

# PERFECT 7

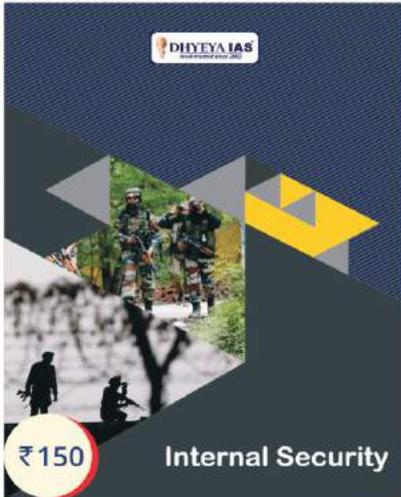
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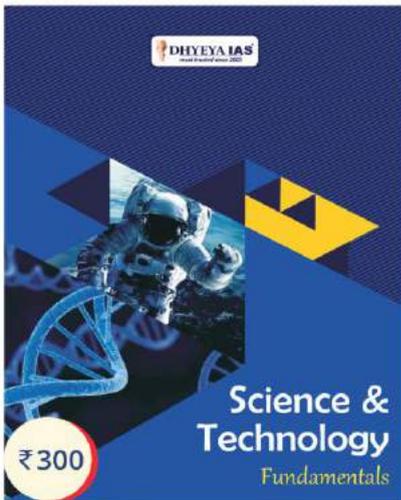
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  - ★ Lokpal in India: A Long Way to Go
  - ★ Masood Azhar Conundrum in UNSC
  - ★ Growing Contractualisation of Indian Workforce
  - ★ Night-time Commerce: A Growth Opportunity for India
  - ★ Real Estate Sector of India: An Overview
  - ★ Climate Vulnerability Assessment for Himalayan Region

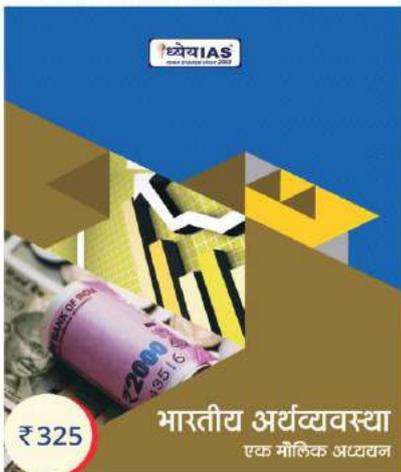
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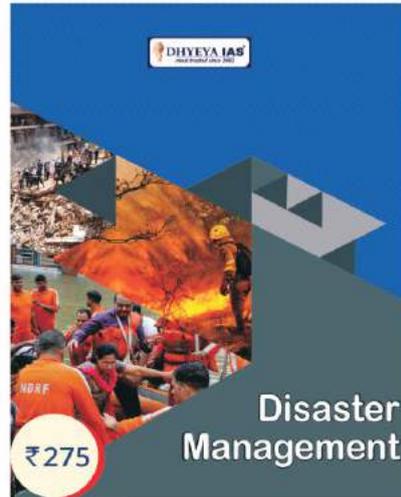
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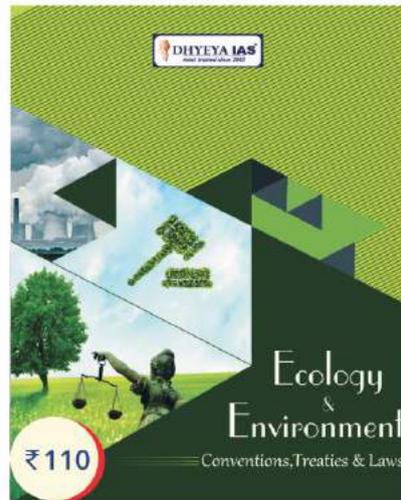
## भारतीय अर्थव्यवस्था एक मौलिक अध्ययन



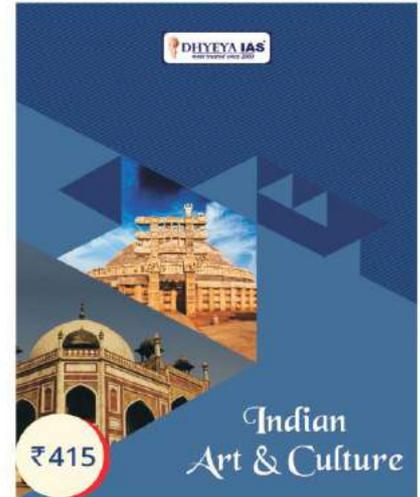
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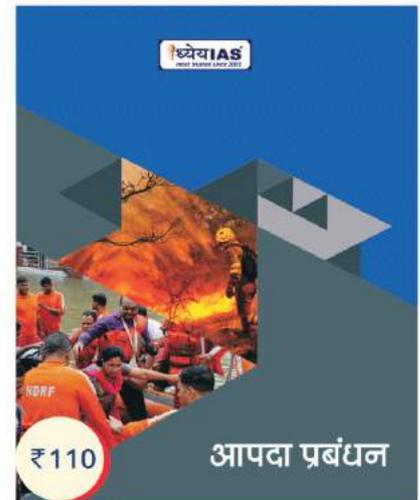
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# DHYEYA IAS : AN INTRODUCTION



The guiding philosophy of the institute, throughout, has been creation of knowledge base. Dhyeya IAS inculcates human values and professional ethics in the students, which help them make decisions and create path that are good not only for them, but also for the society, for the nation, and for the world as whole. To fulfill its mission in new and powerful ways, each student is motivated to strive towards achieving excellence in every endeavor. It is done by making continuous improvements in curricula and pedagogical tools.

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**Vinay Kumar Singh**  
CEO and Founder  
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Dhyeya IAS is an institution that aims at the complete development of the student. Our faculty are hand-picked and highly qualified to ensure that the students are given every possible support in all their academic endeavors. It is a multi-disciplinary institution which ensures that the students have ready access to a wide range of academic material.

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**Q H Khan**  
Managing Director  
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# PERFECT 7 : AN INTRODUCTION



With immense pleasure and gratitude I want to inform you that the new version of 'Perfect-7', from the Dhyeya IAS, is coming with more information in a very attractive manner. Heartily congratulations to the editorial team. The 'Perfect-7' invites a wider readership in the Institute. The name and fame of an institute depends on the caliber and achievements of the students and teachers. The role of the teacher is to nurture the skills and talents of the students as a facilitator. This magazine is going to showcase the strength of our Institute. Let this be a forum to exhibit the potential of faculties, eminent writers, authors and students with their literary skills and innovative ideas.

I extend best wishes for the success of this endeavor.

**Qurban Ali**

**Chief Editor**

**Dhyeya IAS**

**(Ex Editor- Rajya Sabha TV)**



We have not only given the name 'Perfect 7' to our magazine, but also left no stone unturned to keep it 'near to perfect'. We all know that beginning of a task is most challenging as well as most important thing. So we met the same fate.

Publishing 'Perfect 7' provided us various challenges because from the beginning itself we kept our bar too high to ensure the quality. Right from the very first issue we had a daunting task to save aspirants from the 'overdose of information'. Focusing on civil services exams 'Perfect 7' embodies in itself rightful friend and guide in your preparation. This weapon is built to be precise yet comprehensive. It is not about bombardment of mindless facts rather an analysis of various facets of the issues, selected in a systematic manner. We adopted the 'Multi Filter' and 'Six Sigma' approach, in which a subject or an issue is selected after diligent discussion on various levels so that the questions in the examination could be covered with high probability.

Being a weekly magazine there is a constant challenge to provide qualitative study material in a time bound approach. It is our humble achievement that we feel proud to make delivered our promise of quality consistently without missing any issue since its inception.

The new 'avatar' of 'Perfect 7' is a result of your love and affection. We feel inspired to continue our efforts to deliver effective and valuable content in interesting manner. Our promise of quality has reached you in around 100 issues and more are yet to come.

**Ashutosh Singh**

**Managing Editor**

**Dhyeya IAS**



## PREFACE

Dhyeya family feels honoured to present you a pandora box 'Perfect 7'. 'Perfect7' is an outstanding compilation of current affairs topics as per the new pattern of Civil Service examination (CSE). It presents weekly analysis of information and issues (national and international) in the form of articles, news analysis, brain boosters, PIB highlights and graphical information, which helps to understand and retain the information comprehensively. Hence, 'Perfect 7' will build in-depth understanding of various issues in different facets.

'Perfect7' is our genuine effort to provide correct, concise and concrete information, which helps students to crack the civil service examination. This magazine is the result of the efforts of the eminent scholars and the experts from different fields.

'Perfect 7' is surely a force multiplier in your effort and plugs the loopholes in the preparation.

We believe in environment of continuous improvement and learning. Your constructive suggestions and comments are always welcome, which could guide us in further revision of this magazine.

**Omveer Singh Chaudhary**  
**Editor**  
**Dhyeya IAS**

# Perfect 7

The Weekly Issue

Perfect 7

An Initiative of Dhyeya IAS (for Civil Services Examination)

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**Founder & CEO**  
Vinay Kumar Singh

**Managing Director**  
Q.H.Khan

**Chief Editor**  
Qurban Ali

**Managing Editor**  
Ashutosh Singh

**Editors**  
Omveer Singh Chaudhary,  
Rajat Jhingan, Jeet Singh, Shashidhar Mishra

**Editorial Support**  
Prof. R. Kumar, Baghendra Pratap Singh

**Lead Authors**  
Rama Shankar Nishad, Ajay Singh, Ahamad Ali,  
Avaneesh Pandey, Dharmendra Mishra

**Authors**  
Sanjan Gotam, Ashraf Ali, Vivek Shukla,  
Swati Yadav, Neetesh Srivastava,  
Ranjeet Singh

**Chief Reviewers**  
Prerit Kant, Anuj Patel,  
Rajhans Singh

**Copy Readers**  
Baghendra Pratap Singh, Pankaj Rathour

**Promotion & Advertisement**  
Jeevan Jyoti, Shivam Singh

**Design & Development**  
Vipin Singh, Krishna Kumar,  
Nikhil Kumar, Ramesh Kumar, Sachin Kumar

**Computer Operators**  
Krishna Kant Mandal, Tarun Kanoujia

**Articles Support**  
Mrityunjay Tripathi, Priya Singh,  
Rajni Singh, Rajni Tiwari, Lokesh Shukla,  
Vishishth Mishra, Ankit Mishra, Ayushi Jain,  
Preeti Mishra, Ravi Ranjan, Prabhat

**Correspondents**  
Preeti Mishra, Radhika Agarwal,  
Saumya Tripathi, Sudheer Verma,  
Satyam Singh, Anurag Singh, Rashi Srivastava

**Office Assistants**  
Hari Ram, Sandeep, Raju Yadav, Subham,  
Chandan, Arun Tripathi

## Content Office

DHYEYA IAS  
302, A-10/11, Bhandari House,  
Near Chawla Restaurants,  
Dr. Mukherjee Nagar, Delhi-110009



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## Our other initiative



Hindi & English  
Current Affairs  
Monthly  
News Paper



**DHYEYA TV**  
Current Affairs Programmes hosted  
by Mr. Qurban Ali  
(Ex. Editor Rajya Sabha, TV) & by Team Dhyeya IAS  
(Broadcasted on YouTube & Dhyeya-TV)

# SEVEN IMPORTANT ISSUES

## 1. A DEEP DIVE INTO INDIAN DEMOGRAPHIC DIVIDEND

### Context

United Nations Population Fund (UNFPA) report on demographic dividend projects five States – Bihar, Jharkhand, Madhya Pradesh, Rajasthan, and Uttar Pradesh – will account for more than half of the growth in the labour force in India. The accompanying figure shows that there is a gap of almost 20 years between the northern hinterland and southern States in terms of the peak of the working age ratios in these regions.

### Introduction

Demographic dividend is said to be occurring when the ratio of the working age population is high and the dependency ratio in terms of proportion of children and elderly people low. Technically, this usually occurs late in the demographic transition when the fertility rate falls and the youth dependency rate declines. This advantage can create the space needed to increase investments in enhancing human capabilities, which, in turn, can have a positive influence on growth and development.

At present, India, overall as a country, has a large proportion of young population. Close to 30% of India's population is in the age group 0-14 years. The elderly in the 60-plus age group are still a small proportion (8%) of the country's population. The working age group 15-59 years accounts for 62.5% of India's population. The

working-age population will reach the highest proportion of approximately 65% in 2036. These population parameters indicate an availability of demographic dividend in India, which started in 2005-06 and will last till 2055-56.

According to International Monetary Fund (IMF), India's continuing demographic dividend can add about 2 percent to the annual rate of economic growth, if harnessed properly. Fine-tuning the planning and implementation of schemes and programmes by factoring in population dynamics is likely to yield greater socio-economic impact and larger benefits for people.

### Anatomy of Indian Demographic Dividend

A study on demographic dividend in India by United Nations Population Fund (UNFPA) throws up two interesting facts. One, the window of demographic dividend opportunity in India is available for five decades from 2005-06 to 2055-56, longer than any other country in the world. Second, and more interesting, is the fact that this demographic dividend window is available at different times in different states because of differential behaviour of the population parameters.

The story gets interesting when we look at the sub-national picture. The demographic dividend is not available in all the states at the same

time. This is because different states have behaved differently in the past and are projected to behave differently in terms of population parameters in future also.

There is a clear demographic divergence between north-central and south-western regions; one is a young hinterland with vast labour force and the other ones are ageing with decreasing working age population. Most of the current and future demographic potential is locked in the north-central States, and largely located in Bihar, Jharkhand, Madhya Pradesh, Rajasthan, and Uttar Pradesh. As per population projections by UNFPA, these five States will account for more than half of the growth in the labour force in India. Those who are under 15 years of age today will become India's working population in coming decades. Almost every second person in this age group resides in these five States.

In the advanced demographic transition States, the total workforce size is projected to increase from 200 million in 2011 to 227 million in 2031 and then it will start decreasing to reach 183 million in 2061; 17 million less in 2061 than 2011.

During the same period, the working age population in the late demographic stage States like Uttar Pradesh, Bihar, Rajasthan, Madhya Pradesh etc. will increase from 297 million in 2011 to 446 million in 2031

to reach a maximum of 526 million in 2051 and 515 million in 2061; with a net increase of 218 million. In terms of proportion of the total national working age population, their share will keep on increasing from today to 2061; from 40 per cent in 2011 to 53 per cent in 2061. The share of the advanced demographic stage States, on the other hand, will keep on decreasing; from 27 per cent in 2011 to approximately 18 per cent in 2061.

### Three Sets of States with Different Windows of Demographic Dividend

The permutations and combinations of population parameters have given rise to different age and sex structures in different states. In UNFPA's study, three sets of states have been identified, which will have their windows of demographic dividend available at different time periods.

The first set of states are in the southern and western parts of India and includes Kerala, Tamil Nadu, Delhi, Andhra Pradesh, Telangana, Gujarat, Punjab and West Bengal, where this window of demographic dividend opportunity is about to close, in the next five years. Then there are states where this window will remain open for another 10-15 years and include Karnataka, Odisha, Himachal Pradesh, Maharashtra, Jammu and Kashmir, Assam, Uttarakhand and Haryana. The third set of states includes the high-fertility states in the hinterland of India—Chhattisgarh, Jharkhand, Madhya Pradesh, Rajasthan, Uttar Pradesh and Bihar. The window of demographic dividend opportunity is yet to open in these states. These states will have demographic dividend opportunity even in the 2050s and 2060s.

Accordingly, UNFPA advocates a differential approach in forward-looking policymaking and programme

planning to harness the demographic dividend opportunity. For example, the focus in the states where the window is closing soon will have to be on ageing and migrant-friendly policies and programmes, while the focus in the states where the window is open and will close in the next 10-15 years will have to be on empowering girls and women, provisioning of health, education and skill development for young people, and employment generation. The focus in the states where the window is yet to open will have to be threefold—addressing harmful practices such as child marriage, access to quality sexual and reproductive health services and family planning services to all, and provisioning of health, education, life and vocational skills to all the young people.

Because of the staggered nature of demographic transition, India will enjoy a longer span of demographic dividend because, as the window closes in some states, it will open in other states. This is an important finding as it can guide the socio-economic development policy planning according to the age and sex structures in states or a set of states.

### Policy Implications

There are several policy implications of this demographic divergence:

First, the north-central region is and will be the hub of labour force in the country. If India wants to become a developed nation, the key lies in these very States. These States could become major contributors to the socio-economic development in the country if the right policies and commensurate attention and resources are allotted to realise the full potential of their large young population.

Second, the greying south-western region will require workers for keeping

institutions running, taking care of the elderly and maintaining the economic productivity while the north-central region will have high and possibly surplus young working age population. This will lead to increased migration and urbanisation. Already, the migration trends are evident, with established flows of young people from north-central States to other parts in the country. Demographic divergence will render further impetus to migration.

Third, nearly one third of India's population, 377 million, lives in urban areas. The level of urbanisation is higher in the states in south-western region, accounting for 45 per cent population of the total nation's urban population. For the first time in Indian history, the population increase was more in urban areas compared to rural areas during 2001-2011. The large young and working population in the years to come will migrate to urban areas within their own and other States, leading to rapid and large-scale increase in urban population. Hence there has to be increased focus on urbanisation. How these migrating people can have access to basic amenities, health and social services in urban areas need to be the focus of urban policy planning.

### Constraints

With the declining working age population in the other countries particularly developed countries, more jobs emanating from the developed countries will be outsourced and India can gain from it due to demographic dividend. However, there are many challenges which India needs to overcome to harness the opportunities created by demographic dividend. The growth in the working-age ratio is likely to be concentrated in some of India's poorest states and that the demographic dividend will be fully realized only if India is able to create gainful employment opportunities for this working-age population.

Since most of the new jobs that will be created in the future will be highly skilled and lack of skill in Indian workforce is another serious challenge. There are serious problems with Indian higher education. These include a shortage of high quality faculty, poor incentive structures, lack of good regulation.

As bad as Indian higher education is, the worst problems are in primary education. After all, without a good foundation, subsequent education cannot happen easily and effectively. This is true even for vocational training, not just elite education for the advantaged and talented. At the primary level, there are also serious problems with health and nutrition that impact the effectiveness of education and the capacity for learning.

According to the Human Development Report (HDR) published by the United Nations Development Programme (UNDP), India is still in the medium human development category with countries like China, Sri Lanka, Thailand, Philippines, Egypt, Indonesia, South Africa, and even Vietnam has a better rank. Therefore health and education parameters need to be improved substantially to make the Indian workforce efficient and skilled.

### Government Initiatives for Reaping Demographic Dividend

Government has undertaken several measures to reap the benefits of demographic dividends. Among them imparting skills to the Indian workforce is most important. Government has established National Skill Development Corporation (NSDC) to contribute significantly (about 30 per cent) to the overall target of skilling / up skilling 500 million people in India by 2022, mainly by fostering private sector initiatives in skill development programmes and providing funding.

Other initiatives include 'Start up India', 'Stand up India', to foster innovation and create a start up ecosystem which helps in gaining meaningful employment. Similarly government has come up with Atal Innovation Mission to catch the students at an early age foster the spirit of innovation. Recognizing previously earned skills, focusing on adult education, mid-day meal, Poshan Abhiyan are some other initiatives for reaping demographic potential.

Similarly government came up with many initiatives for encouraging female labour force participation. In this the main focus is upon skilling, promoting innovative and leadership qualities, reducing wage and gender gap, providing safe and secure work environment, maternal benefits and providing them social securities.

However, more holistic measures are needed to make the Indian work force not just economically competitive but also efficiently competitive. Moreover, measures should have pan Indian presence and not just concentrated in metropolitan cities as most of the workforce is likely to come from the rural hinterland. It will not just help in increasing the economic development but will also help in curbing the regional and social inequalities.

