conferred by sub-section (2) of section 45 of the Banking Regulation Act, 1949**
- 2) During the period of moratorium, withdrawal from Yes Bank is restricted to Rs 20,000 per account per month**
- 3) RBI superseded the board of YES bank by appointing ex- Deputy Managing Director (DMD) & Chief Financial Officer (CFO) of SBI Prashant Kumar as its administrator**

Which of the above statements is/are correct?

- a) 2 only
- b) 2 and 3 only
- c) 1 and 3 only
- d) All of the above

**Ques -46) Consider the following statements –**

- 1) NAMASTE Portal has been launched by Ministry of Tourism**
- 2) It aims to streamline services provided to Tourists and act as a guide for Tourist places**

Which of the above statements is/are correct?

- a) 1 Only
- b) 2 only
- c) Both 1 & 2
- d) Neither 1 nor 2

**Ques -47) 'Raise 2020' is related to:**

- a) It is a target to half the number of tuberculosis cases in India.
- b) India's first Artificial Intelligence summit.
- c) Mission to elevate 5 Indian universities into global-100.
- d) A Policy draft resolution by NITI Aayog for decade 2020-30.

**Ques -48) Consider the following statement regarding the Starch based Hemostat:**

- 1) It has been developed by Scientists from the Institute of Nano Science and Technology (INST), an autonomous institute under the Department of Science & Technology.**
- 2) The starch-based 'hemostat' material concentrates the natural clotting factors in blood by physically absorbing excess fluid.**

Which of the above statements is/are correct?

- a) 1 Only
- b) 2 only
- c) Both 1 & 2
- d) Neither 1 nor 2

**49. Consider the following statement regarding the Herd Immunity:**

- 1) It is the indirect protection from a contagious infectious disease that happens when a population is immune either through vaccination or immunity developed through previous infection.**
- 2) The herd immunity should be achieved when around 95% of the population becomes immune to COVID-19.**

Which of the above statements is/are correct?

- a) 1 Only
- b) 2 only
- c) Both 1 & 2
- d) Neither 1 nor 2

**Ques -47) Consider the following statement regarding the New Fiscal Consolidation Roadmap:**

- 1) The committee has been setup under the chairmanship of Ajay Bhushan Pandey to prescribe a new debt and fiscal consolidation road map for both the centre and states for five years.**
- 2) The Committee shall make recommendations on the definition of deficit and debt for the central government, overall states, and the general government and public sector enterprises.**

Which of the above statements is/are correct?

- a) 1 Only
- b) 2 only
- c) Both 1 & 2
- d) Neither 1 nor 2



## SOLUTIONS

## 1) Solution: (B)

- US space agency National Aeronautics and Space Administration (NASA) has announced that it has selected a new mission to study giant solar particle storms.
- The Sun Radio Interferometer Space Experiment (SunRISE) will look into how Sun generates and releases the giant weather storms, known as the solar particle storms, into space.
- The mission will help in greater understanding of the solar system. The findings would safeguard astronauts from solar storms while they travel to Mars or the Moon, NASA said in a press release.

**Source:** Study IQ daily current Affairs

## 2) Solution: (A)

- Hundreds of grey seal pups are dying on the shores of the Baltic Sea in Estonia and Latvia as the Nordic coastline faced the first winter without ice in decades.
- Grey seals need ice - which helps them keep a distance from predators like wolves or foxes - in order to breed pups during the winter.
- Without it, they have been forced onto islets they would not normally inhabit, causing overcrowding, disrupting the breeding season and reducing the survival rate of new-borns.
- Convention on the Protection of the Marine Environment of the Baltic Sea Area, 1992 (Helsinki Convention) is an international convention encompassing various measures for the prevention and elimination of pollution of the Baltic Sea.
- The members of this convention are Czechoslovakia, Denmark, Estonia, the European Community, Finland, Germany, Latvia, Lithuania, Poland, Russia and Sweden.

