

PERFECT 7

**Weekly
Current Affairs**

A New Initiative of Dhyeya IAS



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**Vinay Kumar Singh****CEO and Founder****DHYEYA IAS****Q H Khan****Managing Director****DHYEYA IAS**

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

Perfect 7

AN INTRODUCTION



Qurban Ali

Chief Editor

DHYEYA IAS

(Ex Editor- Rajya Sabha TV)

With immense pleasure I would like 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.

Please do visit our website www.dhyeyaias.com and our youtube channel for regular and updated information on current affairs.



Ashutosh Singh

Managing Editor

DHYEYA IAS

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.

Your suggestions and popular demands have inspired us to come up with a coloured edition of '**Perfect 7**' on this pious festival of colours. May this version of '**Perfect 7**' instill a new energy and a new spirit in you. We wish that the bond of affection between you and Dhyeya IAS is reaches a new height.

PREFACE



On the joyous occasion of Holi, Dhyeya family has decided to bring a new colourful and vibrant version of **'Perfect 7'** – a panacea for current affairs. Just like vividness of colours, newer version of **'Perfect 7'** will add positive and dynamic energy in your preparation.

'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

As a proud jewel of Dhyeya IAS, **'Perfect 7'** now comes in a new coloured avatar. **'Perfect 7'** is a quintessential part of your preparation strategy for Civil Services Examination. A regular and manageable dose of current affairs will now reach you in new format, making it more reader friendly. Our humble attempt to serve you is surely rewarded by your appreciations. It encourages us to innovate and provide the best as per our ability.

A dedicated team of experts at Dhyeya IAS toils night and day to make your dream of Civil Services come true. I heartily thank and express my gratitude to the esteemed readers and all the people involved in making this magazine a shining star in the galaxy of Dhyeya IAS.

Rajat Jhingan

Editor
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PERFECT 7

Weekly Current Affairs

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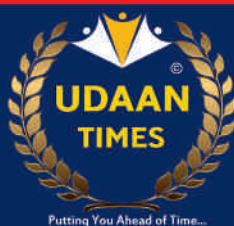
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by Mr. Qurban Ali

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

01

US-Taliban Peace Deal : Future Ahead

Why in News?

The U.S. and the Taliban have struck a deal that paves the way for eventual peace in Afghanistan. The deal was signed by US special envoy Zalmay Khalilzad and Taliban political chief Mullah Abdul Ghani Baradar with US Secretary of State Mike Pompeo as a witness.

Highlights of the Deal

- Within the first 135 days of the deal the US will reduce its forces in Afghanistan to 8,600, with allies also drawing down their forces proportionately.
- The move would allow US President Donald Trump to show that he has brought troops home ahead of the US presidential election in November.
- The deal also provides for a prisoner swap. Some 5,000 Taliban prisoners and 1,000 Afghan security force prisoners would be exchanged by 10 March, when talks between the Taliban and the Afghan government are due to start.
- The US will also lift sanctions against the Taliban and work with the UN to lift its separate sanctions against the group.

Challenges to the Peace Process

While the peace process is supported by a vast majority of Afghans, many issues remain to be worked out during intra-Afghan negotiations, including sharing power, disarming and reintegrating Taliban fighters into society, and



determining the future of the country's democratic institutions and constitution. These negotiations were already off to a precarious start following the U.S.-Taliban deal in February. The United States and the Taliban agreed to the release of up to five thousand Taliban

prisoners in exchange for up to one thousand Afghan security forces, but the Afghan government said it had not committed to such a swap.

The process could be complicated by a weak central government, afflicted by ethnic, sectarian, and tribal differences. The country's 2019 election was marred by many problems: only 1.8 million out of 9 million registered voters cast ballots, polling stations were attacked, and results weren't released for months. When incumbent President Ashraf Ghani was announced the winner, his challenger, Chief Executive Abdullah Abdullah, contested the results and said he would form his own government.

At the same time, experts say the Taliban is stronger now than at any point in the last eighteen years. With an estimated sixty thousand fighters, it controls many districts throughout the country and

**About Taliban**

In 1979, a year after a coup, the Soviet army invaded Afghanistan to support its communist government. It fought a resistance movement - known as the mujahideen - that was supported by the US, Pakistan, China and Saudi Arabia, among other countries.

In 1989, Soviet troops withdrew but the civil war continued. In the chaos that followed, the Taliban (which means "students" in the Pashto language) sprang up.

The Taliban emerged as a force for social order in 1994 in the southern Afghan province of Kandahār and quickly subdued the local warlords who controlled the south of the country. The faction took its name from its membership, which consisted largely of students trained in madrasahs (Islamic religious schools) that had been established for Afghan refugees in the 1980s in northern Pakistan. By late 1996, popular support for the Taliban among Afghanistan's southern Pashtun ethnic group, as well as assistance from conservative Islamic elements abroad, had enabled the faction to seize the capital, Kabul, and gain effective control of the country.

Chronology of US-Afghan Conflict (Major Highlights)

September 9, 2001 : Ahmad Shah Massoud, commander of the Northern Alliance, an anti-Taliban coalition, is assassinated by al-Qaeda operatives.

September 11, 2001 : Al-Qaeda operatives hijack four commercial airliners, crashing them into the World Trade Center in New York and the Pentagon in Washington, DC.

October 7, 2001 : The U.S. military, with British support, begins a bombing campaign against Taliban forces, officially launching Operation Enduring Freedom.

December 5, 2001 : After the fall of Kabul in November 2001, the United Nations invites major Afghan factions, most prominently the Northern Alliance and a group led by the former king (but not the Taliban). On December 5, 2001, the factions sign the Bonn Agreement, endorsed by UN Security Council Resolution 1383.

December 9, 2001 : The end of the Taliban regime is generally tied to this date, when the Taliban surrendered Kandahar and Taliban leader Mullah Omar flees the city, leaving it under tribal law administered by Pashtun leaders.

June 2002 : Hamid Karzai, chairman of Afghanistan's interim administration since December 2001, is picked to head the country's transitional government.

August 8, 2003 : The North Atlantic Treaty Organization (NATO) assumes control of international security forces (ISAF) in Afghanistan, expanding NATO/ISAF's role across the country. It is NATO's first operational commitment outside of Europe.

January 2004 : An assembly of 502 Afghan delegates agrees on a constitution for Afghanistan, creating a strong presidential system intended to unite the country's various ethnic groups.

March 27, 2009 : President Obama announces a new strategy for the war effort, linking success in Afghanistan to a stable Pakistan.

November 2010 : At a summit in Lisbon, NATO member countries sign a declaration agreeing to hand over full responsibility for security in Afghanistan to Afghan forces

by the end of 2014.

May 1, 2011 : On May 1, 2011, al-Qaeda leader Osama bin Laden, responsible for the 9/11 attacks in New York and Washington, is killed by U.S. forces in Pakistan. The death of America's primary target for a war that started ten years ago fuels the long-simmering debate about continuing the Afghanistan war.

June 22, 2011 : President Obama outlines a plan to withdraw thirty-three thousand troops by the summer of 2012—the surge troops sent in December 2009—including ten thousand by the end of 2011.

March 2012 : In January, the Taliban strikes a deal to open an office in Qatar, a move toward peace talks that the United States sees as a crucial part of a political settlement to ensure a stable Afghanistan. But two months later, the Taliban suspends preliminary talks.

May 27, 2014 : President Barack Obama announces a timetable for withdrawing most U.S. forces from Afghanistan by the end of 2016.

September 21, 2014 : Ashraf Ghani, the newly elected president, signs a power-sharing agreement with his chief opponent, Abdullah Abdullah.

April 13, 2017 : The United States drops its most powerful non-nuclear bomb on suspected Islamic State militants at a cave complex in eastern Nangarhar Province. The weapon, known colloquially as “the mother of all bombs,” comes as newly elected President Donald J. Trump delegates decision-making authorities to commanders.

February 2019 : Negotiations between the United States and the Taliban in Doha enter their highest level yet, building on momentum that began in late 2018.

September 7, 2019 : President Trump abruptly breaks off peace talks a week after top U.S. negotiator Khalilzad announced that an agreement had been reached “in principle” with Taliban leaders.

February 2020 : U.S. Signs Peace Deal With Taliban after Nearly 2 Decades Of War In Afghanistan.

continues to launch major attacks, including in Kabul and on Afghan security bases. It earns millions of dollars from opium poppy cultivation and the illegal drug trade, which pose further problems for the peace process. Some analysts are

also worried that rank-and-file Taliban fighters might not abide by a peace deal.

Skepticism for the Deal

As U.S. and Taliban negotiators celebrated the signing of a peace deal in

Doha, for many in Kabul, the agreement felt like a betrayal. After more than 18 years of a U.S.-led war in Afghanistan, the document seeking to end it made no mention of any of the ideals once touted by the conflict's supporters and

architects. The deal, signed on Feb. 29 in Qatar's capital, also leaves the Afghan government in a weakened position as it prepares for its own round of talks with the Taliban, according to the Afghan officials and analysts. The provisions included a commitment to a controversial prisoner swap that robs the government of key leverage before the talks. And a reference to the Taliban as the "Islamic Emirate of Afghanistan" is seen as giving the group greater legitimacy, despite language that the United States does not recognize any such political standing.

Many Afghans who see themselves most closely allied with American values — and most dependent on U.S. support — fear they have the most to lose from the peace deal. Supporters of women's rights, civil society and some sectors of the country's political and security establishment described reading the deal with a mix of disbelief and anger.

Under the peace deal, the Taliban made several commitments to fight terrorist groups such as the Islamic State in exchange for the withdrawal of U.S. troops in 14 months. But what the deal did not include were Taliban commitments concerning what a future Afghan government would look like.

Democracy and women's rights were the ideals described as central to the U.S. mission in Afghanistan following the launch of the war after the Sept. 11, 2001, terrorists attacks. For years, the Taliban had given haven to Osama bin Laden and other top leaders of al-Qaeda.

India's Concern

India has raised concerns over the future of democracy, human rights, women's rights and other achievements made in Afghanistan since 2001, when the Taliban regime was last defeated, the issues were not addressed in the agreement between the U.S. and Taliban signed by U.S. Secretary of State Mike Pompeo on February 29, 2020.

In the Doha agreement, the U.S. has committed to clearing five bases and bringing troop levels down to 8,600 in four and a half months, and even appears to submit to the possibility of a Taliban-led government, by extracting promises that the Taliban will not provide "visas, passports, travel documents or asylum" to those threatening the U.S. and its allies. This appears to sideline the "Intra-Afghan" dialogue, and India's support for the election process for leadership in Afghanistan.

This indicates that the Ghani government, which India has recognized as winner of the 2019 election, will only serve for an interim period. This also raises a big question mark on the future of Afghanistan's government, and whether it will remain a democracy.

Officials worry most about the "mainstreaming of the Haqqani network", which Lashkar-e-Taiba terrorists reportedly fight alongside and were responsible for the 2008 bombing of the Indian embassy in Kabul. According to the agreements, 5,000 Taliban prisoners will be released by March and the remainder in another three months. Officials also point out that the U.S. has committed to taking Taliban leaders off the UN Security Council's sanctions list by May 29, 2020, which could considerably bring down the number of terrorists Pakistan is accused of harbouring, according to the FATF greylist conditions. This might benefit Pakistan during the June 2020 FATF Plenary, when it faces a blacklist for not complying. To interpret this as India's endorsement of the peace deal would be a mistake, however. It was more an acceptance of inevitability and a realist interpretation of the course of history over which India has little control. New Delhi's skepticism over the "peace deal" stems from an apprehension that the agreements signed by US are merely the first step and not a culmination of events.

India reads the "agreement" not as a treatise of "peace" but the first step towards an exit strategy of the United States

Way Forward

A radical new approach is needed in Afghanistan to build peace step-by-step. In the long term, this means a more inclusive peace processes that is representative of, and endorsed by, the whole of Afghan society. In this ground-breaking Accord, Taliban leaders, Afghan government representatives, and Afghan and international experts should find the solutions for brighter Afghanistan.

A progressive approach to settlement thus builds upon reforms rather than compromising on them, as sometimes warned of in Afghan political discourse. But the optimal way to shape the conditions conducive to such a sustained process of dialogue and reform would be to agree a pause in the fighting in the early stage of the process. The entrance ticket for conflicting parties to participate in such a sustained peace process would require them to sign up to the suspension of violence. The dilemma at the heart of peacemaking in Afghanistan is that there is a formidable agenda of potential core issues to be addressed but the lack of confidence between the parties renders it difficult to reach agreement on even the most straightforward issues. 

General Studies Paper- II

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

02

Supreme Court Opens Door for Cryptocurrencies in India

Why in News?

Recently the Supreme Court has struck down the ban on cryptocurrency trade in India. SC rules that ban on crypto currency trade is illegal and thus allowed the trading in virtual currency (VCs), cryptocurrency and bitcoins.

Understanding Cryptocurrency

A cryptocurrency, broadly defined, is virtual or digital money which takes the form of tokens or "coins." While some cryptocurrencies have ventured into the physical world with credit cards or other projects, the large majority remain entirely intangible. Other important cryptocurrencies in the world are Ethereum (ETH), Ripple (XRP), Litecoin (LTC), Tether (USDT), Bitcoin Cash (BCH), Libra (LIBRA), Monero (XMR), EOS (EOS), Bitcoin SV (BSV), Binance Coin (BNB).

Cryptocurrency Mining: When someone makes a purchase or sale using bitcoin, we call that a "transaction." Transactions made in-store and online are documented by banks, point-of-sale systems, and physical receipts. Bitcoin miners achieve the same effect without these institutions by clumping transactions together in "blocks" and adding them to a public record called the "blockchain." Nodes then maintain records of those blocks so that they can be verified into the future.

Blockchain: It is a digital information (the "block") stored in a public database (the "chain").

Some popular Cryptocurrencies in circulation are Bitcoin, Ethereum, LiteCoin, Ripple, Dash, Monero and so on. The move to uplift RBI ban may also encourage people to prefer Facebook's



very own cryptocurrency Libra, which was launched last year.

Cryptocurrency could be used to buy goods from online retailers; though not all merchants accept cryptocurrency, some retailers like NewEgg and overstock are known to accept it. People are also known to have used cryptocurrency as an investment like shares.

Cryptocurrencies in India: Background

On Oct. 31, 2008, Satoshi Nakamoto, a presumed pseudonymous person(s), presented a paper titled "Bitcoin: A Peer-to-Peer Electronic Cash System". The intention was to create a decentralized digital currency that would operate without a central bank through an open-sourced network using cryptography to verify and validate transactions. Since then, various other cryptocurrencies have cropped up, each using blockchain technology to record the transactions. The social media giant Facebook announced in June 2019 that it intended to launch its open form of cryptocurrency, Libra.

In India, after the launch of Bitcoin a number of cryptocurrency exchanges began to operate. But they were working in what was really a regulatory vacuum.

There was not only no clear definition of what a cryptocurrency was but there was also no law that prohibited or regulated their use.

On April 6, 2018, the RBI issued a notification prohibiting banks, lenders and other regulated financial institutions from "dealing with virtual currencies," which stipulated that "in view of the associated risks, it has been decided that, with immediate effect, entities regulated by the Reserve Bank shall not deal in VCs or provide services for facilitating any person or entity in dealing with or settling VCs. Such services include maintaining accounts, registering, trading, settling, clearing, giving loans against virtual tokens, accepting them as collateral, opening accounts of exchanges dealing with them and transfer / receipt of money in accounts relating to purchase/sale of VCs." Moreover, the RBI stated that "regulated entities which already provide such services shall exit the relationship within three months from the date of this circular." However, Deputy Governor B.P. Kanungo, in a policy press conference, did "recognize that the blockchain technology or the distributed ledger technology that lies beneath the virtual currencies has potential benefits for financial inclusion and enhancing the

efficiency of the financial system” and stated that the RBI has “constituted an inter-departmental committee in Reserve Bank of India who will produce a report and they will explore the feasibility and desirability of issuing a digital currency by the central bank.”

Cryptocurrency and Taxation

The cryptocurrency platforms had also come under the lens of the income tax department, which had issued notices to 500,000 investors, asking whether they had paid taxes on rise in valuations after a surge in prices. Apart from that, the indirect tax department had issued notices to the platforms and sought explanations on whether they were treating cryptocurrencies as the supply of goods or services and if they were paying goods and services tax (GST).

Challenging the Ban

The Internet and Mobile Association of India (IAMAI), an industry body representing cryptocurrency startups, had challenged the RBI circular, arguing that it was a disproportionate response by the regulator. The three judge SC bench comprising Justices R F Nariman, Aniruddha Bose and V Rama Subramanian ruled in favour of IMAI.

The total number of verified virtual currency users stands at 1.7 million, according to IMAI. The global market size is pegged at \$430 billion, with India constituting about 2-10% of the overall market.

Among those entities that challenged the RBI were the Internet and Mobile Association of India (IAMAI), which represented the interests of the online and digital services industry, exchanges and crypto asset traders. Their cases were argued by lawyers Ashim Sood and Nakul Dewan.

Findings of the Judgment: Internet and Mobile Association of India v. RBI

- In a 180-page long judgment,

authored by Justice V Ramasubramanian, the court found that while the RBI has the power to regulate Virtual Currencies, the prohibition imposed through the April 2018 circular is disproportionate, and, therefore, ultra vires the Constitution.

