

PERFECT 7

WEEKLY

CURRENT AFFAIRS

August: 2019 / Issue-03

CLIMATE CHANGE AND LAND

A Special Report of IPCC

- State to Union Territory : Special Reference to Jammu & Kashmir
- The Consumer Protection Act, 2019 : An Introduction
- Growing Tensions between Hong Kong and Mainland China
- Slowdown in Automobile Sector and Its Impact
- Indigenous Languages : Need Protection and Promotion
- Prevention of Money Laundering Act : Getting Stricter



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**MUKHERJEE NAGAR
(DELHI)**

GENERAL STUDIES
Pre-cum-Mains
16 AUG | 8:30 AM

**OLD RAJENDRA NAGAR
(DELHI)**

GENERAL STUDIES
Pre-cum-Mains
23 AUG | 10:30 AM

**LAXMI NAGAR
(DELHI)**

GENERAL STUDIES
IAS REGULAR BATCH
13 AUG | 10:30 AM
IAS WEEKEND BATCH
17 AUG | 11 AM
PCS BATCH
13 AUG | 7:30 AM
UP PCS TARGET FOR PRE
22 AUG | 6 PM

**PRAYAGRAJ
(ALLAHABAD)**

GENERAL STUDIES
Pre-cum-Mains
19 AUG | 8 AM

**LUCKNOW
(ALIGANJ)**

GENERAL STUDIES
Pre-cum-Mains
19 AUG | 6 PM

**LUCKNOW
(GOMTI NAGAR)**

GENERAL STUDIES
Pre-cum-Mains
19 AUG | 6 PM
IAS WEEKEND BATCH
17 AUG | 5:30 PM

LIVE STREAMING

GENERAL STUDIES
IAS REGULAR BATCH
13 AUG | 10:30 AM
IAS WEEKEND BATCH
17 AUG | 11 AM
PCS BATCH
13 AUG | 7:30 AM

GREATER NOIDA

GENERAL STUDIES
Pre-cum-Mains
13 AUG | 3:30 PM

BHUBANESWAR

GENERAL STUDIES
Pre-cum-Mains
**26 AUG
7:30 AM & 6 PM**

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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.

The rigorous syllabi not only instills in them, a passion for knowledge but also attempts to teach them how to apply that knowledge in real-life situations. The programmes lay emphasis on well-rounded personality development of the students and also in inculcating the values of honesty and integrity in them.

Vinay Kumar Singh
CEO and Founder
Dhyeya IAS



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.

Our brand of education has broad horizons as we believe in exposure. Our students are encouraged to widen their knowledge base and study beyond the confinements of the syllabus. We aim to lend a gentle guiding hand to make our students recognize their inner potential and grow on their own accord into stalwarts of tomorrow's society.

Q H Khan
Managing Director
Dhyeya IAS

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

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Our other initiative



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by Mr. Qurban Ali
(Ex. Editor Rajya Sabha, TV) & by Team Dhyeya IAS
(Broadcasted on YouTube & Dhyeya-TV)

SEVEN IMPORTANT ISSUES

1. CLIMATE CHANGE AND LAND : A SPECIAL REPORT OF IPCC

Why in News?

The Intergovernmental Panel on Climate Change (IPCC) approved and accepted "Climate Change and Land", an IPCC special report on climate change, desertification, land degradation, sustainable land management, food security, and greenhouse gas fluxes in terrestrial ecosystems" at its 50th Session held on 2 – 7 August 2019. It is one of three special reports that the IPCC is preparing during the current Sixth Assessment Report cycle.

Introduction

According to the report, the land provides the "food, feed, fibre, fuel and freshwater" without which human society and its economy "could not exist". This provision is under threat from rising global temperatures and "unprecedented" rates of land and freshwater exploitation in recent decades.

Land must remain productive to maintain food security as the population increases and the negative impacts of climate change on vegetation increase. This means there are limits to the contribution of land to addressing climate change, for instance through the cultivation of energy crops and afforestation. It also takes time for trees and soils to store carbon effectively. Bioenergy needs to be carefully managed to avoid risks to food security, biodiversity and land degradation. Desirable outcomes will depend on locally appropriate policies and governance systems.

Intergovernmental Panel on Climate Change

The IPCC provides regular assessments of the scientific basis of climate change, its impacts and future risks, and options for adaptation and mitigation. Created in 1988 by the World Meteorological Organization (WMO) and the United Nations Environment Programme (UNEP), the objective of the IPCC is to provide governments at all levels with scientific information that they can use to develop climate policies. IPCC reports are also a key input into international climate change negotiations.

Key Highlights of the Report

The report by the IPCC presents the most recent evidence on how the different uses of land — forests, agriculture, urbanisation — are affecting and getting affected by climate change.

- ◆ Land provides the principal basis for human livelihoods and well-being including the supply of food, freshwater and multiple other ecosystem services, as well as biodiversity. Human use directly affects more than 70% (likely 69-76%) of the global, ice-free land surface. Land also plays an important role in the climate system.
- ◆ Since the pre-industrial period, the land surface air temperature has risen nearly twice as much as the global average temperature. Climate change, including increases in frequency and intensity of extremes, has adversely impacted food security and terrestrial

ecosystems as well as contributed to desertification and land degradation in many regions.

- ◆ Agriculture, Forestry and Other Land Use (AFOLU) activities accounted for around 13% of CO₂, 44% of methane (CH₄) and 82% of nitrous oxide (N₂O) emissions from human activities globally during 2007-2016.
- ◆ Changes in land conditions, either from land-use or climate change, affect global and regional climate. At the regional scale, changing land conditions can reduce or accentuate warming and affect the intensity, frequency and duration of extreme events.
- ◆ Climate change creates additional stresses on land, exacerbating existing risks to livelihoods, biodiversity, human and ecosystem health, infrastructure, and food system. Some regions will face higher risks, while some regions will face risks previously not anticipated. Cascading risks with impacts on multiple systems and sectors also vary across regions.
- ◆ The level of risk posed by climate change depends both on the level of warming and on how population, consumption, production, technological development, and land management patterns evolve. Pathways with higher demand for food, feed, and water, more resource-intensive consumption and production, and more limited technological improvements

in agriculture yields result in higher risks from water scarcity in drylands, land degradation, and food insecurity.

Climate Change and Land Use, Agriculture and Food Security

The IPCC in its latest report examines the relationship between climate change and land use, agriculture and food security. The report notes that the effects of climate change are already making food more costly and less nutritious and are worsening food shortages.

Land - A Critical Resource: The report finds that the world is best placed to tackle climate change when there is an overall focus on sustainability. Land plays an important role in the climate system. Agriculture, forestry and other types of land use account for 23% of human greenhouse gas emissions. At the same time, natural land processes absorb carbon dioxide equivalent to almost a third of carbon dioxide emissions from fossil fuels and industry. Land already in use could feed the world in a changing climate and provide biomass for renewable energy, but early, far-reaching action across several areas is required.

Land Warming Faster: About 30% of the Earth's surface is land. But the report says that the land is warming two times faster than the planet as a whole. While heat-trapping gases are causing problems in the atmosphere, land has been less talked about as a part of climate change. The way we use land is both part of the problem and also part of the solution. Sustainable land management can help secure a future that is comfortable.

Land Degradation: The report said climate change has worsened land degradation. It has caused deserts to spread and permafrost to partly melt, and made forests more easily harmed by fire, disease and lack of water.

Desertification is land degradation in arid, semi-arid and dry sub-humid areas, collectively known as drylands, resulting from many factors, including human activities and climatic variations. The range and intensity of desertification have increased in some dryland areas over the past several decades.

Agriculture and Forestry: Agriculture and forestry together account for about 23% of the heat-trapping gases that are warming the Earth. It does not include energy costs, food transportation and packaging. With those activities added, the amount grows to 37%. But scientists also note that land is a good carbon "sink." In other words, it can suck heat-trapping gases out of the air. From 2007 to 2016, for example, agriculture and forestry each year put 5.2 billion metric tons of carbon dioxide into the air. But the land pulled 11.2 billion metric tons out of it. Carbon dioxide is a main heat-trapping gas. The total emissions from land are increasing, especially because of deforestation in places such as Brazil, Colombia and Peru.

Less-nutritious Food: Scientists have long believed that one of the few good things about higher levels of carbon dioxide is that plants grow well in such conditions. But many studies show that the high levels of carbon dioxide reduce protein and nutrients in many crops. For example, the studies show that high levels of carbon in the air cause wheat to have six to 13% less protein, four to seven per cent less zinc and eight percent less iron.

Food Security: The IPCC also warned of more harmful effects to the global food supply as extreme weather becomes more common. It predicts an increase of 7.6% in cereal prices by 2050. Higher food prices, the report said, lead to an increased risk of hunger.

Adaptation and Mitigation

Changing Farming, Changing diets: The report noted that better, smarter farming methods could reduce carbon levels by up to 18% of current emission levels by 2050. The report also suggested ways that carbon emissions could be reduced further. "Balanced diets featuring plant-based foods, such as coarse grains, legumes, fruits and vegetables, and animal-sourced food produced sustainably in low greenhouse gas emission systems, present major opportunities for adaptation to and limiting climate change. More plant-based diets also would free up several million square kilometers of land by 2050. There are certain kinds of diets that have a lower carbon footprint and put less pressure on land.

Reducing Food Waste: The report said that reducing food waste is an important part of fighting climate change. The report noted that almost one-third of food produced is lost or wasted. The causes of food loss and waste differ greatly between developed and developing countries. Between 2010 and 2016, worldwide food waste accounted for 8 to 10% of heat-trapping emissions. Reducing food waste would reduce emissions and improve food security.

Land degradation: Improving capacities, providing higher access to climate services, including local level early warning systems, and expanding the use of remote sensing technologies are high return investments for enabling effective adaptation and mitigation responses that help address desertification.

Land and Climate Change: Policies that are outside the land and energy domains, such as on transport and environment, can also make a critical difference to tackling climate change. Acting early on these domains is more cost-effective as it avoids losses.

Sustainability: Sustainability in land management, agricultural intensification, production and consumption patterns result in reduced need for agricultural land, despite increases in per capita food consumption. This land can instead be used for reforestation, afforestation, and bioenergy.

Policy Response Options

- ◆ Appropriate design of policies, institutions and governance systems at all scales can contribute to land-related adaptation and mitigation while facilitating the pursuit of climate-adaptive development pathways.
- ◆ Policies that operate across the food system, including those that reduce food loss and waste and influence dietary choices, enable more sustainable land-use management, enhanced food security and low emissions trajectories. Such policies can contribute to climate change adaptation and mitigation, reduce land degradation, desertification

and poverty as well as improve public health.

- ◆ The adoption of sustainable land management and poverty eradication can be enabled by improving access to markets, securing land tenure, factoring environmental costs into food, making payments for ecosystem services, and enhancing local and community collective action.
- ◆ The effectiveness of decision-making and governance is enhanced by the involvement of local stakeholders (particularly those most vulnerable to climate change including indigenous peoples and local communities, women, and the poor and marginalised) in the selection, evaluation, implementation and monitoring of policy instruments for landbased climate change adaptation and mitigation.

Way Forward

There is real potential here through more sustainable land use, reducing over-consumption and waste of food,

eliminating the clearing and burning of forests, preventing over-harvesting of fuelwood, and reducing greenhouse gas emissions, thus helping to address land related climate change issues.

Further, some strategies, such as protecting wetlands and mangroves from development, will provide benefits immediately. Others, such as restoring forests and degraded soils, will take longer to deliver. But the important point is that framing the problem in this way spotlights possibilities for more than just a single future satisfying a single goal.

Overall, this special report has provided valuable strategies for managing Earth's limited resources, maintaining a livable environment and addressing the long-term effects of human actions on Earth's natural systems.

General Studies Paper- III

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



2. STATE TO UNION TERRITORY : SPECIAL REFERENCE TO JAMMU & KASHMIR

Why in News?

The Centre revoked Jammu and Kashmir's (J&K) special status and brought in the J&K Reorganisation Bill, 2019 which splits the state into two separate Union Territories (UTs) - Jammu and Kashmir, which will have a legislature and Ladakh, without a legislature.

Introduction

India's arid mountainous desert region—Ladakh—was granted an identity that now sets it apart geographically, administratively and demographically. In bifurcating the state of J&K and scrapping special

status granted to it, the Union government has created India's first Buddhist dominated UT with a dominant Buddhist population of 1.33 lakh out of a total of 2.74 lakh.

Till now India has 29 states and 9 UTs. But, new India has two more UTs and one less state. It was observed by States Reorganization commission (1956) economically unbalanced, financially weak, and administratively and politically unstable territories can't survive as separate administrative units without depending heavily on the Union government. Considering all the reasons UT was formed. Andaman and Nicobar Island was the first UT of

India, Chandigarh is the joint capital of Punjab and Haryana state of India.

History of Union Territories

The concept of a 'Union Territory' is unique to India. First introduced in the States Reorganisation Act of 1956, the term refers to those territories that were too small to be independent or too significantly different (economically, culturally or geographically) to be merged with the states that surrounded them. These territories were to be administered directly by the Centre. The State Reorganisation Commission (SRC) was inspired by the "major and minor provinces" that existed at the

“close of the 18th century”. These were managed by governors and chief commissioners and the central government respectively.

Initially, the Constitution recognised four different categories of territories in Schedule 1: Former British India provinces (Part A), princely states (Part B), chief commissioner provinces (Part C) and the Andaman and Nicobar Islands (part D). When the states were reorganised, Part D became the basis for UTs. During the discussion on reorganisation of states in 1956, the States Reorganisation Commission recommended creation of a different category for these territories since they neither fit the model of a state nor do they follow a uniform pattern when it comes to governance.

The SRC's Vision of Union Territories

When debating the case for granting UTs statehood, the State Reorganisation Commission (SRC) seems to have taken an overtly instrumentalist view of the value of democratic governance. The SRC's primary concern was that these territories, being small and at the early stages of their development, depended on substantial financial aid from the Centre. Therefore, above all else, they were not as financially viable as states. Moreover, from the experience of certain Part C states that had an elected legislature since 1951, the SRC argued that their “democratic experiment” had proved to be too costly, administratively without any rapid economic and social progress. Security considerations were cited as well in the case of Manipur.

Nevertheless, the SRC strongly favoured the integration of these UTs with nearby states at an opportune time, in case their people seek a fully democratic form of government.

The SRC's recommendations paved the way for the Central government to create India's first six UTs (against just

three recommended by SRC) in 1956: Delhi, Andaman & Nicobar Islands, Lakshwadeep, Manipur, Tripura and Himachal Pradesh. Over the next two decades, several more small territories were recognised as UTs — all for different reasons, including the integration of French and Portuguese colonies in the early 1960s.

Jammu and Kashmir as UT

The state of J&K would be bifurcated to two UTs - one comprising of J&K with a legislative assembly like Puducherry and another Ladakh comprising of the Kargil and Leh districts but without a legislature.

Both would be headed by an Administrator to be designated as Lieutenant Governor (LG). In addition to normal powers, the LG would be empowered to “act in his discretion” in matters related to All India Services and Anti Corruption Bureau (ACB) - which have been a contentious issue between the National Capital Territory (NCT) of Delhi and central government. From now on, like other state legislatures, the term of the UT of J&K would be for five years - from six years. The Legislative Council would be abolished. The number of seats to be filled through direct elections would be 107, which will be further enhanced to 114 after a delimitation exercise is carried out.

Ladakh as UT

The Ladakh region has held great geostrategic importance down history. Yet, it has received stepmotherly treatment from the now-suspended J&K government, despite occupying some 60% of the erstwhile state's geographical area. Now with the passage of the J&K Reorganisation Act, 2019, Ladakh will become separate UT without a legislature and will consist of two districts ie. Kargil and Leh. With over 70% Buddhist, it will be the first Indian UT with a Buddhist majority.

However, Ladakh's demography is complicated. While the Leh region is predominantly Buddhist (66%), the Kargil area is dominated by Shia Muslims.

Further, the passes of Ladakh connect Central Asia, South Asia and China, and the region is cut off from the rest of India for six months during winter. The tribes here have limited means of livelihood, poor roads, impossible telecom and internet connectivity, undeveloped markets for their produce and low employment opportunities. The proximity of the India-Pakistan-China border, and the ubiquitous presence of Indian Army and paramilitary forces, underlines not only Ladakh's strategic sensitivity, but also its people's vulnerability.

Tribes constitute 90% of the population of Ladakh — made up of the districts of Leh and Kargil. Gujjars, Bakarwals, Bots, Changpas, Baltis and Purigpas have played an important role in various wars that have been fought, and have been displaced and disturbed by border tensions. With Ladakh as a UT, humane laws such as the Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) Act, and the vigilance of national watchdogs, like the National Commission for Scheduled Tribes (NCST), can be duly applicable to safeguard the welfare of the tribes of this region. Very few of tribal Ladakh's youth have travelled beyond Kargil and Leh. Visits to different parts of India to familiarise them with developments elsewhere could be organised to help expand their knowledge horizons and facilitate their integration into the national mainstream.

Governance: State vs Union Territory

When talking about the difference between a state and a UT, a state is a division under Indian constituency, which has a separate government. States are explained as the

administrative unit that has its elected government, which has the right to frame its laws. It has its own legislative assembly and the Chief Minister, for administration. The Governor acts as the representative of the President, in states. There is a distribution of sovereign legislative and executive powers between the Centre and state, regarding the territory of that state.

On the other hand, UTs are ruled directly by the Central government and has a Lieutenant Governor as an administrator, who is the representative of the President of India and appointed by the Central government. UTs have no representation in the Rajya Sabha except Delhi and Puducherry. UT is a small administrative unit that is ruled by the Union. The UTs are controlled and administered directly by the Central government.

UTs: Constitutional Status

- The Union Territories are specified in Schedule I Part II of the Constitution of India.
- These territories are administered in accordance with the provisions of Article 239 to 241 of the Constitution of India.
- Under the Government of India (Allocation of Business) Rules 1961, Ministry of Home Affairs is the nodal Ministry for all matters of Union territories relating to Legislation, Finance & Budget, Services and appointment of Lt. Governors and Administrators.
- Every Union territory is administered by an Administrator appointed by the President under Article 239 of the Constitution of India.
- In Andaman & Nicobar Islands, Puducherry and Delhi, administrator is called Lt. Governor, while in Chandigarh, Dadra & Nagar Haveli, Daman & Diu and Lakshadweep he/she is known as Administrator.

Power of Union Territories

UTs are administered by the President acting to such extent, as he thinks fit, through an Administrator appointed by him. Administrators of Andaman and

Nicobar Islands, Delhi and Puducherry are designated as Lieutenant Governors. The Governor of Punjab is concurrently the Administrator of Chandigarh. The Administrator of Dadra and Nagar Haveli is concurrently the Administrator of Daman and Diu. Lakshadweep has a separate Administrator.

The NCT of Delhi and UT of Puducherry each has a legislative assembly and council of ministers. Legislative assembly of UT of Puducherry may make laws with respect to matters enumerated in List II or List III in the Seventh Schedule of the Constitution in so far as these matters are applicable in relation to the UT. The legislative assembly of NCT of Delhi has also these powers with the exceptions that Entries 1, 2 and 18 of the List II are not within the legislative competence of the legislative assembly. Certain categories of Bills, however, require the prior approval of the Central government for introduction in the legislative assembly. Some Bills, passed by the legislative assembly of the UT of Puducherry and NCT of Delhi are required to be reserved for consideration and assent of the President.