**Source:** Study IQ daily current Affairs

## 3) Solution: (B)

- Statement 1 is correct.
- Statement 2 is incorrect: It is being operationalized by establishing three Alternative Investment Funds (AIFs) under the SEBI Regulations.
  - **Master Fund:** A fund focused on creating scalable sectorial platforms in core infrastructure and in collaboration with strong and reputed operating and financial partners.
  - **Fund of Funds:** A fund focused on anchoring and investing in credible and reputed third party managers with a strong track record across diversified sectors within infrastructure services and allied sectors.
  - **Strategic Fund:** A fund focused on investing in strategic assets and projects with longer term horizon across various stages of development.
- Statement 3 is incorrect: The proposed corpus of Rs. 40,000 Crore is funded in which Government of India share is 49% and the rest is managed by strategic anchor partners (Overseas sovereign/quasi-sovereign/multilateral/bilateral investors).

**Source:** Study IQ daily current Affairs

## 4) Solution: (C)

- Both statements are correct and self-explanatory.

**Source:** Study IQ daily current Affairs

## 5) Solution: (A)

- Statement 1 is correct and self-explanatory.
- Statement 2 is incorrect: The experimental treatment will be directed at patients who are admitted to hospital with pneumonia caused by the virus in the hope that it reduces the numbers who end up on ventilators in intensive care units (ICUs).

**6) Solution: (B)**

- Bharat stage (BS) emission standards are laid down by the government to regulate the output of air pollutants from internal combustion engine and spark-ignition engine equipment, including motor vehicles.
- The central government has mandated that vehicle makers must manufacture, sell and register only BS-VI (BS6) vehicles from April 1, 2020.
- BS-IV was introduced in 2017 and therefore the delay between the introduction of BS-III and BS-IV resulted in fast-tracking the BS-VI emission norms rather than BSV (BS-V) norms.
- In 2002, the government accepted the report submitted by the Mashelkar committee, which proposed a road map for the rollout of Euro-based emission norms in India. It also recommended a phased implementation of future norms.
- Based on the recommendations of the committee, the National Auto Fuel policy was announced officially in 2003. The road map for the implementation of the BS norms was laid out until 2010.
- The standards and the timeline for implementation are set by the Central Pollution Control Board under the Ministry of Environment, Forest and Climate Change.

**Source:** Study IQ daily current Affairs

**7) Solution: (D)**

- The Ministry of HRD has embarked on a major and new initiative Project called 'Study Webs of Active Learning for Young Aspiring Minds' (SWAYAM), which will provide one integrated platform and portal for online courses.
- The objective is to ensure that the every student in our country has access to the best quality higher education at the affordable cost. Academicians from hundreds of institutions throughout the country are involved in developing & delivering MOOCs through SWAYAM in almost all disciplines from senior schooling to Post Graduation wherein it is intended to develop world class content.

**Source:** Study IQ daily current Affairs

**8) Solution: (B)**

- It's a U.S. law enacted under President Harry Truman in 1950 to help the U.S. with the Korean War.
- Governors facing shortages of ventilators and personal protective equipment used by doctors and nurses have urged the Trump administration to use the law to ramp up production.

**Source:** Study IQ daily current Affairs

**9) Solution: (D)**

- Project Arunank is related to construction and maintenance of approximately 1113 Kms of roads in Arunachal Pradesh and Assam.
- Under this project the Border Roads Organisation (BRO) will completely replace Daporijo Bridge located over Subansiri River, the only lifeline of Upper Subansiri district, Arunachal Pradesh.

**Source:** Study IQ daily current Affairs

**10) Solution: (C)**

- Section 9B of MMDR Act 1957 mandates the State Governments to establish District Mineral Foundation (DMF) in each district affected by mining related operations.
- Its operation comes under the jurisdiction of respective State Government.
- At least 60 per cent of funds will be utilised in high priority areas like drinking water supply, environment preservation, pollution control measures, health care and education, welfare of women and children, welfare of aged and disabled people, skill development and sanitation.
- The central government has passed directions to all States to incorporate PMKKKY guidelines into the rules framed for DMFs.

**Source:** Study IQ daily current Affairs

**11) Solution: (A)**

- ▶ The Advanced Extremely High-Frequency (AEHF) system is a series of six military communication satellites planned to replace the currently in-orbit Milstar system. It provides extremely high-frequency (EHF) range uplink / crosslink capabilities and super high-frequency (SHF) range communications.
- ▶ AEHF is part of the Military Satellite Communications Systems Wing's protected satellite communications (SATCOM) group. It is operated by the Air Force Space Command of the US Air Force.
- ▶ AEHF supports a wide spectrum of missions, such as strategic nuclear and defence operations, special operations, theatre missile defence, space operations and intelligence.