- In the court's belief, in the absence of any legislative proscription, the business of dealing in these currencies ought to be treated as a legitimate trade that is protected by the fundamental right to carry on any occupation, trade or business under Article 19(1)(g) of the Constitution.
- While this right can be restricted through reasonable measures imposed in the “interest of the general public” under Article 19(6), such measures must conform to the doctrine of proportionality.
- The IMAI counsel pointed out that the circular has neither stopped crypto trading, or its use as a means of payment, nor cross-border transactions. Therefore, it does not address any of the central bank's concerns. Sood asserted that the circular “was always intended to control consumer behavior and it seems to have failed even in this purpose”.
- The bench said it was not possible to agree with the contention of the petitioners that virtual currencies are goods or commodities and can't be regarded as real money. Once virtual currencies are accepted as valid payments for the purchase of goods and services, the activity falls squarely within the RBI's purview, it said.
- If an intangible property can act under certain circumstances as money, then the RBI can definitely take note of it and deal with it,” the bench said. “Anything that may pose a threat to or have an impact on the financial system of the country, can be regulated or prohibited by RBI, despite the said activity not forming part of the credit system or payment system.

- It also said that the circular can't be interpreted as a total ban on the activity. “The impugned circular does not impose a prohibition on the use of or the trading in VCs (virtual currencies),” the bench said.
- The Supreme Court said that the right to create something that doesn't violate any existing rule is an unsaid fundamental law. Hence, citizens have the right to create a new industry of cryptocurrencies and exchanges along with the fundamental right to trade. The bench also said that the central bank hadn't demonstrated that trading in such currencies was damaging to the entities it regulated. SC may look at the RBI's review petition but as of now the cryptocurrency platforms can operate in India.

The Reserve Bank of India (RBI) is planning to file a review petition in the Supreme Court against the quashing of a central bank circular aimed at curbing cryptocurrencies. The central bank is concerned that the apex court's decision could pave the way for trading in virtual currencies and put the banking system at risk.

Several cryptocurrency platforms that had shifted base to Singapore and elsewhere after the RBI circular that was issued on April 6, 2018, are now looking to move back to India. This may also mean that banks will allow customers to link bank accounts to cryptocurrency platforms, facilitating trading. The circular had barred financial entities regulated by the RBI from entering into any transactions involving cryptocurrencies.

Implications: Pros and Cons

Pros

- The big advantage now is that users can now sell their crypto investments and get the cash directly into their bank accounts.
- Both regulation and innovation in

technology among India's massive and thriving developer community would contribute towards making new avenues as far as cryptocurrencies and India are concerned.

- Unparalleled Transparency.
- Instant and 24-hour accessibility.
- Absolute anonymity.
- Cryptocurrency has low transaction costs compared to other digital payment methods.
- Cryptocurrency makes trading anywhere in the world easy. It's a decentralized currency. This opens up financial options for people in countries that don't have access to financial services.

Cons

- Central bank's arbitrary measure has indirectly shut down crypto exchanges' businesses.
- Cyber risks play a big part in mainstream investors being wary of cryptocurrencies, and the issues are real.
- Customers have to secure themselves through potential cyber security risks. This means using 2FA (two-factor authentication) for your exchanges and not using the mobile phone you regularly use — an offline phone is sufficient.
- It can be difficult to comprehend.
- Challenges of market fluctuations.

- No security in case of loss.
- There is no way to recover coins if they are lost and there is no system in place to protect the value of your coin.

Regulatory Framework in India

The "Banning of Cryptocurrency and Regulation of Official Digital Currency Bill 2019" was drafted by an interministerial committee (IMC) tasked with studying all aspects of cryptocurrency and providing recommendations for India's crypto policy. The IMC was headed by former Finance Secretary Subhash Chandra Garg who has since resigned from his position in government. Nonetheless, he still holds the view that cryptocurrencies have a very short future, believing that they are essentially worthless codes. The bill also provides for the RBI to issue a central bank digital currency.

This bill was expected to be introduced in the winter session of parliament last year but was not, and the government has since been silent about it. The crypto community believes that the bill is flawed and has been campaigning for the government to re-evaluate the IMC recommendations. Meanwhile, both the RBI and the Indian government have confirmed several times that cryptocurrencies, such as bitcoin, are not banned in India. A draft bill to prohibit mining, buying, holding, selling,

dealing in, issuance, disposal or use of cryptocurrency is before Parliament currently.

Way Forward

The case throws up questions on the fairness of regulatory bodies. The fact that the apex court outrightly shot down a strong policy step by the RBI against a whole industry has consequences on the fairness of our regulators. The verdict also raises questions on how regulators have understood their role and jurisdiction in such matters, he added. IAMAI is looking forward to working jointly with the RBI and the government on a constructive policy framework for cryptocurrencies in India. With this ruling, India seems to be ready for promoting a new investment avenue, and stakeholders in India's crypto story are cautiously optimistic of the opportunities that the sector represents. < >

General Studies Paper- III

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

03

Money Laundering in India : Challenges and Prospects

Why in News?

India has the third-highest trade-related illicit financial flow among over 135 countries with a whopping USD 83.5 billion escaping the government's tax net owing to trade-based money laundering tactics, according to a report released by US-based think tank Global Financial Integrity (GFI).

Situation in India

The GFI classifies as illicit flows funds which are illegally earned, transferred, and/or utilised across an international border. The primary sources of illicit flows include grand corruption, commercial tax evasion, and transnational crime. A drug cartel using trade-based money laundering techniques to use the illegal

proceeds of narcotics sales to purchase used cars, which will be exported to the drug source country and sold, is an example of illicit financial flow, it said. According to the report titled "Trade-related Illicit Financial Flows in 135 Developing Countries: 2008-2017", for 2017, five countries with the largest identified value gaps were China at USD

457.7 billion, followed by Mexico at USD 85.3 billion, India at USD 83.5 billion, Russia at USD 74.8 billion, and Poland at USD 66.3 billion. About the value gaps identified for India, it was found that the amount of trade that was not properly taxed" by the governments of the importers and exporters involved. GFI believes the practice of trade misinvoicing is such a big problem - it leads to huge amounts of trade that are not being properly taxed, thus countries are losing out on billions of dollars of uncollected trade taxes each year.

For India's trade with all its global trading partners, in terms of the sum of all of the value gaps identified in the country's trade with all its global trading partners, we identified gaps totalling USD 83.5 billion for the year of 2017, and an average sum of USD 77.9 billion over the ten-year period of 2008-2017, he said, citing the report.

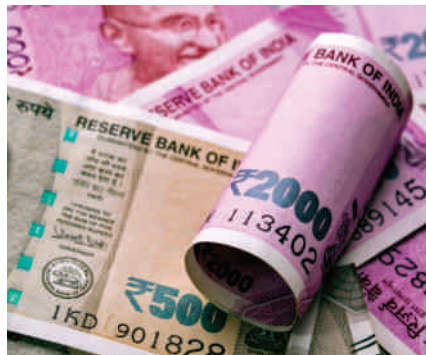
In terms of the value gaps in the bilateral trade between 135 developing countries and the 36 advanced economies in US dollars, India consistently ranked among the top ten largest value gaps across the ten-year period examined.

The report said a staggering USD 8.8 trillion value gap was identified in trade between 135 developing countries and 36 advanced economies over the period of 2008-2017.

In order to identify a country's imports/exports that may have been misinvoiced, the GFI conducts a value gap analysis by examining data submitted by governments each year to the United Nations Comtrade database and applying a series of filters to ensure unmatched trades are omitted.

The GFI then uses a partner-country analysis to compare and contrast the differences between any set of two countries in order to identify value gaps or mismatches in the reported data.

Trade misinvoicing is a way of illicitly moving money (value) in or out of a country by hiding it within the regular



international commercial trading system. This is done when importers or exporters deliberately falsify the price they declare for goods on the invoice they submit to customs authorities. For example, if Ecuador reported exporting USD 20 million in bananas to the United States in 2016, but the US reported having imported only USD 15 million from Ecuador that year, this would reflect a mismatch, or value gap, of USD 5 million in the reported trade of this product between the two partners for that year, the report said, explaining the value gaps. The three largest value gaps (in US dollars) between the 135 developing countries and 36 advanced economies were identified in electrical machinery (USD 153.7 billion), mineral fuels (USD 113.2 billion) and machinery (USD 111.7 billion).

Impacts of Money Laundering

Launderers are continuously looking for new routes for laundering their funds. Economies with growing or developing financial centers, but inadequate controls are particularly vulnerable as established financial centre countries implement comprehensive anti-money laundering regimes. The possible social and political costs of money laundering, if left unchecked or dealt with ineffectively, are serious. Organized crime can infiltrate financial institutions, acquire control of large sectors of the economy through investment, or offer bribes to public

officials and indeed governments. The economic and political influence of criminal organizations can weaken the social fabric, collective ethical standards, and ultimately the democratic institutions of the society. In countries transitioning to democratic systems, this criminal influence can undermine the transition. If left unchecked, money laundering can erode a nation's economy by changing the demand for cash, making interest and exchange rates more volatile, and by causing high inflation in countries where criminal elements are doing business.

Thus, the impact of money laundering can be summed up into the following points:

- Potential damage to reputation of financial institutions and market
- Weakens the "democratic institutions" of the society
- Destabilizes 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
- Causes financial crisis
- Encourages tax evasion culture
- Results in exchange and interest rates volatility
- Provides opportunity to criminals to hijack the process of privatization
- Contaminates legal transaction.

Prevention of Money Laundering – Global Initiatives

Since money laundering is an international phenomenon, transnational co-operation is of critical importance in the fight against this menace. A number of initiatives have been taken to deal with the problem at the international level. The major international agreements addressing money laundering include:

Vienna Convention: It was the first major initiative in the prevention of money

laundrying held in December 1988. It promotes international cooperation in investigations and makes extradition between member states applicable to money laundering.

The Council of Europe Convention: This convention in 1990 establishes a common policy on money laundering. It sets out a common definition of money laundering and common measures for dealing with it. The Convention lays down the principles for international cooperation among the member states, which may also include states outside the Council of Europe.

Basel Committee's Statement of Principles: In December 1988, the Basel Committee on Banking Regulations and Supervisory Practices issued a statement of principles which aims at encouraging the banking sector to adopt common position in order to ensure that banks are not used to hide or launder funds acquired through criminal activities.

Financial Action Task Force (FATF): The FATF is an inter-governmental body established at the G7 summit at Paris in 1989 with the objective to set standards and promote effective implementation of legal, regulatory and operational measures to combat money laundering and terrorist financing and other related threats to the integrity of the international financial system.

United Nations Global Programme Against Money Laundering (GPML): was established in 1997 with a view to increase effectiveness of international action against money laundering through comprehensive technical cooperation services offered to Governments.

Prevention of Money Laundering – India's Initiatives

In India, before the enactment of Prevention of Money Laundering Act,

2002 (PMLA) the major statutes that incorporated measures 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)

Prevention of Money Laundering Act

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. It empowers the Director of Financial Intelligence Unit-India (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.

The PML Act seeks to combat money laundering in India and has four main objectives:

- To prevent and control money laundering
- To confiscate and seize the property obtained from the laundered money; and
- To deal with any other issue connected with money laundering in India.
- The Act also proposes punishment under sec.4.

PMLA allows Central Government to enter into an agreement with Government of any country outside India .

In 2018, The Government of India has entered into Double Taxation Avoidance Agreements (DTAAs), Tax Information

Exchange Agreements (TIEAs) and Multilateral Convention on Mutual Administrative Assistance in Tax Matters (MAC) with over 130 countries including tax havens. These agreements allow exchange of information between countries for tax purposes including information pertaining to money laundering and funding

The Finance Act, 2019 Central Government's Endeavour to tighten the gaps around the existing provisions of the Prevention of Money Laundering Act, 2002 (PMLA). Amidst the growing number of financial crimes and high-profile cases, the 2019 Act attempts to make the existing provisions stricter and better armoured to detect suspicious transactions.

Institutional Framework

1. Directorate of Enforcement: The Directorate of Enforcement was established in the year 1956 with its Headquarters at New Delhi. It is responsible for enforcement of the Foreign Exchange Management Act, 1999 (FEMA) and certain provisions under the Prevention of Money Laundering Act. Work relating to investigation and prosecution of cases under the PML has been entrusted to Enforcement Directorate. The Directorate is under the administrative control of Department of Revenue for operational purposes; the policy aspects of the FEMA, its legislation and its amendments are within the purview of the Department of Economic Affairs. Before FEMA became effective (1 June 2000), the Directorate enforced regulations under the Foreign Exchange Regulation Act, 1973.

2. Financial Intelligence Unit: Financial Intelligence Unit – India (FIU-IND) was set by the Government of India. dated 18th November 2004 as the central national agency responsible for receiving, processing, analyzing and

disseminating information relating to suspect financial transactions. FIU-IND is also responsible for coordinating and strengthening efforts of national and international intelligence, investigation and enforcement agencies in pursuing the global efforts against money laundering and financing of terrorism. FIU-IND is an independent body reporting directly to the Economic Intelligence Council (EIC) headed by the Finance Minister.

Way Forward

There is a need to enlist common predicate offences to resolve the problem globally particularly keeping in mind the

trans-national character of the offence of money laundering.

To have effective anti-money laundering measures there need to be a proper coordination between the Centre and the State. The laws should not only be the responsibility of the Centre but it should be implemented at the State level also. The more decentralized the law would be the better reach it will have. Therefore, to have an effective anti-money laundering regime, one has to think regionally, nationally and globally.

Money launderers are feeder of corruption therefore the Institution of Lokpal should be very effective in curbing the corruption.

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.

04

EASE 3.0 Report : An Overview

Context

Smt. Nirmala Sitharaman, Hon'ble Union Minister for Finance & Corporate Affairs, has unveiled EASE 3.0, the Public Sector Bank (PSB) Reforms Agenda 2020-21 for smart, tech-enabled banking, and the PSB EASE Reforms Annual Report 2019-20.

Background

Banks have a major role to play in meeting the resources required of a growing economy. The major challenge in a growing economy is to convert unproductive physical savings into financial savings. Banks in India have traditionally being the main source of credit for various sectors of the economy and their lending operations have evolved in response to the needs of the economy. Banks can also help reduce poverty in an economy. There are two main channels through which financial sector development can impact poverty reduction – indirect channel which acts through economic growth, explained in famous trickle-down theory, and the



direct channel by providing poor people access to financial services through financial inclusion.

India's banks are disproportionately small compared to the size of its economy. In 2019, when Indian economy stood fifth largest in the world, our highest ranked bank— State Bank of India— is ranked a lowly 55th in the world and is the only bank to be ranked in the global top 100. PSBs in India are much burdened and are resource strained at the branch level. The burden of non-performing

assets and continued global economic slowdown has impacted much of its credit disbursement and further growth. People at large deals with the banking system via the branches at the local level. With increasing population, the burden on branch level for customer services is getting highly demanding. The adoption of technology can be an additional tool but not a replacement of the human interface. People need to feel the personal touch with the bank or else the threat of losing the business to private and international banks is much of a threat to PSBs. Digitisation fast-tracks the processes but the emotional connect with the service receiver is compromised. Need to balance between the two is most essential as the final consumer of the services are people.

EASE 3.0

EASE 3.0 agenda aims at providing smart, tech-enabled public sector banking for aspiring India. The launch of EASE 3.0 would change the customer's experience of Public Sector Banks (PSBs).

Finance Minister emphasized that Public Sector Banks (PSBs) to have one-to-one interface with their customers through branch based banking and not rely so much on credit rating agencies. She said that banks need to connect with their customers by leveraging technology but not exclusively only through the interface of technology. The bankers to focus more at the grassroot level. It was further emphasized that the banks needed to be friendlier to its customers by using local language in bank branch. PSBs have played a great role in enabling financial inclusion in the country.

EASE 3.0 seeks to enhance ease of banking in all customer experiences, using technology, FinTech, alternate data and analytics. Dial-a-loan for doorstep loan facilitation, Credit@click for end-to-end digitalised lending, on-the-spot EASE Banking Outlets at well-frequented places like malls and stations, palm banking, digitalised branch experience, analytics-based instant credit offers, cash-flow-based credit and tech-enabled agriculture lending are part of a wide array of tech-enabled ease enhancements that PSBs would effect during FY2020-21.

Over the last five years, PSBs have not only cleaned up legacy stress and addressed underlying systemic weaknesses but have emerged stronger as a result of comprehensive and institutionalized EASE reforms. EASE 3.0 sets the agenda and roadmap for FY21 for their transformation into digital and data-driven NextGen Banking of the future for an aspiring India.

With EASE 1.0 and 2.0 laying a firm foundation of robust banking and institutionalised systems, PSBs are set to transform into digital- and data-driven NextGen banks. EASE 3.0 emphasizes on the use of digital, analytics & AI, FinTech partnerships across customer service, convenient banking, end-to-end digitalised processes for loan sourcing and processing, analytics-driven risk

management as well as decision support systems for HR.

