



Civils Cafe

IAS Study Circle

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HIGH PRIORITY CURRENT AFFAIRS

JANUARY 2021

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UPSC CIVIL SERVICES EXAMINATION 2022



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PRELIMS FACTS

Sub Topic: **PM WANI:**

Why in news?

- Union Cabinet has given approval for Dept of Telecommunication for setting up of Public Wi-Fi Network
- As part of WANI, any entity (company, proprietorship, societies, non-profits, etc.) can set up a
- paid public Wi-Fi Access Point.
- There shall be no license fee for providing Broadband Internet through these public Wi-Fi networks.

BENEFITS:

- Promote the growth of Public Wi-Fi Networks in the country and, in turn, will help in proliferation of Broadband
- Internet, enhancement of income and employment and empowerment of people.





PRELIMS FACTS

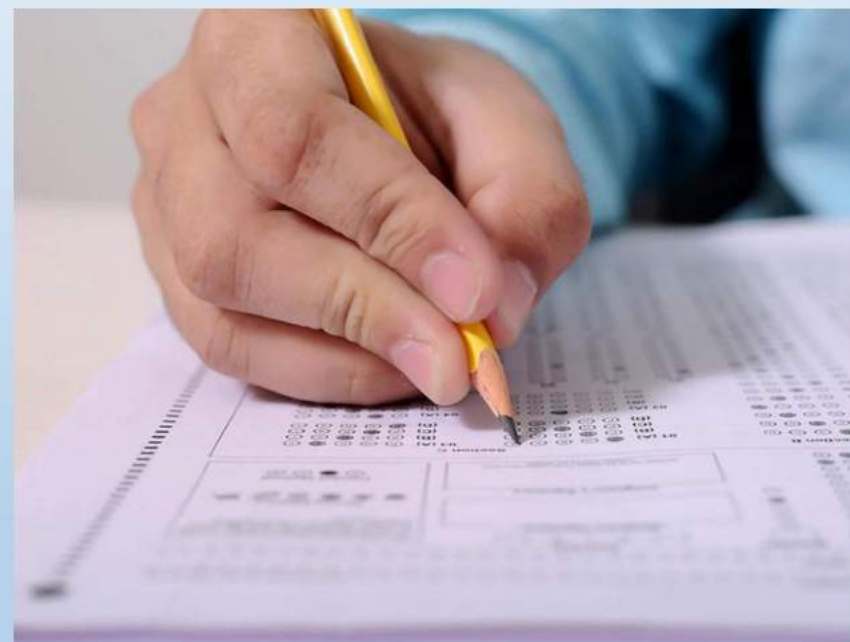
Sub Topic: **National Company Law tribunal:**

Why in news?

- Is a quasi-judicial body adjudicating the issues concerning companies in the country.
- Is established under Companies Act, 2013
- Constituted in 2016 on the recommendation of Eradi Committee.
- Comes under Ministry of Corporate Affairs
- The decisions of NCLT may be appealed to NCLAT

About NCLAT:

- It hears the appeals against NCLT
- It hears the appeals against the order passed by IBC
- It also hear and dispose the appeals against any order passed by CCI





PRELIMS FACTS

Sub Topic: **National Company Law tribunal:**

AIIMS Scientists find Lead in milk samples in Eluru:

- With the outbreak of the undiagnosed illness in the Eluru town and neighbouring villages in west Godawari district of Andhra Pradesh
- WHO has identified lead as 1 of 10 chemicals of major public health concern.

Factors contributing to lead poisoning:

- Vehicle emission
- Informal and substandard recycling of lead acid batteries
- Workers in dangerous and often illegal recycling operations break open battery cases, spill acid and lead dust in the soil.





PRELIMS FACTS

Sub Topic: **Delimitation Commission:**

Why in news?

- A paper released by Pranab Mukherjee Foundation suggested next delimitation process should be a two step process.
 - ✓ Delimitation should be based on 2031 Census
 - ✓ A state Reorganisation Act be passed to split States into smaller states

Composition of the Commission:

- a serving or retired judge of the Supreme Court as the chairperson
- the Chief Election Commissioner or Election Commissioner nominated by the CEC
- the State Election Commissioner as ex-officio members.

Note:

- These are so powerful as this orders cannot be challenged in any court
- Such commissions has been constituted four times



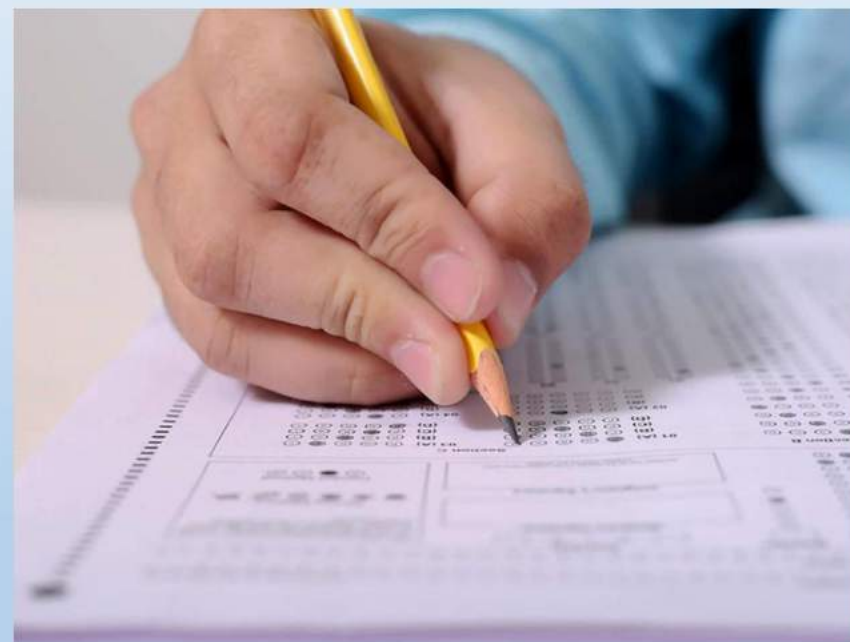


PRELIMS FACTS

Sub Topic: **Base Erosion and Profit Sharing(BEPS):**

Why in news?

- Is the strategies used by multinational companies to shift the profit from the higher-tax jurisdiction to lower-tax jurisdiction
- Leads to erosion of tax base of higher tax jurisdiction like India
- Transfer Pricing is the tool used to shift the profit





PRELIMS FACTS

Sub Topic: **Elephant Corridors:**

Why in news?

- NEWS: NGT directs Odisha to submit action plan on strengthening elephant corridors
- India's elephant population:
 - ✓ Largest number of wild Asian elephants of world (around 50%)

Related:

- Gaj yatra: nation wide campaign to protect elephants
- Initiative by WB govt "Airavat" for reducing man-animal conflict
- Plan Bee initiative of Indian Railways





PRELIMS FACTS

Sub Topic: Tribes of Andaman and Nicobar:

Why in news?

- NEWS: any exploitation of Sentinel Island will wipe out tribals
- Sentinelese – they live in isolation in North Sentinel of A&N
- They are categorized as PVTGs
- Tribes in A&N – Great Andamanese, Nicobarese, Jarawa,
- Sentinelese Onge and shompen





PRELIMS FACTS

Sub Topic: **New Height for Mount Everest:**

Why in news?

- NEWS: China and Nepal has announced new revised height as 8848.86
- This three meter difference attributed to China calculating the "rock height underneath the snow and Nepal using the "snow height" .
- Everest is also known as Sagarmatha in Nepal and Mount Qomolangma in China.





PERLIMS FACTS

New Anubhava Mantapa

- NEWS: Karnataka Chief Minister laid the foundation stone for the 'New Anubhava Mantapa' in Basavakalyan
- It is the birth place for 12th century poet-philosopher Basavanna
- **About Basavanna:**
 - ✓ Founder of Lingayatism
 - ✓ He was Kannada poet and a social reformer during the reign of the Kalachuri-dynasty
 - ✓ He spread social awareness through Vachanaas.
 - ✓ rejected gender or social discrimination, superstitions and rituals
 - ✓ introduced new public institutions such as the Anubhava Mantapa for all sections in the society
- **Veerashaiva:**
 - ✓ Veerashaivas are a sub-sect of Lingayats and ardent followers of Lord Shiva.
 - ✓ They preceded Basavanna
 - ✓ Veerashaivism has its roots in the Vedas and Agamas
 - ✓ Veerashaivas do not worship any god other than Shiva

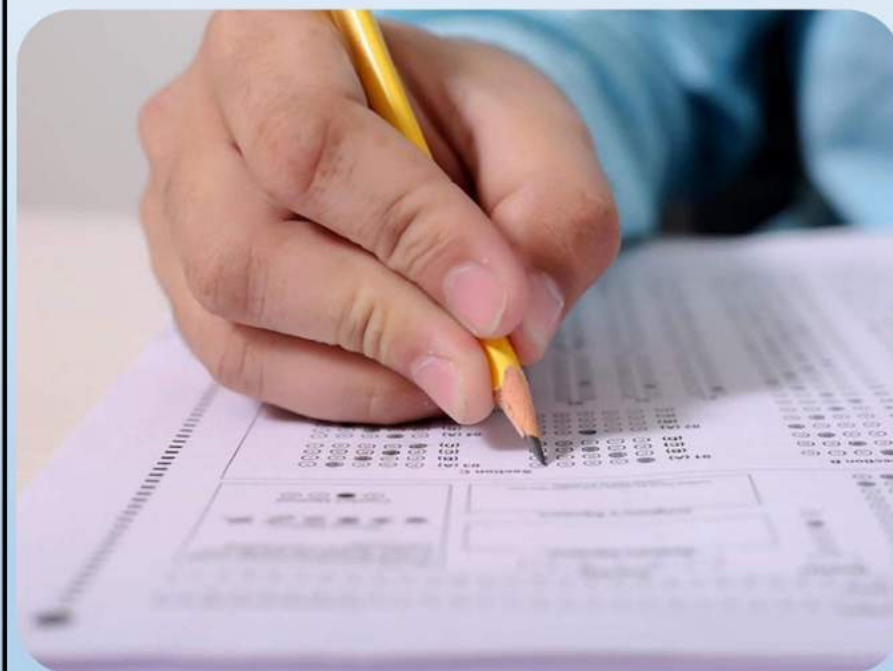




PERLIMS FACTS

NCAVES India Forum 2021

- **Natural Capital Accounting and Valuation of the Ecosystem Services (NCAVES)** India Forum-2021 is organized by **Ministry of Statistics and Programme Implementation**
- It seeks to advance the theory and practice of environmental and ecosystem accounting
- The participants: **India, Brazil, China, South Africa and Mexico**
- The project will have a **duration until the end of 2021**
- funded by the **European Union** through its Partnership Instrument (PI).





PERLIMS FACTS

Longitudinal Agency Study in India(LASI):

- ❑ **News:** **Union Health Ministry** has released LASI – a full scale national survey of scientific investigation of the health, economic, and social determinants and **consequences of population ageing** in India
- ❑ **Objective:** To provide a longitudinal database for designing policies and programmes for the older population
- ❑ **Study conducted by:** National Programme for Health Care of Elderly, Ministry of Health & Family Welfare has undertaken the study through International Institute for Population Sciences, (IIPS), Mumbai in collaboration with Harvard School of Public Health, University of Southern California, USA, United Nations Population Fund (UNFPA) and National Institute on Ageing.





PERLIMS FACTS

Longitudinal Agency Study in India(LASI):

❑ Key findings:

NO PENSION FOR 78% AGED 60 & ABOVE

- 27% of elderly have **multi-morbidities**, around **40% have a disability** and **20% have issues related to mental health**
- 3/4ths of those aged 60 and above who were diagnosed with chronic conditions have been treated for **hypertension (77%), chronic heart diseases (74%), diabetes mellitus (83%),**
- chronic lung diseases (72%) and cancer (75%)**
- Over 50% of elderly treated for **stroke (58%)** and **bone or joint diseases (56%)**. Treatment rate for neurological and psychiatric diseases is 41%
- 78% of people aged 60 and above neither receiving nor expected to receive pension

“ In 2011 census, the 60+ accounted for 8.6% of India's population, accounting for 103 million elderly people. Growing at around 3% annually, the number of elderly age population will rise to 319 million in 2050

—Union health minister **Harsh Vardhan**

TOI FOR MORE INFOGRAPHICS DOWNLOAD TIMES OF INDIA APP

Measures for old age:

- ✓ Pradhan Mantri Vaya Vandana Scheme
- ✓ National Programme for the Health Care of Elderly (NPHCE)
- ✓ Rashtriya Vayoshri Yojana - provides physical aids and assisted-living devices
- ✓ Senior Citizens' Welfare Fund





PERLIMS FACTS

SC hears plea against confessions to priests / right to privacy and Article 25

News: The Supreme Court agreed to consider a petition filed by a group of women against the compulsory nature of sacred confessions to priests in Christianity.

- The issue came within the ambit of **the questions of faith, rights of women and equality.**
- 1. violated their fundamental right to freedom of religion under Article 25
- 2. Several problems including sexual exploitation of women and blackmailing of both men and women followers.

❑ Freedom of religion in India: Article 25

- ❖ Guarantees freedom of religion to all persons in India.
- ❖ It provides that all persons in India, subject **to public order, morality, health**
- ❖ **Provisions:**
 - Are equally entitled to freedom of conscience, and
 - Have the right to freely profess, practice and propagate religion





PERLIMS FACTS

Khadi Prakritik paint:

- ✓ **India's first cow dung paint** – developed by **Khadi and Village Industries Commission**.
- ✓ It is an eco-friendly, non-toxic paint.
- ✓ Is a first-of-its-kind product, with anti-fungal, anti-bacterial properties
- ✓ The paint is cost-effective and odorless, and has been certified by Bureau of Indian Standards.





PERLIMS FACTS

H1 B Visa:

News: The US administration has once again amended the H-1B visa norms.

Changes:

- Rules to give priority to higher wages and skills for selection of deserving candidates.
- **The old lottery system** of work visa selection will not be followed now

What is Visa:

- A visa is a **conditional authorization** granted by a territory to a foreigner, allowing them to enter, remain within, or to leave that territory.
- The most common visa types are tourist, student, work and transit visas.

What is the difference between visa and passport:

- A passport is used to verify one's country of citizenship.
- If travelling outside your country, it is used to regain entry into your country of citizenship.
- The main difference between a visa and a passport is that a visa is an endorsement placed within a passport that grants the holder official permission to enter

What is H1 B visa:

- It is a **non-immigrant visa** that allows US companies to employ **graduate level foreign workers in specialty occupations**.
- H-1B has an **option of green card application**.

Visa issue with USA:

- to **protect the domestic workers** who had been impacted due to a contraction in the economy in the wake of the COVID 19.
- The entry of **additional workers act as threat to employment** opportunities for domestic workers by undercutting their jobs.





PERLIMS FACTS

How a US President can be impeached?

News: Democrats in the House of Representatives introduced an article of impeachment against U.S. President Donald Trump — the **"incitement of insurrection"** for his role in the attack on the Capitol recently

What is impeachment:

- Impeachment is a provision that allows Congress to remove the President of the United States.

Grounds for impeachment:

- **treason, bribery, or other high crimes and misdemeanors.**
- President of India can be removed only on the grounds of **violation of Constitution**

How Indian President is impeached:

- The charges of impeachment can be initiated **in either house** of the Parliament.
- The charges need to be signed **by 1/4th of the members of the House and a 14 day notice** should be given to the President.
- After the impeachment resolution is passed by **a majority of the two-thirds** of the majority of that House, it is sent to the other to investigate upon the charges.
- If the other house also passes the resolution for impeachment by a majority of two-thirds of the total membership of that House, the President then stands impeached from his office from the date on which the resolution has been passed.





PERLIMS FACTS

Polar Vortex:

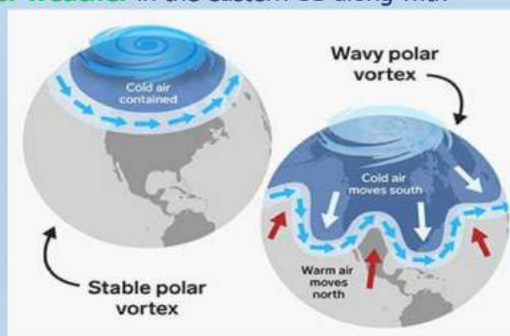
News: Meteorologists have predicted that the polar vortex, which is splitting into two and swirling southward, will send the US and European countries into a chilling deep freeze

What is it:

- The **polar vortex** is a large area of **low pressure and cold air surrounding** both of the Earth's poles.
- The system has a whirling mass of cold air circulating in the mid- to upper-levels of the atmosphere, flowing counter-clockwise.
- This flow of air helps in containing the colder air within the poles.

Consequences:

- **declining temperatures and extreme winter weather** in the eastern US along with northern and western Europe.
- A sudden stratospheric warming also leads to a **warm Arctic**
- **severe winter weather** in the Northern Hemisphere mid-latitudes

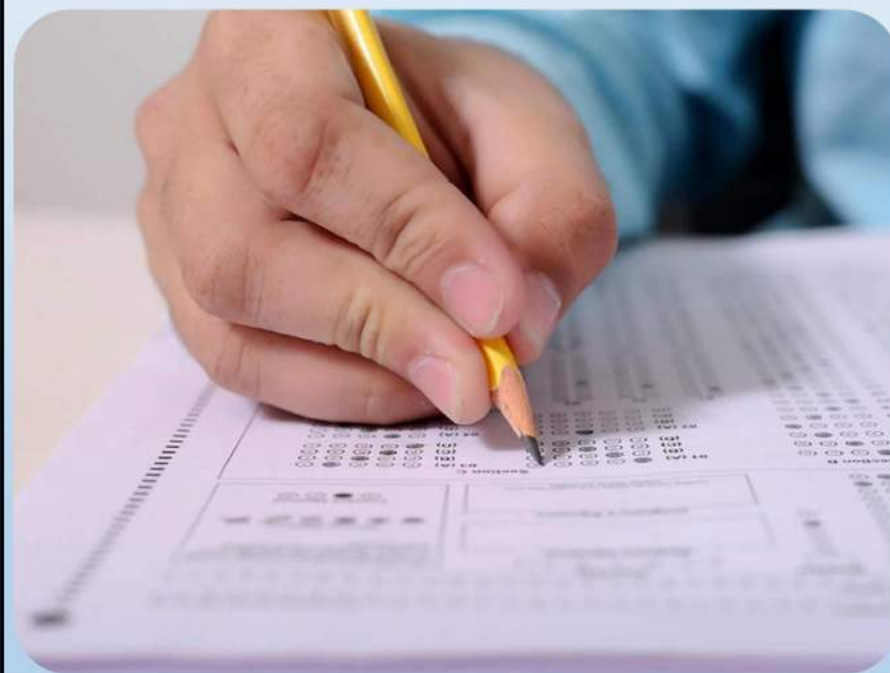




PERLIMS FACTS

Great Wall Project:

- The project is conceived by **11 countries** located along the southern border of the Sahara and their international partners
- The GGW Project to address **desertification, land degradation and climate change** in the Sahel region of Africa has hit a new low due to funds crunch.
- The initial idea of the GGW was to develop a line of trees from east to the west bordering the Saharan Desert
- The project is a response to the combined effect of natural resources degradation and drought in rural areas.
- It aimed to **restore 100 million hectares of degraded land by 2030**; only four million hectares had been restored between 2007 and 2019.





PERLIMS FACTS

Gangetic River Dolphin

News: Gangetic River Dolphin was beaten to death by a group of men in Uttar Pradesh's Pratapgarh leading to the arrest of three people.

Distribution:

- Primarily found in **the Ganges and Brahmaputra Rivers** and their tributaries in India, Bangladesh and Nepal.

Features of G. Dolphins:

- recognized them as **National Aquatic Animal**
- The female Gangetic Dolphins are larger than males
- They are generally blind and catch their prey in a unique manner. They emit an ultrasonic sound which reaches the prey.

Protection status:

- IUCN status: **Endangered**
- CITES: Appendix 1
- WPA, 1972 : classified under Schedule 1
- Vikramshila Gangetic Dolphin Sanctuary (VGDS) in Bihar** is India's only sanctuary for its national aquatic animal.





PERLIMS FACTS

Equalisation levy:

News: US Trade Representative (USTR) has released a report has said that India's 2% equalisation levy is unreasonable or discriminatory potentially attracting withdrawal of US trade concessions or duties on Indian exports.

What is Equalisation Levy?

- introduced in India in **2016**, with **the intention of taxing the digital transactions** i.e. the income accruing to foreign e-commerce companies from India.
- It is aimed at taxing business to business transactions.

The following services are currently covered under the EL:

- Online advertisement;
- Any provision for digital advertising space or facilities/ service for the purpose of online advertisement

Model Question:

The Equalization Levy sometimes seen in news is related to:

- E-commerce
- Air Travel
- Imports Substitution
- None of these





PERLIMS FACTS

New Single-window Clearance for Coal Mines

- ❑ It is aimed at allowing successful bidders for coal blocks to be able to obtain all required clearances.
- ❑ Includes environmental and forest clearances, from a single portal

Why need such a portal?

- Presently, about 19 major approvals are required before starting the coal mine in the country.
- In the absence of a unified platform for grant of clearances it will lead to delay in operationalization.

Consider the following statements(PYQ)

1. In India, State Governments do not have the power to auction non -coal mines.
2. Andhra Pradesh and Jharkhand do not have goldmines.
3. Rajasthan has iron ore mines.

Which of the statements given above is/are correct?

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





PRELIMS FACTS

Sub Topic: **NEW JHARKHAND CIVIL SERVICES EXAMINATION RULES, 2021:**

Why in news?