Extent of Legislative Power for Jammu and Kashmir

The Jammu and Kashmir Reorganisation Bill, 2019 paves the way for formation of the UT of J&K. It will join two other UTs — NCT of Delhi and Puducherry — which, through Article 239 A of the Constitution, have a legislative assembly to enact laws on certain subjects and a Council of Ministers headed by a Chief Minister to aid and advise the Lieutenant Governor on subjects related to such legislation. For subjects outside the purview of the assembly, the Lieutenant Governor does not need the aid and advice of the Chief Minister.

Section 13 of the Bill states that the provisions contained in Article 239 A of the Constitution that are applicable to UT of Puducherry shall also apply to the UT of J&K. The UT Assembly has the power to enact laws on matters under the State List and the Concurrent List, barring subjects that are exclusively under the ambit of the Union government.

In the J&K Bill, Section 32 proposes that the assembly can make laws on any subjects in the State and Concurrent lists except on state subjects relating to “public order” and “police”. Therefore, all laws on these two subjects will be directly under the Centre. This is the case in Delhi, too.

In Delhi, by insertion of Article 239AA and by virtue of the Sixty-ninth Constitutional Amendment passed by Parliament, the Assembly cannot legislate on matters in entry 18 of the State List, which is land. In J&K, the Assembly can do so.

Further, Section 53(2)(iii) of the Bill states that the Lieutenant Governor shall, in the exercise of his functions, act in his discretion, in matters related to “All India Services and Anti-Corruption Bureau”. Therefore, all appointments and other administrative matters related to the ACB will be directly under the Lieutenant Governor.

In addition to it, Part XIII and Section 88(4) of the Bill make it clear that the Lieutenant Governor will have discretionary powers relating to composition, strength and allocation of officers of the Indian Administrative Service, Indian Police Service and Indian Forest Service.

Way Forward

With the President's assent to Jammu and Kashmir Reorganisation Bill, 2019, two UTs: Ladakh and J&K will officially come into existence on October 31, coinciding with the birth anniversary of the Iron Man of India. The Parliament

had earlier footed the proposal of bifurcating the culturally and geographically diverse and politically sensitive state. This splitting up of J&K state is definitely a very daring move which is bound to have far-reaching consequences as it will politically reconfigure the region. The purpose of this split is primarily to contain and eradicate the protracted militancy in Kashmir. But, on the less-talked-about side, there are more pragmatic reasons to have specific approaches to specific regions for optimal function. As it is in the case of UTs, law and order is the responsibility of the Central government. In the composite J&K state inclusive of Ladakh, the valley-based (much smaller in proportion)

politics unfairly dominated the politics and political status of the entire state; meaning thereby that visibility was virtually denied to the non-Kashmir entities of the state. Ladakh region was for long in want of the UT status but could not assert its demand due to dearth of numbers.

Now that the bifurcation has been mandated, a more methodical approach to the development and governance of India's Northern most region can be undertaken. Fresh thinking is required especially to bring about a profound change in perception. It is time to bring about a change in perception about the functioning and responsibilities of the new administrative units.

General Studies Paper- I

Topic: Post - independence consolidation and reorganization within the country.

General Studies Paper- II

Topic: Functions and responsibilities of the Union and the States, issues and challenges pertaining to the federal structure, devolution of powers and finances up to local levels and challenges therein.

Topic: Parliament and State Legislatures - structure, functioning, conduct of business, powers & privileges and issues arising out of these.

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3. THE CONSUMER PROTECTION ACT, 2019 : AN INTRODUCTION

Why in News?

The President gave his assent to the landmark Consumer Protection Bill, 2019 which aims to protect the rights of consumers by establishing authorities for timely and effective administration and settlement of consumers' dispute. The new Act will replace the more than three decades old Consumer Protection Act, 1986.

Introduction

Consumerism is a movement that promotes the interests of buyers of goods and services. Its main aim is to protect the consumer from unsafe or low quality of products, fraudulent advertising, labeling, packing and business practices that limits competition. It promotes adequate information about the products. So that consumer can take right decision in purchasing goods and services. It also tries to inform consumers of the effective means of getting compensation for damage or inconvenience caused

by defective products and services. Due to increasing standards of life style, various consumer distresses like the lapses in the services offered by various utilities the air lines, railways, telecommunications, electricity board, nursing homes etc. are growing.

It is the wholesalers and middlemen who indulge in illegal activities like dumping of goods to create artificial scarcity and raise the prices of commodities which will increase their profits. So, consumerism is a national problem affecting every section of the society such as men and women, young or old and youth or child. Hence, consumer protection is a form of social action which will be designed to achieve the well being of the one or group within a society. There is a need to extend consumerism in India. It encompasses the set of activities of government business enterprise and independent consumer organizations that are designed to protect the rights and interests of consumers.

Consumer Rights

Consumer rights is an insight into what rights consumer holds when it comes to seller which provide the goods.

- ◆ **Right to Safety:** It means right to be protected against the marketing of goods and services, which are hazardous to life and property. Before purchasing, consumers should insist on the quality of the products as well as on the guarantee of the products and services.
- ◆ **Right to be Informed:** It means right to be informed about the quality, quantity, potency, purity, standard and price of goods so as to protect the consumer against unfair trade practices.
- ◆ **Right to Choose:** It means right to be assured, wherever possible of access to variety of goods and services at competitive price. This right can be better exercised in a competitive market where a variety of goods are available at competitive prices

- ◆ **Right to be Heard:** It means that consumer's interests will receive due consideration at appropriate forums. It also includes right to be represented in various forums formed to consider the consumer's welfare.
- ◆ **Right to Seek Redressal:** It means right to seek redressal against unfair trade practices or unscrupulous exploitation of consumers. It also includes right to fair settlement of the genuine grievances of the consumer.
- ◆ **Right to Consumer Education:** It means the right to acquire the knowledge and skill to be an informed consumer throughout life. Ignorance of consumers, particularly of rural consumers, is mainly responsible for their exploitation.

Consumer Protection Laws in India

The Consumer Protection Act, 1986 enforces rights of consumers and provides for redressal of complaints at the district, state and national level. Such complaints may be regarding defects in goods or deficiency in services. The Act also recognises offences such as unfair trade practices, which include providing false information regarding the quality or quantity of a good or service, and misleading advertisements.

Over the years, there have been challenges in the implementation of the Act. A high number of consumers were unaware of their rights under the Act. While the disposal rate of consumer cases was high (about 90%), the time taken for their disposal was long. It took 12 months on an average to resolve a consumer case. Also, the Act does not address consumer contracts between a consumer and manufacturer that contain unfair terms. In this context, the Law Commission of India had recommended that a separate law be

enacted and presented a draft Bill in relation to unfair contract terms. In 2018, a Bill to amend the 1986 Act was introduced to enable consumers to file online complaints, and against unfair terms in a contract. However, the Bill lapsed in Rajya Sabha after dissolution of Lok Sabha.

The Consumer Protection Act, 2019

The latest Act provides a better mechanism to dispose consumer complaints in a speedy manner and will help in disposal of large number of pending cases in consumer courts across the nation. Union Minister of Consumer Affairs, Food and Public Distribution, Ramvilas Paswan stated that this Act was a long pending legislation and all the recommendations of the Parliamentary Standing Committee were incorporated in the Bill except for five recommendations. He also assured all the members of Parliament that their suggestions would be incorporated in the rules to the extent possible within the legal framework.

The Act, among other things, proposes setting up of a Central Consumer Protection Authority (CCPA) to promote, protect and enforce the rights of consumers as a class. The CCPA would make interventions to prevent consumer detriment arising from unfair trade practices. The agency can also initiate class action, including enforcing recall, refund and return of products.

The new Act also envisages simplified dispute resolution process. It has provision for mediation and e-filing of cases. For the first time there will be an exclusive law dealing with 'product liability'. A manufacturer or product service provider or product seller will now be responsible to compensate for injury or damage caused by defective product or deficiency in services.

Additional swift executive remedies are proposed in the Bill

through CCPA. There are provisions for deterrent punishment to check misleading advertisements and adulteration of products. The Act also enables regulations to be notified on e-commerce and direct selling with focus on protection of interest of consumers.

Key Features of the 2019 Act

The 2019 Act replaced the Consumer Protection Act, 1986. It enforced consumer rights and provides a mechanism for redressal of complaints regarding defect in goods and deficiency in services.

- ◆ A consumer is defined as a person who buys any good or avails a service for a consideration. It does not include a person who obtains a good for resale or a good or service for commercial purpose. It covers transactions through all modes including offline, and online through electronic means, teleshopping, multi-level marketing or direct selling.
- ◆ Consumer Disputes Redressal Commissions will be set up at the district, state and national levels for adjudicating consumer complaints. Appeals from the district and state commissions will be heard at the next level and from the National Commission by the Supreme Court.
- ◆ The new Act sets up a Central Consumer Protection Authority to promote, protect and enforce consumer rights as a class. It can issue safety notices for goods and services, order refunds, recall goods and rule against misleading advertisements.



Comparison of the 1986 Act with the 2019 Act		
Provision	1986 Act	2019 Act
Ambit of law	All goods and services for consideration. Free and personal services are excluded.	All goods and services, including telecom and housing construction, and all modes of transactions (online, teleshopping, etc.) for consideration. Free and personal services are excluded.
Unfair trade practices*	Includes six types of such practices, like false representation, misleading advertisements.	Adds three types of practices to the list, namely: (i) failure to issue a bill or receipt; (ii) refusal to accept a good returned within 30 days; and (iii) disclosure of personal information given in confidence, unless required by law or in public interest. Contests/ lotteries may be notified as not falling under the ambit of unfair trade practices.
Product liability	No provision.	Claim for product liability can be made against manufacturer, service provider, and seller. Compensation can be obtained by proving one of the several specified conditions in the Bill.
Unfair contracts	No provision.	Defined as contracts that cause significant change in consumer rights. Lists six contract terms which may be held as unfair.
Central Protection Councils (CPCs)	CPCs promote and protect the rights of consumers. CPCs established at the district, state, and national level.	Makes CPCs advisory bodies for promotion and protection of consumer rights. Establishes CPCs at the district, state and national level.
Regulator	No provision.	Establishes the Central Consumer Protection Authority (CCPA) to promote, protect, and enforce the rights of consumers as a class. CCPA may: (i) issue safety notices; (ii) pass orders to recall goods, prevent unfair practices, and reimburse purchase price paid; and (iii) impose penalties for false and misleading advertisements.
Pecuniary jurisdiction of Commissions	District: Up to Rs 20 lakh. State: Between Rs 20 lakh and up to Rs one crore. National: Above Rs one crore.	District: Up to Rs one crore. State: Between Rs one crore and up to Rs 10 crore. National: Above Rs 10 crore.
Composition of Commissions	District: Headed by current or former District Judge and two members. State: Headed by a current or former High Court Judge and at least two members. National: Headed by a current or former Supreme Court Judge and at least four members.	District: Headed by a President and at least two members. State: Headed by a President and at least four members. National: Headed by a President and at least four members.
Appointment	Selection Committee (comprising a judicial member and other officials) will recommend members on the Commissions.	No provision for Selection Committee. Central government will appoint through notification.
Alternate dispute redressal mechanism	No provision.	Mediation cells will be attached to the District, State, and National Commissions.
Penalties	If a person does not comply with orders of the Commissions, he may face imprisonment between one month and three years or fine between Rs 2,000 to Rs 10,000, or both.	If a person does not comply with orders of the Commissions, he may face imprisonment up to three years, or a fine not less than Rs 25,000 extendable to Rs one lakh, or both.
E-commerce	No provision.	Defines direct selling, e-commerce and electronic service provider. The central government may prescribe rules for preventing unfair trade practices in e-commerce and direct selling.

- ◆ If a consumer suffers an injury from a defect in a good or a deficiency in service, he may file a claim of product liability against the manufacturer, the seller, or the service provider.
- ◆ The new Act defines contracts as 'unfair' if they significantly affect the rights of consumers. It also defines unfair and restrictive trade practices.
- ◆ The 2019 Act also establishes Consumer Protection Councils at the district, state and national levels to render advice on consumer protection.
- ◆ The new Act calls upon the endorsers to exercise due diligence before they plunge into advertisements. Failure to do so will attract a penalty of Rs. 10-50 lakh and/or a ban from further endorsements for a period of 1-3 years. This is particularly important as in many cases celebrities (such as MS Dhoni in the Amrapali case or Amitabh Bachchan or Madhuri Dixit in the Maggi case) have drawn much flak for endorsing faulty goods and services.

How is the 2019 Act different from the 1986 Act?

The 2019 Act adds various provisions for consumer protection that were absent in the 1986 Act. Key among them are the provisions on product liability and unfair contracts. Under product liability, when a consumer suffers an injury, property damage or death due to a defect in a product or service, he can file a claim for compensation under product liability. The new Act outlines cases in which the product manufacturer, service provider and seller will be held guilty under product liability. Under the proposed law, to claim product liability, an aggrieved consumer has to prove any one of the conditions mentioned in the new act

with regard to a manufacturer, service provider and seller, as the case may be.

An unfair contract has been defined as a contract between a consumer and manufacturer/ service provider if it causes significant change in consumer rights. Unfair contracts cover six terms, such as payment of excessive security deposits in an arrangement, disproportionate penalty for a breach, and unilateral termination without cause. The consumer courts being set up under the new Act will determine contract terms to be unfair and declare them null and void.

Key Issues and Analysis

- ◆ The new Act sets up the Consumer Disputes Redressal Commissions as quasi-judicial bodies to adjudicate disputes. The new Act empowers the Central government to appoint members to these Commissions. The new Act does not specify that the Commissions will comprise a judicial member. If the Commissions were to have members only from the executive, the principal of separation of powers may be violated.
- ◆ The new Act empowers the Central government to appoint, remove and prescribe conditions of service for members of the district, state and National Consumer Disputes Redressal Commissions. The new Act leaves the composition of the Commissions to the Central government. This could affect the independence of these quasi-judicial bodies.
- ◆ Consumer Protection Councils will be set up at the district, state, and national level, as advisory bodies. The state and national councils are headed by Ministers in-charge of Consumer Affairs. The new Act does not specify whom the Councils will advise. If the Councils advise the government, it is unclear in what

capacity such advice will be given.

- ◆ Further, since many sectors have their own regulators, duplication or clashes between CCPA and these bodies may arise.

Conclusion

Even though several laws meant to protect consumers against such unfair trade practices, false and misleading advertisements continue to exploit the consumers. However, the new Act is commendable for its efforts to move further towards caveat venditor from the days of caveat emptor.

Consumer awareness through consumer education and actions by the government, consumer activists, and associations are needed the most to make consumer protection movement a success in the country. Positively, TV programmes have begun to discuss the problems of consumer protection and consumer's movement and a separate cell for consumer protection has been formed in the Ministry of Food and Supplies. Therefore, the domestic products should be of high quality to attract the interest and build the trust of consumers and the government should enact certain standards for the quality assurance of not only the domestic but also the imported products.

General Studies Paper- II

Topic: Government policies and interventions for development in various sectors and issues arising out of their design and implementation.

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.



4. GROWING TENSIONS BETWEEN HONG KONG AND MAINLAND CHINA

Why in News?

Several thousand people jammed Hong Kong's streets to thwart a proposed extradition law that would allow suspects to be sent to mainland China to face trial. Increasingly violent protests have plunged Hong Kong into its most serious political crisis for decades, because this series of demonstration has entered in 10th straight weekend of protests.

Introduction

Hong Kong is facing its "most severe situation" since its handover from British rule in 1997 following weeks of demonstrations. Protests have gripped Hong Kong since June 2019, sparked by highly controversial legislation to extradite those convicted of crimes to mainland China and Taiwan. However, the government has suspended the bill due to rising protest. But protesters argued that a suspension is not enough and are calling for the law to be scrapped completely.

Hong Kong, a former British colony in south eastern China, has long enjoyed a special status under the principal "one country, two systems". The Basic Law dictates that Hong Kong will retain its common law and capitalist system for 50 years after the handover in 1997. After Britain returned Hong Kong to China in 1997, the two countries agreed that it will be fully integrated with mainland China in 2047. Under Chinese rule, Hong Kong has been allowed to retain extensive freedoms. But there are fears that China is extending its influence over Hong Kong long before this deadline. Protesters see the latest move to try Hong Kong criminals under Chinese law as deeply problematic - in 2015, 99.9 per cent of those accused in China's courts were convicted. But there are other issues at stake too. Protesters

also believe their leader should be elected in a more democratic way that reflects the preference of the voters. The chief executive, Carrie Lam, is currently elected by a 1,200-member election committee - a mostly pro-Beijing body chosen by just six per cent of eligible voters.

The political crisis that the protests have brought to the country is the most serious of its kind since Hong Kong is handed over to China 22 years ago. They also pose a major challenge to Chinese President Xi Jinping who is already grappling with an accelerating trade war with the US and a slowing economy in a politically-sensitive year.

Status of Hong Kong

Hong Kong is significantly different from other Chinese cities. To understand this, we need to look at its history. The island city was a trading outpost that the British developed in the 19th century, at a time when the colonial power was subduing China in order to expand the global opium trade. The peninsula already being in British hands, the Qing dynasty in 1898 allowed the continuation of British possession on a 99-year lease, which would end in 1997.

Since then, Hong Kong became a major trading center and continued to prosper, even as mainland China witnessed a highly tumultuous period in its history. Starting in 1949, Communist China adopted a system that was in stark contrast with the liberal common law that was evolving in British-run Hong Kong. The city nurtured liberal values, a thriving film industry, and a booming economy, while mainland China was witnessing the disastrous Cultural Revolution and the Great Leap Forward.

Fearing backlash from its own citizens, mainland China pressured British authorities to desist from

allowing democratic reforms in Hong Kong. For a long time, it was unclear under what conditions Britain would hand over the city to China in 1997, and the confusion finally ended in 1984 when British Prime Minister Margaret Thatcher and Chinese leader Deng Xiaoping signed a 'Joint Declaration'. Under this agreement, China promised to honour Hong Kong's liberal policies, system of governance, independent judiciary, and individual freedoms for a period of 50 years from 1997, and called for the formulation of the 'Basic Law', a constitutional document containing these promises, that Beijing would prepare. The principle of "one country, two systems" was affirmed.

This meant that while becoming part of one country with China, Hong Kong would enjoy "a high degree of autonomy, except in foreign and defence affairs" for 50 years. As a result, Hong Kong has its own legal system and borders, and rights including freedom of assembly and free speech are protected.

Although the Joint Declaration allayed some fears, anxiety remained among Hong Kong's diverse population of their fate after 1997. This consternation heightened in 1989, when Beijing cracked down on the Tiananmen Square protests with great harshness; also causing alarm globally. Britain began to allow more representation in the city's governance, hoping to pacify a worried people. Although partial, the reforms accelerated towards 1997, and continued to expand even after the transfer to China.

Protests for Democracy

Hong Kong has seen several protests since it was handed over to China by the British colonialists in 1997. In 2003, then Chief Executive Tung Chee-hwa's attempt to pass stringent

security legislation, which Beijing had pushed for, was successfully resisted by tens of thousands of protesters. In 2014, young people occupied the streets of central Hong Kong for several weeks demanding among other things universal suffrage rather than the current Electoral College to choose the head of the Hong Kong government. Earlier, students had protested attempts to introduce what was described as patriotic education into the school curriculum. Some of these protests are discussed here:

Occupy Movement

Occupy Central is the name given to the protests that paralysed parts of Hong Kong for 79 days in late 2014. Demonstrators demanding that China's Communist Party leaders allow genuine universal suffrage in the Chinese-ruled city.

- ◆ Hong Kong's mini-constitution, the Basic Law, states that both Hong Kong's leader and its legislature be elected by universal suffrage as an "ultimate aim".
- ◆ The Standing Committee of China's legislature, the National People's Congress, declared on August 31, 2014, that any candidate for Hong Kong's leader would have to get majority backing from an election committee stacked with pro-Beijing loyalists, as well as imposing other conditions that some in the city's opposition deemed "fake, China-style democracy".
- ◆ The nomination conditions effectively made it impossible for opposition figures to get on the ballot and proved a trigger for the 2014 protests, also known as the Umbrella Revolution after the umbrellas protesters used to fend off police pepper spray, teargas and batons.