Key Reform Action Points in EASE 3.0

- **Dial-a-loan:** Digitally-enabled doorstep facilitation for initiation of retail and MSME loans. Customers will have the facility to register loan requests through digitally-enabled channels.
- **Customer-need driven credit offers** by larger PSBs to existing customers through analytics, e.g., for EMI on expenses like holidays/school-fees/jewellery/consumer durables, home loan takeovers, loan-against-property post home loan closure, working capital enhancement based on sales jump.
- **Partnerships with FinTechs and E-commerce companies** for customer-need driven credit offers
- **Credit@click:** End-to-end digitalised, time-bound retail and MSME lending by larger PSBs, leveraging Account Aggregators, FinTechs and PSBLoansin59minutes.com.
- **Cash-flow-based MSME credit** by larger PSBs, using FinTech, Account Aggregator and other third-party data and transactions-based underwriting models.
- **Tech-enabled agriculture lending**
- **Palm banking:** End-to-end digitalised delivery of a full bouquet of financial services in regional languages and with industry-best service quality.
- **EASE Banking Outlets:** On-the-spot banking at frequently visited places such as train stations, bus stands, malls, hospitals, etc. through paperless and digitally-enabled banking outlets and kiosks.

PSBs have already started taking steps based on the reforms agenda. During the event, several digitally-enabled banking solutions, such as tablet-banking, digitally-driven agriculture lending, paperless and digitally-enabled EASE bank outlets, were demonstrated by the PSBs. Progress of PSBs will continue to

be tracked on metrics linked to Reform Action Points, and their progress will be published through a quarterly index.

Banking of the Future

At the launch function organised by Indian Banks' Association at Delhi, individual PSBs gave a preview of the array of tech-enabled services that are in the pipeline or have been piloted and will be scaled up over the coming year across PSBs. UCO Bank unveiled its plans for customers to obtain via app, portal or call centre, Doorstep Banking Services offered collectively by PSBs as "PSB Alliance", for services such as pick-up of cheques and income-tax exemption certificates and delivery of income-tax challan, drafts and account statements in major cities across India. State Bank of India showcased Shishu e-Mudra app-based lending for instant sanction of working capital up to Rs. 50,000 to existing small business customers of the bank and the bank announced its plan to scale up sanctioning through the app to Rs. 1 lakh in branch-assist mode. Union Bank of India gave a preview of its app for end-to-end digitalised lending to MSMEs of up to Rs. 50 crore, which it proposes to roll out during the coming year. Bank of Baroda showcased its tablet-based Tab Banking services for doorstep account-opening, including villages and for migrant labourers in industrial units, and has created capacity for opening about 10,000 accounts per day. Bank of Baroda also gave a preview of its tab-based doorstep loan application, disbursement and collection for informal enterprises in partnership with NBFCs, including rural areas. Syndicate Bank presented micro ATM and tablet based doorstep micro-financing of women entrepreneurs. State Bank of India also presented one-stop online agriculture ecosystem for meeting farmers' needs in the form of app-based YONO Krishi, which enables credit including agricultural gold loan,

estimation and purchase of agricultural inputs, and information needed for agricultural operations. The bank also announced its plan to introduce SAFAL for pre-approved agricultural loan along with multipurpose insurance cover.

PSB EASE Reforms Journey

PSB Reforms EASE Agenda is a common reform agenda for PSBs aimed at institutionalizing clean and smart banking. It was launched in January 2018, and the subsequent edition of the program — EASE 2.0 built on the foundation laid in EASE 1.0 and furthered the progress on reforms. Reform Action Points in EASE 2.0 aimed at making the reforms journey irreversible, strengthening processes and systems, and driving outcomes. Public Sector Banks have shown significant improvement in the Action Points of the EASE Reforms Agenda since its introduction.

Following the completion of recognition of legacy stress as NPA, PSBs have returned to profitability with sound financial health and institutionalised systems to prevent the recurrence of past weaknesses. The improved financial health of PSBs reflects in many parameters, which are:

- Gross NPAs reduced from Rs 8.96 lakh crore (14.6%) in March-2018 to Rs 7.17 lakh crore (11.3%) in December-2019;
- A sharp decline in fraud occurrence from 0.65% of advances during FY10-FY14 to 0.20% in FY18-FY20; due to fraud prevention reforms and proactive checking of legacy NPA;
- Record recovery of Rs 2.04 lakh crore in FY19-9MFY20 driven by newly setup dedicated stressed account management verticals in PSBs that have recovered Rs 1.21 lakh crore in the same period;
- Number of PSBs under PCA down to four;
- 12 PSBs reporting profits in 9MFY20;

- CRAR 340 bps above the regulatory minimum; and
- The highest provision coverage ratio of 77.5% in nearly eight years.

Major Reform Achievements (March 2018 to December 2019)

- Significant improvement in customer outreach through dedicated marketing force and external partnerships. The number of dedicated marketing employees has increased from 8,920 to 17,617.
- Turnaround time for loans reduced by 67% from the average of nearly 30 days to nearly 10 days.
- 80% of PSB customers now have access to 35+ services on mobile/ Internet banking, 23 services on call center. The availability of services has nearly doubled over last 18 months.
- Improvement in the availability of regional languages in call-centers has increased four-fold.
- Complaint redressal turnaround time reduced from the average of 9 days to 6 days.
- 20 branch-equivalent services made available by PSBs through Bank Mitras.
- For prudential lending, PSBs are now systematically keeping watch on adherence to risk-based pricing, and cases with deviation have reduced from 59% to 23%, and have put in place data-driven risk-scoring for appraisal of high-value loans that factors in group-entities.
- Most PSBs have deployed IT-based EWS systems leveraging third-party data, which have enabled early, time-bound action in stressed accounts. Monitoring has also been strengthened by deploying Agencies for Specialised Monitoring, and proactively monitoring listed entities based on published financials. Slippage into NPA has reduced from 3.90 lakh crore in 12-months ending

March-18 to 1.88 lakh crore in 12-months ending December-19.

- PSBs have adopted digital platforms such as online OTS, e-BØ, e-DRT for expedited recovery. 87% of one-time settlement (OTS) cases are now tracked through dedicated IT systems.
- PSBs have adopted new ways of credit. 63% of all PSB inland bills are now discounted through online TReDS.
- 40% YoY growth in the quarterly value of loans disbursed through psbloansin59minutes.com (Dec-20).
- The Government has introduced several governance reforms. The governance reforms include arm's length selection of top bank management through Banks Board Bureau, introduction of non-executive chairpersons, broader talent pool for such selections, empowered bank boards, strengthening of the board committees system, enhancing the effectiveness of non-official directors, and leadership development and succession planning for the top two levels below the board. In larger PSBs, Executive Director strength has been increased, and boards are empowered to introduce CGM level for increased business.

Like in the previous year, progress made by PSBs was tracked quarterly through a published EASE Reforms Index leading up to the annual review. In addition to the inclusion of the EASE Reforms Index in the evaluation of Whole Time Directors of PSBs, it has now been made part of the annual appraisal of PSB leadership up to two levels below the Whole Time Directors.

The Index measures the performance of each PSB on 100+ objective metrics across six themes. It provides all PSBs a comparative evaluation showing where banks stand vis-à-vis benchmarks and peers on the Reforms Agenda. The Index follows a fully transparent scoring methodology, which enables banks to

identify precisely their strengths as well as areas for improvement. The goal is to continue driving change by spurring healthy competition among PSBs and also by encouraging them to learn from each other.

Way Forward

Making banking sector customer friendly is one of the keystones for the personal banking and for financial inclusion. Aspiring India is surely demanding and the strategy to opt for digitization and smart solutions is a sound one, but the need of the end-user for the human interface is also an essential variant for the banking system. The need to leverage technology in the fast changing environment is much needed to complement the pace of innovation and growth. The role of AI, Fintech and

data analytics have surely paved the way for the secure and smart banking where early detection of frauds and NPAs is possible. With the adoption of modern cutting-edge technologies while still maintaining the ease of operating and banking surely extends the dream of

financial inclusion and credit expansion to benefit aspiring Indians and also to provide a strong growth trajectory to the financial and business sector at large.



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.

05 Growing Need to Conserve Eastern Ghats

Why in News?

According to the report titled, 'Eastern Ghats - Environment Outlook', the degradation of the Eastern Ghats, which began a century ago, had accelerated since the 1970s, and the ecosystem of the hills had lost their natural species composition, forest structure, size, scale and character.

Introduction

India has one of the largest assemblages of tropical biodiversity, with its unique floristic composition of endemic species. With this rich biodiversity, India has different forest types in different climatic zones, each with a unique floristic composition. The forests are mainly distributed in the Himalayas, Western Ghats (WGs), Eastern Ghats (EGs) and Vindhya ranges. The EGs are spread across Odisha, Andhra Pradesh, Karnataka and Tamil Nadu along the east



coast of India. While 40% of the EGs is in Andhra Pradesh, Tamil Nadu and Odisha share 25% each, and Karnataka and Telangana share 5% each.

The Eastern Ghats ranges are home to 2,500 flowering plants, thus protecting

13% of India's flowering plants. They are also the habitats for wild animals such as elephants, panthers, the Indian bison, bears, deer, wild boar, slender loris, mongoose, jungle cat, wild dogs, porcupine, hare, toddy cat, monkey and

reptiles such as python, monitor lizard, etc. About 290 bird species and nearly 4,000 insects are also found. Besides, the region hosts wildlife sanctuaries, biosphere reserves and Ramsar convention sites. However, only 3.53% of their total area is protected. Hence, a large part of the EGs wilderness is yet to be covered under the conservation umbrella.

Threats to Eastern Ghats

If, the WGs are the crown jewels of India's natural heritage, the EGs play an important dual role: fostering biodiversity and storing energy in trees. In these mountains exist a reservoir of about 3,000 flowering plant species, nearly 100 of them endemic, occurring in the dry deciduous, moist deciduous and semi-evergreen landscapes. Many animals, including tigers and elephants, and some 400 bird species are found in these discontinuous forests that receive an annual average rainfall of 1,200 mm to 1,500 mm. Crucially, many parts, primarily in Odisha, Andhra Pradesh and Tamil Nadu, provide forest produce and ecosystem services to millions.

Climate Change

New studies argued that the EGs are facing a serious threat from climate change. It is noteworthy that a disruption of the annual average temperature and diminished rainfall would rob the productivity of these forests, in terms of their ability to store carbon, and provide subsistence material. Existing data point to the impoverishment of areas experiencing rainfall reduction in the driest quarter of the year and a rise in seasonal temperature, through reduced plant species diversity and a dominant role for herbs over trees. Further, according to several other studies, the EGs have shrunk by 16% over the past century, and just one region, Papikonda National Park- the largest protected area in the region, lost about 650 sq. km. in

two decades since 1991.

The regional or local climate change (warming) has led to frequent prolonged non-rainy days, increased number of days with maximum and minimum temperatures resulting in loss of soil moisture, ability to store carbon and availability of subsistence material. These factors have also contributed to the occurrence of frequent forest fires, eliminating regeneration of the less-frequent endemic species in the forest. Studies from across the globe have shown that the tropics are losing more plant biodiversity than other regions, stressing the need for urgent conservation strategies.

Anthropogenic Activities

As per the 'Environmental Monitoring and Assessment', by 2050 the total human population in the EGs region is expected to reach 2.6 million, raising pressure from anthropogenic activities. There will be a demand for land for food, road and other activities leading to encroachments and threat to the habitats of endemic species. The unsupervised tourism also affects the region. Further, the highly threatening human activities like mining, urbanisation/settlements, dam construction, firewood collection and agricultural expansion are also affecting the region.

The tribes of the EGs are stifled in conflicting interests between governments, corporate and neighbouring lowland societies and militants. Their lands have become sites for clandestine dumping of toxic waste, illegal mining, poaching and hunting, including human trafficking. While agriculture was the main reason for deforestation during the early years, post 1975, mining and other developmental activities such as the construction of dams, roads were the culprits. In 1920, the mining area was only 622 sq.km, and in 2015 it had

increased to 962 sq.km

Habitat Destruction

EGs are under severe environmental stress and many of the natural resources therein are not being managed on sound ecological principles to ensure sustainable yields. The forest cover in the Ghats is diminishing at a much faster rate than the replenishment.

Shifting Cultivation

The most significant feature, which has affected the vegetation of Eastern Ghats, is the practice of shifting cultivation, locally known as Podu cultivation. Extensive areas of EGs are subjected to shifting cultivation.

Industrialisation

Rapid industrialisation and excessive exploitation of raw materials are some of the reasons for the disappearance of many plants and animals. Bamboo is being supplied to several paper mills in the region.

Mining

Mining in EGs is one of the main causes for the loss of biodiversity. Limestone is quarried extensively in Yerramalais, which led to the destruction of forests. Bauxite is being mined in the Northern Eastern Ghats in vast stretches which is also leading to the extermination of valuable species. Coal mining has resulted in clearance of vast stretches of deciduous forests. Other mining activities responsible for loss of biodiversity includes phosphate mining and granite.

Monoculture

The plantation programme by forest departments in EGs are specifically of the monoculture type which have not had much success and made biological invasions into species composition and structures.

Government Initiatives

Protecting the EGs, which are separated by powerful rivers — the Godavari and Krishna, to name just two — is an ecological imperative. India is committed, under the Paris Agreement on Climate Change, to create an additional carbon sink of 2.5 to 3 billion tonnes through enhanced forest and tree cover.

The government has taken many initiatives to protect biodiversity of the EGs. Several Wildlife Sanctuaries are established in the EGs to preserve its Biodiversity. These includes Gundla Brahmeswaram, Kambalakonda, Kaundinya, Nagarjunsagar-Srisailem, Papikonda, Pocharam, Rollapadu, Sri Lankamalleshwaram, Sri Peninsula Narasimha and Sri Venkateswara Wildlife Sanctuaries.

Botanical Survey of India (BSI) has published several floras such as Flora of Tamil Nadu (including districts of Eastern Ghats), Flora of Nallamalais, Flora of Visakhapatnam, Flora of Nellore, Flora of Venkateshwara, among others to document the biodiversity of EGs.

Further, Zoological Survey of India (ZSI) has also taken steps to document the faunal resources in the EGs.

Out of 37 total wetland sites in India, more than 15 wetlands have been identified in Andhra Pradesh, Odisha, Tamil Nadu and West Bengal for the management and conservation. In addition, more than 16 mangroves sites have been identified in Andhra Pradesh, Odisha, Tamil Nadu and West Bengal for the protection of mangroves. The government has also established National Mangrove Genetic Resources Centre in Odisha.

A National Biodiversity Authority has been set up as mandated by Biodiversity Act, 2002. The Model People's Biodiversity Register (PBR) has also been issued to the State Biodiversity Boards to facilitate the preparation of PBRs (documenting biodiversity and associated knowledge) by these Biodiversity Management Committees.

Way Forward

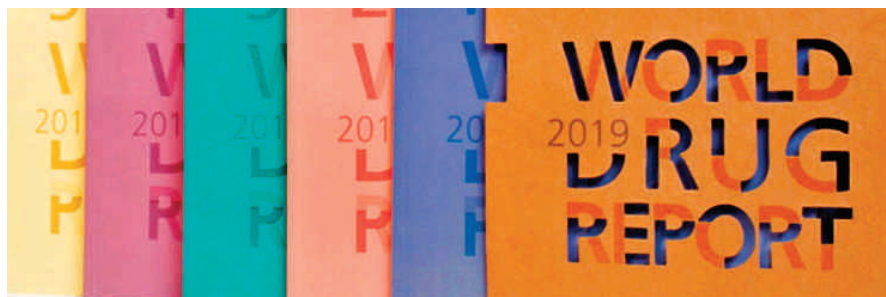
The EGs are often ignored. Even

stakeholders are interested only in the WG and Himalayan studies. But they need to understand that the EGs are also ecologically important. They play an important role in the monsoon break of both North-East and South-West Monsoon. Further, there are also many tribal communities in this region and the government needs to shift its focus and fund more studies and monitoring programmes in this region. <><

General Studies Paper- III

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

06 World Drug Report, 2019 : An Analysis



Why in News?

The International Narcotics Control Board has released their annual report for 2019, and they find themselves confronting a new problem: drug legalization. Headquartered in Vienna,

the board, an “independent, quasi-judicial expert” body established to monitor the enforcement of United Nations drug policies, traces its history back to the League of Nations. Each year, the report highlights a topic for special

consideration, the 2019 topic being “Improving Substance Use Prevention and Treatment Services for Young People.”

International Narcotics Control Board

INCB is an independent and quasi-judicial control organ, established by treaty, for monitoring the implementation of the international drug control treaties. It had predecessors under the former drug control treaties as far back as the time of the League of Nations.

Composition

INCB consists of 13 members who

are elected by the Economic and Social Council and who serve in their personal capacity, not as government representatives. Three members with medical, pharmacological or pharmaceutical experience are elected from a list of persons nominated by WHO and 10 members are elected from a list of persons nominated by Governments. The INCB secretariat is an administrative entity of UNODC, but it reports solely to the Board on matters of substance. It also cooperates with bodies outside the United Nations system, especially INTERPOL and WCO.

The functions of INCB are laid down in the following treaties:

- Single Convention on Narcotic Drugs of 1961 as amended by the 1972 Protocol;
- Convention on Psychotropic Substances of 1971; and
- United Nations Convention against Illicit Traffic in Narcotic Drugs and Psychotropic Substances of 1988.

