

# KSG

An Institute For **IAS** Exam...



## CURRENT CONNECT

**" Register for NCERT Based Open Test to be held on 18th Oct.  
Prizes worth Rs 50000"**

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# Impacts of Water Pollution

Chemical Cocktails occur in all countries,  
rich or poor

Can we determine the total **economic cost** of bad water quality?

**BIOLOGICAL  
OXYGEN  
DEMAND**



Well known that **polluted water harms economies**



Previously unknown that where **BOD is high, GDP growth is lowered by one-third**

Well known that **nitrates are lethal for babies**



Previously unknown that nitrates **increase childhood stunting by 11-19%** and **decrease adult earnings by 1-2%**



**OXIDIZED  
NITROGEN**

Well known that **salts degrade land**



Previously unknown that **enough food is lost each year** because of saline water **to feed 170 million people**, equivalent to a country the **size of Bangladesh**



**SALINITY**

**INTEGRATED TEST  
SERIES**

Starting From...

**5<sup>th</sup>**  
**OCTOBER**

## ABOUT CURRENT CONNECT

It gives us immense pleasure to present an innovative approach to master current affairs. Current is a passing wind and diverse issues happen at the same time. It is to an extent chaotic. Newspapers, magazines and various other sources report the chaos per se. With our experience of current affairs we have tried to give “the current” a medium to travel. It is the syllabus of the UPSC with their components that are the medium through which the “Current is Passed” to the readers. Ever since the new syllabus of the UPSC came into existence, current has been gaining significance both at prelims as well as mains examination. This book is meant to cover current affairs and related questions arising from those events. We have not only covered the current events for their factual contents but also presented it in such a way that any question asked from that topic gets covered. Moreover, topics are also “peppered” with the relevant facts/key concepts that are related to the theme. We have also given questions for practice both, subjective and objective, so that candidates are oriented to the examination mode. It is a collection covering myriad source yet in a manageable size. To use this book we recommend you to master the components of general studies (GS) syllabus as broken into rows and columns (provided in the beginning after preface). Each cell comprising of the portion of GS becomes the connect for the current and every news subsequently covered guides the reader to the address of the syllabus. It is logical to expect that same issue may be connected to more than one topic of the syllabus. Further, the news also has some additional vistas opened for the readers by adding a box with a title “PEPPER IT WITH” where we expect the students to build further around the theme.

We are also trying to reach the remotest part of the country with our spirit and zeal of “Mains Answer Writing”, which has been admired by students, CSE rankholders and other scholars. Continuing in line with the effort, we have started with programs like 7 Question (7Q) Challenge, Shell Points, Stock Points, Content Enrichment Booklet etc.

When it comes to evaluation, we are altogether at a different level. We are also reaching every nook and corner with this expertise for the aspirants of CSE. Now you can write a Mains Answer and get it evaluated from our Expert Team and can get Feedback. Drop a mail at [evaluation@ksgindia.com](mailto:evaluation@ksgindia.com) for registering yourself in our race to perfection. Don't wait, it's your golden chance to crack this exam and fulfill your passionate dream.

Team KSG



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| <b>GS - I</b>   | Culture-Art Forms, literature and Architecture from ancient to modern times. | Indian history significant events, person alities, issues and the Freedom Struggle | Post independence issues, National boundary and disputes  | Indian society features, issues, globalization and diversity   | Women - issues and developments   | Urbanization – problems and remedies                  | Distribution of industries and resources – India and world        | Geophysical phenomena such as earthquakes, Tsunami, Volcanic activity, cyclone etc  |   |                                |   |
| <b>GS - II</b>  | Indian constitution- Amendments, acts and bills.                             | Legislative, executive and judicial processes.                                     | Constitutional, non-constitutional, judicial, quasi-judicial, administrative and other types of bodies. | Federal structure and local bodies. Their powers and functions.  | Government policies and various governance issues like transparency , accountability and – governance | Committees and schemes.                               | Non-government issues, self-help groups and role of civil society | Vulnerable sections of our society and social sector issues and initiatives.        | International Relation- India and other countries, various Indian and international agreements, effects of other countries on India and international institutions. |                                |   |
| <b>GS - III</b> | Various measures to boost Indian economy- planning, policies, management.    | Government budgeting and issues related to budget.                                 | Agriculture, animal husbandry and transport   | Food security- measures to boost food security and food processing. Issues related to land- land reforms | Industries and infrastructure- their growth and investment model                                      | Space and technology, IT space, robotics and computer | Disease, biotechnology and human welfare                          | Innovations, intellectual property, Awards, POI and other import ant aspects of S&T | Environment; government initiatives, various judgment, pollution, degradation and conservation efforts  | Disaster & Disaster Management | Challenges to internal security, Various Security forces and agencies and their mandate. Cybersecurity, moneylaundering and its prevention. |
| <b>GS - IV</b>  | Ethical issues related to family society, education, Corruption etc.         | Ethics in public and private administration  | Issues  | Related laws and rules   | Governance/e-Govern ance  | Ethics in international issues                        | Person alities and their teachings                                | Other import ant topics   |   |                                |   |
| <b>Mis.</b>     |  |  |   |  |   |   |   |   |   |                                |   |

## National Conference on e-Governance

### News Excerpt

The 22<sup>nd</sup> National Conference on e-Governance was recently held at **Shillong, Meghalaya**. The conference was organized by the Department of Administrative Reforms & Public Grievances (DARPG), in association with Ministry of Electronics & Information Technology (MeitY), Government of India and the State Government of Meghalaya.

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### Pre-Connect

The DARPG, to fulfill its duty assigned under **Allocation of Business Rules, 1961**, organizes the National Conference on e-Governance every year in Collaboration with Department of Information Technology, GoI and one of the State Governments. The 1<sup>st</sup> such conference was held in the year **1997 in Hyderabad**.

### Key Highlights

- The Theme of the conference was “**Digital India: Success to Excellence**”.
- The main objective of the e-Governance conference is to provide platform to improve the standard of service rendered to common man and to provide **end to end citizen centric service delivery**.
- The 10 point “**Shillong Declaration**” on e-Governance was adopted at the end of the conference.

### Analytica

- The National Conference on E-Governance (NCeG) 2019 improves the citizen's experience with government services by promoting timely implementation of India Enterprise Architecture (IndEA).
- It will help in implementing a single **sign-on for interoperability and integration among e-Government applications** throughout the country. It will also consolidate the plethora of successful State level e-Governance projects and domain-based projects.

### Way Forward

- ✓ The conference will help the governments to shift from service provider to service enabler.
- ✓ By conducting these types of conferences regularly the government's aim of bringing **public digital platforms** more accessible will come true.
- ✓ Conferences like NCeG will help in bringing down the corruption levels in the government offices and improve accountability.

### Conclusion

Knowledge is power, but access to knowledge is another kind of power. This is where digital can be a great disruptor. With the India Stack (Aadhaar, UPI, etc. aimed at ensuring presence-less, cashless and paperless service delivery), and the ongoing mobile and broadband revolution, India can become a world leader in e-governance. But it may have to learn some lessons from Iran and South Korea first.

### What is e-government?

E-government can be defined as the use of ICTs to more effectively and efficiently deliver government services to citizens and businesses.

- ❖ The **UN E-Government Development Survey** is the only global report that assesses the e-government development status of all Member States of the United Nations. It is released every 2 years.
- ❖ The Survey tracks progress of e-government development via the E-Government Development Index (EGDI).
- ❖ The EGDI, which assesses e-government development at the national level, is a composite index based on the weighted average of **three normalized indices**. Telecommunications Infrastructure Index (TII), Human Capital Index (HCI) and Online Service Index (OSI).

### PEPPER IT WITH

NeSDA, UMANG App, Sevottam Model, National e-Governance Plan

## Increase in Supreme Court Judges Strength

### News Excerpt

Against the backdrop of around 60000 cases pending in the supreme court, a bill to increase the number of judges in the SC was passed by the both houses of parliament and got the President's assent. The bill amends the **Supreme Court (Number of Judges) Act, 1956**.

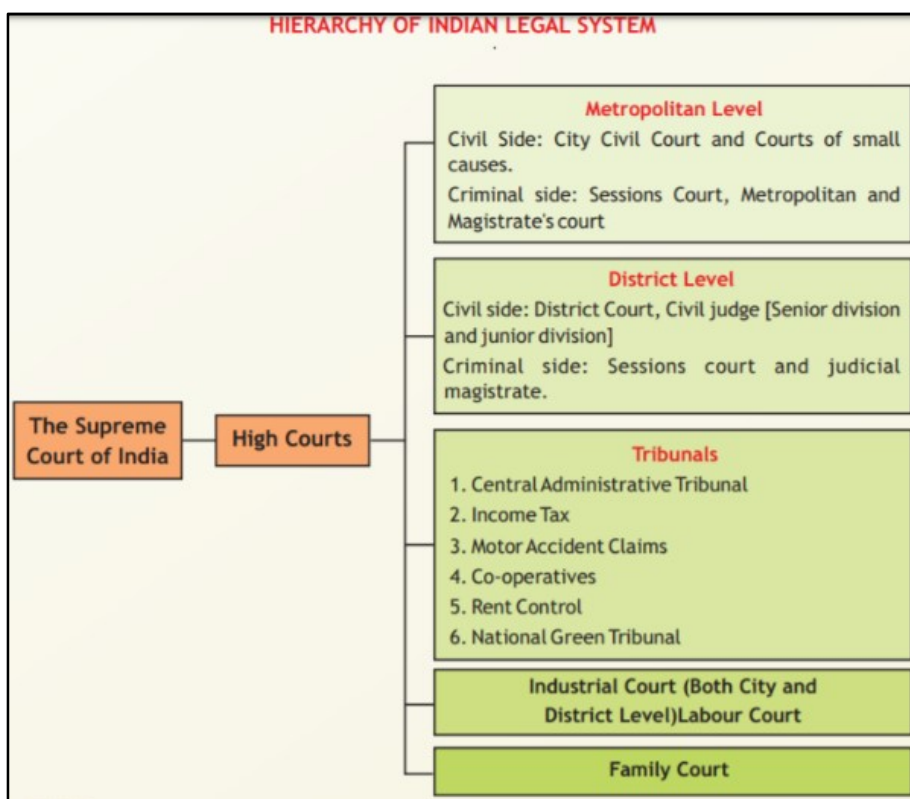
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The new bill increases the number from 30 to 33 (31 to 34 including Chief Justice).

### Pre-Connect

- The SC number of Judges Act 1956 was last amended in 2009 to increase the number of judges from 25 to 30 (excluding the CJI). The Act originally provided for 10 judges excluding the CJI. The strength was regularly increased according to need.
- The working strength of the Supreme Court was, however, restricted to 15 judges by the cabinet (excluding the chief Justice of India) till the end of 1979. But the restriction was withdrawn at the request of the chief justice of India.
- The original Constitution of 1950 envisaged a Supreme Court with a Chief Justice and 7 puisne Judges - **leaving it to Parliament to increase this number.**
- The Supreme Court (established on **28 January 1950**) of India succeeded the Federal Court of India, established under the **GoI Act of 1935.**
- However, the jurisdiction of the Supreme Court is greater than that of its predecessor because, the Supreme Court has replaced the British Privy Council as the highest court of appeal. **Before 1950**, the British Privy Council had the jurisdiction to hear appeals from India.



### Major issues being faced with Indian judicial structure

1. Pendency of cases
2. Corruption
3. Lack of transparency
4. Under trails of the accused
5. Lack of information among people and court
6. Lack of awareness of law

### Analytica

- The demand of increasing the number of Judges of Supreme Court is long pending.
- The required number of Constitution benches were not formed, to decide the question of law, due mainly to lack of judges.
- The overburden of cases pending in Supreme Court keeps judges under pressure.
- By increasing the number of judges, the justice delivery system in the country will be more efficient.
- There are structural issues associated with justice delivery in the country like corruption in the judiciary, high cost associated with justice delivery, and huge pile of cases pending in the subordinate courts.

### PEPPER IT WITH

Procedure for increasing the number of judges, Procedure of appointment as well as removal of S.C & H.C judges, Article 124-147, Dharma Shashtra, NJAC Act

The judge-population ratio in the country works out to be 19.78 judges per million population, which was 17.48 in 2014.

### Way Forward

- ✓ Increasing the number of Supreme Court judges is a right step towards making the government's dream of "Justice for all" a reality and boost the morale of judges.

- ✓ Government needs to take steps to increase the number of judges in subordinate courts too.
- ✓ In addition, arbitration and mediation in some cases by the Lok-Adalats will also reduce the time taken in justice delivery.

## Competition Law Review Committee Report

### News Excerpt

The report of Competition Law Review Committee constituted for the **review of the competition act** was submitted to the Union Minister of Finance and Corporate Affairs recently.

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### Pre-Connect

Last year, the government constituted a committee under the Chairmanship of Secretary, Ministry of Corporate affairs to review Competition Act **with the objective to ensure that the Competition Act is in sync with the needs of strong economic fundamentals.**

### Key Recommendations

- **Green Channel:** Introducing a Green Channel to enable fast-paced regulatory approvals for vast majority of mergers and acquisitions. Issues arising out of the insolvency resolution processes under the Insolvency and Bankruptcy code will be eligible for Green Channel approvals.
- For hearing appeals under the competition act a **dedicated bench** in National Company Law Tribunal is introduced.
- In the interest of speedier resolution of cases of anti-competitive conduct additional enforcement mechanism of **"Settlements & Commitments"** is introduced.
- To ensure **transparency and faster decision making** Competition Commission of India will issue guidelines on imposition of penalty.
- Strengthening the governance structure of Competition Commission of India with the introduction of a **Governing Board** to oversee advocacy and quasi-legislative functions leaving adjudicatory functions to the Whole-time Members.
- To carry out non adjudicatory functions such as research, advocacy etc., and interaction with state governments and state regulators, opening of CCI offices at **regional level** are recommended.
- The committee recommended the merging of Director General's office with CCI as an **"investigation division"** as it aids CCI in discharging an inquisitorial rather than adversarial mandate.

- ❖ The Competition Act was passed by the Parliament in the year 2002 & President accorded assent in 2003.
- ❖ The objectives of the Act are sought to be achieved through the Competition Commission of India, which has been established by the Central Government with effect from 14th October 2003.
- ❖ CCI consists of a Chairperson and 6 Members appointed by the Central Government.
- ❖ The provisions of the Competition Act relating to **anti-competitive agreements** and abuse of dominant position were notified in 2009.

### Way Forward

The above recommendations will help the Competition Commission of India to implement its mandate in a more **effective and transparent** way.

The proper implementation of the recommendations of the committee will **boost the business environment** in the country and bring more foreign companies into the country.

### PEPPER IT WITH

Competition Act 2002, Competition (Amendment) Act 2007, NCLAT, Ease of Doing Business Ranking Parameters, MRTP Act

## Article 370 and 371

### News Excerpt

As the government abrogated Article 370 that gave special status to Jammu and Kashmir, Article 371, which has special provisions for other States, mostly from the Northeast, has invited some attention.

### Pre-Connect

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- In part **XXI** of the Constitution of India, Article 371 grants some temporary, transitional and special provisions to some states in the country ranging from Article 371-A to Article 371-J.
- Article 370 is an enabling provision. Which explains which parts of the Indian Constitution have jurisdiction over Jammu and Kashmir, which adopted a separate state constitution for itself in 1956.
- Clause 3 of Article 370 empowers the President to decide the limit of the jurisdiction of the Indian Constitution over the state.
- The Nehru-Abdullah Agreement of July 1952 ("**the Delhi Agreement**") confirmed that "the residuary powers of legislation" (on matters not mentioned in the State List or the Concurrent List), **which Article 248 and Entry 97** (Union List) confer on the Union, will not apply to Kashmir.
- The order of 1986 purported to apply to the State **Article 249**, which empowers Parliament to legislate even on a matter in the State List if a Rajya Sabha resolution so authorizes it by a two-thirds vote. But it so amended Article 249 in its application to Kashmir as in effect to apply Article 248 instead - "any matter specified in the resolution, being a matter which is not enumerated in the Union List or in the Concurrent List."

#### Dixon Plan of 1950

Owen Dixon, chosen by the United Nations to mediate between India and Pakistan on the J&K issue in his report of September 1950 Plan had assigned Ladakh to India and northern areas and Pakistan-Occupied Kashmir to Pakistan, besides splitting Jammu between the two. It had proposed a plebiscite in the Kashmir valley. It did not find acceptance from India.

**B.R. Ambedkar**, after quitting as Law Minister from the Jawaharlal Nehru Ministry, had suggested the formation of three zones: the area held by Pakistan, the Valley and Jammu-Ladakh. He had also favoured a plebiscite only in the Valley.

#### Analytica

- The main objectives behind the Article 371 granting special provisions to some states are to meet the unique needs of the backward regions of these states, protect the economic and cultural interests of these regions, combat the local challenges and protect the customary laws in these regions.
- At the time of partition there was a demand of autonomy, to overpower the feeling of separation, this status was given to some of the states in India.
- To integrate the union of India along with acknowledging the diversity of various states, these states were given some special privileges to address their specific needs.

#### Supreme Court verdicts regarding Article 370

- ❖ **Prem Nath Kaul vs State of J&K**, decided in 1959, a Constitution Bench consisting of five judges unanimously held that Article 370(2) "shows that the Constitution-makers attached great importance to the final decision of the Constituent Assembly, and the continuance of the exercise of powers conferred on the Parliament and the President by the relevant temporary provision of Article 370 (1) is made conditional on the final approval by the said Constituent Assembly in the said matters".
- ❖ In **Sampat Prakash vs the State of J&K**, 1968, the court held that Article 370 can still be used to make orders thereunder despite the fact that the State's Constituent Assembly had ceased to exist.
- ❖ In 1972, in **Mohammed Maqbool Damnoo vs the State of J & K**, the Supreme Court reinstated the previous decision.

#### Way Forward

##### With regard to J&K

- ✓ **Maintaining Public order:** The crux of making this move a success will depend on how well the ensuing public order situation is handled.
- ✓ **Restoration of Statehood:** It should be granted back the status of state with due course of time.
- ✓ **Participatory approach:** The approach further should be participatory with ground level participation to counter separatism and empower the local residents.

- ✓ **Ladakh:** It also has areas with vulnerable minorities that should be developed and taken care of so that they are not left out in the bigger tussle.
- ✓ **Addressing the alienation of youth** in the valley and providing employment to them would be a very helpful step to reduce militancy in the region and establishing peace.
- ✓ **Environment and Culture:** Protecting the Environment and local culture should be the focal point of governance to ensure them that their entity is respected.
- ✓ Further steps can be taken to connect them from mainland India to obliterate the feeling of disassociation completely.

#### With regard to states under 371

- **Democratic Decision making:** Decisions affecting the federal structure of the country should be taken more democratically with the consensus of the concerned states.
- Such steps affect the other states as well, it may incite fear into other states which may result in an internal security threat or disturbance in public order.
- Therefore, their participation is a must while deciding on crucial issues.

- ♣ **Under Resolution 39** in 1948, the UNSC set up a three-member UN Commission for India and Pakistan (UNCIP). Disagreement between India and Pakistan led to the first failure as the commission failed to materialise.
- ♣ The commission was finally reconstituted with five members in 1948 and it was mandated to plan a mechanism to ensure a plebiscite in the State. (This was part of the UNSC Resolution 47).
- ♣ The **UNSC Resolution 47** urged India and Pakistan to hold a plebiscite after restoration of law and order. The UNCIP passed a resolution in 1949 that provided the mechanism for holding a "free and impartial plebiscite" in Kashmir.

**PEPPER IT WITH**  
Special category status,  
Article 35A

### National Medical Commission, 2019

#### News Excerpt

The medical education system in India is set to witness significant changes as the National Medical Commission Bill, 2019 heads for implementation.

#### Pre-Connect

- **The Indian medical degrees act, 1916:** the act regulated the grant of titles implying qualification in Western medical Science and the assumption and use by unqualified persons of such title.
- **The Indian Medical council act, 1956: the act provided** for the reconstitution of the medical council of India and the maintenance of a medical register for India.
- **Indian Medical Council Amendment, 2016:** Insertion of new section 10E (NEXT- National exit test and common counseling for MBBS and PG level admission) and 20 B (Reservation against service in remote areas).

#### Key Highlights

1. National Medical commission and State medical commission has to be established within the time limit of 3 years of the passing of the Act.
2. Medical advisory council would be established as an advisory body to NMC.
3. Four autonomous boards has to be setup –
  - a. Undergraduate medical education board
  - b. Postgraduate medical education board
  - c. Medical assessment and rating board
  - d. Ethics and medical registration board
4. Common entrance exam for admission to postgraduate courses and providing license to practice medicine will be conducted known as NEXT
5. Common entrance exam for admission to undergraduate courses through NEET.
6. Community health providers would be granted limited licenses under sec 32(1) to prescribe

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preventive and primary medication.

7. Penal provision for practitioners not registered under National or state registers has been prescribed.

### Analytica

- The Medical Council of India had certain loopholes which steered the sector towards the quay of inefficiency.
- The MCI was unable to keep a check over corruption in the field.
- Fake degrees can be so easily procured that the Indian Medical Association itself estimated 45 per cent of Indian medical practitioners-700,000 doctors-to be unqualified and lacking formal training.
- It is widely accepted that **MCI has been unsuccessful** in maintaining and enforcing uniform standards in medical education.

#### **Concerns raised about the bill**

- ❖ **The NMC Act, in the garb of change:** It has some provisions which are far more problematic than those in the amended MCI Act.
- ❖ The Act has issues of subjugating federalism at multiple levels.
- ❖ It may give rise to nepotism and lackey culture as the nomination of important functionaries of the NMC will rest exclusively with the Centre.
- ❖ The Medical Advisory Council, proposed in the Act, has nominated members from the states, thereby reducing the role of states to being consultative.
- ❖ The creation of a cadre of Community Health Providers with the limited license to practice medicine at the mid-level is a means to promote quackery within the scientific practice of medicine.

### Impacts of the bill

- ✓ **Uniformity** - There will be a uniform National Eligibility-cum-Entrance Test for admission to under-graduate medical education in all medical institutions regulated by the Bill.
- ✓ **Transparency in granting license**- National Licentiate Examination for the students graduating from medical institutions to get the licence to practice.
- ✓ **Space for exceptional situations**- NMC can permit exceptions from National Licentiate Examination in certain cases.
- ✓ **Countenance of foreign practitioners**- Foreign medical practitioners will be allowed temporary registration in India in such manner as may be prescribed.
- ✓ **Bridging the talent gap**-The NMC, the Central Councils of Homoeopathy, and Indian Medicine can approve bridge courses for the practitioners of AYUSH to enable them to prescribe modern medicines as prescribed in the bill.

### Way Forward

- The committee's recommendations on the clauses that became a bone of contention were ignored by the government.
- They should be looked upon to reach a consensus.
- The Bill has no scope for improvement if a student fails, there should be scope for an improvement exam who fail in final exam.
- Bill not only failed to define CHPs, but also did not detail as to how they would practice modern medicine. There should be more precise understanding of CHP's.
- A Medical Appellate Tribunal should be constituted comprising a chairperson, who should be a sitting or retired Judge of the Supreme Court or a chief justice of a high court, and two other members.
- It should have an appellate jurisdiction over the decisions taken by the commission as suggested by the standing committee.
- The government should rethink over the recommendation of the standing committee in a gesture of conciliation.
- Evaluation of doctors should be a logically-regulated moral process, not a cruel retribution.



## Consumer Protection Act, 2019

### News Excerpt

Consumer Protection Act, 2019 has recently replaced the three-decade old Consumer Protection Act, 1986. This new act is a major step forward in consumer empowerment.

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### Pre-Connect

- The first Bill to protect the consumers, passed after Independence was, Drug Control Act 1950.
- It was followed by Industries (Development and Regulation) Act, 1951. The Indian Standards Institution (Certificate Marks) Act 1952 and Drugs and Magic Remedies (Objectionable Advertisements) Act 1954.
- Though these Acts were intended to protect consumers, they did not achieve the desired results.

#### Effect of the act on the Following

- ❖ **Customers:** The ambit of protection is wider, scope of mediation, video conferencing would save time, money and energy, new sectors like e-commerce are also looked upon to ensure protection in all spheres, etc.
- ❖ **Manufacturer or service provider:** discouraging effect of extended product liability, rules of direct selling on e-commerce may cause chaos, short time limit (21 days) for dispute resolution may incur losses to the firm but mediation might help resolve the issue.
- ❖ **FDI:** there might be reduction in FDI because of stringent rules & regulations.

### Consumer Protection Act, 1986

It provided better protection to the interest of consumers and for that purpose; to make provisions for the establishment of consumer's councils and other authorities for the settlement of the consumers' disputes and for matters connected therewith".

### Analytica

- The new Act proposes a slew of measures and tightens the existing rules to further safeguard consumer rights.
- Introduction of a central regulator, strict penalties for misleading advertisements and guidelines for e-commerce and electronic service providers are some of the key highlights.
- The Act has increased the pecuniary jurisdiction, which means ability of courts to take up cases depending on the value of the case, of the consumer courts.
- The money spent on buying the product till that time will determine the value of the case as opposed to the previous parameter of total value of the purchased goods/service.
- The Act allows consumers to file their complaint with the court from anywhere.
- The Act has proposed provisions for product liability on manufacturer or a service provider.
- E-commerce will now be governed by all the laws that apply to direct selling. These

| CONSUMER PROTECTION ACT 1986  | PROVISIONS             | CONSUMER PROTECTION ACT 2019  |
|---|------------------------|---|
| No separate regulator   | Regulator              | Central Consumer Protection Authority (CCPA) to be formed                         |
| Complaint could be filed in a consumer court where the seller's (defendant) office is located | Consumer court         | Complaint can be filed in a consumer court where the complainant resides or works |
| No provision. Consumer could approach a civil court but not consumer court                    | Product liability      | Consumer can seek compensation for harm caused by a product or service            |
| District: up to ₹20 lakh<br>State: ₹20 lakh to ₹1 cr<br>National: above ₹1 cr                 | Pecuniary jurisdiction | District: up to ₹1 cr<br>State: ₹1 cr to ₹10 cr<br>National: Above ₹10 cr         |
| No provision  | E-commerce             | All rules of direct selling extended to e-commerce                                |
| No legal provision  | Mediation cells        | Court can refer settlement through mediation                                      |

#### Other Major Consumer Protection Acts Were

- ❖ Prevention of Food and Adulteration Act, 1954
- ❖ MRTP Act, 1969
- ❖ Essential commodities Act, 1955
- ❖ Law of contracts, 1872
- ❖ Sale of goods acts, 1930
- ❖ United Nations Guidelines for consumer protection.

guidelines are open for public comment until 15 September.

- The Act establishes a central regulator, Central Consumer Protection Authority (CCPA) and 3-tier consumer dispute redressal mechanism/ consumer courts with attached mediation cells, to address issues related to consumer rights, unfair trade practices, misleading advertisements and impose penalties for selling faulty and fake products.

### Way Forward

Though the act provides for better and faster dispute resolution but there are few loopholes which need to be addressed like clash between the jurisdiction of central regulator (CCPA) and sectoral regulators.

Also, we should ease the regulations on supply side to maintain a healthy business environment and a

good inflow of FDI to boost our economy while taking care of the end user as well.

**PEPPER IT WITH**  
RTI, Jaago Grahak Jaago,  
Competition Commission of India, UN  
Guidelines for Consumer Protection

## The Muslim Women (Protection of Rights on Marriage) Act, 2019

### News Excerpt

Recently the bill to end the evil practice of instant divorce to Muslim women was passed to become an act to protect the rights of married Muslim women and to prohibit divorce by pronouncing talaq thrice by their husbands.

### Pre-Connect

#### Shah Bano Case:

Under CrPC, 1973, which applies to all Indian citizens regardless of their religion, gave orders for maintenance to Shah Bano. She was made entitled to receive maintenance or alimony under Section 125 of CrPc.

### Muslim Women (Protection of Rights on Divorce) Act, 1986

According to this act, Muslim divorced women should be entitled to adequate and reasonable amount of maintenance till the Iddat period.

### Shamim Ara Vs State of U.P., 2002

The Supreme Court had invalidated arbitrary triple talaq and had held that instantaneous triple talaq does not dissolve a marriage.

### The Muslim Women (Protection of Rights on Marriage) ORDINANCE, 2018 and 2019

The Ordinance made declaration of talaq a cognizable offence, attracting up to three years imprisonment with a fine.

The offence will be cognizable only if information relating to the offence is given by: (i) the married woman (against whom talaq has been declared), or (ii) any person related to her by blood or marriage.

### Analytica

- Any pronouncement of talaq by a Muslim husband upon his wife, by words, either spoken or written or in electronic form or in any other manner whatsoever, shall be VOID and ILLEGAL.
- He shall be punished with imprisonment for a term which may extend to three years, and shall also be liable to fine.
- The woman to whom the talaq is pronounced shall be entitled to receive from her husband such amount of subsistence allowance, for her and dependent children, as may be determined by the Magistrate.
- Also, she shall be entitled to custody of her minor children, in such manner as may be

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### Other Personal laws in India

- ❖ The converts' marriage dissolution Act, 1866.
- ❖ The Indian Divorce Act, 1869
- ❖ The Indian Christian Marriage Act, 1872
- ❖ The Kazis Act, 1880
- ❖ The Anand Marriage Act, 1909
- ❖ The Indian Succession Act, 1925
- ❖ The Child Marriage Restraint Act, 1929
- ❖ The Parsi Marriage and Divorce Act, 1936
- ❖ The Dissolution of Muslim Marriages Act, 1939
- ❖ The Special Marriage Act, 1954
- ❖ The Hindu Marriage Act, 1955
- ❖ The Foreign Marriage Act, 1969

determined by the Magistrate.

### Way Forward

Article 25 (freedom of religion) says that all persons are equally entitled to freedom of conscience and the right to freely profess, practice and propagate religion and state cannot interfere in religious matters. But on the other hand, triple talaq violates article 14, 15 and article 21. Hence to maintain a balance between freedom of religion and fundamental rights, there is a dire need of non-sectarian, gender neutral laws in our country.

The issue of women in India is grave and need immediate attention. Gender bias is not sacrosanct in any religion but it is our own interpretation which pull women towards this scourge. There is a need to take steps to protect women from such interpretations and their consequences, not only legally but behavioral change has to seep in.

## Linking Social Media to Aadhaar

### News Excerpt

The Supreme Court recently agreed to hear a plea of Facebook Inc for transfer of cases related to demands for linking of social media profiles of users with Aadhaar number, pending before the high courts of Madras, Bombay and Madhya Pradesh to the apex court.

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### Feasibility

- Since most of the communication service providers over internet are US based we need to look into their legislations over data sharing to make this linkage possible. The Electronics Communications Privacy Act (ECPA) bars US-based service providers from disclosing electronic communications to any law enforcement entity—US or non US—unless requirements under US law are met.
- Indian law enforcement place reliance on a bilateral mechanism through the Mutual Legal Assistance Treaty (MLAT) to transmit requests for user data.
- The current mechanisms for accessing content require multi-step review processes in two governments: the government of the requestor and the government of the country where the request is being sent.
- Both the countries would be in a complex web of conditions placed in an agreement to share data. Also it would not be sanctioned by the society as it fringes the privacy rights of individuals.

### The Positive Aspects of this Linkage

- The move will serve as a deterrent to social media instigators and perpetrators of defamatory and fake posts.
- It would check anti-national and terror-sponsoring activities through the platform of social media.
- It would make it easier the tracing of offenders and punishing them.
- The use of social media would be more responsible with a check on suspicious activities.
- We will potentially act as a novice for harmonisation of data-sharing regimes worldwide.

### The Negative Aspect of this Linkage

- ✓ We would be going against that spirit of data localization and sending our data to international countries.
- ✓ This could also have severe ramifications on national security if there is any big breach.
- ✓ Linking with Aadhaar will be jeopardizing the independence and democratic rights of the person for one never knows know that data may be misused by the companies or the government of the day.
- ✓ Aadhaar has almost all information related to our bank accounts, this could pose a threat to finances of an individual.
- ✓ Social media platforms may become surveillance tools.
- ✓ Freedom of speech may be curbed as people may be reined back in expressing their views against the government dreading sedition charges.

**PEPPER IT WITH**  
US cloud act, IT act in India,  
section 91 and 93 of CrPC

### Way Forward

- We must focus on investing on research to develop the technology to save our virtual space and not open our data for any misuse.
- Another most pertinent aspect is the awareness and training for the people at large.
- Phone number and email verifications instead of Aadhaar linkage are the best immediately available options which will take care of the fake news without any side effects that an Aadhaar linkage cure may bring along.
- There is a need to find a balance between the right to online privacy and the right of the state to trace originators of messages that are fake, defamatory or aim to spread panic.
- We should try to build institutional safeguards, including for data collection and processing. 'Qualified entities' should be established that are specifically tasked with handling sensitive data obtained for law enforcement processes. Then only we look further for such exchange of data.