- At least 204 petitions related to confusion, corruption in the selection process and irregularities among others were filed in the High Court against the Jharkhand Public Service Commission (JPSC)

NOTE : Joint Public Service Commission

- JPSC is created by act of the Parliament on the request of the state concerned.
- Thus it is **a statutory body** not constitutional
- The chairman and members are appointed and removed by President
- They hold office for six years or until they attain the age of 62 years, whichever is earlier.
- The **Government of India Act, 1935** provided for the establishment of JPSC.

All India Services:

- Article 312 makes provision for All India Services
- The Parliament can create new all India services **if Rajya Sabha** passes a resolution.
- Such a resolution should be passed by two-thirds of the members present and voting.



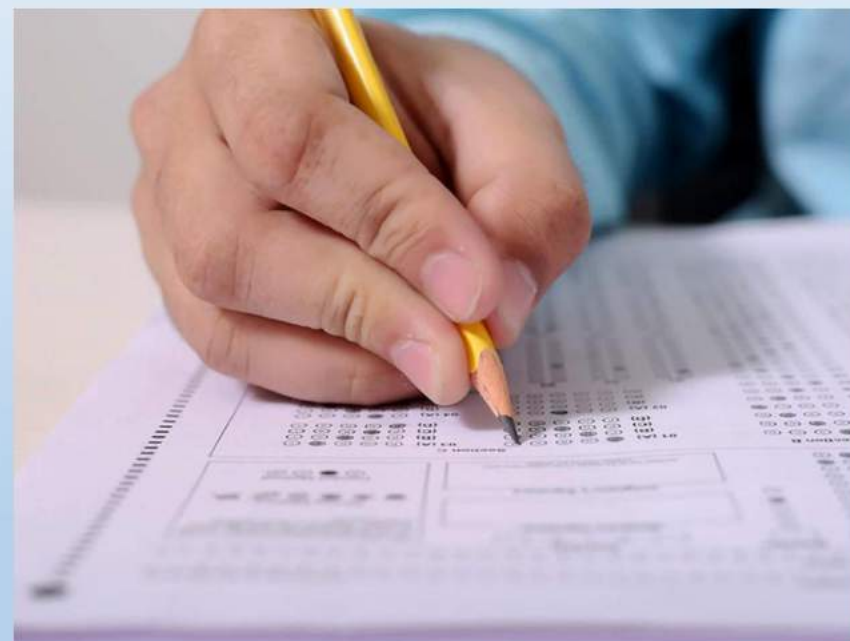


PRELIMS FACTS

Sub Topic: **ASMI: Machine Pistol**

Why in news?

- It is India's first indigenously developed 9mm machine pistol
- It is jointly developed by **DRDO and Indian Army**
- 3D Printing process has been used in designing and prototyping various parts



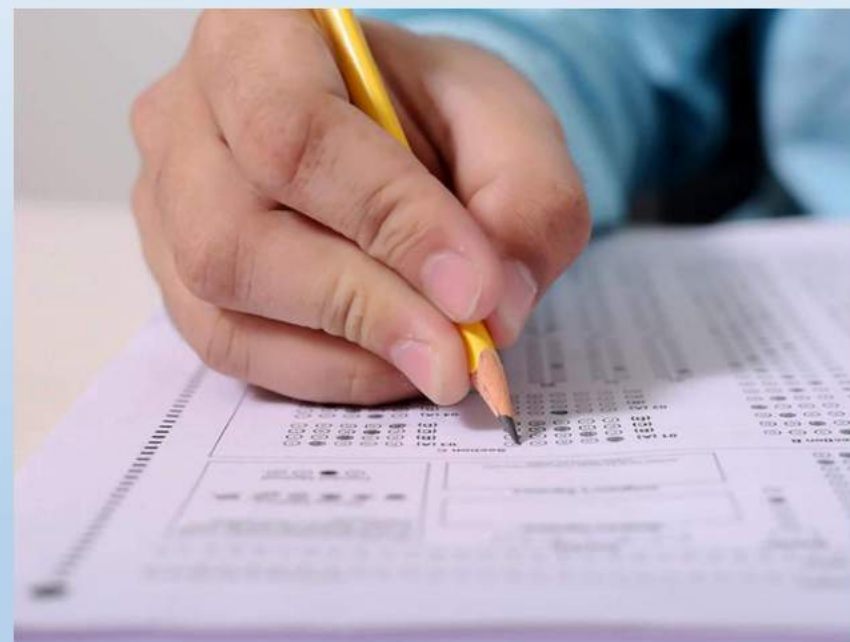


PRELIMS FACTS

Sub Topic: **National Innovation Foundation(NIF):**

Why in news?

- NIF developed an Innovation portal to the nation
- NIF is an autonomous body under Dept of Science and Technology
- It was set up to provide institutional support for the grassroots innovations across the country





PRELIMS FACTS

Sub Topic: Pradhan Mantri Kaushal Vikas Yojana(PMKVY) 3.0:

Why in news?

- Third phase of PMKVY will be launched in 600 districts across all states of India
- Implemented by **Ministry of Skill Development and Entrepreneurship**
- **Objective:** Enable industry related skill training and securing better livelihood for Indian youths
- It has greater alignment with other missions of Government of India like Make in India, Digital India, Swachh Bharat, etc.





PRELIMS FACTS

Sub Topic: **“Difficult Four” countries:**

Why in news?

- These are the Countries where citizens do not have the capacity to fight for their rights.
- Who are difficult four countries: **India, Russia, Turkey, Saudi Arabia**
- The classification has been made by Chatham House, the century-old UK-based policy institute
- The report mentioned about the intolerant majoritarianism replacing the secular democratic India.





PRELIMS FACTS

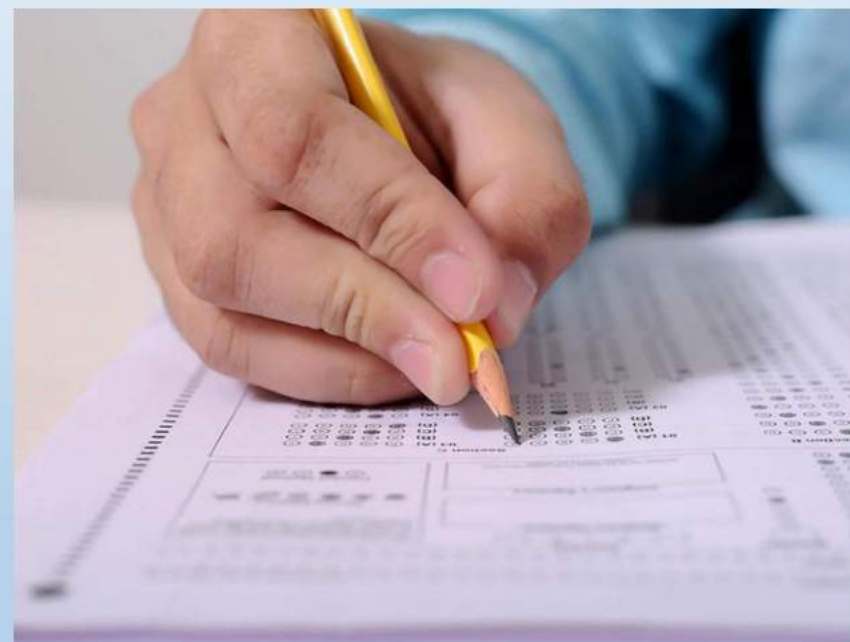
Sub Topic: **Jallikkattu in Tamil Nadu:**

Why in news?

- It is a bull taming sport popular in Tamilnadu.
- It has a tradition over 2,000 years old, Jallikattu is a competitive sport
- It is celebrated during **Tamil harvest festival Pongal**

Jallikkattu legal or banned?

- In 2007 when the Animal Welfare Board of India and the animal rights group PETA moved petitions in the Supreme Court against Jallikattu
- With the massive protest erupted across state Tamil Nadu government issued ordinance allowing jallikkattu
- PETA challenged the state move, arguing it was **unconstitutional (Article 29(1))**
- The case is pending in Supreme Court





PRELIMS FACTS

Sub Topic: **Sulawesi Cave Painting:**

Why in news?

- A team of archaeologists in Indonesia has discovered what may be the world's oldest known cave painting

About Sulawesi cave painting:

It depicts a wild boar endemic to the Sulawesi island of **Indonesia**

It has a long history of human occupation



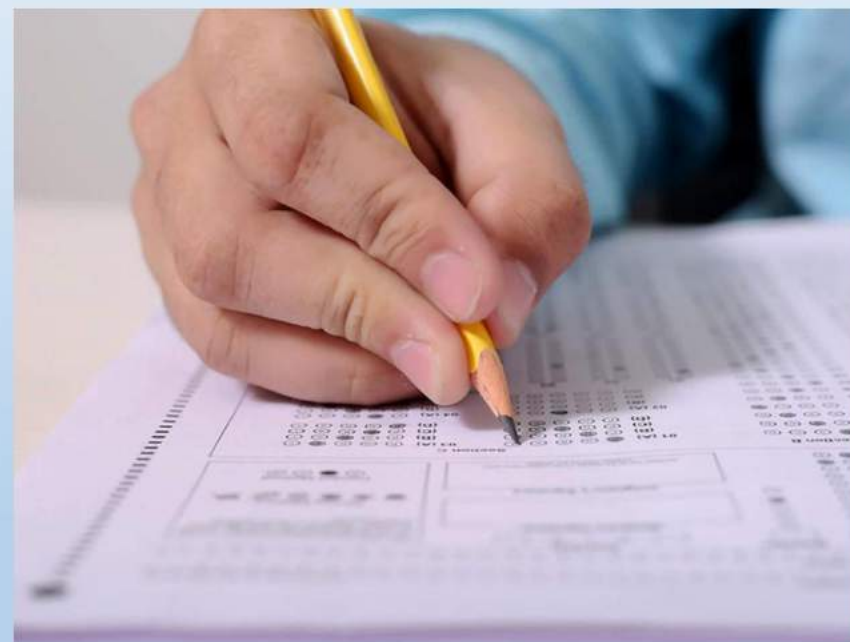


PRELIMS FACTS

Sub Topic: **Kashmiri papier –mache:**

Why in news?

- It is a handicraft of Kashmir
- It is based primarily on paper pulp, and is a richly decorated and colourful
- The product is protected under the **Geographic Indication**





PRELIMS FACTS

Sub Topic: India's trade with China falls five year low:

Why in news?

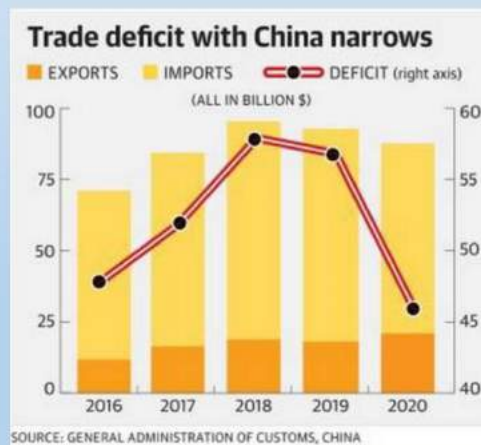
- India's trade with China in 2020 fell to the lowest since 2017, with the trade imbalance **declining to a five-year low**

India's Imports from China:

- India's biggest import was electrical machinery and equipment, organic chemicals and fertilizers

India Exports to China:

- **iron ore, organic chemicals, cotton and unfinished diamonds.**





PRELIMS FACTS

Sub Topic: **India Innovation Index:**

Why in news?

- Released by **NITI Aayog**
- It examines the innovation ecosystem of Indian states and union territories.
- The Index is **calculated in two dimensions** – Enablers and Performance.
 - The Enablers are the factors that underpin innovative capacities
 - The Performance dimension captures benefits that a nation derives from the inputs





PRELIMS FACTS

Sub Topic: **Harike Wetland:**

Why in news?

- Water migratory birds using the **Central Asian flyways** make a beeline to Punjab's Harike wetland
- Harike Wetland also is the largest wetland in northern India **in Pujab**
- It stands on the **confluence of the the Beas and the Sutlej.**
- It is home to birds visiting from as far as the Arctic and Siberia.
- It is one of the Ramasar sites in India
- It is a man-made, riverine, lacustrine wetland.
- **Central Asian flyways: which covers a large continental area of Europe-Asia between the Arctic and Indian Oceans.**



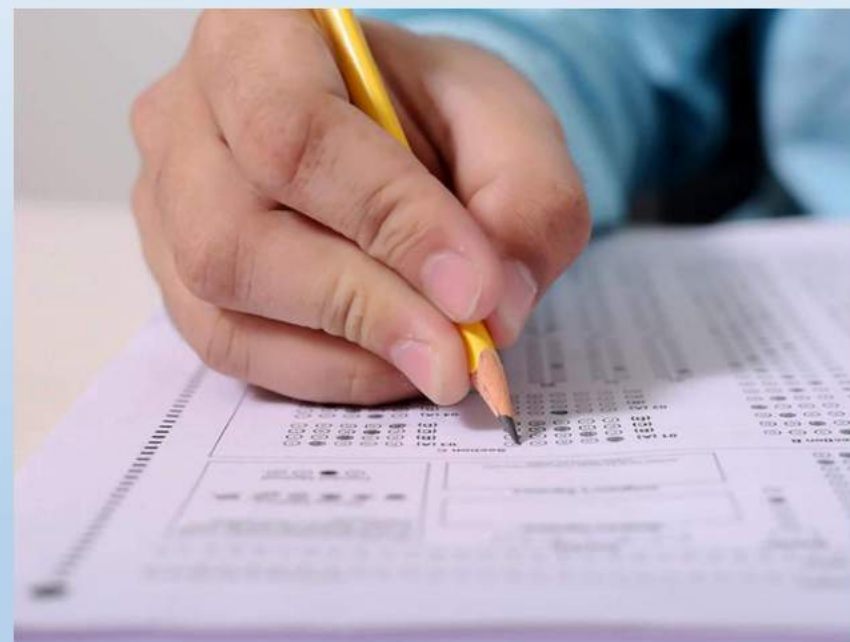


PRELIMS FACTS

Sub Topic: **Thiruvalluvar:**

Why in news?

- The state of Tamil Nadu celebrates Thiruvalluvar Day during **Pongal celebrations**
- Thiruvalluvar is a Tamil poet and is best known as the author of Thirukkural
- He is believed to have lived between 3rd-4th century or 8th-9th century.
- **Tirukkural is comprised of 133 sections of 10 couplets each is divided into three books: Aram (virtue), Porul (government and society), and Kamam (love).**
- The Tirukkural has been compared to the great books of the world's major religions.





PRELIMS FACTS

Sub Topic: **Adaptation Gap Report 2020:**

Why in news?

- Released by **UNEP**
- It estimated the annual cost of adaptation to the effects of **climate change for developing countries to at least quadruple by 2050**
- **Adaptation cost:** It includes costs of planning, preparing for, facilitating and implementing the climate change adaptation measures.
- Adaptation costs, in actual terms, is **higher in developed countries** but the **burden of adaptation is greater for developing countries** in relation to their gross domestic product

Major Reports of UNEP: Emission Gap Report, Global Environment Outlook, Frontiers, Invest into Healthy Planet





General Studies-I Society, Urbanization , their problems and their remedies

Sub Topic: **TECHNOLOGY AND URBAN TRANSFORMATION**

Why in news?

- Recently Prime Minister laid the foundation stone of Light House Projects(LHP) under Global Housing Technology Challenge – India (GHTC – India) across six sites in six states.
- Also stressed the importance of technology in urban transformation

Aim:

- According to the 2011 census, there are 53 cities in India with a population of a million or more; by 2031, that number will rise to 87
- The Census defines urban settlement as:
 - ✓ A minimum population of 5000 people
 - ✓ At least 75% of male working population engaged in non-farm activities
 - ✓ Density of 400 people per sq. km or more





General Studies-I Society, Urbanization , their problems and their remedies

Sub Topic: **TECHNOLOGY AND URBAN TRANSFORMATION**

Urban planning:

- It is a professional way of developing urban areas by making physical plans and development regulations.

Challenges

- Planning:
 - ✓ Rigid master plans and restrictive zoning regulations
- Housing:
 - ✓ Outdated rent control regulations
 - ✓ Poor access to micro finance
 - ✓ Policy, planning and regulations
- Infrastructure:
 - ✓ Urban transport planning needs to be more holistic
 - ✓ The deteriorating urban environment





General Studies-I Society, Urbanization , their problems and their remedies

Sub Topic: **TECHNOLOGY AND URBAN TRANSFORMATION**

Significance of technology in urban transformation

- Improved water management : use of Internet of Things to improve efficiency
- Control and monitoring improve better wastewater management
- Advanced technology can be used to improved power quality delivery
- Better land management and data management
- Examples:
 - ✓ Role of ISRO in Urban Development by providing high resolution satellite data
 - ✓ Use of Unmanned Aerial Vehicles to improve efficiency, monitoring, sewage design, detect illegal construction etc
 - ✓ Geographical Information System helps in spatially linked data there by creation of smart maps





General Studies-I Society, Urbanization , their problems and their remedies

Sub Topic: **TECHNOLOGY AND URBAN TRANSFORMATION**

Key Urban Development Missions:

NO	SCHEME	OBJECTIVE/TARGET	FOCUS AREA
1	AMRUT Scheme	Supply 139 lakh water tap connection	1.Basic services 2.Develop greenery
2	Pradhan Mantri Awas Yojana	Housing for all scheme	Constructing more than 2 crore houses
3	Smart Cities Mission	To improve city infra and services	Sanitation, electricity, water supply
4	Swachh Bharat Mission	Open defecation free	Eradication of manual scavenging, community toilets
5	HRIDAY	Preserve, conserve and revitalize Heritage cities	Better infra & services
6	DAY – NULM	Urban street vendors	Helping poor in self employment and shelter





General Studies-I Society, Urbanization , their problems and their remedies

Sub Topic: **TECHNOLOGY AND URBAN TRANSFORMATION**

Way Forward:

- Integrate spatial planning at all government levels
- Create policy frame work for private investment
- Create institutions to stimulate capacity building and attract talent to grow business
- Fully utilization of potential of Indian cities
- Encourage R&D and technology

Practice Question

- In the context of growth of Indian cities , critically analyse the role of technology in addressing the emerging problems in rapid urbanisation.





General Studies-I Role of Women General Studies-II Issues related to women, gender

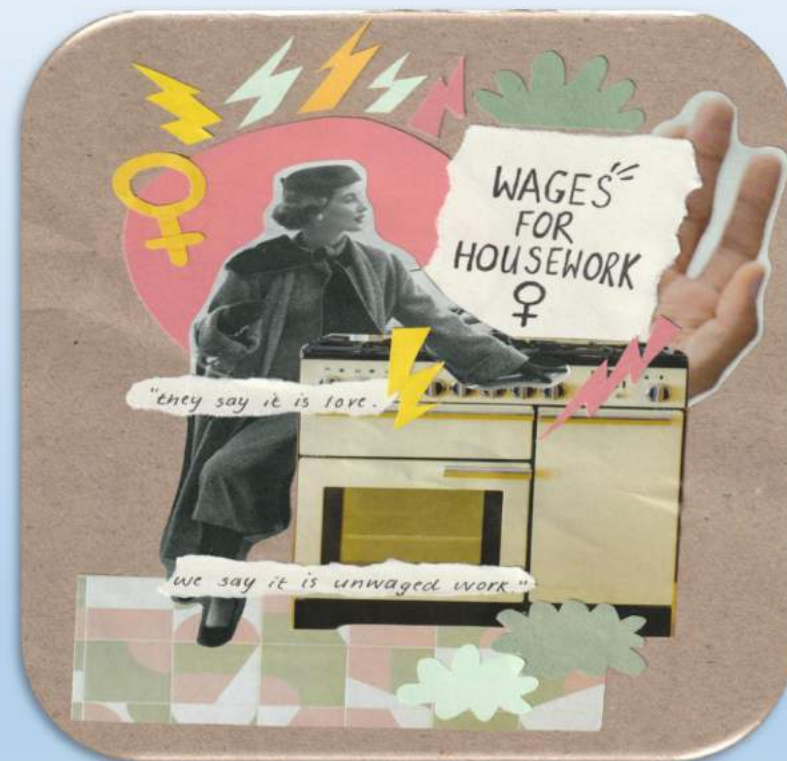
Sub Topic: **ISSUES IN WAGES AGAINST HOUSEWORK**

Why in news?

- Recently, Kamal Hasan's party, Makkal Needhi Maiam, promised salaries to housewives as a part of its electoral campaign in Tamil Nadu.
- Shashi Tharoor also said that monetizing the services of women homemakers in society will enhance their power and autonomy and will lead to a recognition of the value of unpaid work.
- He also emphasized on creating near-universal basic income.

Rationale :

- ✓ Housework demands effort and sacrifice, 365 days a year, 24/7
- ✓ domestic violence and cruelty because they are economically dependent on others, mainly their husbands.
- ✓ Every day, an average Indian male spends 1.5 hours per day in unpaid domestic work, compared to about five hours by a female.





General Studies-I Role of Women General Studies-II Issues related to women, gender

Sub Topic: **ISSUES IN WAGES AGAINST HOUSEWORK**

Arguments in favour:

- ❖ More Accurate National Income Accounting: Domestic labour of women is not accounted for in either the Gross Domestic Product (GDP) which results in underestimation.
- ❖ The wage make women autonomous of the men whom they are dependent.
- ❖ Welfare of a large Segment of Population: According to census 2011, over 160 million women are in household work
- ❖ It gives them a claim to equality within the patriarchal Indian household that only recognizes the work done by men.