Report of 2019

The United Nations Office of Drugs and Crime (UNODC) has released the 2019 report of the International Narcotics Control Board (INCB). It is estimated that over 31 million people who use drugs suffer from drug use disorders, and many of them are young people. Drug use has a significant economic and social impact for countries, families and communities, in particular the impact it has on the future opportunities of young people. The situation calls for renewed efforts to support the prevention of substance use and the treatment of drug use disorders, including services aimed at reducing the adverse health consequences of drug use. Through the outcome document of the thirtieth special session of the General Assembly, entitled “Our joint commitment to effectively addressing and countering the world drug problem” and Sustainable Development Goal 1 (reducing poverty), Goal 3 (good

health and well-being), Goal 4 (quality education) and Goal 10 (reducing inequality), among other Sustainable Development Goals, Member States have reaffirmed their commitment to adopting a balanced and health-centred approach to substance use prevention and treatment

Highlights of the Report

- Over the current reporting period, the Board has noted with great concern continued reports of grave human rights violations purportedly perpetrated in furtherance of national drug control policies.
- In response to the trafficking of opiates from Afghanistan, heads of law enforcement agencies of South Asia, from Bangladesh, Bhutan, India, Maldives, Nepal and Sri Lanka, met in Chandigarh, India, in October 2018. The key themes of the meeting included how to use existing bilateral and regional cooperation mechanisms between countries to better control drug trafficking.
- In line with the international drug control conventions and the existing national legislation and policies, India adopted the National Action Plan for Drug Demand Reduction for the period 2018–2023 to address drug and substance abuse.
- Illicit cultivation of cannabis continued to be a challenge for law enforcement agencies in South Asia, in particular in India. An analysis of data from 2010 to 2017 shows that India is among those countries worldwide with the greatest extent of illicit cannabis cultivation and amount of production. Indian drug enforcement authorities eradicated 1,980 ha of illicit cannabis cultivation in 2018, which was substantially less than the 3,446 ha of eradication in 2017. The report features India among top manufacturers of illicit and illicit drugs that are smuggled to

other countries and into the hands of addicts.

Situation in India

Globally most of the tramadol — a controlled substance — seized between 2013 and 2017 was reported to have originated in India. Drug traffickers now tend to smuggle pharmaceutical drugs rather than illicit drugs such as ‘hashish’ and ‘heroin’ because of the more lenient penalties imposed for smuggling of controlled pharmaceutical drugs. According to the 2019 report of the International Narcotics Control Board (INCB), released by United Nations Office of Drugs and Crime (UNODC), India features prominently among top manufacturers of illicit and licit drugs that are smuggled to other countries and into the hands of addicts.

The UNODC has pulled up India for not submitting mandatory and voluntary statistical reports on manufacturing, importing and exporting of licit drug and raw material data, known as Form P, by the deadline. Other countries that did not comply are Australia, Belgium, Brazil, Canada, China, Denmark, France, Japan, Luxembourg and Spain.

The report also states that India is a significant source of trafficked, falsified, sub-standard or illicitly manufactured products branded and marketed as ‘tramadol,’ that are seized worldwide. Tramadol is an opioid pain medicine that is addictive and abused for recreational purposes.

India was the source of 87 per cent of the tramadol seized in Ghana in 2017. Available data suggest that in recent years India has emerged as the centre of manufacturing of tramadol destined for clandestine markets.

Codeine-based preparations, particularly a cough syrup, Phensedyl, continued to be seized in the region. India reported, through the monthly drug reports of the Narcotics Control Bureau, that the country’s authorities seized more than

51,821 bottles of Phensedyl in 2018.

The report further stated that in India, seizures of amphetamine-type stimulants peaked again in 2018, at 931 kg. The highest total annual seizures of amphetamine-type stimulants in India was in 2016, when there was a record 1.7 tons of seizures, before falling sharply to 95 kg in 2017. Seizures of methaqualone in the country decreased to 99 kg in 2018, compared with 124 kg in 2017. The highest single seizure of methaqualone, on 25 June, 2018, was of 30 kg. It was destined for the United States. Methaqualone is a sedative and hypnotic medication. Buprenorphine, another opioid pain relieving medication is also continued to be seized in India in both injectable and tablet forms.

Another drug, Phenobarbital, a substance included on the WHO Model List of Essential Medicines for treating epilepsy, is one of the most internationally traded controlled psychotropic substances, with more than 161 countries reporting imports of the substance in 2018. China is the lead manufacturing country of phenobarbital, having produced 154 tons in 2018, followed by India and Hungary, at 87.2 tons and 32.3 tons, respectively, the report stated.

The report has also noted that diversion of controlled pharmaceutical precursors, in particular ephedrine and pseudoephedrine, from licit to illicit channels has continued in India. A precursor is a compound that participates in a chemical reaction to produce another compound.

According to the Narcotics Control Bureau of India, 1.8 tons of pseudoephedrine were confiscated in Noida, in a single seizure on May 11 last year. This was the largest seizure on record in the country. There have been reports of seizures of pharmaceutical preparations containing ephedrine and pseudoephedrine trafficked from India to Myanmar for the purpose of

➤ PEN Online System

- The Pre-Export Notification (PEN) Online is developed by UNODC/ International Narcotics Control Board (INCB).
- It is used by the Member States exporting precursor chemicals to alert the national competent authorities in the importing country with the details of the export transaction.
- It enables the easy on-line exchange of information between the Member States on shipments (export and import) of the chemicals required for the manufacture of illegal addictive drugs.
- The system also facilitates electronic reply to acknowledge receipt and notify the exporting country of clearance to export. An electronic copy is sent to INCB by default.

precursor extraction.

Also, the report noted that there was an exceptionally large total quantity of acetic anhydride seizures up to 8,998 litres in India in 2018. That amount was substantially higher than the total seizures of acetic anhydride in the four previous years – 23 litres in 2017, 2,464 litres in 2016, 4 litres in 2015 and 93 litres in 2014. “Of the total seizures of acetic anhydride in 2018, 8,937 litres were confiscated in a single seizure effected in Noida and New Delhi on October 20 in 2018. The chemical was destined for a consignee in Afghanistan.

Relevant Recommendations

- (a) Develop national systems for the collection of data on drug use;
- (b) Develop capacity-building in the field of drug use prevention and treatment;
- (c) Implement evidence-based prevention programmes for young people using a wide range of interventions in the family, in school and in the community;
- (d) Promote early detection and interventions;
- (e) Implement multisectoral evidence-based prevention programmes not only for drug use but also for other problematic behaviours;
- (f) Implement specific interventions to prevent the progression to

substance use disorders;

- (g) Promote evidence-based treatment programmes specifically tailored for young people, taking into consideration the recommendations on the treatment of drug dependence.
- (h) In addressing drug-related criminality, States must continue to apply the principle of proportionality as a guiding principle in the determination and application of criminal sanctions.

Essentials for Containing the Situation

Universal ratification of the drug control conventions is imperative for strengthening the international licit drug control framework and for ensuring that traffickers do not target non-parties due to actual or perceived weaknesses in the scope of control of scheduled substances.

The measures aimed at minimizing the adverse public health and social consequences of drug abuse, when they are based on scientific data, can help manage the pervasive effects and complex risks of epidemic-level drug abuse. As they form part of a strategy for comprehensive drug demand reduction, States parties are encouraged to implement measures that can minimize the adverse public health and social

consequences of drug abuse, including through appropriate medication-assisted therapy programmes.

All States parties should prevent the accumulation of stocks of poppy straw in excess of the quantities required for the normal conduct of business, taking into account the prevailing market conditions. 1961 Convention sets out a number of mandatory control measures for the licit cultivation of opium poppy and the production of opiate raw materials in order to ensure that they are limited to use for licit medical and scientific purposes. Therefore, the Board urges countries that are considering or are intending to commence the licit cultivation of opium poppy for medical and scientific purposes to consider the importance of the principle of nonproliferation.

The countries should develop mechanisms to ensure that the pharmaceutical industry produces and makes available medicines containing controlled substances, such as opioid analgesics, specifically morphine, that are affordable, and enforce the regulation of the pharmaceutical industry to deal with promotional and

informational campaigns for prescribing and using high-cost formulations, including with respect to costly synthetic opioids.

All Governments should provide to the Board regular and timely reports on diversions or attempted diversions of psychotropic substances from licit trade. Governments must report on the consumption of psychotropic substances on an annual basis, given the essential role that reported data plays in the monitoring and evaluation of the availability of psychotropic substances for medical and scientific purposes.

Way Forward

An area in which the implementation of the international drug control conventions has not been fully realized is the provision of prevention and treatment. These provisions do not mandate a specific approach, leaving States to determine which approaches are most suitable to their situation. The lack of adequate epidemiological data on drug use remains a barrier to the development of evidence-based drug policy to support the development, formulation and provision of targeted

and effective prevention and treatment interventions and to the effective utilization of resources. In many parts of the world, prevention initiatives are non-existent or insufficient and the provision of treatment services is inadequate, while insufficient mechanisms exist to combat stigma and foster social reintegration. States should look at existing best practices and develop effective strategies for the prevention of drug use, as well as mechanisms to address dependence through evidence-based treatment, rehabilitation, aftercare and social reintegration. 🌐🔗🔄

General Studies Paper- III

Topic: Role of external state and non-state actors in creating challenges to internal security.

Topic: Security challenges in border areas; -linkages of organized crime with terrorism.

07

Rural Development Programmes: An Evaluation

Why in News?

Recently, State Performance Report 2018-19 and Action Plan 2019-20 was published by the Ministry of Rural Development. In this report an attempt has been made to consolidate the performances of all the State/UTs in all rural development programmes during 2018-19 and also record the States'/UT's Plans of Action for all programmes for the year 2019-20.

Introduction

Rural development is a comprehensive



and multidimensional concept, which includes the development of agriculture related activities, village and cottage industries and crafts, socio-economic infrastructure, community services and facilities and above all, human resources in rural areas.

The Ministry of Rural Development has been effectively implementing several programmes in rural areas, providing self and wage employment, and social security within the vision of a self-reliant rural India which is free of poverty and homelessness. These programmes are

intended to empower rural people by engaging communities, strengthening women SHGs and developing village clusters.

The Union Budget 2020-21 has reflected strong commitment towards empowering rural population through provisioning of services such as livelihood opportunities, social assistance and better access to markets. In a country as diverse as India, the thrust areas of development in each region are different, so are the challenges.

Programme Impementation

The Ministry of Rural Development is implementing major rural development programmes. It puts these programmes into action through State Governments/UT administrations, aiming at sustainable and inclusive growth of rural areas. The objective of these programmes is to bring about overall improvement in the quality of life of the people in rural areas through employment generation, reduction in poverty by enabling poor households to access gainful self-employment, ensuring minimum national standard for social assistance and provision of other basic amenities.

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

MGNREGA is a flagship programme of the Ministry which addresses poverty in a holistic manner by overcoming social inequalities and creating a base for sustainable & long term development. The programme has a geographical coverage of 691 districts, 6919 blocks reaching to 2.62 lakh Gram Panchayats. There are 11.81 crore active MGNREGA workers across the country.

Over the last 4 years, the Ministry of Rural Development has completed major



reforms in the MGNREGA to transform it into a resource for sustainable livelihoods for the poor. This began with identifying the areas which needed urgent interventions. The first and foremost requirement was to ensure full transparency in wage payments, asset creation, and payment for materials. It is for this reason that efforts were started for a 100% of geo- tagging of assets, Aadhaar linking of bank accounts, IT/ DBT transfers for all wages and material payments and Geographic Information System (GIS) based planning of works. As on 31.03.19, GeoMGNREGA is implemented in 31 States/UTs and 3.53 crore works already geo-tagged and are in public domain. Social Audit had a very limited approach and its implementation needed to be extended to the whole country. Social Auditing Standards had to be developed, certified social auditors had to be trained, and women Self Help Group (SHG) members had to be brought in for faster roll out.

Pradhan Mantri Awaas Yojana- Gramin (PMAY-G)

In order to achieve the objective of 'housing for all 2022', former housing

scheme, Indira Awaas Yojana was restructured as Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) and was launched on 20th November 2019.

Under phase-I, 1 Crore PMAY-G houses were targeted to be completed in the span of 3 years from 2016-17 to 2019-20. As on 01st March 2019, 71.47 lakh house have been constructed against the targeted 1 Crore houses. Madhya Pradesh (89%), West Bengal (86%), Tripura (84%), Himachal Pradesh (83%) and Uttar Pradesh (81%) are some of the top performing States in the country in terms of houses completion against target. Under phase-II the Government of India has set a target of completion of 1.95 Crore houses during the period of 2019-20 to 2021-2022.

Pradhan Mantri Gram Sadak Yojana (PMGSY)

Pradhan Mantri Gram Sadak Yojana (PMGSY) is a Centrally Sponsored Scheme with the objective to provide all-weather road connectivity to all eligible unconnected habitations existing in the Core Network, in rural areas of country.

The year 2018-19 is significant year in the journey of PMGSY. As of date, total

habitations connected under PMGSY and State schemes stands at 1,63,135, which is 91.55 % of eligible habitations. Only at 15,049 habitations remained to be connected as others have been dropped or not sanctioned because they were not feasible.

National Social Assistance Programme (NSAP)

NSAP is a social assistance programme for the aged, widows, disabled and to the families in the case of death of the breadwinner belonging to Below Poverty Line (BPL) Households. This scheme has been launched keeping in view the spirit of Article 41 of the Constitution of India. NSAP comprises of the following schemes for Below Poverty Line Households (BPL) and States/UTs are expected to make at least an equal contribution from their own resources under all three pension schemes.

- Indira Gandhi National Old Age Pension Scheme (IGNOAPS)
- Indira Gandhi National Widow Pension Scheme (IGNWPS)
- Indira Gandhi National Disability Pension Scheme (IGNDPS)
- National Family Benefit Scheme (NFBS)
- Annapurna scheme

Deen Dayal Antyodaya Yojana- National Rural Livelihood Mission (DAY-NRLM)

Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM) was launched in the year 2011 with an objective to organize rural poor households, and continuously nurture and support the households through their organizations till they attain appreciable increase in incomes over a period of time and improve their quality of life and come out of abject poverty. The DAY-NRLM seeks to reach out to all poor households and impact their livelihoods significantly by 2024-25.

More specifically, the mandate of DAY-NRLM is to impact 70 to 80 million poor rural households across more than 600 districts, 6,000 blocks, 2,50,000 gram panchayat and 6,00,000 villages through self-managed community institutions and support them over a period of 8 to 10 years.

This year, DAY-NRLM has taken up promotion of organic farming with women SHG members across the country. Under organic farming initiative, a total of 1646 number of organic village clusters have been identified by 28 States/UTs. During the current year, it has been targeted to initiate organic farming activities in 25% of the organic village clusters.

A total of 21.37 lakhs Mahila Kisan have been identified during the year 2018-19 under SRLM- AAP and the sub program MKSP (Mahila Kisan Sashaktikaran Pariyojana).

Aajeevika Grameen Express Yojana (AGEY) is a programme to provide safe, affordable and community monitored transport services to rural areas. The vehicles are owned and operated by members of Self-Help Group (SHG) networks and operate in regions which are not served by regular transport services. 624 routes are currently served by AGEY across the country.

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

Ministry of Rural Development (MoRD), Government of India, is implementing a placement linked skill development program called the DDU-GKY i.e. Deen Dayal Upadhyaya Grameen Kaushalya a Yojana (erstwhile Aajeevika Skills Program). DDU-GKY aims at alleviation of rural poverty through skill development and regular job placement for poor rural youth in the age group of 15-35 years. DDU-GKY is unique in its design under the National Rural Livelihood Mission (NRLM). It gives priority to

disadvantaged groups such as the SC/ ST/ women/ minorities and people with disability (PWD); it focuses on market-led training programs to ensure employability of youth and it emphasizes on partnership with private sector, NGOs, CBOs (Community Based Organization) and others for skilling and placement delivery. One of the key objectives of DDU-GKY is to secure decent employment to rural youth from marginalized sections of poverty so as to provide them and future generations, pathways to overcome poverty. Currently DDU GKY is being implemented in 28 States with 503 training partners in 1200 active training centre across the country. Training is being imparted in 48 sectors covering 525 trades through 1122 ongoing projects as on date.

Shyama Prasad Mukherjee Rurban Mission (SPMRM)

This is a unique programme, designed to deliver catalytic interventions to rural areas on the threshold of growth. 300 Rurban clusters with thematic economic growth points are being developed across the country under this Mission, with a funding support of upto 30% of the estimated investment for each Rurban cluster, given as Critical Gap Funding (CGF), while 70% of the funds is mobilized by the States through convergence with synergic State and Central programmes as well as private investment and institutional funding.

The Mission has progressed at a steady pace since the launch in 2016, with Rs 1422.13 crore of Central Share of CGF, Rs 627.91 crore as corresponding state share and Rs 103.25 crore of administrative funding, released to 29 States and 6 Union Territories over the last four financial years.

Saansad Adarsh Gram Yojana (SAGY)

Saansad Adarsh Gram Yojana (SAGY),

a path-breaking initiative in rural development was launched by the Hon'ble Prime Minister on 11 October 2014 with the objective of creating Adarsh Grams' across the country. The scheme Guidelines called upon the Hon'ble Members of Parliament to make one Gram Panchayat of their choice, a model village by 2016, and another two by 2019. Saansad Adarsh Gram Yojana (SAGY) has been a pioneering approach in rural development where a national programme focused on bringing convergence and saturation across governments. Accordingly, as many as 26 central schemes have amended their guidelines or enabled priority for the SAGY Gram Panchayats. Based on the principles of convergence and saturation within a specified timeline, the Yojana aims to empower the villagers to make choices and provide them with opportunities to exercise those choices. Recognising the fact that development goes beyond infrastructure, the Yojana aims to generate value chain through value change.