Umbrella Revolution

In 1997, when China assumed control of Hong Kong from Britain, the

city residents were promised universal suffrage by 2017. China backtracked on this promise when it published a white paper in 2014, and only allowed pro-Beijing candidates to contest the city elections. There were also attempts to change the liberal curriculum in Hong Kong. In the wake of these unpopular measures, large scale pro-democracy protests kicked off, and between 1-1.5 lakh Hong Kongers occupied streets and government buildings for three months in 2014.

Despite the mass movement, the protest ended without any political concessions from the government, with some prominent activists sentenced to six to eight months' imprisonment for unlawful assembly.

China on Hong Kong

The relationship between China and Hong Kong is anything but smooth. When Hong Kong was handed over to China in 1997 by Britain, both sides agreed that the city would remain a semi-autonomous region under the Basic Law, its mini-Constitution, for 50 years.

The Basic Law provides people in Hong Kong more political freedoms than their counterparts in mainland China. There is a relatively free press, an unregulated Internet and a less-controlled judiciary in Hong Kong. Also, mainland authorities are not allowed to operate directly in Hong Kong. But Beijing has increasingly tried to exert its influence on the city in recent years, raising concerns of the city's pro-democracy groups which are largely Beijing-sceptics.

There have been instances of China critics being abducted from Hong Kong with the city government doing nothing to resist such actions. Furthermore, the Hong Kong government itself has shown growing authoritarian tendencies in recent years. There have been instances of lawmakers being disqualified, activists banned from

running for office, a political party prohibited and a foreign journalist expelled.

So civil society groups are fighting two odds — growing instances of Beijing's meddling in Hong Kong's affairs and rising authoritarian traits of the city's rulers. They said that the present bill is another blow against the rights those in Hong Kong currently enjoy, noting that it would empower the city government to send critics of Beijing to the mainland where the criminal justice system is tightly controlled by the establishment. It will practically break the existing legal barriers between Hong Kong and mainland China that are guaranteed under the "One Country Two Systems" model.

Global Implications

Recently, China's defence ministry has said the People's Liberation Army (PLA) can legally intervene to help Hong Kong to "maintain social order" if requested to do so by the territory's government. Any violence in Hong Kong will produce a strong reaction from China's main trade partners. The United States (U.S.) is already engaged in a trade war with China, and the Trump administration has slapped additional import duties on Chinese goods to force it to end what it describes as predatory trade practices. Military action in Hong Kong will only strengthen support in the U.S. for tougher trade and economic sanctions. China recently, stepped up its attack on the U.S. over the pro-democracy protests in Hong Kong, alleging America's hand behind the mass demonstrations in the financial hub in hopes of creating difficulties for China's overall development. Similarly the European Union can be expected to react strongly to any action by the PLA in Hong Kong.

China's leader, Xi Jinping, is extremely conscious of the legacy he wants to create as the most consequential leader modern China

has had, alongside Mao and Deng Xiaoping. Sending tanks into Hong Kong is not going to help him achieve this. But neither can he allow his authority to be defied in Hong Kong in a way that would not be allowed anywhere else in China.

China does not understand what fuels the anger in Hong Kong. It has fallen back on the standard argument that foreign forces are behind the unrest. Yang Jiechi, a PolitBuro member of the Communist Party of China, has said that the U.S. and other unnamed countries had been stirring up trouble in order to undermine Hong Kong.

Way Forward

The hard fact China has to face is that 22 years after the British withdrew

and Hong Kong returned to Chinese sovereignty, the former colony is drifting further and further away from China, rather than getting closer to the motherland. The Hong Kongers who are at the forefront of the protests were all born shortly before or after Hong Kong returned to Chinese sovereignty. They have only known Hong Kong as a part of China. But their identity, outlook and worldview is not mainland Chinese, but distinctively Hong Kong. They speak Cantonese, not Mandarin. They look to Japan, Korea, Taiwan and the western world for their culture, not the mainland. Like their parents who grew up under British rule, they have no desire to be integrated with the rest of China; they are suspicious of Chinese intentions.

China's leaders had thought that greater economic opportunities in a booming China would help bind Hong Kong to the motherland. But these economic lures have not enticed them. Their desire is to preserve what they see as the Hong Kong way of life. And for that to happen, they demand their own elected government, not leaders appointed by the Chinese government. This is more than China is willing to concede, and therein lies the seed for future tragedy in Hong Kong.

General Studies Paper- II

Topic: Effect of policies and politics of developed and developing countries on India's interests, Indian diaspora.

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5. SLOWDOWN IN AUTOMOBILE SECTOR AND ITS IMPACT

Why in News?

According to the Automotive Component Manufacturers Association of India (ACMA), around 1 million jobs could be on the line if the prolonged slowdown in the automobile industry continues. The decline in growth in the auto industry over the past 11 months has affected the components industry as well.

Introduction

The automotive industry is a pillar of Indian economy and a key driver of macroeconomic growth and technological advancement. Currently, the automotive industry contributes more than 7.1% to the total gross domestic product (GDP) and 49% of the manufacturing GDP in the country, and it supports almost 37 million jobs (inclusive of its value chain). Strong domestic demand coupled with supportive government policies have led to the Indian automotive industry

climbing up the ranks to be one of the global leaders. The Indian auto industry became the 4th largest in the world with sales increasing 9.5 per cent year-on-year to 4.02 million units (excluding two wheelers) in 2017. It was the 7th largest manufacturer of commercial vehicles in 2018. The Two Wheelers segment dominates the market in terms of volume owing to a growing middle class and a young population. Moreover, the growing interest of the companies in exploring the rural markets further aided the growth of the sector. India is also a prominent auto exporter and has strong export growth expectations for the near future. Automobile exports grew 14.5% during FY 2019. It is expected to grow at a CAGR of 3.05 per cent during 2016-2026. In addition, several initiatives by the Government of India and the major automobile players in the Indian market are expected to make India a leader in the two-wheeler and four wheeler market in the world by 2020.

However, over the past 11 months auto industry is showing decline in growth. The auto sector, which contributes more than 7% of India's GDP, one of the biggest job creators with almost 37 million jobs across its value chain, is facing one of its worst downturns. Domestic sales across passenger vehicles (PVs), commercial vehicles (CVs) as well as two- and three-wheelers fell 12% year-on-year. The combined sales of all automobiles fell to 1.9 million units in June against 2.2 million units a year ago. In particular, passenger vehicle sales have dropped for nine straight months through July, with some automakers suffering year-on-year declines of more than 30% in recent months. The slowdown across the automobile sector has finally begun to impact the jobs within the sector. According to the Automotive Component Manufacturers Association of India (ACMA), around 1 million jobs could be on the line if the prolonged slowdown in the automobile industry continues.

Industry sales started to come under pressure from July 2018 and, a year on, there is no immediate revival in sight. Companies have, therefore, started to go for production cuts. Several companies such as Maruti Suzuki, Tata Motors, Ashok Leyland, among others have cut vehicle production for the days and weeks. As a result of the cuts in production, companies have now resorted to reducing headcounts, industry insiders say. The job losses have begun across the value chain, including in showrooms, suppliers, and other stakeholders, and companies are now considering reducing their headcount —starting with contractual employees.

Reasons behind Slowdown

The automotive industry in India has been experiencing major stagnation for the past four quarters and failed to shake off the slowdown that has been plaguing it for months now. Auto sales across all segments continued the downtrend in June as manufacturers cut production to keep inventory in check amid weak retail sales and subdued consumer sentiment. Slowing income growth and Non-Banking Financial Companies (NBFC) crisis are primary reasons for the current slowdown compared to earlier cycles which had been triggered by global events like Asian crisis, Dotcom bubble, global financial crisis, etc. Some of them are discussed below:

Decline in Demand

Several study showed significant decrease in the demand, especially in rural areas, for new automobiles is responsible for degrowth of the auto industry. Customers are also postponing their purchase decisions due to various considerations, including an expected fall in Goods and Service Tax (GST) rates, and the hope that the transition from Bharat Stage-IV (BS-IV) to BS-VI

may lead to big discounts between January and March 2020. Customers are also expecting discounts in the coming festive season. These factors are other reasons behind the auto slowdown.

NBFC Crisis

After the IL&FS crisis, non-banking finance companies (NBFCs), or shadow banks, have dramatically slashed lending, in late 2018. Non-bank or shadow banking firms generate credit outside traditional lenders, by means such as collective investment vehicles, broker-dealers or funds that invest in bonds and money markets. In India, NBFCs have in recent years helped fund nearly 55-60% of commercial vehicles both new and used, 30% of passenger cars and nearly 65% of the two-wheelers in the country, according to rating agency ICRA.

NBFC crisis had a twin effect on demand. It curtailed financing to new vehicles, and NBFC were financing customers who were not preferred for financing by banks. Hence, revival of lending by NBFC is critical for demand revival.

Cost Pressure

Over FY19-21, vehicle prices are estimated to jump 13-30% (1-2% per annum over previous decade) due to safety, insurance and emission related compliance costs. Higher insurance costs coupled with the introduction of the GST have increased acquisition costs by 2-5%. Hence, a sharp increase in vehicle prices over FY19-21 can restrict the recovery.

High Competition

Over the past five years, the size of pre-owned market has expanded significantly, with higher share of organised players. For instance, in passenger vehicle, a significantly higher growth in pre-owned cars over the past two years is a reflection

of rising consumer interest in this segment. This may impact new vehicle demand, especially in case of sharp price hikes.

New Load Norms

In July 2018, the government increased the official maximum load-carrying capacity of heavy vehicles by 20-25% with the aim of bringing down logistics costs. However, the decision adversely affected the sale of automobiles, particularly commercial vehicles and is believed to have a weightage of 10% in explaining the decline in the auto industry sales.

Other Factors

Slowdown in new car sales suggests that the demand is shifting towards a pre-owned car market because of significantly lower costs of second-hand vehicles as compared to the new ones. The pre-owned car market in India has been expanding considerably in the past few years and buying and selling of second-hand cars exceeded the sale of new cars in 2018-19. Further, the increased availability of automobile rentals, tech-led disruptions like shared mobility from firms such as Ola and Uber, promotes consumers to rent vehicles instead of buying them. Finally, factors like the lack of a clear migration policy towards Electric Vehicles (EV) creates confusion among buyers, deficit monsoon and liquidity crunch in the economy are also contributing towards a reduction in auto sales.

Implications

The sharp decline in sales numbers of the leading manufacturer shows the decline in consumer sentiment and indicates an overall slowdown in the economy. The drop in sales over the last one year has led major manufacturers to cut production, and has put pressure on the overall automotive sector,

including the automobile ancillaries. The continuing decline in sales is now expected to put pressure on manufacturers to cut down on their costs, and reduce headcounts.

The decline in growth in the auto industry over the past 11 months has affected the components industry as well. It has resulted in the laying off of 8-10 lakh contract employees in recent months in the auto parts sector. The automotive component industry exports 26% of its total production and growth in revenues from exports also slowed down to 17.1% last fiscal year to Rs. 1,06,048 crore in FY19 compared to a growth of 23.9% to Rs. 90,571 crore in FY18.

The auto industry contributes revenues of upwards of Rs. 180,000 crores to government treasuries. The slowdown has resulted in an 8% loss in GST collection in the first six months of 2019. Just to catch up with the FY19 GST collections, the auto industry will need to grow at a rate of at least 7% in the remaining 6 months of the FY20. But, the current slowdown in the auto industry poses a greater threat to the financial arithmetic of the government.

Suggested Measures

- ◆ The industry experts have urged the government to take a few short-term measures for reviving the automotive industry. It includes: revising the GST, either by modifying the slabs (from 28% to 18% on vehicles), or, if that is not possible, by removing the cess.
- ◆ Another suggestion would be a re-look at the registration fees, which have gone up very substantially and a roll back of the increases in road tax mandated by state governments after the introduction of GST.
- ◆ The industry has also been demanding that banks and other lenders pass the cut in rates by the Reserve Bank of India (RBI) to the consumers so that demand is revived. The auto industry needs to

lend support for suppliers as well as the dealers.

- ◆ Further changes in targets for roll-out of Electric Vehicles (EVs) would increase the country's import bill and damage the current components manufacturing ecosystem. This will also result in significant job losses. Therefore, a stable technology-agnostic e-mobility policy is the need of the hour to ensure a smooth transition and creation of a string local supply base.
- ◆ Industry also stressed on the need for a stable overall roadmap towards transition to EVs stating that Niti Aayog's aggressive target to move to EVs has made the auto industry nervous, especially after taking part in thorough deliberations with Department of Heavy Industries for framing FAME II scheme. The NITI Aayog has proposed transition to EVs for

three-wheelers by 2023 and two-wheelers by 2025.

- ◆ According to the experts, these few actions along with the traditional post monsoon revival will set us back on track and positively impact the economy.

Government Initiatives

The government of India encouraged foreign investment in the automobile sector and allowed 100% Foreign Direct Investment (FDI) under the automatic route. Some of the recent initiatives taken by the government of India are:

- ◆ The government aims to develop India as a global manufacturing and R&D hub for automobile sector.
- ◆ Under National Automotive Testing and R&D Infrastructure Project (NATRIP), the government of India is planning to set up R&D centres at a total cost of US\$ 388.5 million to enable the industry to be on par

DRIVING IN ROUGH TERRAIN

➤ Component makers **cutting production at factories**, observing unscheduled closures

➤ **Majority of layoffs for contractual staff**, while some even retrenching regular staffers

➤ Companies working on cost reduction measures, while **getting into austerity mode**

➤ At its peak, the suppliers were employing nearly 50

lakh people for production – about 70% of them contractual – but this has now **come down by almost one-fifth to 40 lakh**



➤ An estimated **50,000 small, medium and large units** are working to meet the demand of Indian auto players.

There is a fear that many of the smaller units **may fold up, or default on loans**, if the slowdown persists



While the industry managed to grow by 15% last fiscal, the outlook for this fiscal is challenging. We may end up with near-flat numbers, rather zero growth

— VINNIE MEHTA, DIRECTOR-GENERAL, ACMA

with global standards. Under this scheme, five testing and research centres have been established in the country since 2015.

- ◆ The Ministry of Heavy Industries, Government of India has shortlisted 11 cities in the country for introduction of electric vehicles (EVs) in their public transport systems under the Faster Adoption and Manufacturing of (Hybrid) and Electric Vehicles in India (FAME) scheme. In February 2019, the government of India had approved the FAME-II scheme with a fund requirement of Rs 10,000 crore (US\$ 1.39 billion) for FY20-22.
- ◆ The Automotive Mission Plan 2016-26 (AMP 2026) targets a 4-fold growth in the automobiles

sector in India which includes the manufacturers of automobiles, auto components & tractor industry over the next 10 years.

Way Forward

The auto industry slump coincides with an overall economic slowdown in the industrial sector that has affected almost all segments. Amid this gloom, the industry needs immediate government intervention to spur demand for vehicles on several fronts such as clear policy on EVs, transition from BS-IV to BS-VI standards, tax deduction under GST, liquidity crunch, among others.

Hence, government intervention is needed before there is further deterioration in sales because the auto industry has a multiplier effect on the

economy, with linkages to consumer demand and industrial demand. The need of the hour is a corrective course of action by the government that will at least stop vehicle sales from falling further.

Further, the outlook for the rest of the year will depend on multiple factors, including the progress of the monsoon and the festive season off take, as well as improvement in the liquidity situation.

General Studies Paper- III

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



6. INDIGENOUS LANGUAGES : NEED PROTECTION AND PROMOTION

Why in News?

2019 is the United Nations' International Year of Indigenous Languages. The International Year of Indigenous Languages aims to promote native tongues in five key areas, including "creation of favourable conditions for knowledge-sharing and dissemination of good practices with regards to indigenous languages".

Introduction

There are around 7000 languages spoken on Earth, but 23 languages are spoken by around half of the world's population. On the other hand, nearly 3000 languages are considered endangered, meaning that almost half of the planet's current linguistic diversity is under threat.

In 2016, the UN's Permanent Forum on Indigenous Issues pointed out that "40% of the estimated 6,700 languages spoken around the world were in danger of disappearing". Several languages are now "endangered" and

in the case of languages like Tiniguan (Colombian origin), there is just a single native speaker left.

According to Ethnologue, there are 3,741 languages (over half the total) which have fewer than 1,000 speakers. Certain language families are very diverse and have several languages under them, but are spoken by only a small percentage of the population. For example, the Trans-New Guinea family, which has 478 languages, accounts for just 0.05% of the total language speakers.

Comparable in number to Trans-New Guinea languages is the Indo-European family. This family, which has 445 languages including Spanish, English, German, Punjabi and Bengali, has the highest percentage of speakers -- 46.31%.

Further, the most linguistically diverse place on Earth is the island of New Guinea, which is split into the independent state of Papua New Guinea, and West Papua, which is

under Indonesian occupation. In an area of 786,000 km², approximately 1000 languages are spoken. On the other hand, around 100 languages are spoken in Europe, which have an area of over ten million km².

Debate over Diversity of Language

Major human rights instruments and leading scholars identify two key social values of language: for individuals, language is constitutive of cultural identity (we are what we speak), and for society, linguistic pluralism increases diversity. Since language is central to identity, one's freedom to use one's language is seen as 'inherent' in the 'dignity of the human person', and thus falls within the ambit of human rights law. For heterogeneity in languages has a positive value: it reflects and enhances cultural diversity, which, in turn, 'enriches the world'. Having decided both that diversity is a positive good and that international human rights law has a role in promoting it,

major treaties and leading scholars take the position that the regime ought to enforce the right of linguistic minorities to maintain a high level of linguistic separatism.

There is, however, another and perhaps more obvious perspective on the function of language. This function could be called communicative. In this view, language is above all an instrumental tool for communication, and linguistic homogeneity facilitates market cooperation and political unification. Here value is assigned to the smooth operation of the market and the political state, and linguistic diversity is seen as generally imposing costs rather than benefits to society.

Importance of Indigenous Language

Around half of all the world's languages have no written form, but this certainly does not mean they are lacking in culture. Unwritten languages are rich in oral traditions; stories, songs, poetry, and ritual passed down through the generations that remain remarkably consistent and reliable through time. Scientists are finding more and more evidence for events that happened thousands of years ago which have been documented and preserved in indigenous storytelling, re-told and impressively preserved over hundreds of generations.

Some indigenous languages demonstrate that human speech is not limited to the spoken word. Most famous are perhaps the African drum languages, allowing messages to move between communities at 100 miles an hour. In addition, there are also around 70 indigenous languages that can be whistled. This isn't like whistling the tune of a song, it means actually whistling in words and sentences with the flexibility of normal speech. This allows people to communicate efficiently across mountainous terrain, at sea, or in dense forest. It's great for hunting because it sounds like birdsong, so doesn't tend to scare off prey.

Further, there is a strong correlation between linguistic diversity and biodiversity. It has been observed that where there are most species of plants and animal, there are most languages spoken. Languages are closely connected to the environment they are spoken in, so in such areas they contain rich, detailed and technical knowledge about the flora, fauna, and habitat of that area.

When a new species is "discovered" by scientists, the tribal people living in that area would already have had a name for that species and be highly knowledgeable about it. These languages are ecological encyclopedias, and, as they are for the most part unwritten, if they are no longer spoken, then this wisdom and understanding is lost to humanity forever. Thus, biological diversity and linguistic diversity go hand in hand; if one is threatened, then so is the other.

