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Issue 02



WEEKLY CURRENT AFFAIRS



Seven Important Issues

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SEVEN IMPORTANT ISSUES

1. WOMEN CENTRIC FINANCIAL INCLUSION: NEED OF THE HOUR

Why in News?

The United Nations' Sustainable Development Goals (SDG) has provided a strong impetus to India's resolution of achieving gender equality. Goal 5 of the 17 Global Goals is "Achieving Gender Equality and Empowering Women and Girls" by 2030. Considering the crucial role that women play in a country's economic and social development, there needs to be a sustained effort from all stakeholders to work towards this goal.

Introduction

Financial services can help drive development. They help people escape poverty by facilitating investments in their health. education, and businesses. And they make it easier to manage financial emergencies—such as a job loss or crop failure—that can push families into destitution. Many poor people around the world lack the financial services that can serve these functions, such as bank accounts and digital payments. Instead, they rely on cash—which can be unsafe and hard to manage. That's why the World Bank has made it a key priority to promote financial inclusion—access to and use of formal financial services.

This facet of a woman's life has undergone major transformation in recent times. The modern woman is no longer confined to the four walls of the house. Women are now realizing their worth in every way and demanding gender equality and justice both at

home and in the workplace. They have broken the glass barrier in almost every field, be it technology, space science, sports or the armed forces. Almost every fifth is an woman entrepreneur - both in urban and rural India.

In recent years, Government has played a significant role in bringing about this transition. Right from recognizing the need to protect the girl child in the womb to protecting career women in their work place, a number of initiatives have been taken. Empowering woman through her journey to motherhood is an important agenda for the government. Schemes like the PM MatruVandanaYojana give financial protection to women during their pregnancy and lactation period. A very significant move has been the modification of the Maternity Benefit Act allowing working women 26 weeks of paid maternity leave. Programmes Bachao, Beti Padhao programme and Sukanya Samriddhi Yojana take care of the girl child right from protecting her from female foeticide to ensuring her education and financial security.

Entrepreneurship development programmes have enabled women to stand on their own feet. Schemes like Pradhan Mantri Mudra Yojana, Stand up India, Start up India and SHGS under the National Rural Livelihoods Mission have helped to make women financially secure and independent. PM Jan Dhan Yojana has also played critical role in the financial inclusion of women. Road

to development cannot be travelled without the empowerment of women who form almost 50 per cent of the Indian population. A multidirectional organized approach to women empowerment is sure to take the country way towards gender equality.

Financial Product for Women

Marketers from a growing range of industries have gone to great lengths to create consumer markets that are segmented along gender linesfrom soaps to two-wheel vehicles to vacation packages. However, financial services providers (FSPs) remain largely oblivious to the needs of women. The micro-credit movement brought these women into the formal financial fold for the first time, with loans and passbooks issued in their names. But they were not necessarily considered active consumers of financial services. Rather, they were often seen just as conduits to push credit into households with the hope of eventually lifting people out of poverty. There is limited evidence on the scale-up and success of women-led enterprises financed by micro-credit.

In a similar vein, governments in developing countries institutionalised conditional cash transfers (CCTs) to link social transfer payments to women's bank accounts. But again, broadly, CCTs have been built with an emphasis on the social welfare of the family, rather than the economic benefit of individual women beneficiaries. In these financial services models—



both of which are pioneering and landmarks in their own right—women have been conflated with 'family' and considered merely an avenue to pursue social welfare. Financial service providers are the channel for delivery of CCTs and microfinance. They have been surprisingly lackadaisical and unimaginative in sensing a business opportunity around the millions of poor women who have bank accounts at their retail branches.

The Global Findex Report on Financial Inclusion

Gender Gaps in Account Ownership

The growth in account ownership since 2011 has not benefited all groups equally. Women still are less likely than men to have an account. Globally, 72 percent of men and 65 percent of women have an account, a gender gap of 7 percentage points. The gender gap is similar in developing economies, with 67 percent of men but only 59 percent of women having an account.

The Unbanked

Women are also overrepresented among the unbanked in most economies. This is true even in economies that have successfully increased account ownershipand have a relatively small share of adults who are unbanked. Women make up nearly 60 percent of unbanked adults in China and India.

Use of Accounts for Digital Payments

According to the 2017 Global Findex survey, 52 percent of adults — or 76 percent of account owners — around the world reported making or receiving at least one digital payment in the past year. In India 42 percent of male account owners use digital payments, while just 29 percent of female account owners do.

Access To Mobile And Internet

Mobile phones and the internet have created new opportunities for providing financial services. In India 69 percent of adults have a mobile phone, as do 85 percent in Brazil and 93 percent in China. Men are twice as likely as women to have access to both these technologies in some economies, including Bangladesh, Ethiopia, and India. But men and women have equal access in China, Colombia, and South Africa.

Empowering the Nation with Women-Led Development

Women need a safe and enabling environment which encourages their empowerment. They should be able to live without fear so that they can explore their potential and not be bound by artificial restraints. Along with this, we need to push for affirmative policies which bring women on a level playing field with others. Provided with the right opportunities, the potential of Indian women know no bounds

Financial Empowerment

Attacking the root of the problem, we have initiated the Beti Bachao Beti Padhao Programme that addresses the complex issue of mindsets in all districts of India. If people are not made to change the way they think about girls and women, we are unlikely to see much long-lasting success in other initiatives for empowerment. Economic empowerment is central to the overall empowerment of women, and financial inclusion is an important part of this. Until a few years ago, opening a bank account was considered a tedious task. But through the SukanyaSamriddhiYojana and PM Jan DhanYojana, we have enabled banking services for the unbanked. 16.42 crore women's accounts have been opened under Jan Dhan. Women's share of total savings accounts increased from 28 per cent in 2014 to 40 per cent in

2017 (according to the data from L_top 40 banks and RRBs). This is a sizeable and rapid growth in financial inclusion of women, a cherished goal for decade.

SHGs: Micro-Credit and Micro-Empowerment

To relate theoretical underpinnings with empirical evidence, we wish to examine the role of SHGs concerning providing an organised space for sharing everyday life experiences among the marginalised women in a rural context where their access to basic rights is embedded in the sociocultural milieu. SHGs emerged in the late 1980's and early 90's as a strategy to address poverty and gender-based discrimination faced by women in the developing world. Women's access to credit is known to be the significant intervention for bringing transformation in women's economic status eventually leading to social empowerment. Simultaneously SHGs work for group solidarity, self-help and awareness through democratic functioning. Women have gradually managed to come together supporting each other through inter-lending Thus, collective savings has been a pathway to find alternatives for their gradual economic and social advancement.

Women-led Micro Enterprises

Studies have shown that womenowned enterprises have stronger repayment records with nonperforming loans being 30-50% lower than male entrepreneurs. They also have a likelihood of availing more products (up to three times) than men. This is a significant business opportunity that FSPs fail to utilize. The FSPs can use big data analytics to make sense of gender-disaggregated data points. Specifically, they can assess and track the benefits of providing financial services to poor women, both in terms of repayment and social benefits to households. FSPs can also use proxies,



such as adherence to cash transfer schemes, as a measure of financial discipline and stable cash flows.

Furthermore, women-led micro enterprises expect much more than the delivery of financial products especially in terms of business advisory support in managerial capacitybuilding, bookkeeping, technological upgradation, skill development, and legal procedures to scale-up their businesses. Also, women-led micro and small enterprises not only struggle to access capital, but also to formally register their enterprises. This restricts their business development activities and engagement with e-commerce distribution channels.By providing support on all these fronts, financial services providers will gain by getting access to a more credit-worthy customer segment. In turn, they will transform the lives of women entrepreneurs and reduce the gender gap in access to financial services—all this while positioning themselves as engineers of social change for good.

Entrepreneurship Development

Women entrepreneurship has been recognised as an important source of economic growth. Women entrepreneurs create new jobs for themselves and others and also provide society with different solutions to management, organisation and business problem . However, they still represent a minority of all entrepreneurs.

Women's entrepreneurship can make a particularly strong contribution to the economic well-being of the family and communities, poverty reduction and women's empowerment, thus contributing to the Sustainable Development Goals (SDGs). Thus, governments across the world as well as various developmental organizations are actively undertaking promotion of women entrepreneurs through various schemes, incentives and promotional measures.

Policy Reform

As the Indian economy grows and more new and innovative initiatives take place in the public and private domain, women have to have a fair share of these development gains. Indicators of mainstreaming women in the economy such as participation of women in workforce, type of work allotted to them and their contribution to GDP will be developed and monitored.

The programmatic framework of Digital India must be reviewed from a gender perspective, and a concrete strategy for furthering women's empowerment and gender equality in and through each of the 3 critical pillars of Digital India – service delivery, connectivity and citizen empowerment – must be formulated.

One Stop Centre Scheme: This is also a women oriented scheme. The women who are victims of sexual violence are provided assistance. The aggrieved women are provided psychological, medical, legal and financial assistance at one center.

Mahila E-Haat Scheme: This is a unique and progressive scheme initiated by the central government to ensure that the women who have business and mangerial skills are provided a platfrom. The women are provided financial assisstance by the government to ensure the start up idea reaches a successful destination.

Effort will be made for training and skill upgradation of women in traditional, new and emerging areas to promote women employment in both organized /unorganized sectors as envisaged in the new National Policy for Skill Development and Entrepreneurship 2015.

The Government of India's MUDRA scheme to support micro and small enterprises and direct benefit transfers under the Jan Dhan Yojana seeks to empower women. Women entrepreneurs account for about

78 percent of the total number of borrowers under MUDRA.

Gender wage gap across rural and urban, agricultural and non-agricultural jobs, regular and casual employment will be addressed. Ensuring pay parity, satisfactory conditions of work are critical subjects for insecurity for women particularly in the informal employment.

Financial inclusion of women needs to be universalised so that women gain a financial identity, have access to financial services such as credit sources, saving services, insurance, pension schemes aimed towards poor women (with contributions), special financial literacy programmes for the poor women, and also availing of the transfer benefits and subsidies that are offered by the government. All financial inclusion schemes will incorporate monitoring and evaluation mechanisms to assess gender outcomes to women and in particular to the women belonging to the marginalized and vulnerable sections.

Path Ahead

There is an urgent need to consider women as a distinct segment with specific financial services requirements, without disguising male-focussed products as gender neutral. To enable this change, one needs to study the myriad social and behavioural impediments impacting women, and use this knowledge to design customized financial product offerings.Innumeracy, distinctly apart from illiteracy per se, acts as a cognitive barrier and hinders women from developing familiarity with FSPs or their business correspondents (agents). Often, men take advantage of this handicap, using it as a pretext to deal with FSPs on 'behalf' of the women in the household, who, they claim, "would get duped or would be unable to transact".



There is a need to actively employ oral informational management tools such that these women can transact independently. Also, women prefer to learn and work with peers. A collaborative approach reduces financial risk within a peer group and helps pool resources like time and labour. FSPs must make use of this critical element, given the strong influence it has on the uptake of personal financial services by poor women.

Behaviourally as well, women customers take more time to develop trust in a particular agent, requiring more interaction with him or her. The presence of women agents can help in this context, especially because women customers consider

them more trustworthy and better at maintaining confidentiality. Evidence from India suggests that financial service providers haven't invested much resources in supporting women agents and their enterprises. An agent network Accelerator study conducted by MicroSave found just 8% women business correspondents in India.

An immediate push to bring gendercentricity as a lens and a mindset to the forefront of policy framework and product design can do wonders. It will bring about gender equality in the financial services space, adding a customer base vastly underserved women. FSPs have to be mindful of the impact that each design attribute will have on the lives of women. The twin advantages of pursuing this course will be to transform women's lives and offer a business value proposition for financial services providers.

General Studies Paper-I

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

General Studies Paper-II

Topic: Welfare schemes for vulnerable sections of the population by the Centre and States and the performance of these schemes; mechanisms, laws, institutions and Bodies constituted for the protection and betterment of these vulnerable sections.

CCC

2. REVIEWING THE COMPETITION ACT FOR MODERN MARKET

Why in News?

The Union ministry of finance has constituted a panel of experts to review the Competition Act/rules/regulations. There has been no review of the current Act (2002) since its enactment. The Raghavan Committee that formulated the need for a proactive competition law in lieu of the Monopolies and Restrictive Trade Practices Act (MRTP), 1969, is of 1999 vintage. In fact, the review is overdue if the Act has to remain relevant. The committee would review the Competition Act/ Rules/ Regulations, in view of changing business environment and bring necessary changes, if required. This is timely; indeed, an urgent requirement.

Introduction

Competition law is all about economic behavior. It is being increasingly recognized that markets have an important role to play in any economy. Efficiency is associated with competition and the markets can fulfill their functions efficiently only if they remain competitive. As the role of the

market expands, the role of the state also undergoes a change. The regulatory role of the state demands action to maintain competitive conditions in the markets. Legislation is therefore, required to prevent the degeneration of the markets to a monopolistic near-monopolistic situation. or Competition law is a framework of legal provisions designed to maintain competitive market structures. Thus, competition Law, broadly, relates to efforts at promoting competition through legislative means. Competition law has grown enormously in recent years, especially since the early 1990s. Hundred s of countries across the world have adopted competition law.

Competition Act, 2002

Following the report of the Ragavan Committee, the government of India passed the Competition Act in December, 2002 which was enforced as All-Indian Legislation. The Act is a central law in India, i.e., a law of the Union Government and there is no corresponding law enacted at

the level of the constituent States. The Competition Act , 2002 sought to regulate (a) Anti-competitive agreements; (b) Abuse of dominance; (c) Combination and mergers and (d) to promote competition Advocacy.

Competition Act, therefore, seeks to:

- Ensure fair competition in India by prohibiting trade practices which cause appreciable adverse effect on competition in markets in India; Promote and sustain competition in markets;
- Protect the interest of the consumers; and
- Ensure the freedom of trade carried on by the other participants in the markets in India;

The objective of the Act is to protect the interest of the consumers. In order to do so, it seeks to promote and sustain competition and to ensure fair competition and freedom of trade. The use of the word 'protect' in the preamble furnishes the key to the makers of the Act. Various definitions



and provisions which elaborately attempt to achieve this objective have to be construed in this light without departing from the settled view that a preamble cannot control the otherwise plain meaning of a provision. The Act provides for the establishment of a quasi-judicial body called Competition Commission of India (CCI) with the following two basic functions:

- Administration and enforcement of the Competition Law and Competition policy to foster economic efficiency and consumer welfare;
- Involvement proactively in Governmental policy formulation to ensure that markets remain fair, free, open, flexible and adaptable.

During the past sixteen years the size of the Indian Economy has grown immensely and India is today amongst the top five Economies in the World and poised to forge ahead further. In this context, it is essential that Competition Law is strengthened, and re-calibrated to promote best practices which result in the citizens of this country achieving their aspirations and value for money.

Ambit of the Act:

- Regulates anti-competitive agreements ex post facto;
- Regulates abuse of dominant position – ex post facto;
- Regulates combinations ex ante;
- Repeals MRTP, 1969;
- Has extra-territorial reach;
- Covers both goods and provision of services.