### Way Forward

There is a demographic divergence between regions in India and this should be seen not as a problem but an opportunity for overall socio-economic development in the country. And to make it happen, the policy focus has to be on education, health, skills and gainful employment, especially women's participation in workforce; safe, voluntary and gainful migration; and inclusive urbanisation.

There is also a need to gain deeper understanding of migration flows, so that estimations and projections can be made regarding changing needs for housing and infrastructure, healthcare and utilities, education and skills. Migration could be a big game changer and a win-win situation for individuals, families, States (both sending and receiving) and the nation if collaborative planning is done by origin and destination States with the national government acting as a facilitator for such collaborations. India urgently needs to take cognisance of the divergent demographic transition trends. Timely strategic action can develop human capacities to cater to future needs and build rights-based policies that work for migrants as well as locals.

Government seems serious about harnessing the potential of demographic dividend through development of skills. However skill development alone is not sufficient; there is need for availability of job opportunities for those skills. This requires robust labour legislation and supportive macro-economic policies related to infrastructure development, ease of doing business, entrepreneurial activities and creation of productive employment opportunities. Government needs to focus on the enforcement of the existing policies to ensure better utilisation of the existing resources and skill base, and promoting innovation in accordance with the demands of Indian labour market.

#### General Studies Paper- I

**Topic:** Role of women and women's organizations, Population and associated issues, Poverty and developmental issues, Urbanization, their problems and their remedies.



## 2. LOKPAL IN INDIA: A LONG WAY TO GO

### Why in News?

On March 19, the government has appointed India's first Lokpal, Justice Pinaki Chandra Ghosh. The announcement came after a delay of five years as the Lokpal and Lokayukta Act, which envisaged appointment of a Lokpal at the Centre and Lokayuktas in the States to look into cases of corruption against certain categories of public servants, was passed in 2013. Along with the Lokpal as a chairman, eight members have also been appointed by the government.

### Background

The concept of an institutional mechanism, or an anti-corruption ombudsman, has been around for over 50 years. The appointment of Lokpal was in the works for nearly half a century after the recommendation for a Lokpal at the Centre was first

made by the Administrative Reforms Committee of 1966. It had been the subject of several assurances given by incumbent prime ministers on the floor of Parliament. Amid repeated demands for such an ombudsman, many attempts were made at legislation, with Lokpal Bills introduced in 1971, 1977, 1985, 1989, 1996, 1998, 2001, 2005 and 2008, but none of these was passed.

It was finally enacted as a law in 2013 and came into effect on January 16, 2014. Some of the credit for driving this legislation must be given to Anna Hazare's movement against what many saw as unreasonable levels of corruption under the previous UPA regime. However, since then, barring a report by the Standing Committee of Parliament and a couple of amendments passed in 2016 on the declaration of assets by public servants, there has been very little progress.

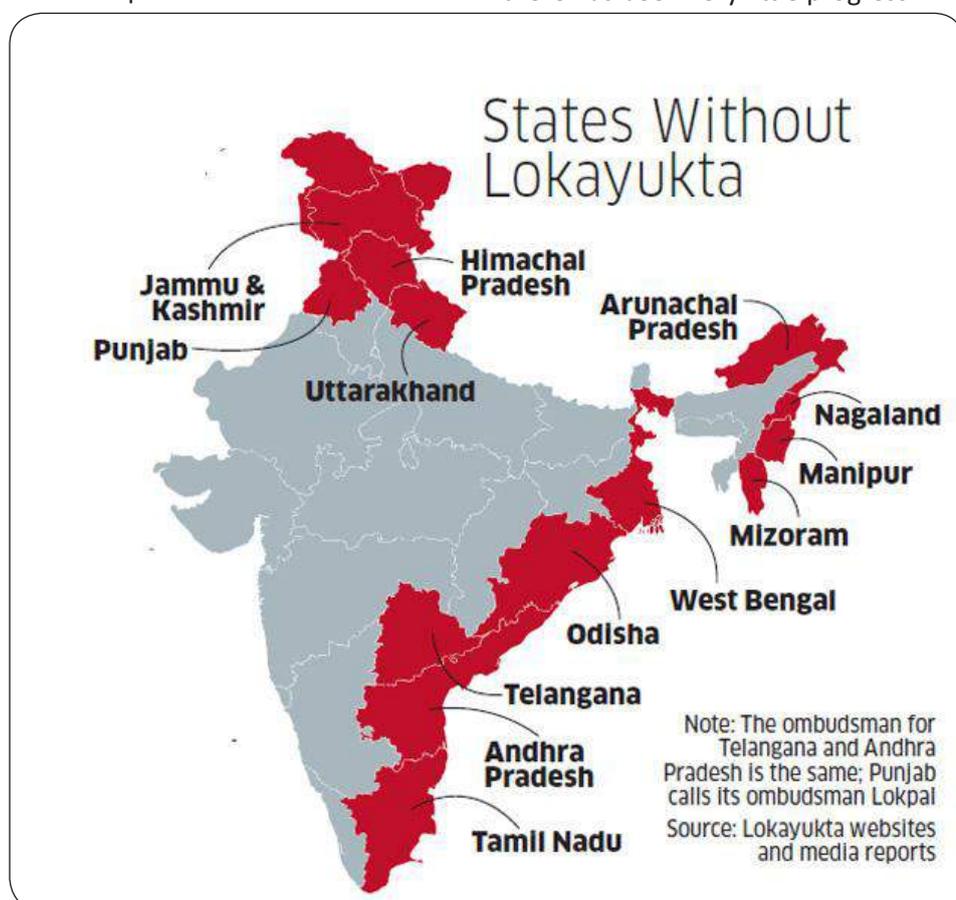
The past years have seen the government stall the appointment of the anti-corruption ombudsman for various reasons, chief among those was the absence of a Leader of Opposition (LoP) in 16th Lok Sabha. This loophole was overcome on April 24, 2017 when the Supreme Court declared that absence of a member of the high-level Lokpal selection committee chaired by the Prime Minister would not invalidate an appointment. On April 24, 2017, a Bench led by Justice Ranjan Gogoi held that India should honour its credo of 'zero tolerance against corruption'. Its judgment asserted that Lokpal appointments would not become void because of an 'absent' LoP.

On January 4, 2019, Attorney-General K.K. Venugopal finally informed the court that a Lokpal search committee led by former Supreme Court judge, Justice Ranjana Prakash Desai, has been constituted. The Supreme Court on January 17 gave the search committee time till February-end to send names of suitable Lokpal candidates to the selection committee.

### Lokpal and Lokayuktas Act

The Act provides for establishing a body to be called the Lokpal and headed by a Chairperson, who is or has been a Chief Justice of India, or is or has been a judge of the Supreme Court, or an eminent person who fulfils eligibility criteria as specified. Of its other members, not exceeding eight, 50% are to be judicial members, provided that not less than 50% of the members belong to the Scheduled Castes, Scheduled Tribes, Other Backward Castes (OBCs), minorities and women.

For states, the Act says, every state shall establish a body to be known as the Lokayukta for the state, if not so established, constituted or appointed, by a law made by the state legislature,



to deal with complaints relating to corruption against certain public functionaries, within a period of one year from the date of commencement of this Act.

### Process of Selection

The appointment system is quite long, a two-stage process. A search committee has to be formed. It recommends a panel of names to the high-power selection committee, which comprises the Prime Minister, the Speaker of the Lok Sabha, the Leader of the Opposition in the Lok Sabha, the Chief Justice of India (or his nominee) and an eminent jurist. The selection panel has to choose from a short-list consisting of names for the posts of Lokpal chairperson, and judicial and non-judicial members.

### Jurisdiction of Lokpal

The Lokpal has jurisdiction to inquire into allegations of corruption against anyone who is or has been Prime Minister, or a Minister in the Union government, or a Member of Parliament, as well as officials of the Union government under Groups A, B, C and D. Also covered are chairpersons, members, officers and directors of any board, corporation, society, trust or autonomous body either established by an Act of Parliament or wholly or partly funded by the Centre. It also covers any society or trust or body that receives foreign contribution above Rs. 10 lakh.

Lokpal will have an "Inquiry Wing, headed by the Director of Inquiry, for the purpose of conducting preliminary inquiry into any offence alleged to have been committed by a public servant punishable under the Prevention of Corruption Act, 1988. However, it does not allow a Lokpal inquiry if the allegation against the Prime Minister relates to international relations, external and internal security, public order, atomic energy and space. Also,

complaints against the Prime Minister are not to be probed unless the full Lokpal bench considers the initiation of inquiry and at least 2/3<sup>rd</sup> of the members approve it. Such an inquiry against the Prime Minister (if conducted) is to be held in camera and if the Lokpal comes to the conclusion that the complaint deserves to be dismissed, the records of the inquiry are not to be published or made available to anyone.

### Procedure for Inquiry

There is no restriction on who can make such a complaint. When a complaint is received, the Lokpal may order a preliminary inquiry by its Inquiry Wing, or refer it for investigation by any agency, including the CBI, if there is a prima facie case. Before the ordering of an investigation by the agency, the Lokpal shall call for an explanation from the public servant to determine whether a prima facie case exists. This provision, the Act says, will not interfere with any search and seizure that may be undertaken by the investigating agency. The Lokpal, with respect to Central government servants, may refer the complaints to the Central Vigilance Commission (CVC). The CVC will send a report to the Lokpal regarding officials falling under Groups A and B; and proceed as per the CVC Act against those in Groups C and D.

The Inquiry Wing or any other agency will have to complete its preliminary inquiry and submit a report to the Lokpal within 60 days. It has to seek comments from both the public servant and "the competent authority," before submitting its report. A Lokpal Bench consisting of no less than three members shall consider the preliminary inquiry report, and after giving an opportunity to the public servant, decide whether it should proceed with the investigation. It can order a full investigation, or initiate departmental proceedings or close

the proceedings. It may also proceed against the complainant if the allegation is false. The preliminary inquiry should normally be completed within 90 days of receipt of the complaint.

### Norm for Disclosure of Assets

Public servants will have to declare their assets and liabilities in a prescribed form. If any assets found in their possession is not declared, or if misleading information about these are furnished, it may lead to an inference that assets were acquired by corrupt means. For public servants under the state governments, the states have to set up Lok Ayuktas to deal with charges against their own officials.

### Criticism

Some of the provisions of the Act contain directions, which are not tenable. Section 63 of the Act mandates establishment of the Lokayukta in every state, where it is not established "within a period of one year from the date of commencement of this Act". Many of the states have already enacted and developed Lokayukta institutions much earlier, but this section had little effect on states which had not done so till then. Tamil Nadu, for instance, has enacted the law only now, but Lokayukta appointments are yet to be made — the one-year period is long over. This shows that the section is a dead letter apart from encroaching on the legislative powers of the respective states.

There are many other provisions of doubtful utility. "Competent authorities" are defined in the Act. In section 24, if the findings of the Lokpal disclose any corruption, a copy of the report is to be sent to the "competent authority" while filing a chargesheet. In the case of the prime minister being the accused, the competent authority mentioned is the House of the People, namely the Lok Sabha. If such "authorities" have no major role

in the Act, why call them “competent authorities”? The time limit for “the removal of difficulties” in the Act is already over, unless extended again, by law.

This Act is only applicable to “public servants” who come within the purview of the Union of India and not the states. The scope for the Lokpal to deal with corruption involving public servants would, therefore, be limited to a narrow band of public servants.

A very large part of the corruption we talk about involves state governments, their agencies and bodies of the local self-government, which would fall entirely outside the purview of the central Lokpal — in varying degrees (depending upon the actual state legislation), these come

under the state lokayuktas. A fully empowered lokayukta in Karnataka, enjoying “terms of service” equivalent to the chief justice of India, has hardly failed to contain corruption in that state.

### Way Forward

Democracy functions through institutions which work together to provide a mechanism for checks and balances against each other, strengthening rule of law. Now that the Lokpal has been chosen, victims of corruption have a viable avenue of redress. The Lokpal will take over the work of sanctioning prosecution, besides exercising its power to order preliminary inquiries and full-fledged investigations by any agency, including

the CBI. It may be unrealistic to expect any dramatic impact on the lives of the common people, but the Lokpal and other members have a historic responsibility to live up to popular expectations. However, the Lokpal has a long way to go before it becomes an institution worthy of being touted as yet another pillar of Indian democracy.

#### General Studies Paper- II

**Topic:** Important aspects of governance, transparency and accountability, e-governance-applications, models, successes, limitations and potential; citizens charters, transparency & accountability and institutional and other measures.



## 3. MASOOD AZHAR CONUNDRUM IN UNSC

### Why in News?

India’s bid to designate Pakistan based terror group Jaish-e-Mohammed’s (JeM) chief Massod Azhar as a global terrorist has again run into resistance from China, which has put a ‘hold’ on a proposal in United Nations Security Council (UNSC) to ban him following Pulwama terror attack. The proposal under ‘1267 Al Qaeda Sanctions Committee of the UNSC’ was moved by France, the UK and the US.

### Introduction

In the last 10 years, China has repeatedly blocked India’s listing proposals at the United Nations Security Council (UNSC) Resolution 1267 sanctions committee to designate Azhar as a global terrorist. Beijing blocked it for the first time in 2009, after India had moved the proposal in the aftermath of the 26/11 Mumbai attack. In February 2016, after the Pathankot attack, India put forward a fresh proposal. China

intervened at Pakistan’s behest and placed a technical hold on India’s move and did so again in October 2016. It subsequently used its veto power to block the proposal in December 2016, a day before the end of the technical hold. Following a proposal by the US, the UK and France on January 19, 2017 to designate Azhar as a terrorist China once again employed a technical hold and blocked the proposal in November 2017.

### 1267 Committee

In 1999, the U.N. had set up an ‘Al-Qaeda/Taliban sanctions committee (UNSCR 1267)’ to impose strictures on anyone dealing with the Taliban and Osama bin Laden. In 2011, the United Nations Security Council (UNSC) made it simply the Al-Qaeda sanctions committee, separating the Taliban to facilitate talks by delisting Taliban leaders being engaged. In December 2015, the UNSC made a further shift by

renaming it ‘ISIL (Da’esh) and al-Qaeda Sanctions Committee (UNSCR/2253)’. The Committee comprises all 15 members of the UNSC and makes its decision by consensus and secretly. However, the committee is being criticized for being non transparent and in recent time there is demand for its reforms to address procedural shortcomings especially from India.

### Implications of the Listing

The 1267 regime requires states to freeze, without delay, the funds or financial assets or economic resources of designated individuals to prevent — the entry into or transit through their territories by designated individuals; the direct or indirect supply, sale and transfer from their territories or by their nationals outside their territories, or using their flag vessels or aircraft, of arms and related materiel of all types, spare parts and technical advice, assistance, or training related

to military activities, to designated individuals and entities. States are also required to pass laws in order to align themselves to 1267 requirements.

### Significance of the Latest Proposal

The latest proposal to designate Azhar under the '1267 Al Qaeda Sanctions Committee' is significant. In 2009 and 2016, it was India that had moved the proposal. This had prompted China and Pakistan to build a narrative that New Delhi was trying to score political points over Islamabad. So in 2017, when India asked its influential strategic partners US, UK and France to move the proposal, it negated the narrative that it was a India-Pakistan tussle and was rather placed as the international community's fight against terrorism.

This time, India not only got the same three countries to move the proposal but also involved 10 more countries as co-sponsors. Besides the US, the UK and France, which are permanent UNSC members, the other 10 countries included four non-permanent UNSC members – Germany, Poland, Belgium and Equatorial Guinea – as well as Japan, Australia, Italy, Bangladesh, Maldives and Bhutan.

What is significant is that the 'Quad member's – US, Japan and Australia – have co-sponsored the proposal, in a sign of a strategic alignment. This helped India's case that the listing of Masood Azhar is a global cause and a key element of the global fight against terrorism.

Thus, putting a hold on to designate Masood Azhar as a global terrorist by China is not the end of the matter for India. The listing definitely would have been a diplomatic victory, but the unsuccessful effort does not mean that Masood Azhar is not a terrorist in the eyes of the world. In fact, it is just the opposite, as seen from the number of countries that supported the proposal.

### Reasons for China's Veto

Over the UN's 70 year history, China has used its veto power at UNSC just 12 times, making it least obstructive member of the Permanent Five (P5) members of UNSC. Therefore, China's effective "veto" on the matter should

emphasize the extent to which Beijing is willing to publicly underwrite the Pakistani government's approach to terrorism. The episode highlights the extent to which closer relations between India and China will be limited by Beijing's interest in

## TERROR TIMELINE OF JAISH & ITS FOUNDER

**1979-89** | After being injured in Soviet-Afghan war, **Azhar** chosen as head of Harkat ul Ansar's (HuA) department of motivation

**Early 1990s** | Azhar named general secretary of HuA

**1993** | Meets AQ affiliate of Somalia in Kenya

**1994** | Azhar arrested in J&K for spreading hatred

**1994 & 1995** | **Omar Shaikh**, released in 1999, kidnaps 4 Europeans from Delhi to secure release of Azhar

**1999-2000** | Jaish formed in **1999** after release of Azhar in Kandahar swap

**April 2000** | Car-borne IED attack at Badami Bagh cantt. 30 killed

**June 2000** | Jaish guns down 3 J&K armed police personnel

**Dec 2000** | Mine attack on BSF vehicle on Srinagar-Baramulla highway. 1 killed

**Oct 2001** | Bombs J&K assembly (31 killed)

**Dec 2001** | **Attacks Parliament**, weeks after Osama cornered in Tora Bora caves

**Jan 2002** | Wall Street Journal journalist Daniel Pearl abducted; killed in Karachi

**June 2002** | Jaish bombs **US consulate** in Karachi

**Jan 2003** | Jaish kills BSF personnel at Batmaloo bus stand

**Nov 2005** | Detonates car bomb in Nowgam before swearing in of Ghulam Nabi Azad as CM. 10 killed

**Mar 2006** | 23 civilians and 2 CRPF men injured in grenade attack at **Pulwama**

**May 2006** | Grenade attack on Human Rights Commission escort vehicle in Srinagar

**July 2008** | Two Jaish terrorists kill SPO on Sopore-Bandipora road

April 2000 | Car-borne IED attack at Badami Bagh cantt. 30 killed

**Mar 2014** | Jaish attacks army colonel's vehicle in **Baramulla**

**Jan 2016** | Orchestrates Pathankot attack

**Aug 2016** | Army convoy ambushed in Baramulla, killing 2

**Sep 2018** | **Uri attack**, 18 Armymen killed

**Feb 2019** | **Attacks CRPF convoy. 40 jawans martyred**

**Masood Azhar**

Source: TOI

shielding Pakistan from international scrutiny.

**Beijing's interest can be emanated due to following reasons:**

- ◆ For China, Pakistan is an 'all-weather ally' and an 'iron brother'. For its all-weather friend, it is ready to take a hit on its reputation, even if it means that it is perceived to be standing on the wrong side of the global fight against terrorism.
- ◆ With its strategic position, Pakistan offers China an opportunity to expand its influence against 'South Asian Big Brother' India. Beijing has been showering Islamabad with military and economic goodies from a submarine contract to the \$40-billion China-Pakistan Economic Corridor, which irks New Delhi as it traverses through Pakistan occupied Kashmir (PoK). From 2008-2017, Pakistan imported USD 6 billion in weapons from China making it Beijing's biggest arms customer in Asia.
- ◆ China is also not happy with India's warm relationship with the Afghan government. Azhar's influence is therefore covertly used by both Pakistan and China to strengthen the Taliban, who are averse to Indian interests in Afghanistan as well as in Kashmir.

**Futility of Inclusion Azhar's Name in 1267 List**

The mandatory restrictions would have severely impacted and curtailed the activities of the Masood Azhar who is the head of the banned outfit JeM and would have forced Pakistan to act against him.