## Code of Conduct for Legislators

### News Excerpt

Vice President Venkaiah Naidu has sought a consensus on a Code of Conduct for MPs and MLAs. This has been a longstanding concern — progress has been slow and uneven, however.

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### Pre-Connect

1. The three pillars of the government are Legislature, Executive and Judiciary. The conduct of our bureaucracy is codified in **All India Service (conduct) rules, 1968**, whereas our judiciary is governed by a code of conduct "Restatement of Values of Judicial Life", which had been adopted at a full court meeting of the Supreme Court on May 7, 1997.

### Ethical Framework for Legislators in Other Countries

2. The conduct for legislators has been partially codified.
  3. A code for Union ministers was adopted in 1964, and state governments were advised to adopt it as well.
  4. The First Report of the Ethics Committee in Rajya Sabha was adopted in 1999, and its framework was reiterated in subsequent reports of the Committee. The Fourth Report was adopted by Rajya Sabha on April 20, 2005, and a 14-point Code of Conduct for members of the House has been in force since then.
- ❖ **UK-** A code of conduct for MPs was "prepared pursuant to the Resolution of the House of 19 July 1995".
  - ❖ **Canada-** The Canadian House of Commons has a Conflict of Interest and Ethics Commissioner with powers to examine violations of the Conflict of Interest Code at the request of another Member or by Resolution of the House or on his own initiative.
  - ❖ **Germany-** There is a Code of Conduct for members of the Bundestag since 1972
  - ❖ **US-** They have had a Code since 1968.
  - ❖ **Pakistan-** They have a Code of Conduct for members of the Senate.

### What is code of conduct?

A code of conduct is a central guide and referenceto support day-to-day decision making. A well-written code of conduct clarifies an organization's mission, values and principles, linking them with standards of professional conduct. The code articulates the values the organization wishes to foster.

### Why it is important for our legislators?

- I. To maintain the dignity of legislative institutions
- II. To maintain the trust of people in the democracy
- III. To reduce the policy deficit to build a more inclusive society
- IV. To increase the quality of debate
- V. To fulfil the obligations of social contract where people have the right to be represented



- VI. To increase the efficiency of the legislative bodies as less time is available for opposition to present its views it resorts to frequent disruption
- VII. To give fair chance to all the legislators to freely express their thoughts to fulfil the right to freedom of speech and expression
- VIII. Decorum in legislative bodies is an element of soft power as it presents an image of responsible democracy to the international community.

### What are the challenges in implementing the code of conduct?

1. There is no code of conduct for Lok Sabha as of now.
2. Disregards to house rules have been a common phenomenon.
3. Lack of strict implementation of house order and ethics committee.
4. Frequent disruptions from opposition using unethical means.
5. Parochial nature of debate where MP and MLA tries to forward narrow interest rather than collectively debating on issues of national importance.
6. Lack of consensus on code of conduct by legislators all over the country.

### **Report of 4<sup>th</sup> report of Second ARC**

In addition to the existing Code of Conduct for Ministers, there should be a Code of Ethics.

Dedicated units should be set up in the offices of the Prime Minister and the Chief Ministers.

The unit should also be empowered to receive public complaints regarding violation.

The Prime Minister or the Chief Minister should be duty bound to ensure the observance of the Code of Ethics and the Code of Conduct by Ministers.

An annual report with regard to the observance of these Codes should be submitted

The Code of Ethics, the Code of Conduct and the annual report should be put in the public domain.

### Way Forward

- Build a political consensus to define a code of conduct.
- Appointment of a committee to study best practices all over the world to draft a code of conduct.
- Increasing the time of debate through fixing minimum number of sitting for legislative bodies would provide each legislator to present her own view which will reduce the instances of disruption.
- Strict implementation of house rules and ethics committee on non-partisan bases.
- Increasing the awareness among people to build pressure on political parties.
- Live streaming of Lok Sabha and Rajya Sabha proceedings for increased scrutiny of conduct of legislators from public.
- Third party audits for legislative body's efficiency and putting the number of bills passed and time lost due to disruption on the legislative body's website.

### **PEPPER IT WITH**

Parliamentary Privileges, difference between code of conduct and code of ethics.

## **Citizenship Issues in India**

### News Excerpt

The final list of the National Register of Citizens, whereby nearly 19 lakh people have been excluded, was published recently. Excluded individuals can file an appeal within 120 days to a designated Tribunal. Those excluded even after this process will have the option of approaching the High Court of Assam and the Supreme Court of India.

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### Perspective

Citizenship signifies the relationship between individual and state. It begins and ends with state and law, and is thus about the state, not people. Citizenship is an idea of exclusion as it excludes non-citizens.

There are two well-known principles for grant of citizenship. While **jus soli** confers citizenship on the basis of place of birth, **jus sanguine** gives recognition to blood ties.

### Indian Citizenship

The racial idea of jus sanguine was rejected by the Constituent Assembly as it was against the



Indian ethos and jus soli was accepted. Citizenship is in the Union List under the Constitution and thus under the exclusive jurisdiction of Parliament.

The Constitution does not define the term 'citizen' but gives, in **Articles 5 to 11 (Part 2)**, details of various categories of persons who are entitled to citizenship. Such as born or domiciled in India, migrated from Pakistan and parents or grandparents born in undivided India. These articles were enforced on November 26, 1949 itself. Apart from this a person can acquire Indian citizenship through provisions mentioned in Citizenship Act, 1955.

### Concerns raised due to the problem of illegal immigrants

- Illegal immigrants are people who have entered the country without any proper documentation or have overstayed their permitted time limit without extending the time limit in the visa document.
- **Social Disharmony:** There is a disruption in social fabric when a huge influx of immigrants is seen and it leads to insecurity in the minds of the indigenous people and consequent clashes take place among them.
- **Resource stress:** The stress on the available resources is increased due to the increased demand because of the population boom.
- **Security threats:** Internal security issues start arising within the territory due to possibility of racialization and extremism and growth of other such social evils.
- **Separatism:** Demand for more autonomy and secession might increase due to increased inrush and its negative consequences.
- **Illegal voters:** The illegal migrants through fake profiling participate in the democratic processes. Thus the rights are being stolen away from the legitimate people who are actually entitled to these rights.
- **Stressed relations:** International relations may get strained due to denial of recognition of illegal immigrants from source countries.
- **Violation of human rights:** The illegal immigrants when identified, mostly face the problem of being stateless which makes them vulnerable without state's protection.
- **Cultural disarray:** There is a dilution of indigenous culture due to changes brought in by immigrants.

**There is a difference between illegal migrants and refugees. While illegal migrants are not entitled to any rights, refugees under UN convention are entitled to basic human rights.**

### Where does India stand on refugees?

- India is **not a signatory to the UN Refugee Convention of 1951** or the **1967 Protocol**, which protects refugee rights. "India does not have a national refugee protection framework.
- However, India continues to grant asylum to a large number of refugees from neighboring states and respects UNHCR's mandate for other nationals, mainly from Afghanistan and Myanmar," according to the United Nations High Commissioner for Refugees (UNHCR).
- There are some laws that govern refugees, including the Registration of Foreigners Act, 1939; Foreigners Act, 1946, and the Passport Act, 1967. The Centre is trying to amend the Citizenship Act, 1955, to provide citizenship to illegal migrants from Afghanistan, Bangladesh and Pakistan, who are religious minorities in those countries — Hindus, Sikhs, Buddhists, Christians, Jains and Parsis.

### Assam issue (National register of citizen)

### The 1951 Refugee Convention of UNHRC

- ❖ Key legal document ratified by 145 State parties, it defines the term 'refugee' and outlines the rights of the displaced, as well as the legal obligations of States to protect them.
- ❖ The core principle is non-refoulement, which asserts that a refugee should not be returned to a country where they face serious threats to their life or freedom.
- ❖ States are expected to cooperate with us in ensuring that the rights of refugees are respected and protected.

### European Migration Crisis

More than a million migrants and refugees crossed into Europe in 2015, sparking a crisis. The migrant crisis had created a difference among European countries thereby creating crisis for European unity. This has also led to rise of far-right parties in the major European countries such as Italy, Spain and even threatened the stability of Angela Merkle government in Germany.

- ✓ Citizenship and identity have been fraught issues in Assam for decades. The NRC was introduced in 1951 in response to a political demand that arose from the fear of migration, in the backdrop of Partition, causing demographic and cultural upheaval. It is now being updated to exclude the illegal immigrants **under the supervision of Supreme Court**.
- ✓ Migration of outsiders in Assam has a long history. Initially people from neighboring states came to Assam in search of work but the illegal influx of Bangladeshis over decades have created stress on resource allocation.
- ✓ The British encouraged migration of thousands of people from Bihar to work on the tea plantations in the state. Further thousands of Bengali peasants have also settled on the vast uncultivated tracks of the states.
- ✓ One of the major issues for influx of immigrants was partition and the birth of Pakistan. In 1971, after the Pakistani crackdown in east Bengal, over a million refugees sought shelter in Assam. Most of them went back after the creation of Bangladesh but nearly 1 lakh people stayed back.

### Rohingya crisis

The Rohingya are a Muslim minority of 1.3 million, formerly living in the Rakhine State within Myanmar. They are not considered citizens and are not included in the 135 official ethnic groups. Many Rohingya villages have been targeted and destroyed by fire in the Rakhine State, forcibly displacing the Rohingya population.

Resultant of these was another South-Asian immigrant crisis after 1971 Bangladesh Liberation War. Though Bangladesh bears the maximum burnt of this crisis, India also faces significant political, economic and security changes. Further, India's strategic relations with Myanmar becomes complicated as India's proposed Kaladan Multimodal transport passes through Rakhine State.

### Special Provisions for the Protection of areas with Special Needs

**Inner Line Permit (ILP):** ILP is an official travel document issued by the Government of India to grant inward travel of an Indian citizen into a protected area for a limited period. Visitors are not allowed to purchase property in these regions. Operational in Arunachal Pradesh, Mizoram and Nagaland, issued for travel purposes solely.

**Bodoland:** BTAD (Bodoland Territorial Area District) is governed by BTC (Bodoland Territorial Council) since 2003 according to BTC Accord. It is an Autonomous Administrative unit constituted under the Sixth Schedule of the Constitution of India.

### PEPPER IT WITH

Merger of POI and OCI,  
Citizenship Amendment  
Acts

### Way Forward

A humanitarian approach should be taken up to the issue of refugees and migrants. Countries should cooperatively work on this pressing issue. Resettling these refugees and migrants in the source country by putting international pressure to take their people back and making them useful human resource should be the focal point. Developed countries can help the source countries with aid and other means to help to share the responsibility. The countries should become one and consider these displaced human beings as our kin and help them get a better life.

### Angikaar Campaign

#### News Excerpt

The **Union Housing and Urban Affairs Ministry** launched the 'Angikaar Campaign' to bring beneficiaries of **Pradhan Mantri Awas Yojana (Urban)** into the fold of other central schemes such as **Ujjwala** and **Ayushman Bharat**.

#### Pre-Connect

- PMAY (Urban) is a mission to provide housing for all by 2022 and is being implemented from June, 2015.

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- It aims to provide assistance to **Urban Local Bodies (ULBs)** and other implementing agencies through States/UTs for **in-situ Rehabilitation of existing slum dwellers** using land as a resource with private participation; **Credit Linked Subsidy; Affordable Housing in Partnership** and **Subsidy for beneficiary-led individual house construction/enhancement**.
- Till now total number of sanctioned homes is **88 lakh** out of which 35.67 lakh houses have been grounded for construction of which 12.45 lakh houses have been completed.

### Analytica

- The campaign will create awareness on the issues such as water & energy conservation, waste management, health, tree plantation, sanitation and hygiene through community mobilisation and **IEC (Information Education Communication)** activities.
- It will also encourage volunteers visiting PMAY (Urban) beneficiaries to enroll them in various schemes.
- It will converge with schemes and missions with special focus on Ujjwala for gas connection and Ayushman Bharat for health insurance.
- The campaign will improve awareness among the people about the health hazards. It will also improve insurance penetration in health for the poor people
- It will provide for **social behavior change among people living in slums about waste management, sanitation and hygiene etc.**

## **RACE Scheme**

### News Excerpt

Recently, **Rajasthan Government** has launched a new higher education model called **Resource Assistance for Colleges with Excellence (RACE)**.

### Pre-Connect

- The shortage of teachers and other facilities have always been a problem of the Indian education system.
- In Rajasthan, albeit the sanctioned post for teachers is 6500, it is still short of 2000 teachers.

### Key Provisions

- It aims **distribution of faculties** and **movable assets** among the **government colleges** at the district level to rationalise the availability of resources.
- The government colleges will submit their requirement to a nodal college in the district.
- The nodal college will send the teachers on deputation and also other facilities like projectors, digital libraries, equipments and technicians.

### **PEPPER IT WITH**

RISE, Operation Digital Board, IMPRINT, SWAYAM, HEFA, MOOP, ASPIRE, Draft National Education Policy

### Significance

The model is a significant move as it will help to provide:

- ✓ **Equal opportunities** to the colleges for imparting quality education.
- ✓ **Autonomy** to small colleges and help them find solutions to their problems at the local level.
- ✓ **Decentralization** indecision-making power of colleges and encourage them to share physical and human resources within the district.

## **Jan-Aushadhi Sugam (Mobile Application)**

### News Excerpt

Mobile application- "**Janaushadhi Sugam**" was launched for locating outlets and searching Generic medicines.

### About

- The app was launched by **Ministry of Chemicals and Fertilizers** along with the launch of Jan Aushadhi Suvidha Oxo-Biodegradable Sanitary Napkins.
- The app will help people in locating nearest Janaushadhi Kendra and provide directions on

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Google map.

- User can also search for generic medicine in the app itself with comparison of prices between generic and branded medicines.

## Project SU.RE

### News Excerpt

Project SU.RE is a commitment by the apparel industry to set a **sustainable pathway for the Indian fashion industry**. It was launched by textile ministry with association of Clothing Manufacturers Association of India (CMAI) and United Nations in India.

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### Pre-Connect

According to the **National Climate Change Journal** (2018), textile production is one of the most polluting industries and produces 1.2 billion tones of greenhouse gas emissions annually, which is more than the emissions of international flights and maritime shipping put together.

In Asian countries like India and China, emerging fashion trends have increased the carbon footprint per garment, due to the use of coal-fueled plants.

**The Clothing Manufacturers Association of India (CMAI)** is the most representative association of the Indian apparel industry which acts as a catalyst of change in the industry by interacting with the Government on matters of policies that impact the future of apparel industry. Representing the industry's viewpoint in matters like Sales Tax, VAT etc. for the Domestic Sector and Exim Policy, procedures etc. for the Export Sector are important amongst such issues.

### Thematic Connect

- **SU.RE stands for 'Sustainable Resolution'** - a firm commitment from the industry to move towards fashion that contributes to a clean environment.
- The **five-point Sustainable Resolution** is as follows:
  1. Develop a complete understanding of the **environmental impact** of the garments being currently produced by the brands.
  2. Develop a **sustainable sourcing policy** for consistently prioritizing and utilizing certified raw materials that have a positive impact on the environment.
  3. Make the **right decisions about how, where, and what**, the industry, source across the value chain by selecting sustainable and renewable materials and processes and ensuring their traceability.
  4. **Communicate the sustainability initiatives effectively** to consumers and media through our online and physical stores, product tags/labeling, social media, advertising campaigns and events.
  5. Through these actions, we could shift a significant percentage of our supply chain to a sustainable chain by the year 2025.

**PEPPER IT WITH**  
Zero Liquid discharge norms, TUFS, ATUFS

### Analytica

- This pledge will send a strong message to various stakeholders and producers in the apparel supply chain and **encourage a wider sustainable approach** to production that reduces the impact across environmental and social dimensions.
- It will **address the needs of an increasingly conscious consumer** who would prefer to buy from a brand that is environmentally conscious and engages in environmental protection.
- It will also underline the **need for collaboration across** the sector in order to bring about innovation and transformative change.
- Project SU.RE aims to contribute to the UN Sustainable Development Goals 2030, especially **SDG-12 for responsible consumption and production**.

### Conclusion

According to a Mackenzie survey, the consumer pattern shows that more than 2/3<sup>rd</sup> of the consumers are willing to buy eco-friendly clothes. Indian apparel market is estimated to cross \$59 billion in 2022, making it the sixth largest in the world, according McKinsey's Fashion Scope. Therefore, commitment of moving towards sustainability in the apparels field again strongly shows India's commitment towards ecofriendly and sustainable ways of living.



## FIT India Movement

### News Excerpt

The **fit India movement** was launched with the aim to encourage people to include physical activity and sports in their everyday lives.

### Pre-Connect

- Recent trends show increasing cases of cardiovascular and lifestyle diseases among the youths.
- With the technological improvement people have stopped doing physical activities which had been an integral part of Indian culture in the past.

### Thematic Connect

- An advisory committee comprising the Sports minister and various stake holders including members of Indian Olympic Association, National Sports Federation, private bodies etc. have been formed.
- The 28-member committee will be chaired by the sports minister.

### Analytica

The Fit India movement will be in the right direction as it will bring:

- ✓ **Behavioral change:** The movement will bring into change in attitude of people and make them much aware of fitness of the body.
- ✓ **Increased Productivity:** Being fit will not only effect physically but will also help in achieving mental fitness and in return it will increase an individual's productivity.
- ✓ **Reduced health related expenditure:** Fit person is less prone to diseases and therefore it will significantly reduce the health-related expenses.



### Way Forward

- The Fit India Movement is a welcome step in increasing awareness among people about the importance of being fit.
- With that there is need for taking steps in the direction of preventive healthcare facilities in the country and schemes to promote awareness about the same.
- This will put the much-needed impetus for Indian government's intervention in the health care sector.

**PEPPER IT WITH**  
RUCO, Eat Right India Movement

## National Digital Library of India

### News Excerpt

National Digital library Of India project was launched by **Human and Resource development Ministry**.

### About the project

- The project is a part of **National Mission on Education through Information and Communication Technology**.
- It is to **develop a framework of virtual repository of learning resources with a single-window search facility**.
- It is developed with collaboration of **IIT Kharagpur**.
- Registration will be open **to anyone around the world**.
- As of now it has 3 crore sources and efforts are also being made to collaborate with top



digital libraries of the world.

- Learners can look for particular information using parameters like the subject matter, source, and content type etc.
- As of now, the app is available in three languages – **English, Hindi and Bengali**.

## Register of Indigenous Inhabitants of Nagaland

### News Excerpt

Nagaland government has decided to set up a Register of Indigenous Inhabitants of Nagaland (RIIN).

### Pre-Connect

- **Inner Line Permit:** Nagaland has already an inner line permit system which is required by a non-resident while travelling to Nagaland.
- The ILP is issued by the **Government of India** and is obligatory for all those who reside outside the protected states.
- Only Assam has revised the **National Register of Citizens** to identify residents of the state.
- This register is **Nagaland's own version** of register for identifying the **indigenous people of the state**.

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### Thematic Connect

- Aim of the register is to **prevent fake indigenous inhabitant's certificates**.
- **Extensive survey:** the register will be made after an extensive survey and will involve official records of rural and urban population.
- **Review procedure:** In case of any discrepancy a person can go to the authorities and respective Deputy Commissioners will adjudicate on the claims and objections based on official records and the evidence produced.
- **Time limit:** The whole survey will be completed within 60 days and the final list after review has to be released by December.
- **Unique Identity:** After the final list is out, each person will be given a unique ID. The final list or the RIIN will be created and its copies will be placed in all villages and wards. Electronic copies of the list will also be stored in the State Data Centre. A mechanism of electronic and SMS-based authentication will be put in place.
- All indigenous inhabitants of the state would be issued a barcoded and numbered Indigenous Inhabitant Certificate based in the list.
- Once the RIIN is finalised, **no fresh indigenous inhabitant certificates** will be issued except to newborn babies born to the indigenous inhabitants of Nagaland.

### Analytica

The localization of the citizenship register in the form of RIIN has many issues:

1. **Cutoff date:** There is no mention of cut-off date as from which date the people will be considered indigenous residents of state. While some argue that it should be December 1, 1963 while some others want the cutoff year as 1977.
2. **Adopted children:** the RIIN involves complexities involving the claims of respect of children of non-Naga fathers as well as non-Naga children adopted by Naga parents.
3. **Opposition by Naga Rebel forces:** The Naga rebel forces like NSCN (IM) have opposed the RIIN which may affect the ongoing peace talks with them.

### Way Forward

- ✓ **Nagaland Peace Talks:** A complex peace talk is already going on in Nagaland, the RIIN should not create even more complex situation for such discussions while hampering the internal security of the state.
- ✓ **Need of participatory approach** regarding consultation with various stakeholders in the state related to the cutoff date.
- ✓ **Learning from Assam:** The register should be kept flexible and people must be made aware so that the process does not backfire as was seen in Assam.

### PEPPER IT WITH

NRC, PVTG, Bodoland Issue, Assam Accord

## Pradhan Mantri Kisan Maan-Dhan Yojana (PM-KMY)

### News Excerpt

The old age pension scheme, **PM KisanMaanDhan Yojana** has been envisioned with an aim to improve the life of small and marginal farmers of the country.

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### Salient Features

The schemes aims at providing **social security to all landholding Small and Marginal Farmers in the country, by helping** them live a healthy and happy life after they reach their old age.

Key Provisions are:

- Voluntary and contribution-based pension scheme
- One has to contribute between Rs. 55 – 200/ month
- Eligibility: Farmers of 18Yrs of age – 40 Yrs of Age
- Fixed pension of Rs.3,000/-
- **If farmer dies before retirement date** i.e., the age of 60 years & if the spouse does not wish to continue, the total contributions made by the farmer along with interest will be paid to the spouse. If the farmer dies after the retirement date, the spouse will receive 50% of the pension i.e. Rs.1500 per month as Family Pension
- If the farmer is a beneficiary of the PM-KISAN Scheme, he/she may allow the contribution to be directly paid from the same bank account in which he / she receive the PM-Kisan benefit.

**PEPPER IT WITH**  
CSC, IGNOAPS, IGNWPS, IGNDPS, NFBS, Annapurna, SECC, Corporate Farming

### National Social Assistance Programs (NSAP)

Government of India introduced National Social Assistance Programme (NSAP) in 1995. NSAP is a social assistance programme for poor households—for the aged, widows, disabled and in the case of death of the breadwinner.

#### Components of NSAP:

- **Indira Gandhi National Old Age Pension Scheme (IGNOAPS):** A monthly pension of Rs.200 is provided to all persons of 60-79years from the Below Poverty Line (BPL) families. For persons above the age of 80 years, the pension amount is Rs.500.
- **Indira Gandhi National Widow Pension Scheme (IGNWPS):** BPL widows aged 40-79 years are entitled to a monthly pension of Rs.300, which is enhanced to Rs.500 for the widows above 80 years.
- **Indira Gandhi National Disability Pension Scheme (IGNDPS):** The people with severe and multiple disabilities (including dwarfs) with 80% and above disability from BPL families in the age group of 18-79 years are provided a monthly pension of Rs.300, which is enhanced to Rs.500 to the age group of 80 years and above.
- **National Family Benefit Scheme (NFBS):** Bereaved households that have lost the breadwinner in the age group of 18 to 59 years of the family falling in the BPL category are given one-time lumpsum assistance of Rs.20,000
- **Annapurna:** 10 kg of food grains (wheat or rice) per month are provided free of cost to those senior citizens who, though eligible, have remained uncovered under IGNOAPS.

#### Small and Marginal Farmers

- ❖ 'Small Farmer' means a farmer cultivating (as owner or tenant or share cropper) agricultural land of more than 1 hectare and up to 2 hectares (5 acres).
- ❖ 'Marginal Farmer' means a farmer cultivating (as owner or tenant or share cropper) agricultural land up to 1 hectare (2.5 acres).

### Thematic Concerns

- ✓ Although pensions are distributed in an open forum, the selection of beneficiaries had been prone to much political influence.
- ✓ Arbitrary decisions and political interference play a role in the identification of the pensioners.
- ✓ Beneficiaries are not powerful to exercise political pressure for the release of funds, resulting in irregular payments.
- ✓ Implementation involves many players, resulting in irregular disbursement of pensions.

### Analytica

- NSAP, despite being a very important programme, is currently functioning at a very

inadequate level. Newer vulnerable groups targeted programmes should complement earlier ones while achieving their targets.

- Similarly, the resources at disposal of NSAP need to be enhanced significantly so that it can make way for two crucial improvements. First, **the number of people covered by its various schemes has to be increased** significantly. Second, **the monthly pension amount given to each person needs to be increased appreciably**.
- For the overall functioning and welfare of targeted vulnerable sections, government needs to involve Non-profit Organisations as well as NGOs working specifically for the targeted section. This way implementation as well as feedback of welfare measures would improve significantly.
- With the increased telecom penetration, agencies involved should devise a mechanism to connect with their target populations through tools as basic as feature phones through USSD codes like it is being done for UPI.

## Mission NISHTHA

### News Excerpt

Recently, **National Mission to improve Learning Outcomes at the Elementary level- NISHTHA**, was launched.

### Objective

The basic objective of this massive training programme NISHTHA is to **motivate and equip teachers to encourage and foster critical thinking in students**.

### Features

- The **activity-based** training Modules for NISHTHA have been developed through a consultative process involving the suggestions from the States and UTs and CBSE, KVS, NVS, School Principals and Non-Governmental Organizations, such as Tata trust.
- Teachers will get awareness and develop their skills on various aspects related to Learning Outcomes, Competency Based Learning and Testing, Learner-cantered Pedagogy, School Safety and Security etc.
- This integrated training programme is embedded with **post training interventions including provision of mentoring**. After the completion of **KRP training**, **National Resource Persons will regularly be in touch** with KRPs through WhatsApp/Facebook groups etc. and will form Quality Circles that will work to share ideas, challenges and their solutions and best practices.

### Samagra Shiksha

An overarching programme for the school education sector extending from pre-school to class 12 to improve school effectiveness. It subsumes the three schemes of Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA) and Teacher Education (TE).

### PEPPER IT WITH

Diksha, Operation Digital Board, ShaalaKosh, Shagun, ShaalaSaarthi

### Analytica

- Almost 65% of the teaching resources are wasted in India as a result of combination of teacher absence and inactivity in school classrooms. Teacher absenteeism is chronic in India, and only half the teachers who are actually present in the classroom are actively teaching.
- The lack of teacher accountability in India stems from poor monitoring, high level of corruption, influence and power of teacher unions, inability to hire/fire teachers, seniority-based salary structure, and the extreme centralized nature of the education system.
- Students' likes and dislikes for attending classes, or interests in a particular subject, can be linked to their teacher and his/her quality of teaching.

### Way Forward

**Teachers are the key to ensure that students get the requisite lessons that keep their minds ignited for seeking knowledge.** The challenge of improving quality of teaching by training teachers and supporting them with modern teaching aids, tools and methodologies -- like smart classrooms and digital course content -- needs to be taken up, so that teachers take pride in their jobs. This will also encourage more people to take up teaching as a vocation, thus assisting in solving the issue of vacant seats.

## CSE report on PM KUSUM Scheme

### News Excerpt

Recently, the **Centre for Science and Environment (CSE)** released its new report on use of solar-powered water pumps in agriculture.

### Pre-Connect

The Ministry of New and Renewable Energy formulated a scheme 'Kisan Urja Suraksha evam Utthaan Mahabhiyan (KUSUM)'.

The proposal on KUSUM Scheme provides for: -

- (i) Installation of **grid-connected solar power** plants each of capacity up to 2 MW in the rural areas.
- (ii) Installation of standalone **off-grid solar water pumps** to fulfil irrigation needs of farmers not connected to grid.
- (iii) Solarisation of existing grid-connected agriculture pumps to make farmers independent of grid supply and enable them to sell surplus solar power generated to DISCOM and get extra income.

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### PEPPER IT WITH

IREDA NCEF refinance scheme, Scheme to Support Promotion of Grid Interactive Biomass Power and Bagasse Cogeneration, Off-Grid and Decentralised Solar PV Applications Programme

### What does the CSE report say?

- The KUSUM scheme has resulted into **over-exploitation of groundwater**. CSE report adds that in water-scarce regions, solar pumps unable to provide adequate irrigation due to

#### Solar Potential of India

- ❖ The country's solar power potential at about 750 GW, a **recently released document by the Ministry of New & Renewable Energy (MNRE)** shows. The estimate is based on the assumption that **only 3% of the total wasteland available in a state is used for development of solar power projects**.
- ❖ According to the estimates, **Rajasthan and Jammu & Kashmir have the highest solar power potential**. Rajasthan, with its healthy resource of solar radiation and availability of vast tracts of wasteland in the form of the **Thar Desert, has a potential of about 142 GW**. Jammu & Kashmir receives the highest amount of solar radiation in India and has a significantly **large area of wasteland in Ladakh**. The state has an estimated potential of 111 GW.

#### Groundwater Quality

- ✓ Agriculture is proven to be the largest consumer of freshwater and for this reason alone, the aquifer level in the Gangetic plains lowered by 4 cm per year. Groundwater in northern India is being depleted at the rate of 19.2 gigatons per year.
- ✓ **India extracts 75 billion cubic meters of groundwater annually**. This is approximately a third of the total groundwater mined globally.
- ✓ **Along with the dwindling sources of water, the contamination of groundwater** has also reached alarming levels in several parts of the country. **India ranks 120th among 122 countries on a global water quality index**.

depleting groundwater.

- Existing solar pump schemes do not benefit small farmers as the income benefits of proposed "solar plants on farm land" scheme will go to wealthy farmers.
- KUSUM may **not help reduce the subsidy burden of DISCOMs** since installation of pumps is not mandatorily tied to decrease the subsidised agricultural power supply.

### Key recommendations of report:

- **Solar pump schemes should accompany explicit and strict measures of monitoring and control to manage groundwater extraction**. Funds for solar pump schemes should be extended only to states willing to take such measures.
- Solarization of feeders may be the most economical solution but needs to be accompanied by gradual increase in agricultural tariffs and limits on hours of power supply.



- **On-grid pumps are an alternative for water-scarce** regions with high farmer distress, but with a limit on water withdrawal.
- **Off-grid pumps should be considered only in exceptional cases**, for unelectrified regions with relatively high water-table, and utilization should be increased through a mini-grid model in which excess electricity can be used in households or for other economic uses.
- Clear targets must be set to provide **solar pumps to small and marginal farmers** by providing access to financing.
- Efficient discom operations should be ensured by regulatory mandates for regular reporting on installations, operations, evacuation, billing and payment to farmers.

### Way Forward

The solar pump programme certainly needs a relook considering the large-scale land degradation, groundwater exploitation and farmers distress in the country. It is very much possible to increase renewable energy, reduce groundwater exploitation and help small and marginal farmers. But for this, KUSUM scheme has been viewed as a water and agriculture scheme and not merely as a renewable energy scheme.

## Sankalp Project

### News Excerpt

Ministry of Skill Development & Entrepreneurship has recently reviewed the World Bank loan assisted “Skills Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP)” programme.

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### About the project

- The SANKALP project aims to implement the mandate of the National Skill Development Mission (NSDM), which was launched by Ministry of Skill Development & Entrepreneurship, through its core sub-missions.

### Challenges associated with the existing schemes:

#### Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

- ❖ There is insufficiency of funds for proper implementation of scheme.
- ❖ The training centres are inadequate in number.
- ❖ There is a lack of awareness among the unemployed youth about the scheme.
- ❖ It has helped to impart skill-based training to young men and women, making them capable of earning and supporting the nation's anti-poverty endeavors. There is still a need of change in it with a proper monitoring body.

#### UDAAN (Skill development of the Unemployed youths of Jammu and Kashmir)

- ❖ No proper implementation at the ground level.
- ❖ **Manpower issues:** There is a lack of qualified staff to train the youth.
- ❖ **Security concerns:** Since the valley remains volatile and prone to terror attacks such as attack in Entrepreneurship Development Institute (EDI) in 2016. There is need of comprehensive security provided to the skill development centres.

#### Standard Training Assessment and Reward (STAR) Scheme:

- ❖ **Transparency and Accountability issues:** There is lack of transparency and accountability in timely transfer of monetary reward to the targeted beneficiaries of the scheme.

- The main objectives of the project include:
  - Strengthening institutional mechanisms at both national and state levels.
  - Building a pool of quality trainers and assessors.
  - Creating convergence among all skill training activities at the state level.
  - Establishing robust monitoring and evaluation system for skill training programs.
  - Providing access to skill training opportunities to the disadvantaged sections.
  - Supplement the Make in India initiative by catering to the skill requirements in relevant manufacturing sectors.

#### PEPPER IT WITH

Polytechnic Schemes,  
Vocationalization of Education,  
National Skill Development  
Mission, STRIVE



- SANKALP is an outcome-oriented project which focuses on the overall skilling ecosystem covering both Central (MSDE, NSDA and NSDC) and State agencies, and outcomes are measured through Disbursement Linked Indicators (DLIs) agreed between MSDE and the Bank.
- A DLI verification protocol is also established to measure DLIs on a periodic basis.
- Under SANKALP four key result areas have been identified viz: (i) Institutional Strengthening; (ii) Quality Assurance; (iii) Inclusion; and (iv) Expanding Skills through PPPs.