General Studies-I Role of Women General Studies-II Issues related to women, gender

Sub Topic: **ISSUES IN WAGES AGAINST HOUSEWORK**

Arguments against:

- ❖ It may also put the additional onus on women to perform which leads to increased responsibility.
- ❖ paying monetary benefits will endorse the social norm that domestic and care work are 'women's work', for which they are being paid.
- ❖ Buying domestic labour from wife poses a serious risk of formalising the patriarchal Indian family which further strengthen the position of men.
- ❖ Burden on Government





General Studies-I Role of Women General Studies-II Issues related to women, gender

Sub Topic: **ISSUES IN WAGES AGAINST HOUSEWORK**

Alternatives to wages for housework:

- ✓ Women should be encouraged to reach their potential through quality education, access and opportunities of work
- ✓ gender-sensitive and harassment-free workplaces
- ✓ Inheritance rights as daughters

Way forward

- ✓ strengthen awareness, implementation and utilisation of other existing provisions
- ✓ Women should be encouraged and helped to reach their full potential through quality education, access
- ✓ Starting from the right to reside in the marital home, to streedhan and haq meher, to coparcenary and inheritance rights as daughters and to basic services, free legal aid and maintenance in instances of violence and divorce.
- ✓ Incentivise men, to participate more and spend longer hours in sharing unpaid work.



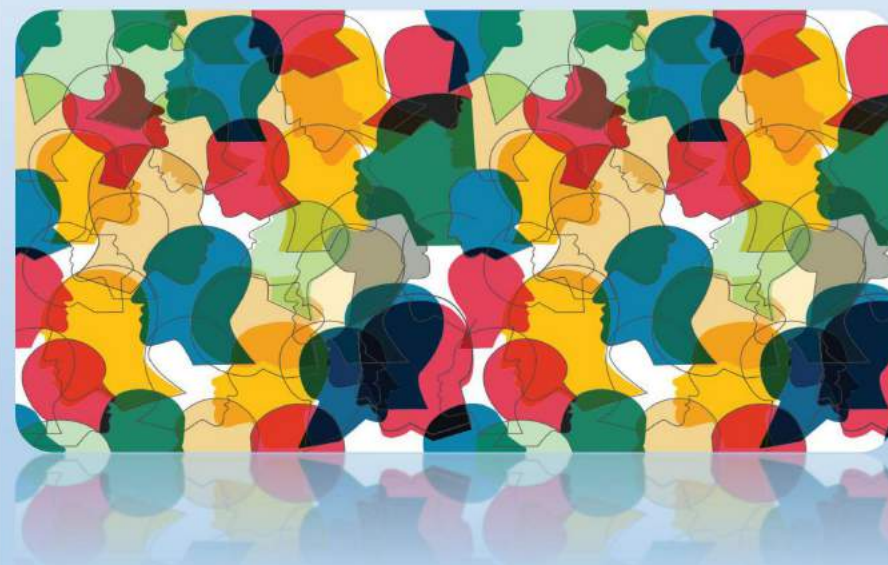


General Studies-II Issues related to health

Sub Topic: **MENTAL HEALTH CARE**

Why in news?

- WHO estimates about 7.5% Indians suffer from some mental disorder and predict that by the end of 2020 roughly 20% will suffer from mental illness due to COVID related challenges.



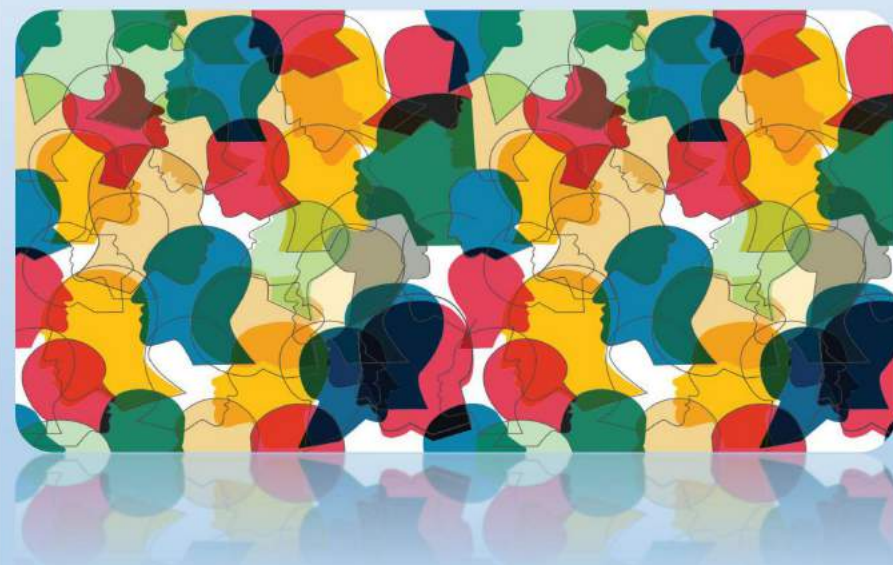


General Studies-II Issues related to health

Sub Topic: **MENTAL HEALTH CARE**

Mental Healthcare issues in India

- More prevalent in urban areas- neurotic or stress related disorder being nearly three times more in urban metros
- By 2030 the mental health crisis going to cost India a trillion dollars in cost productivity.
- 0.05% of budget only allocated(of total 7% for health).
- As per National Mental Health Survey 2015-16, 9.8 million teenagers in the age group of 13-17 suffer from depression.





General Studies-II Issues related to health

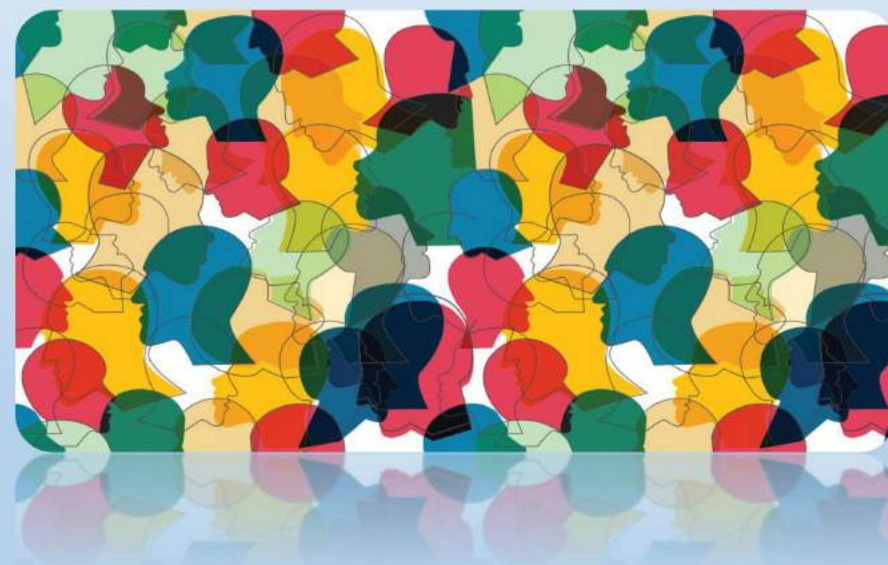
Sub Topic: **MENTAL HEALTH CARE**

Mental Healthcare issues in India

Findings of National Mental Health Survey conducted by NIMHANS

- At least **13.7%** of India's general population has various mental disorders
- **10.6%** of them require immediate intervention
- One in every **20 people** in India suffers from depression
- While nearly **10%** of the population has common mental disorders, **1.9%** suffers from severe mental disorders
- Prevalence of mental morbidity found to be very high in urban centres, where there is a higher prevalence of schizophrenia, mood disorders and neurotic or stress-related disorders
- Treatment gap for all mental health disorders is more than **60%**

Survey covered all important aspects of mental illness including substance abuse, alcohol use disorder, tobacco use disorder, severe mental illness, depression, anxiety, phobia, and post-traumatic stress disorder among others



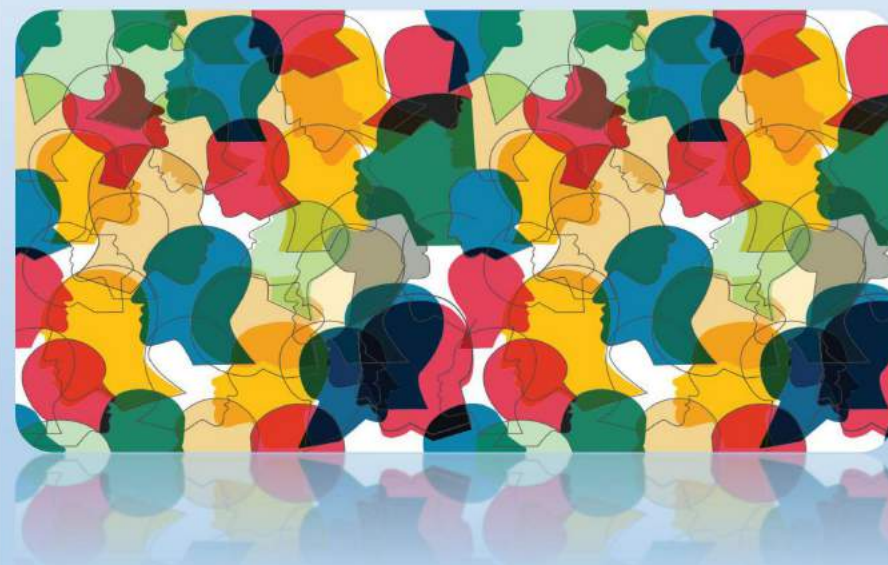


General Studies-II Issues related to health

Sub Topic: **MENTAL HEALTH CARE**

Government Initiatives

- National Healthcare Act, 2017
 - Health services (suffering from mental illness) funded by govt
 - Decriminalises suicide
 - Setting up of Central and State Mental Health Authorities
 - Mental Health Insurance
- National Mental Health Programme
- National Mental Health Policy, 2014
- Low budgetary support – 0.05%
- Stigma, shame and social ostracism associated with the disorder
- High cost involved in private mental care
- Lack of enough mental health professionals.





General Studies-II Issues related to health

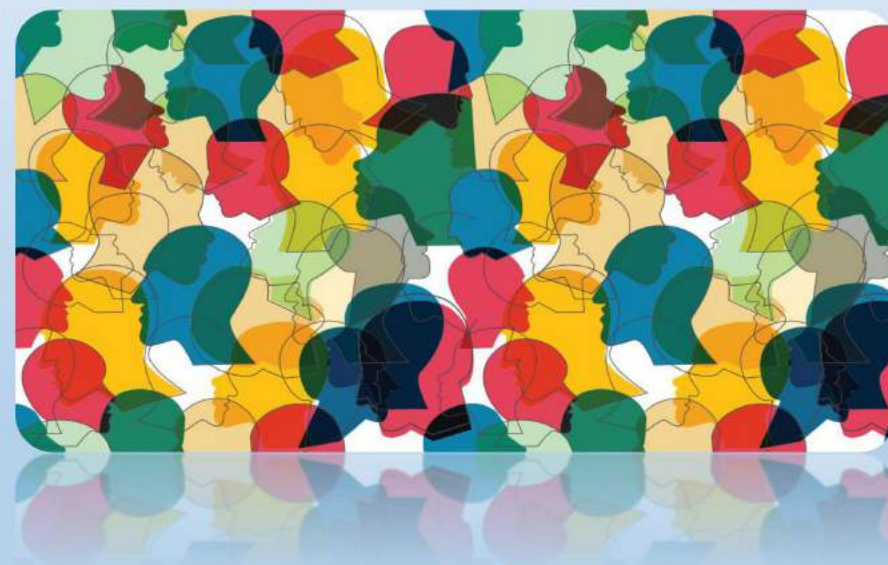
Sub Topic: **MENTAL HEALTH CARE**

Innovative Recommendations

- National plan for mental health literacy should be envisaged
- CSR should be encouraged in the field of mental health
- Mental health should be integrated with National Urban Health Mission
- Nation wide campaign to tackle social stigma.

Practice Question

- How severe is the issue of mental health in India? In such scenario discuss the need for multiple intervention to prevent mental health disorder in India.





General Studies-II Issues related to health and Human Resources

Sub Topic: **NATIONAL FAMILY HEALTH SURVEY- 5**

Why in news?

- Recently, the first-phase data of the National Family Health Survey-5 (NFHS-5) 2019-20 has been released by the Ministry of Health and Family Welfare.

What is NIP?

- Is a large scale multi-round survey conducted in a representative sample of households
- Objective: to provide reliable and comparable database on health, family welfare and other emerging issues





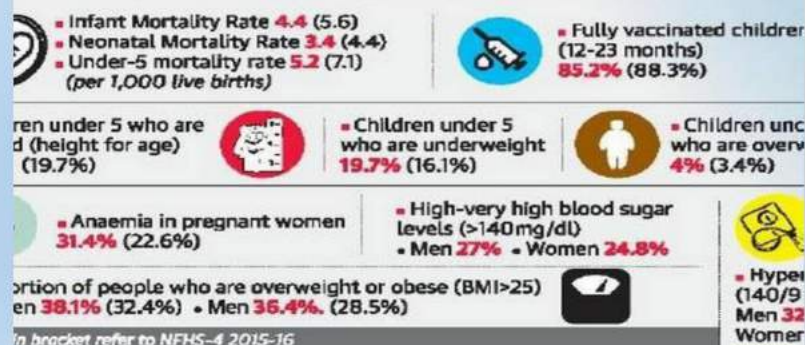
General Studies-II Issues related to health and Human Resources

Sub Topic: **NATIONAL FAMILY HEALTH SURVEY- 5**

Highlights

- Nodal Agency: International Institute for Population Science, Mumbai
- Key indicators:
 - Population
 - Reproductive and Child health
 - Family welfare
- Tracking progress for SDGs

National Family Health Survey figures (NFHS-5 2019-20)





General Studies-II Issues related to health and Human Resources

Sub Topic: **NATIONAL FAMILY HEALTH SURVEY- 5**

Positive sides of NFHS – 5

- Total Fertility Rate (TFR) has declined in almost all states
- Drop in NMR, IMR
- Use of contraceptives also increased
- India's population is stabilizing
- Improvement Full immunisation drive among children
- improved sanitation facilities and clean fuel for cooking





General Studies-II Issues related to health and Human Resources

Sub Topic: **NATIONAL FAMILY HEALTH SURVEY- 5**

Negative side of NFHS-5

- Sex ratio has remained unchanged in most states
- Increase in child stunting and wasting
- Rise in obesity in women and children
- Anaemia – more than half of the women and children are anaemic
- Female sterilization
- Increase in child marriage in TR, MN, AS
- Sexual violence increased in five states
- Increase in out of pocket expenditure per delivery in public facilities

PREVALENCE OF ANAEMIA AMONG CHILDREN (6-59 MONTHS)			
	RURAL	URBAN	TOTAL
Mild (10.0-10.9 gm/dl)	28.2	26.8	27.8
Moderate (7.0-9.9 gm/dl)	29.8	27.5	29.2
Severe (<7.00 gm/dl)	1.5	1.6	1.6
Any (<11.00 gm/dl)	59.5	56.0	58.5
PREVALENCE OF ANAEMIA AMONG WOMEN (15-49 YEARS)			
	RURAL	URBAN	TOTAL
Mild (10.0-11.9 gm/dl)	40.3	38.3	39.6
Moderate (7.0-9.9 gm/dl)	12.8	11.6	12.4
Severe (<7.00 gm/dl)	1.1	0.9	1.0
Any (<12.00 gm/dl)	54.2	50.8	52.1





General Studies-II Issues related to health and Human Resources

Sub Topic: **NATIONAL FAMILY HEALTH SURVEY- 5**

Urban – rural gender gap in internet use

➤ For the first time – gaps in internet use:

- ✓ On average less than 3 out of 10 women in rural India and 4 out of 10 women in urban India ever used internet
- ✓ On average 42.6% of women ever used internet as against 62.16% among the men
- ✓ Lowest in : AP, BH, TR, TL, GJ





General Studies-II Issues related to health and Human Resources

Sub Topic: NATIONAL FAMILY HEALTH SURVEY- 5

Practice Question

- Recently government has released National Family Health Survey – 5 to track the progress of sustainable development goals. It would also enable the government to arrive at informed decision making related to health, population relation, nutrition level etc. Discuss(250 words)





General Studies-II Privacy: Information and communication

Sub Topic: **WHATSAPP AND VIOLATION OF PRIVACY**

Why in news?

- Recently, WhatsApp has updated its privacy policy, highlighting how user data is impacted when there is interaction with a business on the platform, and provides more details on integration with Facebook, WhatsApp's parent company.
- WhatsApp has been used to spy on journalists and human rights activists in India earlier in 2019.
- After facing backlash over the fear of compromised personal data, WhatsApp has clarified that the update would not affect users' messages to friends or family and the changes only relate to messaging a business using the platform.





General Studies-II Privacy: Information and communication

Sub Topic: **WHATSAPP AND VIOLATION OF PRIVACY**

Data shared with Facebook and other companies:

- Basis information like phone number, transaction payment details, service related information, IP address etc

Reason for data sharing:

- To ensure better security
- To fight spam for an improved user experience
- The new policy seeks a deeper integration of WhatsApp into Facebook to bring more services





General Studies-II Privacy: Information and communication

Sub Topic: **WHATSAPP AND VIOLATION OF PRIVACY**

The New Policy – Myth & Facts

MYTH	FACT
Whatsapp will share our messages with Facebook	The update does not change WhatsApp's data-sharing practices. It means all our informations remains end-to-end encrypted.
FaceBook can access location via whatsapp	No, Facebook cannot access location as it is protected between sender and recipient.
Ads will be shown in Whatsapp	No, it remain to be ad-free





General Studies-II Privacy: Information and communication

Sub Topic: **WHATSAPP AND VIOLATION OF PRIVACY**

impacts

Positive impacts

Smooth interoperability

More business opportunities

Negative impacts

Privacy consciousness

Push towards alternative platform





General Studies-II Privacy: Information and communication

Sub Topic: **WHATSAPP AND VIOLATION OF PRIVACY**

Concept of privacy

Evolution of privacy as fundamental right:

- The Supreme Court in *MP Sharma v. Satish Chandra* (1954) and *Kharak Singh v. Uttar Pradesh* (1962) had declared that while in certain circumstances the privacy of individuals was to be protected, there was no constitutional right to privacy in and of itself.
- However, in *Puttuswamy v India* (2017) the Supreme Court accepted privacy as a fundamental right.

Examples:

- right to be left alone
- Use of internet





General Studies-II Privacy: Information and communication

Sub Topic: **WHATSAPP AND VIOLATION OF PRIVACY**

Concept of privacy

Privacy as Fundamental right:

- Ensure dignity of individual as mentioned in our preamble
- Avoid unwanted and intrusive interference
- Rights to liberty and freedom of expression cannot survive if the right to privacy is compromised
- Art.12 of Universal Declaration on Human Rights and Art.17 of the International Covenant on Civil and Political Rights provide for the right of privacy





General Studies-II Privacy: Information and communication

Sub Topic: **WHATSAPP AND VIOLATION OF PRIVACY**

How privacy is compromised in digital space

- Massive amounts of information and data are being generated every day.
- Various government schemes and increasing availability of large scale sensitive data
 - ✓ Example: Aadhaar, DBT, Digi Locker
- Lack of legal backing and regulatory authority
- Threat to individual privacy
 - ✓ Example: Pegasus spyware
- Lack of awareness





General Studies-II Privacy: Information and communication

Sub Topic: **WHATSAPP AND VIOLATION OF PRIVACY**

Various countries Privacy Policies

- Users in the European (EU) get more control over data sharing with Facebook because of its General Data Protection Regulation (GDPR)
- In the US, the Federal Trade Commission (FTC) has filed a lawsuit against Facebook over antitrust, anti-competitive policies.

India lacks regulatory policy:

India lacks a regulatory authority and until the Personal Data Protection Bill, 2019 becomes a law.





General Studies-II Privacy: Information and communication

Sub Topic: **WHATSAPP AND VIOLATION OF PRIVACY**

Personal Data Protection Bill, 2019:

- The Bill divides the data into three categories and mandates their storage depending upon the type
 - ✓ Personal data
 - ✓ Sensitive data
 - ✓ Critical data
- It removes the requirement of data mirroring (in case of personal data). Only individual consent for data transfer abroad is required.
- It mandates data fiduciaries to provide the government with any non-personal data when demanded.
- The Bill requires companies and social media intermediaries, which are "significant data fiduciaries", to enable users in India to voluntarily verify their accounts





General Studies-II Privacy: Information and communication

Sub Topic: **WHATSAPP AND VIOLATION OF PRIVACY**

Way forward

- ✓ Enact data protection and privacy laws
- ✓ Need a regulatory authority for monitoring
- ✓ Incentivize Indian developers to create some alternatives
- ✓ Balance must be maintained to protect privacy and to promote national interest.
- ✓ The Right to Privacy shall not be limited against the State, but also a right against the private corporations which collect citizen data
- ✓ Generation of awareness





General Studies-II Privacy: Information and communication

Sub Topic: **WHATSAPP AND VIOLATION OF PRIVACY**

Practice questions

Strong data protection and privacy laws are important for the digital well being of citizens of India. Examine(250 words)





General Studies-II International relations, Effects of policies and politics of developed and developing nations on India's interest

Sub Topic: **TRANSITION OF POWER IN DEMOCRACY**

Why in news?

- Outgoing US President Donald Trump said on Thursday that there will be an orderly transfer of power to Joe Biden.
- he said even though he disagrees with the outcome of the election, there will be an orderly transition of power.
- The counting of Electoral College votes and its subsequent certification came after an ugly episode of violence inside the US Capitol.





General Studies-II International relations, Effects of policies and politics of developed and developing nations on India's interest

Sub Topic: **TRANSITION OF POWER IN DEMOCRACY**

Capitol Consequences: A case for 25th Amendment

- In the aftermath of Donald Trump supporters storming the US Capitol, many have urged Vice President Mike Pence to invoke the 25th Amendment.

What is the 25th Amendment of the US Constitution?