**Source:** Study IQ daily current Affairs

**12) Solution: (D)**

- ▶ Hydroxychloroquine is now a schedule H1 drug, and can be sold on prescription only.
- ▶ According to a gazette notification issued by the Union Health Ministry, in exercise of the powers conferred by Section 26B of the Drugs and Cosmetics Act, 1940 (23 of 1940), the Central Government directs that sale by retail of any preparation containing the drug Hydroxychloroquine shall be in accordance with the conditions for sale of drugs specified in Schedule H1 to the Drugs and Cosmetics Rules, 1945.

**Source:** Study IQ daily current Affairs

**13) Solution: (C)**

- ▶ The Commission suo-moto decided to allow usage of Indelible Ink on persons for stamping for home quarantine by health authorities.
- ▶ It was first used during the 1962 Indian general election in Mysore in the Indian state of Karnataka.
- ▶ Statement 3 is correct and self-explanatory.

**Source:** Study IQ daily current Affairs

**14) Solution: (B)**

- ▶ International Advanced Centre for Powder Metallurgy & New Materials (ARCI), an autonomous R&D Centre of Department of Science and Technology (DST), has developed ultrafast laser surface texturing technology, which can improve the fuel efficiency of internal combustion engines.
- ▶ Laser surface micro-texturing, which offers precise control of the size, shape and density of micro-surface texture features, has gained momentum as a way to control friction and wear. In this technology, a pulsating laser beam creates micro-dimples or grooves on the surface of materials in a very controlled manner. Such textures can trap wear debris when operating under dry sliding conditions and sometimes provide effects like enhancing oil supply (lubricant reservoir) which can lower friction coefficients and may enable reduced wear rate.

**Source:** Study IQ daily current Affairs

**15) Solution: (B)**

- ▶ CRAR norms for Regional Rural Banks were introduced on the recommendation of Dr. KC Chakrabarty committee which suggested a road-map for achieving a CRAR of 9%. Statement 2 is correct and self-explanatory.
- ▶ The Cabinet Committee on Economic Affairs has given its approval for continuation of the process of recapitalization of Regional Rural Banks (RRBs) by providing minimum regulatory capital to RRBs which are unable to maintain minimum Capital to Risk weighted Assets Ratio (CRAR) of 9%, as per the regulatory norms prescribed by the RBI.

**Source:** Study IQ daily current Affairs

**16) Solution: (A)**

- ▶ Scientists from Agarkar Research Institute (ARI), Pune, an autonomous institute under the Department of Science & Technology, Government of India, have developed a bio-fortified durum wheat variety MACS 4028, which shows high protein content.
- ▶ The wheat variety developed by the ARI scientists group on Wheat improvement, shown high protein content of about 14.7%, better nutritional quality having zinc 40.3 ppm, and iron content of 40.3ppm and 46.1ppm respectively, good milling quality and overall acceptability.

**Source:** Study IQ daily current Affairs

#### 17) Solution: (B)

- ▶ Statement 1 is incorrect: Within the CDSCO, the Drug Controller General of India (DCGI) regulates pharmaceutical and medical devices, under the gamut of Ministry of Health and Family Welfare.
- ▶ Statement 2 is correct.

**Source:** Study IQ daily current Affairs

#### 18) Solution: (C)

- ▶ The Abel Prize is a Norwegian prize awarded annually by the King of Norway to one or more outstanding mathematicians. It is named after Norwegian mathematician Niels Henrik Abel and directly modelled after the Nobel Prizes.
- ▶ The Abel Prize 2020 was awarded to Hillel Furstenberg and Gregory Margulis for the use of methods from probability and dynamics in group theory, number theory and combinatorics.

**Source:** Study IQ daily current Affairs

#### 19) Solution: (A)

- ▶ A biosafety level (BSL) is a set of bio-containment precautions required to isolate dangerous biological agents in an enclosed laboratory facility. The levels of containment range from the lowest biosafety level 1 (BSL-1) to the highest at level 4 (BSL-4).

**Source:** Study IQ daily current Affairs

#### 20) Solution: (D)

- ▶ India has reportedly overtaken Russia and Poland to win a \$40 million defence deal to supply four indigenously-built weapon locating radars to Armenia in Europe.
- ▶ SWATHI, developed by DRDO's Electronics and Radar Development Establishment (LRDE), can simultaneously handle multiples projectiles fired from different weapons at different locations. The system is capable of adjusting the fire of our own artillery weapon also. The weapon includes 81mm or higher calibre mortars, 105mm or higher calibre shells and 120mm or higher calibre free flying rockets.