### Analytica

- The project is increasing the aspirational value of skill development programs by increasing the marketability of skills, through competitions like **India Skills/World Skills**.
- The project is on its way to achieve aims of institutional reforms and improving quality & market relevance of skill development training programs in long term and Job oriented vocational education training (VET) in short term.
- The initiative has promoted greater decentralization in skill planning by allowing states to come up with District and state level skill development plans.

## Global Recession Scenario

### News Excerpt

**U.S.-China trade war tensions has brought to the fore the next U.S. recession**, according to some economists. Trade tensions have shaken the corporate confidence and global growth to multi-year low and U.S. President's announcement of more tariffs has raised downside risks significantly.

### Pre-Connect

Over the past few years, the world's two largest economies have imposed tariffs on billions of dollars' worth of one another's goods. US President has long accused China of unfair trading practices and intellectual property theft.

### Analytica

#### **Negative fallout of US-China Trade War**

- Many of the world's economies such as Germany, Russia, Singapore and Brazil are currently suffering from daily stock market upset, primarily due to the US-China trade tensions.
- The trade war has drastic effect on the global economy with experts pointing to a loss of as high as \$585 billion by 2021.
- Experts predict a decline of 0.6% in the Global economic growth if the present trade war continues.
- Recessionary trends, in the US economy has also emerged with the inversion of the benchmark US Yield Curve. There is a decline in the employment rate.

#### **Who pays for the trade war?**

The end consumer-Companies whose products face tariffs pass on the buck to their consumers. As a result, the demand for those products decline which in turn slows down the economic cycle.

#### **Why India is witnessing a slowdown?**

- ✓ The GDP growth rate of the economy has slipped to 5 per cent in the first quarter of FY20, the lowest in over six years.
- ✓ There are several factors responsible for this such as:
  - **Private Consumption:** There are several reasons responsible for the slowing down of the economy such as decline in the private consumption expenditure and investment.
  - **Rise in Borrowing:** - The decline in the growth of income has led to a significant rise in borrowing as a major source of financing a large part of consumption over the last five years.
  - **Demonetization:** - Post-demonetization, the interest rate on deposits have fallen. As a

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### What is a Yield curve?

A yield curve is the representation of potential interest that can be earned from investing in government bonds or securities, which is considered the safest form of investment. It also establishes the connection between long-term and short-term bonds.

result, there is decline in the consumption as people in India consume more when they earn a higher rate of interest on their deposits. For e.g. Elderly.

- **Sluggish Rural Demand:** - A lower food inflation along with no substantial food exports has made food prices flat. Stagnant food prices mean flat incomes in large parts of rural India which impacts rural demand.

### Support System

**SCHEME**  
One-time partial credit guarantee

**SCHEME TIME**  
6 months or till ₹1 l cr exhausted, whichever is earlier

**GUARANTEE**  
First loss of up to 10% of the amount; valid for 24 months

**HOW WILL IT HELP:**  
Provide liquidity to NBFCs facing temporary asset-liability mismatch. It is expected to help avoid distress sales of assets

**PURCHASE GUIDELINES**  
Rated assets to be acquired at fair value

**BUYBACK**  
NBFC has option to buy back after 12 months

**ELIGIBILITY**  
RBI registered NBFCs; NHB registered HFCs Plus capital, NPAs, profitability conditions

### Is there a way out for India?

- On the trade war front, it is seeming difficult that US and China will be having a trade agreement before the next US Presidential election in 2020.
- Further, reliance on the Monetary Policy to mitigate the uncertainties cannot prevent the damage entirely.
- As a relief measure, opening up of FDI in contract manufacturing sector and even the recapitalization of the banking sector was announced.
- At such a time, focus should be on optimum utilization of funds granted by RBI and direct them to boost investment in the economy both infrastructural and research investment.
- Further, structural shifts over the long run can be achieved through tapping the potential in health and education sectors that long for quality improvements.

#### PEPPER IT WITH

Anti-Dumping Duty,  
Free Trade Zone/Area,  
WTO, RECP

### Partial Credit Guarantee Scheme to PSBs

#### News Excerpt

The finance ministry has issued guidelines for rolling out its budget announcement of offering ₹1trillion partial credit guarantee to public-sector banks purchasing high-rated pooled assets of financially sound non-bank lenders.

#### Pre-Connect

Finance minister announced the scheme in her FY19-20 budget to ensure that financially sound NBFCs which are facing liquidity crisis after the IL&FS debacle continue to get bank funding.

#### Significance

- The step would provide liquidity to NBFCs and enable them to continue to play their role in meeting the financing requirements of productive sectors of economy including MSME, retail and housing.
- The one-time facility, which will be open for six months or till these NBFC/HFC assets are purchased by banks, will help address temporary asset liability mismatches of otherwise solvent NBFCs/HFCs without having to resort to distress sale of their assets for meeting their commitments.

#### Operational Guidelines

- **The operational guidelines stipulate that the assets would have to be purchased by the banks at fair value.**
- **Assets to be assigned by NBFCs/HFCs must be rated by credit rating agencies accredited by the RBI.**
- The one time guarantee provided by the government on the pooled assets will be valid for 24 months from the date of purchase and can be invoked on the occurrence of default. The guarantee would cease earlier if the purchasing bank sells the pooled assets to the

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originating NBFC/HFC or any other entity, before the validity of the guarantee period.

- The purchasing banks may have service level agreements with the originating NBFCs/HFCs for servicing, including administration of the individual assets.
- The NBFCs/HFCs can have the option to buy back their assets after a specified period of 12 months as a repurchase transaction, on a right of first refusal basis.

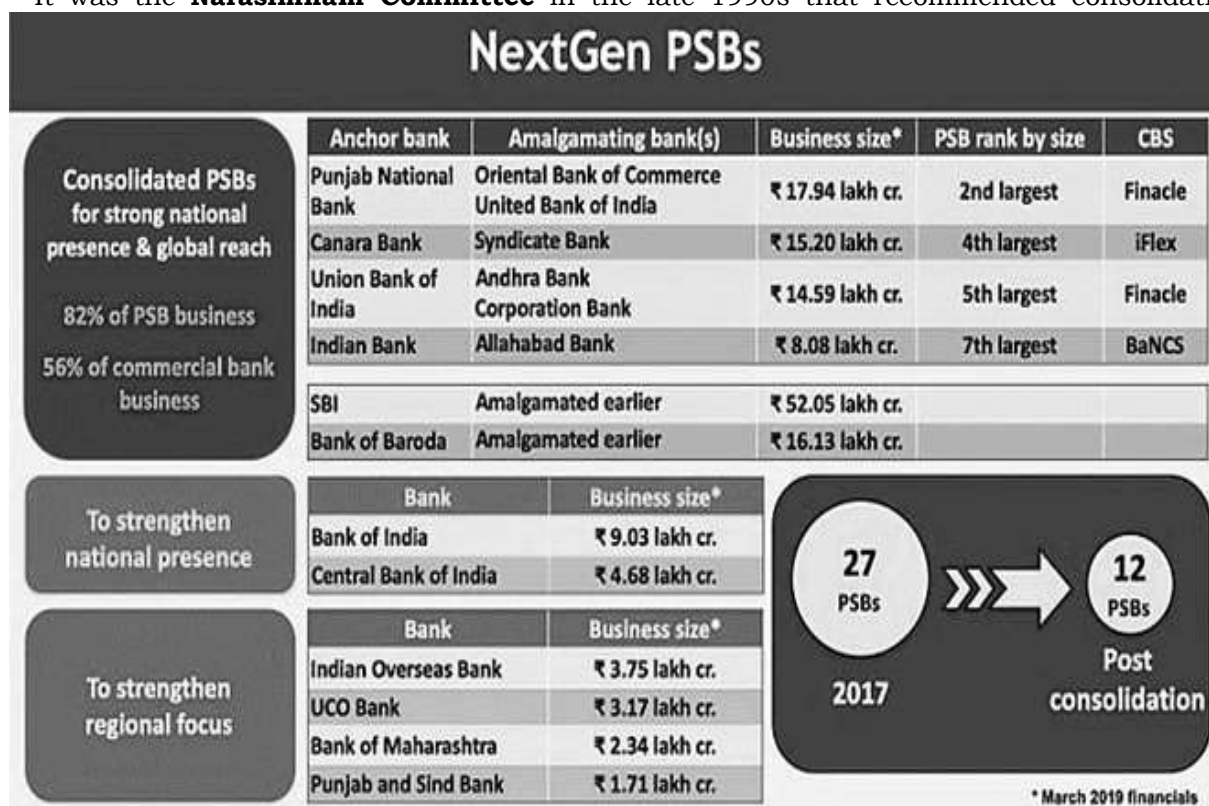
## The BIG BANK Theory- Merger of Banks

### News Excerpt

The Union Government has announced the **four major bank mergers**, by consolidating Punjab National Bank, Oriental Bank of Commerce and United Bank to create India's second largest lender; merging Canara Bank with Syndicate Bank to create the fourth largest PSU lender, bringing together Union Bank of India, Andhra Bank and Corporation Bank and Allahabad Bank with Indian Bank. After the merger, the number of India's public sector banks drops to **12 from 27** earlier.

### Pre-Connect

- It was the **Narasimham Committee** in the late 1990s that recommended consolidation



through a process of merging strong banks.

- This committee had envisaged a **three-tier banking structure** with three large banks with international presence at the top, eight to ten national banks at tier two, and a large number of regional and local banks at the bottom.

### What is a merger?

- ❖ Mergers and acquisitions are a general term used to describe the **consolidation of companies** (in this case Banks) or assets through various types of financial transactions, including mergers, acquisitions, consolidations, tender offers, purchase of assets and management acquisitions.
  - ❖ From a legal point of view, the target company ceases to exist, the buyer absorbs the business, and the buyer's stock continues to be traded, while the target company's stock ceases to trade.
- Ever since the Narasimham committee report made this recommendation, there have been several rounds of discussions on mergers and consolidation of banks in India at periodic intervals. While the objective has, all along, been building scale and strengthening the risk-

taking ability, the trigger for the latest round of discussion is the pile of bad assets under which some of the state-owned banks are likely to get buried.

- Amalgamation of banks has also been done to **reap the benefits of economies of scale**, improved access to capital and to cover a larger geographical spread.

## Analytica

### Benefits

- ✓ The move is expected to create banks of at global level that can leverage economies of scale and balance sheet size to support the rising credit appetite of the fast-growing economy and enable optimum utilization of resources and to serve the needs of a **\$5-trillion economy by 2025**.
- ✓ A large capital base would equip the merged entities to disburse a larger number of loans and of higher magnitude.
- ✓ operational efficiency will reduce costs
- ✓ the need for recapitalisation from the government will reduce
- ✓ better adoption of technology

#### **The Concept of Development banks**

Development banks also known as term-lending banks are financial institutions that provide long-term credit for capital-intensive investments spread over a long period and yielding low rates of return, such as urban infrastructure, mining and heavy industry, and irrigation systems. Such banks often lend at low and stable rates of interest to promote long-term investments.

### Concerns

- A Bank for International Settlements (BIS) paper finds “empirical evidence on gains from mergers is often weaker than the claims of the merging institutions and some economies of scale could be exhausted at relatively low levels”. A study covering 20 years of bank consolidation in industrial countries found it “beneficial up to a relatively small size, but there is little evidence that mergers yield economies of scope, or gains in managerial efficiency”.
- Merger of New Bank of India with PNB in 1993 did not have a good effect on the latter.
- Merging United Western with IDBI Bank also did not do any good.
- Foreign investment in nationalized banks averages a mere 4.8 per cent, compared with 43 per cent in new private banks and 27 per cent in old private banks. If the idea behind consolidation is to attract foreign investment, that seems misconceived.
- It would be tough to manage issues pertaining to human resources.
- Having only a few large, inter-linked banks can expose the broader economy to enhanced financial risks
- The local identity of small banks will be lost, leading to ramifications in the social and cultural space that are often not recognised or understood.
- The weak entities that are merging tend to have a higher cost of funds. At the same

#### **Advisory Board for Banking Frauds (ABBF)**

- ❖ The Central Vigilance Commission (CVC) has constituted Advisory Board for Banking Frauds (ABBF) headed by former Vigilance Commissioner **T M Bhasin** to examine bank fraud over Rs 50 crore.
- ❖ The ABBF, formed in consultation with the RBI, would function as the first level of examination of all large fraud cases before recommendations or references are made to the investigative agencies by the respective public sector banks (PSBs).
- ❖ Lenders would refer all large fraud cases above Rs. 50crore to the board and on receipt of its recommendation or advice, the bank concerned would take further action in such matter.
- ❖ Central Bureau of Investigation (CBI) may also refer any case or matter to the board where it has any issue or difficulty or in technical matters with the PSB concerned.
- ❖ The four-member board's jurisdiction would be confined to those cases involving the level of officers of General Manager and above in the PSB in respect of an allegation of a fraud in a borrowal account.



- time, they have to deploy their resources to high yielding assets to earn high interest.
- In the face of escalating demands to replenish depleted bank balance sheets with fresh capital to restart the credit engine and investment activity, the government allocated a mere ₹70,000 crore in this year's budget and then resorted to these amalgamations. The worry is, even if they're unavoidable, they are unlikely to generate any immediate benefits for the economy in the absence of appropriate government spending.
  - Unlike the previous mergers of state-run banks where the anchor banks had a strong capital profile and better asset quality with large scope for branch rationalization, many anchor banks under the recent amalgamation process are themselves not in good health, with both gross bad loans and net bad loans for PNB and Union Bank of India at over 15% and 7% of assets.
  - During the integration, the lenders will generate huge amounts of data and analytics will play a bigger role to create 360-degree user profiles, taking data from multiple banks. Banks may have the same core banking software, but they will have to synchronise financial products and integrate other backend technology. It may take 2-3 years to standardise core technology, products and customer applications after the government proposed to merge some prominent public sector lenders.

#### PEPPER IT WITH

Project Indradhanush, Banks Board Bureau, Non-Performing Assets, Basel Norms.

### Way forward

- ◆ The biggest merit of the merger is that they will create banks of scale, yet this advantage of scale cannot be leveraged without adequate reforms in governance and management of these banks. Key reforms to be made are at the board level, including in appointments, especially of government nominees.
- ◆ The basic rationale of global banks is not just about size but also professionalism in governance. The government will also have to manage the fallout of unleashing four mergers simultaneously which is bound to cause upheaval in the industry.

## Negative Rate Policy

### News Excerpt

In recent time, **Negative rate policy** - once considered only for economies with chronically low inflation such as Europe and Japan - is **becoming a more attractive option for some other central banks to counter unwelcome rises in their currencies.**

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### Pre-Connect

**A negative interest rate means the central bank charges negative interest on deposits made by commercial banks with the central bank.** Here, instead of receiving money on deposits, commercial banks must pay the interest to the central bank.

### When negative interest rate policy is adopted? How it works?

The policy is adopted to **escape from deflation. During adverse economic conditions** households and business people wait for long to see the economy recovering. But this withholding of spending itself will make things worse. Lack of spending will reduce investment and jobs, leading to steep deflation and recession. For this, more loans should be given. An extremely low interest rate near to negative interest rate will encourage people to borrow and spend.

But the working of negative interest rate is unique. **Negative interest rate policy adopted by central bank doesn't necessarily mean that negative interest rate for loan takers from commercial banks.** Rather they will charge a low and much reduced rate of interest. If the banks are parking their money with the central bank there is negative interest rate. Hence, they will try giving it to public. To do this, banks will lower the interest rate further to negligible levels.

#### FACT

The European Central Bank and the central banks of Denmark, Japan, Sweden and Switzerland have all adopted this drastic policy strategy. Countries with negative policy rates cumulatively represent nearly 25% of global GDP according to the World Bank and are home to nearly 500 million people.

## Analytica

### Benefits of Negative Rate Policy

- A lower interbank rate leads to lower interest payments on loans at all levels of the economy. Businesses can now find cheaper loans to fund their projects.
- A weaker currency gives a country's export a competitive advantage and boosts inflation by pushing up import costs.
- Expansion of money supply leads to increase in the demand in the economy which creates employment in a country.

### Disadvantage of Negative Rate Policy

- When interest rates go from zero to negative, it is much more difficult to judge how they will impact the economy.
- A negative interest rate would also cause problems for people who store their money in banks
- But negative rates put downward pressure on the entire yield curve and narrow the margin that financial institutions earn from lending.
- It weakens a country's currency rate by making it a less attractive investment than that of other currencies.

**PEPPER IT WITH**  
Liquidity Trap

### Way Forward

While negative interest rates stimulate the real economy by enhancing credit supply and improving the wealth situation of firms and households, they might come with side effects with regard to banking and financial stability.

## National Agricultural Cooperative Federation of India Ltd. (NAFED)

### News Excerpt

GOI has decided to substantially increase the daily supply of onions from its buffer stock held with NAFED.

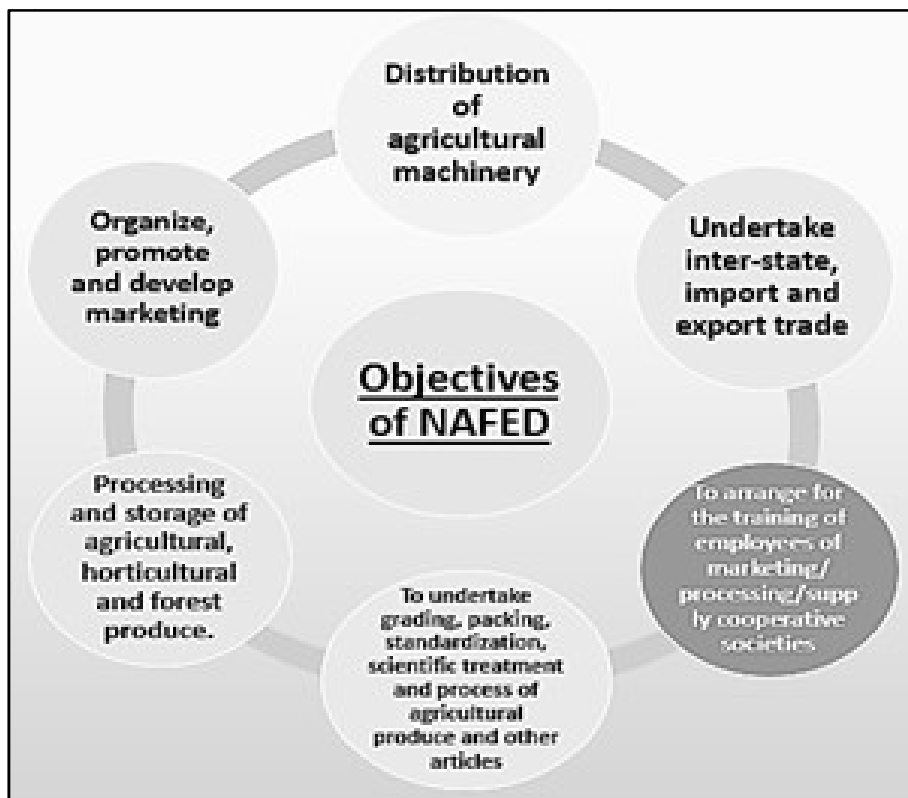
### Pre-Connect

- NAFED is registered under the **Multi State Co-operative Societies Act**.
- It was setup with the objective to promote **Co-operative marketing of agricultural produce to benefit the farmers**.
- **Agricultural farmers are the main members of NAFED**, who have the authority to say as members of the General Body in the working of NAFED.

## Analytica

### Role of NAFED

- Procures oilseeds, pulses, copra, onion and cotton to deliver the minimum support price (MSP) declared by the Centre to farmers.
- The major objective to organise, promote and develop marketing, processing and storage of agricultural, horticultural and forest produce, distribution of agricultural



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machinery, implements and other inputs, undertake inter-State trade, import and export, wholesale or retail businesses by its own and on behalf of its members and to act and assist for technical advice in agricultural production for the promotion and the working of its members and cooperative marketing, processing and supply societies in India.

- Nafed's failure in performing efficiently will not be just failure of a national federation; indeed it will be failure of lakhs of co-operatives which are contributing in the enhancement of farmers' life as well as consumer's welfare.

### Effectiveness of co-operatives in India

- ✓ On looking at the performance of the co-operatives in India, it can be found that even after 110 years since the start of the movement, Indian co-operatives have not progressed much, except a few.
- ✓ Many a times, the failure of co-operatives has been attributed to uneconomic scale of business and lack of finance.
- ✓ The major business of Nafed i.e. procurement and sale has failed to reflect a better result in recent years.
- ✓ Nafed has also been blamed for not synchronising its business operations in line with the need of State federation which has also resulted in discontent among the State level apex organisations.

#### PEPPER IT WITH

Food Corporation of India, Buffer stock management, National Food security Act 2013, TRIFED

### Way Forward

Unless and until a harmony is maintained and member organisations' need is satisfied, Nafed will fail in performing its real function. A serious thought must be given to prevent such happenings or else people will lose their faith from co-operatives which otherwise have already been criticised at different forums for various reasons.

## RBI panel on Economic Capital Framework

### News Excerpt

RBI, in consultation with the Government of India, had constituted an Expert Committee to Review the Extant Economic Capital Framework of the Reserve Bank of India (it was chaired by Dr. Bimal Jalan). The Committee submitted its report to the Governor of the RBI and all the recommendations were accepted by RBI's central board.

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### Pre-Connect

- The Government and the RBI under previous governor Urjit Patel had been at loggerheads over the ₹9-lakh crore surplus capital with the central bank.
- The finance ministry was of the view that the buffer of 28 per cent of gross assets maintained by the RBI is well above the global norm of around 14 per cent. Following this, the RBI board in its meeting in last year decided to constitute a panel to examine ECF.
- In the past, the issue of the ideal size of the Reserve Bank of India reserves was examined by three committees -- **V Subrahmanyam in 1997, Usha Thorat in 2004 and Y H Malegam in 2013.**
- While the Subrahmanyam panel recommended for building a 12 per cent contingency reserve, the Thorat panel suggested it should be maintained at a higher 18 per cent of the total assets of the central bank.
- The RBI board did not accept the recommendation of the Thorat committee and decided to continue with the recommendation of the Subrahmanyam committee.
- The Malegam panel said the RBI should transfer an adequate amount of its profit to the contingency reserves annually but did not ascribe any particular number.

The Committee's recommendations were based on the consideration of the

- ❖ Role of central banks' financial resilience,
- ❖ Cross-country practices,
- ❖ Statutory provisions,
- ❖ Impact of the RBI's public policy mandate and
- ❖ Operating environment on its balance sheet and the risks involved.

## Major recommendations of the Committee with regard to risk provisioning and surplus distribution

- **RBI's economic capital:** A clearer distinction between the two components of economic capital (realized equity and revaluation balances) was recommended by the Committee as **realized equity** could be used for meeting all risks/ losses as they were primarily built up from retained earnings, while **revaluation balances** could be reckoned only as risk buffers against market risks as they represented unrealized valuation gains and hence were not distributable.
- The use of surplus in **revaluation balances over market risk provisioning requirements** for covering shortfall in provisions for other risks is not permitted. The Committee recommended revising the presentation of the liabilities side of the RBI balance sheet to reflect this distinction.
- **Risk provisioning for market risk:** The Committee has recommended the adoption of **Expected Shortfall (ES) methodology** under stressed conditions (in place of the **extant Stressed-Value at Risk**) for measuring the RBI's market risk.
- **Size of Realized Equity:** The Committee recognized that the RBI's provisioning for **monetary, financial and external stability risks** is the country's savings for a '**rainy day**' (a monetary/ financial stability crisis) which has been consciously maintained with the RBI in view of its role as the Monetary Authority and the Lender of Last Resort. Realized equity is also required to cover credit risk and operational risk.
- This risk provisioning made primarily from retained earnings is cumulatively referred to as the **Contingent Risk Buffer (CRB)** and has been recommended to be maintained within a range of 6.5 per cent to 5.5 per cent of the RBI's balance sheet, comprising of monetary and financial stability risks and credit and operational risks.
- The Committee also recommended the development of methodologies for assessing the concentration risk of the forex portfolio as well as jointly assessing the RBI's market-credit risk.
- **Surplus Distribution Policy:** The Committee has recommended a surplus distribution policy which targets the level of realized equity to be maintained by the RBI, within the overall level of its economic capital vis-à-vis the earlier policy which targeted total economic capital level alone. Only if realized equity is above its requirement, will the entire net income be transferable to the Government.
- If it is below the lower bound of requirement, risk provisioning will be made to the extent necessary and only the residual net income (if any) transferred to the Government. Within the range of CRB, i.e., 6.5 to 5.5 percent of the balance sheet, the Central Board will decide on the level of risk provisioning.

Table 5.1: Extant / suggested presentation of liability side of RBI's balance sheet

| Existing liabilities format   | Proposed liabilities format   |
|---|---|
| <ul style="list-style-type: none"> <li>• Capital</li> <li>• Reserve Fund</li> <li>• Other Reserves</li> <li>• Deposits</li> <li>• Other Liabilities and Provisions</li> <li>• Notes in Circulation</li> </ul> | <ul style="list-style-type: none"> <li>• Capital</li> <li>• Reserve Fund</li> <li>• Other Reserves</li> <li>• Risk Provisions               <ul style="list-style-type: none"> <li>◦ Contingency Fund</li> <li>◦ Asset Development Fund</li> </ul> </li> <li>• Revaluation Accounts</li> <li>• Deposits</li> <li>• Other Liabilities</li> <li>• Notes in Circulation</li> </ul> |

### PEPPER IT WITH

RBI Monetary policy, Deficit Financing, RBI function as a Lender of last resort, Consolidated Fund of India.

### Task Force for the drafting of New Direct Tax Code

A task force under the **chairmanship of Akhilesh Ranjan** was setup by Ministry of Finance to draft the New Direct Tax Code. The proposed code will **replace the age old Income Tax Act, 1961**.

The new Direct Tax Code incorporates best international practices related to the applicability and the collection of Direct tax. At the same time the code will serve the economic needs of the country. It will simplify **tax law provisions**, improve certainty and predictability of the law and reduce litigation.



- The Committee noted that while there may occasionally arise a difference of views in the conduct of the central bank's operations, there always needs to be harmony in the objectives of the Government and the RBI.
- The committee recommended a more transparent presentation of the RBI's annual accounts with regard to the components of economic capital.
- The committee has suggested that the framework may be **periodically reviewed after every five years**.
- It also recommended for aligning the central bank's accounting year (presently it is July-June) with the financial year which could reduce the need for paying **interim dividend** being paid by the RBI. The payment of interim dividend may then be restricted to extraordinary circumstances.

### Analytica

- ✓ The new economic capital framework doesn't make the **monetary policy subservient to fiscal policy**. Profit transfers do not impact the practice of monetary policy.
- ✓ As the government spends the transferred resources, there will be an expansion of liquidity in the system which will be dealt with in the normal fashion through the operation of the RBI's normal **liquidity management**.
- ✓ There are no implications for monetary policy as a consequence of the transfer made by the RBI to the government.
- ✓ The RBI is required to transfer all its surplus to the government every year. So, this is a normal procedure and, hence, there are **no implications for monetary policy**. The only difference is that the magnitude of the transfer is much higher this year.
- ✓ As it was seen in Europe and North America in 2008, a real **black swan event** can certainly be beyond any known unknown. Central banks then have to innovate and operate as necessary. So, it is necessary for the central bank and the government to have an appropriate understanding of their respective roles, particularly if a black swan event occurs.
- ✓ As of now, there is complete agreement between both the RBI and the government in accepting the Jalan committee's recommendations but there must be a long-term degree of trust and cooperation between the central bank of the country and the government.

### Way Forward

If RBI's reserves are to be kept to a minimal limit, it would need to be especially watchful of global risks. In any war-like situation, strategy often matters more than the size of one's arsenal. To safeguard our economy, the government could project India as a neutral safe haven of sorts.

The country could also stake a claim to those parts of global supply chains that are getting unhinged by the Sino-US straining of business relations. Plus, if world currencies were to slide, RBI could let the rupee decline as well, aiding our ability to stake that claim. A strong rupee serves our nationalistic ego well. What serves the economy, though, is not an ego, but an edge.

## **IMF standards for Data Dissemination**

### News Excerpt

According to the **IMF's "Annual Observance Report of the Special Data Dissemination Standard for 2018"**, India failed to comply with prescribed **Special Data Dissemination Standard (SDDS)** - a practice mandatory for all **International Monetary Fund (IMF) members** to guide them in providing their economic and financial data to the public.

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### Pre-Connect

- The IMF's Data Standards Initiatives are designed to promote the dissemination of timely and comprehensive statistics, contributing to the formulation of **sound macroeconomic policies and the efficient functioning of financial markets**.
- **Currently, there are three tiers under the Initiatives:**
  - The **Special Data Dissemination Standard (SDDS)**, established in 1996
  - The **SDDS Plus**, established in 2012
  - The **General Data Dissemination System (GDDS)**, established in 1997, which was superseded by the enhanced GDDS (**e-GDDS**) in 2015

- India subscribed to the SDDS in 1996 and met all SDDS requirements in 2001.

### Details

- The **purpose of the SDDS** is to guide member countries in the dissemination of comprehensive, timely, accessible, and reliable economic and financial statistical data in the context of increasing economic and financial integration.
- **SDDS subscription indicates that a country meets the test of "good statistical citizenship".**
- Countries that subscribe to the SDDS agree to follow good practices in **four areas**:
  - **The coverage, periodicity, and timeliness of data;**
  - **Public access to those data;**
  - **Data integrity; and**
  - **Data quality.**

**PEPPER IT WITH**  
Special Drawing Rights, IMF Quota, IBRD, IDA.

### Analytica

- ✓ The IMF has established the SDDS as an initiative that serves the Fund's members who decide to voluntarily subscribe to the SDDS.
- ✓ IMF has raised concerns about delays in the release of economic and financial data by the Indian government.
- ✓ India's deviations are a "result of inadequate care paid to (data) dissemination related issues which leads to a lack of openness and transparency".

## Monetary Policy and Rate Cut

### News Excerpt

Recently, **for the fourth straight time in a row, the Reserve Bank of India (RBI) has cut its benchmark repo rate.** The announcement was made after the third bi-monthly policy review by the Monetary Policy Committee (MPC).

It said to reduce the policy repo rate under the liquidity adjustment facility (LAF) **with immediate effect.**

### Pre-Connect

**According to Section 45ZL of the Reserve Bank of India Act, 1934** the Reserve Bank shall publish on the fourteenth day after every meeting of the Monetary Policy Committee the minutes of the proceedings of the meeting.

Earlier, in June 2019, RBI had decreased the repo rate by 25 basis points (bps) bringing it down from 6.00% to 5.75%.

### What is the Repo Rate?

Repo rate refers to a rate at which commercial banks borrow money from RBI in case of shortage of funds. It is one of Key tools of RBI to check and keep inflation under control.

### Who Benefits When the RBI Cut Rates

- Rate reduction enable banks to borrow money from RBI at a much lower interest rate.
- The commercial banks usually pass this benefit on to their customers by subsequently reducing the interest rates on the loans.
- Personal loans, car loans, home loans, etc. are expected to get cheaper** due to the recent reduction in the repo rate. However, this will come into effect only if banks decide to pass on the benefit to their customers.

**PEPPER IT WITH**  
Section 45ZL, Reserve Bank of India Act, 1934, MCLR, CRR, SLR, NBFC, MPC

### Why RBI cuts Rates

- The economy needs a larger push and a reduction in the policy repo rate by conventional decrease in bps will be inadequate in terms to revive financial sector.
- Investment activity has been losing traction and the weakening of the global economy in the face of intensifying trade and geo-political tensions has severely impacted India's exports, which may further impact investment activity.

### Analytica

- ✓ **When RBI cuts repo rates, banks should reduce their MCLR, leading to a reduction in**

**interest rates on loans to customers.** This is the way the rate is calculated.

- ✓ Banks calculate their MCLR based on the cost of raising new funds, which includes the cost of maintaining the mandatory cash reserve ratio (CRR, the proportion of total deposits that banks have to maintain with the RBI) and statutory liquidity ratio (SLR, the proportion of total deposits that banks need to maintain themselves as liquid reserves), as well as their operating costs, etc.
- ✓ **The problem with the MCLR is that it is driven by a formula. The formula includes the cost of deposits**, which depend on deposit rates, provisions for NPAs, returns on capital, etc.
- ✓ Banks have claimed that their cost of funds **have remained high due to high deposit rates**. If the deposit rate does not change significantly, a bank's lending rate also will not change much.

### Conclusion

The focus of the central bank on spurring growth and addressing the NBFC issue will provide much needed respite to markets. Industry players stressed the need to speed up transmission of the lower rates to end consumers. **RBI's rate cut of 35 basis points has given a much-needed breather to the liquidity and consumption volatility** in the Indian economy. **This move will definitely help to ease the burden on current as well as prospective home buyers**, provided that banks reciprocate and lower their respective MCLR, which directly impacts the interest rate cut of home loans.