- The Twenty-fifth Amendment is known as amendment (1967) to the Constitution of the United States.
 - ✓ It set forth succession rules relating to vacancies and disabilities of the office of the president and of the vice president.
 - ✓ It was proposed by the U.S. Congress on July 6, 1965, and it was ratified on Feb. 10, 1967.





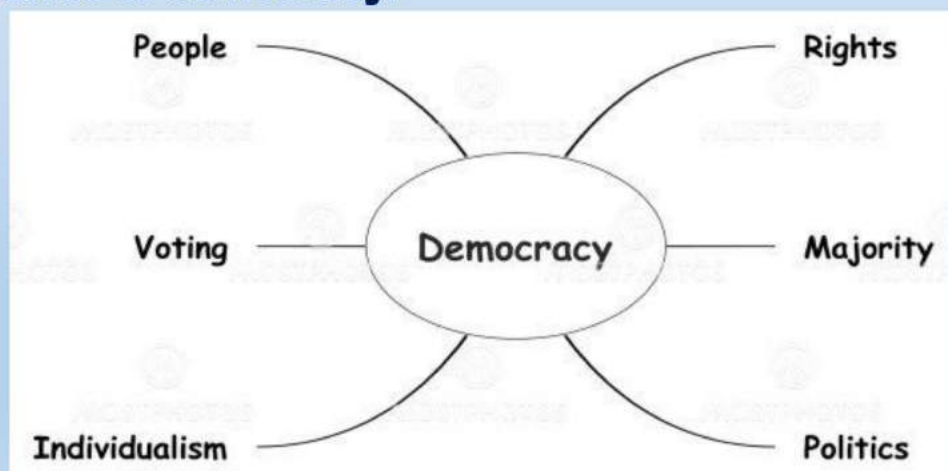
General Studies-II International relations, Effects of policies and politics of developed and developing nations on India's interest

Sub Topic: **TRANSITION OF POWER IN DEMOCRACY**

Democracy in India

Democracy is a form of government in which rulers are elected by the people in a free and fair elections, on universal adult franchise and governed on the basis of certain fundamental rules like a constitution.

Features of democracy:



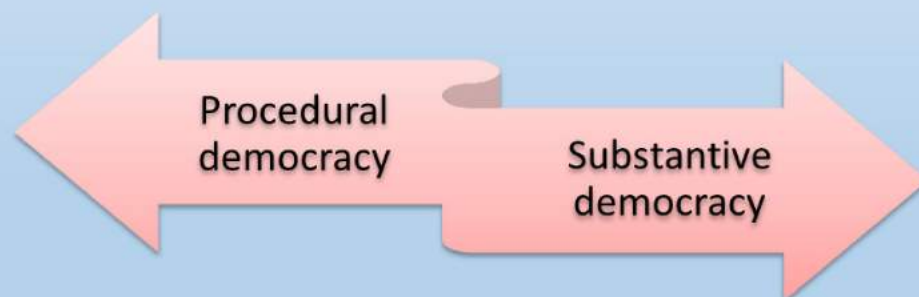


General Studies-II International relations, Effects of policies and politics of developed and developing nations on India's interest

Sub Topic: **TRANSITION OF POWER IN DEMOCRACY**

Two aspects of Indian Democracy:

1. Procedural Aspects: encompasses political equality, effective institutions, free and fair elections, legislative assemblies and constitutional governments, and good voter turn outs.
2. Substantive aspects: socio-economic equality of citizens, tolerance for different opinions, ruler accountability, respect for the rules, and a strong political engagement.





General Studies-II International relations, Effects of policies and politics of developed and developing nations on India's interest

Sub Topic: **TRANSITION OF POWER IN DEMOCRACY**

Issues:

1. Procedural democracy issues:

- ✓ rise in populist and authoritarian tendencies
- ✓ The other major apprehension is the threat posed to the "idea of India" as a plural and inclusive polity by the rise of Hindutva and its political instrument
- ✓ lack of transparency

2. Substantive democracy issues:

- ✓ Jobs and livelihood - job insecurity
- ✓ economic distress in the agricultural sector
- ✓ Caste and community continue to play a very important role in Indian politics





General Studies-II International relations, Effects of policies and politics of developed and developing nations on India's interest

Sub Topic: **TRANSITION OF POWER IN DEMOCRACY**

What are the Internal actions threatening democracy in India?

- ☐ Revoking of Article 370
- ☐ The anti-Citizenship (Amendment) Act
- ☐ Electoral wins at any cost – issues like caste conflict, majority versus minority
- ☐ Constitutional protection and principles of natural justice as also freedom of the individual are at risk. Eg: Love Jihad – UP's anti conversion law
- ☐ Restrictions on Social media freedom – eg: OTT platform
- ☐ Farmer's protest





General Studies-II International relations, Effects of policies and politics of developed and developing nations on India's interest

Sub Topic: **TRANSITION OF POWER IN DEMOCRACY**

Way forward

- ☐ needs to have various internal checks like independence of judiciary so that its real goals are achieved.
- ☐ Efforts from institutions like United Nations and nations world over
- ☐ requires effective methods for people's participation.





General Studies-II Salient features of Representation of People's Act

Sub Topic: NRI and Voting Rights

Why in news?

- ECI wrote to law ministry to extend the facility of postal ballots to overseas, NRIs. ECI proposed amending the Conduct of Election Rules, 1961 in order to allow this facility.
- This postal ballot is available to service voters

How can overseas voters currently vote?

- After passing amendment on RPA, 1950 in 2010, the eligible NRIs who stayed abroad beyond six months are allowed to vote
- They are eligible to vote in the constituency where s/he is a resident (address mentioned in the passport)



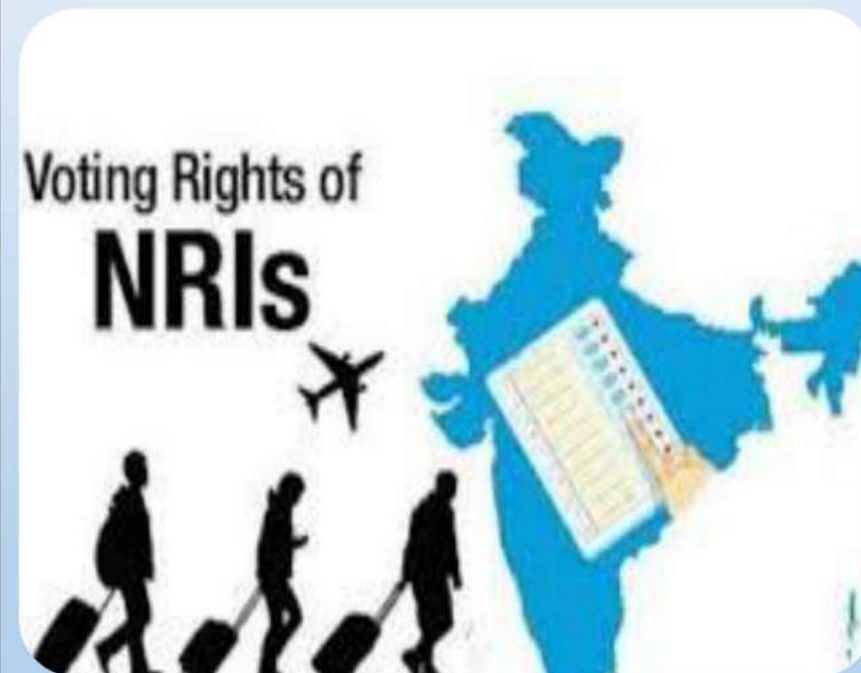
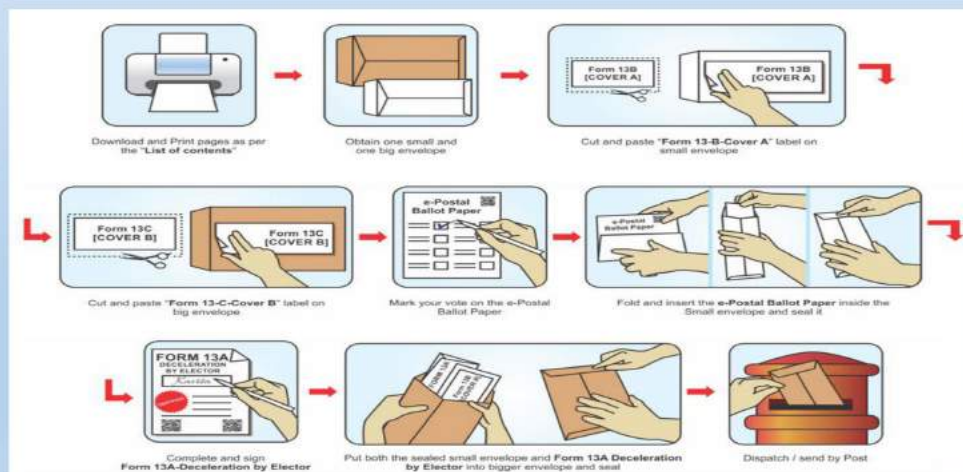


General Studies-II Salient features of Representation of People's Act

Sub Topic: NRI and Voting Rights

ETPBS used by service voters

- Electronically Transmitted Postal Ballot System
- Is a one way Electronically Transmitted Postal Ballot System
- Sending Blank Postal Ballot electronically
- Ballot after cast is sent through postal service





General Studies-II Salient features of Representation of People's Act

Sub Topic: **NRI and Voting Rights**

Are postal ballots a viable means of voting?

- Recognized by International Institute for Democracy and Electoral Assistance
- Easy and secure
- Increase the mobility and right of overseas

Challenges:

- Technological issues and security concerns
- Changes in election laws
- Linking Aadhaar Card with Voter ID



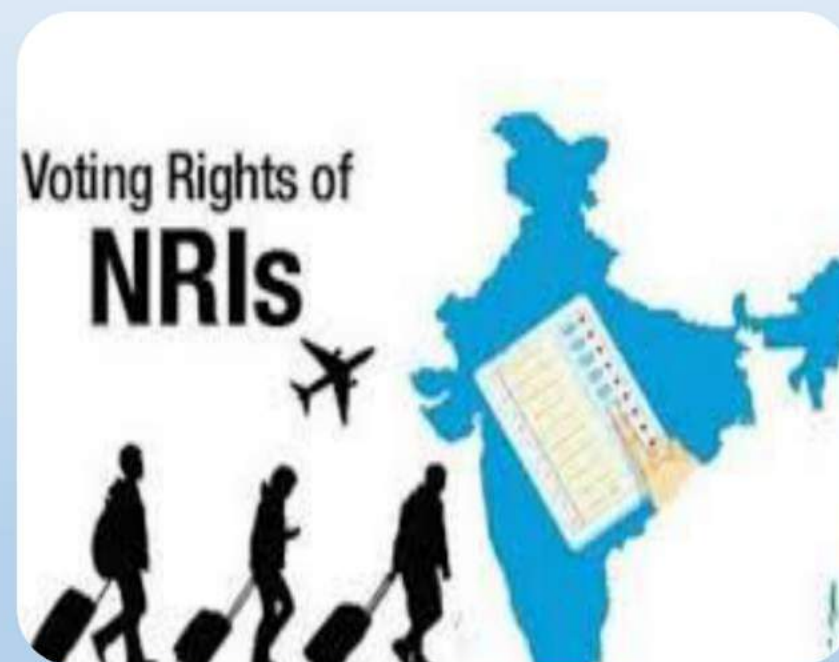


General Studies-II Salient features of Representation of People's Act

Sub Topic: NRI and Voting Rights

Practice Question

- Critically examine the possibility of extending postal ballot system to NRIs in India





General Studies-II IR, Bilateral- Regional and global grouping and agreement involving India or affecting India's interest

Sub Topic: Shanghai Cooperation Organisation

Why in news?

- The 20th summit of the Shanghai Cooperation Organisation (SCO) Council of Heads of States was held recently via video conferencing.
- It was the first SCO summit held in virtual format and the third meeting that India participated after becoming a full member in 2017
- India proposed to set up Special Working Group on innovation and a Sub Group on Traditional Medicine with SCO





General Studies-II IR, Bilateral- Regional and global grouping and agreement involving India or affecting India's interest

Sub Topic: Shanghai Cooperation Organisation

What is SCO?

- SCO or Shanghai Pact is a Eurasian economic, political and security alliance.
- Announced in 2001 and now has eight members
- It expanded in 2017 to include India and Pakistan
- The fight against the “three evils” of terrorism, separatism and extremism
- Official Languages : Russian and Chinese
- Members:





General Studies-II IR, Bilateral- Regional and global grouping and agreement involving India or affecting India's interest

Sub Topic: Shanghai Cooperation Organisation

Structure:

- Head of State Council (HSC) is the supreme decision making body
- Head of the Governance Council (HGC) to discuss governance and cooperational strategy
- SCO has two permanent bodies:
 - ✓ SCO secretariat in Beijing
 - ✓ Executive Committee of RATS – Regional Anti Terrorist Structure in Tashkent
- Goal of SCO:
 - ✓ Strengthening mutual trust and neighbourliness
 - ✓ Effective cooperation in politics, economy, trade , research and culture
 - ✓ Maintain peace, security and stability in the region
 - ✓ Joint effort to establishment of a democratic, rational and fair new economic and political order

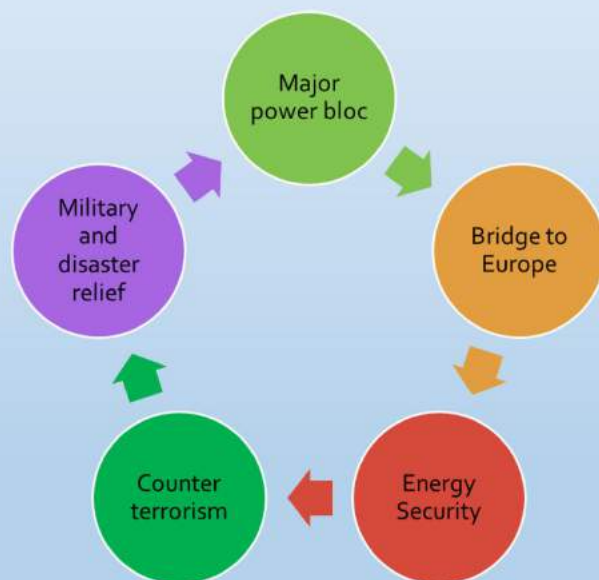




General Studies-II IR, Bilateral- Regional and global grouping and agreement involving India or affecting India's interest

Sub Topic: Shanghai Cooperation Organisation

Significance of SCO for India





General Studies-II IR, Bilateral- Regional and global grouping and agreement involving India or affecting India's interest

Sub Topic: Shanghai Cooperation Organisation

Challenges

- China's hegemony
- Lack of connectivity
- Internal conflicts
- Intelligence sharing
- COVID 19 pandemic





General Studies-II IR, Bilateral- Regional and global grouping and agreement involving India or affecting India's interest

Sub Topic: Shanghai Cooperation Organisation

Practice Question

Which of the following countries are members of SCO?

1. Azerbaijan
2. Kazakhstan
3. Belarus
4. Tajikistan

Select the correct answer:

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

- Shanghai Cooperation Organisation is significant for India. But whether the SCO grows into a successful regional forum depends on its ability to overcome bilateral differences between its members and their respective geopolitical calculations. Discuss(250 words)





General Studies-II Fundamental Rights

Sub Topic: **ANTI CONVERSION LAW**

Why in news?

- Recently government of UP passed Prohibition of Unlawful Conversion of Religion Ordinance, 2020
- The UP ordinance prohibits any religious conversion due to coercion, force, undue influence, allurement, fraud or by marriage and makes such a marriage liable to be declared void

Highlights of the ordinance:

- marriage will be declared void if the sole purpose is to change girl's religion
- The person who forces for the conversion will face jail term of 10 years, if the girl is minor otherwise it ranges from 1-5 years
- The person will have to give in written to District Magistrate for the conversion
- Burden of proof
- Reconversion will not be deemed as violation





General Studies-II Fundamental Rights

Sub Topic: **ANTI CONVERSION LAW**

Rationale behind the ordinance

- the threats of forceful conversion
- The problem of inducement or allurement
- Religious conversion is not a fundamental right

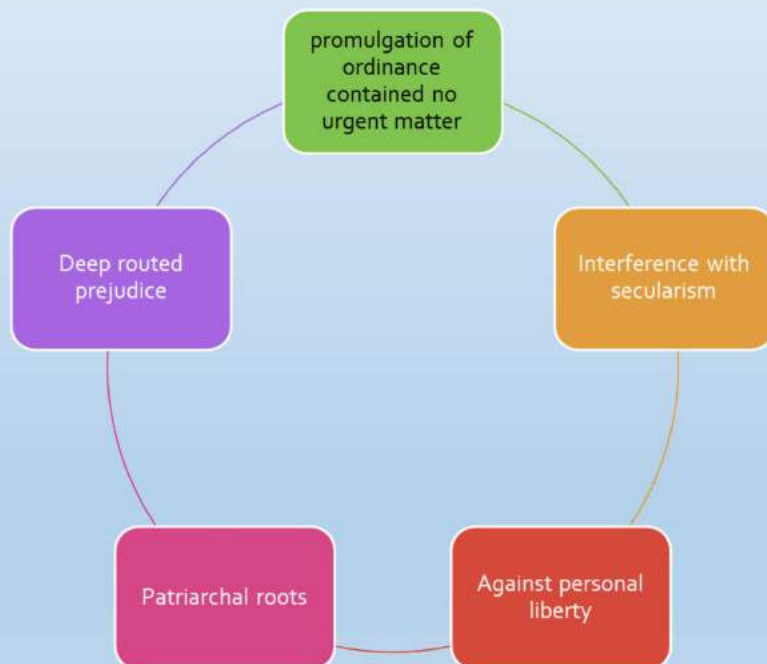




General Studies-II Fundamental Rights

Sub Topic: **ANTI CONVERSION LAW**

Issues related to the ordinance





General Studies-II Fundamental Rights

Sub Topic: **ANTI CONVERSION LAW**

Way forward

- Need for uniformity
- While enacting laws should respect the Freedom and should not put any ambiguous provisions
- Awareness
- Need to include a provision to valid steps to conversion

Practice Question

- In a conservative society with moral policing, any law to curb interfaith marriages is an assault on the rights of young men and women. Discuss.



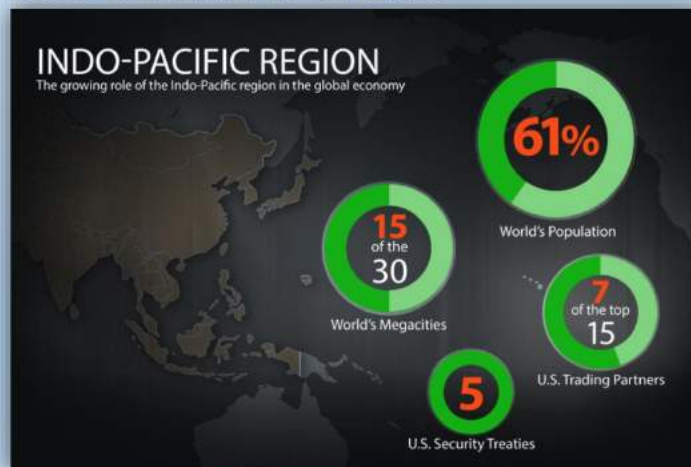


General Studies-II Bilateral- Regional and global grouping and agreement involving India or affecting India's interest

Sub Topic: **INDIA VISION FOR INDO PACIFIC**

Why in news?

- External Affairs Minister two day visit to Russia, has said that Indo Pacific is one of the new concepts and approaches thrown up by the changing world
- India, France and Australia held a Track 1.5 dialogue to identify the security challenges and sustainability issues in the region.
- It is a region ranging from "the shores of Africa to the America
- Majority of the world trade passes through this





General Studies-II Bilateral- Regional and global grouping and agreement involving India or affecting India's interest

Sub Topic: **INDIA VISION FOR INDO PACIFIC**

Importance of Indo Pacific region:





General Studies-II Bilateral- Regional and global grouping and agreement involving India or affecting India's interest

Sub Topic: **INDIA VISION FOR INDO PACIFIC**

China Factor:

- Chinese expansion instinct:
 - ✓ Unilateral expansion of power – South China Sea, Ladakh , Dokhlam
 - ✓ China has a hold over Hambantota port in Sri Lanka
 - ✓ Supply of military equipments to India's neighbouring countries
- ASEAN: Chinese influence – largest trading partner
- South East Asia which is at the centre of Indo-Pacific is important in countries Act East Policy
- Other issues like climate change, globalisation etc

Other challenges for India:





General Studies-II Bilateral- Regional and global grouping and agreement involving India or affecting India's interest

Sub Topic: **INDIA VISION FOR INDO PACIFIC**

Steps taken by India

- Indo – pacific division
- SAGAR
- Indo – Pacific Regional Dialogue(IPRD)
- Indo – Pacific Ocean's Initiative(IPOI)
- Maritime Exercises
- Participation at international platforms





General Studies-II Bilateral- Regional and global grouping and agreement involving India or affecting India's interest

Sub Topic: **INDIA VISION FOR INDO PACIFIC**

Way forward:

- Establish connectivity to enhance good governance, transparency and sustainability
- Maritime Domain Awareness for Indo- Pacific security
- Multipolarity: maintain balance between interest of all stakeholders
- Strong naval capabilities, multilateral diplomacy and economic integration
- India should stick to the vision of SAGAR





General Studies-II IR, India and Neighbourhood relations

Sub Topic: **CHANGING FOREIGN POLICY**

Why in news?