No human being on Earth speaks a "primitive" language. All languages have intricate and unique rules of sound, words and grammar that all the speakers of that language know and understand intuitively. In fact, Indigenous languages generally tend to be the most complex, specialised and idiosyncratic, especially those spoken in remote areas by only a few hundred people. Big global languages like English, Spanish or Mandarin Chinese are relatively simpler and on the whole follow more predictable patterns. Because of this uniqueness, the languages which are most at risk are arguably those that have the most to teach us about the incredible breadth and variety of human perception and experience.

Causes of Endangerment of Language

The 22nd edition of Ethnologue said that there are still 7,111 languages spoken around the world, although only a few are dominant. Based on the data from Ethnologue, Africa speaks 2,143 languages. The Americas still speak 1,060 languages while Asia still

speaks 2,300 languages. The Pacific Islands (including Australia and New Zealand) have 1,306 languages while Europe only speaks 288.

Some of these endangered languages are predicted to become extinct by the next century, as their numbers would be lower. However, linguists could not agree on how many would be gone. It is definite that many minority languages would slowly disappear. More dominant languages, such as English, Mandarin Chinese, Spanish, Portuguese, Arabic, Indonesian, Russian, Hindi and Swahili, which still have millions of speakers get widespread use due to immigration.

Several factors cause the languages to be endangered. One is the diminishing number of native speakers. Age, use of the language by children, presence of other languages, attitude towards the language and their users' sense of ethnic identity, government policies, job opportunities and urban drift are additional factors that affect the survival and preservation of a language.

An endangered language is considered as such due to the lack of vital factors that could help it to survive. It could be the lack of alphabet as many of the older languages are oral languages. It could be because it does not have literary works or there's a lack of people who can write and read the language.

Migration is another factor. If the native speakers move into another location where the government promotes the use of a particular language, the mother tongue will be abandoned. In some cases, the parents believe that more opportunities would be available to their children if they become fluent in the adopted language. Some parents stop using their native language for this particular reason.

Language Extinction in case of India

According to UNESCO, any language that is spoken by less than 10,000

people is potentially endangered. In India, after the 1971 census, the government decided that any language spoken by less than 10,000 people need not be included in the official list of languages. In India, therefore, all the languages that are spoken by less than 10,000 people are treated by the state as not worthy of mention and treated by the UNESCO as potentially endangered. As per People's Linguistic Survey of India, there are close to 780 languages in India, out of which about 600 are potentially endangered.

Examples of such languages would be Wadari, Kolhati, Golla, Gisari. These are languages of nomadic people in Maharashtra, Karnataka and Telangana. Then there several tribal languages as well, such as Pauri, Korku, Haldi, Mavchi. In Assam, there is Moran, Tangsa, Aiton. There seems to be about 250 languages that disappeared in the last 60 years. There used to be languages called Adhuni, Dichi, Ghallu, Helgo, Katagi. The Bo language in Andaman disappeared in 2010 and the Majhi language in Sikkim disappeared in 2015.

Impact of Colonisation on Indian languages

Quite surprisingly, in other continents, the colonial impact wiped out the native languages. In India that did not happen. Our languages survived. However, the colonial times brought us the print technology and only very few of our languages got printed. The one that got printed eventually got states to themselves since in India our states are designed in linguistic terms. The other languages did not get states for them, they did not get official recognition and therefore became secondary citizens in the language republic of India.

Why Some Languages become Dominant?

There are a few major reasons why some languages gain popularity while others get marginalised. One is that some languages as against other alternate languages in the area gain popularity because of an easier syntax. For instance, in Hindi, you can say 'Tum

Kahan Ho' and you can also say 'Kahan Ho Tum'. So the syntax is flexible. But it's not always that easy in English. This is one major reason but not the reason always. Secondly, the social dominance by any group leads to the language of that group becoming more popular in that society. For instance, Sanskrit became popular in ancient India because of social domination by speakers of Sanskrit. Or English has become popular because of the colonial rule. Thirdly, when a language becomes useful in a marketplace, that language gains greater currency. For instance, we in India speak one language at home, maybe another in office, but when we go to the market we might use neither. For example in Delhi, you might use Punjabi or Bengali at home, English in the office, but in the marketplace, one tends to use the Hindi language. So the patterns of political domination, use in the marketplace and ease of syntactic structuring are three reasons why some languages become more popular than other languages.

In addition, when a child starts formal education in language other than his/her mother tongue, it will provide sense of inferiority among children about his/her mother tongue. This is particularly problematic in areas with small language groups and/or where there is a sudden or relatively large influx of people speaking the dominant tongue.

Besides dominating cultures and urbanisation, languages in the coming years will face another big hurdle: the digital divide. Africa has the highest diversity of languages; some 2,000 tongues are spoken on this continent. Google Translate supports a little over a dozen of them. India, another language hot spot, has 780-850 languages, according to the People's Linguistic Survey of India. Google supports a little less than a dozen of them. Compare this with over 30 languages that Google recognises from Europe, described as a linguistic desert. The digital realm would not just perpetuate but

accentuate the linguistic unevenness of the analogue world.

Conclusion

Languages are how we communicate, and they are inextricably linked to our cultures, histories and identity. Almost half of the world's estimated 6,700 languages, which are mostly indigenous, risk extinction. With every language that disappears, the world loses a wealth of traditional knowledge.

A significant proportion of the estimated 370 million indigenous people in the world today "still lack basic rights, with systematic discrimination and exclusion continuing to threaten ways of life, cultures and identities. This contradicts the UN Declaration on the Rights of Indigenous Peoples and the 2030 Agenda for Sustainable Development, "with its promise to leave no one behind".

To realize the rights and aspirations of indigenous peoples, it would be necessary that government should engage and support indigenous peoples in determining their own development through policies that are inclusive, equitable and accessible.

About 8% of Indian population belongs to tribal communities. Their identity and culture is linked with their languages. The only way to ensure that these languages do not become extinct from this multilingual country is to give them their place in school education for at least five to eight years as a language. This could be achieved making special provisions for regions/districts where the tribal and minor language population is concentrated. This would not cost much, and what is needed is the political will to accomplish this.

General Studies Paper- I

Topic: Salient features of Indian Society, Diversity of India.



7. PREVENTION OF MONEY LAUNDERING ACT : GETTING STRICTER

Why in News?

The Centre has issued a notification on certain changes in the Prevention of Money Laundering Act (PMLA), some of which tend to treat money laundering as a stand-alone crime and also expand the ambit of “proceeds of crime” to assets that may have been derived from any other criminal activity related to scheduled offences. Under the Act, the Enforcement Directorate is empowered to conduct money laundering investigation.

Introduction

With its growing financial strength, India is vulnerable to money laundering activities even though the country's strict foreign exchange laws make it difficult for criminals to launder money. India's emerging status as a regional financial center, its large system of informal cross-border money flows, and its widely perceived tax avoidance problems all contribute to the country's vulnerability to money laundering activities. Some common sources of illegal proceeds in India are narcotics trafficking, illegal trade in endangered wildlife, trade in illegal gems (particularly diamonds), smuggling, trafficking in persons, corruption, and income tax evasion. Historically, because of its location between the heroin-producing countries of the Golden Triangle and Golden Crescent, India continues to be a drug-transit country.

Money-laundering in India has to be seen from two different perspectives, i.e., money laundering at international forum and money-laundering within the country. As far as the cross-border money-laundering is concerned, India's historically strict foreign exchange laws and reporting norms have contributed to a great extent to control money laundering on international forum.

However, there has been threat from informal transactions like ‘Hawala’.

What is Money Laundering?

Criminal activities, such as drug trafficking, smuggling, human trafficking, corruption and others, tend to generate large amounts of profits for the individuals or groups carrying out the criminal act. However, by using funds from such illicit sources, criminals risk drawing the authorities' attention to the underlying criminal activity and exposing themselves to criminal prosecution. In order to benefit freely from the proceeds of their crime, they must therefore conceal the illicit origin of these funds.

Briefly described, "money laundering" is the process by which proceeds from a criminal activity are disguised to conceal their illicit origin. More precisely, according to the Vienna Convention and the Palermo Convention provisions on money laundering, it may encompass three distinct, alternative *actus reas*:

- (i) The conversion or transfer, knowing that such property is the proceeds of crime;
- (ii) The concealment or disguise of the true nature, source, location, disposition, movement or ownership of or rights with respect to property, knowing that such property is the proceeds of crime; and
- (iii) The acquisition, possession or use of property, knowing, at the time of the receipt, that such property is the proceeds of crime.

The international standard for the fight against money laundering and the financing of terrorism has been established by the Financial Action Task Force (FATF), which is a 37-member organization with primary responsibility for developing a world-wide standard for anti-money laundering and

combating the financing of terrorism. The FATF was established by the G-7 Summit in Paris in 1989 and works in close cooperation with other key international organizations, including the International Monetary Fund (IMF), the World Bank, the United Nations, and FATF-style regional bodies.

Prevention of Money Laundering Act, 2002

The Prevention of Money Laundering Act (PMLA), 2002 was enacted in January, 2003. The Act, along with the Rules framed there under, have come into force with effect from 1st July, 2005. Section. 3 of PMLA defines offence of money laundering as whosoever directly or indirectly attempts to indulge or knowingly assists or knowingly is a party or is actually involved in any process or activity connected with the proceeds of crime and projecting it as untainted property shall be guilty of offence of money-laundering. It prescribes obligation of banking companies, financial institutions and intermediaries for verification and maintenance of records of the identity of all its clients and also of all transactions and for furnishing information of such transactions in prescribed form to the Financial Intelligence Unit-India (FIU-IND). It empowers the Director of FIU-IND to impose fine on banking company, financial institution or intermediary if they or any of its officers fails to comply with the provisions of the Act as indicated above.

PMLA empowers certain officers of the Directorate of Enforcement (ED) to carry out investigations in cases involving offence of money laundering and also to attach the property involved in money laundering. PMLA envisages setting up of an Adjudicating Authority to exercise jurisdiction, power and authority conferred by

it essentially to confirm attachment or order confiscation of attached properties. It also envisages setting up of an Appellate Tribunal to hear appeals against the order of the Adjudicating Authority and the authorities like Director FIU-IND.

Directorate of Enforcement

Directorate of Enforcement is a specialized financial investigation agency under the Department of Revenue, Ministry of Finance, government of India, which enforces the following laws: -

- **Foreign Exchange Management Act, 1999 (FEMA)** - A Civil Law, with officers empowered to conduct investigations into suspected contraventions of the foreign exchange laws and regulations, adjudicate, contraventions and impose penalties on those adjudged to have contravened the law.
- **Prevention of Money Laundering Act, 2002 (PMLA)** - A Criminal Law, with the officers empowered to conduct investigations to trace assets derived out of the proceeds of crime, to provisionally attach/ confiscate the same, and to arrest and prosecute the offenders found to be involved in money laundering.

PMLA envisages designation of one or more courts of sessions as Special Court or Special Courts to try the offences punishable under PMLA and offences with which the accused may, under the Code of Criminal Procedure 1973, be charged at the same trial. PMLA allows Central government to enter into an agreement with government of any country outside India for enforcing the provisions of the PMLA, exchange of information for the prevention of any offence under PMLA or under the corresponding law in force in that country or investigation of cases relating to any offence under PMLA.

Key Amendments in PMLA Act, 2019

- ◆ **Section 2:** The scope of “proceeds of crime”, under Section 2, has been expanded to empower the agency to act against even those properties which “may directly or

indirectly be derived or obtained as a result of any criminal activity relating to the scheduled offence”.

- ◆ **Section 3:** Amendment to this section makes concealment of proceeds of crime, possession, acquisition, use, projecting as untainted money, or claiming as untainted property as independent and complete offences under the Act. These activities have been explicitly declared to be continuing offences until such time a person is directly or indirectly “enjoying the proceeds of crime”.
- ◆ **Section 17 and 18:** The most crucial amendments are the deletion of provisions in sub-sections (1) of Section 17 (Search and Seizure) and Section 18 (Search of Persons), doing away with the pre-requisite of an FIR or charge sheet by other agencies that are authorised to probe the offences listed in the PMLA schedule.
- ◆ **Section 44:** The jurisdiction of the Special Court, while dealing with the offence under this Act, during investigation, enquiry or trial under this Act, shall not be dependent upon any orders passed in respect of the scheduled offence, and the trial of both sets of offences by the same court shall not be construed as joint trial.”
- ◆ **Section 45:** It clarifies that all PMLA offences will be cognisable and non-bailable. Therefore, ED officers are empowered to arrest an accused without warrant, subject to certain conditions.
- ◆ **Section 72:** It gives power to the Centre to set up an Inter-Ministerial Coordination Committee for inter-departmental and inter-agency coordination for operational and policy level cooperation, besides consultation with all stakeholders on anti-money laundering and counter-terror funding initiatives.

Impact of Money Laundering

- ◆ Potential damage to reputation of financial institutions and market.
- ◆ Weakens the “democratic institutions” of the society.
- ◆ Destabilises economy of the country causing financial crisis.
- ◆ Give impetus to criminal activities.
- ◆ Policy distortion occurs because of measurement error and misallocation of resources.
- ◆ Discourages foreign investors to invest in the country.
- ◆ Encourages tax evasion culture.
- ◆ Results in exchange and interest rates volatility.
- ◆ Provides opportunity to criminals to hijack the process of privatisation
- ◆ Contaminates legal transaction.

Causes of Increase in Money Laundering and Inability to Control

There are various causes for increase in money laundering and the few of them can be enlisted as follows which is popularly known as ‘Features of an Ideal Financial Haven’:

- ◆ No deals for sharing tax information with other countries.
- ◆ Availability of instant corporations.
- ◆ Corporate Secrecy Laws – As the corporate law of certain countries enables launderers to hide behind shell companies.
- ◆ Excellent electronic communication.
- ◆ Tight bank secrecy laws.
- ◆ A government that is relatively invulnerable to outside pressures.
- ◆ A high degree of economic dependence on the financial services sector.
- ◆ A geographical location that facilitates business travel to and from rich neighbors.
- ◆ Increase in sophistication and employment of professional people for doing the task.

Prevention of Money Laundering – Indian Government's Initiatives

During the second half of the 20th century, with the increasing threat of modern and sophisticated forms of transnational criminal activity, concern has arisen over the lack of effective national laws to combat organized crime and the laundering of its proceeds. India has had separate laws to deal with smuggling, narcotics, foreign trade violations, foreign exchange manipulations etc., and also special legal provisions for preventive detention and forfeiture of property etc, which were enacted over a period of time to deal with such serious crimes. However, the provisions under one of the Indian laws, namely, the Foreign Exchange Regulation Act, 1973 (FERA) were considered to be 'draconian' and it was repealed making foreign exchange violations civil offences under a new law called the Foreign Exchange Management Act (FEMA).

In India, before the enactment of Prevention of Money Laundering Act, 2002 (PMLA) the major statutes to address the problem of money laundering were:

- ◆ The Income Tax Act, 1961.
- ◆ The Conservation of Foreign Exchange and Prevention of Smuggling Activities Act, 1974 (COFEPOSA).
- ◆ The Smugglers and Foreign Exchange Manipulators Act, 1976 (SAFEMA).
- ◆ The Narcotic Drugs and Psychotropic Substances Act, 1985 (NDPSA).
- ◆ The Benami Transactions (Prohibition) Act, 1988.
- ◆ The Prevention of Illicit Traffic in Narcotic Drugs and Psychotropic Substances Act, 1988.
- ◆ The Foreign Exchange Management Act, 2000, (FEMA).

International Cooperation

The Financial Intelligence Unit (FIU-IND) signed bilateral memorandum of understandings (MoUs) with three countries namely Mauritius, Philippines and Brazil as on 30th June, 2008. The MoUs are to facilitate the exchange of intelligence between the two countries for the purpose of cooperation to gather, develop and analyze information concerning financial transactions suspected of being related to money laundering and terrorist financing.

The Asia/Pacific Group on Money Laundering (APG) was officially established as an autonomous regional anti-money laundering body in February 1997 at the Fourth (and last) Asia/Pacific Money Laundering Symposium in Bangkok, Thailand. The purpose of the APG is to facilitate the adoption, implementation and enforcement of internationally accepted anti-money laundering and anti-terrorist financing standards set out in the recommendations of the FATF. India became a member of the APG in March, 1998.

The FATF is an inter-governmental body which sets standards, and develops and promotes policies to combat money laundering and terrorist financing. India became a member of the FATF in 2010. Financial Intelligence Unit-India (FIU-IND) is a member of the Egmont Group, an international organization for stimulating co-operation among FIUs.

Conclusion

Rapid developments in financial information, technology and communication allow money to move anywhere in the world with speed and ease. This makes the task of combating money-laundering more urgent than ever. The threat of money laundering as a tool to finance terrorism has made it a direct threat to world peace and the onus lies upon the governments and Financial Intelligence Units of the

world to develop better regulatory and physical barriers to prevent any such practices. The use of the internet and online banking has made it an uphill task for banking companies to track the ever increasing volume of transactions carried out over the internet.

Terrorist financing is another major hurdle that seems almost impossible to track and apprehend since most of these transactions are in cash and no banks are involved in the process. Money laundering threatens national governments and international relations between them through corruption of officials and legal systems.

A large framework has been established for combating money laundering because of the pressures from international organisations. But the effective functioning and coordination between the ministries, departments and agencies is much needed to combat the menace of money laundering. Many cases are reported under PMLA 2002, but there are very few convictions. It undermines free enterprise and threatens financial stability by crowding out the private sector, because legitimate businesses cannot compete with the lower prices for goods and services that businesses using laundered funds can offer. Thus, the need is not only for leak proof legislations but also for a robust implementation mechanism to check the growth and spread of money laundering. India has realized it a bit late but the foundations have finally been laid and it is only a concerted and collaborative effort that will bear fruit.

General Studies Paper- III

Topic: Challenges to internal security through communication networks, role of media and social networking sites in internal security challenges, basics of cyber security; money-laundering and its prevention.



SEVEN SUBJECTIVE QUESTIONS WITH MODEL ANSWERS

Climate Change and Land : A Special Report of IPCC

Q 1. As per the special report of IPCC 'Climate Change and Land' land is both part of the problem and also part of the solution. Discuss.

Hints:

- ◆ According to the report, the land provides the “food, feed, fibre, fuel and freshwater” without which human society and its economy “could not exist”. This provision is under threat from rising global temperatures and “unprecedented” rates of land and freshwater exploitation in recent decades.
- ◆ Land provides the principal basis for human livelihoods and well-being including the supply of food, freshwater and multiple other ecosystem services, as well as biodiversity. Human use directly affects more than 70% (likely 69-76%) of the global, ice-free land surface. Land also plays an important role in the climate system.
- ◆ Land plays an important role in the climate system. Agriculture, forestry and other types of land use account for 23% of human greenhouse gas emissions. At the same time, natural land processes absorb carbon dioxide equivalent to almost a third of carbon dioxide emissions from fossil fuels and industry. Land already in use could feed the world in a changing climate and provide biomass for renewable energy, but early, far-reaching action across several areas is required.
- ◆ The adoption of sustainable land management and poverty eradication can be enabled by improving access to markets, securing land tenure, factoring environmental costs into food, making payments for ecosystem services, and enhancing local and community collective action.

State to Union Territory : Special Reference to Jammu & Kashmir

Q 2. Critically discuss the implications of bifurcating of Jammu & Kashmir, into two Union Territories.