**Source:** Study IQ daily current Affairs

#### 21) Solution: (D)

- ▶ It is organised by National Handicapped Finance Development Corporation (NHFDC) under Ministry of Social Justice & Empowerment.
- ▶ In the first Ekam Fest, Divyang Entrepreneur and Artisans from all over the country have been invited with representation from J&K to Puducherry and from Nagaland to Gujarat. The Fest presents vibrant products of from J&K and NE with products ranging from handicraft, handloom, Embroidery work and dry fruits.

**Source:** Study IQ daily current Affairs

#### 22) Solution: (C)

- ▶ Statement 1 is incorrect: It was launched by European Commission on the occasion of World Wildlife Day in Monaco.

- Statement 2 is correct and self-explanatory.
  - Statement 3 is incorrect: It was launched ahead of the 15th Conference of the Parties (COP15) of the Convention on Biological Diversity (CBD) which is scheduled to be held in Kunming, Yunnan Province, China.
- Source: Study IQ daily current Affairs**

### 23) Solution: (A)

- Statement 1 is incorrect: The Union Cabinet, chaired by the Prime Minister, has approved to amend the extant FDI Policy to permit Foreign Investment (s) in M/s Air India Ltd by NRIs, who are Indian Nationals, up to 100% under automatic route.
  - Statement 2 is correct and self-explanatory.
- Source: Study IQ daily current Affairs**

### 24) Solution: (D)

- Statement 1 is incorrect: Google announced to open its second cloud region in Delhi after Mumbai in 2021.
  - Statement 2 is incorrect: Google cloud regions bring Google Cloud Platform (GCP) services to global organisations in industries like media and entertainment, retail and manufacturing. They enable customers to "deliver high performing, secure, low latency, and cloud-based services to their users, no matter where they are around the world."
- Source: Study IQ daily current Affairs**

### 25) Solution: (C)

- BHOG means Blissful Hygiene Offering to God.
  - These are certificates issued by Food Safety and Standards Authority of India (FSSAI).
  - The BHOG Certificate is a quality check on the food offered to the devotees and deities as well to deliver hygienic food.
  - This certificate includes the principle of "Eat Right Campaign".
- Source: Study IQ daily current Affairs**

### 26) Solution: (A)

- According to the United Nations Global Compact (UNGC) India study the Female labour-force participation in India has declined from 34% in 2006 to 24.8% in 2020.
  - According to the United Nations Global Compact (UNGC) India study, India is the only country among the 153 surveyed countries where the economic gender gap is larger than the political gap.
  - The study found that raising women's participation in the labour force to the same level as men can boost India's GDP by 27%.
- Source: Study IQ daily current Affairs**

### 27) Solution: (C)

- Scientists at International Advanced Research for Powder Metallurgy & New Materials (ARCI), Hyderabad, an autonomous R&D Centre of Department of Science and Technology (DST) have developed Polymer Electrolyte Membrane fuel cells (PEMFC).
  - PEMFC, in its entirety, have an advantage of operational capability at low-temperatures with applications in decentralised power generation systems.
- Source: Study IQ daily current Affairs**

### 28) Solution: (D)

- The Stockholm International Peace Research Institute (SIPRI) released its report on "Trends in International arms transfers 2019".
- Saudi Arabia is the largest importer of the global arms according to the report, India claims the second



spot.

- Russia is the largest supplier of arms to India although its market share has dropped from 72% to 56%.

**Source:** Study IQ daily current Affairs

**29) Solution: (C)**

- To build a seamless national cold supply chain for perishables, the Indian Railways will set up Kisan Rail through PPP model so that perishable goods can be transported quickly.

**Source:** Study IQ daily current Affairs

**30) Solution: (A)**

- Statement 1 is correct:
- Statement 2 is incorrect: Scientists at the National Physical Laboratory have made a bi-luminescent security ink which is visible in red and green light when illuminated by two different sources at 254 nanometres (nm) and 365 nm, respectively. The emission of red colour is due to fluorescence and the emission of Green colour is due to phosphorescence effect.

**Source:** Study IQ daily current Affairs

**31) Solution: (B)**

Statement 1 is correct.