- Year 2020 has been a challenging one on many fronts thanks to the pandemic. Despite, many summits were conducted also India was part of many solutions – health diplomacy, vaccine manufacturing etc

Highlights

- Focus on Atmanirbhar – strengthening domestic manufacturing
- We have reached the breaking point with China
- Medical diplomacy : new addition to the foreign policy
- India used multilateral for a like BRICS, SAARC, ASEAN, SCO to outline our global role
- QUAD emerged as strong body to counter China
- Engagement with like minded countries Germany, France etc





General Studies-II IR, India and Neighbourhood relations

Sub Topic: **CHANGING FOREIGN POLICY**

India's Foreign Policy – 6 Phases

1947-1971

- Era of optimistic Non Alignment
- 1962- war with China

1962-1971

- Moving towards realism and focus on national security
- Defeat by China

1971-1991

- Complex phase
- US-China-Pak axis came up

1991-1999

- Unipolar phase
- 1998- Pokhran Nuclear test

2000-2013

- Aquired balancing power with rising China

2014-Present

- Phase of Energetic engagement
- Domestic political decisions with strategic point





General Studies-II IR, India and Neighbourhood relations

Sub Topic: **CHANGING FOREIGN POLICY**

Five baskets of issue





General Studies-II IR, India and Neighbourhood relations

Sub Topic: CHANGING FOREIGN POLICY

Practice Question

- In shedding "hesitations of history", India's foreign policy seems to be moving away from "non-alignment". Comment(250 words)





General Studies-II IR, India and Neighborhood relations

Sub Topic: **INDIA – UZBEKISTAN –IRAN VIRTUAL SUMMIT**

Why in news?

- Recently , India and Uzbekistan plan to cooperate on connectivity projects in Afghanistan and will participate in a trilateral dialogue with Iran.

Background:

- Both Ind and Uzb involved in Afghan Peace Process
- Chabahar Port, India - Afghanistan air corridor and Uzbekistan via a planned rail project are connecting two countries.
- Both also engaged in Central Asia Dialogue





General Studies-II IR, India and Neighborhood relations

Sub Topic: **INDIA – UZBEKISTAN –IRAN VIRTUAL SUMMIT**

Highlights of the summit:

- It is the first ever bilateral summit with any of Central Asian Country
- Summit revolved around Afghanistan and Counter – terrorism
- India will provide expertise in country's need like IT, education, health and infrastructure etc

Iran Map Study





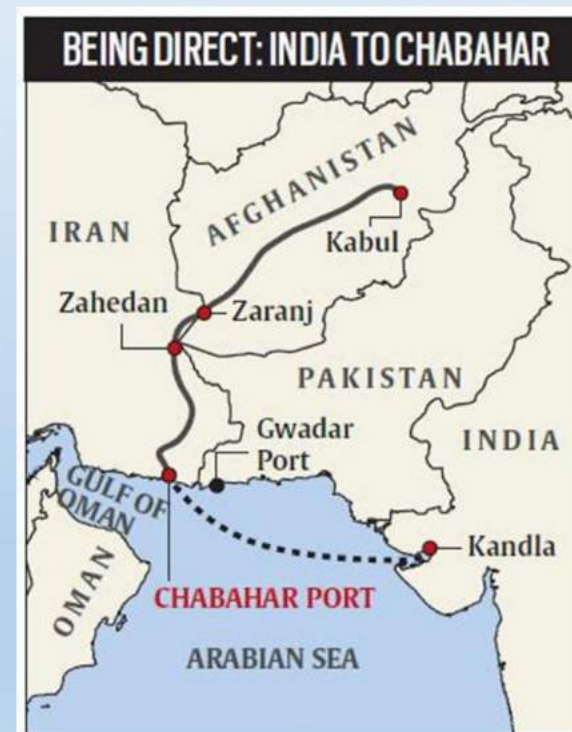
General Studies-II IR, India and Neighborhood relations

Sub Topic: INDIA – UZBEKISTAN –IRAN VIRTUAL SUMMIT

Uzbekistan Map Study:



Chabahar port and trade relation





General Studies-II IR, India and Neighborhood relations

Sub Topic: **INDIA – UZBEKISTAN –IRAN VIRTUAL SUMMIT**

Bilateral Relations between Ind and Uzb

Trade and Economic cooperation

- Mutually identified a target of USD 1 billion for bilateral trade
- Uzbekistan welcomed the opportunities in India in investing under Make In India programme
- Fast-track the conclusion of the ongoing Joint Feasibility Study that will pave the way for the commencement of negotiations on a Preferential Trade Agreement.

Development cooperation:

- The Indian side confirmed the approval of USD 448 million of Line of Credit to be extended by India for four developmental projects in Uzbekistan in the fields of road construction, sewerage treatment and information technology.





General Studies-II IR, India and Neighborhood relations

Sub Topic: **INDIA – UZBEKISTAN –IRAN VIRTUAL SUMMIT**

Bilateral Relations between Ind and Uzb

Defence and security

- Joint Working Group on Defence Cooperation in 2019
- Welcomed the holding of the "Dustlik 2019", first-ever joint military exercises in November 2019

Connectivity:

- Trilateral dialogue among India, Iran and Uzbekistan to promote connectivity through the Chabahar port
- India also requested Uzbekistan to consider joining the International North-South Transport Corridor (INSTC)





General Studies-II IR, India and Neighborhood relations

Sub Topic: **INDIA – UZBEKISTAN –IRAN VIRTUAL SUMMIT**

Bilateral Relations between Ind and Uzb

Culture, Education

- 25 successful years of functioning of the Lal Bahadur Shastri Centre for Indian Culture in Tashkent
- The Indian side invited the Uzbek side to avail of increased scholarship opportunities provided by the Indian Council for Cultural Relations (ICCR)

Reformed multilateralism:

- Uzbekistan reaffirmed its support to India's candidature for permanent membership of UNSC
- India also congratulated the Uzbek side on its successful election to the UN Human Rights Council for the term 2021-23.



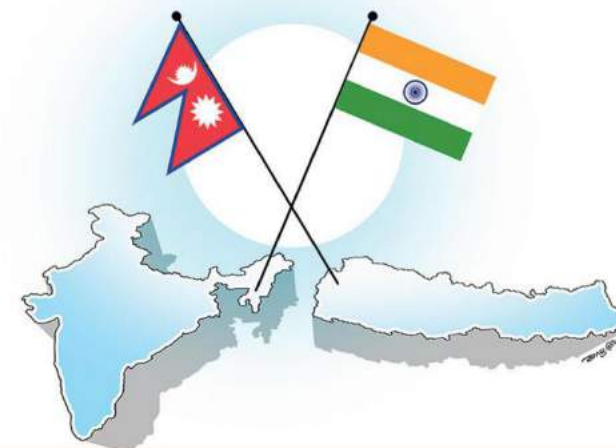


General Studies-II India and neighborhood relation

Sub Topic: **KALAPANI ISSUE INDIA – NEPAL RELATION**

Why in news?

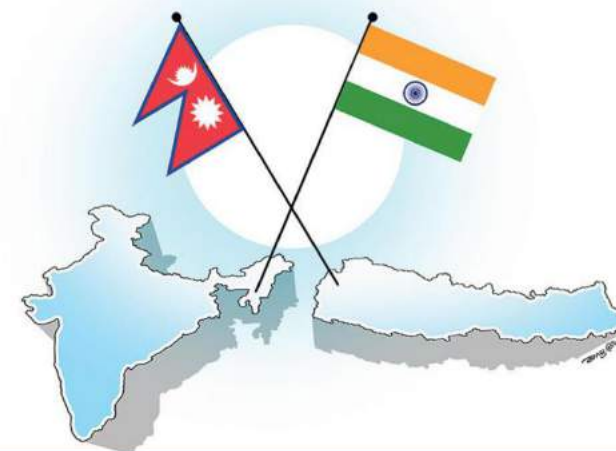
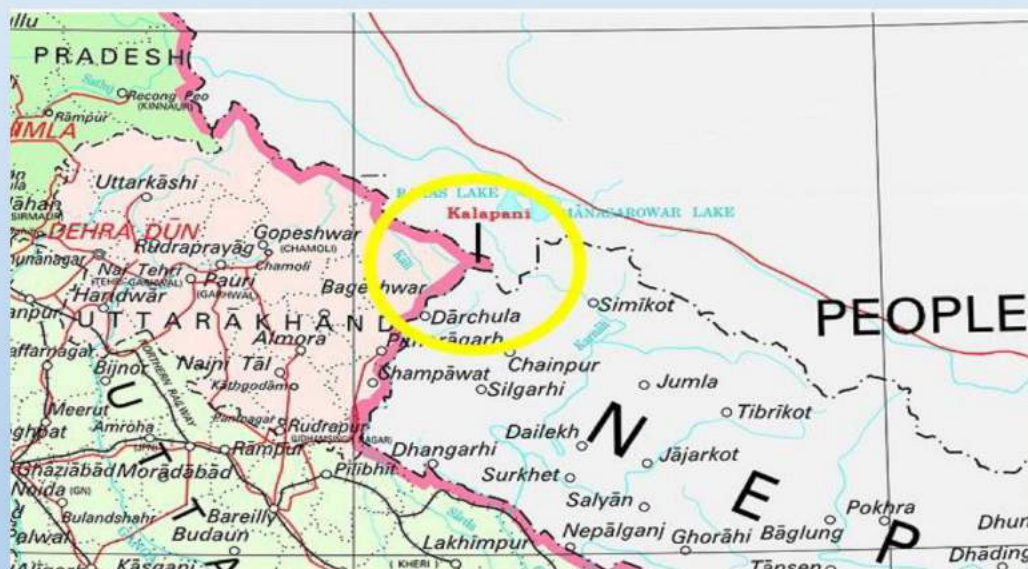
- Recently, Nepal has released a **new political map that claims Kalapani, Limpiyadhura and Lipulekh of Uttarakhand as part of Nepal's territory**
- **India rejected the new map of Nepal** and urged **to refrain from such an unjustified cartographic assertion** and **respect India's sovereignty and territorial integrity.**
- Nepal's act is an unilateral act and is contrary to the bilateral understanding of both countries





General Studies-II India and neighborhood relation

Sub Topic: **KALAPANI ISSUE INDIA – NEPAL RELATION**





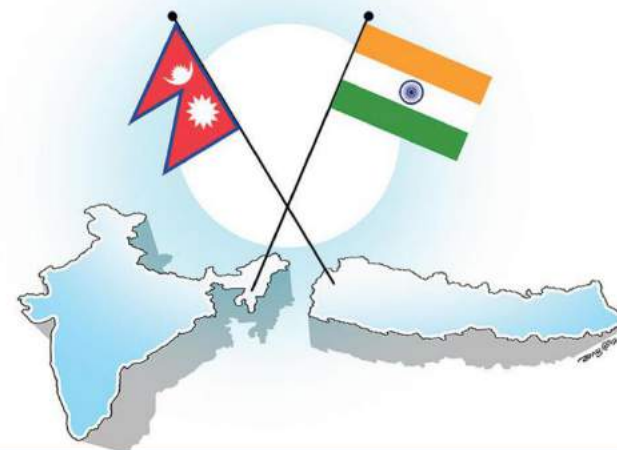
General Studies-II India and neighborhood relation

Sub Topic: **KALAPANI ISSUE INDIA – NEPAL RELATION**

Why Nepal is on confrontational path?

Kalapani Region:

- Kalapani is a valley that is administered by India as a part of the Pithoragarh district of **Uttarakhand**.
- Kalapani is advantageously located at a height of over 20,000 ft and serves as an observation post for that area.
- The **Kali River** in the **Kalapani region** demarcates the border between India and Nepal.
- The discrepancy in locating the **source of the Kali river** led to boundary disputes between India and Nepal.





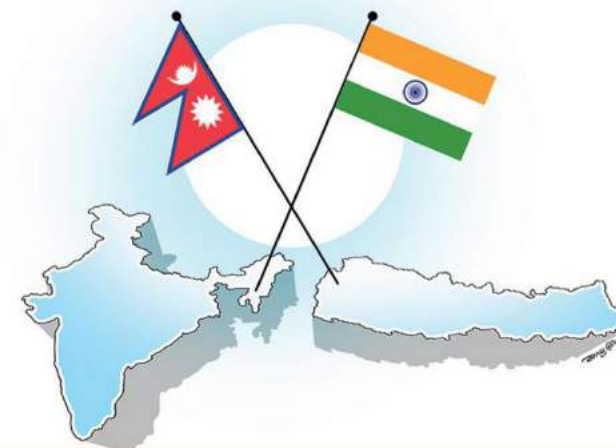
General Studies-II India and neighborhood relation

Sub Topic: **KALAPANI ISSUE INDIA – NEPAL RELATION**

Why Nepal is on confrontational path?

Susta Region:

- **change of course by the Gandak river** is the main reason for disputes in the Susta area.
- Susta is located on the bank of the **Gandak river**.



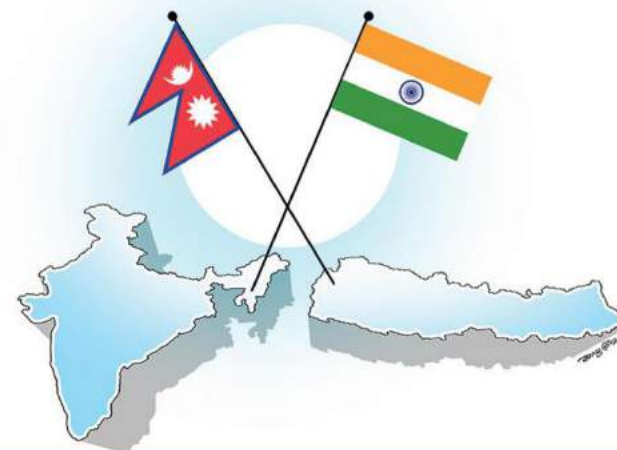


General Studies-II India and neighborhood relation

Sub Topic: **KALAPANI ISSUE INDIA – NEPAL RELATION**

India's stand:

- Kali river originates in **Lipu-lekh pass**, and the **Sugauli Treaty does not demarcate the area north of these streams.**
- The administrative and revenue **records of the nineteenth century also show that Kalapani was on the Indian side.**





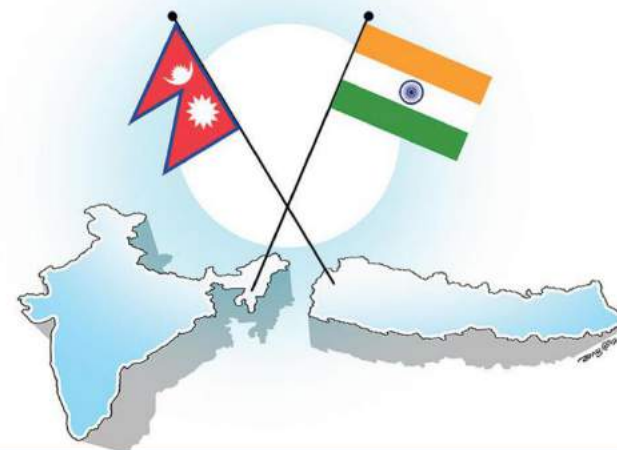
General Studies-II India and neighborhood relation

Sub Topic: **KALAPANI ISSUE INDIA – NEPAL RELATION**

Territorial dispute with China & Pakistan:

Dispute with China:

- There is a **territorial dispute over Aksai Chin.**
- India claims it as part of erstwhile Kashmir, while China claims it is part of Xinjiang.
- **Arunachal Pradesh:** The majority of the territory is claimed by China as part of South Tibet.
- Military tension over **Pangong lake**, Ladakh



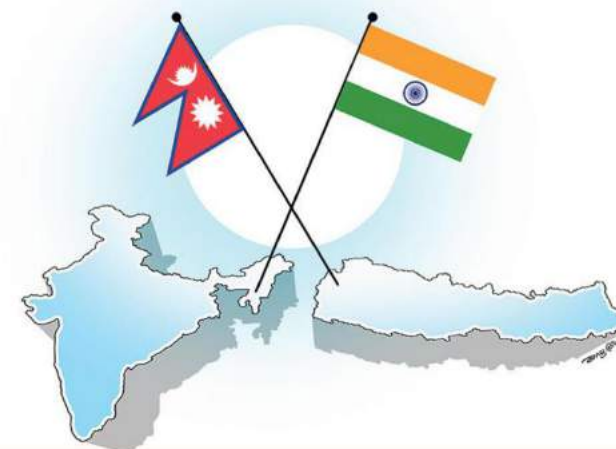
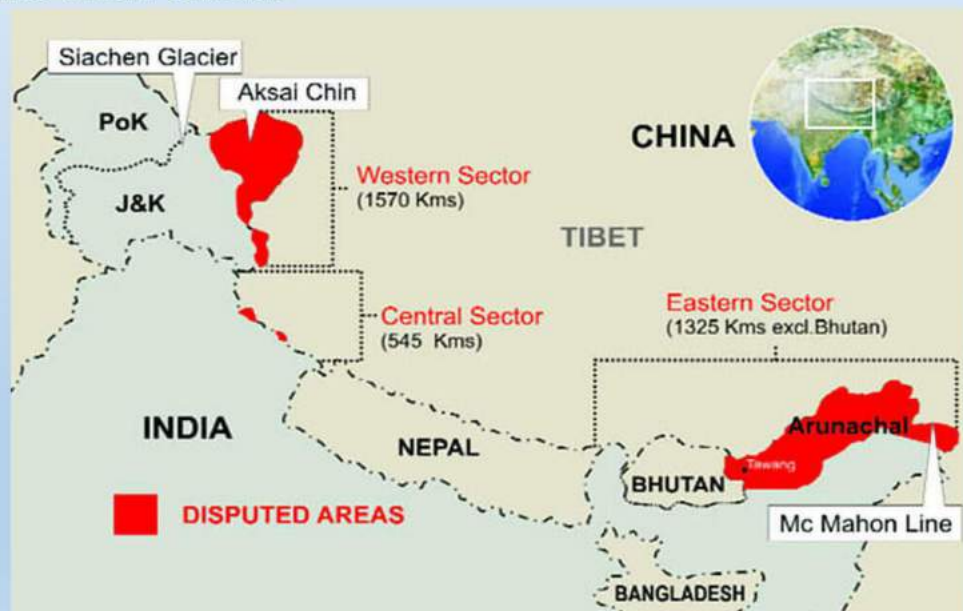


General Studies-II India and neighborhood relation

Sub Topic: KALAPANI ISSUE INDIA – NEPAL RELATION

Territorial dispute with China & Pakistan:

Dispute with China:





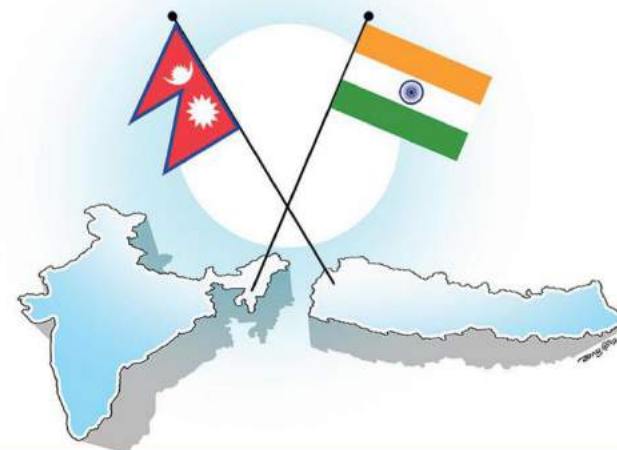
General Studies-II India and neighborhood relation

Sub Topic: **KALAPANI ISSUE INDIA – NEPAL RELATION**

Territorial dispute with China & Pakistan:

Dispute with Pakistan:

- **Jammu and Kashmir, Pakistan-occupied Kashmir and Gilgit-Baltistan illegal occupation**
- **Siachen Glacier tension**
- **Saltoro Ridge:** They are claimed as part of Jammu and Kashmir Union Territory by India and as part of Gilgit-Baltistan by Pakistan
- **Sir Creek:** Pakistan claims the line to follow the eastern shore of the estuary while India claims a centerline



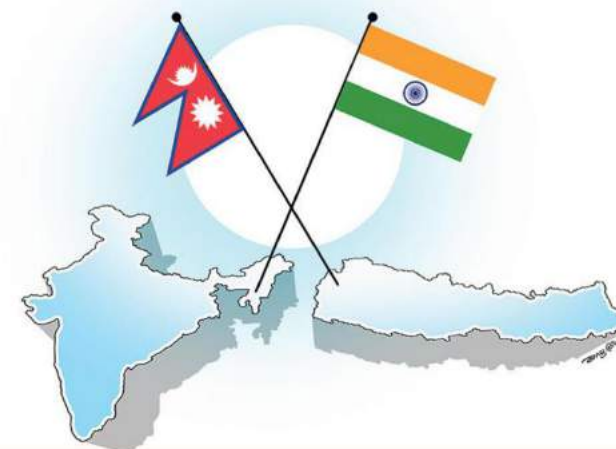


General Studies-II India and neighborhood relation

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Territorial dispute with China & Pakistan:

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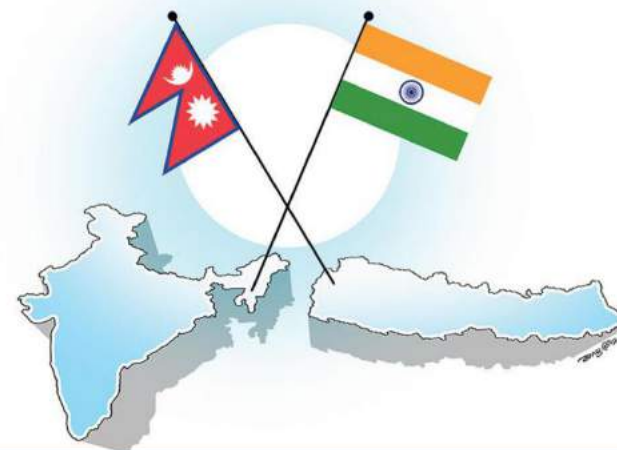


General Studies-II India and neighborhood relation

Sub Topic: **KALAPANI ISSUE INDIA – NEPAL RELATION**

Influence of China on Nepal:

- There is a chance of **Nepal to be tilting towards China**
- China's political influence grows in Nepal, indirectly, encouraged Nepal to take a bolder stance against India
- Nepal is also an integral part of the **Belt and Road Initiative** (BRI) of China
- Also recently Nepal and China together have announced the revised **height of Mount Everest** as 8,848.86 metres



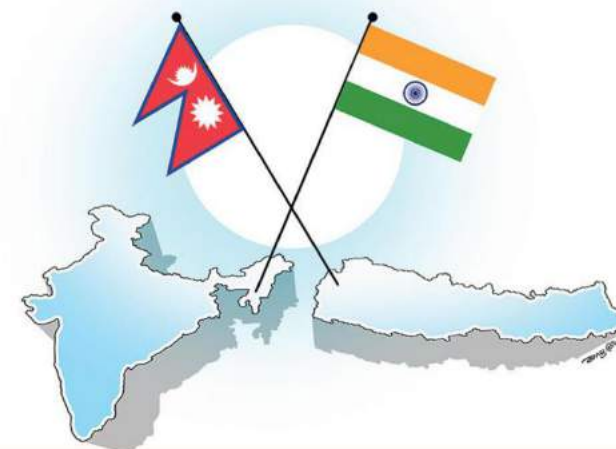


General Studies-II India and neighborhood relation

Sub Topic: **KALAPANI ISSUE INDIA – NEPAL RELATION**

Measures to tackle the issue:

- India must not delay dealing with the matter, at time **when it already has a faceoff with China in Ladakh and Sikkim.**
- India and Nepal must chalk out their borders in a formal and friendly manner
- Given **the trade potential**, both countries could also consider establishing a special economic zone
- Interest of both that Indian and Nepali **pilgrims can use the improved infrastructure in the Kalapani region** to reach Mount Kailash.