Powers of the Competition Commission of India

The Competition Commission of India can:

- Issue cease and desist orders;
- Impose fines and penalties;
- Declare agreement having Appreciable Adverse Effect on Competition (AAEC) void;
- Pass orders modifying agreement;

- In case of abuse of dominance, order for division of dominant enterprise;
- In case of combinations:
 - Approve Combination.
 - Approve with modifications.
 - Direct that combinations shall not take effect.
 - To order demerger.
- In case of companies, individuals may also be held liable if consent, connivance or neglect is proved.

CCI has been vested with the powers of a civil court including those provided under sections 240 and 240A of the Companies Act, 1956 on an "Inspector of Investigation" while trying a suit, including the power to summon and examine any person on oath, requiring the discovery and production of documents and receiving evidence on affidavits. CCI is also vested with certain powers of affirmative action to act in an expedited manner. Civil courts or any other equivalent authority will not have any jurisdiction to entertain any suit or proceeding or provide injunction with regard to any matter which would ordinarily fall within the ambit of CCI.

From MRTP to Competition Act

The MRTP Act was based on the reformative theory. While the Competition Act is backed reformative cum deterrence theory. The "cease and desist "order is based on reformative philosophy which in present time is increasingly found to be insufficient to persuade delinquent enterprise to discontinue or not reengage in monopolistic, restrictive or unfair trade behavior. Hence a need to impose penalty on those found to be contravening the law has been felt imperative by the law makers. In the filed of Competition Law, potential offenders conduct a cost benefit analysis in order to see whether it is worth while taking risk of being caught and punished. Thus,

an effective penalty is one which takes into account the financial gains perpetrated by the offence as well as the probability of the detection. Moreover, prudence suggests that fines must be high enough to deter, but not so high as to bankrupt the violator. It is in this backdrop that the CCI, besides handing down a cease and desist direction, has been empowered to impose penalties which are linked with the turnover of the delinquent enterprises. Further, under the MRTP Act, only the restrictive trade covenant can be declared "void' 148 . While Competition Act makes the whole trade agreement void if it is found to be anti-competitive. Additionally, CCI is armed with residuary power as a remedy to curb the anti-competitive agreement or abuse of dominance, whereas such residuary power does not existed under the MRTP Act.

Why to Review the Act?

Competition Act, 2002 presents a framework that can be quite ambiguous. The section on "appreciable adverse effect on competition" - a vital ingredient for either disapproving of a merger or for finding of market abuse — can be interpreted widely. Almost any fact pattern can be forcefitted into or out of the term — it all depends on what outcome has been decided. There are cases where the existence of parallel movements in price or production coupled with the existence of a trade association have been deemed adequate to arrive at the existence of a cartel. There are also cases where other facts and circumstances are meticulously gone in to demonstrate the requisite "plus factors" for a meaningful inference of the absence of a cartel. Court rulings over time have provided an indication of how to be equitable and proportionate in interpretation, but it is now time to codify these into the law.

The Competition Act has moved from the originally-envisaged framework of the Commission sitting





in multiple benches to a framework of all available members, participating in the proceedings. It is time to think about multiple benches with a minimum size of each bench — say three members. More minds — say, seven commissioners — would bring in diversity of thought but it may be provided that the Commission would conduct hearings in benches comprising at least three members. This would also ease the workload.

The imposition of penalty remains an unruly horse. The law rightly provides for penalty as a percentage of the revenues from violative conduct the penalty must be imposed on the relevant violative revenues. However, penalties continue to be imposed either on the total revenues of entities alleged to be violative (including businesses generating non-violative revenues) or on the revenues of the relevant business but from territories outside the market in which the violation was committed (for example, using worldwide revenues as the basis of penalty although the violation relates to one Indian state). The result is a fantastic headline about a disproportionate penalty, but bad outcomes potentially following the appeal. The legislation must lay down the principle already made clear by courts, so that this problem does not recur.

The law is not quite clearly demarcated to ensure discipline in how to vary the approach between alleged market abuse where the accused is already dominant, and potential abuse that may be averted by rejecting or modifying a proposed combination or merger. In determining whether someone who is a large player in a natural oligopoly (with very few competitors) is abusing the market, one would need to assess real facts to see if there is real abuse. On the other hand, when deciding whether to approve a merger, one may factor in the likelihood of future abuse to refuse to approve the merger. Applying

the ratios and principles involved in combination cases, to cases involving findings of violation due to abuse of existing dominant position, can lead to unintended and unfair consequences.

Further, the Competition Act is the only statute made by Parliament in which (purely by blatant error and not by design) settled legal terminology used to differentiate between civil and criminal proceedings have been mixed up.

In addition to this, there are other issues which demand need to revisit the Act-

- To better equip CCI to deal with issues in digital economy.
- To align competition law with changing business environment.
- Rise in number of ofcases related to e-commerce firms before CCI.

The Reviewing Committee

The nine-member Competition Law Review Committee headed by the Ministry of Corporate Affairs secretary Injeti Srinivas has been tasked with "reviewing the Competition Act in view of the changing business environment and bring necessary changes, if required," the government said in its statement.

The Terms of References of the Committee are as follows:-

- To review the Competition Act/ Rules/ Regulations, in view of changing business environment and bring necessary changes, if required;
- To look into international best practices in the competition fields, especially anti-trust laws, merger guidelines and handling cross border competition issues;
- iii. To study other regulatory regimes/ institutional mechanisms/ government policies which overlap with the Competition Act;
- iv. Any other matters related to competition issue and considered necessary by the Committee.

Way Forward

India being one of the fastest growing economy carries the burden of a billion plus population. Much earlier the protectionism in the economy was blown away by the winds of globalization and liberalization. Then next logical step to be followed was the entry of private players in the economy resulting in the wave of privatization. Thus the economic landscape of India changed during 90s and further in the early decade of 21st century.

While we see a shift towards a capitalist mindset and economic values, there is a need to regulate the business environment. Inorder to keep the economy growing and providing a fair economic playground for all economic entities, the Competition Act along with other acts like FERA, FEMA and PMLA needs to be on par with the changing economic environment. With the onslaught of online retail, transfer pricing mechanisms, abusive market domination, cartelization and other factors on the horizon, there is strong need to have new competition law. GST has been a major change which has impacted both the federal setup in terms of financial relation between states and has also affected the structure of indirect taxes.

Constant reforms in economic playground is necessary in order to address to international changes and deter any malpractices by the companies with big pockets and geographical reaches. It provides not only a healthy competition but also encourages more economic activity, in the end benefiting the common man and the citizen.

General Studies Paper-III

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

CCC



3. THE RISK OF UNDERMINING THE AUTONOMY OF INSTITUTIONS

Why in News?

The present government has been criticised for compromising the independence of autonomous institutions to suit its political interest. Some political experts have argued that, the present government came into power by accusing the previous government of many years manipulating the governance and also promised people of safeguarding the country's institutions. Events over the last week suggested that Centre using the Central Vigilance Commission to interfere in the functioning of the Central Bureau of Investigation (CBI) in a manner that may be illegal and a Deputy Governor of the Reserve Bank of India (RBI) speaking out about government meddling.

Introduction

Recent years have seen central governments cross swords with the Supreme Court, Comptroller and Auditor General, Reserve Bank of India, National Green Tribunal and other regulators. Alternatively, there are also jibes that these institutions allow themselves to be steamrolled by the government. The bigger question is about institutional balance. The independent judiciary, CAG, EC, RBI and other regulators function as a check on the executive power of the government. Conversely, the government is averse to the rise of "super-bureaucrats" who challenge the writ of the government, which has popular sanction. This was the main worry about the Lok Pal and arming it with too many powers of investigation. The Constitution and the statute does a pretty good job of formalizing the separation of powers. Of course, there are glitches like in the appointment of the CAG and Election Commissioners, which do not require bipartisan consensus, as in the case of Chief Vigilance Commissioner, Lokpal, etc, which require concurrence from the Leader of Opposition too.

But once appointed these constitutional officers have a great degree of protection from removal and fixed tenures. So there is no need to fear the government/opposition or become stooges unless there are skeletons in the cupboard or political biases. For e.g., recent RBI governors may have served as bureaucrats or advisors under politicians but once appointed they have refused to back down to government demands for cutting interest rates much to the latter's chagrin. The RBI governor knows his job better than those in government and by doing that he is serving the country's interest better. Those at the helm of these constitutional bodies have a unique chance to serve the country without fear or favour. Those who nurtured institutions are fondly remembered and the others are scorned. Those heading constitutional bodies would do well to remember that. As far as present crisis is concerned government officials have recently called for the RBI to relax its lending restrictions on some banks and Delhi has also been trying to trim the RBI's regulatory powers by setting up a new regulator for the country's payments system. At the another level, the organisational crisis for the CBI. The CBI's alleged politicisation, serious charges against its various chiefs, it's very poor conviction rate, its delays in carrying out timely investigation, not to mention its lack of core competence and domain knowledge, are indicative of a much more serious malaise.

RBI vs Government

Over the past few years, the present • government has tried to control the country's central bank. The latest

tussle between the RBI and the present government is actually a series of smaller disputes that go beyond the classic interest rate debate and spill over into the more contentious realm of policy-making and regulation.

- The influence or non-influence of the RBI over public sector banks (PSBs) has been a contentious issue that has played out in two different ways.
- The government is using Section 7 of the RBI Act as a threat to bring the central bank to the negotiating table. This will certainly not help fix any of the economic challenges the government is worried about. Section 7(1) of the RBI Act says: "The Central Government may from time to time give such directions to the Bank as it may, after consultation with the Governor of the Bank, consider necessary in the public interest." Section 7(2) gives the government powers to entrust the running of the RBI to its board of directors.
- The government wants the RBI exempt power companies under the prompt corrective action or PCA framework, which outlines triggers for declaring a loan account as stressed or nonperforming asset (NPA), people familiar with the matter said. The RBI uses the PCA framework, set of rules that central bank applies for weaker banks that have serious or structural problems -- based on three parameters -- as an earlywarning tool to check danger signs in the health of lenders. The PCA framework is applicable only to commercial banks.
- The government wants to set up an independent "payment regulatory board", which will oversee all

Current Affairs: Perfect 7



payment systems in India and be outside the purview of the RBI. The central bank currently manages all payment systems, some directly and some through the National Payments Corporation of India (NPCI).

◆ The RBI keeps a large reserve of cash in its money jar, which the government is looking to dip its fingers into. The government may be of the view that the RBI's large reserve cash, if it is sitting idle, may be put into use. But the RBI is called the "lender of last resort" for a reason -- it may need its reserves to step in if a crisis threatens to bring down the entire financial system.

How do Governments Whittle a Central Bank's Independence?

- First, by appointing government or government-affiliated officials instead of subject-matter experts to key central bank positions.
- Second, by eroding independent powers of the central bank through piecemeal legislative amendments.
- Third, by blocking rule-based banking policies in favour of ad-hoc discretionary interventions. And
- Fourth, by setting up parallel regulatory agencies to perform financial intermediation functions outside the remit of the central bank.

Crisis in Investigative Agency

The Central Bureau of Investigation (CBI) has from time to time courted controversies and criticism for its handling of politically sensitive cases. In important cases, the organisation has generally toed the government line. No wonder, it was described by a former Chief Justice of India as a "caged parrot". However, it is for the first time that the CBI finds itself in a quagmire due to an internecine feud among its top officers.

The CBI is facing the biggest credibility crisis ever since it was formed as a special police force in 1941. At the centre of the controversy

are two highranking officials — special director Rakesh Asthana and director Alok Verma. In a first of sorts, the CBI has registered a first information report against Asthana for allegedly accepting a Rs 3-crore bribe to settle a case against meat exporter Moin Quereshi. On his part, Asthana has levelled bribery allegations in more than a dozen cases against his boss.

After that, the Appointments Committee of the Cabinet headed by Prime Minister Narendra Modi appointed M Nageshwar Rao, a Joint Director at the Central Bureau of Investigation (CBI), as Director of the agency as an "interim measure" with "immediate effect". This came after the Central Vigilance Commission (CVC) passed orders "divesting" CBI Director Alok Verma of his "functions, power, duty and supervisory role" at the CBI.

Alok Verma, who was looking into complaints in the Rafale fighter jet deal, Medical Council of India bribery case and the Sterling Biotech case among others, has challenged his removal in the Supreme Court. Calling the government's action an "illegal interference," Verma said it "not only erodes the independence of the institution but also the morale of its officers."

Is the government then empowered to act on such a recommendation by the CVC and send the CBI Director on leave?

In its landmark judgment in Vineet Narain & Others vs Union of India & Anr (1997), the Supereme Court laid down legally binding procedures that the central government must follow regarding the removal of the CBI Director. The order said the Director shall have a minimum tenure of two years and that a premature transfer "in an extraordinary situation should have the approval of the Selection Committee".

In July 2013, the then government said that the Director shall not be transferred "without the consent of Selection Committee". Selection committee comprising the Prime Minister, Leader of the Opposition in the Lok Sabha and Chief Justice of India or a judge of the Supreme Court nominated by him. Only President would have the authority to "remove or suspend" the Director, on a reference by the CVC of "misbehaviour or incapacity". In Verma's case, the government has not taken the prior approval of the Selection Committee, nor has the CVC established his misbehaviour or incapacity.

Structural Reforms in CBI

The judicial intervention would hopefully set the CBI house in order. However, structural reforms is what the CBI needs from a long-term point of view. It is ridiculous that India's premier investigating agency was constituted through a resolution passed on April 1, 1963 and that the agency derives its power to investigate from the Delhi Special Police Establishment Act of 1946. As far back as 1978, the L P Singh committee recommended enactment of a "comprehensive central legislation to remove the deficiency of not having a central investigative agency with a self-sufficient statutory charter of duties and functions". The Second Administrative Reforms Commission (2007) also suggested that "a new law should be enacted to govern the working of the CBI". The 19th and 24th reports of the parliamentary standing committees (2007 and 2008) recommended that "the need of the hour is to strengthen the CBI in terms of legal mandate, infrastructure and resources". The 24th report also expressed itself in favour of CBI taking suo motu cognisance of crimes, and said that this would in no way affect the essentials of our federal structure. It is high time that the CBI is vested with the required legal mandate and is given pan-India jurisdiction. It must have inherent powers to investigate corruption cases against officers of All India Services irrespective of the assignments they are holding or the state they are serving in.



How do Constitutional Bodies find their Institutional Balance amid Political Pressures?

In our quest to eliminate corruption from public life, we have experimented in recent decades with various anti-graft mechanisms; sound judicial impulses and judgments, parliamentary enactments, and civil society 'movements' which resulted in Lokpal regime, etc. Yet venal, expedient. self-serving elements among the political parties - ruling or opposing - have defeated the spirit of such reforms, mocking our civic yearnings. The new politician of the "new India" has mastered the art of scrupulously observing procedural rules and regulations, articulating correct arguments, making clever formulations, and yet remaining intent on suborning the law.

The Supreme Court has, over the years, been trying to insulate the CBI from political pressures and, in the process, give it a measure of autonomy. In Vineet Narayan vs. Union of India (1998), the apex court laid down that the director. CBI shall be appointed on the recommendation of a committee comprising the Central Commissioner, vigilance Vigilance commissioners, secretary (home) and secretary (personnel), and that he shall have a minimum tenure of two years. The CVC was given statutory status and authorised to exercise superintendence over the CBI in the investigation of offences committed under the Prevention of Corruption Act. Justice J S Verma, author of the aforesaid judgment, was however distressed to record in 2009 that "even now the CBI continues to disappoint the people whenever it deals with cases against the powerful".