Though Masood Azhar has again escaped being listed under UNSC resolution 1267 as a 'global terrorist'. But it hardly matters. The thing is, optics aside, a 1267 listing of Masood Azhar

would not have changed anything. This can be said due to following reasons:

- ◆ The listing has proved remarkably ineffective in ending the support and safe havens that India-focussed terrorists and terrorist groups get in Pakistan.
- ◆ The Committee set up to implement the UNSC resolution 1267 updates its list of terrorists and terrorist entities every year. When the "consolidated list" of the Sanctions Committee was updated in February 2019, of the 262 individuals and 82 entities who figure in it, more than 100 are from Pakistan — either Pakistan nationals, or Pakistani passport holders, or non-Pakistanis resident in Pakistan, or groups with a Pakistan address.
- ◆ In the list India's own most wanted, Dawood Ibrahim, with three addresses in Karachi; Ayman al Zawahiri, who took over al Qaeda chief after Osama Bin Laden was killed by US forces; Harkat-ul-Mujahideen; Lashkar-e-Jhangvi; Jamat-ud-Dawa (JuD); Tahreek-e-Taliban Pakistan; and of course, Hafiz Saeed, who entered in the list in 2008, following the outrage over Mumbai Terror Attack and is named as leader of the Lashkar-e-Taiba (LeT) with Lahore address. But, the listing has made no difference to their activities in Pakistan, to carry out attacks in India, or their ability to spawn more proxies, such as Falah-i-Insaniyat Foundation, a JuD front. This is because Pakistan has adjusted to 1267 list requirement when it comes to its "strategic assets".

**Way Forward**

The technical hold gives India nine months to lobby with China, so that it

lifts the hold and allows the listing of Azhar. That may seem a tall order and it will be incumbent on India to find leverages with China so that it acts as per India's desire. In 2017, when China wanted to become vice-president of the Financial Action Task Force, India agreed to support its candidature against Japan (a close strategic partner of India), in return for Beijing's support for Pakistan's 'grey listing'. That was a major moment of transactionalism with Beijing. India will need to find such transactional points in the next nine months so that it can influence Beijing's behaviour. Further, China must realise that such terror ideologues have always hurt the hand that feeds them - a forewarning from history that it must not forget.

Irrespective of the outcome at the UNSC, India must realise that it would be better served by ensuring that terrorist groups operating from safe havens get no opportunity to find their way across into the country in the first place. That not only means securing our borders better, it means putting our own house in order. It would require much introspection into what has gone so horribly wrong in Kashmir that the JeM and LeT and Hizbul-Mujahideen have all been able to make a comeback in Kashmir today. Unless we fix what's so broken in Kashmir, global lists of terrorists will be just that — lists.

**General Studies Paper- II**

**Topic:** India and its neighborhood-relations.

**Topic:** Bilateral, regional and global groupings and agreements involving India and/or affecting India's interests.



## 4. GROWING CONTRACTUALISATION OF INDIAN WORKFORCE

### Context

Data from the Annual Survey of Industries (ASI), which covers establishments registered under the Factories Act, shows a surge in contract worker usage in the organised manufacturing sector. Over half of the increase in total employment from 7.7 million to 13.7 million between 2000-01 and 2015-16 was accounted for by contract workers.

### Introduction

The efficient and smooth functioning of the labor markets in an economy is a vital macroeconomic phenomenon which ensures wage growth while allowing businesses to have access to quality talent. In India, this is ensured through multiple laws and legislatures that are in place to regulate the labor markets today.

But as external conditions evolve, so do business processes and in turn their human capital structure. In the recent few years, Indian companies have had to undergo similar changes. Increasing competitiveness along with the evolving application of newer technologies has significantly revamped business models. One of the key features over the last decade has been the increasing dependence of the formal sector on contract laborers to ensure profitability and sustenance.

With the tightening nature of business performance, the use of contract labor has gone up in various industries. Labor costs often become a significant amount, directly influencing the bottom line performance of the company. And with many sectors of the economy facing disruptions and a certain level of unpredictability, many opt for contract labor rather than hiring permanent workers. Treating labor costs as a variable rather than a fixed

expenditure every year has partly been the reason behind why industries have increasingly been preferring contract laborers.

### The Rising Share of Contract Labour

The share of contract workers in total employment increased sharply from 15.5 per cent in 2000-01 to 27.9 per cent in 2015-16, while the share of directly hired workers fell from 61.2 per cent to 50.4 per cent over the same period. The rise in the use of contract workers, who are not employed directly by the employer, but by an intermediary or contractor on short-term contracts, indicates significant informalisation of the organised workforce.

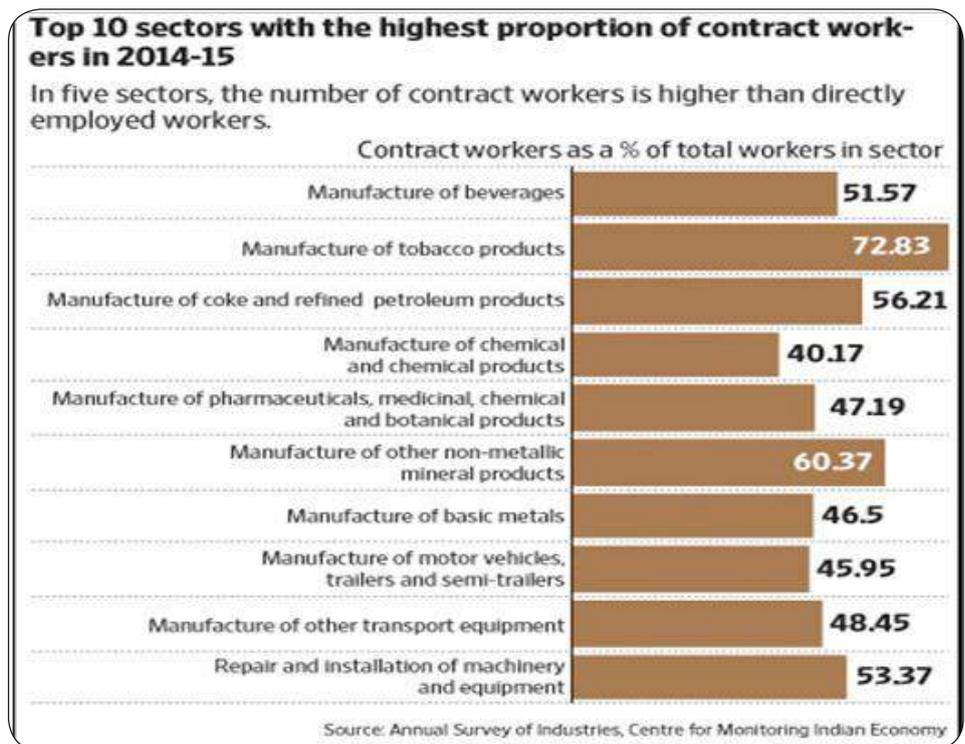
In 1997-98, the ASI data shows that directly employed workers were five times the number of those employed through contractors. By 2014-15, regular workers in manufacturing were only 1.8 times those employed through contractors. Looked at another way, in the 17 years between 1997-98 and

2014-15, the compound annual growth rate (CAGR) of directly employed workers was a piffling 0.55%. In stark contrast, the CAGR of contract workers over the same period was 6.79%.

In fact, the number of regular employees in organized manufacturing fell sharply between 1997-98 and 2003-04, as Indian industry shed excess manpower and employed the latest technology, which was mostly labour-saving, in order to become competitive.

In the manufacture of motor vehicles, for example, workers employed as contract labour are now 45.9% of total workers employed. In 1997-98, contract labour was 10.9% of total workers directly employed.

In the manufacture of beverages, tobacco products, coke and refined petroleum products, "other non-metallic mineral products" and in "repair and installation of machinery and equipment", contract labour is more than the number of directly employed workers. Even in capital-intensive sectors such as the



manufacture of basic metals, contract labour was 46.5% of total workers employed.

### **Analysing Reasons Responsible for this Rise**

Contract labor in India, according to many has also grown in recent times due to India's rigid employment protection legislations that made it difficult for them to fire workers. Many experts have pointed out how acts like the Industrial Disputes Act (IDA) which makes it necessary for firms employing more than 100 workers to obtain the permission of State governments to lay off workers, thus pushing company to go for contract labor.

But a deep thought on labour data presents a different picture. Labour regulations in India have not become more rigid over the last 15 years. If it all, they have become more employer-friendly. A case in point is the amendments made by several State governments since 2015 to raise the threshold to which IDA applies to 300 workers.

If labour regulations were the only factor driving contractualisation, we should have seen increasing contract worker intensity largely in labour intensive industries and in States which have traditionally been classified as having a relatively rigid labour regulatory environment. Yet, data over the last 15 years suggest that it is capital-intensive and not labour intensive industries, which have witnessed a sharper increase in contract worker usage. Moreover, even States which have made amendments to their labour laws to make them more amenable to employers have witnessed a sharp increase in contract worker usage.

So, what then explains the increase in contract worker intensity? First, contract workers receive roughly half the wages of those workers employed directly by firms. Also, firms make

significant savings by hiring contract workers as they receive far fewer employee benefits compared to regular workers. This enables firms to reduce costs and improve competitiveness.

Second, the presence of contract workers in the firms' workforce acts as an alternative workforce to suppress the bargaining power of their regular unionised workers. In a recent study, we find that firms' management tend to use contract workers to their strategic advantage to not only curb the bargaining power of regular workers but also keep their wage demand in check.

Thirdly, series of court judgements on the Contract Labour Act which have made it easier to hire contract workers over time. Significant amongst these is the Steel Authority of India Ltd (SAIL) and Others versus the National Union of Waterfront Workers and Others (2001) which snapped the direct relationship between the principal employer and contract labour. The judgement stated that once the government has abolished contract labour, there is no obligation on the employer to employ former contract labour in regular jobs.

Speedy completion of assigned work, no direct mandatory supervision by Principle employer as per legal statues, unawareness of migrant labours about their labour laws etc are some other factors giving rise to contract labour.

While the need for flexibility in the use of contract labour for activities that are not of a regular nature and vary from time to time is understandable, the provision of decent conditions of work and social security for these workers must be strictly adhered to.

The imperative of having robust labour regulations which protect workers, even as firms retain the flexibility to adapt to new technologies, assumes even greater significance in a changing world of work where the

balance of power has increasingly shifted from labour to capital due to decline in unions and the globalisation of the economy.

### **Other Aspects of Contract Labour**

An emerging trend in education sector is: many state governments have been hiring teachers on contract. Their service conditions are totally different from those serving as permanent staff, yet they are expected to deliver higher quality in teaching. The logic behind upholding this expectation is that contractual teachers will work harder because they are insecure. In state after state, this mantra has not borne fruit, but no one wants to acknowledge that. Nor do governments want to admit that contractual work in professions such as teaching discourages motivation to improve one's performance. The reason is that contractual functionaries see no definite prospect of a career or future in the same profession. Also, their wage is much too small to sustain the growth of substantial professional commitment.

Similarly there exist a correlation between contract workers and vulnerable castes. Data from the Labour Bureau's Employment-Unemployment Survey (2015-16) show that contract and casual workers have higher shares of society's vulnerable caste groups as compared to regular workers. For instance there is a relation between caste and contract work in the sphere of sanitation. Sanitation workers on contract mostly belong to the Scheduled Caste (SC) category. Surveys indicate a small proportion of other castes in permanent sanitation staff. It is also reported that these non-SC permanent functionaries often get proxy workers from SC backgrounds to do the actual work. So, the bond between caste and work continues to be strong decades after enactment of constitution.

The proliferation of such informal alternative work arrangements not only deepen labour market segmentation but also have widespread ramifications for economic stability and social cohesion.

## Government Legislations for Contract Laborers

In India there exist a two-tier system of division of workers i.e. regular and contract workers. Prevalent inequity characterises the treatment of labour in both the public and private sector. To regulate this system the government enacted the Contract Labour (Regulation & Prohibition) Act, 1970 to secure the status of contract labourers and to abolish them from certain establishment.

The main aim of this act is to have enough provisions to ensure that people working as contract labours get: Safe working Environment; Complete payment of Wages as decided; Timely payment of the wages; Ensuring equal treatment to all the labour of any kind and Prevent the exploitation of contract labour from the acts of the employer.

Other acts and schemes on Contract labour include Unorganised Workers Social Security Act, 2008; Employees' Provident Funds and Miscellaneous Provisions (EPF&MP) Act, 1952; Minimum Wages Act, 1948; and Employees Compensation Act, 1923.

## The Concept of Fixed Term Employment

In a recent move, government has extended the facility of hiring workers on fixed-term employment to all sectors to boost job creation and for improving the ease of doing business. It has also given in to a major demand of the trade unions — that no permanent employee be moved to fixed term employment. The facility for hiring on fixed term contract was initially available only

for the apparel manufacturing sector as per the Industrial Establishment (Standing Order) 1946.

The concept of fixed-term employment defines the tenure of employment as well as other associated conditions of service and remunerations, which are provided to regular employees under various labor laws. The worker gets employed for a short period and will have access to better working and service conditions as compared to a contract worker. With this move, the government has sought to provide some structure to the way workers are hired.

Aimed at formalizing the interaction between them and their prospective employers, the benefits of such a move remain debatable. With permanent employment becoming a hindrance to easy access to talent on a project basis, fixed-term employment is looked on by many as a solution. It stipulates a limited period of employment and can only be given out for jobs which are deemed temporary. The contract clearly defines details of employment like tenure, nature of service and remuneration which might be similar to the ones provided to full-time employees of the company. It also provides certain guarantees to workers like a two-week notice, depending on the nature of the contract. But it also provides companies with the flexibility to not renew contracts, which would lead to automatic termination, is not applicable for temporary workmen. Although many have welcomed the move, the impact of such a transition is yet to be felt. Contractual employees still remain a forgotten statistic in many employment debates and surveys.

## Conclusion

Increasing the percentage of the contractual workforce in the formal sector raises doubts about the nature and sustainability of employment

growth. Because contract workers are fired easily, its increasing numbers reflect deterioration in the standard of jobs generated in India.

It is also important to note that the rise of an agile workforce across the world is playing out quite differently in India. A superficial look might indicate similarities between the current conditions and the much-touted advent of 'gig economy,' but the reality seems to be far from it. Gig economy is based on the principle that an educated, skilled, and healthy workforce should be able to take any job role or 'gig' and contribute to economic growth, many of such gigs being contractual or temporary. But that is far from the case here. Majority of India's workforce remains low-skilled and as a result are only able to access contractual jobs which remain transactional and low paying. Policies promoting social security and job security are required. These should be supplemented by policies supporting skill creation and improvements in health and education.

In addition to creating policies that benefit the contractual workforce to build their skill and live healthy lives, monetary implementations, like the recent enforcement of minimum wage payment in the states of Delhi and Karnataka would help ensure that contract labour working within the formal sector have ways to mitigate the uncertainty that comes with the nature of their work while also helping companies to have access to a well-trained contractual workforce.

### General Studies Paper- II

**Topic:** Issues relating to development and management of Social Sector/ Services relating to Health, Education, Human Resources.



## 5. NIGHT-TIME COMMERCE: A GROWTH OPPORTUNITY FOR INDIA

### Why in News?

With Future Retail signed up as its master franchise, the 7-Eleven convenience store chain will open its iconic shops in many Indian cities this year. Unlike in almost all the 18 other countries where it is "always close, but never closed", it won't be able to operate round the clock in India. That is because night-time economy is generally ignored and often looks down in India.

### Introduction

In India on mentioning the phrase 'Night-time Commerce' the first thing that comes to most people's mind is not just nightlife, but the seedy side of it, involving dance bars, prostitution, drunken driving, gang fights and other crime. Police generally refuse permission for retail establishments to stay open late because of "law and order" problems, similarly community leaders and civil society will complain of the evils that go with nocturnal activities and protest against associated noise, traffic and rowdyism. In a nut shell, in most cities, after-dark economic activity starts slowing down at 10pm, barring few exceptions such as restaurants and bars in a few big cities.

While nightlife and entertainment are certainly drivers of the night-time economy, they need not be the only ones. It doesn't help that we have both a policy environment and a conventional wisdom that do not see the night-time economy as an opportunity to create economic growth and generate jobs. If cities are engines of growth, we're operating them, at best, only three-quarters of the time.

### Prospects of Night Economy in India

A rough estimation of opportunities night time economy brings to India can be as follows. The top 10 cities in India contribute about \$400 billion of the country's \$3 trillion gross domestic product (GDP). If we assume that the night-time economy will add 6% to the urban output, this amounts to \$24 billion or an additional 0.8% of GDP. Each percentage point of GDP growth pulls 2 million people out of poverty. This much potential will remain untapped if we turn a blind eye towards them.

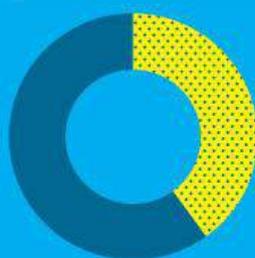
If the economy develops a night shift, some of the daytime demand will

shift to the night. This is substitution and does not add to the overall output, but is still a good thing because it will decongest daytime traffic. Additional output will come from new economic activities that could otherwise have not taken place, such as factories that add an extra shift, and through the creation of new businesses and business models.

We need to change the way we view the nighttime economy: not as a concession to decadence and hedonism, but as an important solution to our jobs crisis. We need to think beyond all-night dance bars. Think of street vendors who can operate an extra hour or two, the people

## Night time culture – factsheet

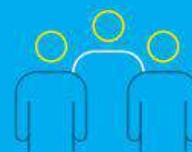
### LONDON'S NIGHT TIME ECONOMY



40% of the £66bn estimate for the total UK night-time economy is represented by London

723,000

night-time workers are directly supported by the night-time economy



### BIG NIGHT-TIME EMPLOYERS INCLUDE

97,125

people are employed in the hotels and restaurants industry



107,136

people are employed in the transport and storage sector



101,282

people are employed in health and social work



who can make a living driving cabs at night, and shops, banks, clinics, public transport and, yes, government offices that operate round the clock. Also to support operations of establishments round-the-clock requires adequate security arrangements and reliable public transport network, which must be the priority areas requiring reforms.

### Some International Examples

According to a report released by the London mayor's office, 1.6 million people in London—constituting more than a third of the workforce—worked at night in 2017. Of these, 191,000 worked in health and 178,000 in professional services, with nightlife coming in third at 168,000. These were closely followed by transport, automotive, IT and education. In other words, the city's nighttime economy is not merely bars and restaurants, but an extension of its day-time economic activities as well. It is estimated that the night component comprises 6-8% of the city's economy and contributes £18-23 billion in gross value added to the British economy.

It's not just the post-industrial cities of the West that are focussing on the night economy to extract growth. Singapore has long had a vibrant night economy, and this year, China decided to wake up to the opportunity too. Looking for new ways to increase consumption and drive growth, the government wants "more than half of convenience stores in Beijing to run 24 hours a day by 2022".

### Draft Model Law to Allow Shops to Open Round the Clock

The Union government has drafted the Model Shops and Establishment (Regulation of Employment and Conditions of Service) Bill, 2016 to boost employment generation. The Model Bill has several provisions which relate to working hours, safety

of women, provision of paid leaves to employees, safety and welfare of employees, night shifts etc. Perhaps the most outstanding feature of this Model Bill is that it may allow the commercial establishments to operate round the clock and on all days of the week if so required.

### Key Highlights

- ◆ Business covers only those shops and establishments employing ten or more workers. It does not cover manufacturing units. It covers banks, stocks, brokerages, journalistic or printing work, cinema halls, malls, shops, warehouses, bars, restaurants and more.
- ◆ It provides freedom to the establishment to operate 365 days and also in choosing their opening/closing time. The provision of operating 24x7 is aimed at providing customer flexibility and boosting retail market across the country. The enhancement of working hours will result in generation of additional employment opportunities. There will be growth in jobs especially in retail, IT, hospitality and services sector.
- ◆ It aims to establish a simplified common online registration procedure.
- ◆ There will be uniformity in legal provisions across States/UTs. It can facilitate the establishments to have uniform human resource and leave policies.