General Studies-II: International relations, Bilateral, regional and global grouping and agreements affecting India's interest

Sub Topic: **G7 and INDIA**

Why in news?

- Recently USA has suggested the expansion of **G7 India, Australia and South Korea**
- USA president also proposed G7 to be **called G10 or G11**

About G7:

- The G7 or 'Group of Seven' consists of **Canada, France, Germany, Italy, Japan, the United Kingdom, and the United States.**
- It was formed in **1975** as an informal forum to discuss pressing world issues.
- Initially it focussed on economic issues but later it focussed on terrorism, arms control, and drug trafficking, etc.
- Together, the G7 countries **represent 40% of global GDP and 10% of the world's population.**
- The G-7 does not have a formal constitution or a fixed headquarter





General Studies-II: International relations, Bilateral, regional and global grouping and agreements affecting India's interest

Sub Topic: **G7 and INDIA**

What is the need of the expansion:

- The G7, formed in 1975-76, comprises the US, Canada, the UK, France, Germany, Japan, and Italy.
- Not all of these countries are among the most advanced now.
- India is both a military and economic giant but isn't part of the G7
- G7 is Trump's way **of countering the rising influence of China** on the world stage.
- The existing **G7 group** has been called an **outdated group of countries** and is believed that the group **does not follow** the current world order.
- It is **unclear** that the proposed expansion will be **permanent or temporary**.





General Studies-II: International relations, Bilateral, regional and global grouping and agreements affecting India's interest

Sub Topic: **G7 and INDIA**

G7 and India

- Last year, the G-7 summit Prime Minister Narendra Modi was invited to attend as a special guest
- The US is keen on roping India in not only because the latter has become **the fifth-largest economy in the world**, but also because India is considered an **important pillar for the US' Indo-Pacific Strategy**.
- The US has long sought to strengthen India's role as a counterbalance to China in the Indo-Pacific region





General Studies-II: International relations, Bilateral, regional and global grouping and agreements affecting India's interest

Sub Topic: **G7 and INDIA**

Significance for India:

- The proposed G-11 grouping would recognize India's place amongst the world's richest nations
- It would be in India's interests to adopt a foreign policy stance premised on multilateralism over isolation
- And also it is a to counter-balance the military power-divide between itself and Chin





General Studies-II Indian Diaspora

Sub Topic: **Role of Indian Diaspora**

Why in news?

- Prime Minister Narendra Modi inaugurated the 16th Pravasi Bhartiya Divas convention.
- Definition: Is a group of people who can trace their origin to India or who are citizens of India living abroad temporarily/permanently
- It comprises around 13 million people

Present Status

- India has the largest diaspora in the world, according to the United Nations' Migrant Stock 2019 report.
- It is not just the largest but also among the most successful diaspora's in the world.
- The United Arab Emirates was the top destination of Indian migrants followed by the US, Saudi Arabia, Pakistan and Oman





General Studies-II Indian Diaspora

Sub Topic: **Role of Indian Diaspora**

Role played by Indian Diaspora

Remittances

WB report : India top recipient of remittances

Investment

FDI, support for entrepreneurs

Knowledge transfer-
brain gain, skill

Philanthropy –
number of charitable
in Kerala, Gujarat

Spread culture, soft power of India





General Studies-II Indian Diaspora

Sub Topic: **Role of Indian Diaspora**

Issues

- ❖ Security issues like West Asian Crisis
- ❖ Wealthier diaspora of UK, US, Canada demand dual citizenship
- ❖ Rising incidence of hate speech and crimes
- ❖ Social issues like poor working conditions of blue collar workers
- ❖ Economic: brain drain





General Studies-II Indian Diaspora

Sub Topic: **Role of Indian Diaspora**

Government initiatives

- ❖ The diaspora are given relaxation in visa norms, ease of doing business and merging the OCI and PIO cards.
- ❖ The government evacuated Indian Diaspora in Yemen in 2015 through the Operation Rahat and from South Sudan through Operation Sankat Mochan.
- ❖ Know India programme :flagship initiative for Diaspora engagement which familiarizes Indian-origin youth (18-30 years) with their Indian roots and contemporary India
- ❖ Pravasi Kaushal Vikas Yojana – for emigrant Indian workers
- ❖ Representation of People (Amendment) Bill, 2017 – proxy voting for NRIs





General Studies-II Indian Diaspora

Sub Topic: **Role of Indian Diaspora**

Way forward

- ☐ Government must work with rich countries to ask that they give a portion of the income tax revenues they collect from the Indian diaspora.
- ☐ launch various win-win schemes to make it more attractive for its diaspora for their active participation
- ☐ Should encourage NRIs to invest in India by offering attractive interest rates in deposits
- ☐ Social media tools have made it easy and inexpensive for Indian Diaspora to stay in touch with family and friends
- ☐ India can open a separate Minister-of-State level department for NRI administration - similar to the Veterans' Administration in the US





General Studies-II Indian Diaspora

Sub Topic: **Role of Indian Diaspora**

Practice Question

- Discuss the role played by Indian diaspora in India's growth story and diplomatic efforts





General Studies-II Judiciary, government policies and interventions

Sub Topic: **MERCY PETITION IN INDIA**

Why in news?

Tamil Nadu Governor Banwarilal Purohit has told the Supreme Court that a decision on **the mercy petition of AG Perarivalan**- a convict serving a life sentence for the **assassination of former Prime Minister Rajiv Gandhi**, will be taken into account.

What is mercy petition:

- A mercy petition is filed by a convict to change his/her punishment (especially capital) into a **lesser form of punishment**.
- It is also called **clemency petition/plea or executive clemency**.
- This provision of pardoning power or mercy towards convicts was first originated in the United Kingdom. Later the concept made its presence in the United States of America, India, Canada,





General Studies-II Judiciary, government policies and interventions

Sub Topic: **MERCY PETITION IN INDIA**

Article 72 vs Article 161:

Article 72:

- **Article 72** provides the pardoning **power to the President** of India
- The President shall have the power to **grant pardons, reprieves, respites or remissions of punishment or to suspend, remit or commute** the sentence of any person convicted of any offence-
 - in all cases where the punishment or sentence is by a Court-martial;
 - in all cases where the punishment or sentence for an offence against any law relating to a matter to which the executive power of the Union extends;
 - in all cases where the sentence is a sentence of death.





General Studies-II Judiciary, government policies and interventions

Sub Topic: **MERCY PETITION IN INDIA**

Article 72 vs Article 161:

Article 161:

- It provides that the **Governor of a State** shall have the power to grant pardons, reprieves, respites or remissions of punishment or to suspend, remit or commute the sentence of any person convicted of any offence against any law relating to a matter to which the **executive power of the State extends**.





General Studies-II Judiciary, government policies and interventions

Sub Topic: **MERCY PETITION IN INDIA**

Difference between the pardoning power of President and Governor:

- **Death sentence:** President can pardon the death sentence but the Governor has no power to pardon the death sentence.
- **Court-martial:** The President can pardon in case of Court-martial. But the Governor cannot pardon

Procedure involved:

- The petitions for mercy petition are to be **presented to the President of India.**
- The President office seeks the cabinet advice.
- The appeal is examined by the **Ministry of Home Affairs.**
- Finally Ministry before giving recommendations to the President, takes the view of State concerned.
- There is **no written procedure** to deal with mercy petition





General Studies-II Judiciary, government policies and interventions

Sub Topic: **MERCY PETITION IN INDIA**

Issues with the mercy petition in India:

- There is **no prescribed time limit** given in constitution for decision making
- There are many instances of **miscarriage of justice** and **delayed justice**.
- This is seen **as violation of Human Rights under Article 21**
- The convicts also **face mental, emotional and physiological trauma** during the delayed period.
- The President is not bound to state the reasons for the rejection of Mercy Petition. It results in a **lack of transparency** in the process.





General Studies-II Judiciary, government policies and interventions

Sub Topic: **MERCY PETITION IN INDIA**

Significance of pardoning power:

- Pardon may substantially help in saving an innocent person from being punished due to miscarriage of justice or in cases of doubtful conviction.
- It is very significant as it corrects the errors of judiciary.
- It eliminates the effect of conviction without addressing the defendant's guilt or innocence.





General Studies-II Judiciary, government policies and interventions

Sub Topic: **MERCY PETITION IN INDIA**

Death Penalty:

- In **Bachan Singh (1980)**, upheld the validity of the death penalty and provided that death penalty should be awarded only in the rarest of rare cases
- **Around 59 countries have still retained the death penalty and India is one of them**

Arguments in favour of death penalty:

- There is a moral support for the death penalty.
- It is often argued that the death penalty provides **closure for victims' families.**
- Death sentence serves as a deterrent for other criminals as well.
- The death penalty is needed in law books **to contain terrorism.**





General Studies-II Judiciary, government policies and interventions

Sub Topic: **MERCY PETITION IN INDIA**

Arguments against death penalty:

- The death penalty is criticized mainly on three counts i.e. **arbitrariness, irreversibility and human rights.**
- Report by the **National Law University, Delhi** indicates **the structural flaws in our criminal procedure** and criminal justice system are most pronounced in death penalty cases.
- There is no sufficient evidence to prove that the death penalty is any more effective in reducing crime than imprisonment.
- It aggravates social injustices by targeting people who cannot afford good lawyers.
- Lifetime jail sentences are more severe and less expensive punishment than death.
- Due to biases in criminal investigations, the marginalized, whether by religious and caste denominations or class are disproportionately subject to the death penalty.
- **Over 3/4th of prisoners on death row belong to backward classes** and religious minorities.





General Studies-II Judiciary, government policies and interventions

Sub Topic: **MERCY PETITION IN INDIA**

Way forward:

- Pardoning power of the executive is very significant as it corrects the errors in the judicial process.
- Delay in justice delivery and police action need to be resolved.
- To ensure that the government have to fix the time frame and create certain binding conditions to exercise the Mercy petition.
- This will facilitate smooth functioning of Indian democracy.





General Studies-II Health, IR- India's neighborhood relations

Sub Topic: **INDIA'S ENTRY IN V5 CLUB**

Why in news?

- In its efforts to fight against the ongoing COVID-19 pandemic, **India rolled out the world's biggest vaccination programme**
- With this, **India entered the Exclusive V5 Club.**

V5 Club:

V5 Club refers to five anti-corona vaccines producing nations-- **the United States, the United Kingdom, Russia, China, and India.**

India's Corona virus Vaccines:

- **COVISHIELD:** It is the name given to an **Oxford-AstraZeneca** Covid-19 vaccine which is technically referred to as **AZD1222** or **ChAdOx 1 nCoV-19**.
- **COVAXIN:** It is **India's only indigenous Covid-19 vaccine**. This vaccine has been found to be safe and no major side effects are expected.





General Studies-II Health, IR- India's neighborhood relations

Sub Topic: **INDIA'S ENTRY IN V5 CLUB**

India – Pharmacy of the world:

- Largest supplier of vaccine in last decade
 - **Major supplier in the sense that**
 - 80% of measles vaccine
 - Supply of Africa's total meningococcal vaccine
 - need cardiovascular mango cocktail wax
 - Rubella vaccine for entire South America

India's vaccine diplomacy:

- India's entry into V5 provides opportunity to enter into the global production and supply chains related to the pharmaceutical sector.
- India's role at the World Health Organization (WHO) and endeavours to strengthen the COVAX initiative is significant.
- Many countries prefer Indian vaccines over Chinese ones





General Studies-II Health, IR- India's neighborhood relations

Sub Topic: **INDIA'S ENTRY IN V5 CLUB**

Importance of India's vaccine diplomacy:





General Studies-II Health, IR- India's neighborhood relations

Sub Topic: **INDIA'S ENTRY IN V5 CLUB**

Testing efficacy of vaccine:

- An **intranasal vaccine** delivers a vaccine through a spritz through the nostrils
- The nasal delivery approach has several advantages over the injection and oral forms.
- Studies have shown that the nasal route of vaccine delivery eliciting robust antibodies and T-cell responses that were enough to be able to neutralize SARS-CoV-2.

Concerns:

- So far, intranasal vaccination is being used only for influenza.
- The intranasal vaccines cannot be used on certain groups of people, particularly those who have compromised immune systems.





General Studies-II Health, IR- India's neighborhood relations

Sub Topic: **INDIA'S ENTRY IN V5 CLUB**

Way forward:

- ✓ India needs to **balance its domestic needs with diplomatic commitments.**
- ✓ India has the challenge that while it distributes the vaccine to the world, it should ensure the much needed vaccine supply to those in India who cannot afford it.
- ✓ India should consider joining the **COVAX platform**. It offers a diversified portfolio of vaccines to all participating countries.
- ✓ Launching an **Awareness Campaign**





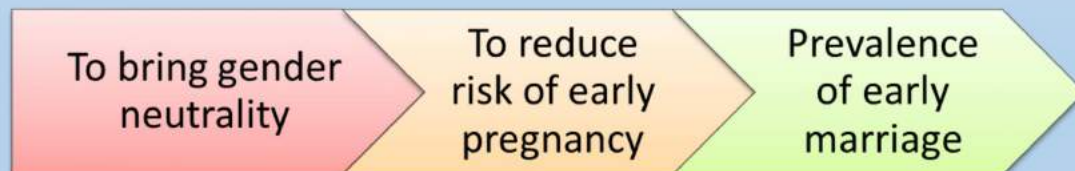
General Studies-II Issues related to women

Sub Topic: **MINIMUM MARITAL AGE FOR WOMEN**

Why in news?

- The task force headed by **Jaya Jaitly** was set up to take a re-look at the age of marriage for women has submitted its report to the Prime Minister's Office and the **Ministry of Women and Child Development**.
- It examine the possibility of increasing the age of marriage for women from the **present 18 years to 21 years**.

Why is the law being re-looked at?

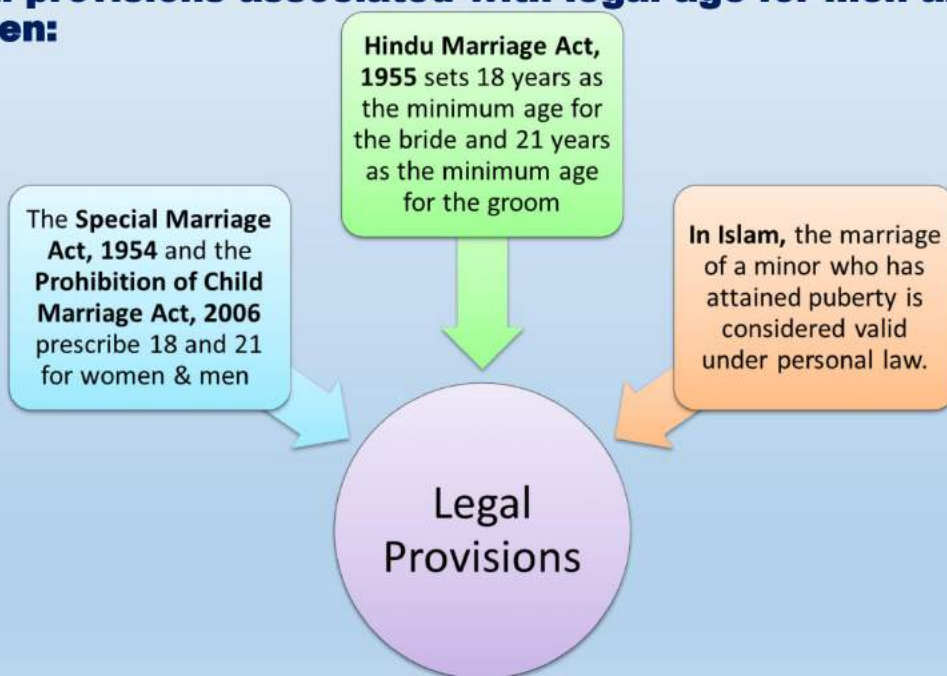




General Studies-II Issues related to women

Sub Topic: **MINIMUM MARITAL AGE FOR WOMEN**

Legal provisions associated with legal age for men and women:





General Studies-II Issues related to women

Sub Topic: **MINIMUM MARITAL AGE FOR WOMEN**

Link between Age of Marriage and Nutrition:

- A study conducted by **the International Food Policy Research Institute (IFPRI)**, which was published in 2019, showed that children born to adolescent mothers (10-19 years) were **5 percentage points more likely to be stunted** (shorter for their age) than those born to young adults (20-24 years).
- Also lower education among teenage mothers and their poor economic status, which had the strongest links with a child's height and weight measurements.
- It recommended increasing age of marriage and improving education will improve maternal and child nutrition





General Studies-II Issues related to women

Sub Topic: **MINIMUM MARITAL AGE FOR WOMEN**

Arguments in favour of the proposal:

- For **5 trillion economy target**, we need to use every bit of labour in our economy and women are part of it.
- **Women Labour force participation is only 25%** in India whereas the global average is 60%, to become world power, we cannot afford women to be out of service.
- There is a need to bring in **gender-neutrality**.
- Because entry and leave from schools are at the same age for both boys and girls.
- It will make them **self financial** and give her a lot of power in domestic sphere as well.
- Despite laws mandating minimum age and criminalising sexual intercourse with minor, **child marriages** are very prevalent in India.





General Studies-II Issues related to women

Sub Topic: **MINIMUM MARITAL AGE FOR WOMEN**

Issues with the proposal:

- It will end up criminalising and exacerbating the **existing vulnerabilities of Dalit and Adivasi** girls in rural India, because they as a matter of practice are married at a very young age.
- The **National Family Health Survey (NFHS-4)** data 2015-16 states that rural women are likely to marry earlier than their urban counterparts due to lack of education and career for women.
- Increasing the legal age of marriage for girls will only artificially expand the numbers of married persons
- Activists cautioned that the issue must be addressed by empowering girls as poverty and lack of safety are the main drivers of early marriage.





General Studies-II Issues related to women

Sub Topic: **MINIMUM MARITAL AGE FOR WOMEN**

Way forward:

- There is a need to focus on a mother's health and readiness to carry a child
- Government needs to emphasize upon economic and social empowerment of women and girls, as well as targeted **social and behaviour change communication (SBCC) campaigns**.
- Increasing the minimum age of marriage of women will also lead to gender-neutrality.
- Extending the scope of **the Right to Education for girls** up to vocational studies.





General Studies-III - Mobilization of resources, capital market, digital inclusion, Science and Technology - development and their application in everyday life

Sub Topic: **CURRENCY MANIPULATORS & DIGITAL INCLUSION**

CURRENCY MANIPULATORS

Why in news?

- Recently US Treasury has placed India on its currency manipulators watch list.

What is currency manipulation:

- This label is given by US govt to countries it feels are engaging in "unfair currency practices" by deliberately devaluating their currency against the dollar





General Studies-III - Mobilization of resources, capital market, digital inclusion, Science and Technology - development and their application in everyday life

Sub Topic: **CURRENCY MANIPULATORS & DIGITAL INCLUSION**

Criteria to label as currency manipulators:

1. Countries must at least have a \$20 billion-plus bilateral trade surplus with the U.S
2. Foreign currency intervention exceeding 2% of gross domestic product.
3. A global current account surplus exceeding 2% of GDP.

WHAT IT MEANS...

For India | There will be **pressure on RBI to cut down intervention**, allow the rupee to appreciate

In terms of restrictions | The tag **does not involve any** kind of trade restrictions



For economy | A stronger rupee would **partially offset the impact of rising oil prices** on imports

For RBI | The central bank can **increase diversification of its reserves** to include non-dollar assets





General Studies-III - Mobilization of resources, capital market, digital inclusion, Science and Technology - development and their application in everyday life

Sub Topic: **CURRENCY MANIPULATORS & DIGITAL INCLUSION**

DIGITAL INCLUSION

Why in news?

- Addressing this year's India Mobile Congress, the Prime Minister underlined his vision to promote 'AatmaNirbhar Bharat', 'Digital Inclusivity', and 'Sustainable development, entrepreneurship & innovation'
- To make India a global hub for telecom equipment, design, development and manufacturing
- Government has come up with Performance Linked Incentives(PIL) aimed at transforming domestic manufacturing sector and importantly mobile phone segment.