## National Maritime Awareness Project

### News Excerpt

Recently, Defence Minister was briefed by the Indian Navy about the futuristic steps to be taken at the Gurugram-based Information Management & Analysis Centre (IMAC) **with regard to maritime intelligence in the Indian Ocean.**

### Pre-Connect

- **Government inaugurated the Indian Navy and Coast Guard's joint operations facility, called the Information Management and Analysis Centre (IMAC), at Gurugram in 2014.**
- The defence minister in 2018 inaugurated the Information Fusion Centre – Indian Ocean Region (IOR) at IMAC.
- The IFC-IOR will serve as the hub of information sharing and analysis with a number of countries who have white **shipping information exchange agreements with India.**
- **National Maritime Domain Awareness Project (NMDA):** It was launched in accordance with the vision of Prime Minister on SAGAR (Security And Growth for All in the Region).

### Information Management & Analysis Centre (IMAC)

It is the nodal centre of the **various agencies working** in the field of **maritime security** to improve coastal surveillance.

IMAC is the nodal centre of the **National Command Control Communications and Intelligence Network (NC3I Network)**, and is a joint initiative of **Indian Navy, Coast Guard and Bharat Electronics Ltd** to improve coastal surveillance.

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### Significance

- IMAC monitors movement of more than 120,000 ships passing through the Indian Ocean. The cargo carried by these ships account for 66 % of world crude oil, 50 % of container traffic and 33 % of bulk cargo.
- Thus, IMAC performs a very crucial role in collecting shipping information, ensure maritime safety, analysing traffic patterns and sharing the inputs with the user agencies.
- **The IMAC gathers information through various systems through interaction with friendly countries about ship movements in the Indian Ocean** as a coastal security measure to ensure no unknown or dubious vessel passes in the region.
- Its capabilities will be improved under the National Maritime Domain Awareness (NMDA) project.

**PEPPER IT WITH**  
IFC-IOR, NC3I Network,  
SAGAR, Indian Ocean  
Region (IOR),

## Debenture Redemption Reserve

### Perspective

- **The government has removed the redemption reserve requirement for issuance of debentures by non-banking financial companies (NBFCs)**, housing finance companies and listed firms, a move aimed at reducing cost for raising capital.
- **One of the recent measures taken by the government to boost the fear-ridden bond market** was the decision to do away with the requirement for all listed companies, **NBFC and housing finance companies (HFCs)** to create a **Debenture Redemption Reserve (DRR)** for their outstanding bonds.
- The move would improve ease of doing business and deepen the bond markets. It may not bode well for investors.

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#### PEPPER IT WITH

NCDs, Companies Act,  
(Share Capital and Debentures)  
Rules 2014, Debt investors

### Pre-Connect

- **A debenture is a debt instrument which is not backed by any specific security**; instead the credit of the company issuing the same is the underlying security.
- Corporate treasury use this as a tool to raise medium- to long-term funds. The funds raised become part of the capital structure but not share capital of the company.
- **Bonds however, in India are typically issued by financial institutions**, government undertakings and large companies. The interest rate is assured and is paid at a fixed interval (i.e. on an annual or semi-annual basis). On maturity, the principal is repaid. Bond is a form of loan. The holder of the bond is the lender and the issuer of the bond is the borrower.

### The changes would be applicable for public issue as well as private placements

- ✓ In the case of unlisted companies, the DRR requirement has been reduced to 10% from 25% of the outstanding debentures.
- ✓ The measure would reduce the cost of the capital raised by companies through issue of debentures and is expected to significantly deepen the bond market.
- ✓ The ministry has amended the Companies (Share Capital & Debentures) Rules to effect the changes.
- ✓ Listed companies had to create a DRR for both public issue as well as private placement of debentures. In the case of NBFCs and HFCs, they had to have DRR when they opted for public issue of debentures.
- ✓ The amendments are aimed at "**creating a level-playing field between NBFCs, HFCs and listed companies** on the one hand and also between them and banking companies and all India financial Institutions on the other, which are already exempted from DRR.

### Analytica

#### What is DRR?

- **Non-convertible debentures (NCDs)** are debt instruments that companies issue to investors to raise money for their capital requirements. NCDs regularly pay interest at a fixed rate for a fixed tenure till maturity.
- However, **there have been incidents where companies raising funds through NCDs** at high rates of interest have failed to pay their dues. In order to protect the interests of retail investors in such cases, **the Companies Act mandated** that companies must maintain a redemption reserve.
- As per the Companies **(Share Capital and Debentures) Rules 2014**, all listed companies, NBFCs, HFCs and unlisted companies were to create a DRR with 25 per cent of the value of outstanding debentures from their profits.

#### Why is DRR Important?

- **A DRR ensures that a company sets aside a portion of its profits toward repayment** of long-term NCDs out of its current profits. When a company that has issued NCDs goes bankrupt or faces a liquidity crunch, it usually defaults on its repayments to lenders.
- In such cases, the existence of the DRR reduces the investment risk for the buyer of the debentures.
- Though a few companies issue secured debentures (with the assets of the company as



security), a DRR can help them as well, as recovery of dues by liquidating assets can take a considerable amount of time.

- **With the DRR rule gone**, the government expects more of these firms to come up with NCD issues that could ease their funding constraints. **The extra money that the companies will now be left with due to no provisioning for the DRR** is expected to flow into the economy by way of credit too.

### Conclusion

**With no backing of DRR for the debenture issues from companies** (except unlisted ones)/NBFCs or HFCs investment in NCDs are set to become riskier. **The rule requiring NCD issuers to deposit 15 per cent** of their maturing amounts for the next fiscal has not been changed and remains a protection for buyers.

Beyond this, **the RBI and the Centre also plan to more closely monitor the liquidity positions of NBFCs/HFCs** so that they have early warning of possible defaults. However, the lack of a DRR does make NCDs, particularly unsecured ones, more risky. **Therefore, the move may have a negative impact on debt investors in the medium- to long-term.**

## Fintech Sector in India

### News Excerpt

The Reserve Bank of India (RBI) recently finalized the setting up of a regulatory sandbox for banks, lending institutions and fintechs by releasing the final **"enabling framework for regulatory sandbox"**.

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### What is Regulatory Sandbox?

- The regulatory sandbox allows live testing of new products or services in a controlled or test regulatory environment. The objective of the RS is to foster responsible innovation in financial services, promote efficiency and bring benefit to consumers.
- The proposed framework will likely be a positive step for financial technology start-ups and companies looking to innovate in the fast changing and highly regulated sector.

### Financial Technology Sector in India

- Understood simply, fintech refers to the scope of financial services that can be available on digital platforms.
- This new disruption in the banking and financial services sector in India has had a wide-ranging impact. It is still young but is growing rapidly, fueled by a large market base, an innovation-driven startup landscape, and friendly government policies and regulations.
- Earlier this year, the National Association of Software and Services Companies (NASSCOM) reported that around 400 fintech firms operated in India, boosted in large part by foreign investments in fintech-focused startup accelerators and incubators.
- NASSCOM predicts that India's fintech software market alone could touch **US\$ 2.4 billion by 2020**, doubling on the current rate of growth.
- India has a large untapped market for financial service technology startups – around 20% percent of the population is currently not connected to banks and 87 percent of payments are made in cash.
- With mobile phone penetration reaching to 97% and internet penetration steadily climbing, the growth potential for fintech in India cannot be overstated.
- Moreover, by some estimates, as much as 90 percent of small businesses are not linked to formal financial institutions.
- These gaps in access to institutions and services offer important scope to develop fintech solutions (such as funding, finance management) and expand the market base.

### Challenges and Opportunities for Fintech Expansion

- ✓ While digital finance firms have benefited from the government's pro-startup policies and flexible regulatory conditions imposed by the Reserve Bank of India (RBI), formal institutions possess an established infrastructure and legacy that is not easily replaceable.
- ✓ Fintech startups need to instill greater confidence among Indian customers, already known for being conservative in their financial preferences.
- ✓ Figuring out how to market to their needs and influence financial behavior are some of the

biggest challenges, as is setting up a strong and responsive regulatory infrastructure to keep a pace with the speed of technological innovation.

- ✓ On the other hand, traditional banking and financial institutions can leverage their existing customer base and adopt digital products that nurture strong financial relationships while improving service efficiency and broadening access to meet changing needs.
- ✓ The disruptive potential of fintech firms can provoke the much needed modernization of the traditional sector, reducing costs in the process and increasing the size of the banking population.

### **Steps taken by the Government**

**Reserve Bank of India:** The RBI has so far promoted the Unified Payments Interface and the Bharat Bill Payments System, as well as digital payments, P2P lending, and the use of automated algorithms to offer financial advice. Moreover, the RBI has granted licenses to 11 fintech entities to establish payment banks that provide savings, deposit, and remittance services.

**Government Schemes:** Government-led initiatives such as Jan Dhan Yojana, Digital India program, and National Payments Council of India (NPCI) have provided important enabling platforms for technology innovators.

The removal of surcharges on electronic transactions, tax benefits for consumers and businesses using e-payments, and changes in authentication requirements are other examples of the government's efforts to encourage the growth of a fintech ecosystem in India.

**Fintech Startup Sector:** This is probably the greatest empowering incentive towards the expansion of fintech ventures in India. An encouraging regulatory environment has enabled the launching of more than 100 fintech startups in 2018 alone.

## **Currency Manipulation Issues**

### **News Excerpt**

**Recently, U.S. has officially labeled China a currency manipulator,** accusing it of using yuan to gain “unfair competitive advantage” in trade, a move that could further escalate the tense trade relations between the world's two largest economies.

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### **Pre-Connect**

It is alleged that China has a long-standing practice of intervening in the markets to suppress the value of the **yuan**. The Chinese central bank routinely bought dollars and sold yuan, causing the yuan to be worth less than it otherwise would be.

### **Analytica**

#### **What is Currency Manipulation?**

The practice of weakening one's own currency to improve trade balances by making exports cheaper and imports more expensive.

Currency manipulation is a policy used by governments and central banks of some of America's largest trading partners to artificially lower the value of their currency (in turn lowering the cost of their exports) to gain an unfair competitive advantage.

#### **What Happens When a Country Manipulates Its Currency?**

American-made products can compete anywhere in the world within a free market. But when countries manipulate currencies and unfairly lower the cost of their exports, markets are distorted in three significant ways, damaging the U.S. economy and costing American jobs.

- Country X's weaker currency lowers the cost of Country X's exports, making them more attractive than American-made goods, causing fewer sales of U.S. products and a loss of U.S. jobs.
- Country X's weaker currency increases the cost of U.S. exports in all global markets, making them less attractive to consumers the world over, causing reduced U.S. exports and a loss of U.S. jobs.

**PEPPER IT WITH**  
Forex, International Monetary Fund, Currency War

#### **How Do We Solve the Problem?**

- Manipulating currency to gain an unfair competitive advantage is already prohibited for members of the IMF and WTO, but the prohibitions lack teeth. Strong and enforceable currency rules must be included in all future trade agreements.

- If these rules are included, any country found to be in violation would lose the benefits of the trade agreement. This will strongly discourage currency cheating and protect free trade and free market principles.

### **Case of India**

- ✓ The US government has removed India from its monitoring list for currency manipulation, clearing doubts over India's foreign exchange policies including undervaluation of currencies to gain export advantages.
- ✓ India's removal from the monitoring list reinforces the point that India is committed to not intervening in currency markets to artificially move a currency.
- ✓ It significantly reduces India's chances of being named a currency manipulator, and gives the Reserve Bank of India more space to intervene in currency markets to check volatility.

## **Woes of Automobiles Industry**

### **News Excerpt**

Recently, **the automobile sector is in the news as it is experiencing prolonged negative growth.** The sale of vehicles across categories in the country slumped 18.71% to about 18.25 lakh units, down from about 22.45 lakh units, a year ago in the same month. This has been the steepest fall in nearly 19 years.

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### **Pre-Connect**

The automobile sector is a key part of Asia's third-largest economy, employing millions of people directly or indirectly and contributing more than 7% to the nation's gross domestic product, according to McKinsey & Co. **The sector employs 37 million people (direct and indirect), contributes 7.5% to the country's GDP and 49% to the manufacturing GDP.**

### **Analytica**

#### **Root Causes of Negative Growth**

- The current crisis in the automobile industry in the country is largely due to **"overproduction and stocking"** by companies and to some extent to the economic slowdown. The slowdown in the industry is largely on account of a bad festive season last year which led to the problem of higher inventories.
- Currently, automobiles are bracketed under the highest slab of 28 per cent. Further an additional cess ranging between 1 and 22 per cent is also imposed on cars. In recent times, the government has agreed to look into it but the uncertainty over whether taxes would be cut, has led to consumers postponing their purchases.
- Severe liquidity crunch due to the IL&FS crisis since late last year and a simultaneous increase in ownership costs.
- An overall weak economy affecting demand and now, severe floods in some key vehicle buying states further hurting demand.
- India is set to enforce stricter BS VI emission norms on all its vehicles from 2020. This bombshell has gotten customers worried and confused on whether they should purchase a vehicle before it and have no idea if the switch to BS VI is worth the extra money.
- The Indian government has envisioned a radical push for all vehicles to go fully electric by 2030. Despite Electric Vehicles (EVs) slowly making its way to India and EVs getting a reduction in GST rates, it's clear that India is still unprepared for a fully-electric era.
- **GST on automotive parts and vehicles** has also added to the woes of the industry. This has eventually led to customers shying away from buying these vehicles and a downturn in sales.

To boost demand in the automobile sector several temporary relief measures are being introduced by Government.

**PEPPER IT WITH**  
SIAM, BS VI Emission,  
NBFC, Scrappage Policy

- All BS-IV vehicles purchased up to March 2020 will remain operational for their entire period of registration.
- An additional 15 percent depreciation will be provided on vehicles acquired from now till March 2020, **taking the total depreciation to 30 percent.**
- The government will also consider a **'scrappage policy'**, something which the automobile industry has been advocating for, to get unfit vehicles off the roads and thus increase the

demand for new vehicles.

- The increase in the **one-time vehicle registration fee**, which the government had earlier mooted, will be deferred until June 2020.
- Another industry that is facing the brunt is the ancillary sector that is totally dependent on the performance of the original equipment manufacturers. Experts say almost 10 lakh jobs are in danger if the slowdown persists beyond the next few months.

### Way Forward

It is quite clear that the slowdown is real and hurting all the stakeholders in the automotive ecosystem. The biggest fear is that companies will start reducing their workforce if things do not get any better. This is where the government will need to step in and do its bit in getting the automotive growth story back on track. Things could get quite ugly otherwise.

## 50 Years of Nationalisation of Banks

### News Excerpt

Recently India celebrated the 50 years of bank nationalization. It has led to the discussions over this significant financial exercise.

### Pre-Connect

The Indian banking industry had become an important tool to facilitate the development of the Indian economy. Though it has become a potential employer, there was a heated debate on the nationalization of the banking industry. These banks contained 85 percent of bank deposits in the country. **A second dose of nationalisation of 6 more commercial banks followed in 1980.** The core objective for nationalization was to energise priority sectors at a time when the large businesses dominated credit profiles.

### Analytica

#### Benefits from the Bank Nationalisation:

- **Prevention of Monopoly:** Before the government nationalised banks, corporate families controlled banking systems and ensured a monopoly over capital. Bank nationalisation helped make the economy more equitable and opened bank credit to even people without connections.
- **Reducing Regional Imbalance:** Bank nationalisation helped in more equitable regional growth since banking system was concentrated in urban centres and that too largely in the West and the North.
- **Protection of Public Interest:** Unhealthy competition among industrialists injured the interest of the weaker section which was measured and mitigated by state ownership.
- **Centralised Management:** Centralised management made possible due to coordination in nationalised banks helped provide **uniform services** throughout the country. It thus enabled the state to solve the problems of organisation, capital, labour operation and marketing.
- **Use of Surplus Profit:** Under state ownership the profit earned by banking enterprises could be utilised for greater public good and help in supporting the Government's economic policies.
- Even though the banks lent credit, the disbursal to the rural areas and small scale borrowers was far less as compared to the industry despite the Banking Regulation Act, 1949. The loans by commercial banks to industry nearly doubled during 1951-1968 from 34 to 68 per cent but the agriculture received less than 2 per cent. The government of the time believed that the banks failed to

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### FACTS

The first banks were Bank of Hindustan (1770-1829) and The General Bank of India, established 1786. The largest bank, and the oldest still in existence, is the State Bank of India, which originated in the Bank of Calcutta in June 1806. The three banks merged in 1921 to form the Imperial Bank of India, which, upon India's independence, became the State Bank of India in 1955. Reserve Bank of India was established in 1935.

### PEPPER IT WITH

Narasimham Committee recommendations, EASE programme, Basel Norms, Indradhanush roadmap



support its socio-economic objectives and hence, it should increase its control over them.

- **Core Sector Lending:** Private Banks were averse to lend to Agriculturists and to the core sector of steel and coal, which required huge investment. Nationalisation made funds available to these sectors with national bank lending 40 per cent of Adjusted Net Bank Credit or Credit Equivalent Amount of Off-Balance Sheet Exposure.
- **Developing banking habits:** RBI records show that per capita deposits increased. Pan-India per capita bank deposits has increased from Rs 15357 to Rs 20146, registering a growth of 31.18 per cent in the year 2011-2012.

#### **Disadvantage of the Bank Nationalisation**

- Today, even after a quarter century of liberalization, state-controlled banks still control 70% of the sector's assets. As a consequence, credit is weak, the private sector is stunted and India has to endure periodic banking crises and bailouts at taxpayer expense.
- The Harvard Business School economist **Shawn Cole** found that "while nationalization initially spurred financial development and caused unprecedented amounts of credit to flow to agriculture, this came at a cost of lower quality intermediation. Moreover, a more than doubling of agricultural credit to villages led to no measurable increase in agricultural investment. Even the increase in credit was not sustained.
- **The effect on industry, meanwhile, was clearly negative.** Banks, once nationalized, became risk-averse and hidebound, rarely lending to new firms. Under-lending became chronic; manufacturers found themselves severely short of credit. Bank officials did not have to care about finding and evaluating profitable firms.
- Such cronyism led to periodic bad loan crises that required bailouts by the banks' owners, the taxpayers.

#### **Conclusion**

Although the government succeeded partially in meeting its goal of implementing its development agenda through the banking system, many in India still lack access to formal finance. Several state-run banks have trailed rivals in technology. They have to compete with new private banks that came up 25 years later with state-of-the-art technology.

Although government control has reduced since liberalization, the lenders are saddled with majority of bad loans and starved of capital. Government through its measures such as capital infusion, Insolvency and bankruptcy code etc is trying to revive the banking sector but what needs the most is updated technology, skilled manpower, and most importantly professionalism as recommended by Kotak Committee. Sooner it happens, better it is for the soon to be 5 trillion economy of India.

### **G7 Summit**

#### **News Excerpt**

Recently, a meeting of G7 countries was concluded in the Biarritz, France. India was present as an observer state.

#### **Pre-Connect**

- G7 or Group of Seven is the group of countries (USA, France, Canada, Germany, Italy, Japan and United Kingdom) which are the seven largest IMF described advanced economies in the World.
- Previously, it was known as Group of Eight or G8 which included current member plus Russia. Later, due to Ukrainian Crisis Russia was disinvested in 2014 and G8 cease to exist.
- Ironically, despite being a 2<sup>nd</sup> largest economy in terms of GDP, China is not included in the Group.

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#### **PEPPER IT WITH**

IMF, Brexit, Ukraine Crisis, US-China Trade War, Amazon Forest Fire, JCPOA, Strait of Hormuz

#### **Analytica**

#### **Key Takeaways for India**

- **Enhanced Diplomatic Maneuvering:** India has traditionally found the European Union a difficult jurisdiction to navigate diplomatically, a better relationship between the two is emerging as a policy priority. Over the past year, India has strengthened its outreach in the region. This is a new coalition in the making and deserves more attention.

- **Defend Core Sovereign Concerns:** India's ability to safeguard its core sovereign concerns even as it deepens its partnership with the West is growing. Issues such as trade, Kashmir, and India's relations with Russia and Iran were all discussed with G7 members. India defended its policies which might have been censured if it happened a decade ago. This shows India is leveraging its heft in the international order and it is in control of situation.



- **India's Growing Power:** India participated in two sessions at the summit, on climate change and digitization, signaling India's growing willingness to lead on issues that are points of contention for the transatlantic actors.

## FATF and Pakistan

### News Excerpt

Reports suggest that Pakistan has been **'blacklisted'** by the 22nd Asia-Pacific Group on Money Laundering (APG), an affiliate of the Financial Action Task Force (FATF).

### Pre-Connect

FATF had placed Pakistan in its **grey list** last year as it failed to produce strong **Anti-Money laundering regime** that would have prevented terror financing.

### Key Highlights

- Pakistan has failed to meet its rules on 32 out of 40 **special standards and benchmarks**, relating to its legal and financial system, and 10 of 11 'effectiveness' parameters relating to the enforcement of safeguards against terror financing (TF), money laundering.
- Pakistan had given the FATF a **27-point Action Plan** through which, it hoped, it could exit the grey list.
- FATF had observed that Pakistan had failed to complete its action plan, and warned that Islamabad could face blacklisting if it did not meet its commitments by October.
- In view of the Asia Pacific Group ruling, Pakistan's chances of exiting the grey list look bleak. Indeed, Pakistan's struggle now will be to stay out of the black list.
- This would lead to a financial downgrade and restrictions on its markets. It would find it difficult to get more money from the IMF and other western countries or, for that matter, service its debts which take up a quarter of the government's revenues currently.

### Significance

- The importance of the action lies in the fact that like all political parties, insurgencies and terrorist groups require money to function.

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### PEPPER IT WITH

OCED, IOSCO, Caribbean Financial Action Task Force, Basel Committee on Banking Supervision, Association of Certified Anti-Money Laundering Specialists, OPEC

## What FATF Wants from Pakistan

First, to have Islamabad identify terrorism financing (TF) risks, and then assess and deal with them.

Second, to demonstrate that remedial actions are applied in the case of AML/CFT violations, and that they are complied with by financial institutions.

Third, to demonstrate that action is being taken against illegal money or value transfer services.

Fourth, to show that action is being taken to identify cash couriers, and enforcing controls on illicit movement of currency.

Fifth, improve coordination between the provinces and federal government.

Sixth, show that the authorities are identifying and investigating terror-financing (TF) activity, and TF investigations and prosecutions are hitting the right persons and entities.

Seventh, show that TF prosecutions are effective.

Eighth, demonstrate effective action against all terrorists in the UN's 1267 and 1373 designation lists.

Ninth, demonstrate that designated persons are deprived of their resources.

- Squeezing their money supply is sometimes a more efficacious way of dealing with them, than sending in the police or the army.
- This is the logic that has confronted Pakistan since the Financial Action Task Force got underway.

## South-South and Triangular Cooperation

### News Excerpt

An international dialogue on South-South and Triangular Cooperation was recently held in New Delhi. It was organized by **RIS (Research and Information System for Developing Country)** with support from **Network**

of Southern Think Tanks (NeST), Forum for Indian Development Cooperation (FIDC) to connect with all our partner countries for collectively exploring and introspecting on how best to strengthen South-South Cooperation.

### Pre-Connect

- The idea of South-

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## Significance of South-South and Triangular Cooperation in Global Development



### Growing Economic Prowess of Developing Countries

Developing countries and emerging economies have become key actors not only in trade and investment, but also in global and regional development. They have accumulated rich, innovative and diversified development practices and are actively supporting each other to find practical and relevant policy solutions.



### Development of New Leadership

Developing countries are also increasingly demonstrating leadership in building common agendas and taking collective actions in order to address a multitude of challenges that cut across regional and national boundaries.



### Development Assistance

South-South Cooperation and Triangular Cooperation have increased the diversity in opportunities for development assistance. For many developing countries they are offering a significant resource channel that is additional to and on different terms from the official development assistance fund.



### Vitality in Achieving SDG

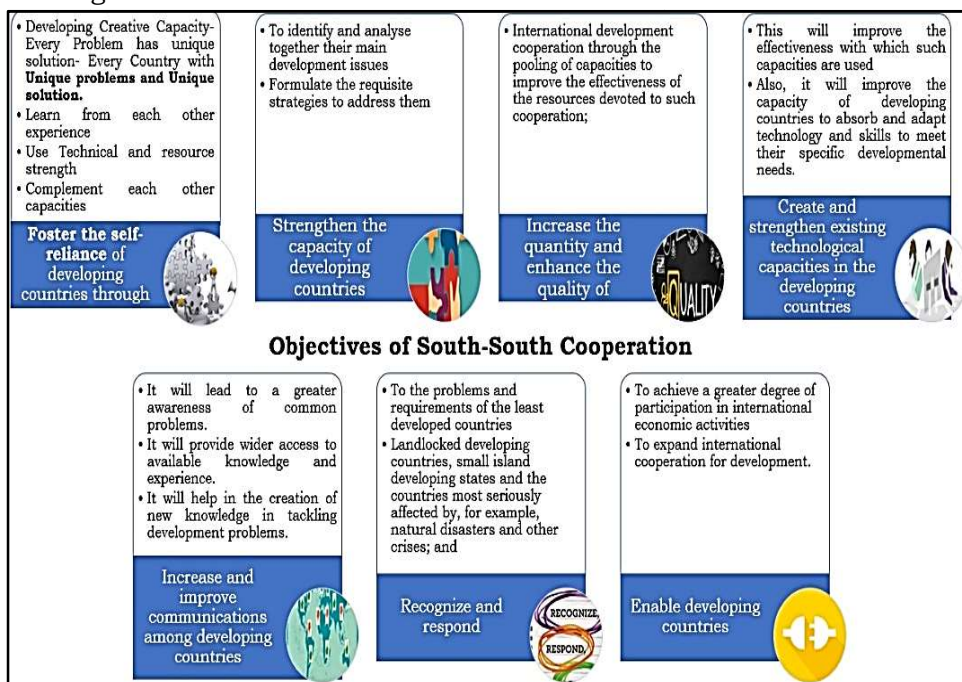
Southern partnerships are vital in overcoming the current development challenges and reaching internationally agreed development goals, including the Sustainable Development Goals. South-South Cooperation and Triangular Cooperation, complementing the traditional North-South model of development assistance, will also be critical in implementing the post-2015 development agenda.



South Cooperation found its origin in the **Bandung conference 1955**, Non-Aligned Movement 1961, G77 grouping, UNCTAD, the Buenos Aires Plan of Action 1978.

- It is a broad framework of collaboration among countries of the South in the political, economic, social, cultural, environmental and technical domains.
- Involving two or more developing countries, it can take place on a bilateral, regional, intraregional or interregional basis.

• Triangular cooperation is collaboration in which traditional donor countries and multilateral organizations facilitate South-South initiatives through the provision of funding, training, management and technological systems as well as other forms of support.



- The definitions for South-South and triangular cooperation are based on the **Nairobi Outcome Document**, negotiated in the UN High-Level Conference on South-South Cooperation and adopted by the UN General Assembly in December 2009.

## Analytica

### Concerns regarding South-South Cooperation

- Despite of all the goodwill which countries have, it lacks in ability to translate principles into concrete action. Therefore, even if group deliberate on new opportunities and new partnerships, there is need to constantly evaluate whether it is moving in the right direction.
- Inadequate attention is being given to youth and their employment in the construct of South-South Cooperation. Building sustainable infrastructure is only one aspect of development cooperation, however important they may be. But true sustainability comes in empowering the local population, especially the youth. Empowering the youth and creating opportunities for their employment need to go hand in hand.
- South-South engagement failed to leverage trade and investment for a self-sustained engagement thus restricting the recipient partner country to get out of the development partnership cycle and become independent of it.
- The initiative has aberrations which creep in right at the outset if the terms of engagement in South-South Cooperation are not reasonable.

### Role of India

- ✓ India has always believed that South-South Cooperation should be demand driven and not supply driven. Therefore, it has merged sustainable development as national priorities.
- ✓ India also firmly believed in creation of local capacity and local opportunities and considers it vital for any successful completion of projects.
- ✓ India opined that South-South Cooperation partner countries should carefully evaluate the most appropriate options for them and avoid the digital divide, so that the 4th industrial revolution is an inclusive one.
- ✓ India believes that there is a need to exercise care and prudence in institutionalization of

**PEPPER IT WITH**  
Bandung Conference, UNCTAD, BAPA, Delhi Process, ISA, IBSA



South-South Cooperation and while developing an impact assessment framework.

- ✓ India often calls for a reformed multilateralism as its present form of reinforcing the status quo did not address concerns of developing countries.
- ✓ To expand the idea of triangular cooperation beyond its traditional connotations, India has been instrumental in establishing, with France, the International Solar Alliance (ISA).
- ✓ India is even working with some developing countries like UAE to assist Africa. Contributions from India, Brazil and South Africa (IBSA) to IBSA-UN Fund in providing development support to least developed countries across the globe is also indicative of our commitment to the expanded idea of triangular cooperation.

### Way Forward

**There is ample room for improving South-South and Triangular Cooperation in the following areas:**

- A comprehensive information bank should be set up to track South-South and Triangular Cooperation efforts.
- A regional framework is in place to promote knowledge sharing about best practices of South-South Cooperation, but there is a need for inter-regional and global frameworks to gather best practices about South-South Cooperation.
- Good practices in South-South and Triangular Cooperation should be better communicated to the international community; there is a low degree of understanding about the nature and effectiveness of South-South Cooperation.
- The efforts of bilateral donors, international financial institutions and UN organizations to support South-South Cooperation should be coordinated to avoid overlaps.

## Basic Countries Meet

### News Excerpt

In the run-up to the United Nations Framework for Climate Change (UNFCCC) Conference of Parties (COP-25), the BASIC countries held its 28th Ministerial meeting on Climate Change in Sao Paulo, Brazil.

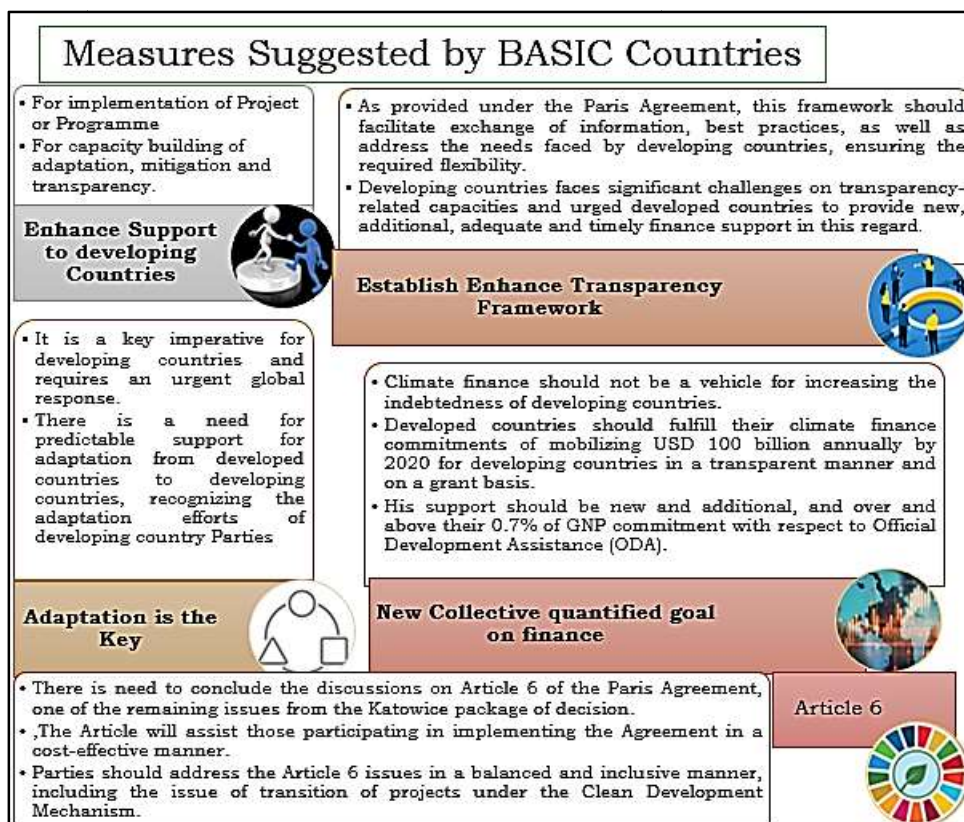
### Pre-Connect

BASIC countries are group of newly industrialized countries which include Brazil, South Africa, India and China. BASIC came into existence through a formal agreement signed between these countries in November, 2009. BASIC together presses on the issues related to environment and Climate Change.

### Key highlights on the Meeting

- The BASIC countries reiterated their support for multilateralism and constructive engagements.
- BASIC countries underscored that global climate action must promote climate justice by recognition of the fundamental right of all

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people in accessing economic growth and sustainable development.