### Provisions for Women

- ◆ It does not allow discrimination against women in the matter of recruitment, training, promotions or transfer.
- ◆ Women to be permitted during night shift, if the provision of shelter, rest room, ladies toilet, adequate protection of their dignity and transportation etc exists.

- ◆ Safety and better working conditions have to be ensured by the establishments. Facilities such as late-night drops and crèches have to be provided.

Similarly there are many provisions for workers welfare such as paid leave, provision of clean and safe drinking water in the establishments, provision for common lavatory, crèche, canteen, and first aid facilities by a group of employers etc

The model law, which is available to the States to either adopt fully or in a modified form can act as an advisory to the state governments. Accordingly states like Maharashtra, Punjab, Delhi has enacted legislations fine tuning some of the provisions.

### Analysis of Model Law

Removing regulatory barriers to employ more people in various areas of economic activity is a national priority, and the centre's Model Shops and Establishments (Regulation of Employment and Conditions of Service) Bill, 2016 aims to enable operation of such services all 365 days of the year, and round-the-clock, is a significant step forward.

As the Economic Survey notes, there is a robust annual growth in services such as trade, hotels, transport and communications. Creating a healthy environment for the growth of consumer-focussed services will catalyse it further. The model law, is to be welcomed for specifying labour issues such as working hours, overtime, casual and earned leave, protection for women including transport access for those opting to work night shifts, and workplace facilities.

With flexibility available to retailers to open their establishment 24x7, not only thousands of additional skill jobs will be added, but it will also make the retail markets across the country very vibrant giving customers flexibility and convenience to shop anytime.

One of the major innovations is the elimination of the licensing bureaucracy, and therefore a lot of corruption. A simplified, online common registration procedure for the businesses covered by the Act should definitely be part of State law; this would be a big leap in ease of doing business.

At present, states have their own rules related to shops and establishments which cover physical shops or workplaces regardless of the size of the unit. The law lays down statutory obligations and rights of employers and employees. For the first time, godowns, warehouses or workplace related to packaging activities are proposed to be covered under the law, as per the draft model Act. This will bring many e-commerce companies under the labour law rulebooks as many of these companies face problems while operating godowns in various states.

In the current scenario, many establishments, especially the e-commerce industry, want to operate 365 days throughout the day. The entire process of seeking approvals at present is very complex. It will give a big relief to such industries and help the logistics sector even more.

There are several criticisms of the bill. Firstly, it is silent with respect to the minimum wages. Secondly, instead of focusing on developing skills, productivity and innovation, the model law focuses primarily on raising output by using more labour. This will give a competitive edge only in the short run. Thirdly, there exists confusion due to the inconsistencies between the draft law and labour laws with respect to manufacturing. This is imminent particularly in an integrated workplace engaged in various roles



under a single roof. Fourthly, by leaving out the small establishments, it may lead to sweat shop conditions for employees in them. The change in rules would benefit larger establishments that can bear the costs of additional infrastructure and staff. With the use of 'family labour', now permissible under the amended child labour laws, these establishments may extract more work from the employees. Lastly, the provision of operating 24x7 may lead to increased energy requirements and sudden spikes especially in the urban areas.

Still with these small loopholes the given law opens a new venue for economic activities along with catering the need of women, rights of worker as well as sustained economic growth.

### Way Forward

The night-time economy is highly dependent on government, which not only has to permit it but, more importantly, enable it. The model law follows a reformist approach in a labour surplus economy. The states should come forward to adopt the provisions of the law in their own interest. The other areas that need urgent reforms are affordable public transport and strong law enforcement. Without effective policing, pervasive

street lighting, public transport, as well as careful zoning, it will be impossible to sustain the night-time economy.

The usual response is to declare that a night-time economy is ruled out because we don't have these provisions. We must no longer accept this Procrustean mindset. Things don't have to change overnight, but policing, street lights, public transport and zoning are things our cities must sort out anyway. Indeed, to the extent that such investments are made to ensure safety at night, they contribute to overall improvement in law and order. The upshot is that the night-time economy can help improve urban governance during both day and night. The after-dark economy is grossly neglected as a generator of value. No longer fearing the dark, India too must awake to life and freedom.

#### General Studies Paper-III

**Topic:** Indian Economy and issues relating to planning, mobilization of resources, growth, development and employment.

**Topic:** Effects of liberalization on the economy, changes in industrial policy and their effects on industrial growth.



## 6. REAL ESTATE SECTOR OF INDIA: AN OVERVIEW

### Why in News?

In its 33<sup>rd</sup> meeting, the Goods and Services Tax (GST) Council has recommended reduction in GST rates for under-construction residential properties. The GST Council has proposed a slab rate of 1% for the affordable housing segment and a slab rate of 5% in all other housing segments without benefit of the input tax credit (ITC) of GST paid on the inward supplies of goods and services.

### Introduction

The real estate sector is one of the most globally recognized sectors. In India, real estate is the second largest employer after agriculture and is slated to grow at 30 per cent over the next decade. The growth of this sector is well complemented by the growth of the corporate environment and the demand for office space as well as urban and semi-urban accommodations. The construction industry ranks third among the 14 major sectors in terms of direct, indirect and induced effects in all sectors of the economy.

The Indian real estate market is expected to touch US\$ 180 billion by 2020. The real estate sector comprises four sub sectors - housing, retail, hospitality and commercial. Housing sector is expected to contribute around 11 per cent to India's GDP by 2020. In the period FY2008-2020, the market size of this sector is expected to increase at a Compound Annual Growth Rate (CAGR) of 11.2 per cent. Retail, hospitality and commercial real estate are also growing significantly, providing the much-needed infrastructure for India's growing needs.

### Present Scenario

The real estate market in India is currently in the midst of fairly challenging times. The real estate

industry has had to adapt to a rapidly-changing regulatory environment and a conceptually different market in the last couple of years. Demonetization, Real Estate Regulation Act (RERA), GST implementation and the new Insolvency & Bankruptcy Code guidelines have all added to the challenges that the industry has faced.

The demonetization exercise in November 2016 put brakes on the growth of the real estate market as it made the rampant use of cash in real estate transactions (prevalent earlier) more difficult. Further, the RERA that was passed by the Centre in 2016 and most states in 2017 put a lot of onus on builders which further halted new offerings in the residential space.

Apart from demonetization and RERA, there are two other factors spooking the real estate sector. The first pertains to the implementation of GST Act in July 2017. Prior to GST implementation, there was a service tax of 4.5% that was payable in case of under-construction property. Post GST, that rate has gone up sharply to 12% making it almost unattractive to buyers. While the benefit of the ITC is available on this 12%, it practically does not amount to anything. Property buyers were already paying registration charges and stamp duty on properties. With the addition of 12% GST, the total statutory cost has gone up by 20% of the cost of property for the buyer.

However, in its 33<sup>rd</sup> meeting, the GST Council has recommended reduction in GST rates for under-construction residential properties. The GST Council has proposed a slab rate of 1% for the affordable housing segment and a slab rate of 5% in all other housing segments without benefit of the ITC. The change in rate is proposed to be made effective from 1 April 2019. This decision will level the

rate of tax in real estate sector at par with pre-GST era.

#### Advantages of the Recommendations Made

The new tax rate which was approved by the GST Council in its 33<sup>rd</sup> meeting has the following advantages:

- The buyer of house gets a fair price and affordable housing gets very attractive with GST @ 1%.
- Interest of the buyer/consumer gets protected; ITC benefits not being passed to them shall become a non-issue.
- Cash flow problem for the sector is addressed by exemption of GST on development rights, long term lease (premium), FSI etc.
- Unutilized ITC, which used to become cost at the end of the project gets removed and should lead to better pricing.
- Tax structure and tax compliance becomes simpler for builders.

### Challenges Faced by Real Estate Sector

#### Unending Project Delays

Construction delays have plagued the sector for quite some time now. While developers are at fault for using the funds of one project for another, there is also need to look at other underlying factors. For a housing project in a metro city, a developer needs over 40 regulatory approvals for starting construction. It takes anywhere from several months to a year or even more. It not only delays a project but also increases the cost of the property by 10-20% for both buyers and developers.

#### Land Availability

At present, there are several ongoing infrastructure projects in the country that are expected to change the dynamics of real estate in India. These include the Metro Rail in major

cities and infrastructure projects such as road widening or expansion. However, acquiring land for such projects is a herculean task.

### High Property Prices

Property prices in Indian markets have gone way beyond the buying capacity of the common man.

### Demand-Supply Gap

The demand-supply gap has been an issue with most of the key real estate markets such as Mumbai, Bengaluru and Gurugram facing a serious oversupply of properties. Further, post the announcement of 'Housing for All by 2022', several affordable projects have entered the market. But unfortunately, a majority of the projects with 'affordable' tag are coming up in the peripheries where the trunk infrastructure is not in place. This is a classic case where the supply is vacant.

### Blockchain in Real Estate

The processes in the real estate sector are archaic, extremely time consuming, paper-based, outdated, and heavily reliant on intermediaries at various stages, all of which makes it highly susceptible to fraudulent activities. Blockchain can potentially change this on a very fundamental level. It will ease the process, thereby, transforming the real estate sector into a more fluid entity. The potential benefits of applications of blockchain in the Indian real estate sector can foster trust-based transactions that are fast, transparent and binding.

### Outdated Building Bye-Laws

Our cities are gasping for space, and the current Floor Space Index (FSI) norms in the cities are not on par with the current requirements. It said that the permitted FSI in Indian cities is very low – in the range of 1 to 1.5.

### Access to Finance

Developers face a major challenge with funding. Lack of industry status

does not allow developers to access funds at an affordable rate (except for affordable Infrastructure hearing & Financial Services (IL&FS) projects). In addition, the big funding challenge came in 2018 after the fiasco. The implosion of IL&FS raised serious questions about the asset-liability mismatch in the books of NBFCs, which have been the principal financiers for the real estate sector.

### Low level of Price Appreciation

The bigger challenge is that real estate as an asset class is not showing the kind of 20-30% annual price appreciation that we saw between the years 2001 and 2008. For example, between 2013 and 2017, the property prices in Mumbai and Bengaluru have increased by just about 7.50% and 5.75%, respectively, which is lower than what you would have earned on your savings bank account. During the 4-year period, Delhi actually witnessed negative price growth of (-0.70%).

## WHAT IS RERA?

The Real Estate Regulation & Development Act (RERA) which came into effect on May 1, 2017, provides India's real estate sector its very first regulator. It will bring clarity & establish fair practices that would protect the interests of home buyers. Here are the top features of RERA that you should know about:

### SECURITY

- A minimum of 70% of investors' and buyers' money would be kept in a separate escrow account. This money can only be spent on construction of the project and the cost borne towards the land.
- Developers can't ask more than 10% of the property's cost as an advanced payment booking amount before the registered sale agreement is signed.



### FAIRNESS

- Under RERA, properties will be sold based on carpet area, and not on super built-up area.
- In the event of project delay, buyers are entitled to receive the entire money invested or they can stay invested and receive monthly interest.

### TRANSPARENCY

- Under RERA, builders are required to submit the original approved plans for their ongoing projects and the alterations that they made later to the regulator.
- Developers can't make any changes to the plan without the written consent of the buyer.

### QUALITY

If any issue is highlighted by the buyer to the regulator within 5 years from the date of possession, then it has to be fixed within 30 days by the builder.

### AUTHORISATION

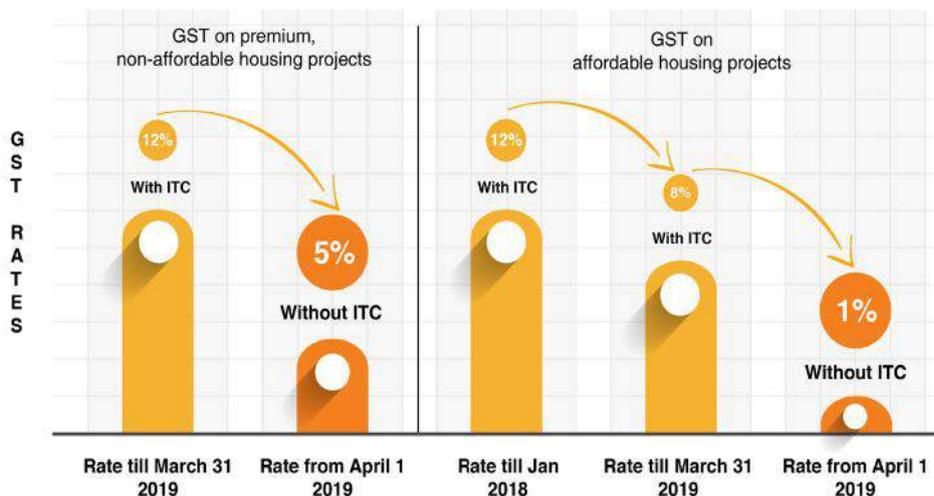
- Without registration with the regulator, a developer would not be able to invite, advertise, sell, offer or book any plot, apartment, house, building or any other investment in the project.
- Post registration, all the advertisement soliciting investment will have to bear the unique project-wise RERA registration number.

### Rising Input Cost

Real estate is a capital and labour intensive industry, thus a rise in the cost of labour creates issues in the development of the project.

### Miscellaneous

Slow implementation of RERA by states, lack of regulatory framework for student housing, the challenge of slow equity investments in residential markets are some other challenges face by the real estate sector.



### Real Estate Investment Trusts (REITs)

The REIT is the indirect investment. This mechanism offers an opportunity

to participate directly in the ownership or financing in the real estate projects. These are tradable interest like share of stock related to real-estate related

assets. RETIs are traded in income producing real estate such as office buildings, apartments, shopping centres, warehouses and hotels etc.

SWOT Analysis of Real Estate Sector

Strengths	Weakness	Opportunities	Threats
<ul style="list-style-type: none"> <li>Announcement of Infrastructure status to affordable housing</li> <li>Implementation of RERA as a single regulator</li> <li>Huge demographic advantage</li> <li>Increase in investors' confidence</li> <li>No cash transaction above Rs. 3 lacks will be allowed</li> <li>Inflation control</li> <li>Prudent fiscal management</li> </ul>	<ul style="list-style-type: none"> <li>Lack of industry status to the real estate sector</li> <li>Since the sector is not in industry category, promoters, investors etc., are often compelled to avail loans at higher rate of interests</li> <li>The sector involves several cash transactions but after demonetization the cautious investors are preferring for cheque transactions. There seems to have a short term effect.</li> <li>Lack of public awareness about government reforms and initiatives</li> </ul>	<ul style="list-style-type: none"> <li>Increase in per capita income of Indians</li> <li>Constant growth of GDP</li> <li>Housing for all by 2022 mission of central government</li> <li>Involvement of private players in the sector</li> <li>Requirement of 38 million of workforce by the year 2030</li> <li>One crore rural houses to be built by the year 2019</li> <li>Real estate developers to get tax relief on unsold stock as liability to pay capital gains will arise only in the year a project is completed</li> <li>Indira Awaas Yojana will be extended to 600 districts</li> </ul>	<ul style="list-style-type: none"> <li>Delay in construction due to shortage of fund</li> <li>Supply is more than demand for the projects</li> <li>Less FDI in the sector</li> <li>Lack of investors' confidence in the sector due to delay in construction for the last few years</li> <li>Slow job creation in the economy as the sector is dependent on labour-intensive activities</li> <li>Rise in non performing assets of Public Sector Banks is reason for less credit to the sector.</li> </ul>

### Conclusion

India's recovery from the effects of demonetization and GST is reflected in its clocking an impressive 7.7 per cent GDP growth in the March quarter 2018. Robust performance by manufacturing, construction and service sectors and good farm output pushed GDP growth to this level, helping it retain the fastest growing major economy tag.

Backed by this growth engine, the sun will shine bright for the real estate sector in the medium term. The real estate numbers are all indicative of real demand - whether it be office, retail, residential, student housing or warehousing. New users of office spaces (Non-IT players and co-working) will gain strength. Affordable Housing will be key in residential markets and

retail markets will see PropTech as a major driver.

**General Studies Paper- III**  
**Topic:** Indian Economy and issues relating to planning, mobilization of resources, growth, development and employment.



## 7. CLIMATE VULNERABILITY ASSESSMENT FOR HIMALAYAN REGION

### Why in News?

Recently, scientists have developed a common framework for assessment of climate change vulnerability in all the states in the Himalayan region. They have developed an index based on common factors such as socio-economic factors, demographic and health status etc.

The assessment has been done jointly by experts from Indian Institutes of Technology (IIT) at Guwahati and Mandi, in collaboration with Indian Institute of Science, Bangalore with support from the Department of Science and Technology and the Swiss Development Corporation (SDC) which is implementing the Indian Himalayas Climate Adaptation Program (IHCAP).

In addition to it, a new data portal - <http://himalayageoportal.in/> - was launched.

### Introduction

The Himalayas are the largest and tallest mountain range in the world, bordering 8 countries and covering an area of about 43 lakh sq km. Nearly 1.5 billion people depend on Himalaya for water, food and energy. The Himalayan ecosystem is considered as extremely fragile and diverse but vital for India through the provisioning of forest cover, perennial rivers that in turn provide drinking water, irrigation and hydropower, conserving biodiversity, providing a rich base for high value agriculture and elegant landscapes for sustainable tourism. Any impact in the Himalayas would mean an effect on the life of millions of people not only of India but also of entire subcontinent. The Himalayan ecosystem is vulnerable to the impacts and consequences of various climatic and non-climatic factors. These include changes on account of natural causes, climate

change resulting from anthropogenic emissions and developmental pathways.

Receding apple lines, changing cropping patterns, more disasters like landslides and floods, drying springs in hills, spread of vector-borne diseases etc — are being felt all over the Himalayan region, which is one of the most sensitive climate zones globally. However, the vulnerability to climate change varies from state to state and even district to district within a state. Districts within a state face different degrees of vulnerability based on difference in geographic, climatic, socio-economic and demographic conditions.

Taking this into account, Indian scientists have developed a common framework, titled 'Climate Vulnerability Assessment for the Indian Himalayan Region Using a Common Framework', for assessment of climate change vulnerability in all the states in the Himalayan region. They have developed an index based on socio-economic factors, demographic and health status, sensitivity of agricultural production, forest-dependent livelihoods and access to information, services and infrastructure.

### Need

Indian Himalayan Region (IHR) is the section of the Himalayas within India, spanning the states of Jammu and Kashmir, Himachal Pradesh, Uttarakhand, hilly states of West Bengal, as well as the North-Eastern states of Sikkim, Arunachal Pradesh, hilly states of Assam, Manipur, Meghalaya, Mizoram, Nagaland and Tripura.

The Himalayan ecosystem is vital to the ecological security of the Indian landmass. It plays a crucial role in providing forest cover; feeding

perennial rivers that are the source of drinking water, irrigation and hydropower; conserving biodiversity; providing a rich base for high-value agriculture and spectacular landscapes for sustainable tourism. According to the Intergovernmental Panel on Climate Change (IPCC) 2014 report, changes and variability in temperature and rainfall trends are already affecting both the biophysical (mountains, rivers, forests, wetlands, etc.) and socio-economic (hill communities, coastal communities, agriculture, animal husbandry, etc.) systems. Under the future climate change scenarios, impacts of climate change are projected to exacerbate, thereby, increasing the vulnerability of biophysical and socio-economic systems. 'Vulnerability,' in this context, is defined as the 'propensity or predisposition of a system to be adversely affected' (IPCC 2014).

The states in IHR are also characterized by land degradation, deforestation, proliferation of invasive species, loss of biodiversity, landslides, invasion of commercial crops, low productive agriculture, migration, etc. In addition, due to varying altitudes, the region experiences diverse weather or climatic conditions, extreme weather events, floods and droughts, along with high current climate variability. These climatic and non-climatic stresses make IHR ecosystems and communities highly vulnerable to both the current climate variability and the future climate change. For instance, the region has numerous glaciers, which in turn, give rise to a number of rivers. But with an increase in temperature, the area covered by permafrost and glaciers is gradually decreasing.