Hints:

- ◆ The Centre revoked Jammu and Kashmir's (J&K) special status and brought in the J&K Reorganisation Bill, 2019 which splits the state into two separate Union Territories (UTs) - Jammu and Kashmir, which will have a legislature and Ladakh, without a legislature.
- ◆ Both would be headed by an Administrator to be designated as Lieutenant Governor (LG). In addition to normal powers, the LG would be empowered to “act in his discretion” in matters related to All India Services and Anti Corruption Bureau (ACB) - which have been a contentious issue between the National Capital Territory (NCT) of Delhi and central government.
- ◆ From now on, like other state legislatures, the term of the UT of J&K would be for five years - from six years. The Legislative Council would be abolished. The number of seats to be filled through direct elections would be 107, which will be further enhanced to 114 after a delimitation exercise is carried out.
- ◆ The Ladakh region has held great geostrategic importance down history. Yet, it has received stepmotherly treatment from the now-suspended J&K government, despite occupying some 60% of the erstwhile state's geographical area. Now with the passage of the J&K Reorganisation Act, 2019, Ladakh will become separate UT without a legislature and will consist of two districts ie. Kargil and Leh.

The Consumer Protection Act, 2019 : An Introduction

Q 3. Even though several laws meant to protect consumers against such unfair trade practices, false and misleading advertisements continue to exploit the consumers. Discuss how new Consumer Protection Act will tackle this problem.

Hints:

- ◆ Consumerism is a movement that promotes the interests of buyers of goods and services. Its main aim is to protect the consumer from unsafe or low quality of products, fraudulent advertising, labeling, packing and business practices that limit competition.

- ◆ The Consumer Protection Act, 1986 enforces rights of consumers and provides for redressal of complaints at the district, state and national level. Such complaints may be regarding defects in goods or deficiency in services. The Act also recognises offences such as unfair trade practices, which include providing false information regarding the quality or quantity of a good or service, and misleading advertisements.
- ◆ The new Act also envisages simplified dispute resolution process. It has provision for mediation and e-filing of cases. For the first time there will be an exclusive law dealing with 'product liability'. A manufacturer or product service provider or product seller will now be responsible to compensate for injury or damage caused by defective product or deficiency in services.
- ◆ Even though several laws meant to protect consumers against such unfair trade practices, false and misleading advertisements continue to exploit the consumers. However, the new Act is commendable for its efforts to move further towards caveat venditor from the days of caveat emptor.

Growing Tensions between Hong Kong and Mainland China

Q 4. Hong Kong is facing its “most severe situation” since its handover from British rule in 1997 following weeks of demonstrations. Discuss the reasons behind the protest.

Hints:

- ◆ Hong Kong is facing its “most severe situation” since its handover from British rule in 1997 following weeks of demonstrations. Protests have gripped Hong Kong since June 2019, sparked by highly controversial legislation to extradite those convicted of crimes to mainland China and Taiwan.
- ◆ The Basic Law provides people in Hong Kong more political freedoms than their counterparts in mainland China. There is a relatively free press, an unregulated Internet and a less-controlled judiciary in Hong Kong. Also, mainland authorities are not allowed to operate directly in Hong Kong.
- ◆ But Beijing has increasingly tried to exert its influence on the city in recent years, raising concerns of the city’s pro-democracy groups which are largely Beijing-sceptics.
- ◆ There have been instances of China critics being abducted from Hong Kong with the city government

doing nothing to resist such actions. Furthermore, the Hong Kong government itself has shown growing authoritarian tendencies in recent years. There have been instances of lawmakers being disqualified, activists banned from running for office, a political party prohibited and a foreign journalist expelled.

Slowdown in Automobile Sector and Its Impact

Q 5. The auto industry slump coincides with an overall economic slowdown in the industrial sector that has affected almost all segments. Critically discuss.

Hints:

- ◆ Currently, the automotive industry contributes more than 7.1% to the total gross domestic product (GDP) and 49% of the manufacturing GDP in the country, and it supports almost 37 million jobs (inclusive of its value chain).
- ◆ However, over the past 11 months auto industry is showing decline in growth. The slowdown across the automobile sector has finally begun to impact the jobs within the sector.
- ◆ Auto sales across all segments continued the downtrend in June as manufacturers cut production to keep inventory in check amid weak retail sales and subdued consumer sentiment. Slowing income growth and Non-Banking Financial Companies (NBFC) crisis are primary reasons for the current slowdown compared to earlier cycles which had been triggered by global events like Asian crisis, Dotcom bubble, global financial crisis, etc. The decline in growth in the auto industry over the past 11 months has affected the components industry as well. It has resulted in the laying off of 8-10 lakh contract employees in recent months in the auto parts sector. The automotive component industry exports 26% of its total production and growth in revenues from exports also slowed down to 17.1% last fiscal year to Rs. 1,06,048 crore in FY19 compared to a growth of 23.9% to Rs. 90,571 crore in FY18.
- ◆ The auto industry slump coincides with an overall economic slowdown in the industrial sector that has affected almost all segments. Amid this gloom, the industry needs immediate government intervention to spur demand for vehicles on several fronts such as clear policy on EVs, transition from BS-IV to BS-VI standards, tax deduction under GST, liquidity crunch, among others.

Indigenous Languages : Need Protection and Promotion

Q 6. With every language that disappears, the world loses a wealth of traditional knowledge. Discuss it in the context of reasons behind the endangerment of languages.

Hints:

- ◆ There are around 7000 languages spoken on Earth, but 23 languages are spoken by around half of the world's population. On the other hand, nearly 3000 languages are considered endangered, meaning that almost half of the planet's current linguistic diversity is under threat.
- ◆ Major human rights instruments and leading scholars identify two key social values of language: for individuals, language is constitutive of cultural identity (we are what we speak), and for society, linguistic pluralism increases diversity.
- ◆ Several factors cause the languages to be endangered. One is the diminishing number of native speakers. Age, use of the language by children, presence of other languages, attitude towards the language and their users' sense of ethnic identity, government policies, job opportunities and urban drift are additional factors that affect the survival and preservation of a language.
- ◆ Languages are how we communicate, and they are inextricably linked to our cultures, histories and identity. Almost half of the world's estimated 6,700 languages, which are mostly indigenous, risk extinction. With every language that disappears, the world loses a wealth of traditional knowledge.

Prevention of Money Laundering Act : Getting Stricter

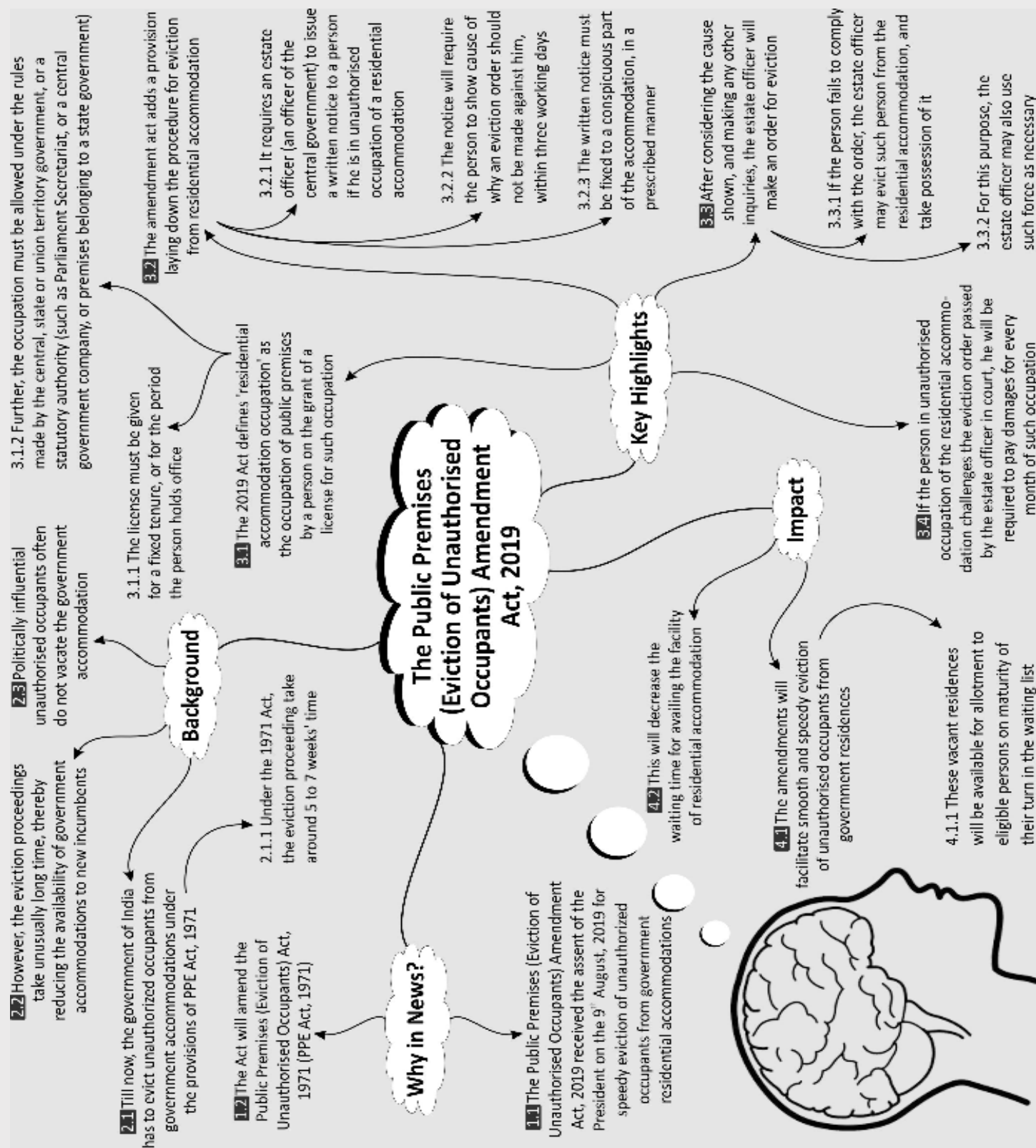
Q 7. With its growing financial strength, India is vulnerable to money laundering activities even though the country's strict foreign exchange laws make it difficult for criminals to launder money. Discuss it in the context of recent changes made by the government in PMLA.

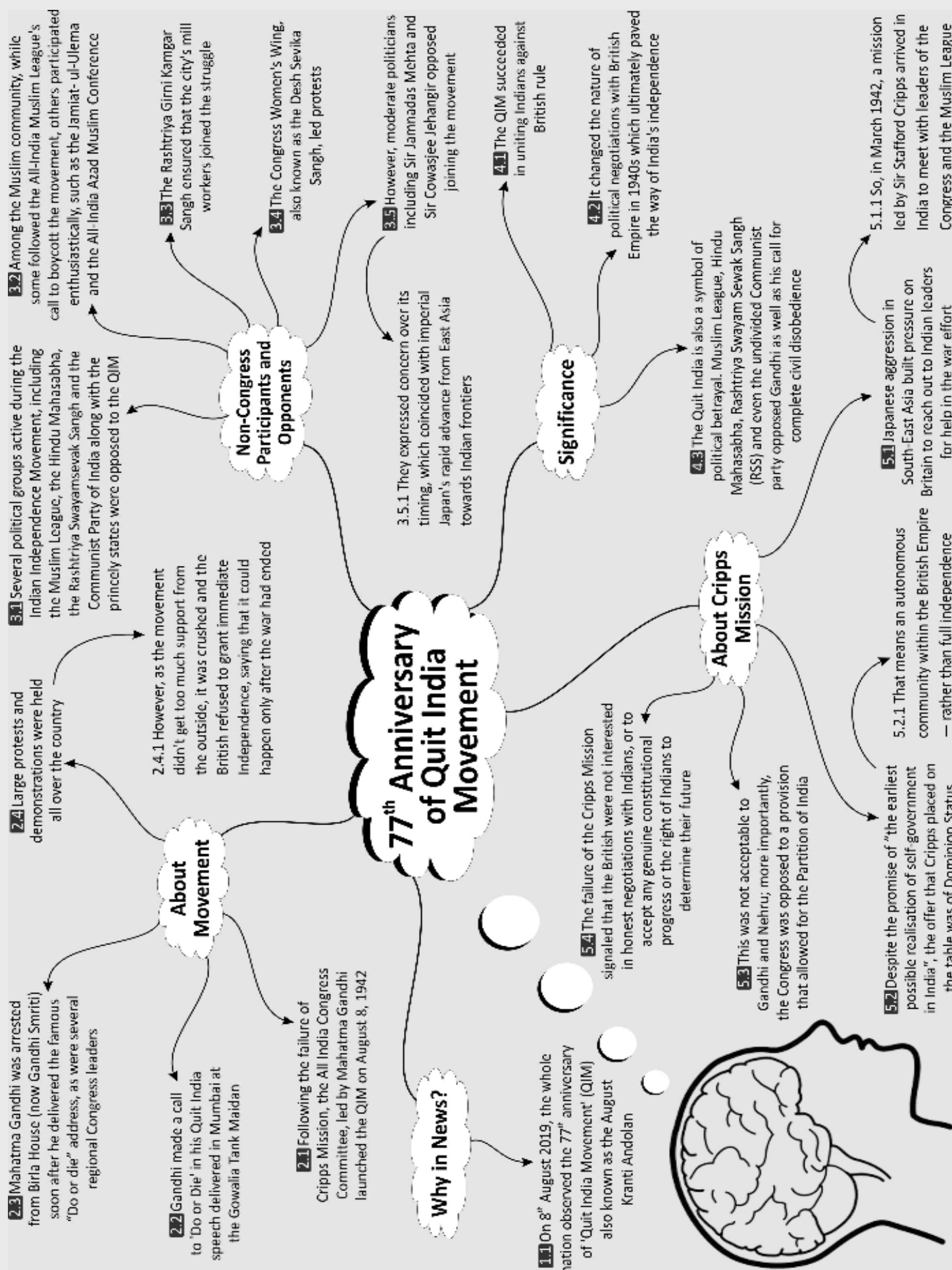
Hints:

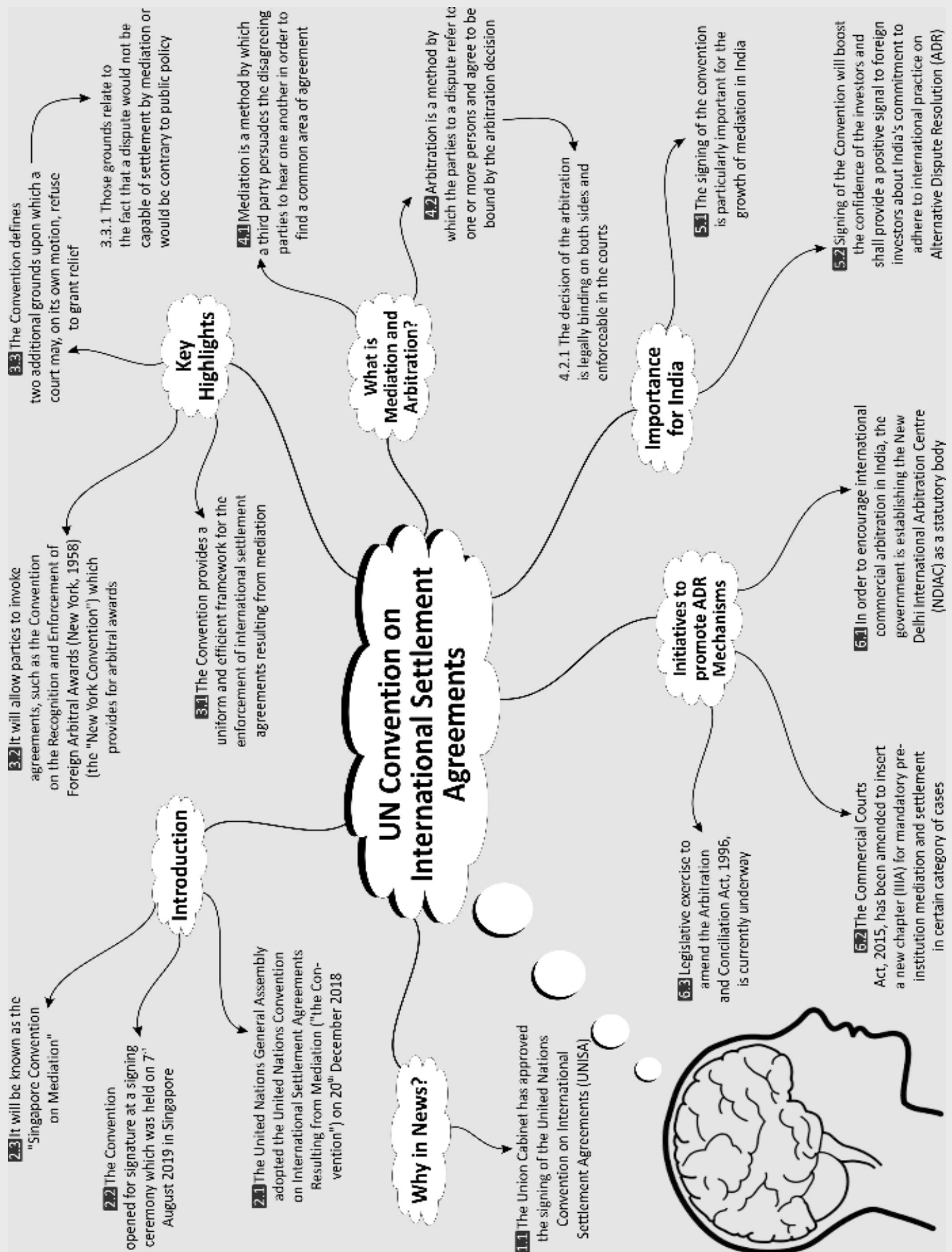
- ◆ The Centre has issued a notification on certain changes in the Prevention of Money Laundering Act (PMLA), some of which tend to treat money laundering as a stand-alone crime and also expand the ambit of "proceeds of crime" to assets that may have been derived from any other criminal activity related to scheduled offences. Under the Act, the Enforcement Directorate is empowered to conduct money laundering investigation.
- ◆ PMLA empowers certain officers of the Directorate of Enforcement (ED) to carry out investigations in cases involving offence of money laundering and also to attach the property involved in money laundering.
- ◆ The scope of "proceeds of crime", under Section 2, has been expanded to empower the agency to act against even those properties which "may directly or indirectly be derived or obtained as a result of any criminal activity relatable to the scheduled offence".
- ◆ The most crucial amendments are the deletion of provisions in sub-sections (1) of Section 17 (Search and Seizure) and Section 18 (Search of Persons), doing away with the pre-requisite of an FIR or charge sheet by other agencies that are authorised to probe the offences listed in the PMLA schedule.