Democracies: Institutional Checks on Power

To avoid the perils that we know flow from the concentration of power, we distribute power across different bodies. Modern well-functioning democracies depend upon the proper operation of independent statutory authorities. These agencies, such as the RBI, CBI, Enforcement directorate or the Election Commission etc. are established by laws passed by our elected representatives to ensure that all arms of government respect the full range of laws. So long as these bodies do not exceed their legislative authority, it is the job of the other arms of government, and particularly the executive, to respect their processes.

Role of Statutory, Regulatory and Various Quasi-Judicial Bodies

Basically, a statutory body is an organisation of government which is not demarcated in Constitution of India but it gets its powers, service rules, authority by an act of parliament or state legislatures. They are generally established to perform specific functions which a government considers effectively performed outside a traditional departmental executive structure. They fulfil the requirement for some operational independence from the government; funding arrangements that are not dependent on the annual appropriations processes; or to establish a separate legal body.

A regulatory body also called regulatory agency is a public authority or a government agency which is accountable for exercising autonomous authority over some area of human activity in a regulatory or supervisory capacity. It is established by legislative act in order to set standards in a specific field of activity, or operations, in the private sector of the economy and to then implement those standards. Regulatory interventions function outside executive observation. Because the regulations that they adopt have the force of law, part of these agencies' function is essentially legislative; but because they may also conduct hearings and pass judgments concerning adherence to their regulations, they also exercise a judicial function often performed before a quasi-judicial official called an administrative law judge, who is not part of the court system. Some independent regulatory agencies perform investigations or audits, and some are authorised to fine the important parties and order certain measures.

Quasi-judicial bodies are institutes which have powers analogous to that of the law imposing bodies but these are not courts. They primarily oversee the administrative zones. The courts have the power to supervise over all types of disputes but the quasi-judicial bodies are the ones with the powers of imposing laws on administrative agencies. These bodies support to lessen the burden of the courts. Quasijudicial activity is restricted to the issues that concern the particular administrative agency. Quasijudicial action may be appealed to a court of law.

Conclusion

At some time, every Indian, be they a parliamentarian or an ordinary citizen, will disagree with the decisions of the parliament, the judiciary or one or other of our statutory authorities. Accepting such disagreement is what it is to live in a diverse and complex society. People have different interests and views. However, we all understand that these instances of discomfort or conflict are the foreseeable consequence of living in a

Current Affairs: Perfect 7



democracy where everyone gets a say and where power is divided between differently constituted institutions.

When our highest political representative moves to undermine the legally constituted organs of democracy, we have something to worry about. Respect for independent statutory bodies is not a matter for party politics or personality differences. Despite the good and bad times, India's democracy has stood the test of time, it has proved resilient and stable in

large part because of its institutional structures – an independent judiciary, election commission and the central bank have helped democracy to grow and take deep roots in India.

Irrespective of our political ideologies, we share the view that, even with all of its disadvantages, a democratic system is the form of government that best promotes the well-being and protects the rights and interests of the citizenry. If we are to continue to reap the benefits of this

system, we all need to keep in mind the value of democracy and protecting the autonomy of democratic institution is the most important value of democracy.

General Studies Paper-II

Topic: Appointment to various Constitutional posts, powers, functions and responsibilities of various Constitutional Bodies.

Topic: Statutory, regulatory and various quasi-judicial bodies.

OOO

4. INDIA-BHUTAN RELATIONSHIP FOR BETTER FUTURE

Why in News?

The third national assembly election in Bhutan since it adopted a democratic constitution in 2008 has once again brought a new party to the Himalayan kingdom. The Druk Nyamrup Tshogpa (DNT), led by a medical surgeon Lotay Tshering, won 30 out of the total 47 National Assembly seats. The Druk Phuensum Tshogpa (DPT), which had won 45 out of 47 seats in the first national assembly election in 2008, was wiped out in the 2013 election. Bhutan has a two-round election system, much like France. As per the Bhutanese constitution, only two parties that won the primary election can contest the final election. In the process, the incumbent party People's Democratic Party stood a poor third in the September 2018 primary election and withdrew from the election process.

Background

In March 2008, Bhutan held its first parliamentary elections, shifting away from a century-old absolute monarchy. But, the process of democratization in Bhutan was not something that was undertaken and completed overnight.

The Wangchuck dynasty came to power in 1907 by uniting a bunch of warring chieftains. The fourth king in

this dynasty, Jigme Singye Wangchuck, assumed power in July 1972 at the young age of 17 following the untimely death of his father. Jigme Wangchuck brought to the throne a wisdom and sagacity that belied his youthfulness and lack of experience. Having laid the foundations of peaceful economic development and political stability with full support from India, he applied his mind seriously to the future course of his kingdom. Until the 1980s, Bhutan had sought to zealously preserve its geographical isolation, preferring to let the world go by.

But this began to gradually change under the fourth king. First, he transferred most of his powers to a nominated Council of Ministers, thereby volitionally diluting the concentration of power in the throne. Then, in 1999, he allowed both television and internet to make their entry into Bhutan.

Finally and most dramatically, in December 2005, when he was only 50 years of age, he announced his decision to abdicate from the throne in 2008 in favour of his eldest son, Jigme Khesar Namgyel Wangchuck. This announcement was accompanied by a royal command that work on a new Constitution must begin immediately with the express purpose of converting

Bhutan into a parliamentary democracy with a constitutional monarchy.

Though Bhutan has come a long way from a nation strongly based on a politico-religious ethos TSA-WA-SUM (the country, the people and the King), the monarchy continues to remain the most decisive and core actor in both domestic and foreign affairs.

Challenges for New Government

The new government faces several daunting tasks ahead. Inequality is rising as is unemployment; 10.6 percent of Bhutanese youth are unemployed. Foreign debt, which was 108.6 percent of its Gross Domestic Product (GDP) as of 2017, is growing, much of it being owed to India due to loans given for hydropower projects. India is the largest buyer of Bhutanese hydropower, a sector that makes up 14% of the GDP and 27% of the government's revenue. The DNT wants to diversify the economy and reduce its reliance on hydroelectricity.

Bhutan also depends on subsidised gas and kerosene from India and the DPT government paid the price when India decided to withdraw the subsidies just before the elections of 2013, in response to then Prime Minister Jigme Thinley's perceived outreach



to China. The DNT has suggested the introduction of biogas and electric cars.

DNT also wants to incentivise agriculture, make teaching a lucrative profession and increase public-sector wages. Healthcare is a key focus area for the PM-elect.

Implication of Election Result on India

The outcome of the elections in Bhutan mattered to India perhaps more than any other of its neighbouring countries in South Asia-not just because the Himalayan nation has deep cultural and religious links with India but is also crucial to New Delhi's national security interests vis-a-vis China. That security aspect was most evident during the 73day eyeball-to-eyeball confrontation between the armies of India and China in 2017 at Doklam plateau in Bhutan. India's most important concern was the Chinese army's bid to extend a road towards the South which would give Beijing easy and shorter access to a strip of land called the "Chicken's Neck" providing vital land connectivity between mainland India and its Northeastern region. This strategic location also has implications for any possible resolution of the China-Bhutan border.

No wonder, soon after the results of the elections in Bhutan came out, Prime Minister Narendra Modi made an important outreach to Lotay Tshering, who is set to be the country's new premier, by speaking to him on the phone and articulating the broad pillars of India's policy towards its northern neighbour. The significance of Bhutan is also evident in the fact that it was Modi's first port of call abroad after assuming power in May 2014.

India has its task cut out in engaging with the new leadership in Bhutan for the simple reason that the DNT is a comparatively new player in that country's political arena as the party was formed just five years ago. India has a two-pronged objectives: (1) contributing to Bhutan's economic

development which has always been the dominant theme in the country's elections and (2) cementing Bhutan's cooperation in securing India's national security.

However, Bhutan has always stood by India and taken care of the latter's security interests. One of its finest examples came when King Jigme Singye Wangchuck himself led his troops to fight the United Liberation Front of Assam (ULFA) insurgents in Assam. Prior to that, Thimphu sided with New Delhi during the Sino-India war of 1962 and Bhutan was among the first countries to support Bangladesh's call for independence.

India should never take for granted its relations with any of its South Asian neighbours. Prime Minister Modi's telephone conversation with Dr Lotay Tshering laid out the two key parameters of the future of India's outreach to Bhutan: (1) India attaches the highest priority to further strengthening "unique ties" of friendship and cooperation with Bhutan, based on shared interests and utmost trust and (2) iteration of India's commitment to work with the new government in Bhutan in its national efforts for economic prosperity based on priorities and interests of Bhutan. Clearly, shared security interests and trust are the keywords in India-Bhutan relations.

India Bhutan Ties @ 50

Diplomatic relations between India and Bhutan were established in 1968 with the establishment of a special office of India in Thimphu. Before this our relations with Bhutan were looked after by our Political Officer in Sikkim. The basic framework of India- Bhutan bilateral relations was the Treaty of Friendship and Cooperation signed in 1949 between the two countries, which was revised in February 2007. The India-Bhutan Friendship Treaty not only reflects the contemporary nature of our relationship but also lays the foundation for their future development in the 21st century. The Golden Jubilee of the establishment of formal diplomatic relations between India and Bhutan is being celebrated in the year 2018.

India-Bhutan Friendship and Cooperation Treaty, 1949

India and Bhutan concluded a Treaty of Friendship in 1949. As per the treaty, India and Bhutan have agreed to extend national treatment to each other. As per the precepts of national treatment, Indian citizens have same right for employment in Bhutan as Bhutani nationals do in India. Under the treaty, India and Bhutan have agreed to have an open border. Under the open border system, citizens of India and Bhutan have a right to move into each other's territory without a visa. The treaty has a special mention of a clause of extradition.

Under the Article-2, Bhutan has to seek advice of India in matters related to external affairs. In 2007, Bhutan raised the issue of Article-2 with India and advocated the modification of Article-2. India, immediately agreeing to revise the treaty, modified the Article-2 in the treaty. This instilled confidence in Bhutan about its broad relations with India and made an impression that India is a partner in Bhutani progress. India recognises the sovereignty, independence and territorial integrity of Bhutan.

India vs China : Conundrum for Bhutan

In contrast to its "special relationship" with India, Bhutan does not have official diplomatic or economic ties with China. However, the Bhutanese government is under pressure from Beijing to establish such relations. Besides, Bhutanese youth and the private sector are keen on doing business with China and attracting Chinese investment to provide a fillip to the economy.

Located in the Eastern Himalayas, Bhutan is sandwiched between India and China. A landlocked country, it has depended on India for access to the sea. Besides, Beijing's increasingly assertive claims over Bhutanese territory from 1910 onward, its annexation of Tibet in 1950 and the brutal suppression of Tibetan Buddhists alarmed Thimphu, prompting it to turn to British India first and then independent India for support.



Bhutan's fear of Chinese aggression coincided with a wary India looking to Bhutan as its buffer against China. It culminated in New Delhi and Thimphu signing a Treaty of Perpetual Peace and Friendship in 1949, which gives India an advisory role in Bhutan's foreign relations. With Chinese incursions into Bhutan increasing in the late 1950s, defense cooperation between India and Bhutan intensified. So robust is this cooperation that the Indian military is virtually responsible for protecting Bhutan from external and internal threats.

India's role in Bhutan's economy is enormous too. India is Bhutan's largest trade partner, accounting for 79 percent of Bhutan's total imports and 90 percent of its exports. Bhutan's hydropower sector, which contributes 14 percent of its GDP and 27 percent of government revenue, is financed largely by India. Besides, India provides a market for three-fourths of Bhutan's hydropower production, with the rest being consumed locally. India is Bhutan's largest aid donor too and has financed much of its Five-Year economic plans.

Bhutanese of an older generation looked to India with gratitude for its role in developing their country's infrastructure. But Bhutanese perceptions of India are changing. A small but growing number of Bhutanese are critical of India's grip over their economy and foreign policy. They describe its role in Bhutan's hydropower sector as exploitative. Importantly, Bhutanese are arguing that as a sovereign country, Bhutan should be able to determine its own foreign policy. Not establishing a normal relationship with China "at the behest of India" is seen as imperiling Bhutanese sovereignty.

Importantly, Bhutan is increasingly keen to settle its territorial dispute with China. China lays claim to 764 square kilometers of territory, including 495 sq km in the Jakurlung and Pasamlung Valleys in North-central Bhutan and another 269 sq km in Western Bhutan, comprising the Doklam Plateau.

Although Bhutan and China do not have official diplomatic relations, they have engaged in direct bilateral talks since 1984 to settle the border dispute. Twenty-five rounds of talks have taken place so far. China has reportedly offered Bhutan a "package deal," under which it will recognize Bhutanese control over the Jakurlung and Pasumlung Valleys in return for Thimphu ceding control over Doklam to China. Additionally, Beijing is reportedly insisting on Bhutan establishing trade and diplomatic relations as a quid pro quo for a border settlement.

Analysts argue that India is the stumbling block in the way of Bhutan and China settling their border dispute. Apparently, India is opposed to Bhutan handing over Doklam and especially the Jampheri Ridge to China as it would jeopardize India's national security — in the event of a crisis, the extra territory would facilitate Chinese capture of the Siliguri Corridor, a sliver of land that links the bulk of India to its Northeast. Hence, India is keen on Bhutan retaining control over Doklam. It is "pushing Bhutan to claim as much as possible" of the Doklam Plateau.

While Doklam is strategically important to India and China, its value to Bhutan is more economic than strategic; Doklam's rich pastoral land supports the livelihoods of people living in Bhutan's Western border districts. Ceding it to China would impose economic costs on Bhutan but it would give the latter settled borders.

However, it would draw New Delhi's ire

In addition, there are economic compulsions that would prompt the government to reach out to China. Diversifying Bhutan's hydropower-centric economy was one of the main election promises of the DNT and the government can be expect to set this in motion. Such steps to diversify the economy, will affect relations with India.

Even without official relations, China has a significant presence in the Bhutanese economy. A third of Bhutan's consumer imports consist of Chinese goods, which are making their way into Bhutan through third countries. This Chinese presence will grow manifold once diplomatic and economic ties are established. It could enhance Chinese influence over Bhutan, as it has in India's other neighbors, such as Sri Lanka. There is concern in India that Bhutan could quickly slip into a debt trap, forcing Thimphu to hand over strategic assets to the Chinese in exchange for debt relief, as was Sri Lanka's experience.

Tsheing's handling of relations with Bhutan's two giant neighbors will not be an easy task. But it is possible for Bhutan to establish ties with China without ruffling Indian feathers.

Way Forward

For India, the challenge is to align with the rising expectations of an impatient people who are seemingly no longer satisfied by the philosophy of "Gross National Happiness" as concrete economic challenges of a credit crunch, high loan interest rates, unemployment and high inflation loom. Many in Bhutan feel that the country's traditional goodwill towards India should now be linked to enhanced Indian generosity in providing it with development support.



In his authoritative, The History of Bhutan (2013), the scholar Karma Phuntsho has likened his country's relationship with India to "that of successful daughter to a possessive mother". The daughter has "come of age, found her independent voice and life... but the mother finds it difficult to let her go". And on the relationship with China, Phuntsho writes, "Bhutan

remains cautious, like a shy daughter influenced by her mother to keep away from an unworthy suitor".