The region is also experiencing variability in monsoon rainfall, thereby leading to higher frequency

of extreme events. This, in turn, is affecting the flow and flood regimes of the mountain streams along with the agriculture system, which is the primary source of livelihood for the hill communities. Himalayan communities have a large dependency on climate sensitive sectors such as rainfed agriculture and have a fragile mountain ecosystem. The communities have limited livelihood options and experience higher marginalization because physical infrastructure (road and transport, markets, power supply and communication) is limited and there is a high dependence on natural resources. Under changing and variable climate, such constraints are likely to add to the vulnerability of Himalayan communities. Therefore, it is vital to conduct vulnerability assessment for IHR and its communities. Vulnerability assessment can help in the identification of the drivers of vulnerability and assist in designing adaptation interventions specific to the area.

## Methodology

Last year the Indian Institutes of Technology (IIT) at Mandi and Guwahati, and the Indian Institute of Science (IISc), Bengaluru, coordinated with different state authorities to evolve a common methodology and determine how districts there are equipped to deal with the vagaries of climate change. The researchers prepared a 'vulnerability index' of each of these states based on district-level data.

The scientists conducted workshops with the states and culled eight key parameters on the basis of which a vulnerability score could be generated. They included: percentage of area in districts under forests, yield variability of food grain, population density, female literacy rate, infant mortality rate, percentage of population below poverty line (BPL), average man-days under Mahatma Gandhi National Rural Employment

Guarantee Act (MGNREGA) and the area under slope > 30%.

On a scale ranging 0-1, 1 indicating the highest possible level of vulnerability, at the top of the scale were Assam with a score of 0.72 and Mizoram at 0.71, whereas Sikkim, with an index score of 0.42 was relatively less vulnerable. However, this doesn't mean that states with a lower score are safe in an absolute sense. In fact, some districts in Uttarakhand (at 0.45 and at the lower end of the scale) are more vulnerable than those in Assam.

Different factors contributed to a state's vulnerability. For example, in Arunachal Pradesh, the key factors are low female literacy and high percentage of population above BPL whereas in Nagaland the key issues are loss of forest cover, steep slope and high yield variability.

### Himalaya Geoportal

A geo-spatial application tool has been developed on climate vulnerability at district and state level based on the data/information produced by the 12 Himalayan states in a common platform with the support of technical institutions. The application will provide easy access of the vulnerability data and maps for use by different stakeholders in the IHR for research and planning.

#### Features

- Depicting climate vulnerabilities and risk at the state and district level.
- Displaying climate vulnerabilities and risk data/indices – by district and state.
- Information tool to manage data/information on climate change risk and vulnerabilities.
- Immediate application for the development of adaptation programme by the state government.

## Drivers of vulnerability/ Findings

### Assam

It is highly vulnerable to climate change because of factors like low per capita income, deforestation, large number of marginal farmers, least area

under irrigation, lack of alternative sources of income and high rates of poverty. Other than population density, this state has relatively high vulnerability with respect to all sub-indicators under socio-economic, demographic and health indicator.

### Mizoram

The state has very high sensitivity of agriculture sector along with poor connectivity, access to information and infrastructure.

### Jammu and Kashmir

Several drivers of vulnerability are evident for the state of J&K. These include, in the order of significance, least road density, no area under crop insurance, low area under forests per 1,000 rural households, high percentage of marginal farmers, low percentage area under horticulture crops, low livestock to human ratio and low percentage of women in the overall workforce. In fact, this state is in the most difficult situation with respect to two important factors that increase the adaptive capacity - road density and crop insurance. Similar to Assam, in this state also, the vulnerability is rather composite in nature and not explicitly sector specific.

### Manipur

Manipur has three major drivers of vulnerability - lowest per capita income, low percentage of farmers taking loans and low area under forests per 1,000 households.

### Meghalaya

The vulnerability of this state arises from the socio-economic indicators and lack of access to information and infrastructure.

### West Bengal

This state has the highest population density, least number of primary healthcare centres per 100,000 households, least percentage

of women in the overall workforce, second lowest area under forests, high percentage of marginal farmers and low MGNREGA participation as compared to other states. However, extremely resilient agricultural sector with maximum irrigation facilities and horticulture, along with access to information services and infrastructure helped the state to have relatively higher adaptive capacity.

### Nagaland

No area under crop insurance, low percentage of farmers taking loans and low area under forests per 1,000 rural households are the three major drivers of vulnerability in the state.

### Himachal Pradesh

Relatively high vulnerability arising out of lack of irrigation and horticulture has been compensated by the fact that the yield variability of foodgrains is much lower in the state, leading to not so high sensitivity of agricultural production. Low livestock to human ratio and the presence of marginal farmers are the two major drivers of vulnerability in the socio-economic sector.

### Tripura

Although Tripura has the highest percentage under marginal farmers, low per capita income, low percentage area under forests and crop insurance, it has the highest road density, lowest area under slope >30%, highest MGNREGA participation and lowest yield variability in comparison to other states.

### Arunachal Pradesh

Low vulnerability with respect to socio-economic, demographic and health indicators, along with other sub-indicators (such as access

to information and infrastructure) highlight the state's adaptive capacity and offset the many sensitivities giving it a lower vulnerability index value.

### Uttarakhand

Only one major driver of vulnerability for the state of Uttarakhand i.e. low area under forests per 1,000 households.

### Sikkim

Although Sikkim has three major drivers of vulnerability - low area under forests per 1,000 households, low percentage area covered by insurance and low percentage of farmers taking loans, it has the highest per capita income and the lowest area under open forests, which relatively lowers vulnerability of the state when compared to other states in the IHR.

### Significance of the Report

- ◆ It will be helpful in better understanding the linkages between climate change and the Himalayan ecosystem for improved management of a fragile ecosystem.
- ◆ It will also allow the states to have better visual presentations and understanding of the vulnerabilities and the drivers of vulnerability.
- ◆ This will enable decision makers to see where resources (e.g. adaptation funds) can be allocated for protection of these vulnerable areas and how to adapt to any future climate induced disaster.
- ◆ It is an example of the concept of cooperative federalism in action wherein a common framework for assessing the climatic vulnerability was used by all the 12 states in partnership with the Central Government.

### Way Forward

Climate change is resulting in new threats and uncertainties undermining the socio-economic development in IHR. A comprehensive understanding of the key risks and vulnerabilities based on robust research is a prerequisite for planning for adaptation. While there have been some vulnerability assessments carried out within Himalayan States there has been a lack of consistency in terms of the framework used for these studies. The multiplicity of challenges in IHR at spatial level calls for the need of a coordinated and integrated approach for adaptation planning.

Climate adaptation is a collaborative effort between appropriate use of technology, vision that produces policies, change at ground level and engagement of local communities. This report presents the initiatives being undertaken under National Mission for Sustaining the Himalayan Ecosystem (NMSHE) to strengthen the capacities of Himalayan States on conducting a vulnerability and risk assessment which is a vital input towards adaptation planning. These vulnerability maps will play a crucial role in this effort. The vulnerability assessments will be useful for officials, decision makers, funding agencies and experts to have a common understanding on vulnerability and enable them to plan for adaptation.

#### General Studies Paper- III

**Topic:** Conservation, environmental pollution and degradation, environmental impact assessment.



# SEVEN SUBJECTIVE QUESTIONS WITH MODEL ANSWERS

## A Deep Dive into Indian Demographic Dividend

**Q1. 'There is a gap of almost 20 years between the northern hinterland and southern States in terms of the peak of the working age ratios in these regions.' Discuss the impact of this demographic divergence on policy making.**

### Hints:

- ◆ United Nations Population Fund (UNFPA) report on demographic dividend projects five States – Bihar, Jharkhand, Madhya Pradesh, Rajasthan, and Uttar Pradesh – will account for more than half of the growth in the labour force in India. The accompanying figure shows that there is a gap of almost 20 years between the northern hinterland and southern States in terms of the peak of the working age ratios in these regions.
- ◆ There is a clear demographic divergence between north-central and south-western regions; one is a young hinterland with vast labour force and the other ones are ageing with decreasing working age population.
- ◆ There are several policy implications of this demographic divergence: First, the north-central region is and will be the hub of labour force in the country. These States could become major contributors to the socio-economic development in the country if the right policies and commensurate attention and resources are allotted to realise the full potential.
- ◆ Second, the greying south-western region will require workers for keeping institutions running, taking care of the elderly and maintaining the economic productivity while the north-central region will have high and possibly surplus young working age population.
- ◆ Third, the large young and working population in the years to come will migrate to urban areas within their own and other States, leading to rapid and large-scale increase in urban population. Hence there has to be increased focus on urbanisation.
- ◆ To make demographic divergence as an opportunity, the policy focus has to be on education, health,

skills and gainful employment, especially women's participation in workforce; safe, voluntary and gainful migration; and inclusive urbanisation.

## Lokpal in India: A Long Way to Go

**Q2. Discuss the efficacies of Lokpal as an anti-corruption ombudsman. Also mention some possible constraints in its working.**

### Hints:

- ◆ The concept of an institutional mechanism, or an anti-corruption ombudsman, has been around for over 50 years. It was finally enacted as a law in 2013 and came into effect on January 16, 2014. Some of the credit for driving this legislation must be given to Anna Hazare's movement against corruption.
- ◆ The Lokpal has jurisdiction to inquire into allegations of corruption against anyone who is or has been Prime Minister, or a Minister in the Union government, or a Member of Parliament, as well as officials of the Union government under Groups A, B, C and D.
- ◆ There is no restriction on who can make such a complaint. When a complaint is received, the Lokpal may order a preliminary inquiry by its Inquiry Wing, or refer it for investigation by any agency, including the CBI, if there is a prima facie case. The officials investigating a case can't be transferred in between the investigation.
- ◆ There are many other provisions of doubtful utility. In section 24, if the findings of the Lokpal disclose any corruption, a copy of the report is to be sent to the "competent authority" while filing a chargesheet. In the case of the prime minister being the accused, the competent authority mentioned is the House of the People, namely the Lok Sabha.
- ◆ This Act is only applicable to "public servants" who come within the purview of the Union of India and not the states. A very large part of the corruption we talk about involves state governments, their agencies and bodies of the local self-government, which would fall entirely outside the purview of the central Lokpal — in varying degrees.

## Masood Azhar Conundrum in UNSC

**Q3. What is United Nations Security Council (UNSC) Resolution 1267 sanctions committee? Discuss the reason behind China's repeatedly blockade against India's bid to designate Masood Azhar as a global terrorist.**

**Hints:**

- ◆ In 1999, the U.N. had set up an al-Qaeda/Taliban sanctions committee (UNSCR 1267) to impose strictures on anyone dealing with the Taliban and Osama bin Laden. In 2011, the United Nations Security Council (UNSC) made it simply the al-Qaeda sanctions committee. In December 2015, the UNSC made a further shift by renaming it "ISIL (Da'esh) and al-Qaeda Sanctions Committee" (UNSCR/2253).
- ◆ The Committee comprises all 15 members of the UNSC and makes its decision by consensus and secretly. The 1267 regime requires states to freeze, without delay, the funds or financial assets or economic resources of designated individuals to prevent — the entry into or transit through their territories by designated individuals.
- ◆ The reasons behind China's repeated veto can be many: For China, Pakistan is an "all-weather ally" and an "iron brother". For its all-weather friend, it is ready to take a hit on its reputation, even if it means that it is perceived to be standing on the wrong side of the global fight against terrorism. With its strategic position, Pakistan offers China an opportunity to expand its influence against "South Asian Big Brother" India. From 2008-2017, Pakistan imported USD 6 billion in weapons from China making it Beijing's biggest arms customer in Asia. China is also not happy with India's warm relationship with the Afghan government. Azhar's influence is therefore covertly used by both Pakistan and China to strengthen the Taliban, who are averse to Indian interests in Afghanistan as well as in Kashmir.

## Growing Contractualisation of Indian Workforce

**Q4. Discuss the reasons behind growing contractualisation of Indian Workforce. Can fixed-term employment be the solution to this problem?**

**Hints:**

- ◆ The share of contract workers in total employment increased sharply from 15.5 per cent in 2000-01 to 27.9 per cent in 2015-16, while the share of directly

hired workers fell from 61.2 per cent to 50.4 per cent over the same period.

- ◆ Contract labor in India, according to many has also grown in recent times due to India's rigid employment protection legislations that made it difficult for them to fire workers. With many sectors of the economy facing disruptions and a certain level of unpredictability, many opt for contract labour rather than hiring permanent workers to remain competitive and profitable.
- ◆ Contract workers receive roughly half the wages of those workers employed directly by firms. Also, firms make significant savings by hiring contract workers as they receive far fewer employee benefits compared to regular workers. The presence of contract workers in the firms' workforce acts as an alternative workforce to suppress the bargaining power of their regular unionised workers.
- ◆ The concept of fixed-term employment defines the tenure of employment as well as other associated conditions of service and remunerations, which are provided to regular employees under various labor laws. It also provides certain guarantees to workers like a two-week notice, depending on the nature of the contract. But it also provides companies with the flexibility to not renew contracts, which would lead to automatic termination, is not applicable for temporary workmen. Although many have welcomed the move, the impact of such a transition is yet to be felt.

## Night-time Commerce: A Growth Opportunity for India

**Q5. Night-time commerce is generally ignored and often looks down in India. Discuss the prospects of Night-time commerce in India. Also mention salient features of 'Model law' for shops to operate round the clock in this context.**

**Hints:**

- ◆ In India on mentioning the phrase 'Night-time Commerce' the first thing that comes to most people's mind is not just nightlife, but the seedy side of it, involving dance bars, drunken driving, gang fights and other crime. While nightlife and entertainment are certainly drivers of the night-time economy, they need not be the only ones. If cities are engines of growth, we're operating them, at best, only three-quarters of the time.
- ◆ The top 10 cities in India contribute about \$400 billion of the country's \$3 trillion gross domestic product (GDP). If we assume that the night-time economy will

add 6% to the urban output, these amounts to \$24 billion or an additional 0.8% of GDP. Each percentage point of GDP growth pulls 2 million people out of poverty. This much potential will remain untapped if we turn a blind eye towards them.

- ◆ If the economy develops a night shift, some of the daytime demand will shift to the night. It will decongest daytime traffic. We need to change the way we view the nighttime economy: not as a concession to decadence and hedonism, but as an important solution to our jobs crisis.
- ◆ The Union government has drafted the Model Shops and Establishment (Regulation of Employment and Conditions of Service) Bill, 2016 to boost employment generation. The Model Bill has several provisions which relate to working hours, safety of women, provision of paid leaves to employees, safety and welfare of employees, night shifts etc. The most outstanding feature of this Model Bill is that it may allow the commercial establishments to operate round the clock and on all days of the week if so required.

## Real Estate Sector of India: An Overview

**Q6. Examine the challenges faced by the real estate sector. How the latest GST meeting tries to resolve some of the issues.**

**Hints:**

- ◆ The real estate sector is one of the most globally recognized sectors. In India, real estate is the second largest employer after agriculture and is slated to grow at 30 per cent over the next decade.
- ◆ The real estate market in India is currently in the midst of fairly challenging times. The real estate industry has had to adapt to a rapidly-changing regulatory environment and a conceptually different market in the last couple of years.
- ◆ The demonetization exercise in November 2016 put brakes on the growth of the real estate market as it made the rampant use of cash in real estate transactions (prevalent earlier) more difficult. Further, the Real Estate Regulation Act (RERA) that was passed by the Centre in 2016 and most states in 2017 put a lot of onus on builders which further halted new offerings in the residential space.
- ◆ However, in its 33<sup>rd</sup> meeting, the GST Council has recommended reduction in GST rates for under-construction residential properties. The GST Council has proposed a slab rate of 1% for the affordable housing segment and a slab rate of 5% in all other housing

segments without benefit of the Input Tax Credit (ITC). Interest of the buyer/consumer gets protected; ITC benefits not being passed to them shall become a non-issue. Cash flow problem for the sector is addressed by exemption of GST on development rights, long term lease (premium), FSI etc.

## Climate Vulnerability Assessment for Himalayan Region

**Q7. Discuss the major findings of assessment of climate change vulnerability in all the states in the Himalayan region. Also mention advantages of such kind of assessment.**

**Hints:**

- ◆ Recently, scientists have developed a common framework for assessment of climate change vulnerability in all the states in the Himalayan region. They have developed an index based on common factors such as socio-economic factors, demographic and health status etc.
- ◆ Indian Himalayan Region (IHR) is the section of the Himalayas within India, spanning the states of Jammu and Kashmir, Himachal Pradesh, Uttarakhand, hilly states of West Bengal, as well as the north-eastern states of Sikkim, Arunachal Pradesh, hilly states of Assam, Manipur, Meghalaya, Mizoram, Nagaland and Tripura.
- ◆ The states in IHR are also characterized by land degradation, deforestation, proliferation of invasive species, loss of biodiversity, landslides, invasion of commercial crops, low productive agriculture, migration, etc. In addition, due to varying altitudes, the region experiences diverse weather or climatic conditions, extreme weather events, floods and droughts, along with high current climate variability. These climatic and non-climatic stresses make IHR ecosystems and communities highly vulnerable to both the current climate variability and the future climate change.
- ◆ The advantages of such kind of assessment are manifold:
  - ◆ It will helpful in better understanding the linkages between climate change and the Himalayan ecosystem for improved management of a fragile ecosystem
  - ◆ It will also allow the states to have better visual presentations and understanding of the vulnerabilities and the drivers of vulnerability.



# SEVEN IMPORTANT NEWS

## 1. YONO Cash Service

The State Bank of India has launched the 'YONO Cash service' for its customers which will allow them to withdraw cash from ATMs without their debit cards.

A part of SBI's digital banking platform, You Only Need One (YONO), the cardless cash withdrawal service will be available across 16,500 ATMs of the bank in the country. Such SBI ATMs will be called 'YONO Cash Point.' The initiative will address concern of using debit card at the ATMs for cash withdrawals by eliminating possible risk associated with it.

Currently SBI YONO application has 7 million users and SBI Anywhere application has 10 million plus

users. The bank will integrate both the applications soon and make it a consolidated platform for all its payment solutions including the bank's IMPS and UPI based payment channels.

### Key Features

- ◆ Such transactions using YONO will be secured with two-factor authentication and will also eliminate the risk of skimming and cloning.
- ◆ SBI customers can initiate the cash withdrawal process on the YONO app and set a six-digit pin for the transaction.
- ◆ They will also get a six-digit reference number for the

transaction on their registered mobile numbers via SMS. The cash withdrawal has to be completed within the next 30 minutes at an ATM using both the PIN and the reference number.

- ◆ The maximum one-time withdrawal limit on YONO cash transactions has been set at Rs.10000 and a customer can make only two such transactions a day.
- ◆ The service will presently be limited for debit card customers. Gauging on the operational success of the service, the bank will decide in the upcoming months whether to extend the facility for its credit card customers as well. ■

## 2. Chhattisgarh Revised District Mineral Foundation Trust Composition

The Chhattisgarh government has revised the composition of the governing council of District Mineral Foundation Trusts (DMFTs) and placed the minister in-charge of the respective districts at the head of the governing bodies. Earlier, these were headed by the District Collector (DC). The change has been brought about by introducing amendments to the Chhattisgarh District Mineral Foundation Trust Rules (2015).

### Why?

The move follows the Chhattisgarh government's observation that DMFTs have not been functioning optimally to benefit mining-affected people and the worst affected areas. The decision has been taken to improve participation

of people through the representatives selected by them. This is to ensure that the needs of mining-affected areas are reflected well. The effort is to ensure that DMFTs work in an accountable manner.

Both the Governing Council (GC) and a Managing Committee (MC) of the DMFTs were being headed by the DC. The other members of these bodies predominantly comprise officials and elected representatives. There is practically no representation of mining-affected people in the body to have their voice and representation in decision-making. In order to have a more balanced structure, the Chhattisgarh government has now removed the DC as chairperson of the GC.