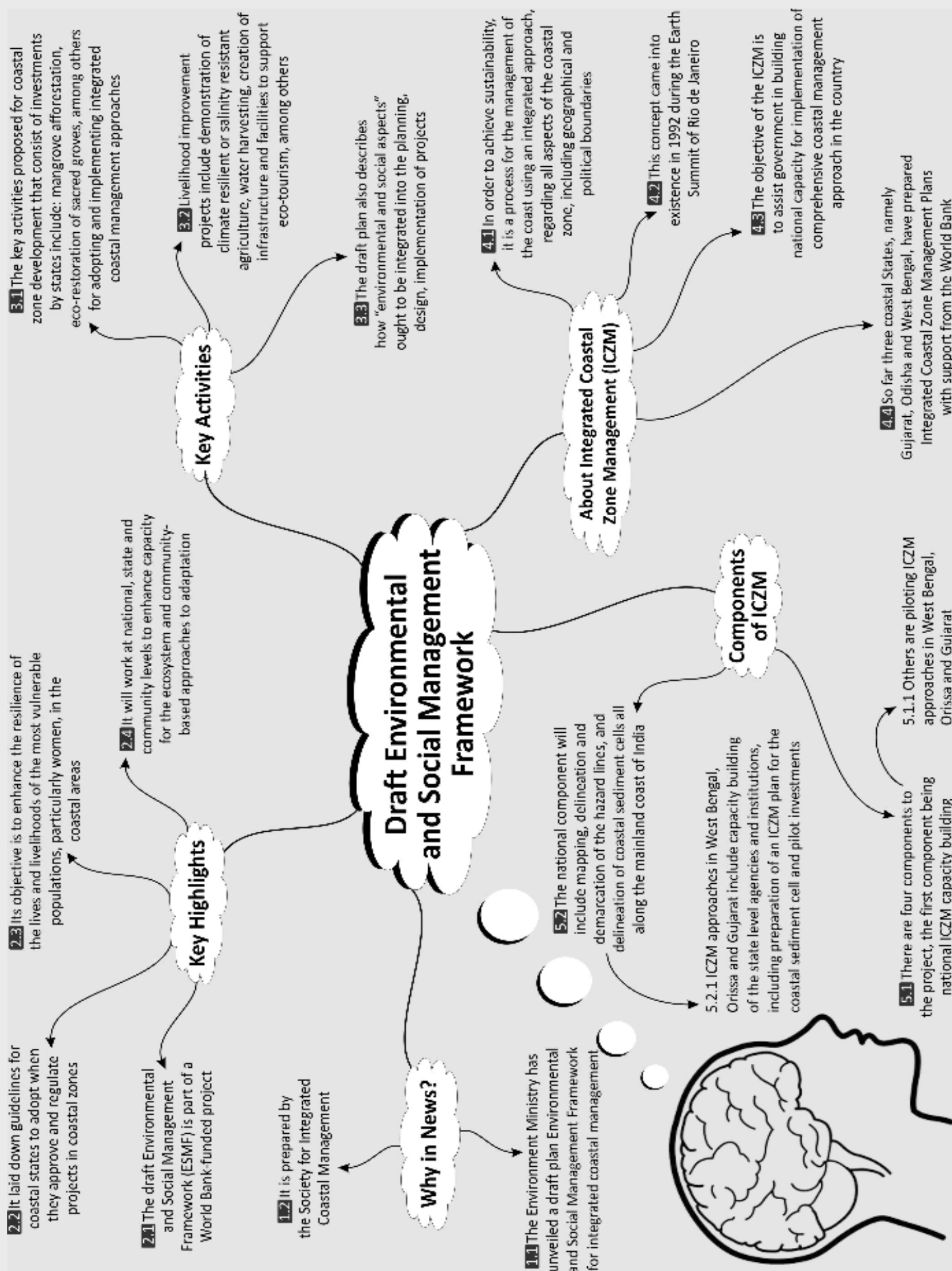
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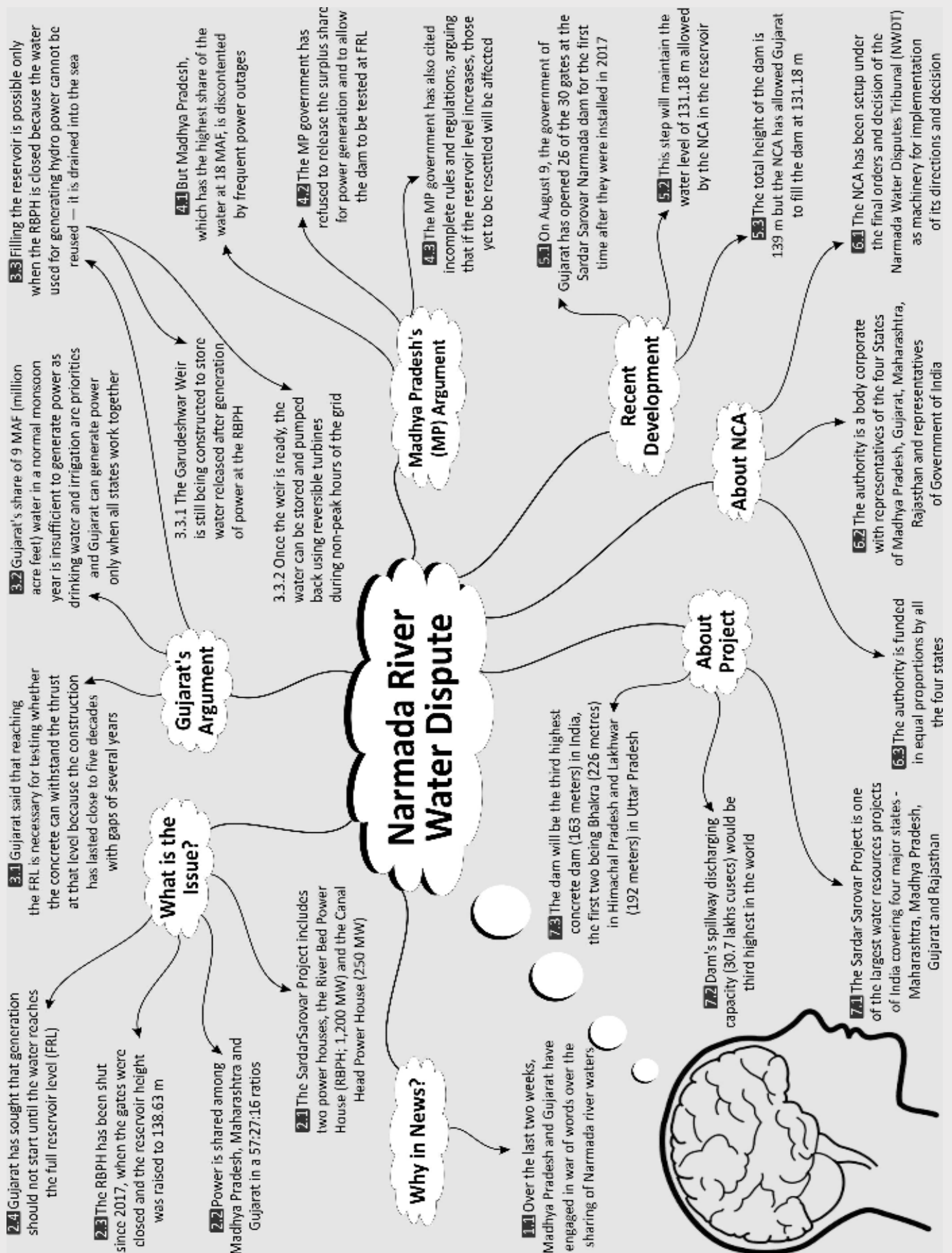
SEVEN BRAIN BOOSTERS

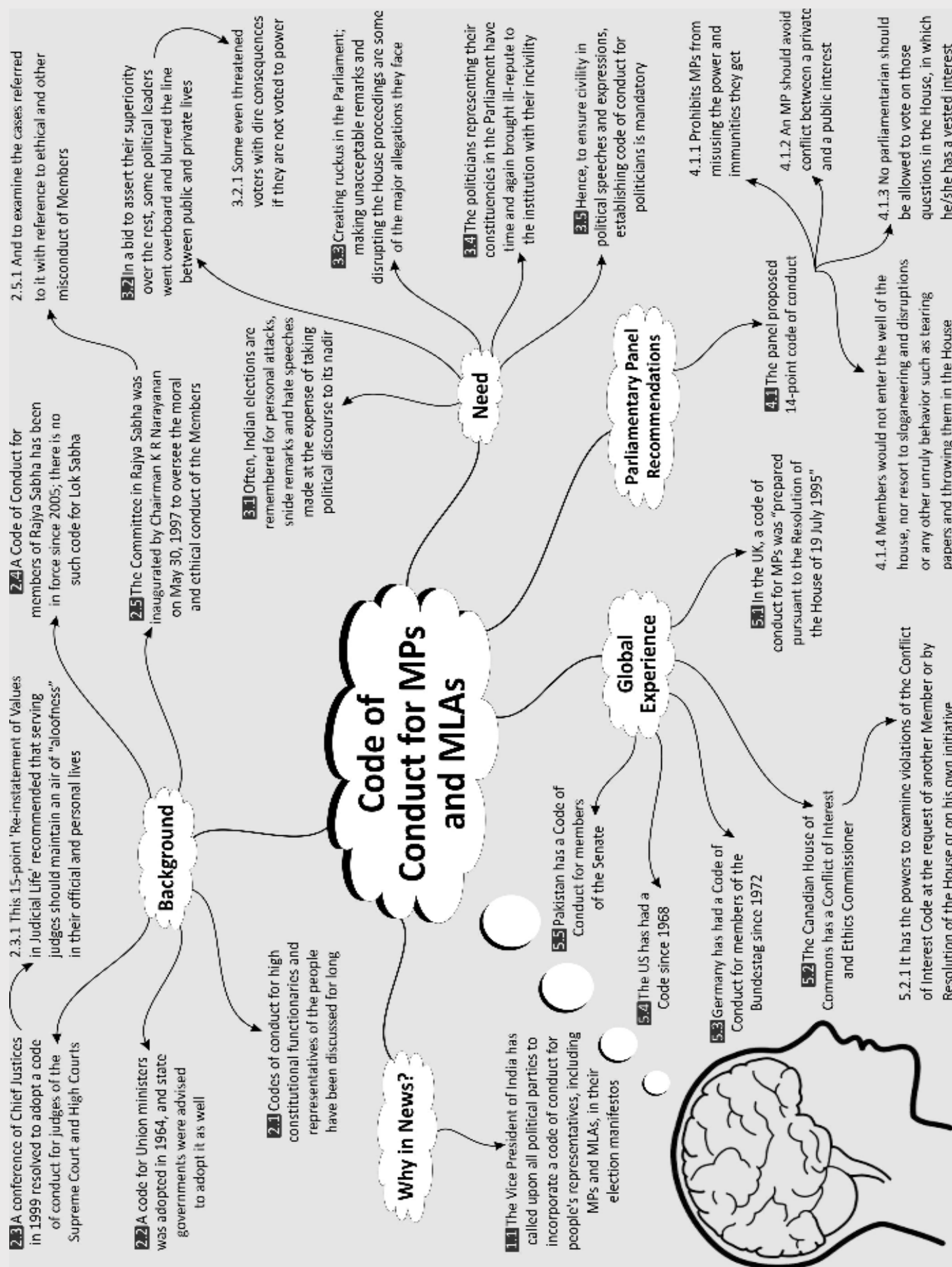


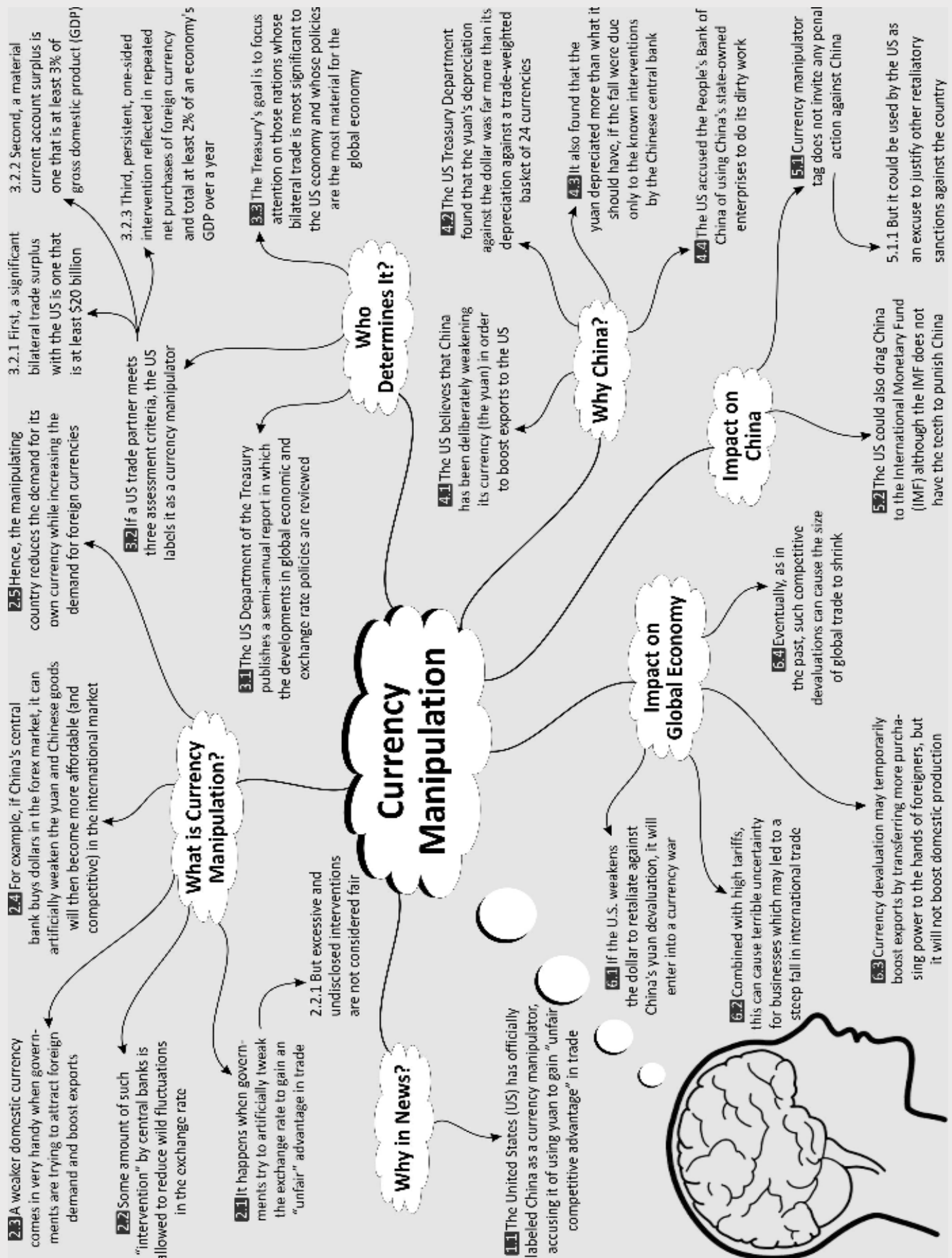












SEVEN MCQ's WITH EXPLANATORY ANSWERS

(Based on Brain Boosters)

The Public Premises (Eviction of Unauthorised Occupants) Amendment Act, 2019

Q1. Consider the following statements in respect of 'The Public Premises (Eviction of Unauthorised Occupants) Amendment Act, 2019':

1. The Act defines 'residential accommodation occupation' as the occupation of public premises by a person on the grant of a license for such occupation.
2. Further, the occupation must be allowed under the rules made by the central, state or union territory government, or a statutory authority.

Which of the statements given above is/are correct?

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

Answer: (c)

Explanation: Both statements are correct. The new Act defines 'residential accommodation occupation' as the occupation of public premises by a person on the grant of a license for such occupation.

Further, the occupation must be allowed under the rules made by the central, state or union territory government, or a statutory authority.

77th Anniversary of Quit India Movement

Q2. Consider the following statements in respect of 'Quit India Movement':

1. It was started by Mahatma Gandhi in 1943.
2. Along with Congress, Muslim League, Hindu Mahasabha and Rashtriya Swayam Sewak Sangh (RSS) have supported the movement.

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: (d)

Explanation: Both statements are incorrect. It was in 1942 when the world was going through the havoc caused by World War II, India too was facing the heat and after the Cripps Mission had failed. These situations led to the launch of Quit India movement Mahatma Gandhi in 1942.

Muslim League, Hindu Mahasabha, Rashtriya Swayam Sewak Sangh (RSS) and even the undivided Communist party opposed Gandhi as well as his call for complete civil disobedience

UN Convention on International Settlement Agreements

Q3. Consider the following statements in respect of 'UN Convention on International Settlement Agreements':

1. India has signed the UN Convention on International Settlement Agreements.
2. Under this agreement, India is establishing the New Delhi International Arbitration Centre (NDIAC) as a statutory body.

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: (a)

Explanation: Statement 1 is correct. India has signed the UN Convention on International Settlement Agreements. Signing of the convention is particularly important for the growth of mediation in India.

Statement 2 is not correct. In order to encourage international commercial arbitration in India, the government is establishing the New Delhi International Arbitration Centre (NDIAC) as a statutory body.

Draft Environmental and Social Management Framework

Q4. Consider the following statements in respect of 'Draft Environmental and Social Management Framework':

1. The draft Environmental and Social Management Framework (ESMF) is part of a World Bank-funded project.
2. It laid down guidelines for coastal states to adopt when they approve and regulate projects in coastal zones.

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. The draft Environmental and Social Management Framework (ESMF) is prepared by the Society for Integrated Coastal Management. It is part of a World Bank-funded project. It laid down guidelines for coastal states to adopt when they approve and regulate projects in coastal zones.

Narmada River Water Dispute

Q5. Consider the following statements in respect of 'Narmada River Water Dispute':

1. Gujarat state has the highest share of water and power generation in Sardar Sarovar Dam Project.
2. The Narmada Control Authority has been setup under the final orders and decision of the Narmada Water Disputes Tribunal as machinery for implementation of its directions and decision.

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 Sardar Sarovar Project includes two power houses, the River Bed Power House (RBPH; 1,200 MW) and the Canal Head Power House (250 MW). Power is shared among Madhya Pradesh, Maharashtra and Gujarat in a 57:27:16 ratios. Gujarat has share of 9 MAF (million acre feet), while, Madhya Pradesh has the highest share of the water at 18 MAF.

Statement 2 is correct. The NCA has been setup under the final orders and decision of the Narmada Water Disputes Tribunal (NWDT) as machinery for implementation of its directions and decision. The authority is funded in equal proportions by all the four states.

Code of Conduct for MPs and MLAs

Q6. With reference to the need of Code of Conduct for MPs and MLAs, consider the following statements:

1. A Code of Conduct for members of Rajya Sabha and Lok Sabha has been in force since 2005.
2. Parliamentary Standing Committees on Ethics in both Houses has the power to examine violations of this code.

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: (d)

Explanation: Both statements are incorrect. A Code of Conduct for members of Rajya Sabha has been in force since 2005; there is no such code for Lok Sabha.

Parliamentary Standing Committees on Ethics does not have such power to examine violations of this code in both Houses.

Currency Manipulation

Q7. Consider the following statements in respect of 'Currency Manipulation':

1. The United States (US) has officially labeled China a currency manipulator.
2. Currency manipulation happens when governments try to artificially tweak the exchange rate to gain an "unfair" advantage in trade.
3. China is increasing the demand for its own currency while reducing the demand for foreign currencies.

Which of the statements given above is/are correct?

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

Answer: (a)

Explanation: Statement 1 and 2 are correct. The United States (US) has officially labeled China a currency manipulator. Currency manipulation happens when governments try to artificially tweak the exchange rate to gain an "unfair" advantage in trade.

Statement 3 is not correct. A weaker domestic currency comes in very handy when governments are trying to attract foreign demand and boost exports. Hence, the manipulating country reduces the demand for its own currency while increasing the demand for foreign currencies.

SEVEN IMPORTANT FACTS FOR PRELIMS

1. Which state government has announced 'Mukhyamantri Nirashrit Besahara Govansh Sahbhagita Yojana', for seeking people's participation in the protection of the stray cattle by providing Rs 30 per animal every day?

–Uttar Pradesh

2. Which state government became the 2nd state to pass anti lynching Bill?

–Rajasthan

3. Which state has topped the ranking in Breastfeeding, Infant & Young Child Feeding Practices in India?

–Manipur

4. Which city has launched first-of-its-kind initiative, 3-D Smart Traffic Signal device 'Intelights', to regulate traffic signals with a smart bird's eye view wireless sensor system?