- Statement 2 is incorrect: It is an exploratory open-water rafting and kayaking expedition launched from Devprayag to Ganga Sagar.

**Source:** Study IQ daily current Affairs

**32) Solution: (C)**

- The Chaitra Jatra Festival is celebrated at Tara Tarini hill shrine on Tuesdays of the Hindu month of Chaitra.
- The largest gatherings occur on second and third Tuesdays. March 17 happens to be second Tuesday.
- Tara Tarini hill shrine, located at Kumari hill on banks of the Rushikulya River, is a major centre of Shakti worship in Odisha.

**Source:** Study IQ daily current Affairs

**33) Solution: (B)**

- Statement 1 is correct: Curative petition evolved in the case of Rupa Hurra vs Ashok Hurra.
- Statement 2 is incorrect: It is provided to the aggrieved person against the final judgement/order of the Supreme Court, after dismissal of a review petition.
- Statement 3 is incorrect: Curative petition is available under Article 137 of the Indian Constitution i.e. powers of the Supreme Court to review of its own judgements and orders.

**Source:** Study IQ daily current Affairs

**34) Solution: (C)**

- Environmental organisations from across Central and Eastern Europe have criticised a major project intending to link three rivers and provide seamless navigation between three of Europe's peripheral Seas.
- The Danube-Oder-Elbe Canal intends to connect the Danube, Oder and Elbe rivers and thus provide another navigable link from the Black Sea to the North and Baltic Seas.

**Source:** Study IQ daily current Affairs

**35) Solution: (B)**

- Statement 1 is incorrect: The bill adds air navigation services to the list for which the Central government can make rules.

- Statement 2 is correct and self-explanatory.
- The bill seeks to amend Aircraft Act, 1934.

**Source:** Study IQ daily current Affairs

### 36) Solution: (C)

- The Indian Ministry of Defence (MoD)'s Acquisition Wing has signed a capital acquisition contract with Israel Weapons Industries (IWI) for procurement of 16,479 Negev NG7 7.62X51 mm Light Machine Guns (LMG).
- The procurement cost of the LMGs is Rs 880 crore (~USD117 million).

**Source:** Study IQ daily current Affairs

### 37) Solution: (A)

- The Centre is planning to give unemployment benefits to a section of organised workers who might lose their jobs because of the coronavirus pandemic.
- The government's Atal Beema Vyakti Kalyan Yojana (ABVKY), which provides unemployment insurance to workers who have subscribed to the Employees' State Insurance (ESI) scheme, will cover such workers during the pandemic.
- The ESI is a self-financing health insurance scheme for formal sector workers in India managed by the Employees State Insurance Corporation (ESIC).
- The ABVKY scheme which is operational since July 2018, allows the worker who has become unemployed get compensation in the form of cash up to three months of unemployment. But this can be availed only once in a lifetime.

**Source:** Study IQ daily current Affairs

### 38) Solution: (D)

- The National Super Computing Mission is steered jointly by the Ministry of Electronics and IT (MeitY) and Department of Science and Technology (DST) and implemented by the Centre for Development of Advanced Computing (C-DAC), Pune and the Indian Institute of Science (IISc), Bengaluru.
- The target of the mission was set to establish a network of supercomputers ranging from a few Tera Flops (TF) to Hundreds of Tera Flops (TF) and three systems with greater than or equal to 3 Peta Flops (PF) in academic and research institutions of National importance across the country by 2022.
- The first supercomputer assembled indigenously, called Param Shivay, was installed in IIT (BHU). Similar systems Param Shakti and Param Brahma were installed at IIT-Kharagpur and IISER, Pune. They are equipped with applications from domains like Weather and Climate, Computational Fluid Dynamics, Bioinformatics, and Material science.

**Source:** Study IQ daily current Affairs

### 39) Solution: (D)

- Central Ground Water Board (CGWB) is implementing National Aquifer Mapping and Management program (NAQUIM), which envisages mapping of aquifers (water bearing formations), their characterization and development of Aquifer Management Plans to facilitate sustainable management of Ground Water Resources.
- Aquifer mapping across the country is being undertaken on assessment unit (Block/Taluka/Mandal/Firk-ka) level.
- CGWB collects ground water data, which is available in public domain and can be accessed through the web-site of CGWB. All persons/institutions/organisations including GPs can use this data for ground water management.