### About DMF

A DMF is a non-profit trust instituted under the Mines and Minerals (Development and Regulation) Amendment Act, 2015 to work for the interest and benefit of persons, and areas affected by mining. DMFTs which have been set up in various mining districts, including all districts of Chhattisgarh, have a two-tier administrative structure, a Governing Council (GC) and a Managing Committee (MC) with differential responsibilities. The idea of a two-tier structure was to have appropriate checks and balances in decision-making. ■

### 3. Otter Census in Uttar Pradesh

For the first time, Uttar Pradesh is taking a census of otters in its protected areas. The exercise that began in the Pilibhit Tiger Reserve (PTR), will be completed by the end of this month.

#### About Otters

- ◆ Otters are an important part of the forest ecosystem. A thriving population of otters means a healthy ecosystem.
- ◆ An otter spends much of its time in or close to water bodies. Otters live on fish.
- ◆ India is home to 3 of the 13 species of otters found worldwide. These are - Eurasian Otter (*Lutralutra*); Smooth-coated Otter (*Lutraperspicillata*) and Small-clawed otter (*Aonyx cinereus*).

- ◆ The Smooth-coated Otter is distributed throughout the country from the Himalayas southward.
- ◆ But the Common Otter and the Small-clawed Otter are restricted to the Himalayas, to the North of the Ganges and to Southern India.
- ◆ The occurrence of all three species has been reported from Northeast India and the Western Ghats. In most of their distribution range, otters occur along with gharial, crocodile, Ganges river dolphin and several species of turtles.
- ◆ Otters are found the world over, except in Australia, New Zealand, Madagascar, and other oceanic islands.

#### About Pilibhit Tiger Reserve

- ◆ PTR is in the foothills of the Himalayas, South of Nepal. Covering an area of approximately 800 square kilometres, the reserve sprawls across parts of Pilibhit, Lakhimpur Kheri and Bahraich districts.
- ◆ With the Sharda and Ghaghara rivers encircling a considerable part of the reserve, it is rich in water bodies.
- ◆ The forests of PTR are home to tigers, leopards, elephants, different species of deer and monkeys and reptiles like snakes, mugger crocodiles and gharials.

### 4. Gurkhas of the British Army

The British Army announced last week that it would create a new Specialised Infantry Battalion by recruiting more than 800 Nepalese Gurkha service persons this year. Currently, the Gurkhas comprise up to 3% of the British Army and in 2015 completed 200 years of service there.

Regarded as fierce and loyal, the Gurkhas are held in high esteem in the British Army. They are enlisted not only in the infantry, but also in the engineering corps and as logisticians. Their signature weapon, the khukri,

famous for the inwardly curved shape of its blade and its legendary utility, forms part of the Gurkha regimental insignia in Britain as well as in India.

Queen Elizabeth II of Britain is guarded by two personal Gurkha officers. Former Singaporean Prime Minister Lee Kuan Yew is known to have preferred Gurkha police officers for his protection.

#### Background

Upon Independence in 1947, the question of allotting the 10 regiments

of Gurkha soldiers arose. This was settled by the Britain-India-Nepal Tripartite Agreement, which assigned the 1<sup>st</sup>, 3<sup>rd</sup>, 4<sup>th</sup>, 5<sup>th</sup>, 8<sup>th</sup> and 10<sup>th</sup> Gurkha Rifles regiments to India, and the 2<sup>nd</sup>, 6<sup>th</sup>, 7<sup>th</sup> and 10<sup>th</sup> regiments to Britain. In 1948, India created an 11<sup>th</sup> Gurkha Rifles regiment to accommodate the Gurkhas who refused to depart with the now-British regiments. Later, the British Army amalgamated their four regiments into a combined Royal Gurkha Rifles (RGR) regiment consisting of three battalions.

### 5. World Meteorological Day 2019

Every year, on March 23, the World Meteorological Organisation (WMO) observes World Meteorological Day. This year, the organisation is celebrating its 69<sup>th</sup> anniversary. This year, the theme is "The Sun, the Earth and the Weather". This recognises the critical role that the Earth's nearest

star plays in what transpires on the planet. The energy that the Sun sends towards the Earth is taken up by all life forms to perform their biological functions. It also regulates global climate, which, in turn, influences local weather conditions. The same energy is also absorbed by the oceans which

carry it around the planet, creating further conditions for diverse marine life to exist.

This year's theme also sits in perfectly with the next cycle of the Sun's activity starting in 2020, also known as the Solar Cycle 25. The Sun's activity, influenced by its magnetic

nature fluctuates in 11 year cycles and affects the atmospheric conditions on Earth through changes in the Sun's radiation and sudden burst of solar energy known as 'solar flares'. The last few cycles of the Sun have shown a weakening trend and some scientists had even proposed that this would touch a record minimum known as a "Maunder minimum", the likes of which were last seen between 1645 and 1715. The current weakening of the Sun's activity led to speculation that a "mini Ice Age" is close by and

that devastating effects of human-induced global warming could be partially offset by global cooling. The occurrence of such a minimum over decades would have led to a much cooler global climate.

#### About WMO

- ◆ The organisation was originally known as the International Meteorological Organization (IMO), which was established in 1873.
- ◆ It changed its name and turned

into WMO, on March 23, 1950 and became the specialised agency of the United Nations for meteorology (weather and climate), operational hydrology and related geophysical sciences a year later.

- ◆ It is an intergovernmental organization with a membership of 192 Member States.
- ◆ The Secretariat, headquartered in Geneva, is headed by the Secretary-General. Its supreme body is the World Meteorological Congress.

## 6. Kazakhstan has Renamed its Capital Astana as Nur-Sultan

Kazakhstan has renamed its capital Astana as Nur-Sultan in honour of the country's longtime President who resigned recently.

#### Key Highlights

Astana was known as Akmolinsk until 1961, when it was renamed Tselinograd. It became Aqmola, which means "white grave", after Kazakhstan gained independence from the Soviet Union in 1991. After the capital was moved from Almaty in South-Eastern

Kazakhstan to Aqmola in 1977, the city was once again renamed, this time Astana (Capital in Kazakh).

After Astana was made capital city, it was transformed from a minor provincial town into a futuristic city. Its name meant "capital" in Kazakh and there had long been speculation it could at some point be renamed after the leader who shaped it. It was not the first name change for the city, now home to more than 800,000 people.

#### About Nursultan Nazarbayev

Nazarbayev, 78, who has ruled the country since its independence following the collapse of the Soviet Union in 1991, is the first Central Asian leader of the post-Soviet era to willingly leave office.

Nazarbayev's decades-long rule transformed Kazakhstan into an energy powerhouse but he governed with little tolerance for opposition.

## 7. World Tuberculosis Day 2019

Each year, we commemorate World Tuberculosis (TB) Day on March 24 to raise public awareness about the devastating health, social and economic consequences of TB, and to step up efforts to end the global TB epidemic. The theme of World TB Day 2019 - 'It's time' – puts the accent on the urgency to act on the commitments made by global leaders to: scale up access to prevention & treatment Promote equitable, rights-based & people-centered TB response, ensure sufficient & sustainable financing including for research, promote an end to stigma & discrimination and build accountability.

TB remains the world's deadliest infectious killer. Each day, nearly

4500 people lose their lives to TB and close to 30,000 people fall ill with this preventable and curable disease. Global efforts to combat TB have saved an estimated 54 million lives since the year 2000 and reduced the TB mortality rate by 42%.

#### Kinds of Tuberculosis

Tuberculosis (TB) is caused by bacteria mycobacterium tuberculosis that most often affects the lungs. There are two types of TB:

##### Latent TB

In this case, though the bacteria is present in the body, it remains in an inactive state and thus, causes no harm. Latent TB has no symptoms and

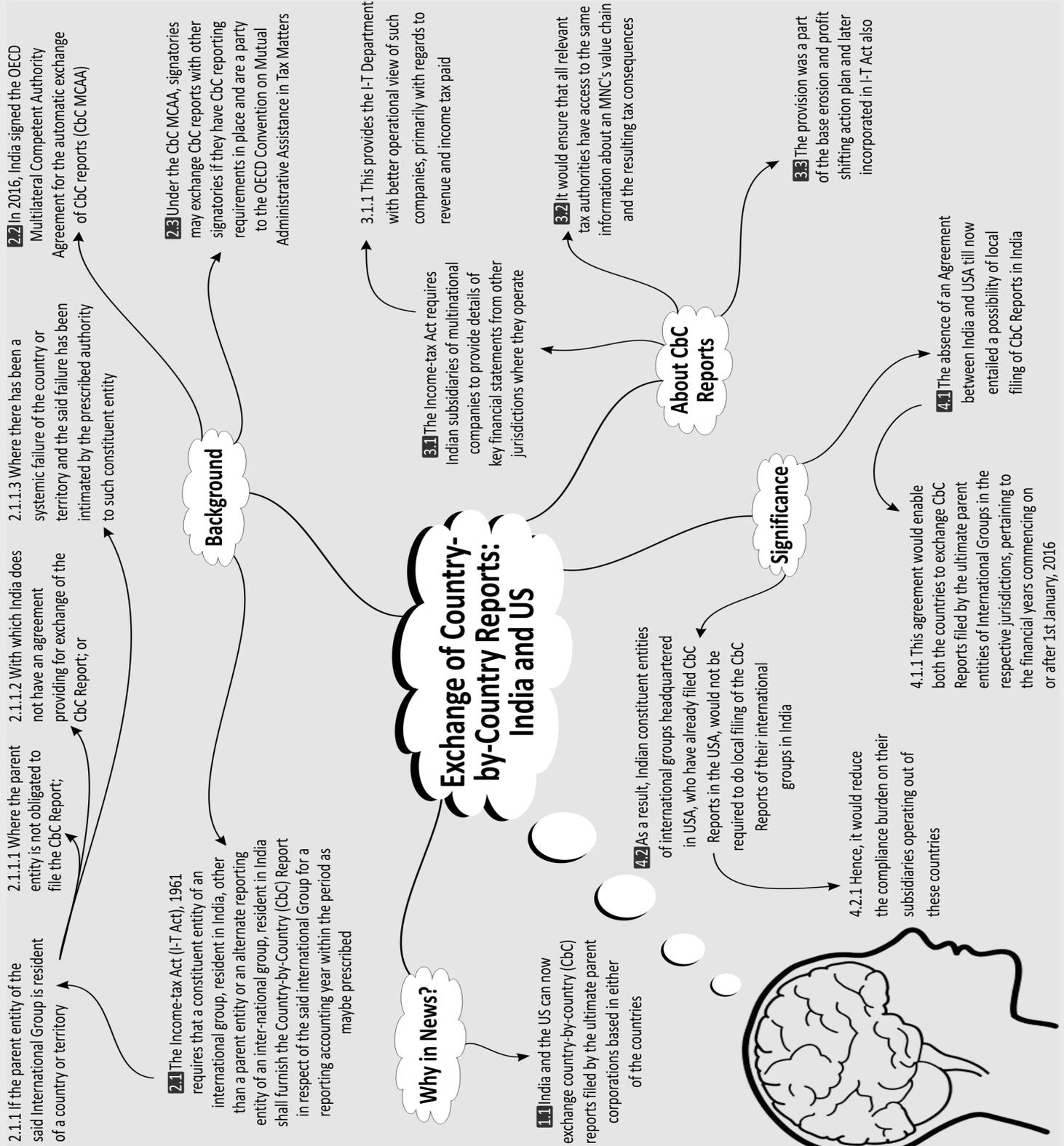
isn't contagious either. Only 10 percent of latent TB cases have the chances to become active and that too in those people whose immune system is at a risk. For instance, smokers, people suffering from malnutrition or living with HIV-infected individuals are more vulnerable.

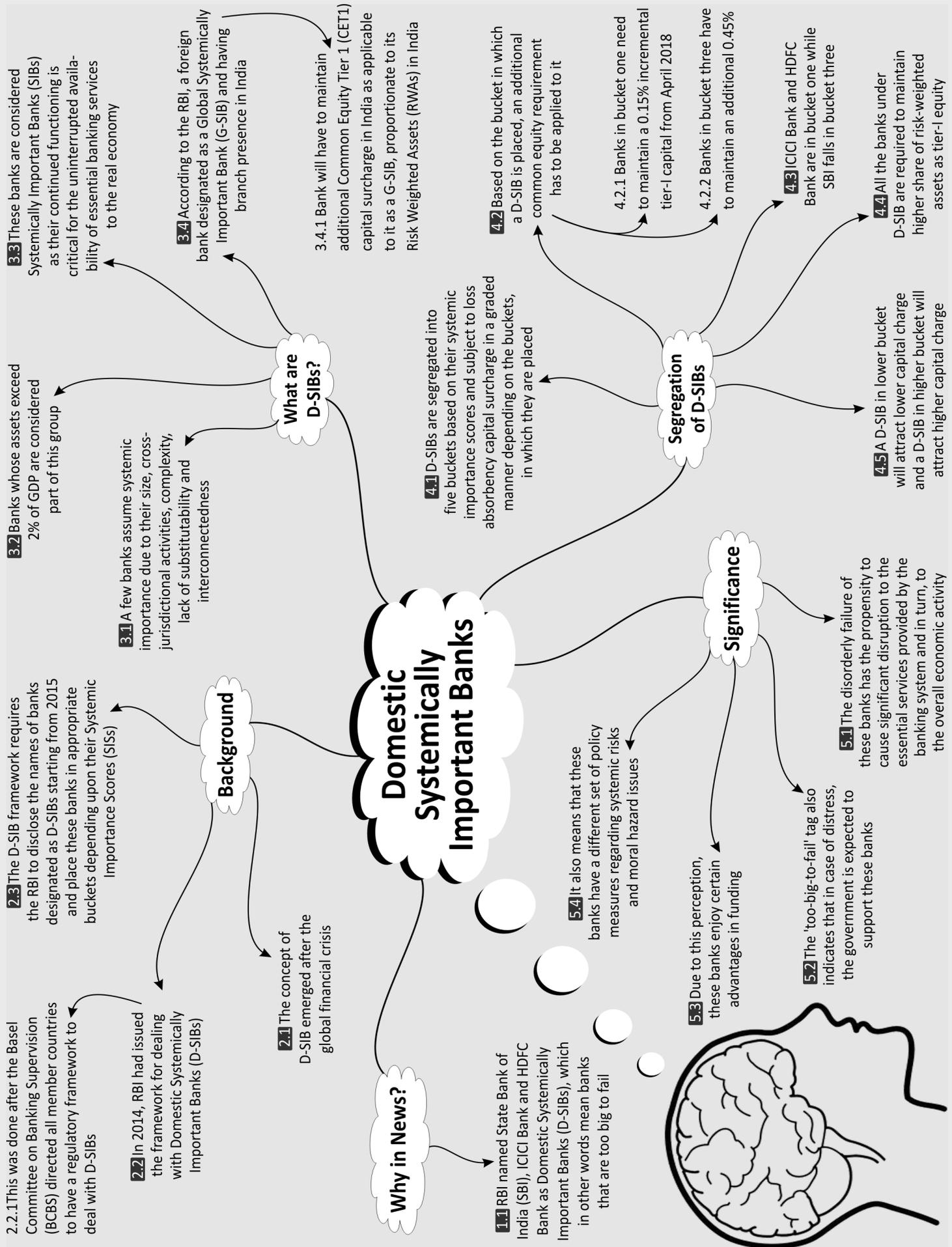
##### Active TB

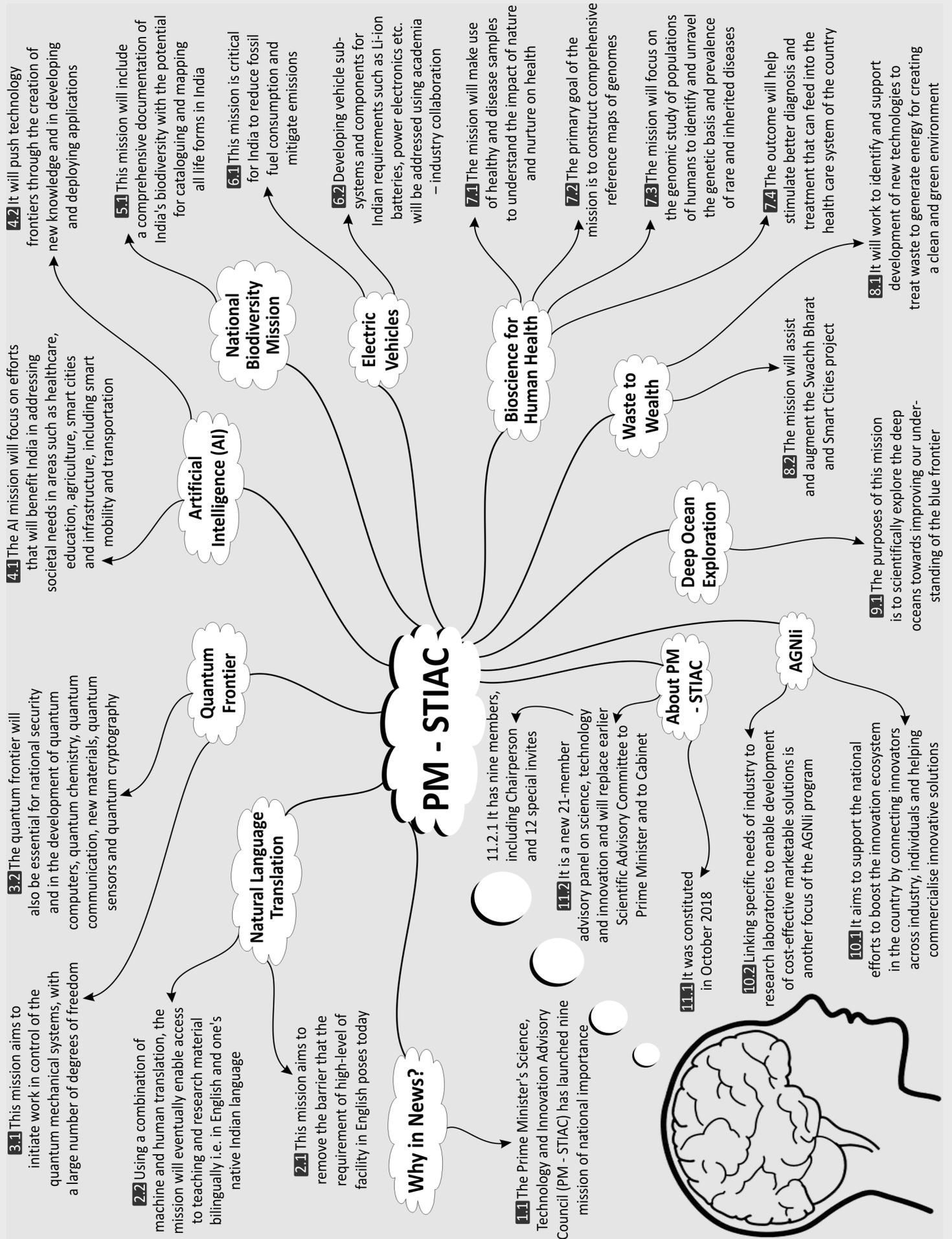
This is a severe form of tuberculosis that makes a person feel sick. It is also contagious and requires the urgent intervention of a doctor. The most common types of organs affected by TB are the lung, intestine, spine, lymph nodes and the skin.