Bhutan presents a unique challenge for India. On the surface, relations between the two countries are excellent and Bhutan's geography ensures that India holds it tightly. Nevertheless, things are not exactly what they appear, and so, the upset

defeat of the PDP, which was seen as being close to India, must be carefully analysed.

General Studies Paper-II

Topic: India and its neighborhood-relations.

CCC

5. INF TREATY: DOES IT HAVE A FUTURE

Why in News?

Trump publicly announced his administration's intent to withdraw from the Intermediate-Range Nuclear Forces Treaty during a political rally in Elko, Nevada, on Oct. 20, 2018. National Security Adviser John Bolton, who has long opposed the deal and other arms control agreements, appears to be the biggest proponent of the plan, which the U.S. government has yet to formally announce.

Introduction

Barring a dramatic shift in present U.S. government attitudes on the matter, it appears that President Donald Trump and his administration are about to unilaterally pull the United States out of the Intermediate-Range Nuclear Forces Treaty, commonly known as the INF. U.S. authorities have long accused Russia of violating the deal, but eliminating the agreement altogether could have serious and farreaching ramifications. There's little guarantee that the United States will see clear benefits from the plan, which could quickly prompt a destabilizing arms race and create another serious point of contention between the U.S. government and its allies, especially in Europe.

The treaty that Trump wants to discard is the Intermediate Range Nuclear Forces (INF) Treaty that was concluded in 1987 by Presidents Ronald Reagan and Mikhail Gorbachev. It has been hailed as one of the most important arms control agreements between Washington and Moscow. Under the INF treaty, the US and Soviet Union

agreed not to develop, produce, possess or deploy any ground-based ballistic and cruise missiles that have a range between 500 and 5,500 km. It exempted the air-launched and seabased missile systems in the same range. The agreement came in the wake of huge public outcry in Europe in the 1980s at the Russian deployment of the SS-20 ballistic missiles and the US response with Pershing-2 rockets. The INF treaty helped address the fears of an imminent nuclear war in Europe. It also built some trust between Washington and Moscow and contributed to the end of the Cold War.

But the treaty had loopholes that have now come to haunt America and Russia. The INF treaty was a bilateral agreement between Washington and Moscow. It left the other nuclear weapon powers free to develop ground-based intermediate range forces. Since then, many countries have developed missiles in the range of 500 to 5,500 km, including India, Pakistan



and North Korea.But it is China that has dramatically expanded its missile arsenal in the last three decades. According to American officials, nearly 90 per cent of China's vast missile armoury — estimated at around 2,000 rockets — is in the intermediate range and would be illegal if Beijing were to be a part of the INF treaty.

What is the INF?

The INF treaty has its origins in the Euromissile crisis of the late 1970s and early 1980s. The Soviet Union's deployment of the SS-20, an advanced and accurate missile that could strike most of Europe from deep within Russia alarmed Europe. America had short-range missiles in Europe, which could not reach Soviet territory, and long-range ones at home and aboard submarines, but nothing in this middle category; if the Soviets attacked Europe with the SS-20, America would be forced to escalate to its biggest weapons. European allies fretted that it would not do so. To assuage these concerns,



and to force the Soviet Union to change course, America deployed the Pershing II ballistic missile and a new groundlaunched cruise missile into Europe. That, in turn, worried the Soviet Union. These could reach Moscow in under ten minutes, potentially forcing leaders into a panicky response. Anti-nuclear protests erupted across Europe as the new missiles rolled in. The INF treaty cut through this knot. It prohibited not only the offending Soviet and American missiles but also the flighttesting, development and deployment of all ground-based missiles with ranges between 300 and 3,300 miles. Almost 3,000 existing weapons were destroyed, with the Soviet Union getting rid of twice as many.

The treaty was unprecedented in many ways, doing away with an entire category of weapons. The Soviets and the United States agreed to scrap eight different types of missiles in total and to allow for a decade's worth of on-site inspections to verify compliance.

The INF Treaty Still Matters

The INF Treaty, which was negotiated by President Ronald Reagan and Soviet leader Mikhail Gorbachev, required the United States and the Soviet Union to eliminate and permanently forswear all of their nuclear and conventional ground-launched ballistic and cruise missiles with ranges of 500 to 5,500 km (300 to 3,500 miles).

The treaty successfully eliminated an entire class of destabilizing nuclear weapons that were deployed in Europe and helped bring an end to the spiraling Cold War arms race. It has been a cornerstone of the U.S.-Russian nuclear arms control architecture. And as NATO defense ministers said earlier this month, the INF Treaty "has been crucial to Euro-Atlantic security." Without the INF Treaty, it will likely see the return of Cold War-style tensions over U.S. and Russian deployments of intermediaterange missiles in Europe and elsewhere.

Russian Noncompliance

The INF Treaty, while very successful, has been at risk for some time. In 2014, Washington charged that Moscow had tested a weapon, which it later identified as the 9M729 ground-launched cruise missile, at a range beyond the limit set by the treaty. In 2017, the Pentagon declared that Moscow had begun deploying the weapon.

Russia denies that it has violated the treaty and asked the United States to divulge the technical details behind the charge. Moscow has expressed its own concerns about U.S. compliance with the pact, notably that U.S. missile defense interceptor platforms deployed in eastern Europe could be used for offense purposes that would violate the treaty. Diplomatic efforts to resolve the issue have been limited and to date unsuccessful. Since Trump took office, U.S. and Russian officials have met only twice to try to resolve the compliance dispute. Clearly, neither side has exhausted the diplomatic options that could resolve their concerns.

Counterproductive for the USA

Trump claims that the United States is pulling out to show Russia that it will not tolerate Russia's alleged violation of the treaty. Trump may want to sound tough, but the reality is that withdrawing from the treaty weakens U.S. and allied security and does not provide the United States any military advantage in Europe or elsewhere.

- U.S. withdrawal does nothing to bring Russia back into compliance with the INF Treaty and it distracts from the fact that it was Russia's actions that precipitated the INF Treaty crisis.
- U.S. withdrawal from the INF Treaty opens the door for Russia to produce and deploy the missile of concern, the 9M729, in greater numbers without any constraints.

- There is no military need for the United States to develop, as Trump has proposed, a new and costly INF Treaty-noncompliant missile. The United States can already deploy air- and sea-launched systems that can threaten the same Russian targets that ground-launched missiles that are prohibited by INF Treaty would.
- NATO does not support a new INF
 Treaty-range missile in Europe and
 no country has offered to host it.
 Attempting to force the alliance to
 accept a new, potentially nuclear
 missile would divide the alliance
 in ways that would delight the
 Kremlin.

Even without the INF Treaty in force, the U.S. Congress and NATO governments should reject Trump's push to develop a new U.S. ground-based INF Treaty-range missile in Europe (or elsewhere), and instead focus on maintaining conventional military preparedness to deter adversaries without violating the treaty.

Far-Reaching Effects

Though often described as a bilateral deal between the United States and Russia, the INF isn't just about those two countries. The Soviet Union, not Russia, signed the INF, and Belarus, Kazakhstan, and Ukraine all continue to honor it despite now being independent countries. So, eliminating the deal could touch off a major arms race, especially in Ukraine, which is already under significant threat from Russian INF-compliant missiles. The deal has also provided an umbrella of security for smaller NATO members and other American partners in Europe, many of whom might feel the need to develop their own weapon systems or countermeasures or who might simply resent the United States making a unilateral decision. The Trump Administration had reportedly



issued an ultimatum of sorts to other members of NATO about the need to come to a consensus about how to approach Russian violations of the INF in December 2017.

Although the US cites Russian violations of the INF treaty as the immediate cause for the withdrawal, coping with China's massive rocket force appears to be the more important reason for the decision. Trump's national security adviser, John Bolton, has long argued that even without the alleged Russian violations, the INF treaty was a bad idea since it left China and North Korea free to undermine the security of the US and its allies in Asia. Here is the problem:

- The expansive Chinese land-based intermediate range missile forces threaten the American naval ships deployed in the Western Pacific and target US military bases in Japan.
- The vulnerability of American military presence in the Pacific to Chinese missiles, in turn, undermines the credibility of American security commitment to its Asian allies.
- The US military leadership has long sought to lift the limitations imposed by the INF treaty on US missile forces in Asia.

In announcing the intent to withdraw, Trump said the only way to sustain the treaty is for Russia to stop the violations and China to join the INF treaty. Many arms control activists have long called for a genuinely universal INF treaty — that is all countries will give up intermediate range missiles. China has already rejected the proposition. It has always refused to join the US-Russian arms control agreements. India too will have little interest in joining a treaty that would take away its current nuclear deterrent in the form of medium-range Agni missiles.

India's Concern

As one of the nine known nuclearweapon powers, India has to adapt

to the erosion of traditional methods of managing arms races. Geopolitical developments, emergence of new technologies and the declining domestic political support among the great powers are contributing to the demise of arms control as we have known it. The decision marks the end of an era of disarmament that India was so engaged with since its Independence.

India's problem is less with the arms control diplomacy than the nature of its missile programme. While it has no reason to shed tears for the INF treaty, it will have to seriously examine the implications of the next steps by the major powers. If the US deploys a new INF in Asia, to enhance its capacity to deter China, Beijing is bound to react. The focus of a potential new arms race appears to be less on traditional nuclear armed missiles, but precise hypersonic missiles (which travel at least five times the speed of sound) equipped with conventional warheads. Moscow and Beijing have already invested in the development of hypersonic systems.

India too has an effort underway on hypersonic missiles indigenous and part in collaboration with Russia to build on the supersonic Brahmos missiles that travel more than twice as fast as sound. But as the US conflict with Russia deepens, India's partnership with Moscow on advanced military systems will come under increasing scrutiny and pressure. It would be right to assume that the recent controversy over the acquisition of S-400 from Russia is just the beginning of a trend. Meanwhile, Russia's tightening military embrace with China also casts a shadow over defence ties between India and Moscow.

Way Forward

Pulling out of the INF could have cascading effects on other treaties, as

well. The U.S. and Russia will have to begin negotiating whether to extend the New Strategic Arms Control Treaty, or New START, which sets limits on various strategic nuclear weapons. That deal, is set to expire in 2021 unless the two parties can agree on extending it, a possibility that seems increasingly questionable.

The full extent of the impact of the end of the INF probably won't be apparent for some time. But since the U.S. government has been preparing for the potential collapse of the treaty over Russia's violations since at least 2013, it might not take long for it to begin implementing any of its own contingency plans once the Trump Administration formally withdraws from the deal.

For India, even more important are the likely implications of Trump's move for Indian security — especially on the military balance with China, its traditional defence cooperation with Russia and the new possibilities for high-technology cooperation with the US, Europe and Japan. India will have to think long and hard about its missile programme by focusing on the urgent need to ramp up the domestic effort as well as diversify its international collaboration on hypersonic weapons. India needs a significant force of hypersonic missiles to better control escalation to the nuclear level if there is another Doklam-like military confrontation with China. India will also have to cope with the inevitable proliferation of hypersonic systems in its neighbourhood.

General Studies Paper-II

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

OOO



6. LIVING PLANET REPORT: AN INVESTIGATION OF EXTINCT ANIMALS

Why in News?

The WWF Living Planet Report (LPI) 2018, a science-based assessment of the health of the planet, says that global wildlife populations have fallen by 60% in just over four decades, thanks to accelerating pollution, deforestation, climate change and other man-made factors. More than 4,000 species of mammals, birds, fish, reptiles and amphibians declined rapidly between 1970 and 2014, the report said. The findings also demonstrate that the window for action is closing rapidly, and underline the urgent need for the global community to collectively rethink and redefine how we value, protect and restore nature.

Introduction

A comprehensive overview of the state of our natural world, the Living Planet Report 2018 presents a sobering analysis of the impact of humans on the world's wildlife, forests, oceans, rivers, and climate, and the implications for vital services nature provides. The Living Planet Index (LPI) indicates that global populations of fish, birds, mammals, amphibians and reptiles declined, on average, by 60 per cent between 1970 and 2014, with freshwater species hit hardest. The top threats to species are directly linked to human activities, including habitat loss and degradation, and overexploitation of wildlife.

The report is alarming, and national governments, NGOs, media, and the public must shoulder the blame for failing spectacularly to initiate measures to arrest the trend even though there have been regular warnings. WWF's 2016 report warned that global wildlife could decline by 67% by the end of this decade as a result of human activities. The 2017

UN Environment Annual Report and the 2018 Intergovernmental Science-Policy Platform on Biodiversity and Ecosystem Services reports said more or less the same thing. The current efforts to protect the natural world are not keeping up with the speed of manmade destruction, and that the world is heading for an "ecological credit crunch" far worse than the current financial crisis because humans are overusing the natural resources of the planet.

This trend will continue unless human beings learn to minimise the use of resources and internalise the benefits of recycling/reuse. The nature conservation agenda is not only about securing the future of tigers, pandas, whales and all the amazing diversity of life. It's bigger than that. There cannot be a healthy, happy and prosperous planet with a destabilised climate, depleted oceans and rivers, degraded land and empty forests, all stripped of biodiversity, the web of life that sustains us all.

Half-a-century of conservation efforts have scored spectacular successes, with significant recoveries among tigers, manatees, grizzly bears, bluefin tuna and bald eagles. But the onslaught of hunting, shrinking habitat, pollution, illegal trade and climate change — all caused by humans — has been too much to overcome.

What is the Living Planet Index?

The Living Planet Report (LPI), WWF's flagship publication released every two years, is a comprehensive study of trends in global biodiversity and the health of the planet. The Living Planet Report 2018 is the twelfth edition of the report and provides the scientific evidence to what nature has been

telling us repeatedly: unsustainable human activity is pushing the planet's natural systems that support life on Earth to the edge. First published in 1998, for two decades it has tracked the population abundance of thousands of mammals, birds, fish, reptiles and amphibians from around the world. It uses the trends that emerge as a measure for changes in biodiversity.

Biodiversity

Biodiversity is often referred to as the 'web of life'. It is the variety of all living things – plants, animals and micro-organisms – and the ecosystems of which they are a part. It includes diversity within species and between species and can refer to any geographic scale from a small study plot to the entire planet.

The LPI is one of a suite of global indicators used to monitor progress towards the Aichi biodiversity targets agreed by the Convention on Biological Diversity's (CBD) in 2010. These Aichi Targets require nations to take effective and urgent action to halt the loss of biodiversity and ensure that ecosystems are resilient and continue to provide essential service, thereby securing the planet's variety of life, and contributing to human well-being and poverty eradication.

The LPI tracks trends in abundance of a large number of populations of vertebrate species in much the same way that a stock market index tracks the value of a set of shares or a retail price index tracks the cost of a basket of consumer goods. The data used in constructing the index are time-series of either population size, density (population size per unit area), abundance (number of individuals per sample) or a proxy of abundance (e.g. the number of nests or breeding pairs recorded may be used instead of a direct population count.



Key Findings

Populations Crashing

- From 1970 to 2014, the number of animals with a backbone -- birds, reptiles, amphibians, mammals and fish -- plummeted across the globe, on average, by about 60 percent.
- For freshwater vertebrates, losses topped 80 percent. Geographically, South and Central America have been hit hardest, with 89 percent less wildlife in 2014 than in 1970.
- The WWF Living Planet Index tracks more than 4,000 species spread across nearly 17,000 populations.