Rural Self Employment Training Institutes (RSETIs)

The Ministry, in partnership with 31 Banks and State Governments, is supporting Rural Self Employment Institutes (RSETIs) for skilling of rural youth to take up gainful self-employment. At present 586 RSETIs in the country are functioning covering 566 Districts in 28 States and 4 UTs. Other key achievements in RSETI from FY 2014-15 to FY 2018-19 (till January, 2018) are as below:

- RSETIs have been aligned with Common Norms Notification (CNN) for Skill Development schemes of the Government of India
- In order to benchmark skills of the trained candidates, 56 courses have been recently aligned with National Skill Qualification Framework (NSQF)
- For quality training, certification of Trainers made mandatory.

- For better monitoring outcomes, Aadhaar Authenticated Biometric Attendance System (AEBAS) introduced in RSETIs w.e.f 1" Jan 2018.
- Exclusive Branding for RSETIs has been effected to bring uniformity and for wider publicity of all the RSETI activities.
- Empowerment of Women:- Since 2014-15 to 2018-19 (upto December, 2018), 11.88 lakh women candidates trained under RSETI.

Way Forward

Overall development of country is the main objective of Indian government since its independence. Earlier the main thrust for development was laid on Agriculture, Industry, Communication, Education, Health and Allied sectors but soon it was realized that the all-round development of the country is possible only through the development of rural India. Rural Development includes measures to strengthen the democratic structure of society through the Panchayati Raj Institutions (PRIs). It also includes measures to improve the rural infrastructure, income of rural households and delivery systems pertaining to education, health & safety mechanisms.

However, for efficient implementation of Rural Development programmes the key focus areas in 2019-20 will be, (i) timely payment of wages and pension; (ii) grievance redressal mechanism at Gram Panchayat/Village level regarding wages and pension; (iii) completion of 60 lakh PMAY-G homes; (iv) focus on value addition across the supply chains and market connectivity; (v) skills, placement and self-employment. In order to ensure efficient delivery of the public services some of the fundamental areas which need to be prioritized are social and internal audit of programmes, capacity development of Panchayati Raj Institutions (PRIs) and self help groups (SHG), and, strengthening database and

public information.

The government has already taken the initiative to improve the condition of the village. The only task left for its better implementation. Together with the government, the people living in rural area should contribute with a great accountability to the process of development. Without their contribution, the development will not possible. The mutual participation is needed to make our country a developed one. 🇮🇳🇮🇳🇮🇳

General Studies Paper- II

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

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

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.

7

SUBJECTIVE QUESTIONS WITH MODEL ANSWERS

01

US-Taliban Peace Deal :
Future Ahead



Q. With reference to the recently concluded US-Afghan peace deal, highlight the features of the deal and why there is skepticism about the deal in some Afghan factions?

Hints:

Highlights of the Deal

- Within the first 135 days of the deal the US will reduce its forces in Afghanistan to 8,600, with allies also drawing down their forces proportionately.
- The move would allow US President Donald Trump to show that he has brought troops home ahead of the US presidential election in November.
- The deal also provides for a prisoner swap. Some 5,000 Taliban prisoners and 1,000 Afghan security force prisoners would be exchanged by 10 March, when talks between the Taliban and the Afghan government are due to start.
- The US will also lift sanctions against the Taliban and work with the UN to lift its separate sanctions against the group.

Skepticism

The provisions included a commitment to a controversial prisoner swap that robs the government of key leverage before the talks. And a reference to the Taliban as the “Islamic Emirate of Afghanistan” is seen as giving the group greater legitimacy, despite language that the United States does not recognize any such political standing.

Many Afghans who see themselves most closely allied with American values, fear they have the most to lose from the peace deal. 🇩🇪🇩🇪🇩🇪

02

Supreme Court Opens Door For
Cryptocurrencies In India

Q. On what grounds did the apex court lift the ban on cryptocurrency in India?

Hints:

- In a 180-page long judgment, authored by Justice V Ramasubramanian, the court found that while the RBI has the power to regulate Virtual Currencies, the prohibition imposed through the April 2018 circular is disproportionate, and, therefore, ultra vires the Constitution.
- In the court’s belief, in the absence of any legislative proscription, the business of dealing in these currencies ought to be treated as a legitimate trade that is protected by the fundamental right to carry on any occupation, trade or business under Article 19(1)(g) of the Constitution.
- While this right can be restricted through reasonable measures imposed in the “interest of the general public” under Article 19(6), such measures must conform to the doctrine of proportionality. 🇩🇪🇩🇪🇩🇪

03

Money Laundering In India : Challenges
And Prospects

Q. Discuss the impacts of money laundering and highlights some global and domestic measures to combat it.

Hints:

The impact of money laundering can be summed up into the following points:

- Potential damage to reputation of financial institutions and market
- Weakens the “democratic institutions” of the society
- Destabilizes 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
- Causes financial crisis
- Encourages tax evasion culture
- Results in exchange and interest rates volatility
- Provides opportunity to criminals to hijack the process of

privatization Contaminates legal transaction.

Global Initiatives

Vienna Convention; The Council of Europe Convention; Basel Committee's Statement of Principles; Financial Action Task Force (FATF); United Nations Global Programme Against Money Laundering (GPML).

India's Initiatives

The Conservation of Foreign Exchange and Prevention of Smuggling Activities Act, 1974 (COFEPOSA) ; The Smugglers and Foreign Exchange Manipulators Act, 1976 (SAFEMA); The Benami Transactions (Prohibition) Act, 1988; The Foreign Exchange Management Act, 2000, (FEMA); The Prevention of Money Laundering Act (PMLA), 2002. 

04

EASE 3.0 Report : An Overview



Q. In order to enhance the access of banking facilities and to enrich the banking experience, what suggestions has been proposed by EASE 3.0 Report?

Hints:

- EASE 3.0 agenda aims at providing smart, tech-enabled public sector banking for aspiring India.
- Public Sector Banks (PSBs) to have one-to-one interface with their customers through branch based banking and not rely so much on credit rating agencies.
- Banks need to connect with their customers by leveraging technology but not exclusively only through the interface of technology.
- Bankers to focus more at the grassroot level. It was further emphasized that the banks needed to be friendlier to its customers by using local language in bank branch.
- EASE 3.0 seeks to enhance ease of banking in all customer experiences, using technology, FinTech, alternate data and analytics.

- Dial-a-loan for doorstep loan facilitation, Credit@click for end-to-end digitalised lending, on-the-spot EASE Banking Outlets at well-frequented places like malls and stations, palm banking, digitalised branch experience, analytics-based instant credit offers, cash-flow-based credit and tech-enabled agriculture lending. 

05

Growing need to Conserve Eastern Ghats



Q. Discuss the various threats to Eastern Ghats and suggest ways to conserve it.

Hints:

- Threats to Eastern Ghats includes Climate Change, Anthropogenic Activities, Habitat Destruction, Shifting Cultivation, Industrialisation, Mining, Monoculture.

Key suggestions includes:

- All the historically and culturally significant mountains of the EGs should be declared UNESCO cultural heritage sites, and the five States that the Ghats encompass should prepare an action plan to protect and conserve their ecology and natural resources.
- The Central government should form a Regional Coordination Committee of States on EGs with a mandate for linking and coordinating activities relating to the Ghats, and have sought the appointment of a Nature Ombudsman for the EGs and the publication of an Environmental Atlas of the EGs, incorporating various ecological, social, cultural and heritage information, among others.
- Eastern Ghats and the regeneration of all its biodiversity should be the top priority.
- It is incumbent on the five States to make efforts to protect the fragile ecosystem that is home to nearly 5 million tribal people belonging to nearly 60 indigenous communities. 

06

World Drug Report, 2019 : An Analysis



Q. Highlights the situation in India related to drug menace as reported by 2019 report of the International Narcotics Control Board (INCB), released by United Nations Office of Drugs and Crime (UNODC)

Hints:

- Globally most of the tramadol — a controlled substance — seized between 2013 and 2017 was reported to have originated in India.
- The UNODC has pulled up India for not submitting mandatory and voluntary statistical reports on manufacturing, importing and exporting of licit drug and raw material data, known as Form P, by the deadline.
- The report also states that India is a significant source of trafficked, falsified, sub-standard or illicitly manufactured products branded and marketed as ‘tramadol,’ that are seized worldwide. Tramadol is an opioid pain medicine that is addictive and abused for recreational purposes.
- India was the source of 87 per cent of the tramadol seized in Ghana in 2017.
- India reported, through the monthly drug reports of the Narcotics Control Bureau, that the country’s authorities seized more than 51,821 bottles of Phensedyl in 2018. In India, seizures of amphetamine-type stimulants peaked again in 2018, at 931 kg. The highest total annual seizures of amphetamine-type stimulants in India was in 2016, when there was a record 1.7 tons of seizures, before falling sharply to 95 kg in 2017. 🟡🟢🔴

07

Rural Development Programmes: An Evaluation



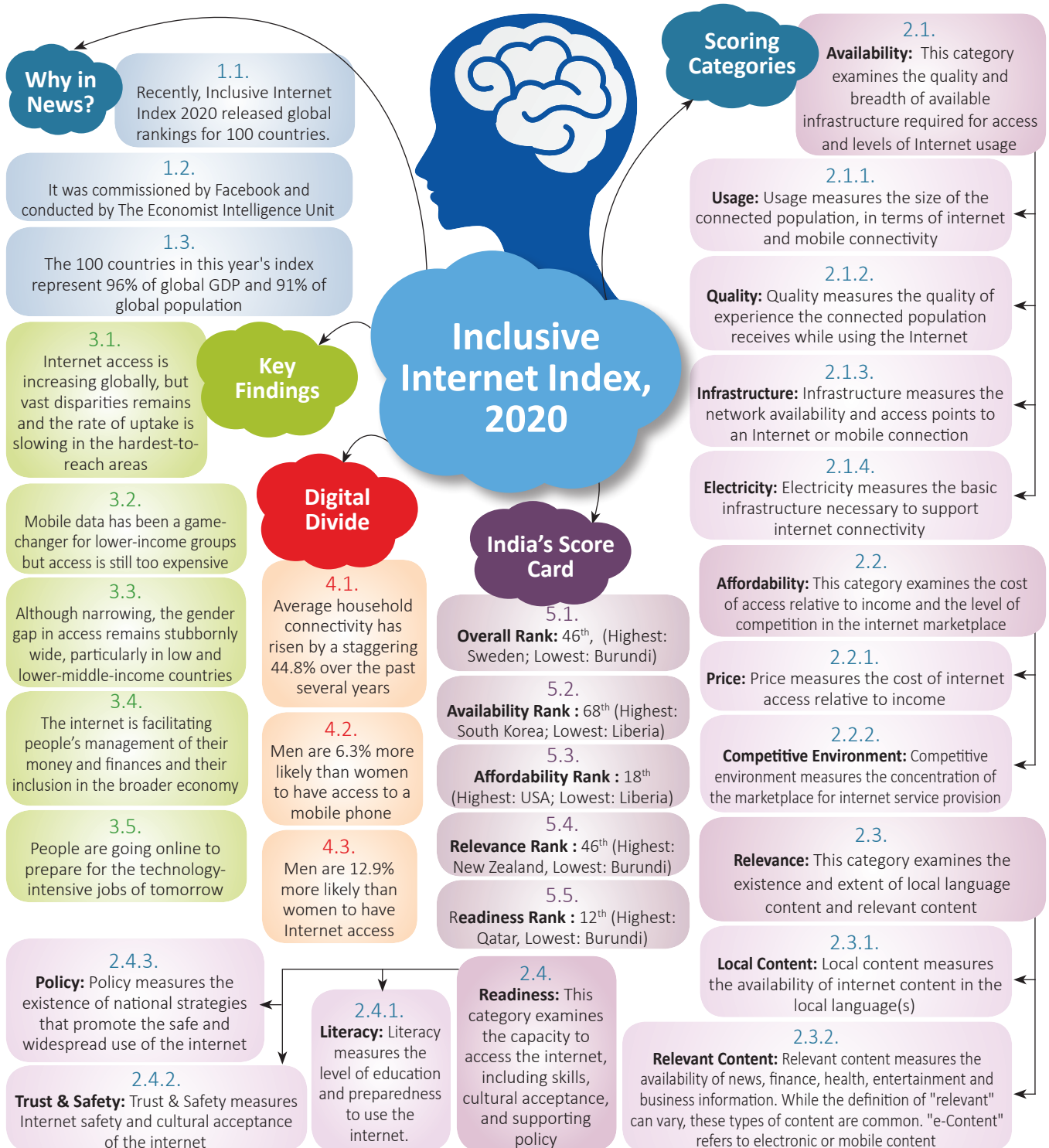
Q. Wholistic development of the country is not possible without taking rural development into the ambit. Comment on the given statement along with the suggestions for achieving it.

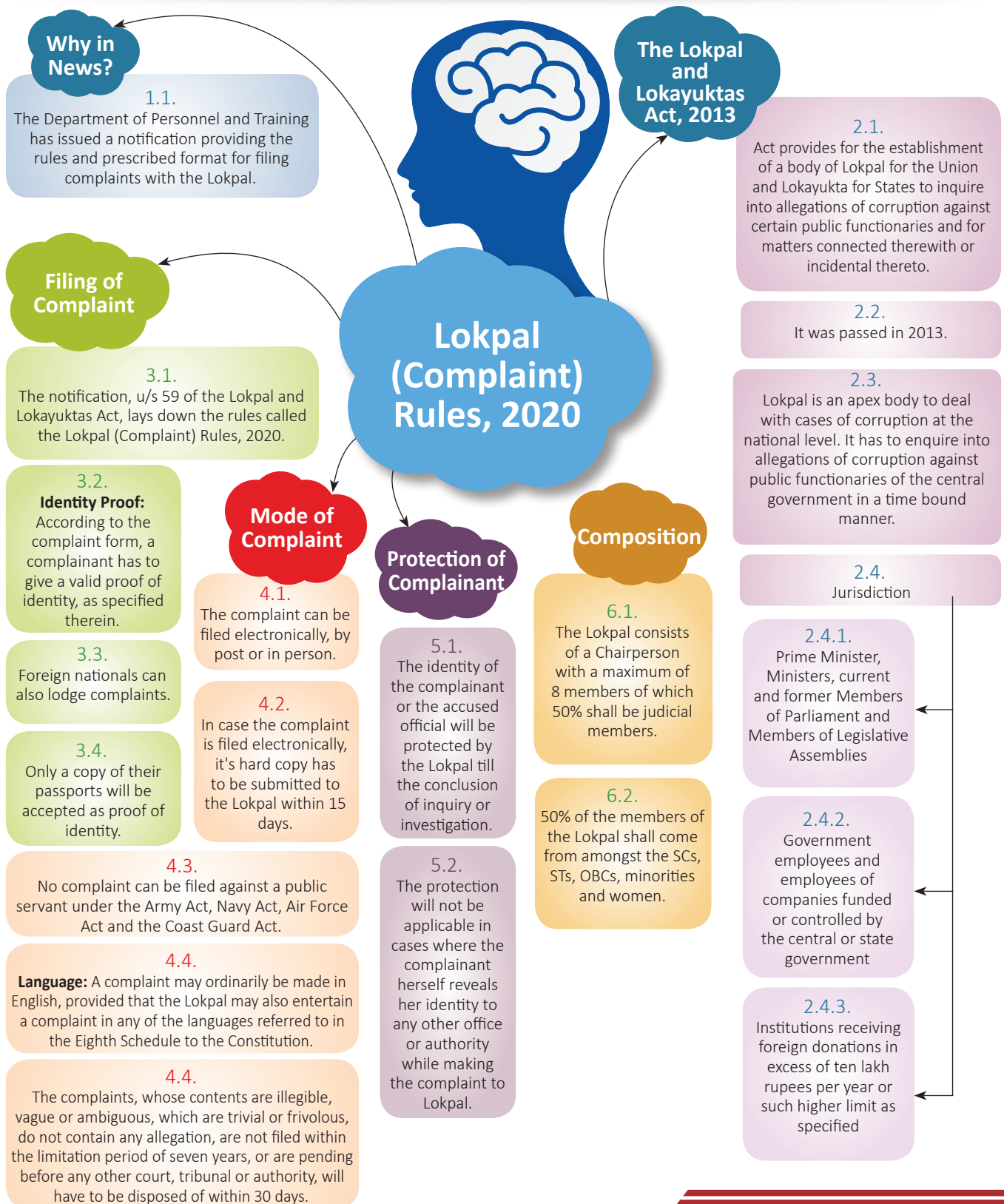
Hints:

- Overall development of country is the main objective of Indian government since its independence.
- Earlier the main thrust for development was laid on Agriculture, Industry, Communication, Education, Health and Allied sectors but soon it was realized that the all-round development of the country is possible only through the development of rural India.
- Rural Development includes measures to strengthen the democratic structure of society through the Panchayati Raj Institutions (PRIs). It also includes measures to improve the rural infrastructure, income of rural households and delivery systems pertaining to education, health & safety mechanisms.
- However, for efficient implementation of Rural Development programmes the key focus areas in 2019-20 will be, (i) timely payment of wages and pension; (ii) grievance redressal mechanism at Gram Panchayat/Village level regarding wages and pension; (iii) completion of 60 lakh PMAY-G homes; (iv) focus on value addition across the supply chains and market connectivity; (v) skills, placement and self-employment. In order to ensure efficient delivery of the public services some of the fundamental areas which need to be prioritized are social and internal audit of programmes, capacity development of Panchayati Raj Institutions (PRIs) and self help groups (SHG), and, strengthening database and public information. 🟡🟢🔴