–Mohali

5. Who has been awarded the 2019 'Prem Bhatia Award for Outstanding Political Reporting'?

–Rajdeep Sardesai

6. Who is set to be the first woman president of the Indian National Science Academy (INSA)?

–Chandrima Shaha

7. What is the theme for International Youth Day 2019?

–“Transforming Education”

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SEVEN PRACTICE QUESTIONS FOR MAINS EXAM

- Q1. Government of India is implementing the world's biggest project of gathering livestock information through Aadhaar unique identification number (UID). Discuss the objectives and challenges behind this project.
- Q2. "Abrogation of Articles 370 and 35A is a much-needed step for the complete emotional integration of people of Jammu and Kashmir with the Indian Union." Do you agree? Critically discuss.
- Q3. "US-China trade war might lead to a global recession." Critically discuss.
- Q4. "Despite efforts huge gap remains between the requirements and availability of facilities in the mental healthcare sector". Discuss.
- Q5. Discuss why establishing code of conduct for politicians is mandatory in India.
- Q6. What do you understand by communicable diseases? Discuss the efforts taken by government to control the communicable diseases in the country.
- Q7. "India must address its crippling cycles of drought and flood with redoubled vigour." Discuss it in the context of recent floods condition in several state of India.



SEVEN IMPORTANT NEWS

1. Pakistan's Reaction after Scrapping of Article 370

A day after Indian government scrapped Article 370, which gave special status to Jammu and Kashmir, the government of Pakistan has decided to downgrade diplomatic relations with India, suspend bilateral trade, review bilateral arrangements and take the matter of Kashmir to the UN, including the Security Council.

Key Highlights

- ◆ It has said that it will be expelling the Indian High Commissioner and suspending bilateral trade with New Delhi.
- ◆ Pakistan is also in touch with China in order to gain support to reverse

India's move. However, China has asked Pakistan to solve the issue diplomatically.

- ◆ The US, on the other hand, said it is scrutinising each and every action over the development and asked Pakistan to exercise restraint on the matter.
- ◆ It was also announced that Pakistan would be banning Indian films and that nothing with Indian origin would be streamed in the country. Pakistani Twitterati have decided to take it one step further and have decided to unsubscribe Indian YouTube channels as well.
- ◆ Pakistan also suspended the

Samjhauta Express and the Thar Express trains.

- ◆ However, days after Pakistan suspended service of train, Indian Railways has also cancelled the Samjhauta Express train run at its end of the international border.

Impact

Since the bilateral trade between India and Pakistan is low following the 2019 Pulwama attack, many experts believe that New Delhi will not feel the pinch of the fresh stand-off. The total aggregate volume of bilateral trade between India and Pakistan stood at just \$2.40 billion in 2017-18. ■

2. Bharat Ratna 2019

Former President of India Pranab Mukherjee, singer Bhupen Hazarika and Bharatiya Jana Sangh leader Nanaji Deshmukh have been conferred Bharat Ratna, the highest civilian award in India. Hazarika and Deshmukh have been given the honour posthumously.

The government announced the decision to confer the Bharat Ratna upon Mukherjee, Deshmukh and Hazarika in January earlier this year.



Bharat Ratna has been conferred after a gap of four years. In 2015, the Modi government has given the honour to former Prime Minister Atal Bihari Vajpayee and Banaras Hindu University founder Madan Mohan Malviya.

Pranab Mukherjee's life-long political career spanned about five decades. He served as India's 13th President from 2012-2017.

Assamese singer Bhupen Hazarika was most popular in Bengal and Bangladesh. He was responsible for introducing the culture and folk music of Assam and northeast India to Hindi cinema.

Nanaji Deshmukh is one of the founding members of Bharatiya Jana

Sangh, which later evolved into the Bharatiya Janata Party (BJP). He had played a leading role in the formation of the Janata Party government in 1977 and was one of the key members of the JP Narayan's movement against the Emergency in 1975.

About Award

The Bharat Ratna is the highest civilian award in India. It was instituted in 1954. The award was originally limited to achievements in the arts, literature, science, and public services, but the government expanded the criteria to include "any field of human endeavour" in December 2011. ■

3. Samagra Shiksha-Jal Suraksha Drive

The Department of School Education & Literacy, Ministry of Human Resource Development (MHRD) has launched the 'Samagra Shiksha-Jal Suraksha' drive to promote water conservation activities for school students, so that they can become competent, conscientious and committed water citizens of our nation. The department has prepared a detailed outline to implement this programme in all the schools of the country.

Key Objectives

Five major objectives of the drive are:

- ◆ To educate students learn about conservation of water.
- ◆ To sensitize Students about the impact of scarcity of water.
- ◆ To empower Students to learn to protect the natural sources of water.
- ◆ To help every Student to save at

least one litre of water per day.

- ◆ To encourage Students towards judicious use and minimum wastage of water at home and school level.

Target

- ◆ One Student in one day will save one litre of water.
- ◆ One Student in one year will save 365 litres of water.
- ◆ One Student in ten year will save 3650 litres of water.

Key Features

It is a time bound campaign with a mission mode approach. This concept of water conservation is essential for students so that they can understand



the importance of water and how it is shaping their lives meaningfully, thereby enabling them to participate in water conservation activities in their day to day lives.

4. Space Situational Awareness Control Centre of ISRO

The Indian Space Research Organisation (ISRO) has laid the foundation stone for a centre, Space Situational Awareness & Management (SSAM), to monitor and protect high value space assets from space debris. SSAM has become an internationally significant area due to the ever growing manmade space debris population and the increased collision threat with operational spacecraft.

Fuctions

The centre would facilitate the intensified activities foreseen for SSAM, in view of increasing debris population and operational space assets. The control centre would host a range of activities pertaining to protection

of Indian Space assets from inactive satellites, pieces of orbiting objects, near earth asteroids and adverse space weather conditions.

It would assimilate the tracking data of inactive satellites

from indigenous observation facilities and generates useful information from bare observations through analysis. For sustainable use of space, the control centre would enable research activities pertaining to active debris removal, space debris modelling and mitigation.



About Space Debris

Space debris, also called orbital debris or space junk, is a collection of objects made by humans that are in orbit in space. A huge number of these objects were part of humanity's expeditions into space, and some are bits and pieces of material formed when human-made objects collide with other solar objects.

5. New Higher Education Model of Rajasthan

The government of Rajasthan has launched a new higher education model titled 'Resource Assistance for Colleges with Excellence' (RACE)

Key Highlights

- ◆ It has been launched for distribution of faculties and movable assets among the government colleges at the district level to rationalise the availability of resources.
- ◆ The model will create a pool for sharing of facilities which will benefit the colleges lacking infrastructure.

◆ The model will help the colleges situated in small towns facing shortage of faculties and infrastructure. Though the sanctioned posts of teachers in the government colleges are 6,500, the State at present falls short by about 2,000 teachers. The model will help to channelise resources and ensure quality education.

◆ The model would effectively decentralise the decision-making power of colleges and encourage them to share physical and human

resources within the district. It will also give autonomy to small colleges and help them find solutions to their problems at the local level.

Implementation

The colleges in need will submit their requirement to the nodal college in the district, which will send the teachers on deputation, if needed, and provide the facilities such as projectors, digital libraries, equipment and technicians.

6. The Kajin Sara Lake

A team of mountaineers has discovered the Kajin Sara lake in Manang district

in Nepal. It is located at Singarkharka area of Chame rural municipality.



Key Highlights

As per the measurement of the lake taken by the team, it is located at an altitude of 5,200 metres, which is yet to be officially verified. It is estimated to be 1,500-metre-long and 600-metre-wide.

The lake would be the world's highest lake if its altitude of 5000-plus metres is officially verified.

The Tilicho lake in Nepal, currently holds the title of the world's highest lake is situated at an altitude of 4,919 metres, is 4 km long, 1.2 km wide and around 200 metres deep.

7. India's Proposal for Protection of 5 Species at CITES

India has submitted proposals regarding changes to the listing of various wildlife species in the CITES secretariat meeting, scheduled later this month in Geneva, Switzerland.

Key Highlights

India seeks to boost the protection of all the five animal species as they are facing a high risk of international trade. It proposed the changes regarding in the listing of the smooth-coated otter, small-clawed otter, Indian star tortoise, Tokay gecko, wedgefish and Indian rosewood.

For the Indian rosewood, the proposal is to remove the species from CITES Appendix II. The species covered by CITES are listed in three appendices on the degree of protection they require.

India is among the parties proposing the re-listing of the star tortoise from CITES Appendix II to Appendix I. The species faces two threats: loss of habitat to agriculture and illegal harvesting for the pet trade.

With regard to the two otter species, India, Nepal and the

Philippines have proposed that the listing be moved from CITES Appendix II to Appendix I for the more endangered species. A similar proposal has been made to include the Tokay gecko in Appendix I.

About CITES

CITES (Convention on International Trade in Endangered Species on Wild Fauna and Flora) is an international treaty to ensure that trade in wild animals and plants do not threaten their survival.

SEVEN IMPORTANT HIGHLIGHTS FROM PIB

1. Sanction for 5595 Electric Buses under Fame Phase-II

The Department of Heavy Industry has approved the sanction of 5595 electric buses to 64 Cities, state government entities, state transport undertakings (STUs) for intra-city and 400 buses for intercity operation and 100 electric buses for last mile connectivity to Delhi Metro Rail Corporation (DMRC) under FAME India scheme phase II in order to give a further push to clean mobility in public transportation.

Each selected City/STUs is required to initiate the procurement process in a time bound manner for deployment of sanctioned electric buses on operational cost basis. As per Expression of Interest (Eoi), buses which satisfy required localization level and technical eligibility notified under FAME India scheme phase II will be eligible for funding under FAME India scheme phase II.

These buses will run about 4 billion kilometers during their contract period and are expected to save cumulatively

about 1.2 billion liters of fuel over the contract period, which will result into avoidance of 2.6 million tonnes of CO₂ emission.

About FAME Phase II

The scheme with total outlay of Rs 10000 Crores over the period of three years will be implemented with effect from 1st April 2019. This scheme is the expanded version of the present scheme titled 'FAME India1 which was launched on 1st April 2015, with total outlay of Rs. 895 crores.

The main objective of the scheme is to encourage Faster adoption of Electric and hybrid vehicle by way of offering upfront Incentive on purchase of Electric vehicles and also by way of establishing a necessary charging Infrastructure for electric vehicles. The scheme will help in addressing the issue of environmental pollution and fuel security.

2. World Biofuel Day 2019

World Biofuel Day is observed every year on 10th of August to create awareness about the importance of non-fossil fuels as an alternative to conventional fossil fuels. This year the theme of the World Biofuel Day is "Production of Biodiesel from Used Cooking Oil (UCO)".

Key Highlights

Biofuels have the benefits of reduction of import dependence, cleaner environment, additional income to farmers and employment generation.

In India, the same cooking oil is used for repeated frying which adversely affects the health due to formation of polar compounds during frying. These polar compounds are associated with diseases such as hypertension, atherosclerosis, Alzheimer's disease, liver diseases among others. UCO is either not discarded at all or disposed off in an environmentally hazardous manner choking drains and sewerage systems.

The National Policy on Biofuels, released by the Government of India in 2018, envisages production of

biofuel from UCO. Food Safety and Standards Authority of India (FSSAI) is implementing a strategy to divert UCO from the food value chain and curb current illegal usage. The benefits of transformation of UCO will help bring health benefits as there would be no recycling of the UCO, employment generation, infrastructural investment in rural areas & cleaner environment with reduced carbon footprint.

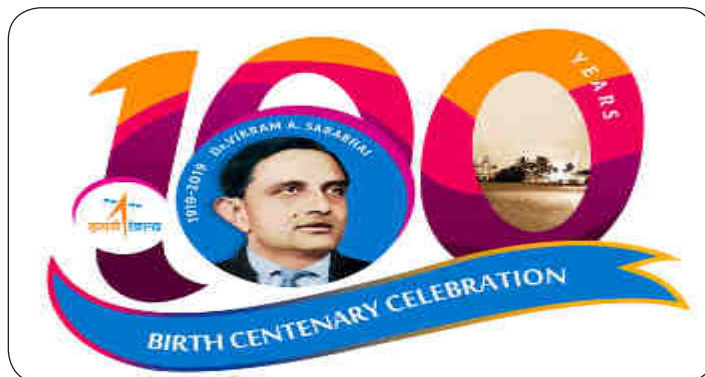
At present, approximately 850 crore litres of High Speed Diesel (HSD) is consumed on a monthly basis in India. The National Policy on Biofuels - 2018 envisages a target of 5% blending of Biodiesel in HSD by 2030. In order to achieve the blending target, 500 crore litres of Biodiesel is required in a year. In India, approximately, 22.7 MMTPA (2700 crore litres) of Cooking Oil is used out of which 1.2 MMTPA (140 Crore) UCO can be collected from Bulk Consumers such as hotels, restaurants, canteens, etc. for conversion, which will give approximately 110 crore litres of Biodiesel in one year. Presently there is no established collection chain for UCO. Thus, there is a huge opportunity in production of biodiesel from UCO.

3. Vikram Sarabhai Journalism Award

As part of centenary year celebrations of Dr. Vikram Sarabhai, father of Indian space programme, Indian Space Research Organisation (ISRO) institutes two categories of awards in journalism.

Key Highlights

- ◆ ISRO has announced its “Vikram Sarabhai Journalism Award in Space Science, Technology and Research” to recognize and reward journalists who have actively contributed towards the field of space science, applications, and research.
- ◆ The nominations are open to all Indians who have a good experience in journalism. The articles published from 2019 to 2020 will be considered.
- ◆ There are two categories of awards, wherein the first category holds a cash price of Rs 5,00,000, a medal and citation and two journalists or freelancers of print media will be awarded. Nominated candidates will be judged on the basis of the articles or success stories published in Hindi, English, or Regional languages in



popular periodicals, science magazines, or journals in India during the year 2019 to 2020.

- ◆ The second category of the award holds 3 cash prizes of Rs 3,00,000, 2,00,000 and 1,00,000 and citation each for journalists or freelancers of print media. The articles or success stories published in Hindi, English, Regional languages in popular newspapers or news magazines in India during the one year as indicated in the proposal. The names of the selected candidates will be announced on August 1st, 2020.

4. Preserve India's Cherished Values of Religious Harmony and Unity in Diversity

The Vice President of India has said that religious harmony and unity in diversity are cherished values of our civilization and asked every citizen of the nation to strive to preserve our values of national integration.

Key Highlights

- ◆ There is a need for rejuvenation and renaissance in our education system to make it world class. So that, educational institutions must focus on academic excellence, physical fitness, mental alertness, moral uprightness and social conscience.
- ◆ He urged universities to strive to overcome challenges of quality, equity and access in education through the creation of knowledge networks, research and innovation centres, skill development programs and support for faculty development.
- ◆ In order to keep pace with technology in our day-to-day lives, there is a greater need today to align academic curriculum in accordance with changing technological developments and to stay ahead of the curve for the country to reach greater heights.
- ◆ There is a need for India to upscale research facilities to produce world class publications in reputed international journals. Research is an area where we are lagging behind and serious efforts are needed to bolster the culture of research and innovation in the country.
- ◆ Highlighting the importance of preserving our rich culture, especially our languages, he also opined that mother tongue should be the primary medium of instruction in schools till the high school level. India's impending demographic dividend has the potential to become the human resource centre of the world. Therefore, quality education, skills, knowledge and creative thinking are essential to realize the demographic dividend and to make India a 21st century innovation hub.
- ◆ He also urged the students to continuously update themselves with the latest technologies, innovations and the changes in the world. He advised them to think of the nation first and to work hard with determination to realize their dreams and the aspirations of more than a billion people.

5. Curtain Raiser Ceremony for the 3rd RE-INVEST

Ministry of New & Renewable Energy has organised Curtain Raiser ceremony for the 3rd Edition of Renewable Energy Investors' Meet and Expo (RE-INVEST 2019), coinciding with the Second Assembly of International Solar Alliance (ISA). India holds enormous potential in renewable energy and it is an exciting place to invest in RE.

Key Highlights

- ◆ The key objective of the event is to attract the right investments in renewable energy (RE) and present India's RE story to the world.
- ◆ India had set a target of 175 GW renewable energy capacity by 2022.
- ◆ India is among the countries with the largest production of energy from renewable sources. As of June 30, 2019, India has an installed renewable energy capacity of 80.47 GW, of which solar and wind comprises 29.55 GW and 36.37 GW respectively. Biomass and small hydro power constitute 9.81GW and 4.6GW respectively. Thus, India offers one of the largest investment opportunities in the renewable space. The government of India allowed a 100 per cent Foreign Direct Investment (FDI) under the automatic route for projects of renewable power generation and distribution.
- ◆ The 2nd Global RE-INVEST, was held from 2-5 October, 2018.

6. NHRC National Level Review Meeting on Mental Health

Recently, a national level review meeting of National Human Rights Commission of India (NHRC) on mental health was held in New Delhi.

Key Highlights

- ◆ The NHRC Chairperson, Mr. Justice H.L. Dattu has said that the efforts to improve the mental health care in the country have been made but a huge gap still remains between the requirements and availability of facilities in the sector.
 - ◆ Flagging it as a matter of serious concern for the Commission, he said that consistent with its policy to monitor the mental health sector, it felt necessary to evaluate the ground realities post implementation of Mental Healthcare Act, 2017.
 - ◆ Only 19 States have implemented the Mental Healthcare Act so far.
 - ◆ In India, there is a requirement of 13500 psychiatrists but only 3827 are available. Against the requirement of 20250 clinical psychologists only 898 are available. Similarly, there is an acute shortage of para- medical staff also.
 - ◆ The issue of prisoners having mental health problems and the protection of their rights is an obligation of the state governments under Section 103 of the Mental Healthcare Act, 2017 as also emphasized by the Supreme Court in one of its recent judgments.
- Around 10.6 percent adult population in the country suffers from mental health issues, which is a huge number requiring holistic concept of safety nets, legal frameworks and medical care facilities.

7. 66th National Film Awards for 2018

The 66th National Film Awards has been announced by the government of India.