Species Disappearing

- The index of extinction risk for five major groups -- birds, mammals, amphibians, corals and an ancient family of plants called cycads -shows an accelerating slide towards oblivion.
- Depending on which categories are included, the current rate at which species are going extinct is 100 to 1,000 times greater than only a few centuries ago, when human activity began to alter the planet's biology and chemistry in earnest.
- By definition, this means that Earth has entered a mass extinction event, only the sixth in half-abillion years.

Boundaries Breached

- In 2009, scientists weighed the impact of humanity's expanding appetites on nine processes -known as Earth systems -- within nature. Each has a critical threshold, the upper limit of a "safe operating space" for our species.
- The do-not-cross red line for climate change, for example, is global warming of 1.5 degrees Celsius (2.7 degrees Fahrenheit), according to a new UN report.

- So far, we have clearly breached two of these so-called planetary boundaries: species loss, and imbalances in Earth's natural cycles of nitrogen and phosphorous (mainly due to fertiliser use).
- ◆ For two others, climate and land degradation, we have one foot in the red zone. Ocean acidification and freshwater supply are not far behind. As for new chemical pollutants such as endocrine disruptors, heavy metals, and plastics, we simply don't know yet how much is too much.

 ▼
- More generally, the marginal capacity of Earth's ecosystems to renew themselves has been far outstripped by humanity's ecological footprint, which has nearly tripled in 50 years.

Forests Shrinking

- Nearly 20 percent of the Amazon rainforest, the world's largest, has disappeared in five decades. Tropical deforestation continues unabated, mainly to make way for soy beans, palm oil and cattle.
- disturbed" forest, an area roughly the size of Pakistan or France and Germany combined. Satellite data shows the pace of that degradation picked up by 20 percent from 2014 to 2016, compared with the previous 15 years.

Oceans Depleted

Since 1950, our species has extracted six billion tonnes of fish, crustaceans, clams, squids and other edible sea creatures. Despite the deployment of increasingly sophisticated fishing technologies, global catches -- 80 percent by industrial fleets -- peaked in 1996 and have been declining since.

- Climate change and pollution have killed off half of the world's shallow water coral reefs, which support more than a quarter of marine life. Even if humanity manages to cap global warming at 1.5C -- which many scientists doubt is possible -- coral mortality will likely be 70 to 90 percent.
- Coastal mangrove forests, which protect against storm surges made worse by rising seas, have also declined by up to half over the last 50 years.

Threats and Pressures

- Overexploitation and agricultural activity, driven by our runaway consumption, are still the dominant causes of current species loss.
- Land degradation seriously impacts 75% of terrestrial ecosystems, reducing the welfare of more than 3 billion people, with huge economic costs.
- Bees, other pollinators and our soils

 critical for global food security –
 are under increasing threat.
- Overfishing and plastic pollution are threatening our oceans, while pollution, habitat fragmentation and destruction have led to catastrophic declines in freshwater biodiversity.
- New technologies and big data are helping us to understand and measure these threats and their specific impacts.

A Roadmap for 2020 to 2050

The degradation of nature is among the most serious issues that the world faces, but current targets and consequent actions amount, at best, to a managed decline. What the world requires is bold and well-defined goals and a credible set of actions to restore the abundance of nature to levels that enable both people and nature to thrive.

Current Affairs: Perfect 7



In the report, the three necessary steps in a roadmap for the post-2020 agenda:

- clearly specify the goal for biodiversity recovery,
- (2) develop a set of measurable and relevant indicators of progress, and
- (3) Agree a suite of actions that can collectively achieve the goal in the required timeframe.

Step 1: Translate the aspirational vision to an ambitious goal

The first step in the development of a biodiversity roadmap is to specify the goal. The current CBD vision is that "By 2050, biodiversity is valued, conserved, restored and wisely used, maintaining ecosystem services, sustaining a healthy planet and delivering benefits essential for all people." When it was written, it was an aspirational vision for the future. The Aiming Higher report suggests that this vision is concrete and achievable enough to be the basis of the goal of a post-2020 agreement on biodiversity. Achieving this ambitious goal will require a new set of targets that aim higher and are effective beyond 2020.

Step 2: Identify ways to measure progress towards the goal

Keeping track of the status of biodiversity, and progress towards targets, requires suitable indicators. Biodiversity assessment requires multiple measures at different spatial scales and across different ecological dimensions. The different metrics that are in common use capture different properties of biodiversity, and their responses to pressures vary. Indicators that can track three key dimensions of biodiversity necessary for the vision and the goals in the CBD and SDG targets:

Changes in population abundance: Trends in the abundance of wild species are well captured by population-level indicators such as the Living Planet Index (LPI).

- 2. Extinction rate on a global scale:
 The extent to which species
 are threatened with the risk of
 extinction is estimated by the Red
 List Index (RLI).
- 3. Changes to local biodiversity:
 Changes in the 'health' of
 ecosystems can be estimated by
 comparing what currently exists
 with what once existed in a given
 place using indicators such as the
 Biodiversity Intactness Index (BII).

Step 3: Identify actions to deliver the required transformation in global biodiversity

Scenarios and models can help scientists to visualize and explore how alternative actions affect the dynamic interdependencies between nature, nature's benefits to people and quality of life. However, the challenge we face is that we not only need to identify potential pathways that will allow us to restore biodiversity, we also need to achieve the necessary transformation while feeding a still growing population under the accelerating effects of climate change in a rapidly changing world. Therefore, although traditional biodiversity conservation interventions such as protected areas and species conservation planning remain crucial, action must also address the major drivers of biodiversity loss and ecosystem change, such as agriculture and overexploitation.

Global Biodiversity Commitments to 2020, 2030 and 2050

CBD vision: By 2050, biodiversity is valued, conserved, restored and wisely used, maintaining ecosystem services, sustaining a healthy planet and delivering benefits essential for all people.

CBD Aichi target 5: By 2020, the rate of loss of all natural habitats, including forests, is at least halved and where feasible brought close to zero, and degradation and fragmentation is significantly reduced.

CBD Aichi target 12: By 2020 the extinction of known threatened species has been prevented and their conservation status, particularly of those most in decline, has been improved and sustained.

SDG 14 and 15: By 2030 "Conserve and sustainably use the oceans, seas and marine resources." (SDG 14) and "Sustainably manage forests, combat desertification, halt and reverse land degradation, halt biodiversity loss. (SDG 15). Target 15.5: "Take urgent and significant action to reduce the degradation of natural habitats, halt the loss of biodiversity and protect and prevent the extinction of threatened species."

A Global Deal For Nature

International action is needed over the next two years in order to stem the tide of natural destruction, the organization noted, urging world governments and businesses to strike a deal similar to the 2016 Paris agreement for climate change. If we want a world with orangutans and puffins, clean air and enough food for everyone, we need urgent action from our leaders and a new global deal for nature and people that kick starts a global program of recovery.

The pace of population increase — long taboo in development and conservation circles — also took off around 1950, the date scientists have chosen as the "gold spike", or starting point, for a new geological period dubbed the Anthropocene, or "age of man". In looking for answers, conservationists are turning to climate change for inspiration. Despite multiple international policy agreements and extensive research biodiversity is still in decline.

- The Paris Agreement, negotiated under the U.N. convention on climate change, also set a clear target: global warming must be held to "well below" 2°C, and 1.5°C if possible.
- ◆ The parallel U.N. Convention on Biological Diversity (CBD), by contrast, has lots of targets running out to 2020 which are not only too weak, but — with one possible exception — will probably not be met. "The CBD is



failing," But an upcoming meeting of the 195-nation body could be the beginning of a "revolution" that will see the Convention reengineered in 2020 into "a new deal for Nature."

- It also encouraged a deal to be struck at the 75th United Nations General Assembly in 2020.
- More ambition is needed to not simply halt loss but to reverse the trend of biodiversity decline.
- The CBD 2050 vision is that "biodiversity is valued, conserved, restored and wisely used, maintaining ecosystem services, sustaining a healthy planet and delivering benefits essential for all people".

- Conservation scientists propose a 2020-2050 'blueprint for biodiversity': a vision for the future through the Convention on Biological Diversity.
- Scenarios and indicators can help imagine the future and create good policies and monitor progress.

Path Ahead

The evidence becomes stronger every day that humanity's survival depends on our natural systems, yet we continue to destroy the health of nature at an alarming rate. It's clear that efforts to stem the loss of biodiversity have not worked and business as usual will amount to, at best, a continued, managed decline. That's why we, along with conservation and science

colleagues around the world, are calling for the most ambitious international agreement yet – a new global deal for nature and people – to bend the curve of biodiversity loss. Decision-makers at every level from individuals to communities, countries and companies need to make the right political, financial and consumer choices to realize the vision that humanity and nature can thrive. This vision is possible with strong leadership from us all.

General Studies Paper-III

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

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7. THE NECESSITY OF CROWD MANAGEMENT IN INDIA

Why in News?

At least 60 people were killed and more than 70 injured on October 19 evening at Joda Phatak in Amritsar, when a crowd of Dusserah revellers that had spilled on to the railway track while watching the burning of a Ravana effigy were mowed down by a train.

The train was coming from Jalandhar to Amritsar when the incident occurred. Over 500 people were watching 'Ravana dahan' at a ground near the track. As the effigy was put to fire amid loud noise of firecrackers people reportedly could not hear the sound of the oncoming train.

Introduction

Crowding occurs as a result of an excessively large number of people gathering in a specified and relatively small area. Large numbers gather routinely in such places as temples, mosques, shopping malls, train

stations, bus stations etc. However, they also gather, often in greater density, where particular attractions or events are taking place, such as at sporting events, concerts, theaters, cinemas, religious festivals and melas.

Safe crowd conditions can be usually assumed for densities up to 2-3 persons per square meter and maximum acceptable flow of 82 persons per meter per minute. Once the crowd density exceeds between 4 or 5 persons per square meter, congestion can build up quickly, which implies high risks for people to stumble or fall (particularly if the ground is uneven). At such events there may be greater risks of human stampede which could result into mass casualties.

People in a dense crowd cannot see what happens a few meters away from them and they are not aware of the pressure in the front. The density, noise and chaos in a dense crowd results in a natural desire to leave the crowd and

people try to do that desperately which further worsens the situation.

A peaceful crowd can quickly turn into senseless panicked mass in which rational behavior by any single individual becomes nearly impossible. What is worse is that the stampede can be triggered while there is no actual danger. Under certain situations, a crowd that has grown to a big and tight enough size and density reaches a critical state at which the slightest twitch is sufficient to send it into a stampede.

Panicked crowds move fast and release an incredible amount of energy, usually compared to the energy generated by a running train: once a crowd gets moving it is very hard to stop and the flow of people could literally sweep you of your feet. As per studies made – force of only 6 or 7 people pushing in the same direction can generate up to 200 kilograms of force – enough to bend steel railings and topple brick walls.



Causes and Triggers for Crowd Disasters

Broadly, these have been categorized into 6 categories, namely structural, fire/electricity, crowd control, crowd behaviour, security and lack of coordination between various stakeholders.

1. Structural

- Structure collapse of barricades, makeshift bridge, temporary structure and so on.
- Difficult terrain (famous religious sites built on top of hills that are difficult to access).
- Narrow streets with illegal vendors on sides; sloped gradient; bad weather leading to crushing.
- Narrow and very few entry/ exits.
- Absence of emergency exits.
- Unauthorized construction surrounded by high brick walls preventing evacuation.

2. Fire/Electricity

- Fire in a makeshift facility.
- Cooking in a makeshift facility.
- Non-availability of fire extinguisher/ fire extinguishers not in working condition.
- Lack of adequate flood lighting of the assembly area and the pathways used by the crowd.
- Electricity supply failure creating panic and triggering a sudden exodus.

3. Crowd Control

- More than anticipated crowd at store/ mall/ political rallies/ examinations / religious gatherings/ public celebrations.
- Underestimation of audience, staffing and services.
- People allowed in excess of holding capacity due to overselling of tickets for an event.

- Uncontrolled parking and movement of vehicles.
- Lack of sectoral partitions to segregate assembled crowd.

4. Crowd Behaviour

- A wild rush to force the way towards entrance/ exits.
- Crowds attempting to enter a venue after the start/ closing time.
- A large number of pilgrims trying to board a ferry for a sacred island site.
- Free distribution of gifts/ toys/ food/ blankets/ clothes triggering a surge and crush.
- A large anxious and competitive crowd gathering because of limited period promotional events at malls.
- Angry crowd due to delay in the start of the events/ late trains.
- Last minute change in platform for train arrival / departure resulting in lots of movements within short time window.

5. Security

- Under deployment of security personnel to regulate to control crowd.
- Lack of adequate scientific planning in making police arrangement to deal with crowd with proper sectoral deployment under an officer with adequate manpower and the each sector reporting to the senior police personnel in charge of police arrangement.
- Lack of proper wireless deployment with clutter free call arrangement between sector in charge of the police arrangement.
- Lack of adequate dress rehersals before actual deployment.
- Lack of adequate CCTV surveillance of the crowd.

- Absence of walkie-talkies for the police on duty.
- Lack of adequate anti sabotage check of the entire area and sanitizing the same against terrorist, extremist and separatist attack.
- Ineptitude of the police in effectively managing the crowd and enforcing prohibitory orders.
- Security agency firing/teargas / using force leading to panic and stampede.
- 6. Lack of Coordination between Stakeholders.
 - Coordination gap between agencies (e.g. Commissioner/ Superintendent of Police and District Magistrate; PWD, Fire Services, Forest Officials, Revenue Officials, Medical Officers and shrine management etc.).
 - Poor infrastructure (Plans on paper but no implementation due to lack of funds, resources, or will)
 - Inadequate water, medical assistance, public transport/ parking facilities
 - Lack of understanding of the range of duties entrusted
 - Communication delays
 - Local decision to remove barricades on administrative route to allow a small group of pilgrims

Issues related to Crowd Management

An event of mass gathering is generally characterized by huge number of people accumulating in a very limited space in a short span of time. Such events, though observed for a limited time, sometimes attract a crowd, which if not managed carefully can lead to a catastrophe. The following



are some critical crowd management issues which should be considered by the organizors of any mass gathering:

- Mix of visitors on the basis of age, physical fitness and gender.
- Religious sensitivity of the devotees for religious functions.
- Managing the waiting time for the devotees at the gathering.
- Ensuring cleanliness of the venue.
- Providing a reasonable degree of comfort to the waiting devotees.
- Medical assistance for the sick or injured people.
- Special arrangements for infants, children, old and infirm devotees.
- Special security measures to avert potential terrorist attacks.

Managing Crowd

In view of the recurring stampedes at places of mass gathering, including religious places and typically ad-hoc responses to those, the National Disaster Management Authority (NDMA) has prepared 'Suggestive Framework for Preparation of Crowd Management Plan for Events/Venues of Mass Gathering' and a working Paper for Preparation of Crowd Management Plan, titled 'Managing Crowds – A Guide for Administrators and Organizers of Events and Venues'. These documents would enable state governments / local agencies and the administrators/organizers of events and venues of mass gathering to prepare appropriate guidelines and plan for effective and efficient crowd management.