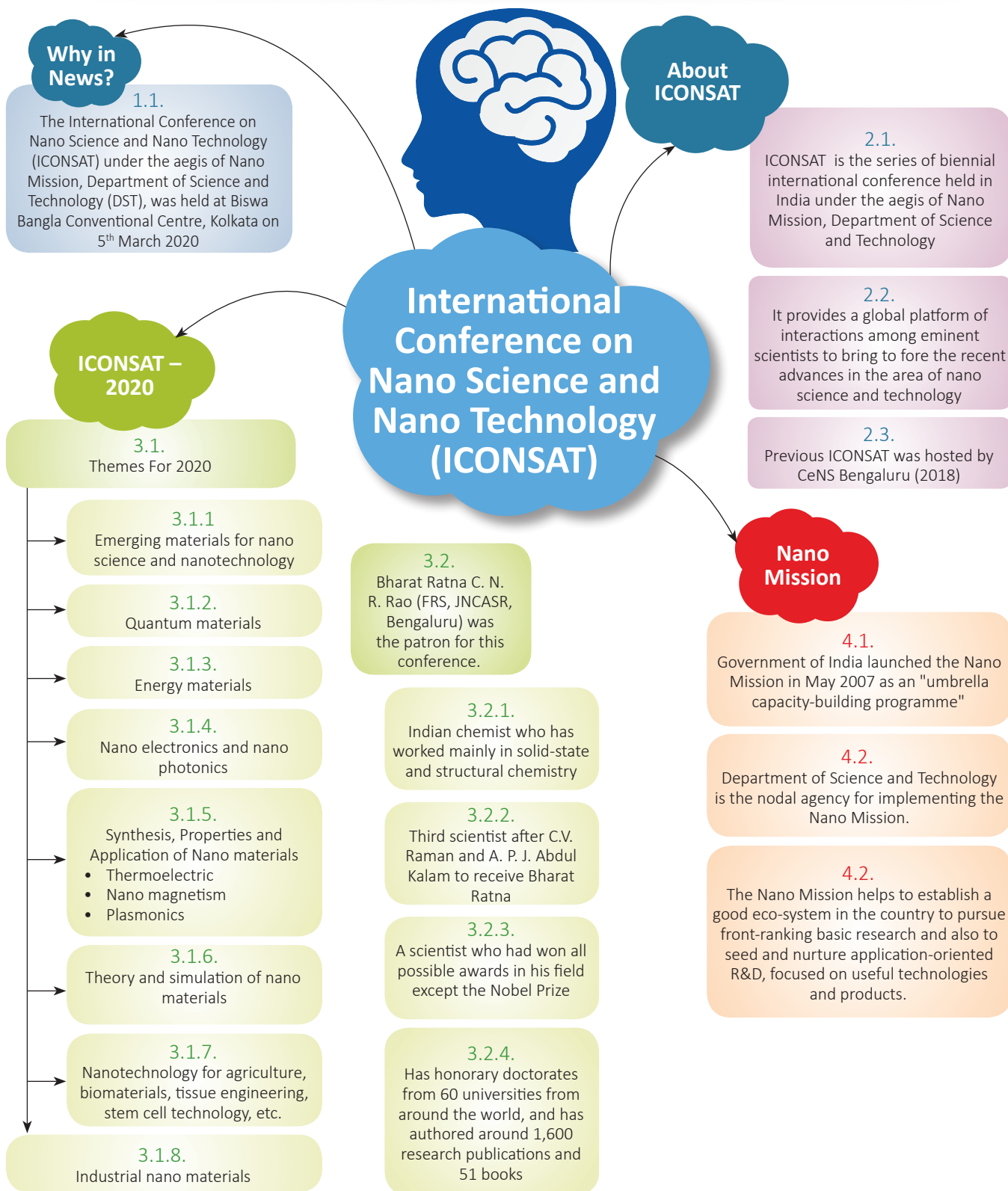
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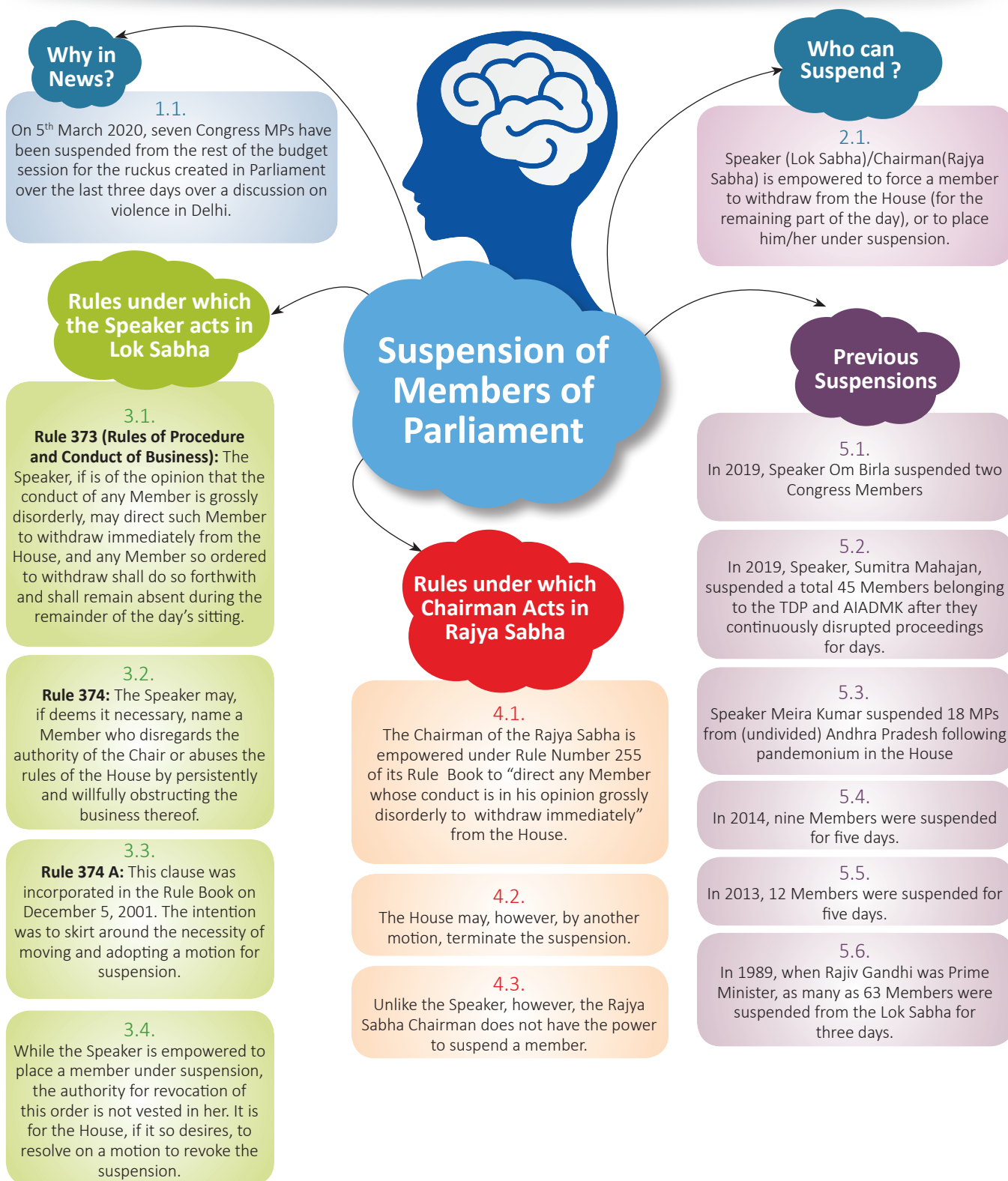
BRAIN BOOSTERS

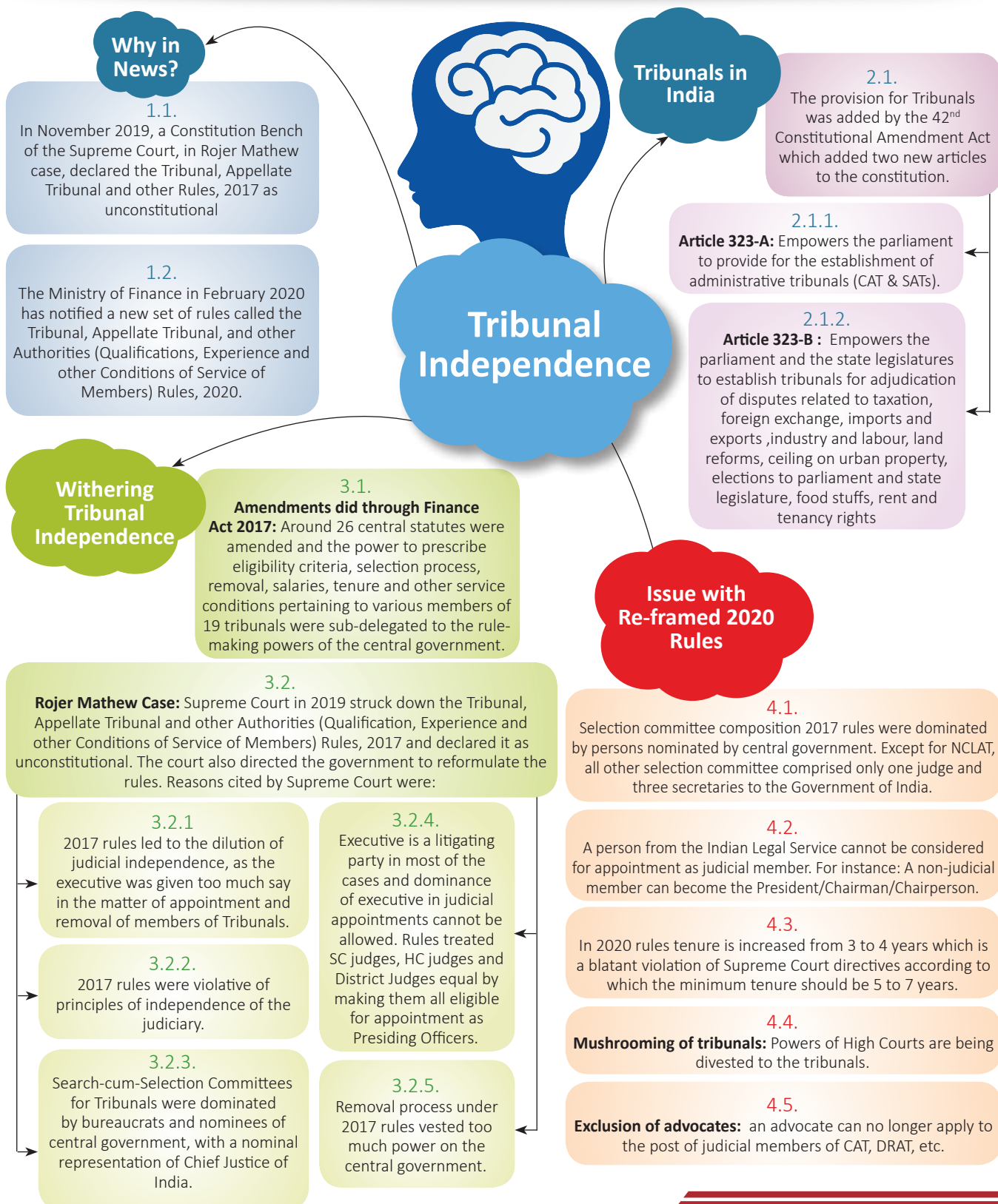


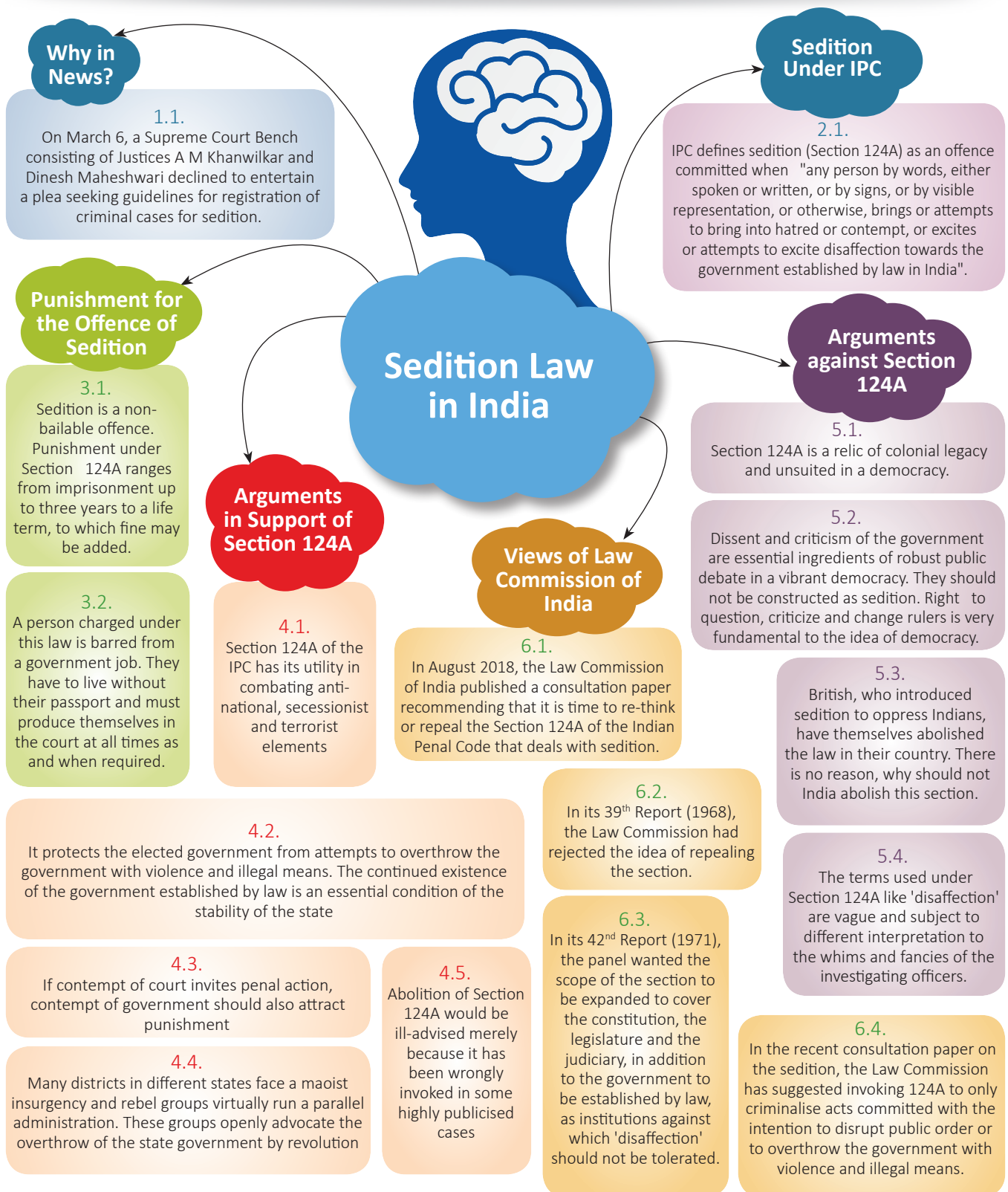












7

MCQ's WITH EXPLANATORY ANSWERS (Based on Brain Boosters)

01

Inclusive Internet Index, 2020

Q. With reference to the report titled "Inclusive Internet Index, 2020", consider the following statements:

1. The Index mentioned above was commissioned by Corporation for Assigned Names and Numbers (ICANN) and covered 125 countries across the globe.
2. Index measured the inclusivity of internet in the countries along these parameters: availability; affordability; relevance and readiness.
3. India's overall rank was 46th and the index was topped by Sweden.

Which of the statements given above is/are correct?

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

Answer: (c)

Explanation: **Statement 1 is not correct.** Inclusive Internet Index, 2020 was commissioned by Facebook and conducted by The Economist Intelligence Unit. The 100 countries in this year's index represent 96% of global GDP %.

Statement 2 and 3 are correct. The scoring categories for the countries were: availability; affordability; relevance and readiness. These categories were further subdivided into other parameters. India's overall rank was 46th, while top ranker was Sweden.

02

Lokpal (Complaint) Rules, 2020

Q. Lokpal (Complaint) Rules, 2020 has been issued by the Department of Personnel and Training. With reference to the said rules, consider the following statements:

1. Even foreign nationals can also lodge complaints under the Lokpal Act and only a copy of their passports will be accepted as proof of identity.
2. The identity of the complainant or the accused official will be protected by the Lokpal till the conclusion of inquiry or investigation.
3. Act provides for the establishment of a body of Lokpal for the Union and Lokayukta for States to inquire into allegations of corruption against certain public functionaries and for matters connected therewith or incidental thereto.

Which of the statements given above is/are correct?

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

Answer: (d)

Explanation: **Statement 1 and 2 are correct.** The notification, u/s 59 of the Lokpal and Lokayuktas Act, lays down the rules called the Lokpal (Complaint) Rules, 2020. According to the complaint form, a complainant has to give a valid proof of identity, as specified therein. Foreign nationals can also lodge complaints. Only a copy of their passports will be accepted as proof of identity. The identity of the complainant or the accused official will be protected by the Lokpal till the conclusion of inquiry or investigation.