How important today?

- 25th year of mobile introduction
- Telecommunication backbone for digital inclusion
- Role of telecommunication in vaccination programme





General Studies-III - Mobilization of resources, capital market, digital inclusion, Science and Technology - development and their application in everyday life

Sub Topic: **CURRENCY MANIPULATORS & DIGITAL INCLUSION**

Challenges:

- Availability of service should be affordable
- Better financial health required
- Fiberization
- Spectrum – issues

Way forward:

- Spectrum – an essential thing
- Resolving right issues
- Security and privacy
- Feedback and review





General Studies-III - Mobilization of resources, capital market, digital inclusion, Science and Technology - development and their application in everyday life

Sub Topic: **CURRENCY MANIPULATORS & DIGITAL INCLUSION**

Practice Question

1. What is currency manipulation? Critically analyse the Implications for India after being added currency manipulation monitoring list by US treasury?
2. Digital India is the only way for citizen empowerment, which can bring government transparency and accountability to citizens. Do you agree? Substantiate your views.

Consider the following statements about currency manipulation

1. It is a label given by China to countries it feels are engaging in "unfair currency practices"
2. It means artificially lowering the values of its currency which reduces the cost of the exports

Select the correct statement:

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 or 2





General Studies-III Conservation, Sustainable Development

Sub Topic: **GREEN BUILDING**

Why in news?

- Vice President launch a mass media campaign on the advantage of green building and should become a people's movement
- Virtually inaugurating 12th Green Rating for Integrated Habit Assessment Summit.

Why Green Building?

- Green building in India less than 2%
- Building account for up to 40% of energy consumption in India





General Studies-III Conservation, Sustainable Development

Sub Topic: **GREEN BUILDING**

How it works?

- Maximum use of resources
- Bio climatic architectural practices
- Efficient equipment
- Minimum energy to power itself
- More utilization of renewable energy resources
- Efficient waste and water management practices

Relevance in India:

- Role of TERI in promotion
- GRIHA- Green Rating for Integrated Habitat Assessment
- LEED – Leadership in Energy and Environmental Design rating system
- Energy Building Saving Code developed by BEE
- Eco- NIWAS portal to increase awareness





General Studies-III Conservation, Sustainable Development

Sub Topic: **GREEN BUILDING**

Benefits

- Environmental conservation and climate change of Indian Ghats
- Efficient use of resources
- Cost of design and construction is low but its operational cost is low
- Reducing pollution and environmental degradation
- Reduce heat waves and Urban Heat Island effect
- Protect occupant health and improving employee productivity

Concerns:

- Expensive
- Limited awareness
- Implementation issues and Additional clearances & approvals
- Lack of skilled manpower and subject matter experts
- Only very few incentive plans to encourage





General Studies-III Conservation, Sustainable Development

Sub Topic: **GREEN BUILDING**

Practice Question

What is the current status of Green Building in India? Do you think innovation in green buildings can help address the carbon challenge and harness an opportunity for sustainable development? Explain.

Which among the following is/are the initiatives carried out by Bureau of Energy Efficiency (BEE) to promote efficient utilization of energy?

1. Energy Conservation Building Code (ECBC)
2. Green Rating for Integrated Habitat Assessment (GRIHA)
3. Star Rating on home appliances
4. National Mission on Enhanced Energy Efficiency

Select the correct answer using the code given below:

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





General Studies-III Infrastructure and Energy

Sub Topic: **National Infrastructure Pipeline**

Why in news?

- The Union Cabinet is likely to consider a proposal to infuse ₹6,000 crore into the National Investment and Infrastructure Fund (NIIF), a move which will help the entity raise Rs. 1.1 lakh crores over the next five years

What is NIP?

- NIP includes economic and social infrastructure projects
- Help in achieving \$ 5 Trillion by 2024-2025
- The Centre and states are expected to have almost equal share in implementing NIP, while the private sector contribution is expected to be around 21%
- It also includes both greenfield and brownfield projects



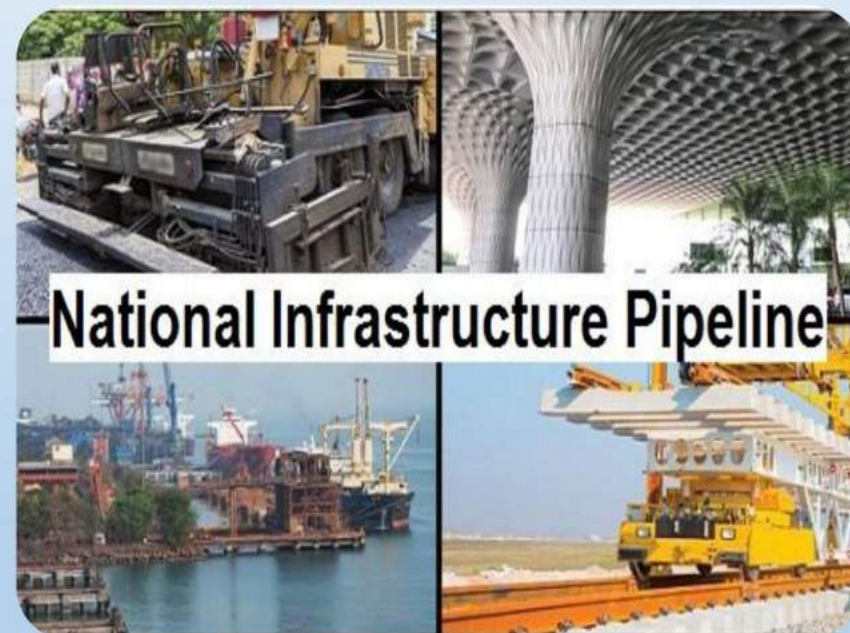


General Studies-III Infrastructure and Energy

Sub Topic: **National Infrastructure Pipeline**

Why NIP is needed?

- Meet the ambitious \$5 trillion target – need to spend \$4.51 trillion on infrastructure by 2030 to realize the vision
- India's favourable demography
- Rising energy demand
- Meet challenges relates to social infrastructure.





General Studies-III Infrastructure and Energy

Sub Topic: National Infrastructure Pipeline

Projects included:

- Sectors such as energy (24%), roads (18%), urban (17%) and railways (12%) amount to around 71% of the projected investments.
- The projects will also be spread across sectors such as irrigation, mobility, education, health, water and the digital sector.

Sector-wise break-up of the NIP



• Roads, urban and housing, railways, power (renewable and conventional) and irrigation to comprise ~80% of the NIP



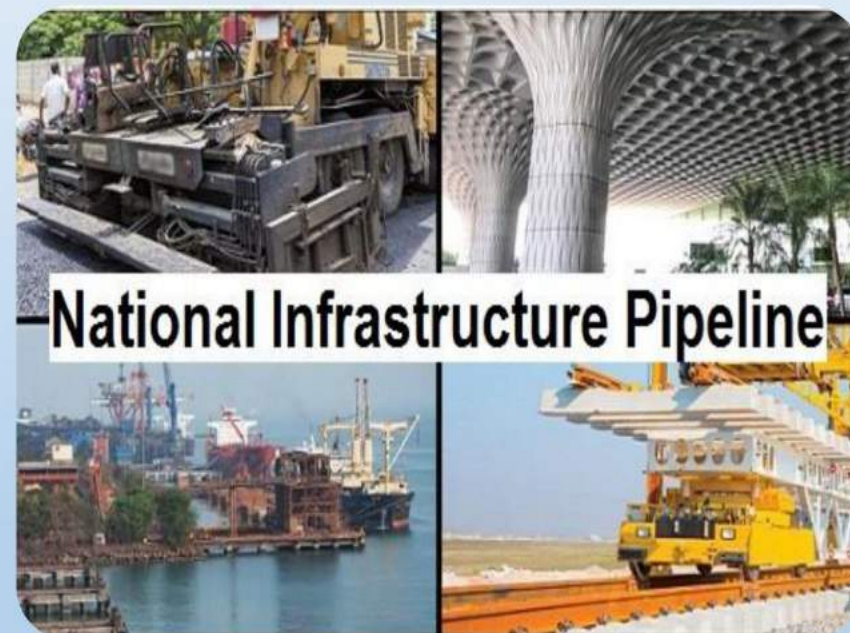
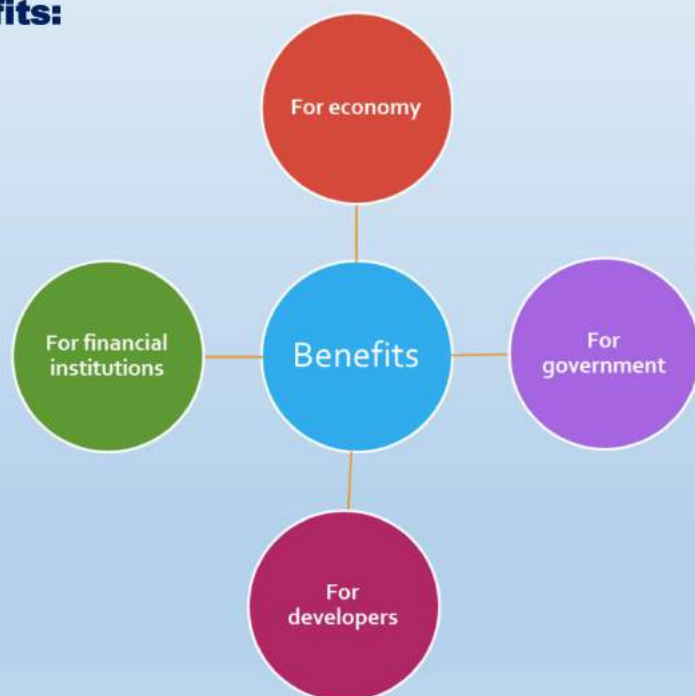
National Infrastructure Pipeline



General Studies-III Infrastructure and Energy

Sub Topic: National Infrastructure Pipeline

Benefits:



National Infrastructure Pipeline



General Studies-III Infrastructure and Energy

Sub Topic: **National Infrastructure Pipeline**

Task Force on NIP:

What are the key components of Task Force on NIP?

- Affordable and clean energy
- Digital services
- High quality education
- Convenient and effective transportation and logistics
- Universal housing and water supply

Practice Question

What is National Infrastructure Pipeline? Discuss its need and significance in light of India's aim to become a \$5 trillion economy.(250 words)



National Infrastructure Pipeline



General Studies-III Science and Technology, GS2: Government policies and interventions for development in various sectors

Sub Topic: **NATIONAL SCIENCE TECHNOLOGY AND INNOVATION POLICY**

Why in news?

- Recently a decentralized, bottom-up, and inclusive process for the formulation of a new national Science Technology and Innovation Policy (STIP 2020) was jointly initiated by the Office of the Principal Scientific Adviser to the Government of India (Office of PSA) and the Department of Science and Technology (DST).
- This policy will replace the Science Technology and Innovation Policy of 2013

Aim:

- To bring about profound changes through short, medium and long term mission mode projects
- To identify strength and weakness of Indian Science Technology and Innovation





General Studies-III Science and Technology, GS2: Government policies and interventions for development in various sectors

Sub Topic: **NATIONAL SCIENCE TECHNOLOGY AND INNOVATION POLICY**

Need for NEW STI Policy:

- Positive changes in scientific temper and increasing technological outreach
- It is being formulated at a crucial time when India and the world are facing the COVID-19 pandemic
- It can integrate lessons of the pandemic including the building of the Atmanirbhar Bharat

The formulation process:

- The STIP 2020 formulation process will be six-months long.
- It is organised into 4 highly interlinked tracks, which will reach out to around 15000 stakeholders for consultation in the policy formulation.
- Track 1 : Extended public and expert consultaion
- Track 2 : Thematic group consultaion
- Track 3 : Ministries and State consultations
- Track 4 : Apex level multimodal consultations

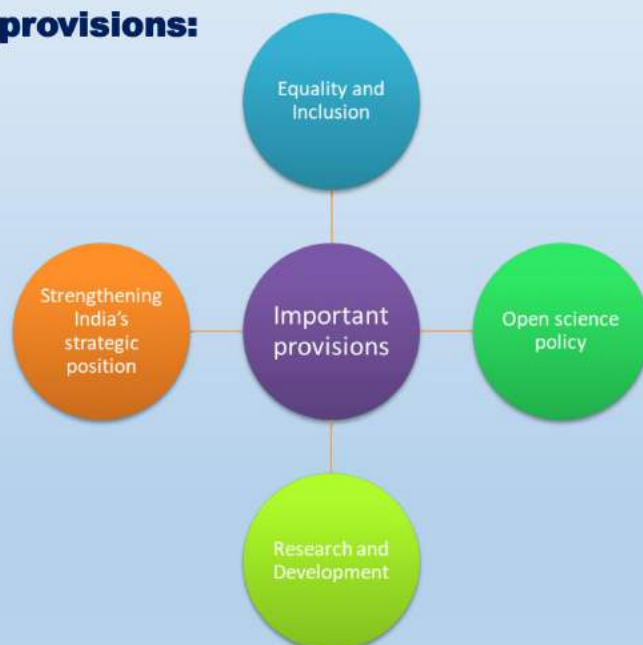




General Studies-III Science and Technology, GS2: Government policies and interventions for development in various sectors

Sub Topic: NATIONAL SCIENCE TECHNOLOGY AND INNOVATION POLICY

Important provisions:

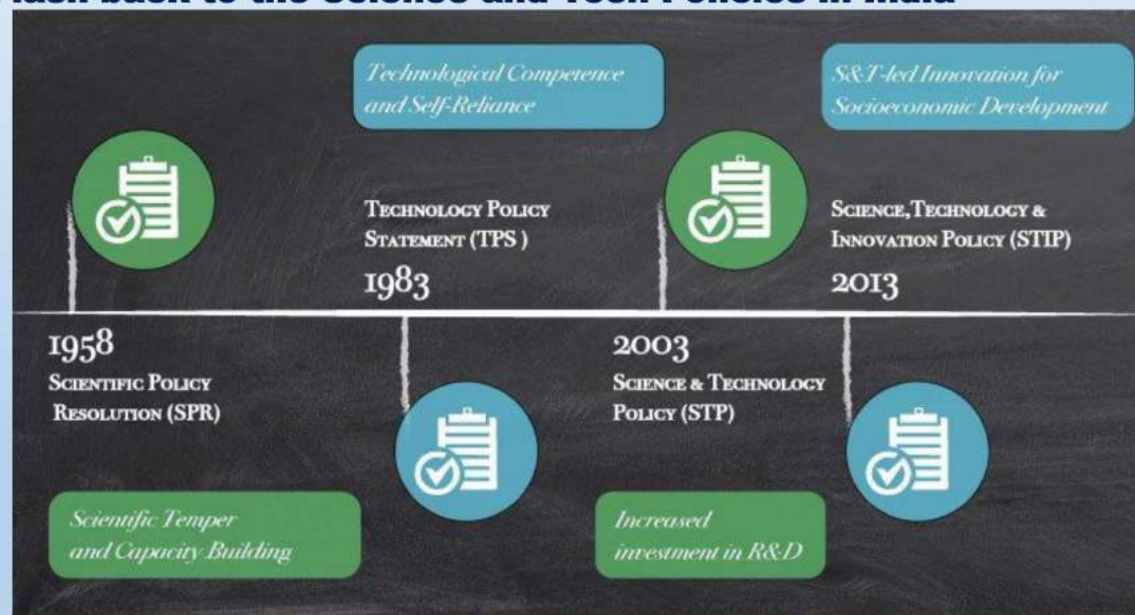




General Studies-III Science and Technology, GS2: Government policies and interventions for development in various sectors

Sub Topic: **NATIONAL SCIENCE TECHNOLOGY AND INNOVATION POLICY**

Flash back to the Science and Tech Policies in India





General Studies-III Science and Technology, GS2: Government policies and interventions for development in various sectors

Sub Topic: NATIONAL SCIENCE TECHNOLOGY AND INNOVATION POLICY

Practice Question

Critically examine the New Science Technology and Innovation Policy 2020. Also mention the Science, Technology and Innovations in India.





General Studies-III Mobilization of resources, Conservation of resources, Government policies

Sub Topic: **NATURAL GAS ECONOMY**

Why in news?

- The government allowed complete marketing freedom for natural gas produced from non-regulated fields.
- Aims to provide standard procedure for sale of natural gas
- Will bring uniformity in bidding process

Highlights of the report:

- Ease of Doing Business
- Encourage investment – fulfilling notion of Atmanirbhar Bharat
- Complete marketing and pricing freedom
- Employment opportunities
- Improvement of environment





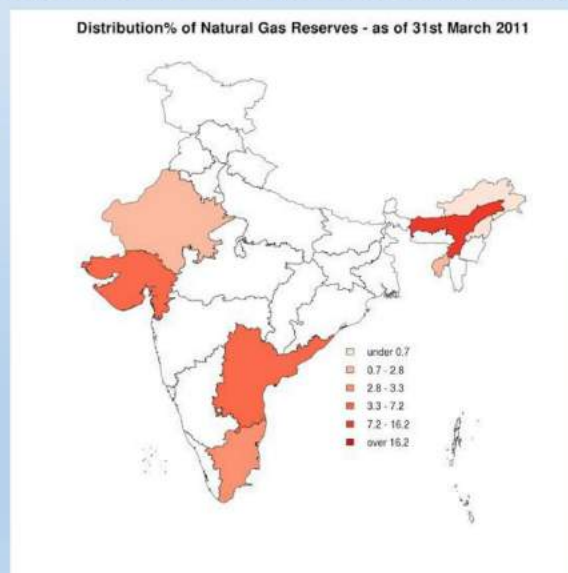
General Studies-III Mobilization of resources, Conservation of resources, Government policies

Sub Topic: **NATURAL GAS ECONOMY**

Why natural gas?

- Excess use of fossil fuels : India 3rd largest consumer of oil
- Share of natural gas : our consumption is 1/3rd of global average, but its share is only 6%

Distribution of natural gas in India:

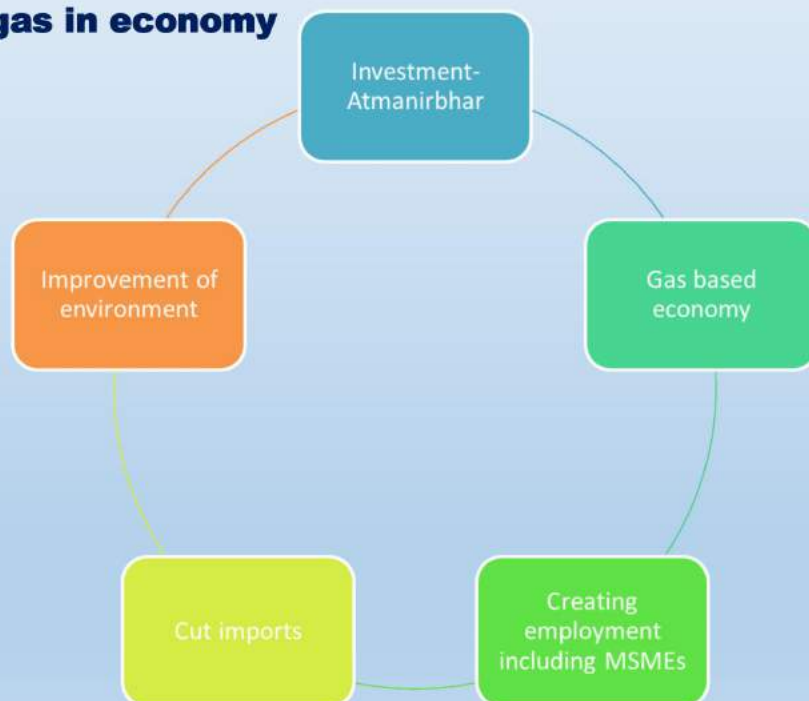




General Studies-III Mobilization of resources, Conservation of resources, Government policies

Sub Topic: **NATURAL GAS ECONOMY**

Natural gas in economy





General Studies-III Mobilization of resources, Conservation of resources, Government policies

Sub Topic: **NATURAL GAS ECONOMY**

Government initiatives

- Pradhan Mantri Urga Ganga
- City Gas Distribution Network
- Pradhan Mantri Ujjwala Yojana
- PAHAL Scheme
- Promotion of CNG/LNG in transport sector

Challenges:

- ONGC under APM: Government controls prices
- Reform related challenges: only 20% is included
- Most of the gases coming out from the nominated field is going to fertilizers which is highly subsidized
- Limited reserves – most of them are located in the deep or ultra deep water





General Studies-III Mobilization of resources, Conservation of resources, Government policies

Sub Topic: **NATURAL GAS ECONOMY**

Way forward

- Realising the opportunities
- Putting the producers and buyers in charge
- Alternative
- Government as a facilitator
- Subsidy in fertilizer

Practice Question

- Write a short note on distribution of natural gas across the world. Do you think natural gas can address the challenge of global energy crisis in long run. Critically examine.





General Studies-III Mobilization of resources, Conservation of resources, Government policies

Sub Topic: **NATURAL GAS ECONOMY**

Practice Question

Consider the following statements:

1. Natural gas is a cleaner source of energy when compared to petroleum
2. More than 40% of natural gas demand in India is being met from the domestic sources.

Which among the following statements are correct?

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





General Studies-III Science and Technology: Indigenization of technology and developing new technology

Sub Topic: **5G TECHNOLOGY**

Why in news?