The guidelines require the organizers of crowded events/venue managers to discourage general admissions and have plans to handle VIP visitors or, alternatively, refuse entry to VIPs where it adds to safety concerns. A public address system, with loudspeakers installed at all crowded points, has been recommended to communicate with the crowds.

Realizing that the rows of shops along approach routes to religious places could block emergency evacuations, the guidelines suggest that there should be a 3-4 metre gap in between a row of 5-6 shops, though which pilgrims can escape during an unexpected rush. Observing that many religious places are located atop hills or mountains, the guidelines also call upon the authorities to have separate tracks for pilgrims travelling by foot and those covering the journey on ponies/ mules.

The guidelines, which list the roles and responsibilities of various stakeholders, say the event organizers and venue managers should develop, implement, review and revise the disaster management plan in coordination with others including local administration and police. This would require them to secure all the necessary approvals and update administration about event schedule, venue, transport, medical, food. hygiene and emergency facilities.

The police should actively participate in venue assessment and preparedness checks and guide crowd and traffic movements. Event/venue managers can involve NGOs and civil defence in traffic control, people flow control, medical assistance, sanitation and mobilization of local resources in case of disaster.

The NDMA has also suggested setting up of medical first-aid rooms and emergency operations centres to handle post-disaster emergencies.

Planning for Crowd Management- Religious Event

Events where large congregations take place are either held in an indoor complex or in an open area/ ground. The safety and security of the place of event is the responsibility of the organizers / trusts / owner of the premises and the local administration.

The main reason for crowd disasters during various religious events in India has been identified as "lack of planning" on the part of organizers, which involves, risk assessment, crowd management and control measures, resource management and efficient coordination among the stakeholders. Major religious festivals in India are often overshadowed by deadly incidents such as stampedes and fires, ranging from the terrible toll of 249 deaths at the Chamunda Devi temple stampede in Jodhpur in 2008, to the railway station stampede during the Kumbh Mela at Allahabad five years later in which 36 people died. A 2013 study published in the International Journal of Disaster Risk Reduction found that 79% of stampedes in India had occurred at religious gatherings and pilgrimages. Thus, it is necessary to plan for crowd management at religious events.

Planning for the event

Incident or event planning should follow a set process for its development. In a religious event plan, the process begins with understanding the event followed by emergency management activities.

Understanding the Event

Most of the religious events in India are of set pattern however there is a need to discuss the event proceeding with the concerned authorities to identify variations necessary in consideration of increasing vulnerability, if any. Considering the scope of the event and previous knowledge on the subject the following need to be worked out:

- Area of interest(geographical area).
- Celebration period.
- Anticipated human density.
- Existing & required infrastructure and facilities.

For example the anticipated human density during 2015 Maha

Current Affairs: Perfect 7



Kumbh Mela was worked out based on population growth in the country and in the region. Accordingly availability of infrastructure and facilities were assessed and gaps identified.

Understanding the Risk

A holistic & detailed hazard, vulnerability, risk & capacity analysis need to be worked out considering safety & security of pilgrims and local population. The analysis should not only cover the main event location but also cover adjoining area, which has direct consequence in conduct of the event.

For example the Hazard, Risk, Vulnerability Assessment (HRVA) conducted for Maha Kumbh Mela included core area of Ram Kund & Kushavart area and the routes leading to the location and nearby religious places likely to be visited by the pilgrims etc.

Initiating Crowd Management Measures

The HRVA determines the preventive/mitigation measures need to be initiated in terms of infrastructure and facility development. These measures are compared with the existing infrastructures and facilities and the gaps are identified. The requirement of additional permanent/temporary infrastructure and facilities are identified and work plan along with its financial budget is prepared. On approval build up activities are undertaken during pre event period.

The procedural complexities and financial constraints can be easily resolved by integrating private/corporate and community stakeholders in the entire process.

Initiating Crowd Control Measures

This involves actual conduct of event. A detailed institutional structure needs to be created considering anticipated contingencies and accordingly resources are deployed on

ground for effective monitoring and controlling measures.

The concept of "Incident Response System (IRS)" in overall management of event has been found to be an effective & efficient management system. The principles of 'Unified Command', 'Unity & Chain of Command', span of control further helps in effective and efficient control measures. Mega event of Maha Kumbh Mela 2015 was successfully conducted adopting IRS management system.

Command & Control Mechanism

The scientific advancement in the field of information technology for collection, collation, assessment and dissemination of information need to be integrated in the overall command and control set up. The concept of 'Emergency Operation Centre' found to be very effective tool in monitoring & controlling of an event spread over large area & having involvement of all line departments, NGOs, CBOs and Central forces. This concept was effectively operationalized during Maha Kumbh Mela & was a great success.

Contingency Planning

Contingencies also emerge from risk Analysis which needs to be planned and integrated in to overall resource management. Additional resources, facilities, routes etc. need to be planned and staging areas created for timely response. Detailed SOPs need to be prepared and rehearsed for achieving operational effectiveness. With the limited resources there is a need to identify primary and secondary tasking to resources to ensure that there are no voids created.

Documentation

The reality in our failure to arrest recurring disasters, resulting in loss of lives and property, is our failure to reassess past event performance in absence of proper documentation. A well prepared document act as torch bearer to expose to positive and negative aspects experienced. We need to capitalize on success stories and get rid of shortcomings observed.

The IRS management system has an integral arrangement for documenting the entire event proceeding in a most systematic way. This will greatly help future organizers to understand the reasons for failures or success.

In the end, it must be noted that management and control of crowd related events vary as per the location, type of event, composition of patrons and hence no two events or situations are identical. Thus, the management principles though common, they need to be modified to suit to event requirement.

Crowd Management during Haj Pilgrimage in Makkah

The Haj pilgrimage in Makkah, when Saudi Arabia hosts about three million Muslim faithful from the Kingdom and around the globe, is the second largest human congregation after Kumbh Mela. Saudi Haj managers find it difficult to control this huge crowd as they assemble in a limited space in Makkah and other holy sites during the peak days of the annual pilgrimage. More than seven million pilgrims come to the holy places in the Kingdom throughout the year to perform Umrah or the lesser pilgrimage.

Saudi Arabia mobilizes all its human and material resources to ensure security, comfort and welfare of the Guests of God. It deploys more than 100,000 military and security forces in around Makkah and the holy sites of Mina, Arafat and Muzdalifah giving pilgrims a feeling of safety, security and tranquility.

The Kingdom has been developing and upgrading its security machinery acquiring advanced equipment and providing training to its officers to ensure security of Hajis and help them perform their rituals with peace of mind. The hi-tech Jamarat Bridge in Mina, where Hajis perform their stoning-the-Satan ritual, has won the Hanz Edelman Award for the best applied and operational research in 2015 among hundreds of projects nominated for the prestigious prize. The bridge was instrumental in crowd management and reducing accidents at the Jamarat, which has witnessed several fatal accidents in the past.



Way Forward

In 2014, the National Disaster Management Authority had come up with crowd management guidelines. If these guidelines have been circulated at the state and local levels, they have certainly not been implemented. The Amritsar Dussehra event is a prime example. And when the state lacks the will to implement and enforce such policies, crowds will function in ways that are detrimental to it; people will not obey rules when they

lack a reasonable expectation of being punished for not doing so.

To move away from erstwhile "Crowd Control" approach to "Crowd Management" approach would need strategic planning at all levels starting from the events and venues of mass gathering to that of district and state level Disaster Management Plans. Hazard, Risk and Vulnerability Analysis (HRVA) at places of mass gathering with pre-event scenario would be basis for preparing for overall all three phases of

any server incident (response, recovery and mitigation). HRVA would also enable generation of decision support system for most efficient and effective rescue and relief operations during the crowd related disaster scenario.

General Studies Paper-III

Topic: Disaster and disaster management.

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SEVEN SUBJECTIVE QUESTIONS WITH MODEL ANSWERS

Women Centric Financial Inclusion: Need of the Hour

Q1. Road to development cannot be travelled without the empowerment of women who form almost 50 per cent per cent of the Indian population. A multidirectional organized approach to women empowerment is sure to take the country way beyond this path. Discuss.

Hints:

- The United Nations' Sustainable Development Goals (SDG) has provided a strong impetus to India's resolution of achieving gender equality. Financial services can help drive development. They help people escape poverty by facilitating investments in their health, education and businesses. And they make it easier to manage financial emergencies—such as a job loss or crop failure—that can push families into destitution.
- Government has played a significant role in bringing about this transition. Right from recognizing the need to protect the girl child in the womb to protecting career women in their work place, a number of initiatives have been taken. Empowering woman through her journey to motherhood is an important agenda for the government. Schemes like the PM Matru Vandana Yojana' give financial protection to women during their pregnancy and lactation period. A very significant move has been the modification of the Maternity Benefit Act allowing working women 26 weeks of paid maternity leave. Programmes like 'Beti Bachao, Beti Padhao' programme and 'Sukanya Samriddhi Yojana' take care of the girl child right from protecting her from female foeticide to ensuring her education and financial security.
- Women are also overrepresented among the unbanked in most economies. Thisis true even in economies that have successfully increased account ownership and have a relatively small share of adults who are unbanked. Women make up nearly 60 percent of unbanked adults in China and India. India has 19 crore adults without a bank account despite the success of

- the ambitious Jan Dhan Yojana, making it the world's second largest unbanked population after that of China, according to World Bank.
- Women need a safe and enabling environment which encourages their empowerment. They should be able to live without fear so that they can explore their potential and not be bound by artificial restraints. Along with this, we need to push for affirmative policies which bring women on a level playing field with others. Provided with the right opportunities, the potential of Indian women knows no bounds.
- There is an urgent need to consider women as a distinct segment with specific financial services requirements, without disguising male-focussed products as gender neutral. To enable this change, one needs to study the myriad social and behavioural impediments impacting women and use this knowledge to design customized financial product offerings.
- ◆ In conclusion, creating conditions for gender empowerment demands that empowerment policies and programmes incorporate women's voice and agency as fundamental conditions. To ensure that women are heard at all levels - as individuals, in communities and nationally, empowerment must be defined in a manner appropriate for the task. If the goal is to understand the process that leads to empowerment, then we need definitions that can be theorised and empirically analysed.

Reviewing the Competition Act for Modern Market

Q2. Competition Act is meant to set the even ground and fairplay in the economic playground. In the light of this statement explain the need for reforms in the Competition Act, 2002 and write about the review committee made for the said purpose.

Hints:

◆ The Union ministry of finance has constituted a panel of experts to review the Competition Act. The committee would review the Competition Act, in view



- of changing business environment and bring necessary changes, if required. This is timely; indeed, an urgent requirement. Change was in the offing ever since the size of the Competition Commission was reduced from seven to four followed by rumours of limiting the Commission's jurisdiction.
- Competition law is all about economic behavior. It is being increasingly recognized that markets have an important role to play in any economy. Efficiency is associated with competition and the markets can fulfill their functions efficiently only if they remain competitive. As the role of the market expands, the role of the state also undergoes a change. The regulatory role of the state demands action to maintain competitive conditions in the markets.
- The objective of the Act is to protect the interest of the consumers. In order to do so, it seeks to promote and sustain competition and to ensure fair competition and freedom of trade. The Act provides for the establishment of a quasi –judicial body called Competition Commission of India (CCI).
- Why to revisit the Act
 - To better equip CCI to deal with issues in digital economy.
 - To align competition law with changing business environment.
 - Rise in number of cases related to e-commerce firms before CCI.
 - Cases involving firms like Google, Uber, Ola before CCI.
 - Time to address issues under enforcement such as relevant turnover.
- India being one of the fastest growing economies carries the burden of a billion plus population. Much earlier the protectionism in the economy was blown away by the winds of globalization and liberalization. Then next logical step to be followed was the entry of private players in the economy resulting in the wave of privatization. Thus the economic landscape of India changed during 90s and further in the early decade of 21st century.
- In order to keep the economies growing and providing a fair economic playground for all economic entities, the Competition Act along with other acts like FERA, FEMA and PMLA needs to be on par with the changing economic environment. With the onslaught of online retail, transfer pricing mechanisms, abusive market domination, cartelization and other factors on the horizon,thereisstrongneedtohavenewcompetitionlaw.

◆ GST has been a major change which has impacted both the federal setup in terms of financial relation between states and has also affected the structure of indirect taxes. Constant reforms in economic playground are necessary in order to address to international changes and deter any malpractices by the companies with big pockets and geographical reaches. It provides not only a healthy competition but also encourages more economic activity, in the end benefiting the common man and the citizen.

The Risk of Undermining the Autonomy of Institutions

Q3. What is intuitional autonomy? The autonomy of important institutions such as the Election Commission, the Central Bureau of Investigation, the Central Vigilance Commission and Reserve bank of India has seems to be compromised. Discuss with Example.

Hints:

- Autonomous organizations or institutions are independent or self-governing. Autonomy can also be defined from human resource perspective and it means a level of discretion granted to an employee in his or her work. In such cases, autonomy is known to bring some sense of job satisfaction among the employees. Institutional autonomy cannot mean the freedom to operate independently of the government. Rather, it is the freedom to deliver on mandates defined by the government and with due consultation with the government. When technocrats arrogate to themselves the right to decide on matters that fall within their ambit all by themselves, it is not autonomy and it is usurpation.
- The independent judiciary, CAG, EC, RBI and other regulators function as a check on the executive power of the government. Conversely, the government is averse to the rise of "super-bureaucrats" who challenge the writ of the government, which has popular sanction. This was the main worry about the Lok Pal and arming it with too many powers of investigation. The Constitution and the statute do a pretty good job of formalizing the separation of powers.
- To avoid the perils that we know flow from the concentration of power, we distribute power across different bodies. Modern well-functioning democracies depend upon the proper operation of independent statutory authorities. These agencies, such as the RBI, CBI, Enforcement directorate or the



- Election Commission etc. are established by laws passed by our elected representatives to ensure that all arms of government respect the full range of laws. So long as these bodies do not exceed their legislative authority, it is the job of the other arms of government and particularly the executive, to respect their processes. This does not mean elected governments have to agree with their findings or implement their recommendations.
- ◆ Irrespective of our political ideologies, we share the view that, even with all of its disadvantages, a democratic system is the form of government that best promotes the well-being and protects the rights and interests of the citizenry. If we are to continue to reap the benefits of this system, we all need to keep in mind the value of democracy and protecting the autonomy of democratic institution is the most important value of democracy.

India–Bhutan Relationship for Better Future

Q4. The newly elected party in Bhutan election has pitched for self-reliance, causing consternation in New Delhi against the aftermath of the Doklam crisis in which the tiny Himalayan nation became the focal point of a standoff between India and China. Comment.

Hints:

- ◆ The outcome of the elections in Bhutan mattered to India perhaps more than any other of its neighbouring countries in South Asia—not just because the Himalayan nation has deep cultural and religious links with India but is also crucial to New Delhi's national security interests vis-a-vis China.
- Located in the eastern Himalayas, Bhutan is sandwiched between India and China. A landlocked country, it has depended on India for access to the sea.
- The security aspect was most evident during the 73-day eyeball-to-eyeball confrontation between the armies of India and China in 2017 at Doklam plateau in Bhutan. India's most important concern was the Chinese army's bid to extend a road towards the south which would give Beijing easy and shorter access to a strip of land called the "Chicken's Neck" providing vital land connectivity between mainland India and its Northeastern region. This strategic location also has implications for any possible resolution of the China-Bhutan border.