Statement 3 is not correct. Lokpal and Lokayuktas Act, 2013 provides for the establishment of a body of Lokpal for the Union and Lokayukta for States to inquire into allegations of corruption against certain public functionaries and for matters connected therewith or incidental thereto. While Lokpal (Complaint) Rules, 2020 provides the rules and prescribed format for filing complaints with the anti-corruption ombudsman.

03

ICJ Vs. ICC

Q. International Criminal Court (ICC) and the International Court of Justice (ICJ) are two big-shot names in the sphere of international relations. With reference to these organisations consider the following statements:

1. ICJ is the principal judicial organ of the United Nations (UN).
2. ICC is governed by an international treaty called 'The Rome Statute'. The ICC is the world's first permanent international criminal court.
3. ICJ can hold trials against individuals, organisations and perpetrators of human rights, while ICC can take cases referred to it by UN.

Which of the statements given above is/are correct?

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

Answer: (a)

Explanation: **Statement 1 and 2 are correct.** ICJ is the principal judicial organ of the United Nations (UN), established in June 1945 by the Charter of the United Nations and began work in April 1946. Seat of Court is at the Peace Palace in The Hague (Netherlands). While ICC is governed by an international treaty called 'The Rome Statute'. ICC is the world's first permanent international criminal court.

Statement 3 is not correct. The scope of ICC includes criminal matters, investigating and prosecuting crimes of genocide, crimes against humanity, and war crimes. It tries individuals too. ICJ deals in civil matters, settling legal disputes between the member-states and giving advisory opinions on international legal issues. Jurisdiction of ICJ

includes all the member nations of the UN. ICJ cannot try individuals and other private entities.

04

International Conference on Nano Science and Nano Technology (ICONSAT)

Q. With reference to International Conference on Nano Science and Nano Technology (ICONSAT), consider the following statements:

1. The International Conference on Nano Science and Nano Technology (ICONSAT) under the aegis of Nano Mission is a special initiative by NITI Aayog.
2. ICONSAT provides a global platform of interactions among eminent scientists to bring to fore the recent advances in the area of nano science and technology.

Which of the statements given above is/are correct?

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

Answer: (c)

Explanation: **Statement 1 is not correct.** The International Conference on Nano Science and Nano Technology (ICONSAT) under the aegis of Nano Mission, Department of Science and Technology (DST), was held at Biswa Bangla Conventional Centre, Kolkata on 5th March 2020.

Statement 2 is correct. ICONSAT is the series of biennial international conference and it provides a global platform of interactions among eminent scientists to bring to fore the recent advances in the area of nano science and technology.

05

Suspension of Members of Parliament

Q. Consider the following statements with respect to the provision of suspension of Members of Parliament:

1. Speaker (Lok Sabha)/Chairman(Rajya Sabha) is empowered to force a Member to withdraw from the House (for the remaining part of the day), or to place him/her under suspension.
2. The revocation of MPs cannot be revoked by the Speaker.

Which of the statements given above is/are correct?

- | | |
|---------------------|------------|
| (a) Both 1 and 2 | (b) 3 only |
| (c) Neither 1 nor 2 | (d) 2 only |

Answer: (a)

Explanation: **Both statements are correct.** Speaker (Lok Sabha)/Chairman(Rajya Sabha) is empowered to force a Member to withdraw from the House (for the remaining part of the day), or to place him/her under suspension. While the Speaker is empowered to place a Member under suspension, the authority for revocation of this order is not vested in her. It is for the House, if it so desires, to resolve on a motion to revoke the suspension.

06

Tribunal Independence

Q. In the light of recent events pertaining to the Tribunals Rules being declared unconstitutional by Supreme Court, consider the following statements:

1. In Roger Michael case, the Supreme Court in 2020 struck down the Tribunal, Appellate Tribunal and other Authorities (Qualification, Experience and other Conditions of Service of Members) Rules, 2017 and declared it as void.
2. One of the contentions of the apex court was that the 2017 rules diluted judicial independence and there was conflict of interest with the executive.

Which of the statements given above is/are correct?

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

Answer: (d)

Explanation: **Statement 1 is not correct.** In Rojer Mathew case the Supreme Court in 2019 struck down the Tribunal, Appellate Tribunal and other Authorities (Qualification, Experience and other Conditions of Service of Members) Rules, 2017 and declared it as unconstitutional.

Statement 2 is correct. 2017 rules led to the dilution of judicial independence, as the executive was given too much say in the matter of appointment and removal of members of tribunals. Search-cum-Selection Committees for Tribunals were dominated by bureaucrats and nominees of central government, with a nominal representation of Chief Justice of India.

07

Sedition Law in India

Q. With reference to Sedition laws in India, consider the following statements:

1. Indian Penal Code (IPC) has defined the term 'sedition' and it is a non-bailable offence. Punishment ranges from imprisonment up to three years to a life term, to which fine may be added.
2. In August 2018, the Law Commission of India published a consultation paper recommending that it is time to re-think or repeal the Section 124A of the Indian Penal Code that deals with sedition.

Which of the statements given above is/are correct?

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

Answer: (a)

Explanation: **Both statements are correct.** The definition of sedition is given by IPC u/s 124A Sedition is a non-bailable offence. In August 2018, the Law Commission of India published a consultation paper recommending that it is time to re-think or repeal the Section 124A of the Indian Penal Code that deals with sedition.

7

IMPORTANT FACTS (For Prelims)



01



03



07

01

Which country won 'ICC Women's T20 World Cup 2020', final?

- Australia

02

Which state/UT launched the total digital literacy drive "I am also Digital" ?

- Kerala

03

Who has been appointed as the new Finance Secretary of India?

- Ajay Bhushan Pandey

04

'Chapchar Kut' is a popular festival of which state/ UT?

- Mizoram

05

Who won the Pritzker Architecture Prize 2020?

- Yvonne Farrell and Shelley McNamara

06

Which engineering college has got the highest rank in QS India University Ranking?

- IIT Bombay

07

Who is appointed as the new Chief Information Commissioner ?

- Bimal Julka

7

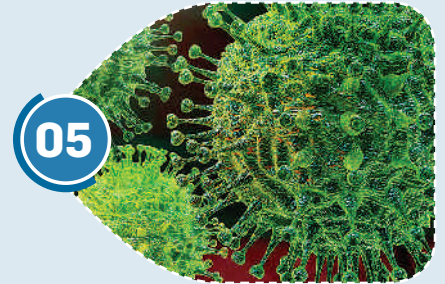
PRACTICE QUESTIONS (For Mains Exam)



01



03



05

01

With the growing importance of technology in the modern world, discuss the impact of digital divide and how it impacts the growth and development of developing country like India.

02

Discuss the features of Ayush Grid and critically examine its impact on the health coverage in terms of affordability and coverage.

03

“Space missions are meant to serve the common masses and not just for technology demonstrations and international diplomacy.” Critically examine.

04

“Women empowerment has been much talked about but there has been less work on the ground and even less actual deliverables.” Discuss with relevant examples.

05

How does Coronavirus outbreak has been a major spoiler in India’s economic recovery and further threatens the global supply chain metrics ?

06

Highlight the features of Motor Vehicles (Amendment) Act, 2019.

07

Discuss the role of Nano Mission and the steps taken by Department of Science and Technology for furtherance of its objectives.

7

IMPORTANT NEWS

01

Chambal Sanctuary Declared as Eco-sensitive Zone

F National Chambal sanctuary has been declared as an eco-sensitive zone by the central government. The decision to declare the area as an eco-sensitive zone will prohibit the construction of hotels or resorts within an area of zero to two kilometres from the sanctuary.

Gangetic dolphins, gharial and freshwater turtles are among the major species found in the region. More than 75 per cent of the critically endangered Gharial population is based in the sanctuary.

The government has notified area to an extent of zero to two kilometre around the Chambal sanctuary as the national chambal sanctuary eco-sensitive zone, according to a notification issued by the government.

The central government has also asked the Madhya Pradesh government to work on a Zonal master plan for the area. The state government has been tasked with restoring the water bodies in the region, soil conservation and watershed management under the Zonal master plan.

National Chambal Sanctuary is spread in three districts of Madhya Pradesh i.e. Sheopur, Morena and Bhind district- which constitute the Chambal region in the state. The sanctuary is spread over an area of 435 sq km across the three districts.

With the declaration of the eco-sensitive zone, the commercial establishments will be forbidden to construct hotels or resorts in the region which will help maintain distance between the human settlement and the sanctuary. The development of human settlement in close vicinity of the forests and sanctuaries has proved detrimental to the growth of the wildlife. It has also led to the wildlife entering the human settlement leading to panic among the people. The new establishments will only be allowed in the pre-defined area for eco-tourism as per the Tourism Master Plan beyond the distance of one kilometre from the wildlife sanctuary till the extent of the eco-sensitive zone. <<<

02

PSBs now 12 from 27

F The Cabinet approved the amalgamation of the 10 public sector banks (PSB) into 4 PSBs that was

announced on August 30, 2019. The merger would come into effect from April 1, 2020. The Cabinet's approval will lead to the merger of:

- Oriental Bank of Commerce and United Bank of India into Punjab National Bank;
- Andhra Bank and Corporation Bank into Union Bank of India;
- Syndicate Bank into Canara Bank; and
- Allahabad Bank into Indian Bank

According to the government, the merger of the 10 banks will lead to the creation of stronger establishments that will be able to meet the challenge of a \$ 5 trillion economy. The number of branches of the banks will compound, giving existing customers more than 3,000 stations to do their banking from.

The investment in technology-enabled smart banking will lead to improvements such as paperless tab-banking, faster loan processing, banking from home, and customer-need driven credit offers.

Businesses and industry will benefit through increased lending capacity, with the regulatory ceiling for lending individual borrowers increasing by over Rs 1,500 crores to Rs 3,000 crores.

This merger would follow in the example of the amalgamation of Bank of Baroda, Vijaya Bank, and Dena Bank last year. As a result of this amalgamation, the number of PSBs will get consolidated from 27 banks in 2017 to 12 banks in 2020. The amalgamation of the two banks into Bank of Baroda was extremely successful, according to the government. <<<

03

EKAM Fest

F The week long Exhibition-cum-Fair "EKAM Fest" organized by National Handicapped Finance Development Corporation (NHFDC) under M/o Social Justice & Empowerment was held at New Delhi.

"Ekam Fest" is meant to promote craftsmanship & products of divyang artisans and entrepreneurs. More than 82 Divyangjan coming from 17 States/ UTs have showcased their products at EKAM FEST. This included 44 Men and 38 Women. Fest also hosted a number of activities like cultural extravaganza including performances by divyang artists and well known professionals. Additional highlights of the event were astrological consultations and foot massage by divyang professionals.

It is an effort for promoting entrepreneurship and knowledge among Divyangjan community, generating awareness among society about potentialities of PwDs; providing a major marketing opportunity to PwDs entrepreneurs. NHFDC is making efforts for development of a brand and platform for marketing of products of these determined entrepreneurs. Accordingly, name of the brand has been arrived at Ekam (Entrepreneurship, Knowledge, Awareness, Marketing). The word Ekam also represents the inclusiveness, oneness and unity which appropriately describe the efforts being put in by NHFDC to develop the marketing platform and aggregation of the products through promotion of entrepreneurship, knowledge sharing, Awareness creation and marketing initiatives amongst the Divyangjan.

New initiatives of NHFDC launched in Fest are as follows:-

- i. **NHFDC Swavalamban Kendra (NSK):** NHFDC has taken an initiative to establish PwD owned micro skill training Centers throughout the country for skill training of PwDs. These NSKs will have a capacity to provide quality skill training to around 120 PwDs per year NSK. The PwD owner of the NSK is expected to earn around Rs 20,000 per month.
- ii. **Safe Cabs in Delhi and Indore:** NHFDC has made arrangement with Sakha Cabs where the PwD owned commercial vehicles will be driven by the Women drivers to provide safe taxi option for the women, children and senior citizen commuters. Such Safe cabs are already in operation at New Delhi and Indore Airport. The vehicles here are financed by NHFDC under its scheme.
- iii. **Safe Drinking Water E Carts:** NHFDC has recently agreed to finance E-carts fitted with RO water dispensing vending machines. These carts will sell water in paper glasses maintaining the hygiene. The carts will be supported in operation by Bharat Jal. The PwD owner is expected to earn Rs 10,000/- to Rs 15,000/- per month in the operation of these carts. . 

04**Freedom in the World 2020**

India has become one of the world's least free democracies, according to a global survey, which warned that "the Indian government's alarming departures from democratic norms under Prime Minister Narendra Modi's Bharatiya Janata Party (BJP) could blur the values-based distinction between Beijing and New Delhi." The Freedom in the World 2020 report ranks India at the 83rd position, along with Timor-Leste and Senegal. This is near the bottom of the pile among the countries

categorised as "Free", with only Tunisia receiving a lower score. India's score fell by four points to 71, the worst decline among the world's 25 largest democracies this year. According to the report, India's score in political rights category was 34 of 40 and in the category of civil liberties was 37 out of 60. The top three countries according to the report are Finland, Norway and Sweden.

According to the report, the major reasons were the revocation of Article 370 in Kashmir, the protests related to the citizenship for refugees (Citizenship Amendment Act) and National Register of Citizens were the prime reasons for India's low performance. The report considers Jammu and Kashmir as a separate category of Indian state and action taken by Indian parliament as contrary to the freedom.

The report noted that India has long been seen as a democratic counterweight to China and hence a strategic partner for the United States in the region. However, that view is changing, with India attracting criticism similar to that levied against China. The report is published by an American NGO named Freedom House. 

05**Deendayal Antyodaya Yojana Ties-up with Amazon**

E-commerce giant Amazon has tied-up with the Ministry of Housing and Urban Affairs under the Deendayal Antyodaya Yojana-National Urban

E-commerce giant Amazon has tied-up with the Ministry of Housing and Urban Affairs under the Deendayal Antyodaya Yojana-National Urban Livelihoods Mission to train, support and provide market access to artisans and self-help groups (SHGs) with the aim of helping small businesses in exploring wide markets through the platform.

Livelihoods Mission to train, support and provide market access to artisans and self-help groups (SHGs) with the aim of helping small businesses in exploring wide markets through the platform.

In the first phase, 2,500 products will be on sale from March 28. In phase one, 24 states, 40 clusters and 350 self help groups have been enrolled which have the potential to generate around Rs 45 crore in the next one year.

The agreement will help promote around four lakh women in self help groups which represent all urban local bodies across the country.

E-commerce has become extremely significant and it also means that the products have to be of high quality, should be timely and should be packaged well. In the next three years, the mission will aim for a Rs 500 crore turnover. Earlier, the mission had signed an MoU with another e-commerce platform Flipkart in January, 2020. 

06 Red Snow

Over the last few weeks, photographs of “red snow” around Ukraine’s Vernadsky Research Base, off the coast of Antarctica’s northernmost peninsula, have gone viral. “Red snow” or “watermelon” is a phenomenon that has been known since ancient times. Now, it raises concerns about climate change. On February 24, the Ministry of Education and Science of Ukraine posted photos of the phenomenon to their Facebook page, showing ice around their Vernadsky Research Base—located on the Galindez Island off the coast of Antarctica’s northern Peninsula—covered in what researchers call “raspberry snow” or “watermelon snow”

This red-pigmented algae, also known as *Chlamydomonas nivalis*, has the potential to jumpstart a feedback loop of warming and melting, worrying scientists about the continued impact of climate change on this critical region. *Chlamydomonas nivalis* is actually more widespread than people might think. The species is the most common type of snow algae found in snowfields and mountains across the world. But this type of algae is actually a member of the green algae family. It won’t turn red until the weather warms up, the cell’s carotenoids—the same pigment that gives pumpkins and carrots their orange hue—absorb heat and protect the algae from ultraviolet light, almost like sunscreen. The more sunlight the algae receive, the more it produces the “watermelon red” pigment, which causes the snow to melt faster. And according to Ukrainian

researchers, this phenomenon makes it easy for the species to enter a feedback loop of warming, melting and blooming.

As the climate and its ecosystems continue to change due to human intervention, other extreme algal blooms have appeared in oceans around the world. In Spain’s Tossa de Mar, for example, sea foam invaded the coastal town’s beaches after a large storm brought strong winds and waves. Along the coast of the East China Sea and Taiwan’s Matsu Islands, toxic bioluminescent algae called dinoflagellates light up the ocean surface with a bright blue glow. And a rust-colored kind of alga, *Karenia brevis*, blooms along the Florida coast and releases a toxin that targets fishes’ central nervous system. 

07 Pragyan Conclave, 2020

“PRAGYAN CONCLAVE 2020”, a two-day Indian Army International Seminar being organised by Centre for Land Warfare Studies (CLAWS), commenced on March 4, at Manekshaw Centre, New Delhi. The event brings together a cross-domain national and international experts to deliberate on the complex subject of ‘Changing Characteristics of Land Warfare and its Impact on the Military’. With Pragyan 2020, CLAWS which is an autonomous think tank affiliated to the Indian Army has achieved another milestone in actively furthering India’s strategic and military thinking in the changing security paradigm and the evolving nature of land warfare.

During the Inaugural Address, the Chief of the Army Staff stated that the ‘nature’ of warfare is ‘constant’; however, the ‘character’ keeps ‘evolving’. And with the advent of technology, Armed Forces need to be agile and keep pace with the continuous change.