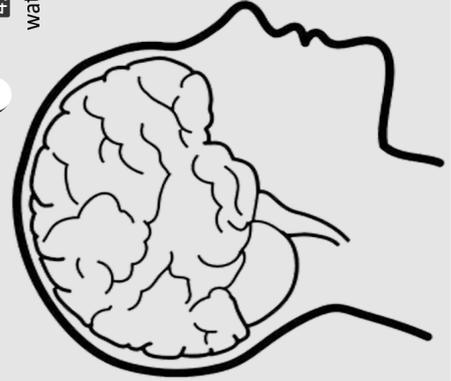
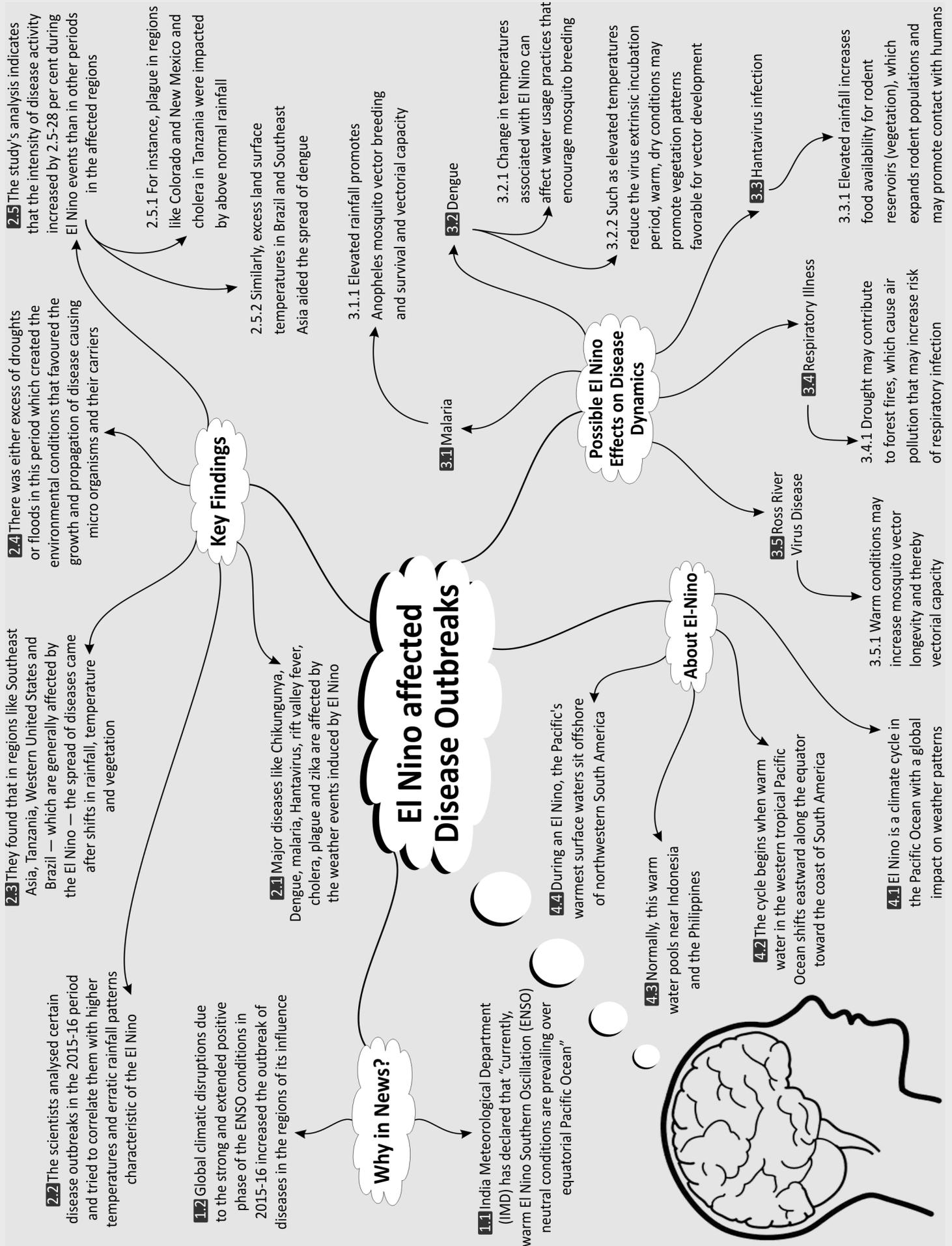


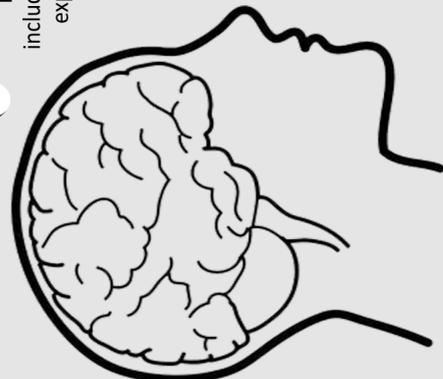
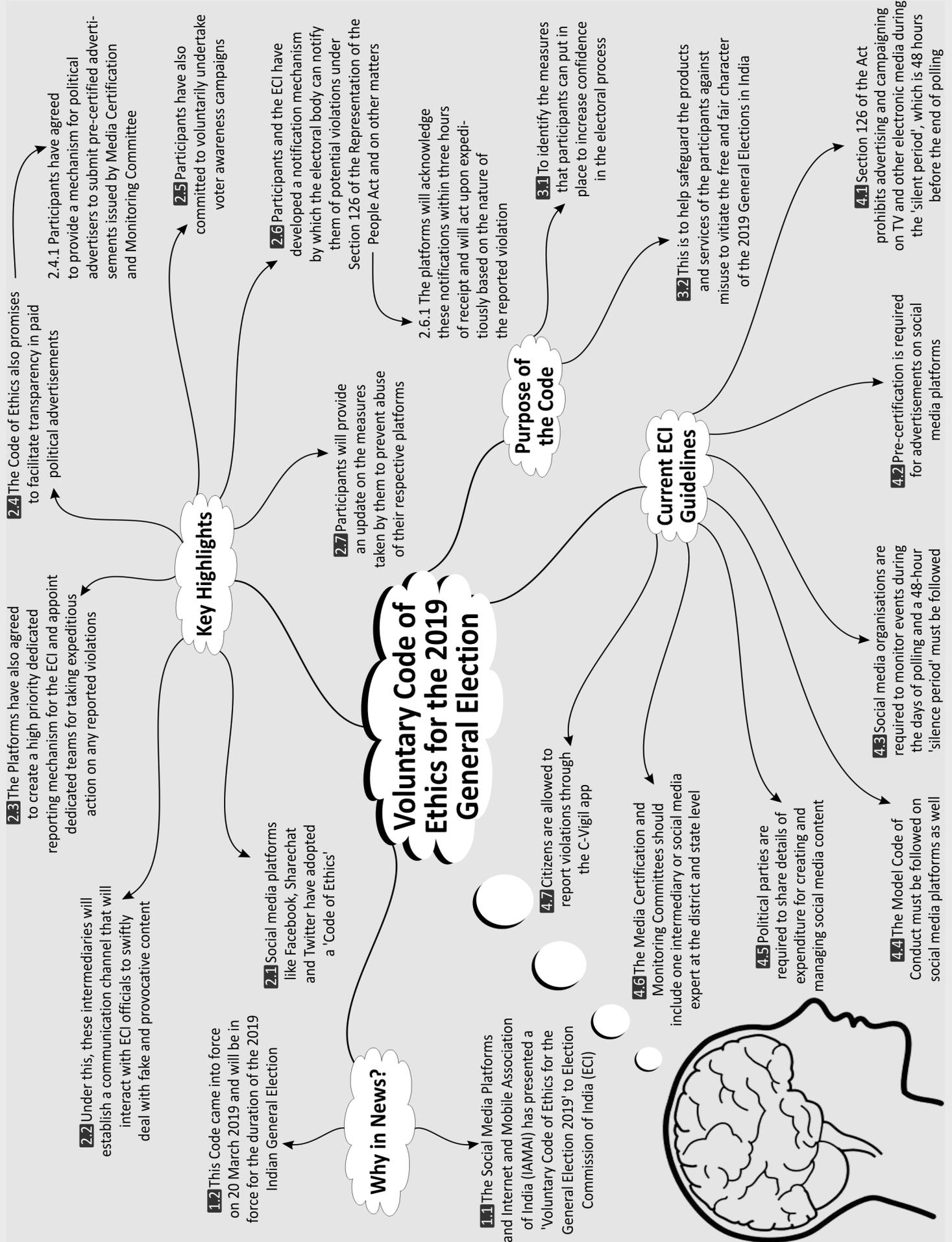
# SEVEN BRAIN BOOSTERS



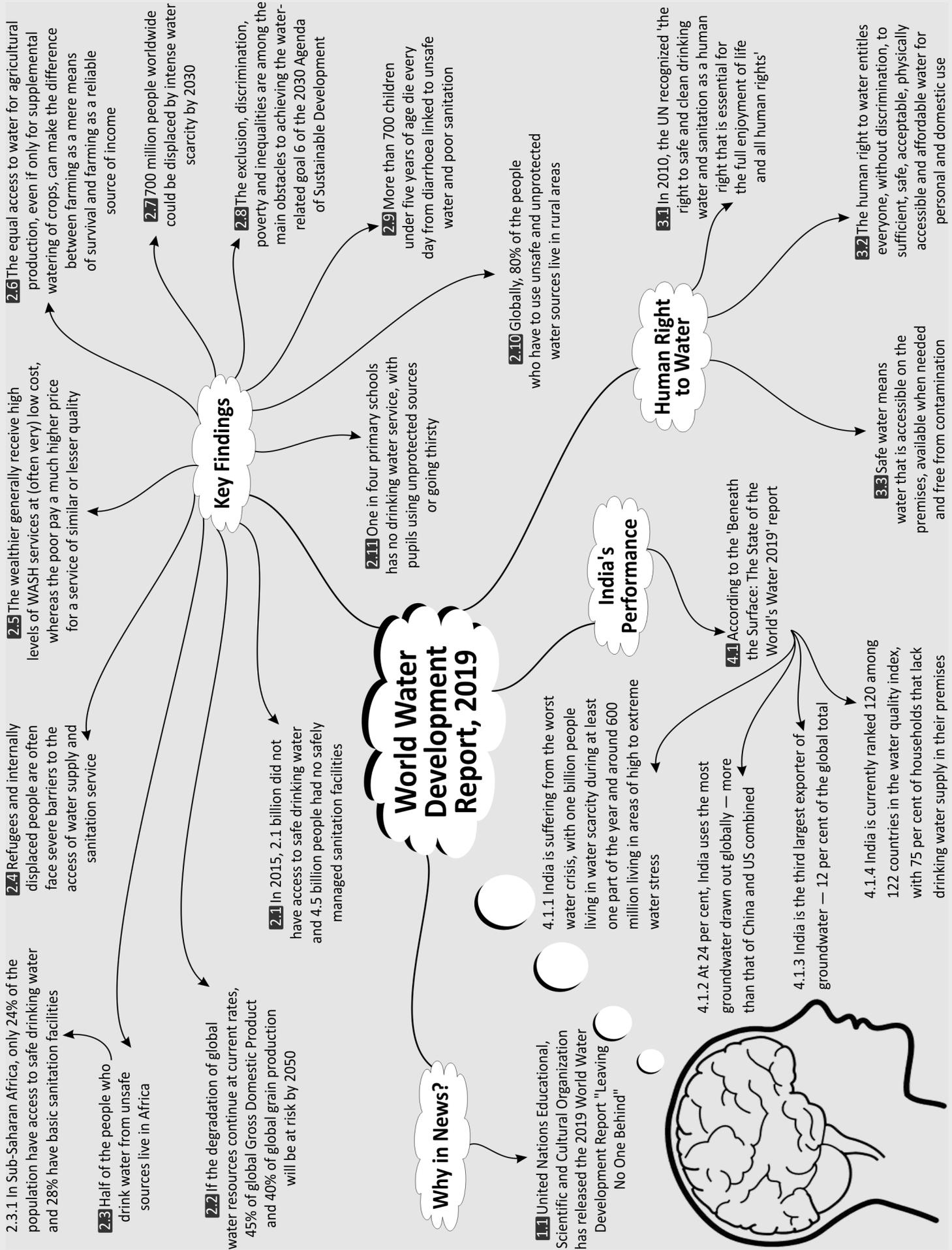












# SEVEN MCQ'S WITH EXPLANATORY ANSWERS

## (Based on Brain Boosters)

### Exchange of Country-by-Country Reports: India and US

**Q1. Consider the following statements in respect of exchange of Country-by-Country reports between India and the US:**

1. It would mandate the Indian subsidiaries of multinational companies for filing the details of key financial statements locally.
2. In 2016, India signed the OECD Multilateral Competent Authority Agreement for the automatic exchange of CbC reports (CbC MCAA).

Which of the statements given above is/are correct?

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

**Answer:** (b)

**Explanation: Statement 1 is not correct.** It would enable Indian constituent entities of international groups headquartered in USA, who have already filed CbC Reports in the USA, would not be required to do local filing of the CbC Reports of their international groups in India.

**Statement 2 is correct.** In 2016, India signed the OECD Multilateral Competent Authority Agreement for the automatic exchange of CbC reports (CbC MCAA). Under the CbC MCAA, signatories may exchange CbC reports with other signatories if they have CbC reporting requirements in place and are a party to the OECD Convention on Mutual Administrative Assistance in Tax Matters.

### Domestic Systemically Important Banks

**Q2. With reference to the 'domestic systemically important banks (D-SIBs)', consider the following statements:**

1. D-SIBs are mandated to maintain a progressively higher share of risk-weighted assets as tier-I equity, which is a measure of the bank's core capital.

2. RBI named State Bank of India (SBI), ICICI Bank and HDFC Bank as D-SIBs, which in other words mean banks that are too big to fail.

Which of the statements given above is/are correct?

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

**Answer:** (c)

**Explanation: Both statements are correct.** At present, State Bank of India (SBI), ICICI Bank and HDFC Bank named as Domestic Systemically Important Banks (D-SIBs) by the RBI. D-SIB means that a bank is 'too big to fail'. D-SIBs are mandated to maintain a progressively higher share of risk-weighted assets as tier-I equity, which is a measure of the bank's core capital.

### PM - STIAC

**Q3. Consider the following statements in respect of 'PM - STIAC' programme:**

1. NITI Aayog has launched nine missions of national importance, including those on artificial intelligence, quantum computing, electric vehicles and deep ocean exploration.
2. PM - STIAC was constituted in October 2018.

Which of the statements given above is/are correct?

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

**Answer:** (b)

**Explanation: Statement 1 is not correct.** The Prime Minister's Science, Technology and Innovation Advisory Council (PM - STIAC) has launched nine mission of national importance, including those on artificial intelligence, quantum computing, electric vehicles and deep ocean exploration.

**Statement 2 is correct.** PM - STIAC was constituted in October 2018. It is a new 21-member advisory panel on science, technology and innovation and replaced earlier Scientific Advisory Committee to Prime Minister and to Cabinet.

## El Nino affected Disease Outbreaks

**Q4. With reference to the 'El Nino affected disease outbreaks', consider the following statements:**

1. According to a study the intensity of disease activity increased by 2.5-28 per cent during El Nino events than in other periods in the affected regions.
2. Major diseases like chikungunya, dengue, malaria, hantavirus, rift valley fever, cholera, plague and zika are affected by the weather events induced by El Nino.

Which of the statements given above is/are correct?

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

**Answer: (c)**

**Explanation: Both statements are correct.** Major diseases like chikungunya, dengue, malaria, hantavirus, rift valley fever, cholera, plague and zika are affected by the weather events induced by El Nino. The scientists analysed certain disease outbreaks in the 2015-16 period and tried to correlate them with higher temperatures and erratic rainfall patterns characteristic of the El Nino.

## Voluntary Code of Ethics for the 2019 General Election

**Q5. Consider the following statements in respect of 'Voluntary Code of Ethics for the 2019 General Election':**

1. NITI Aayog has presented a 'Voluntary Code of Ethics for the General Election 2019' to Election Commission of India (ECI) for the conduct of social media platforms.
2. Under this, these intermediaries will establish a communication channel that will interact with ECI officials to swiftly deal with fake and provocative content.

Which of the statements given above is/are correct?

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

**Answer: (b)**

**Explanation: Statement 1 is not correct.** The Social Media Platforms like facebook, google & twitter and Internet and Mobile Association of India (IAMAI) has presented a 'Voluntary Code of Ethics for the General Election 2019' to Election Commission of India (ECI).

**Statement 2 is correct.** Under this, these intermediaries will establish a communication channel that will interact with ECI officials to swiftly deal with fake and provocative content.

## Participation of Women in the Police

**Q6. Consider the following statements:**

1. Women constitute about 7% of the police strength in India.
2. Uneven hiring practices, societal cultural values, selection processes and recruitment policies keep the number of women low in police force.

Which of the statements given above is/are correct?

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

**Answer: (c)**

**Explanation: Both statements are correct.** Amid a rising graph of crime against women in the country, they constitute about 7 per cent of the police force in India.

While research shows that women can be just as effective as men, uneven hiring practices, societal cultural values, selection processes and recruitment policies keep the number of women low.

## World Water Development Report, 2019

**Q7. Consider the following statements in respect of 'UN World Water Development Report, 2019':**

1. Globally, 80% of the people who have to use unsafe and unprotected water sources live in rural areas.
2. It has been released by the United Nations Educational, Scientific and Cultural Organization.

Which of the statements given above is/are correct?

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

**Answer: (c)**

**Explanation: Both statements are correct.** United Nations Educational, Scientific and Cultural Organization has released the 2019 World Water Development Report "Leaving No One Behind".

Globally, 80% of the people who have to use unsafe and unprotected water sources live in rural areas. If the degradation of global water resources continues at current rates, 45% of global Gross Domestic Product and 40% of global grain production will be at risk by 2050.



# SEVEN IMPORTANT FACTS FOR PRELIMS

1. Who has become the first woman to win 'Abel Prize'?

*- Karen Uhlenbeck for 2019*

2. What is the ranking of India in the 'World Happiness Index for 2019'?

*- 140<sup>th</sup> among 156 nations surveyed*

3. Bhagoria Festival is one of the popular festivals of which state of India?

*- Madhya Pradesh*

4. 'Cyclone Idai' which struck the coastline of which country?

*- Mozambique*

5. Who has been awarded the 'Templeton Prize' for 2019?

*- Marcelo Gleiser*

6. India's first 1.3 Peta Flop high performance computing facility and data centre will be set up under National Supercomputing Mission by which organisations?

*- IIT Kharagpur and C-DAC*

7. Haku Shah, who passed away recently, was the renowned personality in which field?

*- Art (Painting)*



# SEVEN IMPORTANT HIGHLIGHTS FROM PIB

## 1. National AIDS Control Programme-IV

The Cabinet Committee on Economic Affairs has given its approval for continuation of National AIDS Control Programme-IV (NACP-IV) beyond 12th Five Year Plan for a period of three years from April, 2017 to March, 2020. The total outlay will be Rs.6434.76 crore.

### Key Benefits

- ◆ More than 99% of population will be kept HIV free.
- ◆ More than 70 lakh of key population covered annually through a comprehensive HIV prevention programme.
- ◆ Around 15 crore of vulnerable population (including five crore pregnant women) will be tested for HIV in three years of project.
- ◆ Two crore and thirty two lakh units of blood will be collected at National AIDS Control Organisations (NACO's) supported blood banks during three year of project.
- ◆ Two crore 82 lakh episodes of sexually transmitted infections will be managed under project during three years of project.
- ◆ 17 lakh of people living with HIV (PLHIV) will be put on free anti-retroviral treatment by end of project period.

### About NACP

- ◆ The National AIDS Control Programme was launched in 1992. It is being implemented as a comprehensive programme for prevention and control of HIV/AIDS in India. Over time, the focus has shifted from raising awareness to behavior change, from a national response to a more decentralized response and to increasing involvement of NGOs and networks of PLHIV. India's AIDS Control Programme is globally acclaimed as a success story.
- ◆ NACP-I was implemented in 1992, with an objective of slowing down the spread of HIV infections so as to reduce morbidity, mortality and impact of AIDS in the country.
- ◆ The NACP-II was launched in 1999. The two key objectives of NACP-II were (i) to reduce the spread of HIV infection in India and (ii) to increase India's capacity to respond to HIV/AIDS on a long-term basis.
- ◆ In response to the evolving epidemic, the NACP-III was launched in July 2007.
- ◆ NACP-III aimed at halting and reversing the HIV epidemic in India over its five-year period by scaling up prevention efforts among High Risk Groups (HRG) and General Population and integrating them with Care, Support & Treatment services.