- lndia has its task cut out in engaging with the new leadership in Bhutan for the simple reason that the Druk NyamrupTshogpa (DNT) is a comparatively new player in that country's political arena as the party was formed just five years ago. India has a two-pronged objective: (1) contributing to Bhutan's economic development which has always been the dominant theme in the country's elections and (2) cementing Bhutan's cooperation in securing India's national security.
- Bhutan is increasingly keen to settle its territorial dispute with China. China lays claim to 764 square kilometers of territory, including 495 sq km in the Jakurlung and Pasamlung Valleys in North-central Bhutan and another 269 sq km in Western Bhutan, comprising the Doklam Plateau.
- Analysts argue that India is the stumbling block in the way of Bhutan and China settling their border dispute.
 Apparently, India is opposed to Bhutan handing over Doklam and especially the Jampheri Ridge to China.
- There are economic compulsions that would prompt the government to reach out to China. Diversifying Bhutan's hydropower-centric economy was one of the main election promises of the DNT and the government can be expect to set this in motion. Such steps to diversify the economy, will affect relations with India.
- ◆ Even without official relations, China has a significant presence in the Bhutanese economy. A third of Bhutan's consumer imports consist of Chinese goods, which are making their way into Bhutan through third countries. This Chinese presence will grow manifold once diplomatic and economic ties are established. It could enhance Chinese influence over Bhutan, as it has in India's other neighbors, such as Sri Lanka.
- Bhutan presents a unique challenge for India. On the surface, relations between the two countries are excellent and Bhutan's geography ensures that India holds it tightly.

INF Treaty: Does it have a Future

Q5. Discuss the implications of Trump's move to discard is the Intermediate Range Nuclear Forces (INF) Treaty for Indian security — especially on the military balance with China, its traditional defence cooperation with Russia and the new possibilities for high-technology cooperation with the US, Europe and Japan.

Hints:

 Trump publicly announced his administration's intent to withdraw from the Intermediate-Range Nuclear

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Forces Treaty on Oct. 20, 2018. Barring a dramatic shift in present U.S. government attitudes on the matter, it appears that President Donald Trump and his administration are about to unilaterally pull the United States out of the Intermediate-Range Nuclear Forces Treaty, commonly known as the INF. U.S. authorities have long accused Russia of violating the deal, but eliminating the agreement altogether could have serious and far-reaching ramifications. There's little guarantee that the United States will see clear benefits from the plan, which could quickly prompt a destabilizing arms race and create another serious point of contention between the U.S. government and its allies, especially in Europe.

- The treaty was concluded in 1987 by Presidents Ronald Reagan and Mikhail Gorbachev. It has been hailed as one of the most important arms control agreements between Washington and Moscow. Under the INF treaty, the US and Soviet Union agreed not to develop, produce, possess or deploy any ground-based ballistic and cruise missiles that have a range between 500 and 5,500 km. It exempted the air-launched and sea-based missile systems in the same range.
- The agreement came in the wake of huge public outcry in Europe in the 1980s at the Russian deployment of the SS-20 ballistic missiles and the US response with Pershing-2 rockets. The INF treaty helped address the fears of an imminent nuclear war in Europe. It also built some trust between Washington and Moscow and contributed to the end of the Cold War.
- But the treaty had loopholes that have now come to haunt America and Russia. It left the other nuclear weapon powers free to develop ground-based intermediate range forces. In the age of nuclear superpowers, it did not seem to matter. Since then, many countries have developed missiles in the range of 500 to 5,500 km, including India, Pakistan and North Korea. But it is China that has dramatically expanded its missile arsenal in the last three decades. According to American officials, nearly 90 per cent of China's vast missile armoury — estimated at around 2,000 rockets — is in the intermediate range and would be illegal if Beijing were to be a part of the INF treaty.
- India's problem is less with the arms control diplomacy than the nature of its missile programme. While it has no reason to shed tears for the INF treaty, it will have to seriously examine the implications of the next steps by the major powers. If the US deploys a new INF in Asia, to enhance its capacity to deter China, Beijing is bound to react. The focus of a potential new arms race appears to be less on traditional nuclear armed missiles, but precise hypersonic missiles (which travel at least five

times the speed of sound) equipped with conventional warheads. Moscow and Beijing have already invested in the development of hypersonic systems.

Living Planet Report: An Investigation of Extinct Animals

Q6. The astonishing decline in wildlife populations shown by the latest Living Planet Index – a 60% fall in just over 40 years and it keeps getting worse. It's not too late to turn things around and that protecting nature helps protect people. Discuss.

Hints:

- According to the WWF 'Living Planet Report-2018' the global wildlife populations have fallen by 60% in just over four decades. More than 4,000 species of mammals, birds, fish, reptiles and amphibians declined rapidly between 1970 and 2014. The findings also demonstrate that the window for action is closing rapidly and underline the urgent need for the global community to collectively rethink and redefine how we value, protect and restore nature.
- This trend will continue unless human beings learn to minimise the use of resources and internalise the benefits of recycling/reuse. The nature conservation agenda is not only about securing the future of tigers, pandas, whales and all the amazing diversity of life. It's bigger than that. There cannot be a healthy, happy and prosperous planet with a destabilised climate, depleted oceans and rivers, degraded land and empty forests, all stripped of biodiversity, the web of life that sustains us all.
- Species Disappearing
 - The index of extinction risk for five major groups
 birds, mammals, amphibians, corals and an ancient family of plants called cycads -- shows an accelerating slide towards oblivion.
 - Depending on which categories are included, the current rate at which species are going extinct is 100 to 1,000 times greater than only a few centuries ago, when human activity began to alter the planet's biology and chemistry in earnest.
 - By definition, this means that Earth has entered a mass extinction event, only the sixth in half-abillion years.

Threats and Pressures

 Over-exploitation and agricultural activity, driven by our runaway consumption, are still the dominant causes of current species loss.



- Land degradation seriously impacts 75% of terrestrial ecosystems, reducing the welfare of more than 3 billion people, with huge economic costs.
- Bees, other pollinators and our soils critical for global food security – are under increasing threat.
- Overfishing and plastic pollution are threatening our oceans, while pollution, habitat fragmentation and destruction have led to catastrophic declines in freshwater biodiversity.
- New technologies and big data are helping us to understand and measure these threats and their specific impacts.
- ◆ The evidence becomes stronger every day that humanity's survival depends on our natural systems, yet we continue to destroy the health of nature at an alarming rate. It's clear that efforts to stem the loss of biodiversity have not worked and business as usual will amount to, at best, a continued, managed decline. Decision-makers at every level from individuals to communities, countries and companies need to make the right political, financial and consumer choices to realize the vision that humanity and nature can thrive.

The Necessity of Crowd Management in India

Q7. There is need to move away from "crowd control" approach to "crowd management" approach. Discuss this in the light of recent Amritsar Dussehra mishap.

Hints:

- At least 60 people were killed and more than 70 injured on October 19 evening at Joda Phatak in Amritsar, when a crowd of Dusserah revellers that had spilled on to the railway track while watching the burning of a Ravana effigy were mowed down by a train.
- Crowding occurs as a result of an excessively large number of people gathering in a specified and relatively small area. Once the crowd density exceeds between 4 or 5 persons per square meter, congestion can build up quickly, which implies high risks for people to stumble or fall (particularly if the ground is uneven). At such events there may be greater risks of human stampede which could result into mass casualties.
- Broadly, causes for crowd disasters have been categorized into 6 categories, namely structural, fire/ electricity, crowd control, crowd behaviour, security, and lack of coordination between various stakeholders.

- In view of the recurring stampedes at places of mass gathering, including religious places, and typically ad-hoc responses to those, the National Disaster Management Authority (NDMA) has prepared 'Suggestive Framework for Preparation of Crowd Management Plan for Events/Venues of Mass Gathering' and a working Paper for Preparation of Crowd Management Plan, titled 'Managing Crowds A Guide for Administrators and Organizers of Events and Venues'.
- The guidelines, which list the roles and responsibilities of various stakeholders, say the event organizers and venue managers should develop, implement, review and revise the disaster management plan in coordination with others including local administration and police. This would require them to secure all the necessary approvals and update administration about event schedule, venue, transport, medical, food, hygiene and emergency facilities.
- Most of the religious events in India are of set pattern however there is a need to discuss the event proceeding with the concerned authorities to identify variations necessary in consideration of increasing vulnerability, if any.
- A holistic & detailed hazard, vulnerability, risk & capacity analysis need to be worked out considering safety & security of pilgrims and local population. The analysis should not only cover the main event location but also cover adjoining area, which has direct consequence in conduct of the event.
- A detailed institutional structure needs to be created considering anticipated contingencies and accordingly resources are deployed on ground for effective monitoring and controlling measures. The concept of "Incident Response System (IRS)" in overall management of event has been found to be an effective & efficient management system.
- The scientific advancement in the field of information technology for collection, collation, assessment and dissemination of information need to be integrated in the overall command and control set up.
- The reality in our failure to arrest recurring disasters, resulting in loss of lives and property, is our failure to reassess past event performance in absence of proper documentation. A well prepared document act as torch bearer to expose to positive and negative aspects experienced. We need to capitalize on success stories and get rid of shortcomings observed.

COC

SEVEN IMPORTANT NATIONAL & INTERNATIONAL NIEWS

NATIONAL

1. Karnataka has Launched Samruddhi Scheme

Following the success of Unnati and Airavata schemes, Karnataka Social Welfare Department has launched the Samruddhi scheme to boost employment opportunities for SC/ST youth through entrepreneurship. It aims to train youth from SC and ST communities through private organisations in retail management and franchise opportunities.

Key Points

 The Samruddhi scheme is targeted at socially marginalised communities to provide them with

- skill development and alternate means of employment.
- The state government has signed up 21 firms including Uber, Ola, Swiggy and Bata for its ambitious programme of creating 10,000 entrepreneurs annually over the next three years from among the SC/ST youth.
- These entrepreneurs will in their turn create jobs in rural and semi urban areas and help push employment and skill development in the state further.
- The government hopes that this scheme will ultimately benefit aspiring, young citizens from rural and tier II cities and ensure sustainable and all-round development.
- The government will also provide a seed grant to deserving youth to start their own franchises or retail outlets after they receive the required training and certification.

The state already has the Unnati and the Airavata schemes that target the socio-economically marginalised communities.

2. Gujarat's First Mega Food Park in Surat

Gujarat's first Mega Food Park has been inaugerated in Surat. It is located at Village Shah and Vasravi, Taluka Mangrol, District Surat. A 2nd Mega Food Park has been sanctioned by the Ministry of Food Processing Industries in Mehsana District of Gujarat. ◆

- It will benefit the people of Surat District and the people of nearby Districts of Navsari, Tapi, Narmada & Bharuch.
- ◆ The Park will also provide direct and indirect employment to 5,000 persons and benefit about 25,000 farmers in the Central Processing Centre (CPC) and Primary Processing Centres (PPC) catchment areas.

- The PPCs are meant for functioning as a link between the producers and processors for supply of raw material to the Central Processing Centres.
- ◆ CPC has need based core processing facilities and basic enabling infrastructure to be used by the food processing units setup at the CPC. The minimum area required for a CPC is 50 acres.

The modern infrastructure for food processing created at Park will benefit the farmers, growers, processors and consumers of Gujarat and adjoining areas immensely and prove to be a big boost to the growth of the food processing sector in the state of Gujarat.

The Mega Food Parks Scheme aims to provide a mechanism to bring together farmers, processors and retailers and link agriculture production to the market so as to ensure maximization of value addition, minimization of wastages and improving farmers' income. The financial assistance under the scheme is provided in the form of grant-inaid @ 50% of eligible project cost in general areas and @ 75% of eligible project cost in NE Region and difficult areas (Hilly States and ITDP areas) subject to maximum of Rs. 50 crore per project.

Current Affairs: Perfect 7



3. India's First Container Movement on Inland Waterways

Inland Waterways Authority of India (IWAI) will transport container cargo belonging to the food and beverage giant PepsiCo (India) from Kolkata to Varanasi on river Ganga (National Waterway-1). This would be the country's first container movement on inland vessel post-independence and a milestone moment in the history of India's IWT sector. PepsiCo (India) will move 16 containers - equivalent to 16 truckloads- filled with food and snacks in the vessel MV RN Tagore which will reach Varanasi in 9-10 days. MV RN Tagore will make its return journey with fertilizers belonging to IFFCO that will be procured from its Phulpur plant near Allahabad.

Benefits

Container cargo transport comes with several inherent advantages. Even as it reduces the handling cost, allows easier modal shift, reduces pilferages and damage, it also enables cargo owners to reduce their carbon footprints.

Other Developments

The government is developing NW-1 (River Ganga) under Jal Marg Vikas Pariyojana (JMVP) from Haldia to Varanasi (1390 Km) with the technical and financial assistance of the World

Bank at an estimated cost of Rs 5369 crore. The project would enable commercial navigation of vessels with capacity of 1500-2,000 DWT.

Even as pilot movements on National Waterways are currently being done on various stretches, more than 15 of them have already been successfully completed, including integrated movements through NW-1 (Ganga), Indo-Bangladesh Protocol Route and NW-2 (Brahmaputra). Ministry of Shipping is working on a plan to convert more than 100 rivers into national waterways.

4. IMPRESS Scheme

The government of India has launched the web portal of the scheme 'Impactful Policy Research in Social Sciences (IMPRESS)'. Under the Scheme, 1500 research projects will be awarded for 2 years to support the social science research in the higher educational institutions and to enable research to guide policy making.

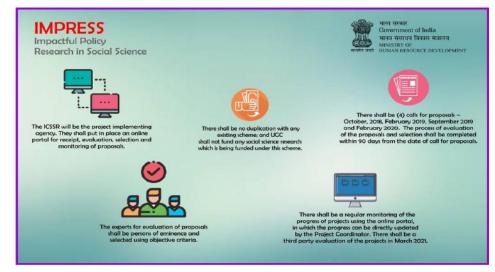
Key Objectives

 To identify and fund research proposals in social sciences with maximum impact on the governance and society.

To focus research on (11) broad thematic areas such as: state and democracy, urban transformation, media, culture and society, employment, skills and rural transformation, governance, and public innovation policy, growth, macro-trade and agriculture economic policy, and rural development, health and environment, science education. social media and technology, politics, law and

- economics. The Sub-Theme areas will be decided on the basis of Expert Groups' advice before notifying the scheme and calling for applications.
- To ensure selection of projects through a transparent, competitive process on online mode.
- ◆ To provide opportunity for social science researchers in any institution in the country, including all Universities (Central and State), private institutions with 12(B) status conferred by UGC.
- The Indian Council of Social Science and Research (ICSSR) funded/ recognised research institutes will also be eligible to submit research proposals on the given themes and sub-themes.

ICSSR will be the project implementing agency. There will be a regular monitoring of the progress of projects using the online portal, in which the progress can be directly updated by the Project Coordinator. The scheme will be implemented till March, 2021.



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5. SPARC Scheme

The government of India has launched the web portal of the scheme 'Scheme for Promotion of Academic and Research Collaboration It aims at improving the research ecosystem of India's higher educational institutions by facilitating academic and research collaborations between Indian Institutions and the best institutions in the world. Under this scheme, 600 joint research proposals will be awarded for 2 years to facilitate strong research collaboration between Indian research groups with the best in class faculty and renowned research groups in the leading universities of the

(SPARC)'.