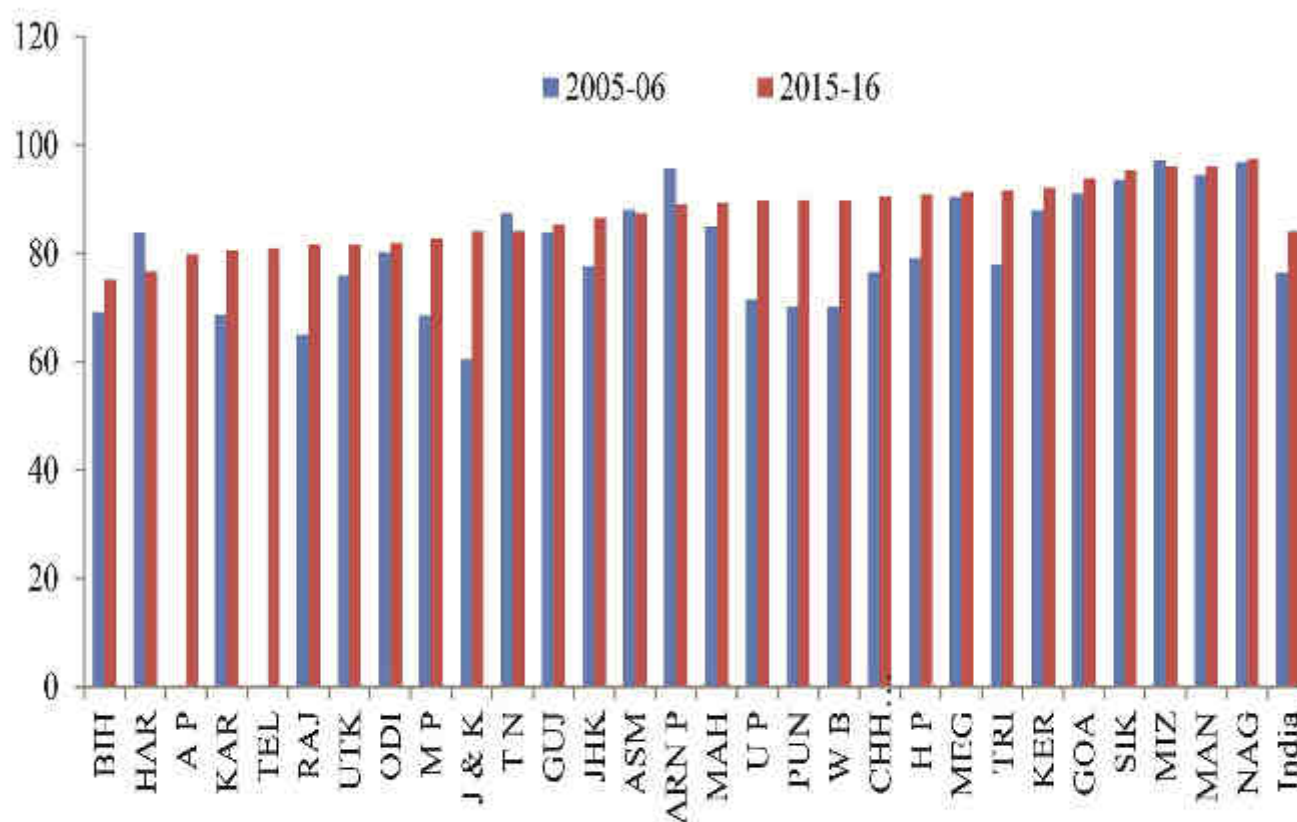
Key Highlights

- ◆ Gujarati film 'Hellaro' was declared Best Feature Film winner while 'Badhai Ho' bagged the award for Best Popular Film Providing Wholesome Entertainment.
- ◆ Hindi movie 'Padman' was declared Best Film on Social Issues, while Kannada film 'Ondalla Eradalla' got Nargis Dutt Award for Best Feature Film on National Integration.
- ◆ Ayushman Khurana and Vicky Kaushal jointly won Best Actor Award for their performances in 'Andhadhun' and 'Uri: The Surgical Strike', while Keerthy Suresh was declared winner of Best Actress trophy for her performance in Telugu movie 'Mahanati'.
- ◆ Aditya Dhar won Best Director Award for 'Uri: The Surgical Strike'. Marathi movie Naal got the Indira Gandhi Award for Best Debut Film of a Director.
- ◆ Marathi movie Paani has won the award for Best Film on Environment Conservation/ Preservation.
- ◆ The Jury unanimously conferred the award for the Most Film Friendly State to the State of Uttarakhand for furthering the growth of the film industry in the State including creating an environment for ease of filming in the state.



SEVEN IMPORTANT CONCEPTS THROUGH GRAPHICS

1. Percentage of Women having Bank Account



Source: NFHS-4 (2015-16) (latest available).

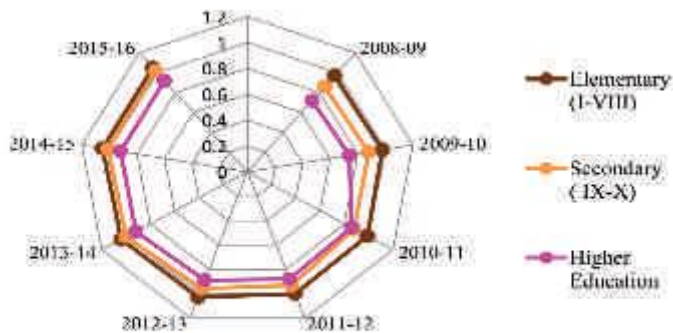
Note: Data for newly created states Andhra Pradesh & Telangana have not been reported for 2005-06.

Key Facts

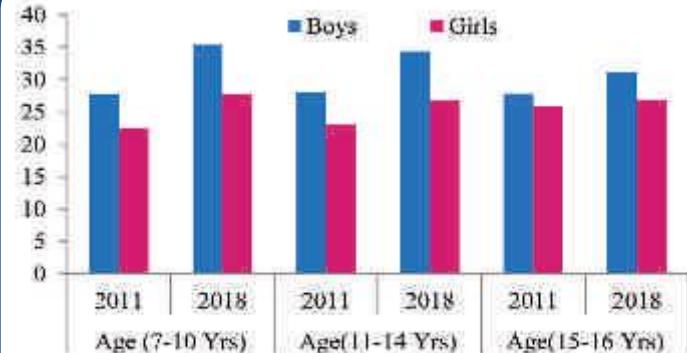
- As the World aspires to achieve the Sustainable Development Goals (SDGs) by 2030, one of the most important factors which will determine whether countries achieve their targets set under SDGs will be 'gender equality' (SDG-5).
- The role of women is critical not only across agriculture and industrial sectors but also in governance, education and health services.
- Societies with patriarchal norms and gender stereotyping will continuously move backwards without making progress.
- The government of India has initiated several programmes like 'Beti Bachao, Beti Padhao (BBBP)', 'Ujjwala Scheme', 'Poshan Abhiyaan', 'Pradhan Mantri Matra Vandana Yojana', etc., to mainstream women and make women active agents of change in the society.
- Financial inclusion of women is considered as an essential tool for empowerment of women as it enhances their self-confidence and enables financial decision-making to a certain extent.
- As far as financial inclusion in India is concerned, significant progress has been made during the last decade. At all India level, the proportion of women having a bank or saving account that they themselves use have increased from 15.5 per cent in 2005-06 to 53 per cent in 2015-16.

2. Gender Parity Index (2015-16) & Gender gap in GER in Private Schools

Key Facts



Source: Educational Statistics at a Glance, 2018

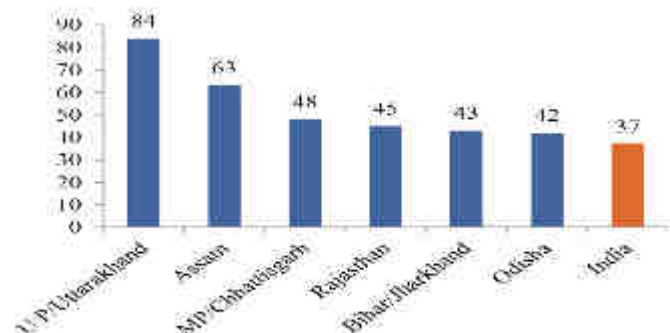
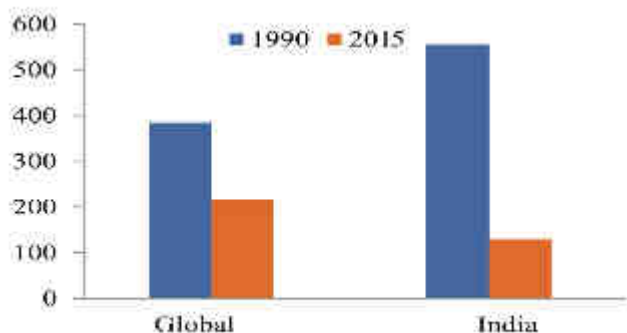


Source: ASER, 2018.

- Over the years, remarkable progress has been made in respect of female participation up-to secondary level and Gross Enrolment Rate (GER) for girls has exceeded that of boys. GER determine the number of students enrolled in a given level of education, regardless of age, expressed as a percentage of the official school-age population corresponding to the same level of education.
- Although, enrolment of girls is higher than that of boys in government schools, the pattern gets reversed in private schools. The gender gap in enrolment in private schools has consistently increased across age groups. But girls' enrolment rate is lower than that of boys at the higher education level.
- Gender Parity Index (GPI) based on GER has indicated that increasing trend of female participation at all levels.
- At the higher education level the GPI is low (0.92 in 2015-16 for higher education level and for all other levels it was above 1).

3. Maternal Health

Key Facts



Source: MMEIG Report 2015 and SRS Report for India (2018) & EAG States (latest available).

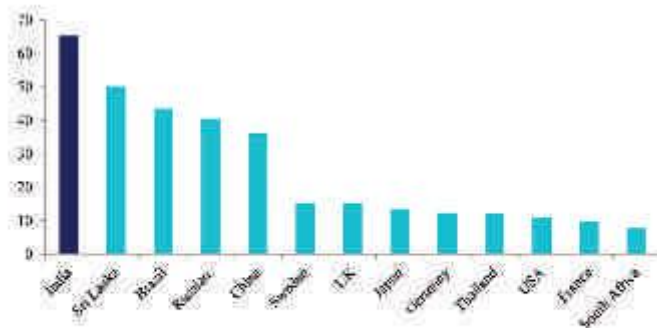
- Maternal Mortality Ratio (MMR) is defined as the number of maternal deaths per 1,00,000 live births due to causes related to pregnancy or within 42 days of termination of pregnancy, regardless of the site or duration of pregnancy.
- MMR of India has declined by 37 points from 167 per lakh live births in 2011-13 to 130 per lakh live births in 2014-16, in a span of three years. Between 1990 and 2015, MMR in India has declined by 77 per cent as compared to 44 per cent decline in global average.
- The government had constituted an EAG under the Ministry of Health and Family Welfare following 2001 census to stabilise population in eight states (called EAG states) that were lagging in containing population. These are Bihar, Jharkhand, Uttar Pradesh, Uttarakhand, Madhya Pradesh, Chhattisgarh, Orissa, Rajasthan and Assam. Between 2011-13 and 2014-16, all EAG states have shown MMR decline which is higher than that of National Average.
- The National Health Mission (NHM) envisages peoples needs achievement of universal access to equitable, affordable and quality healthcare services that are accountable and responsive to peoples' needs.

4. Government Health Expenditure & OOPE Expenditure

Key Facts



Source: National Health Accounts Estimates for India, MoHFW (latest available).



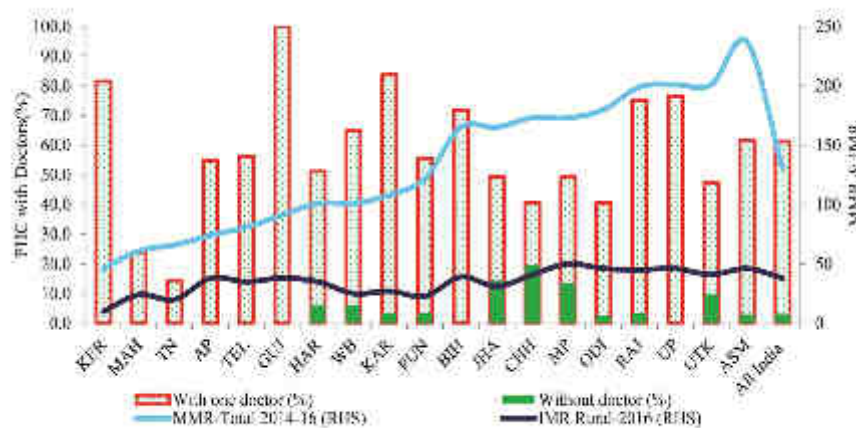
Source: Global Health Expenditure Database, WHO, OOPE India figure calculated by WHO (extracted on May 31, 2019).

- As per the National Health Accounts Estimates during 2013-14 to 2015-16, there is an encouraging trend of decreasing Out of Pocket Expenditure (OOPE) and an increase in public health expenditure out of Total Health Expenditure (THE).
- Public health expenditure (Centre, States and Local Bodies), as a percentage of THE increased from 22.5 per cent in 2004-05 to 30.6 per cent in 2015-16.
- However, the OOPE still remains the major component of healthcare expenditure, as evidenced from the crosscountry analysis.
- One major component of OOPE is expenditure on medicines. Government has made various provisions to provide medicines free of cost in government facilities, but in reality, a majority (more than 60 per cent) of the patients are still forced to pay for some of the medicines they receive.

5. State-wise PHCs with Doctors and without doctors

Key Facts

- The rural public health facilities across the country have facing difficulty in attracting, retaining, and ensuring regular presence of highly trained medical professionals.
- There are large number of Public Health Centres (PHCs) which are functioning with one doctor or without doctor. The states where large number of PHCs are functioning with 'one doctor and without doctor' indicate relatively higher level of rural Infant Mortality Rate (IMR) and Maternal Mortality Ratio (MMR) compared to other states.
- Moreover, what this data do not reveal is that even if the personnel are present, their level of participation in providing health services, may not be at desirable levels due to lack of supplies, inadequate infrastructure facilities, poor monitoring of the staff, and so on.
- Public health services delivery in rural areas warrants better governance mechanisms through adoption of technologies, community and Local Self Government (LSG) participation and social audit.
- As per information provided by Medical Council of India, there are a total 10,41,395 allopathic doctors registered with the State Medical Councils/Medical Council of India as on 30th September, 2017. Assuming 80% availability, it is estimated that around 8.33 lakh doctors may be actually available for active service.
- It gives a doctor-population ratio of 1:1596 as per current population estimate of 1.33 billion. However, World Health Organisation (WHO) norms prescribes that there should be 1 doctor amongst the population of 1,000.

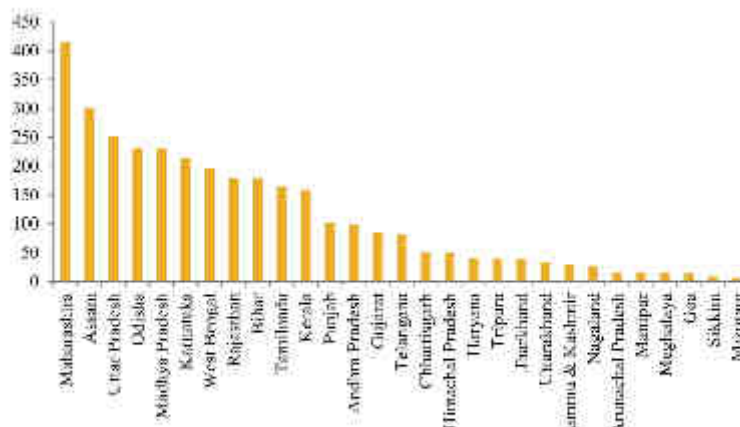


Source: Rural Health Statistics 2017, and Census SRS Bulletin on MMR 2014-16 (latest available).

6. Length of Rural Roads by States

Key Facts

- The Pradhan Mantri Gram Sadak Yojana (PMGSY) launched in 2000, aims to provide funds to States to construct rural roads to connect villages by all-weather roads.
- The rural roads comprise of roads constructed under PMGSY, rural roads built by State PWD/RWD & those constructed by Panchayati Raj Roads.
- Since 2014, around 190,000 km of rural roads has been constructed. The rate of rural road construction, i.e. kms of rural road constructed per day, there is an increased momentum from 2015-16 onwards. In 2017-18, it was 134 km/day.
- Some of the better performing states are Maharashtra, Assam, Uttar Pradesh & Odisha. Whereas on the other end, Mizoram, Sikkim, Goa & Meghalaya where the length of rural roads is very less. Total length in North Eastern areas (except Assam) is quite poor, due to the hilly terrain.
- PMGSY is aggressively encouraging use of "Green Technologies" and nonconventional materials like waste plastic, cold mix, geo-textiles, fly-ash, iron and copper slag, etc. in rural road. Using "Green Technologies", 28,619 km of roads have been constructed and a record road length of 14,756 km was constructed in 2018-19.
- This is to reduce the "Carbon Footprint" of rural roads, reduce environmental pollution, increase the working season and bring cost effectiveness.

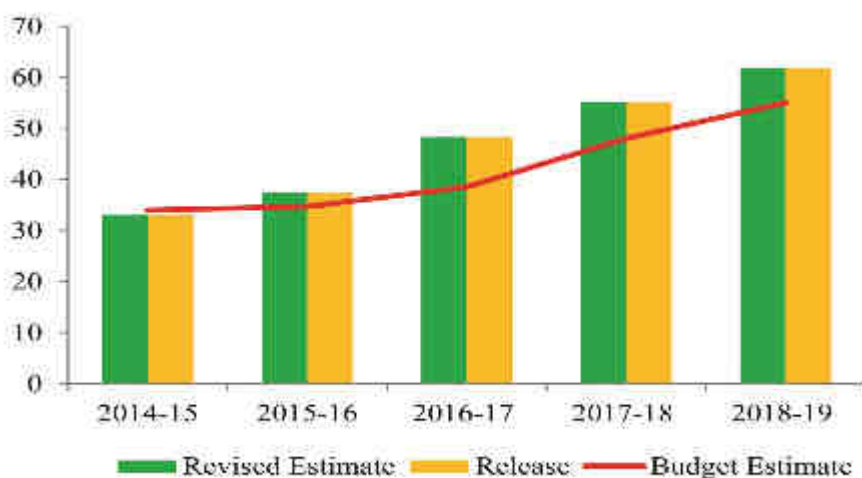


Source: Basic Road Statistics of India, 2016-17 (Mo Road, Transport & Highways)

Note: The Rural Roads comprise of PMGSY, rural roads built by State PWD/RWD & those constructed by Panchayati Raj Roads.

7. Budgetary Support to MGNREGA

Key Facts



Source: Ministry of Rural Development.

- Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 2005 aims at enhancing livelihood security of households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work.
- Creation of productive assets of prescribed quality & durability, social inclusion, gender parity, social security and equitable growth are the foundational pillars of MGNREGA.
- Announcing the highest-ever allocation to MGNREGA in his 2015-16 Budget the government gave Rs 34,699 crore to the scheme, nearly 12 per cent hike over the previous fiscal.
- The allocation was further increased to Rs. 38,500 crore in 2016-17 Budget. In 2016-17, NREGS was allocated Rs 47,499 crore, which included the Rs 38,500-crore budgetary allocation while the remaining came through supplementary grants.
- In the next fiscal year, 2017-18, the allocation went up to Rs 48,000 crore.
- In Union Budget 2019-20, the government of India has allocated Rs 60,000 crore to the scheme in 2019-20. For fiscal year 2018-19, MGNREGS was allocated Rs 55,000 crore.

फिर लहराया परचम

पिछले वर्ष हमने बुलंदियां छुई
और इस वर्ष बनाए कुछ नए कीर्तिमान

2017 में 120+ सफलताओं के
बाद UPSC-2018 में भी 122+ चयन



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KANISHAK
KATARIA



AIR 3
JUNAID
AHMED

ADMISSIONS OPEN FOR NEW SESSION 2019-20

**MUKHERJEE NAGAR
(DELHI)**

सामान्य अध्ययन
Pre-cum-Mains
19 AUG | 2:30 PM

**LUCKNOW
(ALIGANJ)**

सामान्य अध्ययन
Pre-cum-Mains
19 AUG | 8:30 AM

**LUCKNOW
(GOMTI NAGAR)**

सामान्य अध्ययन
Pre-cum-Mains
19 AUG | 8:30 AM
IAS WEEKEND BATCH
17 AUG | 5:30 PM

**LAXMI NAGAR
(DELHI)**

सामान्य अध्ययन
IAS REGULAR BATCH
13 AUG | 10:30 AM
IAS WEEKEND BATCH
17 AUG | 11 AM
PCS BATCH
13 AUG | 7:30 AM
UP PCS TARGET FOR PRE
22 AUG | 6 PM

**PRAYAGRAJ
(ALLAHABAD)**

सामान्य अध्ययन
Pre-cum-Mains
1 SEP | 5:30 PM
Focus Pre Batch
19 AUG | 5:30 PM

LIVE STREAMING

सामान्य अध्ययन
IAS REGULAR BATCH
13 AUG | 10:30 AM
IAS WEEKEND BATCH
17 AUG | 11 AM
PCS BATCH
13 AUG | 7:30 AM

COMPREHENSIVE ALL INDIA PRELIMS TEST SERIES TARGET 2020

18th AUGUST 2019

TOTAL 37 TESTS

वैकल्पिक विषय

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- इतिहास
- भूगोल
- राजनीति विज्ञान
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