- It urged the parties that have not yet ratified the **Doha Amendment to the Kyoto Protocol** to do the same as soon as possible and ensure its prompt entry into force. The amendment will make valuable contribution to global climate action leading up to 2020.
- BASIC Ministers noted that the trend of developing countries being denied their right to support in different fora, including the **Green Climate Fund** (GCF) and the **Global Environment Facility** (GEF). They stressed that climate finance should not be a vehicle for increasing the indebtedness of developing countries.
- BASIC countries opined that for any meaningful pre-2020 **climate action and implementation**, gaps should not present a burden to developing countries in the post-2020 period.
- BASIC ministries restated that a new collective and quantified goal on **finance by developed countries**, (with a significant publicly funded component), is one of the crucial signals that the regime under the UNFCCC must give to investors, both public and private, in order to match the urgency of climate change.
- BASIC Ministers highlighted the importance of mechanisms **on loss and damage** under the UNFCCC and urged developed country Parties to provide funding for loss and damage arising from climate change in developing countries.

### Analytica

#### **BASIC VS BRICS VS IBSA**

- There is no palpable difference in these expressions of multilateralism.
- These are multilateral groupings striving to go beyond the straitjacket of existing institutions like the United Nations and its cabalistic attitude to international security.
- These groupings steer clear from articulating the softer aspects of foreign policy like refugee rights or human rights invoking the 'sovereignty' clause with domestic political sanctity paramount.
- These institutions also inhabit a space where the United States and the European Union have no role and hence denied sanctimonious interference.
- The lacunae in such forums are:
  - Lacks even a basic free trade area.
  - Added more variables to discourse on international security without much effect.
  - These could be seen as a creation of new forums in a world where the Cold War is an anachronism.

#### **PEPPER IT WITH**

UNFCCC-COP 25, Paris Agreement, Katowice package, Green Climate fund, Global environment facility, IBSA, BRICS, Doha Amendment, Kyoto Protocol

### Conclusion

- ✓ The international **politics of climate change** is built on 'material' structures, 'anarchic' principles and 'power' politics.
- ✓ Such a system is harmful for efforts and collective actions for climate change mitigations and adaptation that requires the bridging of **financial and technological gaps** between countries.
- ✓ While the global community is increasing efforts towards deepening cooperation on climate action, there is still a divide along geopolitical and geo-economic lines, such as the United States' regression from climate action, thereby impacting collective progress in climate action.
- ✓ India has the opportunity to draw a fresh framework that reflects contextual efforts at local, regional and national levels on the projected risks and policy requirements.
- ✓ Such a framework should be geared towards securing the interests and voices of the most affected communities.
- ✓ India as a country leading the global climate governance must create frameworks for the rest of the developing economies to foster climate compatible development, and lead energy transitions while ensuring reduced socio-economic disparities and technological divide.

## UN Special Purpose Trust Fund for Resident Coordinator

### News Excerpt

India has contributed \$1 million to the UN Special Purpose Trust Fund for the Resident Coordinator System.

### What is UN special Purpose Trust Fund

The Special Purpose Trust Fund (SPTF) is a specific fund housed within the UN Secretariat established to receive, consolidate, manage and account for all contributions and financial transactions of the new Resident Coordinator system in a transparent and effective way, according to the UN.

The SPTF web portal, displays in real time all commitments, contributions and expenditures recorded for the fund.

### Contribution of fund

Funding sources include three streams: voluntary contributions from Member States, the doubling of cost-sharing amounts from UN entities who are members of the United Nations development system, and a 1 percent levy applied to contributions for UN development-related activities earmarked to a single agency, single program or project.

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## India-Guinea: Conakry water supply project

### News Excerpt

President of India, Shri Ram Nath Kovind landed in Conakry, Guinea,. He became the first Head of State/Head of Government from India to visit Guinea.

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### What is Conakry water supply project?

The project aims to fulfill the immediate water supply and drainage needs of Conakry, provide satisfactory sanitation to most of its population, and strengthen institutions operating in the sector. Construct

#### PEPPER IT WITH

India-Africa Forum summit,  
Kimberly Process

transmission and distribution mains and pipes,

reservoirs, a booster pumping station, and a treatment facility, and drill, rehabilitate and equip boreholes. Upgrade drainage ditches.

### India-Guinea

India has provided financial assistance for projects identified by Guinea in the energy, health and transportation sectors, including regional hospitals projects. India extended a new Line of Credit of US\$ 170 million for Conakry Water Supply Project.



## UN Convention on International Settlement Agreements-UNISA

### News Excerpt

In a bid to enhance the confidence of foreign investors about India's commitment to adhere to international practice on alternative dispute resolution, the Indian Cabinet has approved signing of the UNISA.

### Pre-Connect

India has substantial interests in protecting the Indian companies' investments in international markets and as such interest in the treaty. In order to encourage international commercial arbitration in India, to evolve a comprehensive ecosystem of arbitration.

- Government is establishing the New Delhi International Arbitration Centre (NDIAC) as a statutory body.
- A new Chapter (IIIA) has been inserted in the Commercial Courts Act, 2015, for

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mandatory pre-institution mediation and settlement in certain category of cases.

- Legislative exercise to further amend the Arbitration and Conciliation Act, 1996, is currently underway.

These initiatives are being taken with a view to encourage the settlement of commercial disputes, domestic and international, in India through ADR Mechanism of Arbitration, Conciliation and Mediation.

### About

- The United Nations General Assembly adopted the United Nations Convention on International Settlement Agreements Resulting from Mediation ("the Convention") in December 2018 and signed in August 2019 in Singapore and hence, known as the "**Singapore Convention on Mediation**" (the Convention).
- The Convention provides a uniform and efficient framework for the enforcement of international settlement agreements resulting from mediation and for allowing parties to invoke such agreements, akin to the framework that the Convention on the Recognition and Enforcement of Foreign Arbitral Awards (New York, 1958) (the "**New York Convention**") provides for arbitral awards.
- The Convention is an instrument for the facilitation of international trade and the promotion of mediation as an alternative and effective method of resolving trade disputes.
- The Convention defines two additional grounds upon which a court may, on its own motion, refuse to grant relief. Those grounds relate to the fact that a dispute would not be capable of settlement by mediation or would be contrary to public policy.
- Being a binding international instrument, it is expected to bring certainty and stability to the international framework on mediation, thereby contributing to the Sustainable Development Goals (SDG), mainly the SDG 16.
- The Convention is open for signature by States and regional economic integration organizations (referred to as "Parties") and was signed by 46 countries in total.

### Analytica

- India has adopted this convention and with that, we have significantly enhanced the ease of doing business in India.
- It will boost the confidence of the investors and shall provide a positive signal to foreign investors about India's commitment to adhere to international practice on Alternative Dispute Resolution (ADR).
- It is also particularly important for the growth of mediation in India. There is a "the huge potential" increase in the number of mediation cases in the country.
- The provisions of the 'Convention' are in line with the domestic laws and the efforts made to strengthen Alternative Dispute Resolution Mechanisms.

**PEPPER IT WITH**  
UNCITRAL, WTO, International  
Commercial Arbitration,  
National Company Law Tribunal.

### Way Forward

This is just a base convention that will have to be translated into an effective law in India and to further boost foreign investors' confidence in the Indian market, the law supporting the convention in India should cover all government contracts with investors for mediation both in India and in a third country choice of disputing parties.

## India Largest Emitter of Anthropogenic Sulphur Dioxide

### News Excerpt

As per NASA data released by environmental NGO, India is the world's largest emitter of anthropogenic sulphur dioxide, produced from coal burning.

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### Pre-Connect

- Emissions of sulfur dioxide are significant contributor to air pollution. SO<sub>2</sub> is released during burning of materials contain sulfur, It is found in all types of coal and oil.
- India has more than 15 % of all anthropogenic sulphur dioxide (SO<sub>2</sub>) hotspots in the world.
- Regionally, High fossil fuel consumption resulted into High SO<sub>2</sub> emission.

### Reasons for Emission



**Lack of Technological ecosystem**

- **Lack flue-gas desulfurization technology** to reduce air pollution.
- **Heavy dependency on fossil fuel:** Of the total 45 hotspots in India, emissions at 43 are due to **coal-based electricity generation** and due to **the burning of fossil fuels**.
- **Unscientific disposal:** Air pollution is also trig by other industrial disposal **like metal smelters and batteries etc.**

**Administrative reason**

- **Delay in Implementation:** To **combat pollution levels**, the Ministry of Environment, Forest and Climate Change introduced, **for the first time SO2 emission limits for coal-fired power plants**, deadline for the installation of **flue-gas desulfurization (FGD) in power plants has been shifted from 2017 to 2022**.
- **Inaction on environmental laws violation:** There are various laws to combat environmental severity, lack of mechanism, and lack of citizen centric grievances system, red-tapism and mis-management in terms of emission norms ended law ineffective.

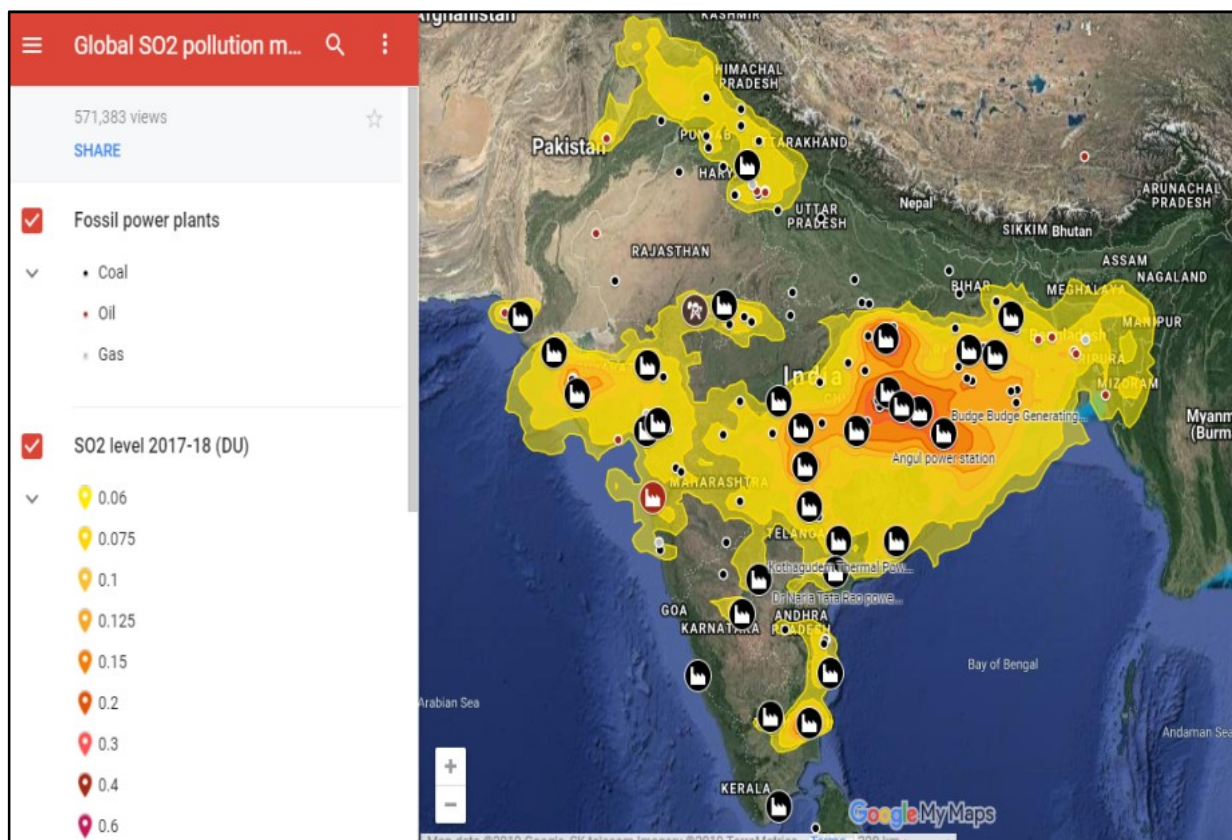
**SO<sub>2</sub> HOTSPOTS in INDIA**

SO<sub>2</sub> hotspots are detected by the OMI (Ozone Monitoring Instrument).

- ❖ Singrauli in Madhya Pradesh.
- ❖ Neyveli and Chennai in Tamil Nadu.
- ❖ Talcher and Jharsuguda in Odisha.
- ❖ Korba in Chhattisgarh.
- ❖ Kutch in Gujarat.
- ❖ Ramagundam in Telangana.
- ❖ Chandrapur and Koradi in Maharashtra.

**Health Implications**

- Sulfur dioxide irritates the skin and mucous membranes of the eyes, nose, throat, and lungs. High concentrations of SO<sub>2</sub> can cause inflammation and irritation of the respiratory system, especially during heavy physical activity.
- The resulting symptoms can include pain when taking a deep breath, coughing, throat irritation, and breathing difficulties.



- High concentrations of SO<sub>2</sub> can affect lung function, worsen asthma attacks, and worsen existing heart disease in sensitive groups.
- Sensitive groups such as nascent children, pregnant women, old aged people are more vulnerable when it comes to the impact of pollution due to sulphur dioxide.

- **Other Diseases:** Small pollutants can **penetrate deeper into** organs and cells causing diseases like **dementia, fertility problems, reduced intelligence and other psychological disorders.**

### What needs to be done?

- ✓ **Implementation of strict emissions** should not be **detrimental to industries.** Therefore all the stakeholders must be taken into confidence.
- ✓ Government should encourage Industries by incentivizing them in terms of **adoption of less-pollutant technology, preference in procurement etc.**
- ✓ There is dire need of **‘Nudge’ on demand side of Power value chain,** to persuade citizens to adopt green energy measures in order to reduce pressure on non-renewable led power generation methods.

## Draft Resource Efficiency Policy

### News Excerpt

Recently, **the Ministry of Environment, Forests and Climate Change has proposed a draft National Resource Efficiency Policy 2019 which aims to streamline the efficient use of resources with minimum negative impact on environment.**

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### Pre-Connect

- MOEFCC, GoI constituted **India Resource Panel (InRP)** in 2015 to mainstream resource efficiency in policy formulation and in order to foster its implementation.
- The Panel came out with recommendations in April, 2017 that stressed that fostering Resource Efficiency would be achieved at scale only through enabling policy framework.
- **Joint Declaration** of Intent was signed with EU-REI and Memorandum of Understanding with TERI.
- NITI Aayog along with EU Delegation to India prepared a **Strategy paper on Resource Efficiency** in November, 2017.

#### BOX B4. Costs and Benefits of Resource Efficiency

Resource efficiency brings about multiple benefits along the three dimensions of sustainable development - economic, social and environmental. It has enormous potential for cost savings from reduced material use, reduction in social conflicts due to mining, increased job opportunities, reduction in climate change and environmental degradation

| Economic  | Social  | Environmental   |
|---|---|---|
| <ul style="list-style-type: none"> <li>• Rs. 60.8 billion in material savings in manufacturing sector alone</li> <li>• Reduce import dependence for critical minerals to improve the country's trade balance</li> <li>• In Steel sector, save material cost from 21 MT iron ore, 8.25 MT coking coal and 3.75 MT limestone by 2025</li> <li>• In Aluminium sector, save cost from 36 million barrels of crude oil eq. energy by 2025</li> <li>• Improve resource availability that is critical to the growth of industries</li> </ul> | <ul style="list-style-type: none"> <li>• Reduce conflict and displacement in mining areas, as well as improve health and welfare of local communities due to reduced extraction pressures</li> <li>• Improve affordability of and access to resources critical for poverty reduction eg. recycled aggregates and other secondary raw materials</li> <li>• Job creation in recycling sectors, innovative design and manufacturing</li> <li>• Contribute towards preserving resources for future generations</li> </ul> | <ul style="list-style-type: none"> <li>• Reduce ecological degradation and pollution associated with mining due to reduced extraction pressures</li> <li>• Reduction in GHG emissions from extraction, manufacturing and use phase</li> <li>• Avoid 31.5 MT of CO<sub>2</sub> emissions in steel sector and 13.5 MT of CO<sub>2</sub> emissions in aluminium sector</li> <li>• Avoid industrial wastes and landfill of solid wastes</li> <li>• Provide opportunities for restoration of landscape and water bodies</li> </ul> |

Figure B4.1. Benefits of resource efficiency to India (NITI Aayog, 2017; TERI, 2019)

#### Cost of Resource Efficiency Policy

The multi-dimensional benefits of the resource efficiency will drive the agenda of resource efficiency. Cost savings from the reduced material use and regulatory instruments as polluters-pays-principle, precautionary principle, differential pricing of virgin raw materials, landfill taxes/ban etc. will provide economic impetus to resource efficiency. Consistent, well-defined and efficient pro-resource efficiency and environmental regulations together with the existent support system for SMEs will enhance development of innovative business models to further the cause of resource efficiency.

### Analytica

- India is likely to be the largest populated country in the world in a decade, with **urbanization expected to rise to 50% from its current level of 34% by 2030.**
- Meeting the demand for products and services, of rising population with increased aspirations has led to mostly indiscriminate exploitation of natural resources and would further lead to increased pressure on resources resulting in environmental degradation, thereby raising sustainability concerns.

### Objectives of the Draft National Resource Efficiency Policy

- ✓ Reduction in primary resource consumption to 'sustainable' levels, in keeping with achieving the Sustainable Development Goals and staying within the planetary boundaries,
- ✓ Creation of higher value with less material through resource efficient and circular approaches,
- ✓ Waste minimization,
- ✓ Material security and
- ✓ Creation of employment opportunities and business models beneficial to the cause of environment protection and restoration.

### Steps need to be taken

- To achieve Resource Efficiency and foster the transition to circular economy, it is important to have **influence, participation and collective action of all major stakeholders** including industry, policy makers, government agencies, academic, civil society organizations including non-profit institutions, think tanks and business groups, consumers, and technology developers.
- It is **necessary to handle all the drivers** viz. regulatory instruments, market based incentives and disincentives, public procurement, capacity building of stakeholders, awareness raising and information sharing, and to involve all stakeholders, such as businesses, consumers, communities, scientists and academics.
- **Resource efficiency strategies need to be developed for specific sectors and regions** by the concerned governing authorities (Central Ministries/State Governments) in consultation with stakeholders, which will lay out sector/region specific scope, targets, timelines, action plans and interventions.
- **Monitoring of progress of the action plans** is critical to the successful implementation of resource efficiency.

**PEPPER IT WITH**  
E-waste Management Policy, EU-REI Project

## Single Use Plastic

### News Excerpt

Recently the Prime Minister pitched for freedom for India from single-use plastic in his Independence Day speech from Red Fort.

### Single use Plastic: A threat to environment

Items like plastic bags, straws, coffee stirrers, soda and water bottles and most food packaging materials are single use plastics.

- Nearly, 9 billion tonnes of plastic have been produced globally, since 1950, – it is equivalent to over four Mounts Everest of waste.
- 44 percent of this total amount of plastic was produced after the year 2000 only.
- It is estimated that a whopping 79 percent of all plastic produced since 1950 is still in the environment.
- A report of CPCB states that India generated approximately 26,000 tonnes of plastic waste daily in 2011-12, equivalent to the weight of 4,700 elephants.

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- Roughly 300 million tons of plastic is produced each year, half of which is single use plastics.
- Plastics are not bio-degradable either, they get into the landfills, get buried polluting soil or other environmental spheres.

- They get degraded into tiny particles, releasing toxic chemicals, which later make their way into our eatables.

- Water bodies like River, Lakes and Oceans also get polluted with single use

plastics, which kill or harm aquatic animals.

### Challenge of Recycling

- 94 percent of plastics are recyclable according to experts. But only 10-13% of plastic items are recycled world-over.
- Government and industry estimates suggest that India consumes about 13 million tonnes of plastic and recycles only about 4 million tonnes, rest is dumped in the sea, or other water bodies, leading to their contamination.
- Recycling of petroleum based disposable plastic is difficult due to its nature that requires, addition of new virgin materials and chemicals to achieve desirable plastic material, which are even more harmful to environment due to added chemicals, as per CPCB.
- In addition, only a limited number of items can be obtained by recycled plastics. Such items can be recycled only 3-4 times because plastic products have an end life.

### India's Initiatives

- ✓ On world environment day India announced to **phaseout single use plastic by 2022.**
- ✓ India reinforced its commitment, at the fourth UN Environment Assembly's life-cycle approaches to resource efficiency, energy, chemicals and waste management at Nairobi.
- ✓ It also, prohibited scrap plastic materials from entering Special Economic Zones (SEZs) and Export Oriented Units (EOUs), where they previously had been permitted.
- ✓ **Plastic waste management rules,2016** are meant to curb plastic waste and thereby prevent the environment from degradation.
- ✓ More than 20 states have notified banning single use plastic either totally or partially.

**Expanding threat**

- Import of PET bottle scrap & flakes have increased from **12,000 MT** in FY 16-17 to **48,000 MT** in FY 17-18, growing at 290%
- India has already imported **25,000 MT** in the first 3 months of FY 18-19
- About **9 million tonnes** of plastic waste is generated in India annually
- Discarded PET bottles in India are typically collected by scrap dealers for **₹14-15/kg**. 90% of all PET bottles are recycled in India
- The production of plastic materials is done in more than **30,000 units** that are estimated to employ **4 million people** in India

■ The Indian packaging industry, the largest consumer of plastic, is valued at over **\$32 billion** and offers employment to more than **10 lakh people**

### Actions taken world over

- ❖ Bangladesh was the first country to ban plastic bags in 2002.
- ❖ The European Union plans to ban single-use plastic items such as straws, forks, knives and cotton buds by 2021.
- ❖ Shanghai the commercial hub of China is gradually restraining the use of single-use plastics in catering, while its island province of Hainan has already pledged to completely eliminate single-use plastic by 2025.
- ❖ Governments, UN organizations and other entities launched partnerships & publications on the theme "Beat Plastic Pollution".



- ✓ The union environment ministry has been in talks with the state governments to bring a legislation to ban plastics.

### Impact

#### Positive: -

- Save the environment and all other components within it from degradation.
- Threat or harm to aquatic as well as terrestrial organisms can be prevented.
- Human health will not get affected due to the carcinogenic and other impacts of Plastic.

#### Negative: -

- Health of the economy will be dwindled due to loss in revenue to govt.
- Employment crisis will be a matter of grave concern for industry workers.
- Plastic is a cheap & easy to use material, whose disappearance will cause crisis in every sector of economy as far as packaging is concerned.

### Microbeads

Microbeads are small, solid, manufactured plastic particles that are **less than 5mm** and don't degrade or dissolve in water. They may be added to a range of products, including rinse-off cosmetics, personal care and cleaning products. Microbeads are not captured by most wastewater treatment systems. If they are washed down drains after use, they can end up in rivers, lakes and oceans.

Once in the water, microbeads can have a damaging effect on marine life, the environment and human health. This is due to their composition, ability to adsorb toxins and potential to transfer up the marine food chain. These tiny plastics persist in the environment as they are almost impossible to remove. The best way to reduce their impact is to prevent them from entering the environment.

## SARAL – State Rooftop Solar Attractiveness Index

### News Excerpt

Union Minister of State for Power and New & Renewable Energy and Skill Development & Entrepreneurship, recently launched the **State Rooftop Solar Attractiveness Index-SARAL which will incentivise rooftop solar by creating healthy competition among the States.**

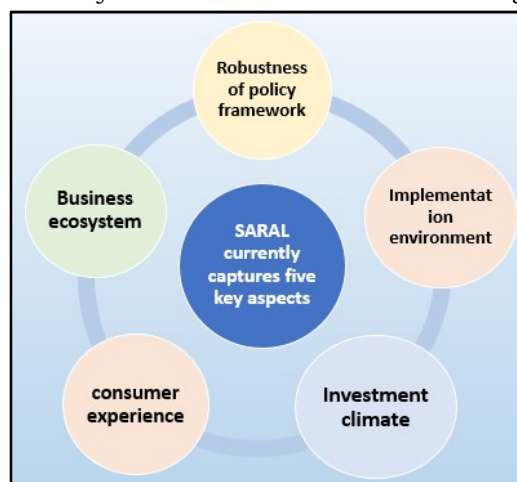
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### Pre-Connect

- The **State of Karnataka has been placed at the first rank in the Index** that evaluates Indian states based on their attractiveness for rooftop development.
- **Telangana, Gujarat and Andhra Pradesh** have got 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> rank respectively.
- SARAL has been designed collaboratively by the Ministry of New and Renewable Energy (MNRE), Shakti Sustainable Energy Foundation (SSEF), Associated Chambers of Commerce and Industry of India (ASSOCHAM) and Ernst & Young (EY).

### Benefits of Rooftop Solar Panels

- **They offer cost savings** - The tariff rates for rooftop solar in comparison to industrial and commercial tariff rates are cheaper by 17% and 27% respectively.
- **It increases access to energy** - Since rooftop solar panels harness the power of the sun to generate electricity, they are eco-friendly. Furthermore, their cost of operation is also stable.
- **Support from the government** - In order to encourage people to adopt solar energy, the government offers tax credits to those who install rooftop solar panels whether it be for residential or commercial purposes. As per the Ministry of New and Renewable Energy, the government pays 30% of the installation cost as a subsidy to the installer.
- **Reduces carbon footprints** - Solar panels harness sunlight to generate electricity. So, they pose fewer pollution risks to the environment in comparison to conventional sources of



energy.

- **Low maintenance cost** -They come with a service life of over 20 years if maintained properly.
- **Suitable for Indian climate**- Rooftop solar panels utilize sunlight to convert it into electricity. India is situated at an ideal geographical location and receives ample tropical sunlight. There are almost 300 sunny days with clear skies each year in India. Thus, rooftop solar panels are ideal to be used here.
- **Multiple applications of solar power** -Along with the generation of electricity, it can be used to heat water and supply hot water or air to a building. It can also be used to run electric generators.
- **It doesn't require additional space for installation.** Moreover, panels offer protection to the roof of the building in which they are installed.

### International Solar Alliance

Union Cabinet chaired by Prime Minister has recently approved the Ratification of the amended Framework Agreement of the **International Solar Agreement (ISA) for opening up the ISA membership to all countries that are members of United Nations (UN).**

#### Benefits:

- ❖ Opening of membership to all members of the United Nations will put solar energy in global agenda with universal appeal for developing and deploying solar energy.
- ❖ Expanding membership will make the ISA inclusive and will further benefit at a global scale.
- ❖ Trans-regional solar energy cooperation can pave the way for equability and a just energy order in the international arena.
- ❖ Initiative will widen regional cooperation through "technological transfer", "storage of solar energy" and even financial assistance to member countries.
- ❖ India, which is emerging as the hub of solar energy, can reduce its energy dependence on the West Asian countries. This will save a lot of foreign exchange.
- ❖ Moreover, Such Initiatives will Reduce carbon footprints.
- ❖ This Initiative will add a new dynamism to energy diplomacy in the 21<sup>st</sup> century.

### Analytica

- ✓ The **Indian Grid Connected Rooftop Photo Voltaic (GRPV)** segment is slowly gaining momentum with substantial interest from entrepreneurs, developers, financial institutions, development banks, end users and government entities.
- ✓ On a very positive note, **rooftop solar PV has already achieved grid parity for commercial and industrial consumers** and is fast becoming attractive for residential consumers as well.
- ✓ To achieve rooftop solar targets, it is important to develop an ecosystem that ensures information symmetry, access to financing and clear market signals. **Thus, the MNRE has developed the SARAL that evaluates Indian states based on their attractiveness for rooftop development.**

### Conclusion

- SARAL is the first of its kind index to provide a comprehensive overview of state-level measures adopted to facilitate rooftop solar deployment.
- More such steps are needed to create conducive environment for solar rooftop installations, encourage investment, awareness generation and lead to accelerated growth of the sector.

#### **PEPPER IT WITH**

Deen Dayal Upadhyay Gram Jyoti Yojana (**DDUGJY**), Integrated Power Distribution Scheme (**IPDS**), **UDAY**, 24/7 power supply.

## **UNIDO and NISE Programme**

### News Excerpt

Recently, an agreement was signed between the **National Institute of Solar Energy (NISE)** and the **United Nations Industrial Development Organization (UNIDO)** to initiate a **skill development programme** for different levels of beneficiaries in the '**Solar thermal energy sector**'.

### Pre-Connect

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- NISE, an autonomous institution of Ministry of New and Renewable (MNRE), is the apex National R&D institution in the field Solar Energy.
- **NISE** organizes "**Suryamitra**" **skill development programmes** in collaboration with State Nodal Agencies, at various locations across the country. This programme is sponsored by Ministry of New & Renewable Energy, Government of India.
- It is designed to prepare the candidates to become new **entrepreneurs in Solar Energy sector**.

### Key Highlights

- UNIDO and NISE will engage national and international experts to bring the best practices by developing specialized training material.
- The agreement is part of the ongoing MNRE-GEF-UNIDO project implemented jointly by UNIDO and to support **capacitybuilding and skill development of technical manpower in the Concentrated Solar Thermal Energy Technologies (CST)** which are being used to replace conventional fossil fuels e.g. coal, diesel, furnace oil etc. and save costs and emissions in the industrial process heat applications.

### Analytica

- ✓ There are gaps in the capacity and quality of training infrastructure as well as outputs, insufficient focus on workforce aspirations, lack of certification and common standards and a pointed lack of focus on the unorganized sector. Skilled manpower are required for installation, commissioning, operation and maintenance in the field of solar technology.
- ✓ This initiative will help to develop the skills of youth, considering the opportunities for employment in the growing **Solar Energy Power project's installation, operation & maintenance in India and abroad**.

- ❖ **United Nations Industrial Development Organization (UNIDO)** is the specialized agency of the United Nations that promotes industrial development for poverty reduction, inclusive globalization and environmental sustainability.
- ❖ As of 1 April 2019, 170 States are Members of UNIDO.
- ❖ The mission of the UNIDO, as described in **the Lima Declaration** adopted at the fifteenth session of the UNIDO General Conference in 2013, is to promote and accelerate inclusive and sustainable industrial development (ISID) in Member States.
- ❖ UNIDO's mandate is fully recognized in **SDG-9**, which calls to "Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation".

### PEPPER IT WITH

PMKVY, National Policy for Skill Development and Entrepreneurship 2015, Skill Loan scheme, Skill India

## Ocean Energy Declared as Renewable Energy

### News Excerpt

The power ministry has recently approved a proposal to declare ocean energy as renewable energy.

### Potential of ocean energy development in India

- India has vast maritime boundary of over 7500 km and hence there is immense scope to explore and develop ocean energy.
- Although the **total established potential of tidal energy is nearly 12,455 MW**. India does not have any installed Ocean Energy capacity.
- **Potential tidal energy** locations identified at Khambat & Kutch regions, large backwaters, where barrage technology could be used.
- The Ganges Delta in the Sundarbans is also a potential tidal energy location.
- The total potential of **wave energy** in India along the country's coast is estimated to be nearly 40,000 MW.
- Ocean **Thermal Energy** Conversion (OTEC) has a perceived potential of 180,000 MW.

### Analytica

- **The ocean forms one of the largest yet least explored renewable energy sources on earth. Ocean energy has the potential for providing a substantial amount of new renewable and reliable energy around the world.**

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- The main sources of ocean energy are: Tidal streams, Ocean currents, Tidal range (rise and fall), Waves, Ocean thermal energy, Salinity gradients

### **Ocean Energy has several significant advantages over other renewable energy sources:**

- **Predictable and reliable.** Unlike wind, solar and other ocean energy sources such as wave power, tides and ocean currents are almost 100 percent predictable. The endless flows create reliability of the future energy availability.
- **Global:** Tidal streams and ocean currents are available on all continents.
- **Energy-rich:** Moving water is 832 times denser than moving air, which multiplies the kinetic energy by the same factor.
- **Limited use of land:** In many regions, land is a scarce resource. Development of ocean energy can help in dealing with energy crisis in such regions.

#### **Related Development: Environment and Social Management Framework (ESMF)**

Recently Ministry of Environment, Forest and Climate Change has released the draft Environment and Social Management Framework (ESMF) which is a **part of World Bank funded project**. The document lays out guidelines out for coastal States to adopt when they approve and regulate projects in coastal zones.

#### **Key highlights of draft**

- ❖ **ESMF document describes** about **environmental and social aspects** that ought to be **integrated** into the **planning, design, and implementation of projects. It links coastal conservation, climate resilience, and poverty reduction.**
- ❖ ESMF is intended to **enhance coastal resource efficiency** and **resilience** by building collective capacity among communities through **de-centralised governance** for adopting and **implementing integrated coastal management approaches.**
- ❖ Livelihood improvement projects include demonstration of climate resilient or salinity resistant agriculture, water harvesting and recharge/storage, creation of infrastructure and facilities to support eco-tourism, community-based small-scale mariculture, seaweed cultivation, aquaponics, and value addition to other livelihood activities.
- ❖ ESMF underlines that projects should strive to avoid or minimise impacts on cultural properties and natural habitats, compensate any loss of livelihood or assets, adopt higher work safety standards, occupational and community health and safety.

#### **Limitations**

- ✓ Most types of technologies are currently at pre-R&D / demonstration stage or the initial stage of commercialization in India, while such technologies have, so far, reached developmental stage in many countries.
- ✓ **Other issues:** -Intermittent supply, Cost, Ecosystem Alteration, Habitat destruction, Expensive designs/projects, Lack of suitable locations, Obstruction in fish's migration, Oceanic disturbances & atmospheric changes etc. are other challenges to tackle.