- More than 40 telecom operators in the World have already launched 5G technologies
- In light of this Is it high time to launch 5G services in India
- India being the 5th largest economy in the world has not yet launched the 5G technology

Present scenario:

- In 2018, India planned to start 5G services but it has not yet materialized.
- Reliance Jio plans to launch an indigenously built 5G network in the second half of 2021
- The **Department of Telecommunications (DoT)** has sought opinion about the sale and use of radiofrequency spectrum over the next 10 years, including the 5G bands
- Government has created a corpus **of Rs 500 crore dedicated exclusively** for the research and development of 5G technology in India



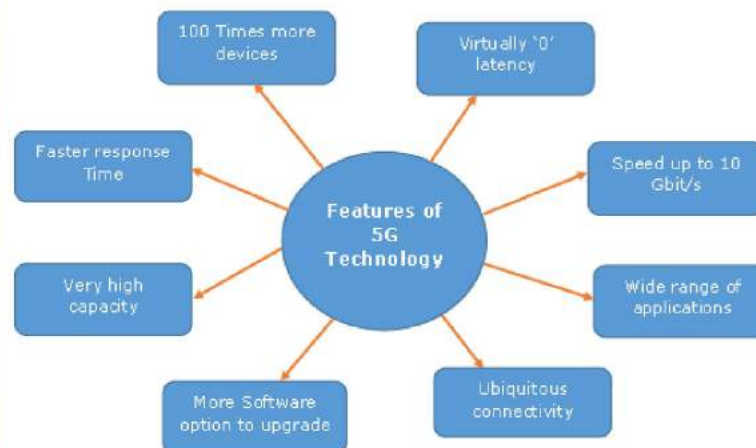


General Studies-III Science and Technology: Indigenization of technology and developing new technology

Sub Topic: **5G TECHNOLOGY**

What is 5G technology:

- It is the **next generation of mobile broadband** that will eventually replace, or at least augment 4G LTE connection
- It will deliver **multi-Gbps peak rates, ultra-low latency, massive capacity**, and a more uniform user experience.
- 5G offers exponentially faster download and upload speeds.
- The network speed are expected to be in the range of **2-20Gbps**





General Studies-III Science and Technology: Indigenization of technology and developing new technology

Sub Topic: **5G TECHNOLOGY**

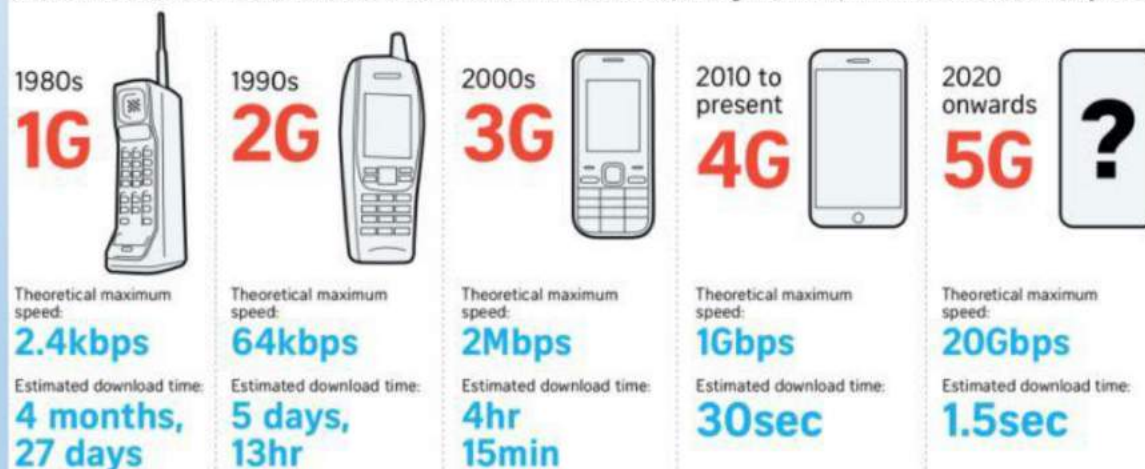
Evolution of different stages:

On the 5G fast track

A 5G network promises a surfing speed that is 20 times faster than that of a 4G network and the capacity for 1,000 times more devices.

HOW FAST IS 5G?

Just how fast does it take to download the movie Star Wars: The Force Awakens in high definition, which has a file size of nearly 4GB?





General Studies-III Science and Technology: Indigenization of technology and developing new technology

Sub Topic: **5G TECHNOLOGY**

The first generation of mobile networks(1G):

- Was launched in 1984 in Japan
- It only involve call functions also poor coverage and sound quality
- It also had high cost and continues network disruptions
- The maximum speed of 1G was 2.4kbps

2nd Generation Network:

- Period: 1990s
- In 2G people could send SMS, pictures messages and Multi Media Messages(MMS)
- Improved coverage and capacity
- It led to cultural revolution in the society
- The maximum speed is 50kbps





General Studies-III Science and Technology: Indigenization of technology and developing new technology

Sub Topic: **5G TECHNOLOGY**

3G Technology:

- It was launched in 2001
- First mobile broad band
- It increased data transfer capabilities and brought video streaming.
- It made possible to have international calls
- The maximum speed was 2mbps

4G Technology:

- It was launched in 2009
- It enables features like virtual reality
- Provides high speed and wide coverage
- IP based protocols (LTE)
- Features like streaming and online gaming
- Range of speed: 10-100 mbps





General Studies-III Science and Technology: Indigenization of technology and developing new technology

Sub Topic: **5G TECHNOLOGY**

5G Technology:

- Wider connectivity and high capacity
- The latency of less than 1 millisecond
- The high average speed of downloading is 20Gbps
- Can use in Remote controlled devices(drones), smart autonomous vehicles, 3D video calls and holograms





General Studies-III Science and Technology: Indigenization of technology and developing new technology

Sub Topic: **5G TECHNOLOGY**

Importance of 5G- why we need it?

- **Minimum Government and Maximum Governance:** Better speed and connectivity will reduce the red-tapism and better implementation of projects
- **Ultra-Low latency** will help in improvement in the logistics and shipping sector
- **Employment generation by** new device manufacturers and application developers
- **Enhanced network coverage** will help in reducing the digital divide in India.
- 5G will provide **enhanced Security**
- It will revolutionize **Industrial Growth**
- **Agricultural applications** for smart farming in the future by combining smart RFID sensors and GPS technologies.
- Will improve **healthcare and mission-critical applications**





General Studies-III Science and Technology: Indigenization of technology and developing new technology

Sub Topic: **5G TECHNOLOGY**

Application:

- **High speed mobile network:** result in good quality video calling and conferencing
- **Internet of Things:** 5G will boost up development in the field of IoT
- **Education:** Due to COVID online learning has gained momentum. Here 5g can provide faster connectivity and better learning experience
- **Health sector:** It will help in the field of Telemedicine and bio-technology
- **Global competitiveness:** India can boost its Make in India programme.





General Studies-III Science and Technology: Indigenization of technology and developing new technology

Sub Topic: **5G TECHNOLOGY**

Role of 5G in IoT and 4th Industrial Revolution

- Advanced modulation schemes for wireless access
- Network slicing capabilities
- Automated network application lifecycle management
- Software-defined networking and network function virtualization
- Support for cloud-optimized distributed network applications





General Studies-III Science and Technology: Indigenization of technology and developing new technology

Sub Topic: **5G TECHNOLOGY**

Challenges:

- **Expensive Enabling Infrastructure:** Besides the spectrum, 5G will require a fundamental change to the core architecture of the communication system
- **Financial Hurdles:** AGR issue, debt – ridden telecom industry
- **Data Protection and cyber crime**
- **Increase digital divide:** In rural areas lack of fibre connectivity and people have lack access to mobile devices.
- The threat to **national security:**
- **Diverting the traffic** from 4G to a more efficient 5G is also a challenge





General Studies-III Science and Technology: Indigenization of technology and developing new technology

Sub Topic: **5G TECHNOLOGY**

Way forward:

- **Introduce the spectrum policy:** the policy should focus on incentivising heavy investment in 5G, including long-term support, and technology-neutral spectrum licences
- **create an ecosystem capable of leveraging 5G by skilled manpower, R&D and investment**
- **In India telecom sector is facing capital augmentation issues** which is need to be resolved
- **Incentivize design and manufacture** of 5G technologies, products and solution in India





General Studies-III Issues related to direct and indirect farm subsidies and minimum support prices, government policies and intervention

Sub Topic: **Farmers Protest and Three Farm Bills**

Why in news?

- The recently enacted farm bills have triggered debate on the desirability of the MSP regime
- there have been strong protests from farmers, especially from the states of Punjab and Haryana, against three farm bills
- These bills envisage to bring change in some of the key aspects of the farm economy — trade in agricultural commodities, price assurance, farm services including contracts, and stock limits for essential commodities
- However, farmers are apprehensive that the free market philosophy supported by these bills could undermine the Minimum Support Price (MSP) system





General Studies-III Issues related to direct and indirect farm subsidies and minimum support prices, government policies and intervention

Sub Topic: **Farmers Protest and Three Farm Bills**

The Three Farmers Bill

Farmers' Produce Trade and Commerce (Promotion and Facilitation) Bill, 2020

- freedom to the farmer to indulge in intra-state or inter-state trade in areas outside the APMC mandis.
- prohibits the collection of any market fee or cess under the state APMC Acts

Farmers (Empowerment and Protection) Agreement of Price Assurance and Farm Services Bill, 2020

- Create a legal framework for contract farming in India
- **Concern:** farmers might not find themselves powerful enough to negotiate with corporates or to ensure a fair price for their produce

Essential Commodities (Amendment) Bill 2020.

- allows for regulating the supply and stock limit of certain specified agricultural produce under extraordinary circumstances
- Any action on imposing stock limits will be based on the price trigger.





General Studies-III Issues related to direct and indirect farm subsidies and minimum support prices, government policies and intervention

Sub Topic: **Farmers Protest and Three Farm Bills**

Benefits associated with these bills

- ✓ It sought to remove stock holding limits as well as curbs on inter-State and intra-State trade
- ✓ allow farmers an option to sell their produce directly to these new zones, without going through the middlemen
- ✓ promote the creation of **Farmer Producer Organizations** (FPO)
- ✓ Create a framework for **contract farming**.
- ✓ Enable private players to invest in warehousing, grading and other marketing infrastructure.
- ✓ Help in creating a '**One Nation, One Market**' for agricultural produce.





General Studies-III Issues related to direct and indirect farm subsidies and minimum support prices, government policies and intervention

Sub Topic: Farmers Protest and Three Farm Bills

Issues associated with the bills

- ✓ Lack of consultation: passing the Bills without proper consultation creates mistrust among various stakeholders.
- ✓ The proposed bills give the preference for corporate interests at the cost of farmers' interests.
- ✓ In absence of any regulation in non-APMC mandis, the farmers may find it difficult to deal with Corporates
- ✓ Non-Favourable Market Conditions: rising input costs





General Studies-III Issues related to direct and indirect farm subsidies and minimum support prices, government policies and intervention

Sub Topic: **Farmers Protest and Three Farm Bills**

Way forward

- ✓ Lack of consultation: passing the Bills without proper consultation creates mistrust among various stakeholders.
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- ✓ Non-Favourable Market Conditions: rising input costs





General Studies-III: security challenges, role of external state and non-state actors in creating challenges to internal security

Sub Topic: India's 8-Point Plan Against Terror

Why in news?

- External Affairs Minister S Jaishankar's address at the **United National Security Council** open debate '**20 years after the adoption of resolution 1373**' on combating terrorism on a global front
- He underlined that terrorism as the greatest threat to mankind and proposed an **8-point plan** to ensure an effective action against the terrorism
- He also highlighted that there is a need to reform the working methods of the committees that are dealing with sanctions.





General Studies-III: security challenges, role of external state and non-state actors in creating challenges to internal security

Sub Topic: **India's 8-Point Plan Against Terror**

The 8 point action plans are: highlights

- The international community must summon the **political will** to combat terrorism
- There must be no double standards in this battle, terrorists are terrorists and there is **no bad or good distinction**.
- **Reform in the working methods** of the committees that are dealing with sanctions and counter-terrorism.
- **Delisting and enlisting** of entities and individuals under UN sanctions must be done objectively
- The **links between transnational organized crime and terrorism** must be completely recognized and addressed
- **The FATF**- The Financial Action Task Force must continue identifying and remedy weaknesses in anti-money laundering.
- Attention must be given to **adequate funding** to UN Counterterrorism bodies.

terrorism



General Studies-III: security challenges, role of external state and non-state actors in creating challenges to internal security

Sub Topic: India's 8-Point Plan Against Terror

Possible steps that can be taken to tackle the menace:

- **Political consensus** – which ensures proper integration and smooth information sharing between various countries
- **Good governance** and socioeconomic development:
- **Building capacity** – this should extend to the intelligence gathering machinery, security agencies, civil administration and the society at large
- Countering **the Financing** of Terrorism
- **Global Support** - India has been pushing for Convention on Countering International Terrorism (CCIT)
- The **Law Commission in its 173rd Report** highlighted the need for **a law to** deal firmly and effectively with terrorists.
- **Community Involvement**





General Studies-III: Indian Economy, modernization of resources, Effects Of Liberalization On The Economy, Changes In Industrial Policy and their effects on Industrial Growth

Sub Topic: **PARAMBH – OPPORTUNITIES FOR START Ups**

Why in news?

- Recently, Recently Prime Minister addressed the Prarambh- The **Startup India International Summit**.
- The Summit is being organized by the **Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry**.

Objectives – The sessions of the Summit :

- Provide **opportunities to startups** for entering domestic (private and public) and international markets
- Enable **ease of doing business** for startups and investors.





General Studies-III: Indian Economy, modernization of resources, Effects Of Liberalization On The Economy, Changes In Industrial Policy and their effects on Industrial Growth

Sub Topic: **PARAMBH – OPPORTUNITIES FOR START Ups**

Parambh:

- It is believed to bring together top **policy makers, industry, academia, investors, startups and all stakeholders** from across the globe.
- **The idea is to attain attention of global capital for start-ups in India and mobilize domestic capital**

Objectives

- Develop capacities of entrepreneurial ecosystem.
- Exchange knowledge on best practices on nurturing startup ecosystems.
- Encouraging and inspiring the youth for innovation and entrepreneurship.
- Showcasing high-quality, high technology and frugal innovations from India.





General Studies-III: Indian Economy, modernization of resources, Effects Of Liberalization On The Economy, Changes In Industrial Policy and their effects on Industrial Growth

Sub Topic: **PARAMBH – OPPORTUNITIES FOR START Ups**

Start-Ups in India:

- India continues to be home to the **third largest start up ecosystem** in the world
- A startup is an entity, incorporated or registered in India for less than **7 years**.
- Its annual turnover should be less **than 25 crores** in any preceding financial year.

Advantage of Start-Ups:

- **Seventy-two percent of the founders are less than 35 years old**, which makes it an unprecedented pool of younger people
- India has been very active in creating **a healthy startup** ecosystem and its contribution are increasing
- The **Atal Innovation Mission** will be launched to boost innovation and encourage talented youths.
- Building entrepreneurs
- They establish **Innovation programmes** in schools with an objective of foster innovation





General Studies-III: Indian Economy, modernization of resources, Effects Of Liberalization On The Economy, Changes In Industrial Policy and their effects on Industrial Growth

Sub Topic: **PARAMBH – OPPORTUNITIES FOR START Ups**

Challenges:

- Presence of **bureaucratic red tape** and the corruption which goes into the set-up process.
- Lack of Adequate Incentives
- **Digital Divide:** This often discourages many startups to come up with a pan-India approach.
- Lack of Investment
- Difficult in securing loans
- Lack of **necessary infrastructure:** like internet connectivity, logistics etc are major impediments
- **Complex filing of patents** is also a challenge faced by start ups
- Bias Towards Foreign Products





General Studies-III: Indian Economy, modernization of resources, Effects Of Liberalization On The Economy, Changes In Industrial Policy and their effects on Industrial Growth

Sub Topic: **PARAMBH – OPPORTUNITIES FOR START Ups**

Government initiatives:

- **Atmanirbhar Bharat:** Digital India Atmanirbhar Bharat App Innovation Challenge.
- **Make in India:** Promotion to indigenously made goods and services under the initiative.
- **Start-Up India Programme:** A flagship initiative, intended to build a strong eco-system for nurturing innovation and start-ups
- **Atal Innovation Mission (AIM):** Launched by NITI Aayog as a flagship programme, it aims to promote a culture of innovation and entrepreneurship in India.
- **National Initiative for Developing and Harnessing Innovations (NIDHI):** It is an umbrella programme for nurturing ideas and innovations (knowledge-based and technology-driven) into successful startups.
- **Project Chunauti:** It is a start-up challenge under the Next Generation Incubation Scheme (NGIS) initiative





General Studies-III: Indian Economy, modernization of resources, Effects Of Liberalization On The Economy, Changes In Industrial Policy and their effects on Industrial Growth

Sub Topic: **PARAMBH – OPPORTUNITIES FOR START Ups**

Way forward:

- **Integration with School Curriculum: The National Education Policy, 2020** envisages to promote student entrepreneurs by offering vocational education in partnership is a welcome move
- **Bridging Digital Divide:** the government initiative of **Digital Saksharta Abhiyaan** is a step in the right direction.
- **Promoting Agri-Startups:** As still the majority of Indian workforce is employed in agriculture, there is a need to clear roadblocks and promote **agri-startups**.
- Proper balance between founders, investors and consumers.
- **Regulatory constraints** in the social sectors should be removed and enabling environment should be provided for startups.





General Studies-III Mobilization of resources, banking sector

Sub Topic: **BAD BANKS**

Why in news?

- Recently the idea of setting up a bad bank to resolve the growing **problem of non-performing assets (NPAs)** is back on the table.
- With a scenario of commercial banks seeing a spike in NPAs, or bad loans, in the wake of the **contraction in the economy as a result of the Covid-19 pandemic**, Reserve Bank of India recently agreed to look at the proposal for the creation of a bad bank
- **The Economic Survey 2017**, suggested **Public Sector Asset Rehabilitation Agency** or PARA, to buy out the NPAs of high value from Indian banks. The idea of a bad bank seeks to isolate and then revive lending and credit growth. However, **to reduce the NPAs in the banking sector** the feasibility of such a bank is highly debated among various economists.





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Sub Topic: **BAD BANKS**

What is bad bank?

- The idea gained momentum when the RBI held **asset quality review** (AQR) found several banks showing a healthy balance sheet but have suppressed or hidden bad loans.
- The Bad bank proposal was also discussed during the **Financial Stability and Development Council** (FSDC) meeting, but the government preferred a market-led resolution process instead of a bad bank.

Bad banks:

- A bad bank is a bank set up to **buy the bad loans and other illiquid holdings** of another financial institution.
- Commercial and Public Sector Banks (**PSBs**) **sell their NPAs to the bad bank.**
- They manage the NPAs/bad loans and finally recover the money over time.
- The takeover of bad loans is normally **below the book value** of them.
- Also they are not involved in activities like lending and taking deposits.
- The first bad bank was created in 1988 by the **US-based Mellon Bank**. After that, a similar concept has been implemented in other countries **including Finland, Sweden, France and Germany.**





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Rationale behind the establishment:

1. **Easing Provisioning requirement:** Bad bank by way of absorbing NPAs will help them to get on with business as usual.
2. The RBI fears a **spike in bad loans after the Covid-19 pandemic** and the six-month moratorium **announced to tackle the economic slowdown**. This creates a necessity of bad banks
3. **Reassuring trust:** By the process of segregation of good asset from the bad asset it will increase the trust both in domestic and foreign investors.
4. **Concerns About IBC Code:** Many lenders are concerned over huge haircuts they have to endure after a resolution through the **Insolvency and bankruptcy code**.

Why a bad bank is required?

- Banks have difficulty in solving these cases due to lack of expertise, coordination, capital etc so they failed to recover the loans.
- A the **panel led by KV Kamath**, has said companies in sectors such as wholesale trade, retail trade, textiles and roads are facing stress. So bad banks are required to revive these sectors
- Bad banks are **targeted banking system with domain experts** to focus particularly on NPAs Bad banks can be more effective, quicker in restructuring of the loans.





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Twin balance sheet problem:

Twin balance sheet problem refers to the stress on **balance sheets** of banks due to non-performing assets (NPAs) or bad loans on the one hand, and heavily indebted corporates on the other.

Concern about this TBS issue:

Corporate sector	Banking sector
Gross capital of the private sector may come down	Banks are burdened with high NPAs
As the corporate debt rise, their profit will be low	It will act as obstacle to investment and reviving growth
Many are facing difficult in pay interest obligation on their loans	PSB will be unable to provide loans to corporates or for new projects





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Benefits of having bad banks:

- This helps banks or financial institutions to **clear-off their balance sheets** by transferring the bad loans and focus on its core business lending activities.
- This will improve **credit mobilization culture** in the economy by ensuring the accountability of borrower to pay the loan at any cost.
- **Improve monetary Policy Transmission:** If bad banks can manage their NPAs, their financial health will improve
- It will help in **speedy settlement** with borrowers
- It **can raise money from institutional investors** rather than looking only to the Government.
- Bad Banks can **take bold decisions** compared to commercial banks due to professionalism





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Issues/Concerns:

- **Lack of clarity:** First, the major challenge associated with the Bad bank's establishment is regarding **what kind of loans will be taken over by bad banks, and at what cost?**
- The bad bank **will require significant capital to purchase stressed loan** accounts from public sector banks.
- **Mobilising Capital:** Finding buyers for bad assets in a pandemic hit economy will be a challenge
- **Not Addressing the Underlying Issue:** The bad bank idea is like shifting loans from one government pocket (the public sector banks) to another (the bad bank).
- The price at which bad assets are transferred from commercial banks to the bad bank will **not be market-determined** and price discovery will not happen.





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Way forward:

- The larger focus must be on the '**Twin Balance Sheet**' (TBS) problem of corporates and banks.
- Just setting up **one PARA will not be enough** to get the banking sector back on track.
- Rather than focussing on recapitalising banks **focus on recovery processes.**
- Make stringent measures to **reduce the NPA burden**