The first session delved on “Evolving Warfare: An Insight into the Changing Realm”, wherein the speakers reflected on the emerging trends in fighting future warfare and its implications on the military in terms of prospects and possibilities. While the second session focused on the theme “The Technological Revolution – A Seminal Challenge”, wherein the deliberations highlighted on the optics of Information Warfare in multi domain operations, cyber and space warfare and implications of AI and Robotics under new domains of battlespace in fighting 21st century warfare. The second day of the Seminar will delve on the themes- ‘Transformation in the Battle Spaces’ and ‘Hybrid/ Sub-Conventional Warfare’. 

7

IMPORTANT HIGHLIGHTS (From PIB)

01

Black Carbon and Melting of Gangotri Glacier



➤ Scientists from Wadia Institute of Himalayan Geology, (WIHG), an autonomous institution under Department of Science & Technology, in a study conducted at Chirbasa station near Gangotri Glacier, for the Year 2016, found that black carbon (BC) concentration in this region has changed drastically during summer.

Black carbon concentration in the region increases by 400 times during summer, according to a study.

It was revealed by investigating the occasional high values of black carbon extricated, that the seasonal cycle of increase was significantly influenced by the emissions resulting from agriculture burning (in western part of the country), forest fires (along the Himalayan slopes) in summer, and to some extent by the contribution from long-range transport of pollutants in winter, depending the prevailing meteorological conditions.

The Equivalent Black Carbon (EBC) aerosols contribute significantly towards global warming due to its light-absorbing nature. Their presence in the eco-sensitive zone, such as the Himalayan glacier valleys, is a matter of serious concern and needs to be meticulously monitored. However, baseline data on BC is rarely available from most of the glaciated Himalayan region. 🇮🇳🇮🇳🇮🇳

02

Welfare of Divyang Women on International Day of Women

➤ The Government had launched a special campaign from 1st to 7th March, 2020 in the run up to the International Women's Day on 8th March 2020, with Divyangjan being the theme on 5th March.

50% of the total scholarship slots available each year in Pre-

metric, Post-metric and Top Class education and 30% slots of National Overseas Scholarship for Divyangjan candidates are reserved for girls candidates. The number of female beneficiaries under the scholarship scheme is 30950 during the last 5 years.

National Handicapped Finance and Development Corporation (NHFDC) under Ministry has organised "EKAM Fest" from 2nd to 8th March, 2020 in New Delhi to facilitate entrepreneurship and marketing of products by persons with disabilities including women. NHFDC offers financial assistance in the form of concessional loan on convenient terms for setting up of income generating unit to all eligible Indian citizens with 40% or more disability and aged above 18 years. Rebate of 1% on interest rate is allowed to women with disabilities for self-employment schemes. The number of women beneficiaries of the last 5 years is 12959 and the total amount of loan of Rs. 102.55 crore was disbursed.

There are general provisions in the Rights of Persons with Disabilities Act, which are applicable for men and women with disabilities alike. The Act guarantees equality and non-discrimination for persons with disabilities. The Act contains various rights relating to community life, protection (abuse, violence and exploitation), home & family, accessibility to voting, access to justice etc. 🇮🇳🇮🇳🇮🇳

03

Flow Diverter Stents



➤ The research team of Sree Chitra Thirunal Institute of Medical Science and Technology (SCTIMST), Thiruvananthapuram, an Institute of National Importance under the Department of Science and Technology has developed an innovative intracranial flow diverter stent for the treatment of aneurysms of the blood vessels of the brain. It is ready for transfer and further testing in animals, followed by human trials.

Flow diverters stents when deployed in the artery in the brain bearing the aneurysms, divert blood flow away from the aneurysm, thus reducing the chances of its rupture from the pressure of blood flow.

Intracranial aneurysm is a localized ballooning, bulging or dilation of arteries in the brain caused by progressive weakening of the inner muscles of the wall of the blood vessels.

Spontaneous rupture of the aneurysm can result in bleeding into the space around the brain resulting condition called a subarachnoid hemorrhage (SAH). Subarachnoid hemorrhage can lead to paralysis, coma or death.

The Surgical treatment of an aneurysm involves opening the skull and a clip on the neck of aneurysm, so that it is cut off from the path of blood flow.

The Chitra flow diverter is designed to have better grip on the walls of arteries of complex shapes in order to reduce the risk of migration of the device. The unique design is in its weave also makes this stent resistant to kinking or twisting, when it is placed in tortuous arteries and those with complex shapes. Even a 180 degrees bend does not occlude the lumen of the stent. Portion of the wires is made radio opaque for better visibility in X-rays and fluoroscopy thus aiding accurate delivery of the diverter in the blood vessel.

Nitinol, a super elastic alloy with shape memory was acquired from National Aero Space Laboratories, Bengaluru (CSIR-NAL). When the device is deployed at the site, it is released from its crimped locked position and assumes the desired and originally designed shape because of the shape memory property of Nitinol. The flow diverter is delivered to the aneurysm in the brain using a delivery system. The delivery system has also been developed by the team. 

04 Testing Quantum Coins

 Researchers from Raman Research Institute (RRI), an autonomous institution under the Department of Science & Technology, have devised a new test for fairness of quantum coin or 'qubit' (the basic unit of information in a quantum computer) using entanglement theory.

Entanglement is a special type of correlation that exists in the quantum world with no classical counterpart. The researchers from RRI made use of this quantum resource to arrive at a test for fairness of a quantum coin (a qubit). Their strategy, which makes use of entanglement, enables better discrimination between quantum states. Such advantage is valuable in quantum sensors.

By repeated trials, one can determine the fairness of a classical coin with a confidence which grows with the number of trials. A quantum coin can be in a superposition of heads and tails. Given a string of qubits representing a series of trials, one can measure them individually and determine the state with a certain confidence. The team has shown that there is an improved strategy which measures the qubits after entangling them, which leads to a greater confidence.

This strategy is demonstrated on the simulation facility of IBM quantum computers.

In their exploration, the researchers used a variety of tools: analytical techniques, numerics and computer simulation and experiments on the IBM quantum computing facility. All these tools were used collectively to arrive at an understanding of the role of entanglement in quantum state discrimination. 

05 Jan Aushadhi Diwas



 An Aushadhi Diwas was celebrated on 7th march 2020. The Jan aushadhi Divas aims to provide further impetus and create awareness about the use of generic medicines. The day highlights the initiative undertaken by government in the direction of making quality healthcare for all, like Ayushman Bharat, PMBJY, etc.

About Pradhan Mantri Bhartiya Jan Aushadhi Pariyojana (PMBJP)

PMBJP is a noble initiative by Department of Pharmaceuticals, was launched by Prime Minister with an objective of making high-quality medicines available to all at an affordable prices, especially to the poor and underprivileged, through exclusive outlets of Jan Aushadhi Medical Stores.

Jan aushadhi Kendra is considered as the biggest retail pharma chain in the world with around 6200 outlets in 700 districts. Further, total sales of these stores in the financial year 2019-20 has crossed Rs 390 crore which led to total savings of approximately Rs 2200 crore of common citizens as these medicines are cheaper by 50 to 90% of the average market price. The scheme also provides a good source of self-employment with sustainable and regular earnings. 

06

Nari Shakti Award 2019



▶ The President of India, Ram Nath Kovind presented Nari Shakti Puraskar for the year 2019 at a special ceremony held in Rashtrapati Bhavan, New Delhi on the occasion of International Women's Day. The awards were conferred on 15 eminent women in recognition of their efforts in rendering distinguished services towards emancipation of women, especially vulnerable and marginalized women. Nari Shakti Puraskar is an initiative of the Ministry of Women and Child Development to acknowledge the exceptional contribution made by individuals and institutions, to celebrate women as game changers and catalyst of positive change in the society. These outstanding women have contributed towards safeguarding women's rights along with pushing the 2030 Agenda for Sustainable Development Goals. These awards are an effort to recognize women as equal partners in the advancement of society.

These achievers have not allowed age, geographical barriers or access to resources to come in the way of fulfilling their dreams. Their indomitable spirit will inspire the society at large and the young Indian minds in particular to break gender stereotypes, and stand up against gender inequality and discrimination.

The winners of the Nari Shakti Puraskar for the year 2019 are from fields as diverse as agriculture, sports, handicrafts, afforestation and wildlife conservation, Armed Forces and education.

About Nari Shakti Puraskar

The Nari Shakti Puraskar is conferred on individual women, public and private institutions and public departments for their activism and/ or their contributions to the cause of women's empowerment. The award, instituted in the year 1999 by the Ministry of Women and Child Development, Government of India, is given in six institutional categories and two individual categories. 🇮🇳🇮🇳🇮🇳

07

Women Entrepreneur Empowerment Conference- 2020

▶ The three-day conference has been organised by Ministry of MSME in collaboration with various industry associations like FICCI-flo, CII and India SME Forum. A panel discussion on "creating a conducive business Eco System for Empowering Women Entrepreneurs" was also arranged for more than 300 women entrepreneurs which come from all parts of the country.

Policy simplification of the government has resulted in an increased number of women entrepreneurs in the country. There are now around 80 lakh women entrepreneurs in MSME sector of the country and there has been an increase of about 38% under PMEGP enterprises being established by women entrepreneurs in last 5 years.

The government is working on launching a new website for MSME sector on the lines of Alibaba platform for marketing MSME products.

More than 6000 women have been trained by the Ministry of MSME in incense stick (agarbatti) manufacturing and packaging. Over 150 women have been trained in Electric pottery in the terrorism affected areas of Baramulla district. Further, nearly 25 girls in Pulwama and around 100 girls in Kathua have been trained in tailoring. 125 women from Nagrota near Jammu are making 7500 khadirumals per day. Now, Central Ministries & PSUs are procuring 25% from MSMEs and it has been directed that 4% of purchases should be from SC/ST entrepreneurs and 3 % from women entrepreneurs. Efforts are being made to increase the participation of women in the field of honey production. The work on a marketing website to sell honey products in the global market is in progress. Women are also being given "Solar Charkhas".

The Ministry of MSME has been supporting women entrepreneurs through various schemes related to financial support, market access, entrepreneurship development, exports and international cooperation, training and skill development programmes implemented by organisations like National Small Industries Corporation (NSIC), Khadi and Village Industries Commission (KVIC), Coir Board, MSME Development Institute etc. Under the schemes implemented by the Ministry of MSME, a total of 3.13 Lakh women have been benefited during the last 5 years.

There is a portal 'MSME SAMBANDH' which gives all the relevant information about procurements made by CPSEs and 'UdyamSakhi' portal which is meant for female entrepreneurs. Also, female entrepreneurs are being given 25 per cent subsidy in urban areas while 35 percent subsidy is being given in rural areas. 🇮🇳🇮🇳🇮🇳

7

IMPORTANT CONCEPTS (Through Graphics)

National Parks in India

01

Keibul Lamjao National Park



- The Keibul Lamjao National Park is the one and only floating national park in the world. It is located in the Indian state of Manipur's Bishnupur district. Spread across 40 sq. km, it forms an essential part of Loktak Lake.
- It is characterised by the 'phumdis', a local term for the decomposed floating plant materials. Initially, the park was declared a sanctuary in 1966.

- The park is formed by 66-75% of 'phumdis'. There is also a water way through the park from where boats can go from the Loktak Lake to the Pabot Hill. The park has a distinctive nature, for it is "too deep to be marsh, too shallow to be a lake".
- To preserve the endangered brow-antlered deer, also known as the dancing deer, it was turned into a national park through a gazette notification in the year 1977.
- The north-eastern state of Manipur is home to several species of deer. The most significant among them is the brow-antlered deer, which is found only in Keibul Lamjao National Park. Though the exact number of deer in the Park today is not known, the number of deer is assumed to be at least a hundred today. 🐇🐇🐇

02 Namdapha National Park



- Namdapha National Park is located in the Changlang district in Arunachal Pradesh. Namdapha was established as a wildlife sanctuary in 1972. It was declared a tiger reserve and national park in 1983.
- It is the 3rd largest national park in India in terms of area. Total area of the park is about 1807.82 Km². It is the largest protected area in the Eastern Himalayan Biodiversity Hotspot.
- It is located in the Eastern Himalayan Sub-region and is recognized as one of the richest areas in biodiversity in India. The national park is nestled between the Patkai range and Dapha bum range of Mishmi Hills.
- Namdapha lies along the turbulent Noa-Dihing river at the international border between India and Myanmar.
- Namdapha National Park is the perfect Eastern Himalaya biodiversity hotspot. Recognized as one of the richest areas in biodiversity in India, The park harbors the northernmost lowland evergreen rainforests in the world at 27°N latitude.
- The area is also known for extensive dipterocarp forests among the last great remote wilderness areas of Asia. Namdapha and its adjoining areas, are flanked by the Patkai hills to the south and south-east and by the Himalaya in the north and lies close to the Indo-Myanmar-China tri-junction. 🌏🌿🐅

03 Kaziranga National Park



- Kaziranga National Park is one of India's oldest reserve areas. In 1974, the Indian government gave the park, official status. By this time, the area of the park had increased to 430 sq.km from the original 232 sq.km.
- In the year 1985, the park was declared as a World Heritage Site by UNESCO. Kaziranga was also declared as Tiger Reserve in 2006.
- Kaziranga is located in Golaghat and Nagaon, in Karbi Anglong districts of Assam in northeast India. The park is administered by the forest department of the Assam State Government.
- Along with the iconic Greater One-horned Rhinoceros, the park is the breeding ground of elephants, wild water buffalo, and swamp deer. Kaziranga is home to 2/3rd of the world's population of rhinoceroses.
- It also has a wide range of flora. Kumbhi (Indian gooseberry), cotton tree, and elephant apple are amongst the famous trees that can be seen in the park.
- It also has 15 threatened species of fauna. It is also a breeding ground for many species of big cats like leopards and Bengal tigers. It also has many species of birds and is designated as an 'Important Bird Area' by Birdlife International. 🌏🌿🐅

04

Khangchendzonga National Park



- It is one of the highest ecosystems in the world, reaching elevations of 1, 220 metres above sea-level. It is included in UNESCO designated World Network of Biosphere Reserves (WNBR).
- Its core area is major transboundary wildlife protected area. Its southern and central landscape which makes up 86% of core area is situated in Greater Himalayas. Its northern part accounting for 14% of area is characterized by trans-Himalayan features. The core has over 150 glaciers and 73 glacial lakes, the prominent is famous 26-km-long Zemu glacier.
- The core zone of Khangchendzonga National Park already has been designated as World Heritage Site in 2016 under 'mixed' category (first from India in this category).
- Many of mountains, peaks, lakes, caves, rocks, stupas (shrines) and hot springs in this biosphere reserve function as pilgrimage sites.
- It is also home to number of globally threatened fauna including musk deer, snow leopard, red panda and Himalayan Tahr and many ethnic communities including Lepcha, Bhutia and Nepalese.
- Over 118 species of large number of medicinal plants are found in Dzongu Valley of this reserve which are of ethno-medical utility. 🌿🌿🌿

05

Nokrek Biosphere Reserve



- The Nokrek Biosphere Reserve is located in the northeast of India on the Tura Range, which forms part of the Meghalaya Plateau. The entire area is mountainous and Nokrek is the highest peak of the Garo hills.
- It was declared as National Park in the year of 1986. UNESCO added this National park to its list of Biosphere Reserve in the year of 2009. Total area of the park is 47.48 Km².
- All important rivers and streams of the Garo Hills region rise from the Nokrek Range, of which the river Simsang, known as Someshwari when it emerges into Bangladesh at Baghmara, is the most prominent.
- The Simsang originates in the north of the Biosphere Reserve, the Dareng from the southern peaks, and the Ganol flows westward into the Brahmaputra river, which supplies water to numerous towns
- Park is inhabited by numerous animals, including the red-panda, Asian elephant, tiger, marbled cat, stump tailed macaque, hoolock gibbons, capped langur, clouded leopard, leopard cat, fishing-cat, golden cat, pangolin, wild buffalo, python, pig-tailed macaque and seven species of primates. 🌿🌿🌿

06 Intanki National Park



- Intanki National Park is a national park located in Peren district of Nagaland, India. Spread over a distance of 200 sq km, this park was established by the British administrators in the year 1923.
- The name "Intanki" is derived from the Zeme dialect of the Zeliangrong tribe.
- It was declared as a national park in the year of 1993. In 2005, the park was also declared an elephant reserve by the government.
- The park is home to wildlife like hoolock gibbon, golden langur, palm civets, tiger, black stork, sloth bear, wild dogs, flying squirrel, monitor lizard, python etc.
- There is a range of species of birds in the national park like pheasants, hornbills, black storks, and so on. The park is very rich in natural vegetation and comprises of various species of plants & trees that are hard to find somewhere else. 🌿🌳🌲

07 Phawngpui National Park



- Phawngpui Blue Mountain National Park is located in the Lawngtlai district of the state of Mizoram. Phawngpui Blue Mountain National Park is also known as Phawngpui National Park.
- It was declared as a National Park in the year of 1992. Total area of the park is about 50 Km².
- The highest peak in Mizoram, Phawngpui or the Blue Mountain is situated near the state's south-eastern border overlooking the bend of the mighty Chhimtuipui River and the hill ranges of Myanmar.
- The Phawngpui National Park provides habitat for a range of birds including the rare Blyth's tragopan, falcon, sunbirds, dark-rumped swift, and Mrs. Hume's pheasant, which is the Mizoram state bird.
- It is habitat of rare animals like the mountain goat, slow loris, tiger, leopard, leopard cat, serow, goral, Asiatic black bear, stump-tailed macaque and capped langur. 🌿🌳🌲



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