#### **Way Forward**

- The government of India in recent times has taken considerable measures to develop and harness energy from renewable sources. A similar initiative in line with the International Solar alliance is needed for the development of Ocean energy.
- Development of Ocean energy will help in giving a boost to blue economy. Also, it will help in achieving **SDGs 7,13,14** and will prove instrumental in reducing green-house gases.
- India must focus on achieving the INDC targets, it decided at **Paris summit**.
- To move towards a better future with Green-Earth and Blue-Sky, it is sine-qua-non to focus on clean energies.

#### **European Union- A Case Study**

E.U is in the forefront of Ocean energy development. The aim is to reach 100 G.W of combined Wave & Tidal capacity installed by 2050. Over 50% of global RD&D investment in Ocean energy is taking place within the E.U. They have implemented support mechanism to aid the development of Ocean energy. European commissioner for environment clarified their aim of sourcing 32% of their total energy from Renewables, which also includes a substantial quantity of Ocean energy by 2030. Their first energy demonstration array became operational by 2016. Nearly 60-70 MW of Ocean energy projects have become operational by 2018.



## Composite Water management Index (CWMI) 2.0

### News Excerpt

Composite Water Management Index (CWMI 2.0) was recently released by **NITI Aayog**. The states were ranked across **nine themes and cover 25 states and 2 union territories**. This has been done in partnership with Ministry of Jal Shakti, Ministry of Rural Development and all the States/ Union Territories.

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### Pre-Connect

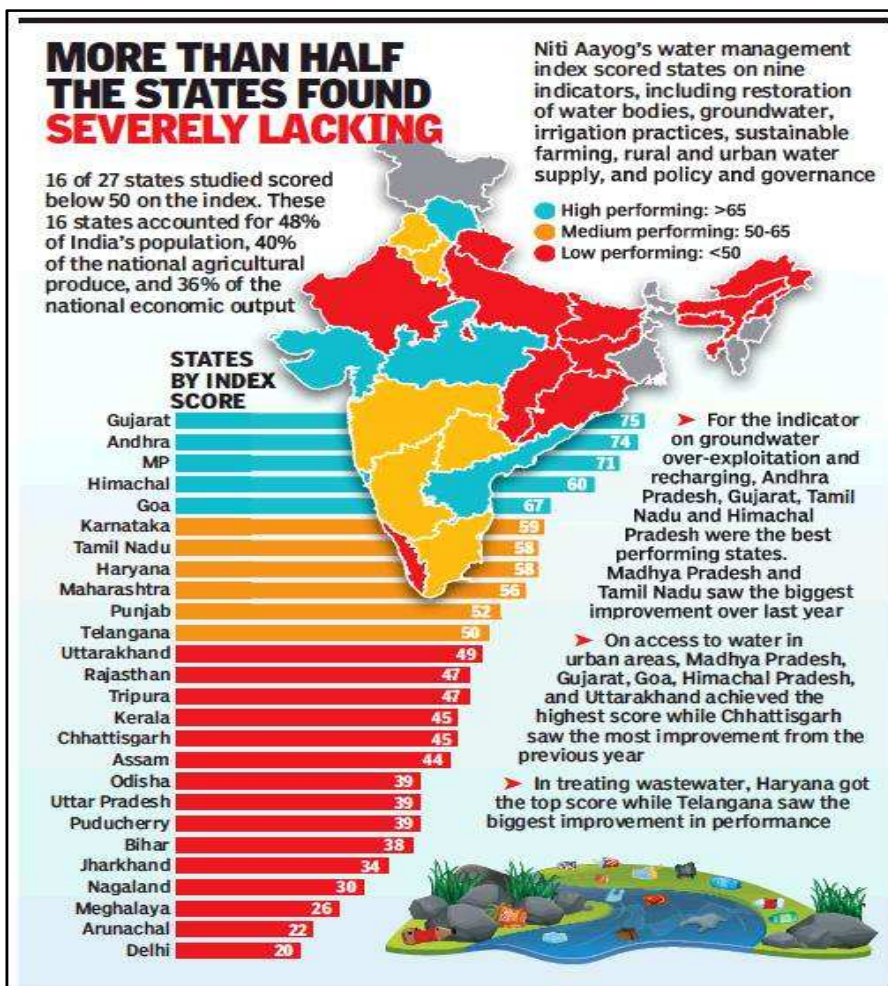
- **NITI Aayog first launched and conceptualized the Composite Water Management Index in 2018.**
- **Gujarat** hold on to its rank one in the reference year (2017-18).
- On an average, **80% of the states** assessed on the Index over the last three years have improved their water management scores, with an average improvement of +5.2 points.
- Objective of Index is to involve all key stakeholders to understand how states can better manage resources.

### Analytica

- Water is the largest natural resource but only 3% of it is fresh water, of which just 1/3 is accessible for use in agriculture and cities. The rest is frozen in glaciers or hidden too deep underground.
- Increase in global freshwater consumption has led to the depletion of over half of the world's largest aquifers, and is a problem that will likely deteriorate as demand grows.
- At this pace, available freshwater reserves needed to ensure basic water, food, and energy security are predicted to drop by 40%.
- As the world warms, climate change can threaten ecosystems and environments that protect vital water resources, limiting access to them even more. Hence, sustainable use of such a precious natural resource has become a need of an hour.

### What needs to be done?

- ✓ Looking at the current situation, there is a need for a paradigm shift. India urgently requires a transition from this '**supply-and-supply-more water**' provision to measures which lead towards improving water use efficiency, reducing leakages, recharging/restoring local water bodies as well as applying for higher tariffs and ownership by various stakeholders.



The **Union government recently formed a new Jal Shakti (water) ministry**, which aims at tackling water issues with a holistic and integrated perspective on the subject. The ministry has announced an **ambitious plan to provide piped water connections to every household in India by 2024**.

- ✓ A **recovery-based closed loop** system is the need of the hour.
- ✓ It is time to go back and start using traditional practice of rainwater harvesting. Presently, India captures only 8% of its annual rainfall, among the lowest in the world.
- ✓ Another aspect is the **treatment and reuse of wastewater**. About 80 per cent of the water that reaches households, leaves as waste and pollutes our water bodies and environment. There is a huge potential in reusing and recycling this treated wastewater at least for non-potable purposes, which is cost effective.
- ✓ It is important to understand that managing the water situation is not the job of only engineers but all stakeholders including hydrogeologists, economists, planners and most importantly, communities themselves.

**PEPPER IT WITH**  
**Jal Shakti Abhiyan**, WaterAid  
 India, Jal jeewan mission

## World Bank report on Water pollution

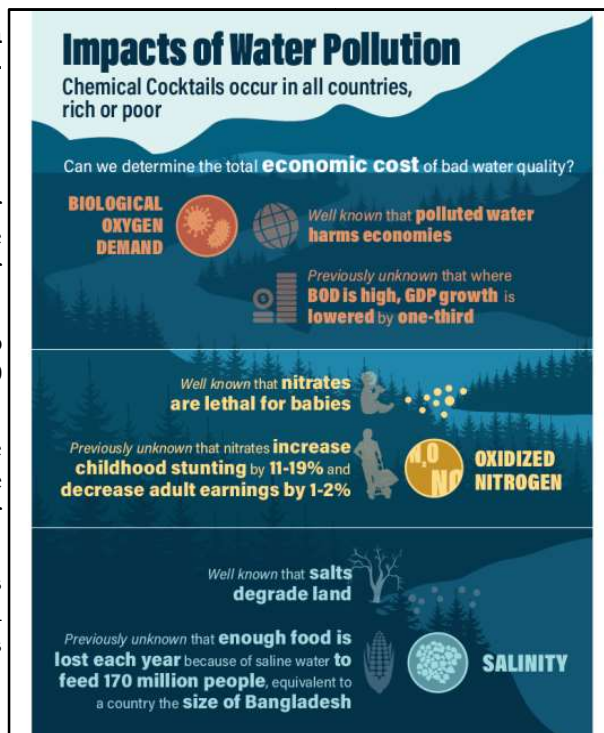
### News Excerpt

**World Bank** has recently released a report on **Water pollution** titled **"Quality Unknown-The Invisible Water Crisis"**. The report stated about invisible crisis of water quality which hamper **economic growth**.

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### Findings of the report

- The report found that a lack of clean water limits economic growth by one-third.
- It called for immediate global, national, and local-level attention.
- As per the report, salinity in the water and soil increases due to more intense droughts, storm surges and rising water extraction.
- The world is losing enough food to saline water each year to feed 170 million people.
- The report demonstrates that the parameters identified in SDG 6.3.2 have impacts that are wider, deeper, and larger than previously known.
- When Biological Oxygen Demand crosses a certain threshold, GDP growth in downstream regions drops by as much as a third because of impacts on health, agriculture, and ecosystems.



### Causes of poor water quality

- A key **contributor to poor water quality is nitrogen**, which, when applied as fertilizer in agriculture, enters rivers, lakes and oceans where it transforms into nitrates.
- The run-off and release from every additional kilogram of nitrogen fertilizer per hectare into water can **increase the level of childhood stunting by as much as 19 percent** and reduce future adult earnings by as much as 2 percent, compared to those who are not exposed.
- Other than reverse osmosis, no home remedy exists for denitrifying water. Nitrogen removal is also expensive, which makes this a higher hurdle than traditional drinking water treatment.

**PEPPER IT WITH**  
 India's National River Conservation Plan (**NRCP**), **Zero Liquid Discharge**, Section 5 of Environment (Protection) Act, 1986, Section 18(1) (b) of Water (Prevention and Control of Pollution) Act, 1974, Central Water Commission

### Key Recommendations of the Report

- ✓ Accurate monitoring of pollution loads
- ✓ Effective enforcement mechanisms for proper implementation of environment policies and standards.
- ✓ Water treatment infrastructure supported with incentives for private investment
- ✓ Reliable, accurate information disclosure to households to inspire citizen engagement
- ✓ The report also recommends policy solutions such as better information gathering including with **blockchain technology, greater prevention efforts, and more investment in protecting water resources.**

**ICIMOD:** The International Centre for Integrated Mountain Development (ICIMOD) is a regional intergovernmental learning and knowledge sharing centre serving the eight regional member countries of the Hindu Kush Himalaya – Afghanistan, Bangladesh, Bhutan, China, India, Myanmar, Nepal, and Pakistan – and based in Kathmandu, Nepal.

### Way Forward

- Although water quality is a wicked problem, and with uncertainty surrounding its impacts, instruments exist to tackle it. They require **political commitment** at the highest level, reflecting the size of the challenge.
- Constructing a **clear and comprehensive set of laws** around water pollution is critical to protecting water resources.
- **Economic incentive schemes** such as pollutant taxes, tradable permit schemes, or in the case of nonpoint source pollution, payment for environmental or watershed service schemes have the best outcomes but are the hardest to implement.
- Emerging technologies such as remote sensing, machine learning, and blockchain can help overcome many of enforcement constraints and offer new possibilities when capacity is limited.
- Thus, treatment of polluted water is not a panacea to the water quality problem, but it is a necessary component. Treating both drinking water and wastewater is critical for a country's health, economy, and environment.

**UNREDD+:** -The REDD+ programme was initiated by the United Nations in 2005 to mitigate climate change through enhanced forest management in developing countries. It aimed to create incentives for communities so that they stop forest degrading practices.

## Gogabeel- conservation efforts and community involvement

### News Excerpt

Recently, Gogabeel has been declared Bihar's first community reserve. It is located in the Katihar district of Bihar and is one of the 15 protected areas of Bihar.

### Geography

- Flow from the rivers, Mahananda and Kankhar in the north & the Ganges in the south- east, formed Gogabeel, the fifteenth Protected Area in Bihar.
- It is a permanent waterbody (an Oxbow lake), although it shrinks to some extent in the summer but never dries completely.

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### Importance of community involvement in conservation efforts

- Encouragement to communities in order to sustain wildlife populations has dual benefits: **Protection of the environment** and **economic gains to communities** thus helping in rural poverty alleviation.
- Untapped local **intelligence**: Because of their proximity and knowledge of wildlife, local people are well placed to participate in efforts to combat poaching and the illegal trade.
- The transfer of rights to communities and equitable benefit sharing help in gaining the **trust of communities and give them sense of belongingness.**
- Community involvement shifts focus from quantitative development and protection of natural resources to qualitative development.



### Challenges in adopting community based conservation efforts

- ✓ **Weak institutional arrangement and lack of efficient leadership** at community level
- ✓ Individuals belonging to a community always have a **diverse set** of socio-cultural opinions and backgrounds, different economic situations, different aspirations and different compulsions. This may create conflicts.
- ✓ **Benefits** derived from utilisation of natural resources for communities and especially at household levels **maynot be adequate or appropriate**. In some cases the households in the communities are incurring more resource management costs compared to benefits received from resource utilisation.
- ✓ Sometimes, there is only limited **devolution of power and authority over land and resources from the state to local communities** that are involved in community based conservation approaches.

### Community Reserves

- ❖ Conservation reserves or community reserves are protected areas under Wildlife (Protection) amendment act, 2002.
- ❖ They act as buffer zones to or connectors and migration corridors between established national parks, wildlife sanctuaries and reserved and protected forests of India.
- ❖ Such areas are considered as conservation areas if they are uninhabited and completely owned by the Government, but used for subsistence by communities.
- ❖ They are called community areas if part of the lands is privately owned.

### UN REDD+

#### News Excerpt

The Reducing Emissions from Deforestation and Forest Degradation (REDD+) programme being conducted jointly by Indian Council of Forestry Research and Education (ICFRE) and International Centre for Integrated Mountain Development (ICIMOD) has been extended till July 2020.

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#### About

- This programme was launched in January 2016 in Mizoram to address the issues of deforestation and degradation of forest, threatening ecological balance in India's Himalayan states.
- The project is aimed at capacity building of the local communities through spreading awareness about these changes, adapt to them, and make the most of new opportunities, while addressing upstream-downstream issues.
- Under the project people were provided with objects like solar driers, wooden stoves with better fuel efficiency, as they mainly depend on forest for fuelwood.
- Alternative sources of income were also created through planting bamboo, share coffee plantation etc.
- The project began in association with the environment, nature conservation and nuclear safety Ministry of Germany.
- Other than India, the programme is implemented in Bhutan, Myanmar and Nepal (covering the Hindu-Kush region).

#### PEPPER IT WITH

Abubshehar Community reserve. Buguns' community reserve, Kanwar Jheel

### IPCC Land Use Report

#### News Excerpt

- The Intergovernmental Panel on Climate Change (IPCC) highlighted in its latest report that land is already under growing human pressure and climate change is adding to these pressures.
- It also informed that, the goal, of global warming to well below 2°C, can be achieved only by reducing greenhouse gas emissions from all sectors such as land and food.

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#### Key-highlights

#### Land, a Critical Resource

- Land has significant role in the climate system. Its usage in Agriculture, forestry and



others, account for nearly 23% of human greenhouse gas emissions.

- At the same time natural land processes absorb carbon dioxide equivalent to almost a third of carbon dioxide emissions from fossil fuels and industry.

### Desertification and Land Degradation

- Degraded land is less productive, which in turn affects its ability to absorb carbon leading to climate change.
- The phenomenon of climate change exacerbates land degradation, while the phenomenon of land degradation exacerbates climate change.
- Drylands and places which experience desertification are more prone to climate change and extreme events such as drought, heatwaves, and dust storms, with an expanding global population adding further pressure.

### Food Security: -

- As per the report, climate change is affecting all the 5 poles of food security: availability (yield and production), accessibility (prices and ability to obtain food), utilization (nutrition and cooking), stability (disruptions to availability) and Affordability.
- Different effects to be seen in different countries, but impacts to be more drastic on low-income countries in Africa, Asia, Latin America and the Caribbean.

### Way Forward

- Sustainable land management is a way to protect communities from the detrimental impacts of land degradation.
- Conservation and restoration of ecosystems and biodiversity can prove to be a vital tool to prevent land degradation.
- Locally appropriate policies and governance systems are needed in order to minimize the impact of land degradation.
- Coordinated action to address climate change can simultaneously improve land, food security and nutrition, and help to end hunger.
- Policies that are outside the land and energy domains, such as on transport and environment, can also make a critical difference to tackling climate change.
- Acting early is more cost-effective as it avoids losses.

### Global Coalition on the Willing Of Pollinators

Recently, Nigeria became the fourth African country to join the Global Coalition of the Willing on Pollinators.

The coalition now has 28 signatories. It takes follow up on the findings of IPBES Assessment on Pollinators, Pollination and Food Production, which found that many of the world's pollinator species are on the decline. The initiative to form a coalition was taken by the Netherlands in 2016 at the *Conference of the Parties–Convention of Biological Diversity held in Mexico*.

### What is Pollinator?

A pollinator is anything that helps carry pollen from the male part of the flower (stamen) to the female part of the same or another flower (stigma). The movement of pollen must occur for the plant to become fertilized and produce fruits, seeds, and young plants. Some plants are self-pollinating, while others may be fertilized by pollen carried by wind or water. Still, other flowers are pollinated by insects and animals - such as bees, wasps, moths, butterflies, birds, flies and small mammals, including bats.

## CITES Meeting

### News Excerpt

- The 18th meeting of the Conference of the Parties (CoP) to the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES) recently concluded at Geneva.
- CoP adopted the **CITES Strategic Vision Post-2020**. In meeting CoP updated and revised the trade rules (by changing in Appendix) for many of threatened wildlife species.

### Pre-Connect

- CITES sets the rules for international trade in wild fauna and flora. CoP meetings occur

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roughly every three years and changes to trade rules, through amendments to the Convention's Appendices.

- It is essential tool to address one of **the drivers of biodiversity loss, unsustainable use, and pragmatic results-driven Convention.**
- The CITES (CoP-17) adopted a **novel resolution on corruption and wildlife crime** and as well as on cybercrime as it relates to illegal trade in CITES-listed species.

### Analytica

- ✓ World is losing species at a faster rate.
- ✓ The populations of mammals, reptiles, amphibians, birds and fish fell 60% between 1970 and 2014.
- ✓ Habit destruction shows no sign of abating, with humanity gobbling up land for agriculture, infrastructure and urban expansion.
- ✓ To avert irreversible losses to biodiversity and humanity, there is a dire need of Global multilateral, legitimate mechanism like CITES.
- ✓ Outcomes of meeting will have a real and immediate effect on the nationwide legislation, regulation, and operating practices across the globe for international trade in species listed on the CITES Appendices.

#### **ABOUT CITES**

- ❖ **Purpose:** It seeks to protect wildlife threaten by trade through collective efforts.
- ❖ **Aim:** to ensure sustainable and legal trade in wildlife.
- ❖ **Appendix I** includes species that are in danger of extinction, and trade for commercial purposes is prohibited.
- ❖ **Appendix II** includes species that aren't facing imminent extinction but need monitoring so that trade doesn't become a threat.
- ❖ **Appendix III** includes species that are protected in at least one country.
- ❖ **Scope:** CITES came into force in 1975, about 5,800 species of animals and 30,000 species of plants protected by CITES currently.
- ❖ **Parties:** CITES had 183 parties.
- ❖ CoP19 will be held in 2022 in Costa Rica.

### Conclusion

- With the increasing awareness and involvement, workable balance between people and nature has become a necessity.
- Balance between the need to protect species of plants and animals from extinction and the need for nations to use these resources for trade, growth and development should be understood. An eco centric approach should be adopted.
- There is need of effective multilateralism, robust governance system to solve the wildlife trade challenges of the 21st century. CITES has clearly shown the important role that it plays in reducing the pressure of illegal and unsustainable trade in wild flora and fauna on biodiversity, and enhancing the benefits to wildlife conservation and human well-being that derive from legal wildlife trade at sustainable levels.

## **Urban Environmental Management: BRICS**

### News Excerpt

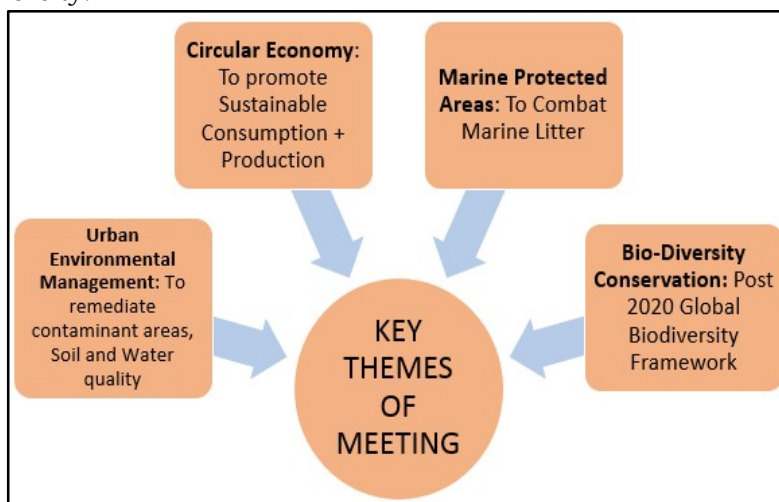
Recently, the fifth BRICS Ministers of Environment Meeting was held under the theme, **'Contribution of Urban Environmental Management to Improving the Quality of Life in Cities'**. During the summit BRICS leaders issued a joint statement, expressing commitment to supporting the development of the post-2020 global biodiversity framework and urging that the UNFCCC negotiations result in "fair and effective" outcomes.

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### Key Highlights

- The BRICS countries acknowledge Brazil's proposal to structure the **"environmental quality urban agenda"** according to the following themes: 1) clean rivers and seas; 2) waste management, resource efficiency and recovery of contaminated areas; 3) sanitation; 4) air quality; and 5) urban green areas.
- Ministers expressed their commitments towards prioritizing biodiversity conservation and developing a biodiversity cooperation mechanism.

- They also resolved to reduce **marine litter** by identifying solutions to reduce land-based impacts that affect marine ecosystems, through enhancing urban environment quality and protecting ecosystems and biodiversity.
- On **desertification**, ministers reaffirmed their commitment in combating desertification, mitigating the effects of drought and restoring degraded land and soil.
- **Multi-lateral Finance:** Ministers reaffirmed the importance new sources of financing individual, bilateral and multilateral projects, and propose to consider the creation of a special New Development Bank (NDB) grant fund to support BRICS environmental cooperation.



### Need of Urban Environment Management

- **Urban Environmental Management (UEM)** responds to the need to examine urban growth and environmental problems from the management and planning perspectives to contribute to the development of sustainable, inclusive and resilient cities.
- The core objectives are- understanding dynamics of urban regions and developing effective interventions using various decision support systems and instruments in multi-stakeholder settings.
- Estimates suggest that, in India by 2025 more than 50% of the total 1.4 billion population in the country will live in cities and towns. The rapid pace of increase in urban population shall be accompanied by rising incomes, industrial growth, consumerism and deterioration of natural resources.
- Urban environment is already distressed; the increased pressure on it in future may further worsen the situation. Hence there is urgent need to understand the issues in urban regions, their driving forces and ways to tackle them in order to improve the urban environment.

## Amazon Rainforest Fires

### News Excerpt

Over the last several days, the Amazon rainforest has been burning at a rate that has alarmed environmentalists and governments worldwide. Over 9,500 distinct fires are burning through its main basins since August 15, 2019. Overall, Brazil has seen more than 76,000 fires ravage the Amazon in 2019, of which around 10,000 have been started in the past few weeks, mainly by loggers and farmers seeking, as they do during the summer months, to clear vast tracts for agricultural or industrial use.

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### Pre-Connect

- Forest fire is not an exceptional phenomenon in Amazon. The rainforest experiences regular and widespread fires at this time of the year due to dry season.
- But environmentalists across the world believe that this disaster is indeed man-made and Brazil's President Bolsonaro's anti-environment approach is leading to large scale deforestation in Amazon for mining and agricultural activities.
- According to scholars, this year, the region did not experience extreme dry weather. The dry season creates the favourable conditions for the use and spread of fire, but starting a fire is in general the work of humans, either deliberately or by accident.

### Why are the Amazon fires a cause for concern?

- The Amazon rainforest is a repository of rich biodiversity and **produces approximately 20 per cent of oxygen in the Earth's atmosphere**. They are rightly called as the "**lungs of the planet**".

- **The Amazon absorbs 2 billion tons of CO<sub>2</sub> per year** (or 5% of annual emissions), making it a vital part of preventing climate change.
- It is also **home to indigenous communities** whose lives and homelands are under threat due to encroachment by the Brazil government, foreign corporations and governments with economic interests in the resource-rich region, and local farmers.
- Research has suggested that **further deforestation could lead to the Amazon's transformation from the world's largest rainforest to a savanna**, which would reverse the region's ecology.

### Reactions of the International Community

- ✓ The European Union has reacted sharply to this development. French President Emmanuel Macron called for G7 leaders to discuss the environmental crisis in Brazil at a summit in the French coastal resort of Biarritz.
- ✓ Both **France and Ireland threatened to oppose an EU trade deal** struck in June with a regional South American bloc following Brazil's response.
- ✓ Germany and Norway have suspended funding for programmes that aim to stop deforestation in the Amazon and have accused Brazil of doing little to protect the forests.
- ✓ G7 countries promised €20 million in aid for the rainforest, which president Bolsonaro refused to accept.
- ✓ Bowing to domestic protests and international pressure, Bolsonaro deployed the military over the weekend to fight the fires burning across six Brazilian states.
- ✓ Indigenous groups and environment activists have led protests and criticised Bolsonaro for his comments and policies.



### Other threats faced by the Amazon Rainforests

- **Deforestation** for farming is one of the most serious threats to the rain forest, a problem common to all nine countries under Amazon jurisdictions: Bolivia, Brazil, Colombia, Ecuador, French Guiana, Guyana, Peru, Suriname and Venezuela.
- **Illegal mining operations** being carried out in most Amazon basin region countries causes significant damage, compounded by the use of chemicals such as mercury — particularly in gold mining — which has contaminated soil and streams.
- Lack of a state presence in many remote and rural areas has also contributed to the growing practice of **illegal land occupation**, in which landless farmers settle on land hoping to get a legal title at some point.
- The Amazon's massive timber resources long put the rainforest at risk from **illegal logging** concerns, particularly those trading in hardwoods like mahogany, now in danger of being wiped out from over-exploitation.

### Possible ways for sustainable management of resources

#### International Approaches:

**Debt reduction programme** – Many tropical rainforests are located in LICs. Many LICs are heavily in debt and often use natural resources such as the rainforest as a way of making money to pay off loans. However, there have been instances when wealthier countries have agreed to write off the debt in return for protecting the rainforest. In 2010 The USA and Brazil signed an agreement converting \$21m of Brazilian debt into a fund to protect tropical ecosystems.



**International Agreements** – Tropical hardwood, such as mahogany, is in high demand in richer countries to make things like furniture. This high demand is leading to increased rates of illegal deforestation. To overcome this, international agreements must come into force to restrict wood that is not from a sustainable sourced being imported into countries.

### National Approaches

**Education** – ensuring those involved in the exploitation and management of the forest understand the consequences behind their actions. an example of this is the roll-out of Coffee Sustainability Curriculum through a new app and advanced training courses in Brazil.

**Forest reserves** – areas protected from exploitation.

**Monitoring** – use of satellite technology and photography to check that any activities taking place are legal and follow guidelines for sustainability.

### Local approaches

**Afforestation** – the opposite of deforestation. If trees are cut down, they are replaced to maintain the canopy.

**Shifting Cultivation** – Farmers should move on after 2-3 years to allow the rainforest to recover.

**Rubber tapping** – More sustainable methods of exploiting the rainforest should be pursued e.g. rubber tapping.

**Selective Logging** – Only certain trees (e.g. just the older or inferior ones) are cut down – most trees in the area are left standing. This causes less damage as the trees that remain provide soil cover, avoiding leaching of nutrients and soil erosion and protecting the nutrient cycle.

**Agroforestry** – growing trees and crops at the same time. This lets farmers take advantage of shelter from the canopy of trees. It prevents soil erosion and the crops benefit from the nutrients from the dead organic matter.

## Asian Small Clawed Otters

### News Excerpt

Asian small-clawed and smooth-coated otters were placed in Appendix I of the Convention on International Trade in Endangered Species (CITES) in the recent i.e. 18<sup>th</sup> Conference of Parties (CoP) in Geneva.

### About

- The smallest of the world's otters, the Asian small-clawed otter (*Aonyx-Cinerea*) is found widely across Asia from south-western India, through southern China, the Malay Peninsula, to Sumatra, Java, Borneo and the Palawan Island in the Philippines.
- Smooth-coated otter (*Lutrogaleperspicillata*) is characterized by a very smooth, sleek pelage. Their eyes and ears are small, the tail is flattened, limbs are short, strong, and the fore and hind paws are large and well-webbed. These otters have generally been described as fish specialist. Smooth-coated otter is distributed throughout the country from the Himalayas and to the south in India.
- Being amphibious in nature, this animal is found in and around a range of habitats including rivers, hill streams, estuaries, marshes, wetlands, and mangroves.
- As apex predators, they function as key links in cycling nutrients between aquatic and terrestrial systems, and also have strong influences on prey communities.
- Both species are classified as Threatened Species on IUCN's Red List, because of facing a 'high risk of extinction in the wild' so, are listed as 'vulnerable' since 2008.

### Common Threats

- Common threats to **Otters** are the destruction of habitat and overexploitation of their prey by humans.
- Also, they have been at high risk due to great demand for their skins as well as for them to be used as pets.

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## Magnetospheric Multiscale Mission

### News Excerpt

Recently, the first proof of 'interplanetary shock wave' is found in our solar system by NASA's Magnetospheric Multiscale Mission.

### What is Magnetospheric Multiscale Mission (MMS)?

MMS investigates how the Sun's and Earth's magnetic fields connect and

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disconnect, explosively transferring energy from one to the other in a process that is important at the Sun, other planets, and everywhere in the universe, known as magnetic reconnection.

### Significance

- MMS observes reconnection from Earth's very own protective magnetic space environment, the magnetosphere.
- Reconnection limits the performance of fusion reactors and is the final governor of geospace weather that affects modern technological systems such as telecommunications networks, GPS navigation, and electrical power grids.
- MMS reveals, for the first time, the small-scale three-dimensional structure and dynamics of the elusively thin and fast-moving electron diffusion region.
- By studying reconnection in this local, natural laboratory, MMS can help us understand reconnection elsewhere in the universe as well, like in the atmosphere of the sun and other stars, in the vicinity of black holes and neutron stars, and at the boundary between our solar system's heliosphere and interstellar space.

### Interplanetary Shock Wave

- ❖ Interplanetary shocks are a type of collision-less shock —where particles transfer energy through electromagnetic fields instead of directly bouncing into one another.
- ❖ Starting at the sun, shocks continually release streams of charged particles called the solar wind.
- ❖ Solar wind typically comes in two types — slow and fast. When a fast stream of solar wind overtakes a slower stream, it creates a shock wave. Like a boat moving through a river creates a wave, the wave then spreads out across the solar system.
- ❖ They provide ideal test beds for learning about larger universal phenomena.
- ❖ These shocks are found everywhere in the universe from distant stars to supernovae and black holes.
- ❖ MMS Mission allows researchers to observe and map interplanetary shock waves in 3-D space.

## Genome India Initiative

### News Excerpt

India is planning to launch **its first genome mapping project** in October 2019. It will help researchers get closer to developing effective therapies for treating diseases such as cancer.

### Pre-Connect

- A genome is an organism's complete set of DNA, including all its genes. It contains all the information needed to build and maintain that organism. By sequencing the genome, researchers can discover the functions of genes and identify which of them are critical for life.
- The Department of Biotechnology (DBT) plans to scan nearly 20,000 Indian genomes over the next five years, in a two-phase exercise. Investigators in hospitals will lead the data collection through a simple blood test from participants and the information will be added to bio banks.
- The first phase involves sequencing the complete genomes of nearly 10,000 Indians from all corners of the country and capture the biological diversity of India. In the next phase, about 10,000 "diseased individuals" would have their genomes sequenced.
- These vast troves of data sets would be compared using machine learning techniques to identify genes that can predict cancer risk, as well as other diseases that could be significantly influenced by genetic anomalies.

### PEPPER IT WITH

Earth BioGenome Project, Draft Biological Data Storage, Access and Sharing Policy of India, Genome Editing, Genetically Modified Organisms (GMOs), Genomic Medicine

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### Perspective

- From China to the United Kingdom and Saudi Arabia, several countries have already announced plans to sequence their population.
- Genomic data sets under-represent Asia, particularly India, whose population and diverse

ethnicity make it an attractive prospect for genome-mining efforts.

- The diversity of the bacterial samples is at the frontier of global research, and scientists have said there is an intimate connection between the genome, the gut microbiome and disease.

### Way Forward

- ✓ Across the world, predictive diagnosis and precision medicine based on the genetic makeup of patients are emerging fields in the treatment of diseases such as cancer and other genetic disorders.
- ✓ Major thrust area of the initiative is scalable genomics research to enable affordable and easily available genomic-based diagnostics. The project will aim to make predictive diagnostic markers available for some priority diseases such as cancer and other rare and genetic disorders.