## 2. Common Format Prescribed for Driving Licences and Registration Certificates

The Ministry of Road Transport and Highways has prescribed a common standard format and design of the Driving Licence and the Certificate of Registration for the entire country. The option of providing a paper or booklet based driving licence or the registration certificate has been done away with. Now, such certificates can only be provided in two types of cards viz. a PVC based card or a polycarbonate one. The enriched specifications are of high standard and would enable durable and quality cards.

A QR code has been prescribed on the cards. This would enable easy linking and access and validation of the information on the cards with the SARATHI or VAHAN database.

Recently, the ministry amended the Central Motor Vehicles Rules, 1989 enabling issuance and use of transport-related documents in an electronic form. The Facility of online slot booking for a test of competence of driving licence has been provided. People can schedule an appointment

for the test online by visiting the website or any RTO office where such a facility exists. An application in Form 4, for a permanent driving licence, has to be made along with the Learners' Licence. The applicant who has held a valid Learners' Licence, for a period of at least 30 days, shall be competent to appear for the test.

#### About SARATHI and VAHAN

- ◆ The government has launched 'Sarathi' for issuing of Driving Licence project across all the states and Union

Territory Administrations and 'Vahan', an ICT-based solution for vehicle registration.

- ◆ The newly launched portals are likely to curb the malpractices and reduce the rush at Transport Authorities.
- ◆ The VAHAN & SARATHI are conceptualized to capture the functionalities as mandated by Central Motor Vehicle Act, 1988 as well as state motor vehicle rules with customization in the core product to suit the requirements of all states.

### 3. Advanced Braking Systems Made Mandatory for Vehicles

The Ministry of Road Transport & Highways has decided to mandate advanced braking systems, technologies and performance requirements for improved road safety and reducing accidents. The provision will be binding on all vehicles with 9 seats and above.

#### Key Highlights

- ◆ The existing vehicles will be required to adopt new provisions with effect from April 2021, while all new vehicles rolling out from April 2022 will have these pre-fitted.
- ◆ This includes mandatory fitment of Anti lock braking system, introduction of stringent braking performance, endurance braking requirements, intelligent braking

system to assist drivers in managing braking force and electronic stability for better stability and to reduce roll over. With this, Indian braking regulations will be at par with European standards.

#### Significance

- ◆ Indian roads are the most dangerous in the world and 1,40,000 people die due to accidents every year. Yet, road safety measures, in general, and for vehicles, in particular, have lagged global standards. According to Ministry of Road Transport and Highways statistics, India witnesses 1.5 lakh road accident fatalities every year and nearly half of these victims fall in the 18-35 years age bracket.

### 4. Prevent Degradation of Ocean and its Ecosystem: Vice President

The Vice President of India, Shri M. Venkaiah Naidu has called for fully tapping the enormous potential of the Blue Economy for the country to achieve higher economic growth. The objective of the Blue Economy is to promote smart, sustainable and inclusive growth and employment opportunities through maritime economic activities within the Indian Ocean region.

#### Key Highlights

1. Oceans cover 72 per cent of the surface of our blue planet and provide humankind with food, minerals, energy, fresh water and oxygen. They regulate climate, emission absorption and shoreline protection and support livelihoods as well as job creation. Indeed, oceans are our life support system.
2. Currently, it is estimated that more than three billion people depend on marine and coastal resources for their livelihoods. Enhancing more than 80 percent of global trade, marine and coastal environments constitute a key

resource for economic development.

3. Considering the importance of oceans on the life and sustenance of humanity, the United Nations has taken steps to declare the period 2021–2030 as the Decade of Ocean Science for Sustainable Development. Further, the Sustainable Development Goal 14 (SDG-14) proposed by UN, which deals with life below the waters, emphasizes the importance of oceans in modulating and sustaining life.
4. There should be a focused approach in some of the areas such as minerals from the ocean, energy from ocean can make India a global leader and serve our national goals. However, while pursuing the "blue growth", every effort must be made by all the stakeholders, including private and public sectors, to prevent further degradation of the ocean and its ecosystems.
5. In view of global warming, resource degradation and marine pollution, we have to conserve and sustain our oceans.

## 5. FinTech Conclave-2019

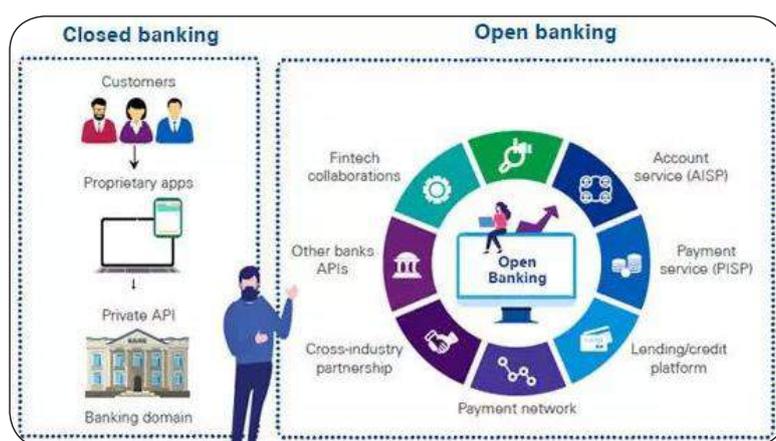
NITI Aayog has organised FinTech Conclave on 25th March, 2019. The objective of the conclave was to shape India's continued ascendancy in FinTech, build the narrative for future strategy and policy efforts and to deliberate steps for comprehensive financial inclusion. It was attended by the representatives from across the financial space – central ministries, regulators, bankers, startups, service providers and entrepreneurs.

The conclave included the several themes such as Digital Onboarding of Customers or Merchants for Financial Inclusion, Building Financial Products for Millennial India,

Emerging Areas of FinTech, Fast Tracking Investments in FinTech Industry and Financial Inclusion of MSMEs. Government of India's efforts focused on Digital India and developing India Stack including Voluntary Aadhaar for financial inclusion have evoked significant interest from various stakeholders in the area of Financial Technology (FinTech).

### Background

- ◆ India is one of the fastest growing FinTech markets globally and industry research has projected that USD 1 Trillion or 60% of retail and SME credit, will be digitally disbursed by 2029. The Indian FinTech ecosystem is the third largest in the globe, attracting nearly USD 6 billion in investments since 2014.
- ◆ The Indian FinTech industry is creating cutting edge intellectual property assets in advanced risk management and artificial intelligence that will propel India forward in the global digital economy while simultaneously enabling paperless access to finance for every Indian.



## 6. Strengthen Security measures at Airports

The Bureau of Civil Aviation Security (BCAS) has issued detailed instructions to strengthen the security measures at the airports with an aim to curb the movement of unauthorized arms, contraband goods, cash or bullion, etc. This is in the wake of the announcement of Model Code of Conduct for the forthcoming General Elections 2019.

### Some of the important instructions are as follows:

- ◆ Apart from measure to strengthen the security at the regular commercial airports, special measures have been introduced to check flights from uncontrolled, remote unserved / airstrips / aerodromes / helipads / private airstrips/waterdromes.
- ◆ Directorate General of Civil Aviation (DGCA) and AAI/ATC shall inform State Police, BCAS and Income Tax Department about these flights in advance.
- ◆ The Air Traffic Control (ATC) shall share records of not only Scheduled Commercial Flights but also private aircrafts or helicopters to the Chief Electoral Officer (CEO) of the State and the DEO of the district, in which the airport is located, about the travel plan of chartered aircrafts or helicopters as early as possible, preferably half an hour in advance.
- ◆ Director General of Police (DGPs) of States shall deploy Police Units to check these flights during Code of Conduct as per direction of Election Commission and extant rules and regulations of BCAS in this regards.
- ◆ The operators of all private aircrafts/Helicopters must declare the contents of the baggage, suitcases, etc, carried on these flights to CEO of the states, DEOs of the districts, state police and IT Department.
- ◆ With an aim to keep strict vigil over movement of cash through all airports Income Tax Department and CISF will be extended all requisite cooperation for checking and surveillance activities. This will be over and above what CISF is otherwise doing.

## 7. International Workshop on Disaster Resilient Infrastructure-2019

The two-day International Workshop on Disaster Resilient Infrastructure (IWDR) has successfully concluded in Delhi. Experts from 33 countries representing a wide variety of development and disaster risk contexts, multilateral development banks, the United Nations, the private sector, academia, policy think tanks and other stakeholders participated in the workshop.

### Key Highlights

Reiterating the importance of disaster resilient infrastructure in achieving sustainable development goals, it proposed three mantras for achieving sustainability in Disaster Resilient Infrastructure (DRI) - the need to focus on the poor and the vulnerable; to follow an inclusive approach of collaboration with multiple stakeholders; and ensure proactive connectedness with other Global Processes in Disaster Risk Reduction (DRR).

The Workshop identified good practices of disaster risk management in key infrastructure sectors such as Transport, Energy, Telecom and Water. It also discussed emerging technologies and nature-based innovation in the context of climate change and its impact on creation, operation

and maintenance of infrastructure. The need and practical issues concerning finance and insurance for infrastructure were also discussed during the workshop. It set the stage for taking the dialogue on the proposed Coalition for DRI (CDRI) forward at the global level.

The CDRI is envisaged as a knowledge exchange and capacity development partnership. India had announced the creation of a CDRI soon after the Asian Ministerial Conference on Disaster Risk Reduction, which was held in New Delhi in 2016.

### Global Efforts

Various international agreements have also reiterated the importance and long-term benefits of investing in resilient infrastructure. The Sendai Framework for Disaster Risk Reduction (SFDRR), 2015-2030, which is the first major agreement of the post-2015 development agenda, identifies investing in Disaster Risk Reduction (DRR) for resilience and to build back better in reconstruction as priorities for action towards reducing disaster risk. Similarly, Goal 9 of the Sustainable Development Goals (SDGs) recognizes disaster resilient infrastructure as a crucial driver of economic growth and development.



# SEVEN IMPORTANT CONCEPTS THROUGH GRAPHICS

## 1. South China Sea



### Key Facts

- South China Sea is the largest marginal sea of the Western Pacific.
- South China Sea is the arm of the Western Pacific Ocean that borders the Southeast Asian mainland.
- It is bounded on the Northeast by the Taiwan Strait (by which it is connected to the East China Sea); on the East by Taiwan and the Philippines; on the Southeast and South by Borneo, the Southern limit of the Gulf of Thailand and the East coast of the Malay Peninsula; and on the West and North by the Asian mainland.
- The Southern boundary of the South China Sea is a rise in the seabed between Sumatra and Borneo and the Northern boundary stretches from the Northernmost point of Taiwan to the coast of Fujian province, China, in the Taiwan Strait.

## 2. Black Sea



### Key Facts

- This marginal sea of the Atlantic Ocean, located between Eastern Europe and Western Asia
- It is bordered by Ukraine to the north, Russia to the northeast, Georgia to the east, Turkey to the south, and Bulgaria and Romania to the west.
- It is surrounded by the Pontic, Caucasus and Crimean Mountains in the South, East and North respectively. It is also constrained by Strandzha mountains to the Southwest and Dobrogea Plateau to the Northwest.
- The Black Sea connects with the Mediterranean Sea through the Bosphorus Strait, and then through the Sea of Marmara and the Dardanelles Strait. The Black sea also links with the Aegean Sea and the Sea of Crete before meeting the Mediterranean.
- It is also a meeting point of a number of rivers such as the Danube, Southern Bug, Dnieper, Rioni and Dniester.

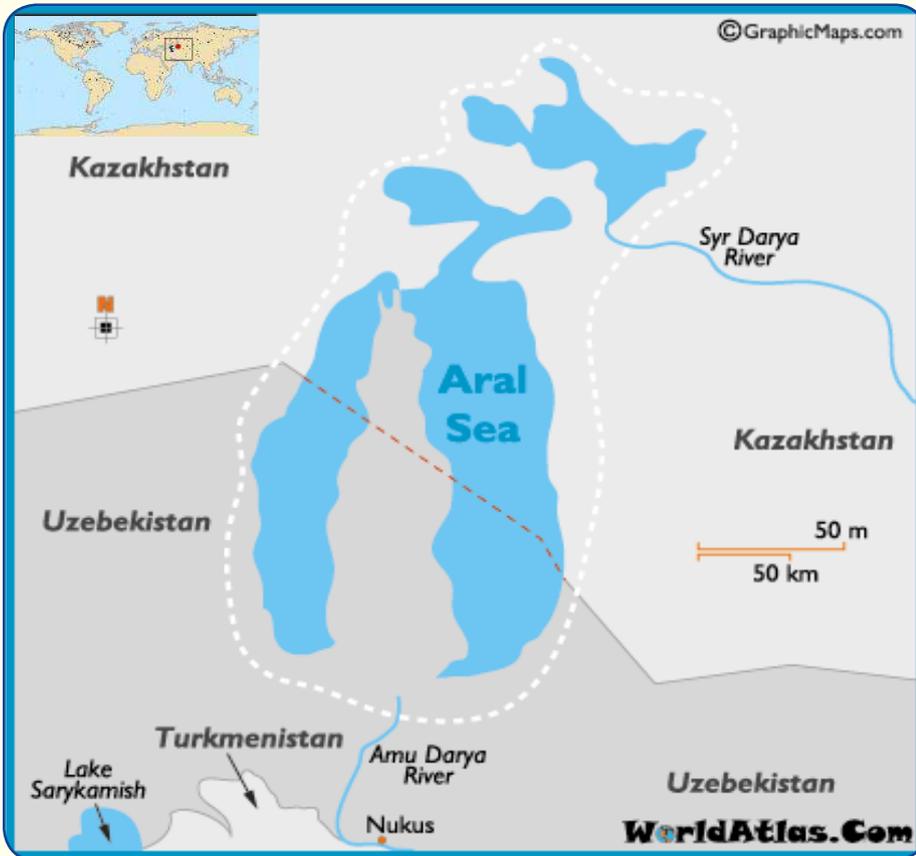
## 3. Red Sea

### Key Facts

- The Red Sea is a strip of water and an inlet of the Indian Ocean occupying the area separating the continent of Africa from Asia.
- It is linked to the ocean on the south via the Bab el Mandeb strait and the Gulf of Aden.
- The Northern portion of the Red Sea is the Gulf of Suez which links to the famous Suez Canal.
- Yemen and Saudi Arabia border the Red Sea on the Eastern shore.
- Four African countries border the Red Sea on the western side namely Egypt to the West and North, and Sudan, Djibouti & Eritrea to the West.
- Red Sea waters get exchanged with the waters of Indian Ocean and the Arabian Sea via the Gulf of Aden. The Red Sea is one of the saltiest seas of the world because of its high evaporation.



**4. Aral Sea**



- Key Facts**
- Aral Sea is a Salt Lake, which is present between Kazakhstan (South-West) and Uzbekistan (North-West).
  - It cannot drain its waters into some sea or river i.e., it is an endorheic basin (any waterbody which doesn't drain its water but uses evaporation method to maintain the water balance).
  - It receives its water from only two rivers, Syr Darya and Amu Darya. These two rivers are, like Aral Sea, endorheic basins.
  - The Aral Sea area is characterized by a desert-continent climate that features wide-ranging diurnal air temperatures, cold winters, hot summers, and sparse rainfall.
  - The Aral Sea is disappearing (evaporating) and is today almost totally polluted by fertilizer and pesticides runoff, weapon testing among others.
  - The Aral Sea shrinking has been referred to as the worst environmental disaster on Earth.

**5. Sea of Azov**



- Key Facts**
- It forms a northern extension of the Black Sea, to which it is linked on the south by the Kerch Strait.
  - It is located on the Southern coastlines of Russia and Ukraine.
  - The Don and Kuban rivers feed fresh water into the sea. The rivers also discharge vast quantities of silt (especially the Don).
  - The Kerch Strait is the only connection between the Black Sea and the Sea of Azov, and the only way to reach two important Ukrainian ports, Mariupol and Berdiansk.
  - The climate of the Azov Sea is considered to be continental. It has hot and dry summers and cold winters. Winds from Siberia can reduce the temperature to -30 degrees Celsius in the fall and winter.

## 6. Baltic Sea

### Key Facts

- Baltic Sea is the arm of the North Atlantic Ocean, extending Northward from the latitude of Southern Denmark almost to the Arctic Circle and separating the Scandinavian Peninsula from the rest of continental Europe.
- Nine countries surround the Baltic Sea - Denmark, Estonia, Finland, Germany, Latvia, Lithuania, Poland, Russia and Sweden.
- The Baltic region includes eight of the 28 European Union member states. The Baltic Sea provides a critical connection between the EU and the Russian Federation.
- In the North, above the Aland Islands, the Baltic Sea is referred to as the Gulf of Bothnia. In the East, the Gulf of Finland connects the Baltic Sea to St. Petersburg, Russia. In the South and Southeast it forms two small gulfs, including the Gulf of Gdansk and the Gulf of Riga.



## 7. Caspian Sea



### Key Facts

- The Caspian Sea is located in the middle of the Eurasian supercontinent, between the Caucasus Mountains and the Central Asian Steppe region.
- It is the largest enclosed inland body of water on Earth by area, variously classed as the world's largest lake or a full-fledged sea.
- It is in an endorheic basin (it has no outflows) located between Europe and Asia.
- The sea is bordered in the Northeast by Kazakhstan, in the Southeast by Turkmenistan, in the South by Iran, in the Southwest by Azerbaijan and in the Northwest by Russia.
- It receives the water from Volga, Ural, Emba, Kura and Terek rivers.
- It has a large embayment on the shore of Turkmenistan, namely Kara Bogaz Gol.
- The Caspian Sea, like the Aral Sea, Black Sea, and Lake Urmia, is a remnant of the ancient Paratethys Sea.



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## AN INTRODUCTION

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Quite a large number of students desirous of building a career for themselves are absolutely less equipped for the fairly tough competitive tests they have to appear in. Several others, who have a brilliant academic career, do not know that competitive exams are vastly different from academic examination and call for a systematic and scientifically planned guidance by a team of experts. Here one single move invariably put one ahead of many others who lag behind. Dhyeya IAS is manned with qualified & experienced faculties besides especially designed study material that helps the students in achieving the desired goal.

Civil Services Exam requires knowledge base of specified subjects. These subjects though taught in schools and colleges are not necessarily oriented towards the exam approach. Coaching classes at Dhyeya IAS are different from classes conducted in schools and colleges with respect to their orientation. Classes are targeted towards the particular exam. Classroom guidance at Dhyeya IAS is about improving the individual's capacity to focus, learn and innovate as we are comfortably aware of the fact that you can't teach a person anything you can only help him find it within himself.

## DSDL Prepare yourself from distance

Distance learning Programme, DSDL, primarily caters the need for those who are unable to come to metros for economic or family reason but have ardent desire to become a civil servant. Simultaneously, it also suits to the need of working professionals, who are unable to join regular classes due to increase in work load or places of their posting. The principal characteristic of our distance learning is that the student does not need to be present in a classroom in order to participate in the instruction. It aims to create and provide access to learning when the source of information and the learners are separated by time and distance. Realizing the difficulties faced by aspirants of distant areas, especially working candidates, in making use of the institute's classroom guidance programme, distance learning system is being provided in General Studies. The distance learning material is comprehensive, concise and exam-oriented in nature. Its aim is to make available almost all the relevant material on a subject at one place. Materials on all topics of General Studies have been prepared in such a way that, not even a single point will be missing. In other words, you will get all points, which are otherwise to be taken from 6-10 books available in the market / library. That means, DSDL study material is undoubtedly the most comprehensive and that will definitely give you added advantage in your Preliminary as well as Main Examination. These materials are not available in any book store or library. These materials have been prepared exclusively for the use of our students. We believe in our quality and commitment towards making these notes indispensable for any student preparing for Civil Services Examination. We adhere all pillars of Distance education.

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