**Source:** Study IQ daily current Affairs

**40) Solution: (A)**

- ▶ The amendments moved by finance minister Nirmala Sitharaman covered the taxation of petrol and diesel, definition of tax residence and clarifications related to dividend distribution tax (DDT).
- ▶ In direct taxes, a key amendment that Sitharaman introduced on Monday is to relax the provision relating to tax residence. The original Finance Bill had proposed to reduce the time Indian citizens or persons of Indian origin needed to spend in India to qualify as Indian tax resident, from 182 days to 120 days in the previous year.
- ▶ The amended Bill now provides that the lower 120 day rule will not apply if the Indian-sourced income of such persons is less than ₹15 lakh in the relevant financial year.

**Source: Study IQ daily current Affairs**

**41) Solution: (B)**

- ▶ Astronomers at Caltech's Zwicky Transient Facility (ZTF) have discovered an asteroid that orbits inside Venus.
- ▶ Though other asteroids have a portion of their orbit inside Venus', this is the first one with an orbit that is completely inside Venus' orbit. The new object is named 2020 AV2.
- ▶ 2020 AV2 is a member of a small class of asteroids called Atiras, objects with orbits inside Earth's.
- ▶ There are only 21 of them confirmed as of now. They're also called Interior-Earth Objects (IEOs) because they orbit inside Earth. 2020 AV2 is the first "Vatira" asteroid, where the V stands for Venus.

**Source: Study IQ daily current Affairs**

**42) Solution: (C)**

- ▶ DRDO and IISC Bangalore unveiled a new explosive detection device – RaDer-X this was showcased during the National Workshop on Explosive Detection. RaDer-X can detect an explosive from a specific stand-off distance. It can also expand its capability to detect various explosives at a time in a pure form as well as with contaminated objects. It is a portable device that can be taken to any place along with the military contingent.

**Source: Study IQ daily current Affairs**

**43) Solution: (A)**

- ▶ The State of India's Birds report was created to assess the conservation status of the majority of species that regularly occur in the country.
- ▶ The report fills this gap by using over 10 million observations uploaded to the e-Bird platform by more than 15,500 birdwatchers to evaluate the distribution range size of 867 Indian birds, and their trends in abundance in both the long term.
- ▶ The report was released on 17 February 2020 at the 13th Conference of Parties to the Convention on Migratory Species held at Gandhinagar, Gujarat, India.
- ▶ This report was produced as a partnership between 10 organisations.

**Source: Study IQ daily current Affairs**

**44) Solution: (A)**

- ▶ Deposit Insurance and Credit Guarantee Corporation (DICGC) is a wholly owned subsidiary of Reserve Bank of India.
- ▶ It insures deposits in Commercial and Cooperative Banks but not in Primary Cooperative Societies. Each depositor in a bank is insured upto a maximum of ₹ 5,00,000 (Rupees Five Lakhs) for both principal and interest amount held by him.
- ▶ If a bank goes into liquidation, DICGC is liable to pay to the liquidator the claim amount of each depositor upto Rupees five lakhs within two months from the date of receipt of claim list from the liquidator.

**Source: Study IQ daily current Affairs**

**45) Solution: (C)**

- In exercise of the powers conferred by sub-section (2) of section 45 of the Banking Regulation Act, 1949 (10 of 1949), the Central Government, through the Ministry of Finance imposed moratorium on Yes Bank Limited w.e.f. 6PM of March 5, 2020.
- The financial position of Yes Bank Ltd. (the bank) has undergone a steady decline largely due to inability of the bank to raise capital to address potential loan losses and resultant downgrades, triggering invocation of bond covenants by investors, and withdrawal of deposits. The bank has also experienced serious governance issues and practices.
- RBI capped deposit withdrawals at Rs 50,000 per account for a month. Yes Bank will not be able to grant or renew any loan or advance, make any investment, incur any liability or agree to disburse any payment.
- However, for purposes like marriage, and health emergencies, exceptions can be made.
- The RBI has also superseded the board of Yes bank for a period of 30 days in the backdrop of deteriorating financial position of the bank.
- Former CFO of SBI – Prashant Kumar has been appointed as the administrator of the debt-ridden private lender.