## Living with a Star Programme

### News Excerpt

**The Parker Solar Probe is part of the NASA Living with a Star Program** (or LWS), meant to explore aspects of the Sun-Earth system that directly affect life and society.

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### Pre-Connect

- The Living with a Star (LWS) program focuses on the science necessary to understand aspects of the Sun and Earth's space environment that affect life and society.
- Its goal is to provide the comprehensive research needed to understand the many factors affecting the Sun-Earth system and thus provide the information necessary for improved forecasting of space weather.
- The coordinated LWS program also includes strategic missions, targeted research and technology development, a space environment test bed flight opportunity, and partnerships with other agencies and nations.

### Objectives of the programme

Living with a Star is a cross-disciplinary program with links to the following

- **Space Science:** LWS quantifies the physics, dynamics, and behavior of the sun-Earth system over the 11-year solar cycle.
- **Earth Science:** LWS improves understanding of the effects of solar variability and disturbances on terrestrial climate change.
- **Human Exploration and Development:** LWS provides data and scientific understanding required for advanced warning of energetic particle events that affect the safety of humans.
- **Aeronautics and Space Transportation:** LWS provides detailed characterization of radiation environments useful in the design of more reliable electronic components for air and space transportation systems.

### The Parker Solar Probe

Launched in 2018, Parker Solar Probe **aims to provide new data on solar activity** and make critical contributions to our ability to forecast major space-weather events that impact life on Earth.

Parker Solar Probe has the following **objectives**:

- ❖ Trace the flow of energy that heats and to explore what accelerates the solar corona and solar wind.
- ❖ Determine the structure and dynamics of the plasma and magnetic fields at the sources of the solar wind.
- ❖ Explore mechanisms that accelerate and transport energetic particles.

## Mitra-a crater on moon

- Recently, **the Chandrayaan-2 took photos of various craters on the moon while it was flying over its north pole.** One of the craters it scanned over was a lunar impact crater named **Mitra**, after the noted Indian physicist, **Sisir Kumar Mitra**.
- Crater Mitra is named after Prof. **Sisir Kumar Mitra, who was an Indian physicist** known for his pioneering work in the field of **Ionospheric Science &**

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### Radio Technology.

- Chandrayaan-2 is India's second lunar exploration mission. Developed by the ISRO, the mission was launched in July 2019 to the **Moon by a Geosynchronous Satellite Launch Vehicle Mark III**. In August ISRO has successfully placed Chandrayaan 2 into the **lunar orbit**, thus successfully completing a major hurdle in India's second Moon mission.
- Dr Vikram Sarabhai, father of India's space programme**, American astronomer Daniel Kirkwood and German physicist Arnold Sommerfeld also figure in the naming of lunar features for their contribution to science.
- A crater is abowl-shaped depression** produced by **the impact of a meteorite**, volcanic activity, or an explosion.

### Perseids Meteor Shower

- Every year, the Earth completes an orbital revolution around the Sun, returning to the same relative position that it last occupied a year earlier.
- The Perseid **meteor shower will reach its peak**, on practically the same date that it did the year prior, as **the Earth makes its annual pass through the cometary debris** stream that causes those spectacular light streaks across our skies.
- As comets get close to the Sun**, they heat up and pieces break off. If the debris ends up in the Earth's path around the Sun, it can slam into our atmosphere at speeds of **between 7 – 45 miles per second**. The actual speed that a meteor enters our atmosphere travels at depends on the combined speed of the Earth and the debris itself.
- Comet Swift-Tuttle** is the largest object known to repeatedly pass by Earth; **its nucleus is about 16 miles (26 kilometers) wide**. It last passed nearby Earth during its orbit around the sun in 1992, and the next time will be in 2126. But Earth passes through the dust and debris it leaves behind every year, creating the annual Perseid meteor shower.

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### Chimeras and Organ Transplant

#### News Excerpt

Recently, **an international team of researchers** has created the **first human-monkey chimera embryos in China** containing both **human and monkey cells**. The controversial project was conducted in China, rather than in the US where the project leader is based, primarily, to avoid legal issues.

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#### Pre-Connect

The purpose of the experiment is to investigate ways of using animals to grow **human organs for transplants**. The organs could be genetically matched by taking the recipient's cells and reprogramming them into stem cells.

In 2017, scientists from the Salk Institute in California **tried to grow the first embryos containing cells from humans and pigs** and **Portuguese researchers created a chimera virus**, a mouse virus with a human viral gene, which enables them to investigate new ways to treat cancer caused by human herpes virus infection.

#### Thematic Concerns

A crucial problem is lack of uniform international standards, when it comes to scientific efforts. Creating organs for transplant is a crucial and pressing need, **but it should not have any ethical costs**. However, a large number of men, women and children are waiting for organ transplant all around the world with many dying everyday while waiting for the transplant.

#### Way Forward

- Urging people to donate organs.**
- Another promising way is **three-dimensional printing**. This technology produces artificial organs by using real tissue scaffolding.
- Another idea with far-reaching potential is **genetically engineered organs derived from other species, like pigs**. This process renders them more compatible with humans and helps to overcome immunological differences so that the body doesn't reject the organ.
- There needs to be a governing body to overlook experiments involving humans and animals



all around the world with involvement of governments to ensure compliance to ethically coded legislations related to, whether in China, the United States or other countries.

## Biometric Seafarer Identity Document (BSID)

### News Excerpt

Recently, **India has become the first country in the world to issue a biometric Seafarer Identity Document (BSID)**, capturing the facial biometric data of seafarers.

### Pre-Connect

**The BSID has the dimensions of a smart ID card.** It introduces modern security features like an embedded biometric chip, as well as optical security features such as **micro prints/micro texts and Unique Guilloche pattern**. The security of the BSID card is ensured at various levels and through different methods. At the time of data capturing the live face is cross matched through passport photo using a face matching software. A software has been developed for capturing the facial biometrics and its authentication through the public key infrastructure.

### Perspective

The shipping sector is seeing major developments in the areas of coastal shipping, inland waterways and other maritime activities. This is leading to generation of employment in the sector, which is evident in the growing number of Indian seafarers in the international shipping industry. The total number of Indian seafarers who were employed on Indian or foreign flag vessels increased from 1,54,349 in 2017 to 2,08,799 this year, showing an increase of 35%.

### Analytica

The new document will give a fool proof identification to Indian seafarers which will facilitate their movement, provide ease of getting jobs and help in identifying them from any location in the world. The technology is a marked improvement over the two fingers or iris-based **bio-metric data**, with modern security features. It will make the identification of **the SID** holder more reliable and efficient, while protecting their dignity and privacy.

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## Gravitational Lensing

### News Excerpt

Recently, **with NASA's James Webb Space Telescope**, a team of researchers are using this principle to investigate the birthplace of stars.

### What is Gravitational Lensing?

Gravitational lensing occurs when a **huge amount of matter - a galaxy cluster**, for example - creates a gravitational field that distorts and magnifies the light from objects behind it, but in the same line of sight. Training a machine telescope on these natural telescopes allows for impressive insights into incredibly old galaxies.

**NASA is studying four galaxies** that appear much, much brighter than they are, because they've been highly magnified up to 50 times. **NASA uses gravitational lenses** to study how those galaxies are forming their stars, and how that star formation is distributed across the galaxies.

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### TEMPLATES

Our **Milky Way** today forms the equivalent of one Sun every year, but in the past, that rate was up to **100 times greater**. In order to understand how our Sun formed, NASA plans to look billions of years into the past through a programme called **Targeting Extremely Magnified Panchromatic Lensed Arcs and Their Extended Star Formation, or TEMPLATES**.

## Rice- Fortification

### News Excerpt

A centrally-sponsored pilot scheme on fortification of rice and its dispersal through Public Distribution System (PDS) has been approved by the government.

### About

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- Fortification is a supplementary method to fight poor-nutrition through which, the key vitamins and minerals are added to the food-grains.
- Iron, iodine, zinc, vitamins A & D mainly are added to staple foods such as rice, wheat, oil, milk and salt to improve their nutritional content.

### **Benefits**

- Fortified-rice can truly minimize deficiencies like poor haemoglobin status and can cure Anaemia.
- It can easily reduce the deficiency of micronutrients including vitamin A, zinc, folic acid, vitamin B12, etc.
- Nutritional values of fortified Rice play a significant role in maintaining healthy vision, neurological function, healthy skin, and slow aging.
- It's cost-effective method to provide key micronutrients to a large population.
- It is beneficial in the normal functioning of Blood cells which maintains energy levels, healthy skin, and hair.
- It is essential for the functioning of heart, muscles and nervous system, production of energy especially for fitness-freaks and old age people.
- It is effective in curbing Hypertension, Diabetes and Depression.

### **Why India Needs Rice-Fortification**

- ✓ India has a high prevalence of health issues related to micro-nutrient deficiency.
- ✓ A lack of uniformity in food distribution and socio-economic variations further contribute to a disproportionate number of deficiencies.
- ✓ As per NFHS-4 survey, India has 38.4% of stunted, 21 % of wasted, 35.7% of underweight children.
- ✓ Women on the other hand are mainly suffering from Anaemia, which is one of the causes of the birth of underweight children.
- ✓ Rice-fortification in such scenarios can prove to be really significant a method to curb such nutritional issues as Rice is the staple food of most of the states of south & North India.

## **Meghdoot App for Farmers**

### **News Excerpt**

The **Ministries of Earth Sciences and Agriculture** have launched a mobile application called "**Meghdoot**" which will provide location and crop and livestock-specific weather-based agro advisories to farmers in local languages.

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### **Pre-Connect**

The Government for the past few years has been working on making farmers, more self-sufficient, where they could explore more out of farming such as the **farm-to-fork movement** in order to generate more profits. Agriculture sector employs around 50 per cent of the total workforce in India and contributes around 17-18 percent to the country's GDP.

- In order to develop the income of the farmers, the government also launched the Pradhan Mantri KisanSammanNidhi (PM-KISAN) in February 2019.
- The Government has repeatedly iterated that it wants to build a startup ecosystem in every district and every village in order to enable 50,000 new startups by 2024.

### **Other Apps by Govt.**

**KisanSuvidha app** provides information on weather, market prices, seeds, fertilisers, pesticides and agricultural machinery.

**PusaKrishi Mobile App** disseminates information about the latest technologies developed by the Indian Agricultural Research Institute.

### **About**

- The Meghdoot app has been developed by experts from the India Meteorological Department, Indian Institute of Tropical meteorology and the Indian Council of Agricultural Research.
- It will provide forecast relating to temperature, rainfall, humidity, wind speed and direction, which play critical roles in agricultural operations and advisories to the farmers on how to take care of their crops and livestock. The information would be updated twice a week on

Tuesdays and Fridays.

- It provides information in the form of images, maps and pictures to help the farmer to have a clearer picture of what is in store&has been integrated with WhatsApp and Facebook as well to help farmers share advisories among themselves. It will also be integrated with YouTube in future.
- Meghdoot will be available for 150 districts and the users will have to register their name and location so that they can get area specific information.

### Way Forward

- ✓ With the timely information service, the productivity of the farm can be increased and will further strengthen the decision making process.
- ✓ Aligning it with **Artificial Intelligence and Agricultural Big Data analytics** would further provide an impetus to the real growth of famers' income and will fulfill the Government's ambitious aim of doubling the average income of farmers by 2022.

**PEPPER IT WITH**  
Minimum Support Price,  
Mixed Farming, Zero  
Budget Natural Farming,

## QRSAM Flight

### News Excerpt

Defence Research and Development Organisation (DRDO) has successfully test fired Quick Reaction Surface-to-Air Missile (QRSAM) air defence system.

### Pre-Connect

- The missile with a strike range of 25-km is being developed by the DRDO for the Indian Army.
- The all-weather, all-terrain missile is with electronic counter-measures against jamming by enemy aircraft.
- It can be mounted on a truck and stored in a canister.

### Analytica

- It will provide significant boost to India's Air Defence System. As India is working to plug holes in its ADS with several of the air defence systems being developed indigenously while others are under procurement from foreign countries.
- QRSAM is different from Akash(MRSAM) air defence system in the sense that the former have a better reaction time.
- QRSAM is essential & can be dubbed as the last line of defence and also can be the first line of defence depending on the way they have been deployed.
- QRSAM due to its high mobility and smaller reaction time will be used to defend forward tactical battlefield area formations when Army is on the move and will be the first line of Aerial Defence under such deployment.
- QRSAM when deployed to safeguard military assets can also become last line of defence if Aerial threat couldn't be neutralised until it comes to close to its target by other Aerial Defence systems.

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**Air Defence Systems** are capable to handle multi-threat level and also are more robust to deal with various types of Aerial Threat, which comes in following categories –

- ❖ Quick reaction Range Surface to Air Missile (QRSAM),
- ❖ Short Range Surface to Air Missile (SRSAM)
- ❖ Medium Range Surface to Air Missile (MRSAM)
- ❖ Long Range SAM (LRSAM)

**PEPPER IT WITH**  
SRSAM, MRSAM, LRSAM,  
S-400, Akash Missile  
system

### Conclusion

QRSAM due to cheaper price and versatility will be inducted into Indian Army, Indian Navy and Indian Air Force and will strengthen country's air defence system.

## Chief of Defence Staff

### News Excerpt

Prime Minister during his Independence Day Speech announced for a Chief of Defence Staff (CDS) who will be above the three Service Chiefs.

### Who is CDS?

CDS is meant to be a single-point military advisor to the government and will be a '**first among equals**', a fourth four-star officer who will be senior to the three other service chiefs. CDS will act as an overarching chief of all variants including Army, Navy, Airforce, Andaman & Nicobar tri-services theatre command.

### Why need of CDS

- In the current practice of **Chief of Staff Committee** (CoSC), senior most chief among the three services serves as a CoSC and it is a post held in rotation by three chiefs. This anomaly erodes the permanency of the position and holistic approach towards national security.
- The case for a CDS has been built around the argument that it is necessary to have a professional body of the highest standing to facilitate 'jointmanship' and render single-point military advice to the government on matters of national security.
- Intention behind creating CDS was to "reconcile possible differences" in service-specific opinions to enable the government to arrive at considered military decisions.
- The institution of a CDS is best justified by the importance of strategizing for a robust and cost-efficient national defence policy.
- CDS would play in fostering inter-services jointness in terms of budgeting, equipment purchases, training, joint doctrines and planning of military operations-an imperative of modern warfare.
- Probably, India is the only country in the world, where the Secretary Department of Defence has been made responsible for 'the Defence of India and every part thereof including preparation for defence, to rectify this anomaly single point advisor is needed.

### Analytica

- This step will make our national security more effective and more economical. It will ensure better jointmanship and multi-disciplinary coordination.
- The rules of war are changing and India can't think in a bubble. Coordination should be in tandem with the other nuclear powered nations with modern military.
- As the government operated within the **limited financial resources** and CDS will **prioritize the needs** to extract best out of it.
- It will serve as the **collective voice** of defence services on various platforms.

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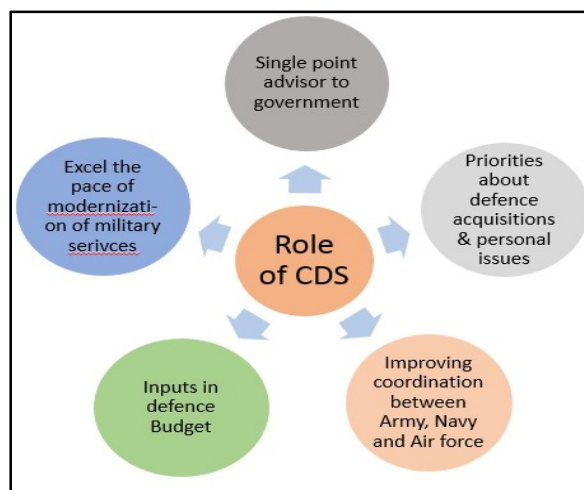
### Earlier Recommendations for CDS

It was first made by the K. Subrahmanya m committee appointed after the Kargil conflict of 1999 to recommend higher military reforms.

Group of Ministers (GOM) in 2001 also recommended for the establishment of the CDS.

In 2012, the Naresh Chandra committee recommended the appointment of a Permanent Chairman of Chiefs of Staff Committee (COSC) as a midway to allay apprehensions over the CDS.

CDS is also one of the 99 recommendations made by the Lt General D.B. Shekatkar (ret'd) Committee which submitted its report in December 2016.



### Global Scenario

- ❖ All major countries, especially the nuclear weapon states, have a CDS.
- ❖ The U.K. from which the Indian armed forces and the Defence Ministry are modelled on has a Permanent Secretary, equivalent to the Defence Secretary, and also a CDS.
- ❖ Apart from that countries including France, Italy, China and Spain has also inducted the post of CDS.



- It's creation will provide thrust to one point strategic vision along with joint planning, communication, training, and logistics coordination among the three services.
- CDS will accelerate the process of chalk out the long term roadmap for the Indian Defence services to make them on par with advanced militaries of the world.
- The establishment of the CDS goes towards limiting bureaucratic interference and represents an important defence reform.

### Way forward

Long pending reform of creation of CDS is welcome step. Its proper implementation will require time and it should be given that to evolve, synergise and assimilate the multiple branches of defence services for robust, effective, better managed, more optimal and cost effective defence system of the country.

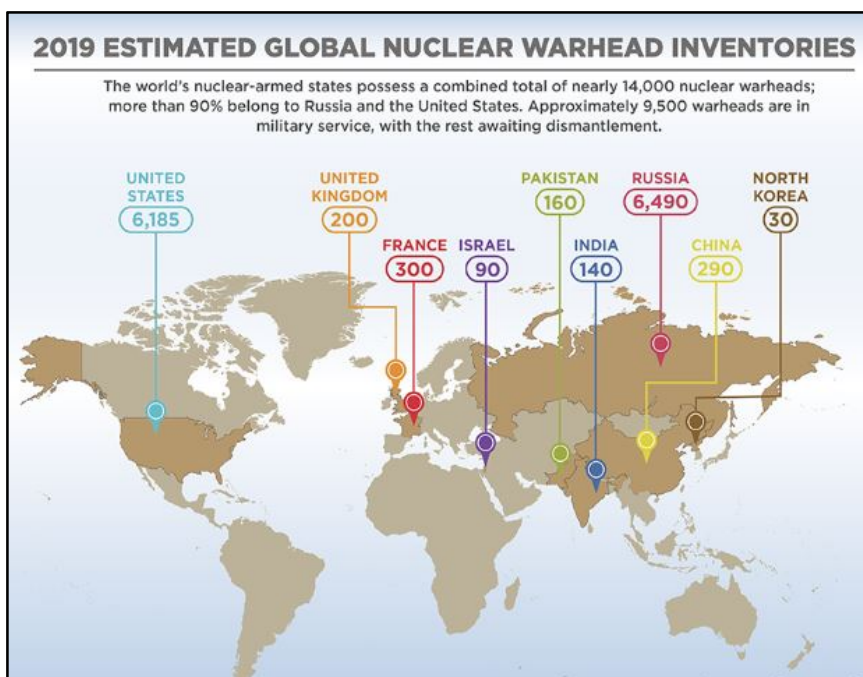
## No first Use Policy (NFU)

### News Excerpt

Defence Minister asserted that 'no first use' doctrine on the use of nuclear weapons is subject to change in the future and could be modified to deal with current realities and inevitable circumstances.

### Pre-Connect

- After its face-off with China in the 1962 war & China conducting its nuclear tests in 1964, India conducted its first nuclear tests Pokhran 1974. It is dubbed as a "peaceful nuclear explosion".
- After the successful completion of the nuclear tests in 1998, India adopted a "**no first use**" policy. The government had asserted that the arsenal would only be used as a 'Nuclear deterrent'. NFU promise thus went together with **credible minimum deterrence** (CMD).
- In January 2003, the government released its first official nuclear doctrine. Among the major points in the doctrine was a no first use posture. However, the doctrine made it clear that India's nuclear retaliation to a first strike will be massive and designed to inflict maximum damage.
- In 1964 after China carried out its first nuclear test, it pledged a no first use policy.
- With the surgical strike of 2016, the government conveyed that the sanctity of the Line of Control (LoC) which was upheld by Prime Minister AB Vajpayee during the Kargil war in 1999 no longer applies when it comes to action against terrorism.



### What it meant to have a Nuclear Doctrine

- A nuclear doctrine states how a nuclear weapon state would employ its nuclear weapons both during peace and war.
- By communicating to the enemy its stated intentions and resolve, nuclear doctrines help states to establish deterrence vis-à-vis its adversary during peace and once deterrence fails, guides the state's response during war.
- Since the inception of Nuclear Doctrine in 1998, 'no first use' has remained a core organizing principle of India's nuclear deterrence.

### Why need of shift in Nuclear Doctrine

Pakistan's low nuclear thresholds and its policy of using its nuclear umbrella to provoke sub-conventional conflict in India is the principle reason behind the debate around India's 'no first use' policy.

Rising asymmetry of conventional military power between India and China presents a strong case to revoke NFU pledge.

### India's Nuclear Operational Plans Involves a four-stage process

1. Nuclear alerting would start at the first hints of a crisis where decision-makers foresee possible military escalation. This would entail assembly of nuclear warheads and trigger mechanisms into nuclear weapons.
2. The second stage involves dispersal of weapons and delivery systems to pre-determined launch positions.
3. The third stage would involve mating of weapons with delivery platforms.
4. The last and final stage devolves the control of nuclear weapons from the scientific enclave to the military for their eventual use.

### Analytica

- ✓ India reiterated that it would want a world to be "free of nuclear weapons", but at the same time reserved the right to retaliate if attacked by another country.
- ✓ These policies are generally declaratory in nature and there is no diplomatic arrangement in place to either verify or enforce it. Those that have pledged can still use nuclear weapons first in a conflict.
- ✓ Current challenges of terrorism and extremism needs to be met with a new approach & in this sense change in doctrine as per need is the requirement of the time.
- ✓ Similarly, air strikes on a terror training camp located within undisputed Pakistani territory at Balakot showed that India will not let international boundaries come in the way when it comes to protecting its interests.
- ✓ Revoking the 'no first use' pledge would harm India's nuclear image worldwide. It will undermine country's quest for membership of Nuclear Supplier Group (NSG).
- ✓ A purely retaliatory nuclear use is easier to operationalize. Nuclear preemption is a costly policy as it requires massive investment not only in weapons and delivery systems but also **intelligence, surveillance and reconnaissance (ISR)** infrastructure.
- ✓ There has only been a modest increase in India's nuclear arsenal in the past decade. If India does opt for first use of nuclear weapons and given that it has two nuclear adversaries, it would require a far bigger inventory of nuclear weapons.

### Nuclear Armed countries and their stance

- ❖ **United States**, who is part of the Non-proliferation Treaty (NPT) have pledged that they would not use nuclear weapons against others who do not have them. For those who have nuclear weapons, Washington has stated that it would consider using nuclear weapons first to defend itself or its allies.
- ❖ In 1993, **Russia** stated that it would not use nuclear weapons against other countries who do not possess nuclear arsenal.
- ❖ **France** maintains right to use nuclear weapons first under any circumstances.
- ❖ **United Kingdom** has a vague policy and does not rule out anything.
- ❖ As of today, **China and India** are the only nuclear weapon states that have maintained an unconditional NFU pledge.
- ❖ **Pakistan** has no clear stand on nuclear doctrine and from time to time it threatened India it would use nuclear weapons if the situation demands.

### Way Forward

All doctrines need periodic reviews and India's case is no exception. Given how rapidly India's strategic environment is evolving, it is imperative to think clearly about all matters strategic. But if Indian policymakers do indeed feel the need to review the nation's nuclear doctrine, they should be cognizant of the costs involved in so doing. A sound policy debate can only ensue if the costs and benefits of a purported policy shift are discussed and debated widely.

## Different Forces for the Security of VIP's in India

### News Excerpt

Recently the Ministry of Home Affairs, Government of India reviewed the Special Protection Group (SPG) security given to former Prime Minister of India.

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### Pre Connect

The Special Protection Group (SPG) **was set up in 1985** after the assassination of former Prime Minister Indira Gandhi. The Parliament passed the SPG Act in the year 1988 dedicating the group to protecting the Prime Minister of India.

### Key Highlights

- The SPG was raised with the intention to provide proximate security cover to the Prime Minister, former Prime Ministers and their immediate family Members.
- The officers working for SPG are deputed from Indo Tibet Border Police (ITBP), CRPF (Central Reserve Police Force) and CISF (Central Industrial Security Force).
- The Special Protection Group works under Cabinet Secretariat, Government of India.
- The head of the Special Protection Group is called as Director, and he is a member of Indian Police Service.

**PEPPER IT WITH**  
NSG Act, Z plus security, Official Secrets Act, National Security Act.

## Different forces for the Security of VIP's in India

### The President's Body Guard (PBG)

- The PBG is the oldest regiment of the Indian Army and have a legacy of 245 years of service.
- The PBG was raised in 1773 at Benares by the Governor **Warren Hastings** with a strength of 50 troopers.
- The President's Body Guard is a small body of handpicked men, Comprising four officers, 14 Junior Commissioned Officers (JCOs) and 161 troopers backed by administrative support personnel.
- The PBG men are trained for operational duties both as tankmen and airborne troops in addition to their ceremonial role.

### National Security Guard

- ✓ The National Security Guard formally came into being in September, 1986.
- ✓ It works under the aegis of **Ministry of Home Affairs**, Government of India.
- ✓ The elite black cat commandos of the NSG will protect VIPs for whom the threat perception is highest.
- ✓ The personnel of the National Security Guard are deputed from Central Armed Police Forces and Indian Army.

### Central Armed Police Forces

- The Border Security Force (1965), Central Industrial Security Force (1969), Central Reserve Police Force(1949), Indo Tibetan Border Police(1962) and SashastraSeema Bal(1962) are the Central Armed Police Forces.
- They work under **Ministry of Home Affairs**, Government of India.
- The Parliamentary Duty Group of Central Reserve Police Force protects the parliament complex.
- The personnel from Central Reserve Police Force, Indo Tibetan Border Police and Central Reserve Police Force also deployed for providing different levels of security like Z, Y plus, Y and X.

## International Coalition for Disaster Resilient Infrastructure

### News Excerpt

Recently the Union Cabinet has given ex-post facto approval for the Establishment of an **International Coalition for Disaster Resilient Infrastructure (CRDI)** along with its supporting Secretariat Office in New Delhi.

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### Pre Connect

The climate change is being felt everywhere and are having very real consequences on people's lives. Climate change is also disrupting national economies, costing every nation dearly today and even more tomorrow.

India on its part of fighting against climate change is launching an International Coalition for **Disaster Resilient Infrastructure** on sidelines of **UN climate action summit 2019** which is going to held in New York in September.

### Key Highlights

- The CRDI will serve as a platform where knowledge is generated and exchanged on different aspects of disaster and **climate resilience** of infrastructure.
- CRDI will bring together **technical expertise** from a multitude of stakeholders.
- It will create mechanism to assist countries to upgrade their capacities and practices with regard to infrastructure development.
- It will benefit all the areas with high disaster risk.
- The initiative will benefit all the sections of society, especially women and children and weaker sections.

#### PEPPER IT WITH

Paris Agreement, Sustainable Development Goals, GCF, UN Climate Action Summit.

### Analytics

- Till date there are many initiatives on different aspects of disaster risk reduction and many initiatives on infrastructure development.
- A global coalition for disaster resilient infrastructure would address concerns that are common to developing and developed countries, small and large economies.
- Few concrete initiatives work at the intersection of **Sendai Framework, Sustainable Development Goals (SDGs)** and Climate Change Adaptation with a focus on infrastructure.
- Focus on disaster resilient infrastructure would simultaneously address the loss reduction targets under Sendai Framework, address a number of SDGs and also contribute to climate change adaptation.
- Hence there is a clear niche for a **Global Coalition for Disaster Resilient Infrastructure**. Publication of natural hazard risk information about the different regions in India will allow the public to understand the risk in their regions and demand for risk mitigation and preparedness measures from their local and State Governments.

### Way Forward

In making the countries withstand to their disaster risk vulnerability and making their economies more sustainable launching of CDRI is a progressive step. It will help to create more awareness among the vulnerable sections, governments and private organizations on how to tackle the disasters. The success of the CDRI will largely depends upon the global scenarios and largely on sustainable funding.

## US Space Command

### News Excerpt

American President recently launched the United States Space Command which he said will defend Americas vital interests in the **"next war fighting domain"**.

### Pre-Connect

Considering the increasing presence of China and Russia in the Space, the United States President ordered Department of Defense and Pentagon to establish a Space Command as the sixth branch of armed forces in June, 2018.

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### Key Highlights

- The new Space Command will conduct operations such as enabling satellite based navigation and communications for troops and commanders in the field.
- The Space Command will provide warning for missile launches abroad.

#### PEPPER IT WITH

Tactical Air Command, Air force systems command, SpaceX, Outer Space Treaty, Moon Agreement.



- The people in Space Force would be assigned to missions directed by Space Command just as members of the Army and other services are assigned to U.S. Strategic Command.

### Analytica

- By militarizing the space, the United States is moving towards creation of space wars. The tryst of United States to have hegemony in the space will not only impact the peace in space but also create rift between countries on earth.
- The major space powers are having ASAT technologies, which will kill the opponent satellites and make the space as a dustbin of space derbies.
- The Space Command may lead to destruction of Americas own military and communication satellites which will strategically a big loss to America.

### Way Forward

Space is an open resource which belongs to everyone. The militarization of space may lead to destruction of economies and might lead to more economic inequalities on earth. For the common good it is high time to start discussion on Global Space Governance and frame rules which would be adhered by all the countries with regard to space and making the rules binding for every country.

## **Palani Panchamirtham gets GI tag**

### News Excerpt

The famous **Palani Panchamirtham**, given as '**prasadam**' at the Murugan temple, has been granted the **Geographical Indication (GI) tag**. This is the first time a temple 'prasadam' from Tamil Nadu has been bestowed with the GI tag.

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### Pre-Connect

- A **geographical indication (GI)** is a sign used on products that have a specific geographical origin and possess qualities or a reputation that are due to that origin.
- In order to function as a GI, a sign must identify a product as originating in a given place.
- In addition, the qualities, characteristics or reputation of the product should be essentially due to the place of origin.
- Since the qualities depend on the geographical place of production, there is a clear link between the product and its original place of production.
- In India, GI tag is governed by the Geographical Indications of Goods (Registration and Protection Act), 1999. This act is administered by the **Controller General of Patents, Designs and Trade Marks**, who is also the Registrar of Geographical Indications.

|                                  |              |                   |
|----------------------------------|--------------|-------------------|
| Kandhamal Haladi                 | Agricultural | Odisha            |
| Odisha Rasagola                  | Food Stuff   | Odisha            |
| Kodaikanal Malai Poondur         | Agricultural | Tamil Nadu        |
| Pawndum                          | Handicraft   | Mizoram           |
| Ngotekherh                       | Handicraft   | Mizoram           |
| Hmaram                           | Handicraft   | Mizoram           |
| Palani Panchamirtham             | Food Stuff   | Tamil Nadu        |
| Tawhlohpuan                      | Handicraft   | Mizoram           |
| Mizo Puanchel                    | Handicraft   | Mizoram           |
| Gulbarga Tur Dal                 | Agricultural | Karnataka         |
| Tirur Betel Leaf (Tirur Vettala) | Agricultural | Kerala            |
| Irish Whiskey                    | Manufactured | Ireland           |
| Khola Chilli                     | Agricultural | Goa               |
| Idu Mishmi Textiles              | Handicraft   | Arunachal Pradesh |
| Dindigul Locks                   | Manufactured | Tamil Nadu        |
| Kandangi Saree                   | Handicraft   | Tamil Nadu        |

### About

The Palani Panchamirtham is made by combining in a prescribed proportion five natural substances – banana, cow ghee, cardamom, jaggery and honey – which is why the '**pancha**', meaning five, comes in the name. '**Amirtham**' on the other hand, translates from Tamil, to delicacy. Dates and sugar candies are added to it for extra flavours. It is also certified by FSSAI. The panchamirtham is an '**abhishega prasadam**' (food that is a religious offering), which is

**PEPPER IT WITH**  
TRIPS, WTO, Temple jewellery of Nagercoil

served in a semi-solid state without any addition of water or preservatives. It is sweet in taste and one of the main offerings for Lord DhandayuthapaniSwamy, the presiding deity of ArulmiguDhandayuthapaniSwamy Temple, situated on **Palani Hills**.

## Festivals And Events

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| NAVROZ NEW YEAR   | AADI MAHOTSAV (NATIONAL TRIBAL FESTIVAL)   | VAN MAHOTSAV  |
|---|--|---|
| <ul style="list-style-type: none"> <li>❖ Navroz- the Parsi New Year is also referred as Pateti.</li> <li>❖ Parsis follow the religion of Zoroastrianism, one of the oldest known monotheistic religions. It was founded by the Prophet Zarathustra.</li> <li>❖ In Iran and Middle East, the Persian New Year is celebrated using the Fasli/Bastnai calendar, which fixed the first day of the year on the Spring Equinox, usually on March 21.</li> <li>❖ In India, the Parsi community, predominant in Mumbai and Gujarat celebrate Navroz.</li> </ul> | <ul style="list-style-type: none"> <li>❖ It is a joint initiative of Ministry of <b>Tribal Affairs</b> &amp; Tribal Cooperative Marketing Development Federation of India (<b>TRIFED</b>) held at Leh-Ladakh from 17th August till 25th August, 2019.</li> <li>❖ The theme of the festival is <b>"A celebration of the spirit of Tribal Craft, Culture and Commerce"</b>.</li> <li>❖ The first of its kind event in Leh-Ladakh will see around 160 Tribal artisans from more than 20 states across the country, actively participating and showcasing their masterpieces. The product range will comprise of Tribal Textiles, Tribal Jewellery, Tribal Paintings like <b>Gond art</b> from Madhya Pradesh, <b>Warli art</b> from Maharashtra; <b>Metal craft</b> from Chhattisgarh; <b>Black pottery</b> from Manipur, and Naturals and Organic products.</li> </ul> | <ul style="list-style-type: none"> <li>❖ It was launched in the year 1950 to create an enthusiasm in the popular mind for the preservation of forest and planting of trees, as <b>"trees mean water, water means bread and bread is life"</b>.</li> <li>❖ Van Mahotsav Week is observed from July 1 to July 7 to spread awareness on forest conservation in India and serve the following purposes : <ul style="list-style-type: none"> <li>🌳 To increase production and productivity.</li> <li>🌳 To provide fuel and thus release cowdung for use as manure.</li> <li>🌳 To provide fodder leaves for cattle to relieve intensity of grazing over reserved forests.</li> <li>🌳 To help conservation of soil and further deterioration of soil fertility.</li> </ul> </li> </ul> |

## Iron Age settlement in the Vidarbha region

### News excerpt

The recent excavation carried out by Archaeological Survey of India (ASI) at Maharashtra's Phupgaon has revealed evidence of an Iron Age settlement in the Vidarbha region.

### Thematic Connect

- The excavations by ASI in Phupgaon, a region in the Amravati district, has unraveled house

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remains and other associated features like hearth, postholes and artefacts.

- The site is situated in the vast meander of the **river Purna, a major tributary of Tapi**, which used to be a perennial river, but at present is completely dried-up due to the dam construction in the upper stream. River Purnahas witnessed several archaeological sites on its either side of the banks.
- The settlement comes under the category of a small village with evidence of a small agro-pastoral community with evidences of craftsmanship in the form of beads of agate-carnelian, jasper, quartz and also usage of other artefacts like hopscotch, wheel and barrel shaped beads.
- ASI is of the view that the excavation at Phupgaon has provided important insights into Iron Age people of Purna river basin. The remains of a sedentary village settlement possibly dating back to the Iron Age in Maharashtra's Vidarbha region. **The site is chronologically placed between 7th and 4th century BCE.**
- A number of cultural remains in the form of various antiquities and pottery have unraveled the nature of those settlements ranging from Paleolithic to late medieval period.
- The excavation also exposed antiquities like beads of agate-carnelian, jasper, quartz and agate were collected in large quantity. Iron, Copper objects have also been collected from all the trenches. Large quantity of graffiti marks had been observed on the potsherds.

**PEPPER IT WITH**

Adichanallur, Keezahdi, Surkotada, Banawali, Dholavira, Lothal

## Maharshi Badrayan Vyas Samman

### News Excerpt

The Vice President conferred around 100 'President's Certificate of Honour' and 'Maharshi Badrayan Vyas Samman' Awards in Classical Languages to eminent scholars.

### Key Highlights of the award

- The Scheme for the Award of the Certificates of Honours was introduced in the year 1958 to honour the scholars of Sanskrit, Arabic and Persian languages
- The Maharshi Badrayan Vyas Samman award is conferred to persons who have done extra-ordinary contribution to keep alive the following languages: **Sanskrit, Persian, Arabic, Pali, Prakrit, Classical Oriya, Classical Kannada, Classical Telugu and Classical Malayalam.**
- The President award carries a certificate of honour, a memento and a onetime cash prize of Rs.1 lakh.
- The Maharshi Badrayan Vyas Samman, named after sage Veda Vyasa, the illustrious author of Mahabharata, is a Presidential award, instituted by the Government of India in 2002, to honour young scholars, aged 30-45 years, in recognition of their significant contribution to classical Indian languages.
- Maharshi Badrayan Vyas is considered as the author of Brahma Sutras, which are also known as Vedanta Sutras. He is also regarded as the founder of the Vedanta system of philosophy.

**PEPPER IT WITH**

Hindi Sevi Samman, Shiksha Puraskar, Bhasha Bharti Samman

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## Bharat Ratna Award

### News Excerpt

Former President **Pranab Mukherjee**, Assamese singer-composer **Bhupen Hazarika** and social activist **Nanaji Deshmukh** were conferred with Bharat Ratna, country's highest civilian award.

### Pre-Connect

- Pranab Mukherjee's life-long political career spanned about five decades, during which he held various key posts in the Congress as well as in the governments led by Indira Gandhi,

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Rajiv Gandhi, P V Narasimha Rao and Manmohan Singh.

- Assamese singer Bhupen Hazarika was most popular in Bengal and Bangladesh and was responsible for introducing the culture and folk music of Assam and northeast India to Hindi cinema.
- Nanaji Deshmukh played a key role in the **Jai Prakash** (JP) **movement** against Emergency in 1974 and was instrumental in the formation of the Janata Party government in 1977.
- The provision of Bharat Ratna was introduced in 1954.
- Bharat Ratna is the highest civilian honour, awarded every year (though not mandatory) given for exceptional service towards advancement of Art, Literature and Science, and in recognition of Public Service of the highest order.
- The original specifications for the award called for a circular gold medal, 35 mm in diameter, with the sun and the Hindi legend "Bharat Ratna" above and a floral wreath below. The reverse was to carry the state emblem and motto. It was to be worn around the neck from a white ribbon. This design was altered after a year.

**PEPPER IT WITH**  
Padma Awards: Padma Vibhushan, Padma Bhushan, Padma Shri

## **Pashmina Product Received BSI Certification**

### News Excerpt

Bureau of Indian Standards (BIS) has published an Indian Standard for identification, marking and labelling of Pashmina products to certify its purity

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### Pre-Connect

The certification will help curb the adulteration of Pashmina and also protect the interests of local artisans and nomads who are the producers of Pashmina raw material. It will also assure the purity of Pashmina for customers & will ensure better prices for the goat herding community in Ladakh as well as for the local handloom artisans producing genuine Pashmina products,

### Shyamoli Heritage House of Rabindranath Tagore

Shyamoli is an experimental mud-house built at Santiniketan in 1935. The house has been recently renovated by the Archaeological Survey of India as a deposit work and is a property of Visva-Bharati at present. Santiniketan was affectionately moulded by Tagore on the principles of humanism, internationalism and a sustainable development.

### About

- The Changthangi or Pashmina goat, is a special breed of goat indigenous to the high altitude regions of Ladakh in Jammu and Kashmir.
- They are raised for ultra-fine cashmere wool, known as Pashmina once woven.
- The Textiles are handspun and were first woven in Kashmir.
- The Changthangi goat grows a thick, warm undercoat which is the source of Kashmir Pashmina wool – the world's finest cashmere measuring between 12-15 microns in fiber thickness.

## **Miscellaneous**

### National Youth Award

National Youth Award is conferred on young men and women and voluntary organization every year in recognition of their outstanding work in the field of national development and social service. **The objective** of the award is to motivate young persons (aged between 15 – 29 years) to achieve excellence in the field of national development or social service and to encourage young people to develop a sense of responsibility to the community and thus to improve their own personal potential as

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good citizens.

### **Child Wellbeing Index**

The India child well-being index is a crucial report that can be mined both by the NITI AAYOG and civil organizations to achieve the goal of child well-being and the government will use this report effectively. This report provides insights on health, nutrition, education, sanitation and child protection. Focusing on the three key dimensions, 24 indicators were selected to develop the computation of the child well-being index. Kerala bagged the top spot on child well-being index due to its exceptional performance in health and education facilities, while poor nutrition and low child survival rate pushed Jharkhand and MP to the bottom of the index.

### **Shagun (Integrated Online Junction for School Education)**

Union HRD Minister launched 'ShaGun' - a web-portal for Sarva Shiksha Abhiyan which aims to capture and showcase innovations and progress in Elementary Education sector of India by continuous monitoring of the flagship scheme and ensuring that "all children acquire at least the minimum levels of learning" from Class I to Class VIII under Right to Education Act, 2009.

### **Community Radio Sammelan**

The seventh 'Community Radio Sammelan' was held in Delhi recently during which representatives of community radio stations discuss the experiences and possibilities of programming for raising awareness on sustainable development goals in a better manner. The theme of this year's Sammelan was '**Community Radio for SDGs**'.

### **Krishna Temple in Bahrain**

Prime minister launch 4.2 million redevelopment project for the 200-year-old Lord Sri Krishna temple in Manama, Bahrain.

### **World Youth Conference on Kindness**

The New Delhi Declaration on Kindness for the Sustainable Development Goals (SDGs) was released at the first-ever World Youth Conference on Kindness held in New Delhi.

**Theme: 'Vasudhaiva Kutumbakam: Gandhi for the Contemporary World - Celebrating the 150th birth anniversary of Mahatma Gandhi'**, the Conference saw participation from over 1,000 global youth from over 27 countries.

### **National Youth Award**

National Youth Award is conferred on young men and women and voluntary organization every year in recognition of their outstanding work in the field of national development and social service.

### **Ramon Magsasay Award**

The Ramon Magsaysay Award, Asia's premier prize and highest honor, celebrates greatness of spirit and transformative leadership in Asia. In the past five decades, the award has been bestowed on over three hundred outstanding men, women and organizations whose selfless service has offered their societies, Asia, and the world successful solutions to some of the most intractable problems of human development.

The trustees of the Ramon Magsaysay Award Foundation annually select the awardees. Awardees are presented with a certificate and a medallion with an embossed image of Ramon Magsaysay facing right in profile. The Award is presented to them in formal ceremonies in Manila, Philippines on August 31st, the birth anniversary of the much-esteemed Philippine President whose ideals inspired the Award's creation in 1957. This year the award was given to Ravish Kumar, KoSwe Win from Myanmar, Angkhana Neelapaijit from Thailand, Raymundo Pujante Cayabyab from Philippines and Kim Jong-Ki from South Korea.

### **Kosi-Mechi Interlinking Project**

The Kosi-Mechi project is the country's second major river interlinking project after Ken-Betwa of Madhya Pradesh. The mega project is unique in many ways. This project is aimed at alleviating flood and resultant hardships in the entire region, and has the potential to usher in the next green revolution in Seemanchal region.

### **Ward and Village Volunteer System**

The system is aimed at ensuring an efficient and corruption-free delivery of the government's welfare schemes to households. Volunteers will be selected to conduct door-to-door visits and provide the benefits under various programmes to eligible beneficiaries. A training and induction programme was conducted for the volunteers. The volunteers will identify the problems being faced by people in their jurisdiction and take steps towards solving them. The

government intends to operationalise its 'Navaratnalu' scheme by deploying ward and village volunteers.

### San-Sadhan' Hackathon

It is an initiative to ease lives of Persons with Disabilities (Divyangjan) by making toilets smarter, more accessible, and easier to use. In this hackathon, the government is looking for smart, scalable and innovative solutions for economical toilets for individual and community use in rural and urban contexts.

The initiative is being organized jointly by the Ministry of Jal Shakti and the Department of Empowerment of Persons with Disabilities, in collaboration with Atal Innovation Mission, NITI Aayog, Bill & Melinda Gates Foundation, and 91springboard.

### Mangdechhu hydroelectric project

The Mangdechhu hydroelectric project is a 720MW run-of-river power plant built on the Mangdechhu River in Trongsa Dzongkhag District of central Bhutan. Mangdechhu Hydroelectric Project Authority (MHPA), which is constituted by the Indian Government and the Royal Government of Bhutan, has developed the project.

India is a major stake holder in Mangdechhu project as it is one of the ten Hydroprojects planned by Bhutan to generate 10,000MW hydropower by 2020 with support from the Government of India. The project is estimated to generate 2,923GWh of electricity and offset 2.2Mt of CO<sub>2</sub> a year from the atmosphere.

### Flipkart Samarth Initiative

Flipkart Samarth' – **a breakthrough initiative aimed at bringing India's artisans, weavers, and handicrafts producers onto e-commerce.** It has been designed to support the e-commerce journey for artisans from on-boarding until they reach familiarity with the process of selling online. The host of initiatives and benefits under Flipkart Samarth include dedicated support for on boarding, cataloguing, account management, business insights, dedicated seller support, reduced commission where eligible, and warehousing support. The initiative will support women-led enterprises, differently-abled entrepreneurs, artisans, and weavers, who often face obstacles such as lack of access to working capital, poor infrastructure, and inadequate training.

### Tardigrades Water bears

- Recently, Israeli spacecraft 'Beresheet' crashed on the moon surface. Spacecraft carried living organism called **Tardigrade**, which is also known as '**water bear**'.
- Features of Tardigrade (Water bear)
  - The tardigrades can **only be seen under a microscope.**
  - Tardigrades are multicellular, most resilient and toughest creatures that can survive up to 150 C extreme heat and frozen to almost absolute zero.
  - It is a water-dweller but also inhabits land, tardigrades can be reintroduced to water decades later, they're able to reanimate after being dehydrated.
  - **They shed almost all of the water in their body** and their metabolism slows to 0.01% of the normal rate, Tardigrade can survive in the cold vacuum of outer space.
  - It is also known to feast on bacteria and, in some cases, to kill and eat other Tardigrades.
  - A study also found that if all other life were to be wiped out by a cataclysmic event like a large asteroid impact, a supernova or a gamma-ray bursts the tardigrade would be the likeliest to survive.

### Jim Corbett National Park

The Indian prime minister was recently seen in a documentary shot at Jim Corbett National park, in association with Bear Grylls, (Man Vs Wild) star and Nature lover, to express his love for nature.

### About

- ♣ **Jim Corbett National Park**, is a natural area in the southern part of Uttarakhand state.
- ♣ It was established as Hailey National Park in 1936 and was primarily renamed Ramganga, in the mid-1950s.
- ♣ The name was changed to Jim-Corbett later in the same decade in memory of Jim Corbett, a well-known British sportsman and writer.
- ♣ It is the oldest national park of India, which mainly occupies the broad Patli Doon Valley,

through which the Ramganga River flows in a westerly direction.

- ♣ The forest cover consists mainly of species such as Sal, Teak, Oak, Silver Fir, Spruce, Cypress, Birch, and Bamboo.
- ♣ A reed forest was planted in the park to create natural cover for the park's animals.
- ♣ The park has a considerable Bengal Tiger population.
- ♣ It was here that the Project tiger, the flagship, program of GOI was launched to save the Tiger.
- ♣ This national park has also drawn attention of conservationists due to the decline in vulture population in recent years.

### **Kabil Set Up To Ensure Supply of Critical Minerals (Add it in Economy)**

- Recently, a decision to set up a joint venture company namely **KhanijBidesh India Ltd. (KABIL)** with the participation of three Central Public Sector Enterprises namely, **National Aluminium Company Ltd. (NALCO)**, **Hindustan Copper Ltd. (HCL)** and **Mineral Exploration Company Ltd. (MECL)** was taken by the Ministry of Mines.
- The objective of constituting KABIL is to ensure a consistent supply of critical and strategic minerals to Indian domestic market. While KABIL would ensure mineral security of the Nation, it would also help in realizing the overall objective of import substitution.
- The new company will help in building partnerships with other mineral rich countries like Australia and those in Africa and South America, where Indian expertise in exploration and mineral processing will be mutually beneficial bringing about new economic opportunities.

### **Concept Clearing Assignment**

1. Special Status provided to states under the Constitution of India acted as a safety cushion against the vulnerabilities faced by those states. Substantiate your views with examples. Also, enumerate the challenges that would emerge if this safety cushion is removed.
2. A fire beginning from a simple short circuit has the capability to take down a whole structure if appropriate measures are not initiated in time. In the context of the given statement, discuss the recent slowdown in the Automobile sector and its ripple effect on Indian Economy. Suggest some remedial measures.
3. Despite the initial enthusiasm the prospects of South-South cooperation seem to have lost its momentum. Analyse. Also discuss the significance of South-South and Triangular cooperation in Global Development.
4. Land resources are already under growing human pressure and climate change is adding to these pressures. Discuss in the light of IPCC report on land resources.
5. Considering that a large section of people in India are suffering from Diabetes and other lifestyle diseases, the launch of Fit India Movement is a perfect hit on the bull's eye. Elucidate.
6. Among the major challenges that the defence apparatus in India is facing, the relations between the civilian, bureaucracy and the military remains to be the biggest fault-line. Critically analyze the role of CDS (Chief of Defence Staff) in balancing the fault lines.
7. In Global fight against climate change, BASIC countries can play a significant role in achieving the target of limiting the increase of global average temperature to 1.5°C. Comment.
8. Aband-aid cannot work in place where a surgery is required, similarly Banking Mergers is not an antidote of the structural and cyclical problems faced by the Indian Economy. Elucidate.
9. The problem of illegal immigration in India, challenges its philosophy of VasudhevKutumbakam. Discuss.
10. There is a need to review all strategic polices and doctrines with evolution of strategic environment. But if Indianpolicymakers do indeed feel the need to review the nation's nuclear doctrine, they should be cognizant ofthe costs involved in so doing. Comment.
11. India's foreign policy maneuvers of strengthening multilateralism and rule-based order had resulted in strengthening India's strategic depth. Discuss
12. Given the fact that India Forex Reserve to GDP ratio is nominal like other major global economy, the use of reserve capital for financing the deficit must not become a trend in the volatile Indian Economy. In the context of the statement discuss the RBI's decision to

- transfer money from its forex reserve to government coffers on the recommendation of Bimal Jalan Committee.
13. "What we are doing to the forests of the world is a mirror reflection of what we are doing to ourselves and to one another". In the context of the statement discuss the impact of the Amazon forest fires and also highlight the underlying factors responsible for the same.
  14. Give an account of the challenges to consumer rights in India. Also, discuss the role that the new regulations will play in addressing these challenges under the Consumer Protection Act.
  15. Ocean Energy has a potential to transform the livelihood of Coastal population in India. Elucidate.

### PT Oriented Questions

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| <ol style="list-style-type: none"> <li>1. The term "Shillong Declaration" which was recently in news is related to which of the following subjects?               <ol style="list-style-type: none"> <li>(a) E-Governance</li> <li>(b) Peace Agreement</li> <li>(c) Agriculture</li> <li>(d) Mines and Mineral Development</li> </ol> </li> <li>2. Consider the following statements regarding the DIXON PLAN of 1950 of United Nations               <ol style="list-style-type: none"> <li>1. It had assigned Ladakh to India and northern areas and Pakistan-Occupied Kashmir to Pakistan</li> <li>2. It had proposed a plebiscite in the Kashmir valley.</li> <li>3. It was accepted by India but was refused by Pakistan.</li> </ol>               Which of the statements given above is/are correct?               <ol style="list-style-type: none"> <li>(a) 1 only</li> <li>(b) 1 and 2 only</li> <li>(c) 2 and 3 only</li> <li>(d) 1, 2 and 3</li> </ol> </li> <li>3. Which of the following statements related to The Muslim Women (Protection of Rights on Marriage) Act, 2019 is <i>incorrect</i>?               <ol style="list-style-type: none"> <li>1. It makes the declaration of talaq a non-cognizable offence, attracting up to three years of imprisonment with a fine.</li> <li>2. Woman to whom the talaq is pronounced shall be entitled to receive from her husband subsistence allowance, for herself and her dependent</li> </ol> </li> </ol> | <p>children.</p> <p>Select the correct answer using the code given below</p> <ol style="list-style-type: none"> <li>(a) 1 only</li> <li>(b) 2 only</li> <li>(c) Both 1 and 2</li> <li>(d) Neither 1 nor 2</li> </ol> <ol style="list-style-type: none"> <li>4. "ShaGun" Scheme is related to which among the following?               <ol style="list-style-type: none"> <li>(a) A mobile app for pension scheme for the old age people</li> <li>(b) A web-portal for SarvaShiksha Abhiyan</li> <li>(c) A web portal under the BetiBachao – BetiPadhao Scheme</li> <li>(d) A new initiative for young entrepreneurs</li> </ol> </li> <li>5. Consider the following statements regarding the Indian citizenship:               <ol style="list-style-type: none"> <li>1. Idea of jus sanguine was rejected by the Constituent Assembly as it was against the Indian ethos and jus soli was accepted.</li> <li>2. The constitution of India has explicitly defined the word "Citizen" under article 5.</li> </ol>               Which of the statements given above is/are correct?               <ol style="list-style-type: none"> <li>(a) 1 only</li> <li>(b) 2 only</li> <li>(c) Both 1 and 2</li> <li>(d) Neither 1 nor 2</li> </ol> </li> <li>6. Which of the following statements regarding UN convention on refugees are correct?</li> </ol> |
|---|--|



1. The convention was passed in UNO in 1987
2. Under the convention there is no provision of asylum for refugees affected by environmental disasters.
3. India is not a signatory to the convention.

Select the correct answer using the code given below:

- (a) 1 and 2 only
  - (b) 1 and 3 only
  - (c) 2 and 3 only
  - (d) 1, 2 and 3
7. Consider the following statements regarding the recent amendment in Prevention of Money Laundering Act 2002:

1. Under the act, the CBI is empowered to conduct investigations related to cases of money laundering.
2. The officers can arrest an accused without a warrant.

Which of the statements given above is/are incorrect?

- (a) 1 only
  - (b) 2 only
  - (c) Both 1 and 2
  - (d) Neither 1 nor 2
8. Swift-Tuttle which was recently in news, is related to which of the following?

- (a) A comet responsible for perseid meteor shower on earth every year.
- (b) A new spaceship being developed by NASA to explore the space with the speed of light.
- (c) An electric car which can attain a speed of 100 km/hr in 5 seconds.
- (d) An advanced robot for working in the automobile industry.

9. Consider the following statements about CHIMERA embryo recently developed by scientists in China.

1. It is made by fusing cells of humans and pigs.
2. This technology can be used for organ transplant in future.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

10. Gravitational lensing is being used by NASA for space study. It will be helpful in the study of which of the following?

1. The birth and rate of formation of stars by a galaxy.
2. Calculation of distance between earth and the stars.
3. The pulsar formation in black hole.
4. Ideal conditions for the formation of stars.

Select the correct answer using the code given below:

- (a) 1 and 3 only
- (b) 1, 2 and 3 only
- (c) 1, 3 and 4 only
- (d) 1, 2, 3 and 4

11. Consider the following about the Genome India Initiative:

1. It will be conducted by Department of Biotechnology.
2. It is a part of the human genome project being conducted worldwide.
3. The first phase of the project will prepare a catalogue of genomic data of nearly 1 million Indians.

Which of the statements given above is/are incorrect?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 3 only
- (d) 1, 2 and 3

12. Which of the following statement relates to the meaning of "regulatory sandbox"?

- (a) Framework by RBI to enable innovation in the field of financial technology.
- (b) List of stocks of international companies picked by SEBI to regulate their functioning in India.
- (c) An initiative by WTO to

- regulate subsidies by countries on agricultural products that distort the international market.
- (d) None of the above
13. Consider the following statement about the Negative Rate Policy recently in news:
1. The commercial banks are charged for keeping money with the central bank.
  2. The policy is being used by many countries for fighting inflation.
  3. Such policy improves export competitiveness while weakening the import competitiveness
- Which of the statement given above is/are correct?
- (a) 1 and 3 only  
(b) 1 only  
(c) 2 and 3 only  
(d) 1, 2 and 3
14. Partial Credit Guarantee Scheme is launched by the central government recently. Consider the following statements about it:
1. The scheme was launched to provide one-time credit guarantee to the commercial banks buying pooled assets of NBFCs.
  2. All the NBFCs including Micro financial institutions and core investment companies can avail this facility.
  3. The scheme will stimulate the insurance sector in India.
- Which of the statements given above is/are incorrect?
- (a) 1 and 2 only  
(b) 2 only  
(c) 1,2 and 3  
(d) 2 and 3 only
15. Consider the following statement regarding the monetary policy tools:
1. Repo rate is that rate at which the banks keep their money with the central bank.
  2. Reverse repo rate is the interest rate at which the central bank lends money to the commercial banks in case of shortage of funds.
3. Repo rate is determined by the market just like the currency exchange rate.
- Which of the above statements given above is/are incorrect?
- (a) 1 and 2 only  
(b) 2 and 3 only  
(c) 3 only  
(d) 1, 2 and 3
16. Consider the following statement about the National Agriculture Cooperative federation of India limited:
1. The objective of NAFED is to promote agriculture marketing.
  2. It also helps in regulating the market price during black hoarding of agriculture products like onions, pulses.
- Which of the statements given above is/are correct?
- (a) 1 only  
(b) 2 only  
(c) Both 1 and 2  
(d) Neither 1 nor 2
17. Consider the following statement regarding Special Data Dissemination Standards (SDDS) recently in news:
1. It was established by the World Bank in 1996.
  2. SDDS guides its member countries in the dissemination of economic and financial statistical data.
  3. It is compulsory for the member country of the organization to comply with the SDDS standards.
- Which of the statements given above is/are incorrect?
- (a) 1 and 2 only  
(b) 1 and 3 only  
(c) 1, 2 and 3  
(d) None of the above.
18. Which of the following statements regarding the Pradhan Mantri Awas Yojana (Urban) scheme is correct?
- (a) The mission was launched by

- Human Resource Development ministry.
- (b) The mission started in 2015 and is committed to provide housing for all by 2020.
- (c) It aims to provide ex-situ rehabilitation of slum dwellers.
- (d) The mission involves public private partnership models.
19. Consider the following statements about the Register for Indigenous Inhabitants of Nagaland:
1. The register will be made after extensive survey of the state.
  2. A unique Id and a Barcode will be provided to the indigenous inhabitants after the finalized list.
- Which of the statement given above is/are correct?
- (a) 1 only  
(b) 2 only  
(c) Both 1 and 2  
(d) Neither 1 nor 2
20. Which of the following statements about the National Digital Library of India is/are in correct?
1. It is a part of Operation Digital Board.
  2. Aadhar is compulsory in order to become a member of the library
  3. It is developed by IIT Kharagpur.
- Select the correct answer using the codes given below:
- (a) 1 and 2 only  
(b) 2 and 3 only  
(c) 1 only  
(d) 3 only
21. Consider the following statements of Pradhan Mantri KisanMaan Dhan Yojana:
1. It has been started to provide social security only to the landless farmers.
  2. Farmers from age group of 18 to 50 are eligible to avail the benefits.
  3. The farmers have to contribute between 55 to 200 rupees depending upon age of entry,
- till the age of 60 years.
4. They will receive a pension of 3000 rupees per month after the completion of 60 years of age.
- Which of the statements given above is/are correct?
- (a) 1 and 2 only  
(b) 1, 2 and 3 only  
(c) 3 and 4 only  
(d) 1, 2, 3 and 4
22. Which of the following recently launched schemes is/are related to education sector?
1. NISHTHA
  2. RACE
  3. ShaGun
  4. KUSUM
- Select the correct answer using the code given below:
- (a) 1 and 2 only  
(b) 1, 2 and 3 only  
(c) 4 only  
(d) 1, 2 and 4 only
23. Which of the following is the objective of SABKA VISHWAS scheme?
- (a) Dispute resolution scheme related to legacy service taxes.  
(b) Initiative by Government to promote digital payment system in Rural India.  
(c) Public outreach program to generate trust between public and police department.  
(d) An initiative by government to create more accountability and transparency for NGOs.
24. Consider the following statements about the Know India Programme:
1. It is launched by Ministry of External Affairs for promoting tourism in India through its network of embassies
  2. It provides for a unique forum to share views and connect socially to contemporary India.
- Which of the above statements is/are correct?
- (a) 1 only  
(b) 2 only

- (c) Both 1 and 2  
(d) Neither 1 nor 2
25. Consider the following statements related to the recent amendment in Unlawful activities (prevention) act (amendment) bill 2019:
1. The bill provides that only Central Government can designate a person as terrorist.
  2. The bill empowers the investigating officer to seize the property of an entity connected with terrorism.
- Which of the statements given above is/are correct?
- (a) 1 only  
(b) 2 only  
(c) Both 1 and 2  
(d) Neither 1 nor 2
26. Which of the following countries is not a part of BASIC group of countries?
- (a) India  
(b) Brazil  
(c) China  
(d) Argentina
27. Which of the following countries are the neighboring countries of Guinea?
1. Mali
  2. Democratic Republic of Congo
  3. Senegal
  4. Ivory Coast
- Select the correct answer using the codes given below:
- (a) 1 and 2 only  
(b) 1, 3 and 4  
(c) 2 and 3 only

- (d) 1, 2, 3 and 4

28. Which of the following is related to the Nairobi Outcome Document 2009?

- (a) South-South Cooperation  
(b) Regional Anti-Terror Structure  
(c) Eastern Economic Forum  
(d) Eurasian Economic Union

29. Consider the following:

| Initiatives          | Sectors              |
|----------------------|----------------------|
| 1. Janaushadhi SuGam | a) Agriculture       |
| 2. Meghdoot          | b) Fashion industry  |
| 3. SU.RE project     | c) health            |
| 4. Agnikaar campaign | d) Urban development |

Which of the pairs given above are correctly matched?

- a) 1-c 2-d 3-a 4-b  
b) 1-c 2-a 3-b 4-d  
c) 1-c 2-b 3-d 4-a  
d) 1-a 2-b 3-c 4-d

30. Which of the following factors is/are responsible for the high level of SO<sub>2</sub> emission in India:

1. Lack of flue-gas desulfurization.
2. Heavy dependency on fossil fuels.
3. Unscientific disposal of electrical batteries.

Select the correct answer using the code given below:

- (a) 1 and 2 only  
(b) 3 only  
(c) 2 and 3 only  
(d) 1, 2 and 3

1. A
2. B
3. A
4. B
5. A
6. C
7. A
8. A
9. B
10. C

11. B
12. A
13. A
14. D
15. D
16. C
17. B
18. D
19. B
20. D

21. C
22. B
23. A
24. B
25. A
26. D
27. B
28. A
29. B
30. D



# 9

# Reasons to Refuse Single Use Plastic



Made from fossil fuels



Huge carbon footprint



Will still be here in hundreds of years



Only a tiny percentage is recycled



Leaches toxins into food & drink



Causes hormone disruption & cancers



Pollutes our oceans



Kills marine animals and birds



Enters our food chain

LESS  
PLASTIC.

## OPEN TEST

**"NCERT BASED"**

**18<sup>th</sup> October**



"To register for Open Test Scan the QR code given using freely available QR Scanner Apps"

# OUR TOPPERS

**KSG**  
Khan Study Group

**KANISHK KATARIA**  
(AIR - 1)

**TESTIMONIAL**

I am highly indebted to Khan Sir and KSG for their guidance and support, especially for the interview. Khan Sir was very motivating and available for me in my education. His critical analysis and proper identification of my strengths and weakness helped me a lot. I also followed his advice on practice with extra goals to meet. Thank you Sir for your support & guidance.

Signature: 

**KSG**  
Khan Study Group

**AKSHAT JAIN**  
(AIR - 2)

**TESTIMONIAL**

I would like to thank KSG and Khan Sir for their guidance and motivation. The mock interview at KSG was particularly helpful in understanding the intricacies of the interview/personality test. It helped me identify my strengths and weaknesses in a timely manner, and work upon them accordingly.

Signature: 

**KSG**  
Khan Study Group

**SRUSHTI JAYANT DESHMUKH**  
(AIR - 5)

**TESTIMONIAL**

Thank you so much to the entire team of Khan Study Group! KSG's foundation course has been my starting point. It has helped me a lot. The focus on answers writing from Day 1 really contributed a lot.

A special thanks to Khan Sir for his motivating aura and good words.

Signature: 

**KSG**  
Khan Study Group

**SHUBHAM GUPTA**  
(AIR - 6)

**TESTIMONIAL**

Thank you so much for always being motivating and helping a junior student. Your guidance for the personality test has helped me significantly in achieving the success that I have been able to. The personal interaction with me has always motivated me to keep an aspirational mindset and optimistic attitude.

Thanks again to you Sir and the entire KSG team.

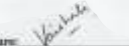
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**KSG**  
Khan Study Group

**VAISHALI SINGH**  
(AIR - 8)

**TESTIMONIAL**

I cannot thank KSG & Khan Sir enough for their guidance throughout the interview process. It was much needed and it were his words which inspired me to perform well. Thank you so much!

Signature: 

**KSG**  
Khan Study Group

**GUNJAN DWIVEDI**  
(AIR - 9)

**TESTIMONIAL**

KSG played a very important role in my preparation. The excellent guidance I received from Khan Sir helped me achieve my childhood dream. Thank you for all the support.

Signature: 

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