**Source:** Study IQ daily current Affairs

**46) Solution: (D)**

- NAMASTE Portal provides Standardized Terminologies & Morbidity Codes for Ayurveda, Siddha and Unani systems of medicine along with W.H.O ICD-10/11 codes meant for dual coding and morbidity reporting for
- Yoga, Naturopathy and Homoeopathy Systems.
- Ministry of AYUSH has developed National Ayurveda Morbidity Codes (NAMC), a comprehensive classification of diseases described in Ayurveda as well as Standardized Ayurveda Terminologies. These have been available on National AYUSH Morbidity and Standardized Terminologies Electronic Portal (NAMASTE Portal) developed by the Ministry

**Source:** Study IQ daily current Affairs

**47) Solution: (B)**

- The Government of India (GoI) announced the mega event, RAISE 2020- 'Responsible AI for Social Empowerment 2020,' RAISE 2020 is India's first Artificial Intelligence summit to be organized by the Government
  - in partnership with Industry & Academia. The summit will be a global meeting of minds to exchange ideas and charter a course to use AI for social empowerment, inclusion and transformation in key areas like
  - Healthcare, Agriculture, Education and Smart Mobility amongst other sectors. Ahead of the summit,
  - MeitY organized an Industry Consultation with industry representatives to bring in synergies within India's Artificial Intelligence landscape.
- It has been postponed due to Covid-19 pandemic and is scheduled to be held in October 2020.

**Source:** Study IQ daily current Affairs

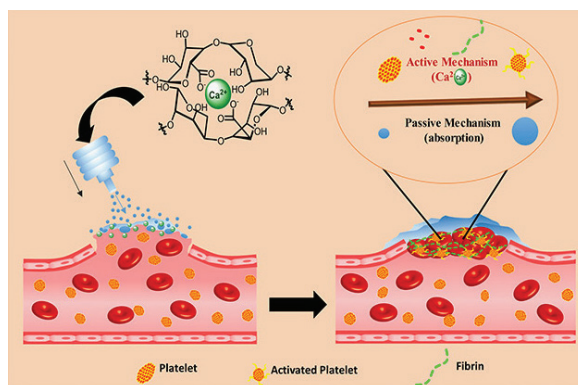
**48) Solution: (C)**

- Scientists from the Institute of Nano Science and Technology (INST), an autonomous institute under the Department of Science & Technology, have developed a starch-based 'hemostat' material that concentrates the natural clotting factors in blood by physically absorbing excess fluid.
- The biodegradable microparticles that combine to form a gel on a wound offer significant improvements over existing alternatives.
- The product has increased absorption capacity, improved absorption, inexpensive, biocompatible as well as biodegradable.
- Hemostat materials absorb excel fluid by concentrating the natural clotting factors in the blood that are critical for stopping the blood flow; however, the bleeding can restart when non-biodegradable materials are removed.
- The microparticles are prepared by modifying some of the chemical hydroxyl groups on starch to carboxymethyl groups while also incorporating the beneficial calcium ions, which encourages the aggre-

gation of red blood cells and platelets and their activation to generate the fibrin protein network that forms a stable blood clot. This modification increases the ability of the molecules to interact with water.

- This is the basis of its impressive ability to absorb fluid from the blood and hence concentrate the clotting factors.
- The microparticles of the product, known as 'calcium-modified carboxymethyl-starch,' swelled up to form a cohesive and adherent gel within 30 seconds after contact with blood in lab tests

**Source:** Study IQ daily current Affairs



#### 49) Solution: (A)

- Herd immunity is the indirect protection from a contagious infectious disease that happens when a population is immune either through vaccination or immunity developed through previous infection. This means that even people who aren't vaccinated, or in whom the vaccine doesn't trigger immunity, are
- protected because people around them who are immune can act as buffers between them and an infected person.
- Once herd immunity has been established for a while, and the ability of the disease to spread is hindered, the disease can eventually be eliminated. This is how the world eradicated smallpox, for example.
- The more infectious a disease, the greater the population immunity needed to ensure herd immunity. For example, measles is highly contagious and one person with measles can infect up to 18 other people. This means that around 95% of people need to be immune in order for the wider group to have herd immunity. The new coronavirus has a lower infection rate than measles, with each infected person passing it on to two or three new people, on average. This means that herd immunity should be achieved when around 60% of the population becomes immune to COVID-19.
- However, natural herd immunity – achieved through infection rather than vaccination – can be challenging to induce through unchecked infection as there would be a very high rate of serious illness and deaths.

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