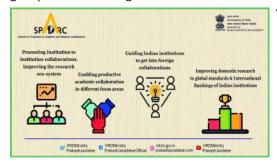
world, in areas that are at the cutting edge of science or with direct social relevance to the mankind, specifically

Key Features

- A set of 5 thrust areas (fundamental research, emergent areas impact, convergence, actionoriented research and innovationdriven) and sub-theme areas in each thrust area has been identified for collaboration under SPARC based on emergent relevance and importance for the nation.
 - SPARC proposes to enable productive academic cooperation by supporting the following critical components that can catalyze impact making research: i) Visits and long-term stay of top international faculty/researchers Indian institutions to pursue teaching and

research. ii) Visits by Indian students for training and experimentation in premier laboratories worldwide. iii) Joint development of niche courses, world-class books and monographs, translatable patents, demonstrable technologies or action oriented research outcomes and products. iv) Publication, dissemination and visibility through a high profile annual international conference in India.

This scheme is expected to have a major impact in providing the best international expertise to address major national problems, expose Indian academicians to the best collaborators abroad, enable international faculty to stay in India for a longer duration, provide Indian students an opportunity to work in the world class laboratories, to develop strong bilateral relationships research and improve the international ranking of Indian institutes.



6. Financial Stability and Development Council

The 19th meeting of the Financial Stability and Development Council (FSDC) was held recently under the chairmanship of Union Finance The Minister. council reviewed the current global and domestic economic situation and financial sector performance. The Council also discussed at length the issue of real interest rate, current liquidity situation, including segmental liquidity position in non-banking finance Companies (NBFCs) and mutual fund space.

Key Highlights

FSDC took note of the developments regarding strengthening of cyber security in financial sector including progress made towards setting up of a Computer

Emergency Response Team in the Financial Sector (CERT-Fin) under a Statutory Framework. The Council also deliberated on the need for identifying and securing critical information infrastructure financial sector.

- The Council also deliberated on the issues and challenges of Crypto Assets/Currency.
 - Other issues discussed include market developments and financial stability implications of the use of Regularoty Technology (RegTech) and Supervisory Technology (SupTech) by Financial Firms and Regulatory and Supervisory Authorities and implementing the recommendations of the Sumit Bose Committee report on

measures, such as, promoting appropriate disclosure regime for financial distribution costs.

The Council is chaired by the Union Finance Minister and its members are Governor, Reserve Bank of India; Finance Secretary and/or Secretary, Department of Economic Affairs; Secretary, Department of Financial Services; Chief Economic Adviser, Ministry of Finance; Chairman, Securities and Exchange Board of India; Chairman, Insurance Regulatory and Development Authority and Chairman, Pension Fund Regulatory and Development Authority. It also includes the chairman of the Insolvency and Bankruptcy Board (IBBI).

Current Affairs : Perfect 7



7. CARA and Missionaries of Charity

Three years after the Missionaries of Charity (MoC) decided to stop giving children in its homes up for adoption, it has agreed to join hands with the country's nodal agency Child Adoption Resource Authority(CARA) for adoption. The development comes in the backdrop of the union government's crackdown on the missionaries. The ministry of women and child development had instructed

state governments to conduct inspection at all childcare homes run by the missionaries.

Background

In October 2015, soon after the Central government announced new rules for adoption and made it mandatory for all homes to be linked to the CARA, which would be the only body in the country authorised to process

adoptions, the Missionaries of Charity sought de-recognition of its homes. The government had derecognised 13 orphanages run by the Missionaries of Charity in 2015, when they failed to adhere to adoption guidelines such as giving children for adoption to single, divorced or seperated parents. However the laws under the Juvenile Justice Act, notified in 2017 mandate every child care institution to be registered under the government. That mandatory registeration will help open up opportunities for adoption and also keep a track of upkeep of children who are orphaned or need foster care.



About MoC

It is a Roman Catholic religious congregation established in 1950 by Mother Teresa. While there were only 17 MoC homes in 2015, there are 79 homes now across the country with at least 15-20 children in each home.



INTERNATIONAL

1. Birthright Citizenship in the USA

President Trump has claimed that he's preparing an executive order that would end the constitutional guarantee of birthright citizenship for babies born in the United States to noncitizens. He has claimed that the provision of birthright citizenship has created an entire industry of birth tourism in the US with Chinese people benefitting a lot from this policy. To accomplish the idea, he would have to find a way around the 14th Amendment to the Constitution.

What is Birthright Citizenship?

 Birthright citizenship or 'jus soli' (which means 'right of the soil') is the right guaranteed by the 14th Amendment to the US constitution. Upheld by the Supreme Court of USA, the amendment says that anyone

- born on US soil is automatically a citizen.
- Birth tourism refers to the practice of people travelling to another country solely to give birth there. Most leave for their home countries right after.

What is the 14th Amendment?

The 14th Amendment, which grants citizenship to anyone born on U.S. soil, was ratified in 1868 after the Civil War so that recently-freed slaves could become citizens. All people born or naturalized in the United States and subject to the jurisdiction thereof, are citizens of the United States and of the State wherein they reside.

Background

The U.S. is one of more than 30 other countries that also grant citizenship



to children born within their borders. The Amendment has been interpreted over the years to confer citizenship to people born in the United States, no matter if their parents are citizens, non-citizens/immigrants or illegal immigrants.

However, the meaning of the amendment is debated on as to whether it is meant what is interpreted for so many years or it was meant to grant citizenship only to the children of citizens and legal permanent residents

2. Dispute Panel on India-US Case on Export Subsidies

The World Trade Organisation's dispute settlement body has set up a panel to examine the US complaint against certain export-subsidy measures by India as both the sides failed to resolve the issue at consultation level. Seeking consultation under the aegis of the WTO is the first step of dispute settlement process.

If the two nations are not able to reach a mutually agreed solution through consultation, the complainant can request for a WTO dispute settlement panel to review the matter.

Background

In March, the US dragged India to the global trade body's dispute

settlement mechanism over export subsidies, said that these incentives were harming the American companies. The US has requested for the establishment of a dispute panel to examine the allegations on India's export incentive measures. The US has challenged India's export subsidy programmes such as Merchandise Exports from India Scheme in the WTO, asserting that these initiatives harm its companies by creating an uneven playing field.

The USA's View

The US had alleged that India was continuing to grant these exportcontingent subsidies and even expanded the scope and scale of the subsidies. India had stated that it was disappointed that the US chose to move forward with a request for a panel, as it believed bilateral consultations held on April 11 were constructive.

India's View

India provided a detailed understanding of the schemes implemented under its foreign trade policy by answering all the questions raised by the US. India has also said that the schemes identified by the US do not violate India's WTO obligations and are in conformity with all the elements of the agreement.





3. Proposed Pak-China Bus Service via PoK

India has reiterated its opposition to a proposed luxury bus service between Pakistan and China that would pass through parts of Pakistan-occupied Kashmir and Gilgit-Baltistan — territory that India claims — terming it "a violation of India's sovereignty". The proposed bus service that will operate through Pakistan-occupied Jammu and Kashmir under the so-called China-Pakistan Economic Corridor.

India's Stand

 India has protested the so called 'CPEC' project as it runs through PoK, which India maintains is part of Jammu and Kashmir, its Northernmost state and therefore Indian territory.

- ◆ It is government of India's consistent and well-known position that the so-called China-Pakistan 'boundary agreement' of 1963 is illegal and invalid and has never been recognised by the government of India.
- It is India and Afghanistan which share a border, now cut-off by Pakistan's forceful occupation of PoK.

China and Pakistan's Stand

- China defended the proposed bus service with Pakistan through PoK, saying its cooperation with Islamabad has nothing to do with the territorial dispute and will not change its principled stance on the Kashmir issue.
- Pakistan rejected India's claims and concerns and instead stated that the entire state of Jammu and Kashmir is disputed, the final status of which is to be determined through a democratic and impartial plebiscite to be held under the auspices of the UN.

4. Ease of Doing Business Index- 2018

World Bank has released its 'Doing Business Report-2018'. It presents quantitative indicators on business regulation and the protection of property rights that can be compared across 190 economies.

Doing Business measures aspects of regulation affecting 11 areas of the life of a business. Ten of these areas are included in this year's ranking on the ease of doing business: starting a business, dealing with construction permits, getting electricity, registering property, getting credit, protecting minority investors, paying taxes, trading across borders, enforcing contracts and resolving insolvency. 'Doing Business' also measures features of labor market regulation, which is not included in this year's ranking.

Global Performance

- Sub-Saharan Africa has the widest variation in performance among the areas measured by 'Doing Business', with Mauritius standing at 25 in the ranking and Somalia at 190.
- South Asia is the only region not represented in the top 50

ranking for ease of doing business. However, India stands out this year as one of the 10 economies that improved the most in the areas measured by 'Doing Business'.

- The regions with the highest share of reforming economies in 'Doing Business 2018' are Europe and Central Asia, South Asia and Sub-Saharan Africa.
- Brazil recorded the largest score improvement in Latin America and the Caribbean, reforming in four areas.
- United Arab Emirates entered the top 20 in 11th place at the ease of doing business index.
- China, one of this year's top 10 improvers, advanced more than 30 spots to 46th place in the global rankings.
- New Zealand got first place with score of 86.55, followed by Singapore and Denmark.
- Somalia got last rank with score of 19.98, followed by Eritrea, Venezuela and South Sudan.

India's Performance

- India jumped 23 ranks in the World Bank's Ease of Doing Business Index 2018 to 77. In the 2017 report, the country was ranked 100.
- It became the top ranked country in South Asia for the first time and third among the BRICS.
- ◆ The biggest gain was in construction permit where India climbed 129 ranks to 52nd place on the back of targeted government effort to remove hurdles.
- India now ranks in the top 25 in the world on three indicatorsgetting electricity, getting credit and protecting minority investors, department of industrial policy and promotion.
- The six reforms recognised in this year's report are starting a business, getting electricity, dealing with construction permits, getting credit, paying taxes and trading across borders.



5. Oceans Heating Faster

According to the study published in journal 'Nature', world's oceans have absorbed 60% more heat than previously thought over the past quarter of a century, leaving the Earth more sensitive still to the effects of climate change.

Key Points

- It found that for each of the last 25 years, oceans had absorbed heat energy equivalent to 150 times the amount of electricity mankind produces annually.
- ◆ That is 60% higher than what previous studies showed.
- ◆ This difference represents an

enormous amount of additional energy, originating from the sun and trapped by Earth's atmosphere - the yearly amount representing more than eight times the world's annual energy consumption.

- While those studies relied on tallying the excess heat produced by known man-made greenhouse gas emissions, a team of U.S.-based scientists focussed on two gases found naturally in the atmosphere - oxygen and carbon dioxide (CO₂).
- Both gases are soluble in water, but the rate at which water absorbs those decreases as it warms.
- ♦ By measuring atmospheric oxygen

and CO2 for each year, scientists were able to more accurately estimate how much heat oceans had absorbed on a global scale.

Implications

The new research underscores the potential consequences of global inaction. Rapidly warming oceans mean that seas levels will rise faster.

More heat will be delivered to critical locations that already are facing the effects of a warming climate, such as coral reefs in the tropics and the ice sheets of Greenland and Antarctica. The world could now move towards having a smaller "carbon budget" than once thought.

6. North Korea Threatened to resume Nuke Development

North Korea has warned, it could revive a state policy ("pyongjin" policy) aimed at strengthening its nuclear arsenal if the United States does not lift economic sanctions against the country. "Pyongjin" means "dual advancement."

North Korea came short of threatening to abandon the ongoing nuclear negotiations with the United States. But it accused Washington of derailing commitments made by North Korean leader Kim Jong Un and President Donald Trump at their June summit in Singapore to work toward a nuclear-free Korean Peninsula, without describing how and when it would occur. Following a series of provocative nuclear and missile tests last year, Kim shifted to diplomacy when he met with Trump between three summits with South Korean President Moon Jae-in, who lobbied hard to revive nuclear diplomacy between Washington and Seoul.

South Korea's enthusiasm for engagement with its rival has also created discomfort in the United States amid growing concerns that the North is dragging its feet with its promise to denuclearize. South Korea last month walked back on a proposal to lift some of its unilateral sanctions against North Korea to create diplomatic space following Trump's blunt retort that Seoul could "do nothing" without Washington's approval.

7. H-1B Visa Rules

The Trump administration has introduced a new set of stringent provisions to the H-1B labour application process under the US employers must disclose the total number of foreigners already employed by them, making it tougher to sponsor fresh foreign workers. The new information required by the Department of Labour is significant because before sponsoring a foreign worker for the H-1B visa, the company needs to get its labour application approved by it.

The department certifies that there are no domestic workers for that particular position and as such the company can hire a foreign guest worker under the H-1B visa category.

Under the new forms, employers also need to give an estimate of the the total number of foreign nationals already working at each location listed in the application.

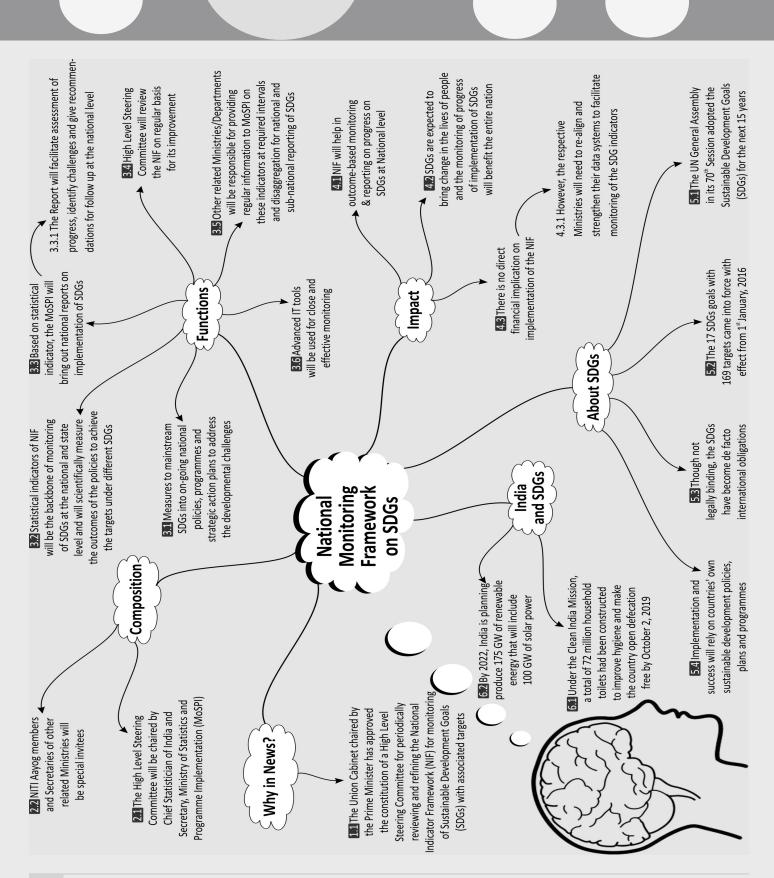
It also requires the clear identification of secondary entities which are using H-1B workers and seeks

H-1B dependent employers which are claiming an exemption solely on the basis of education, such as a master's degree, to provide documentation of the degree.

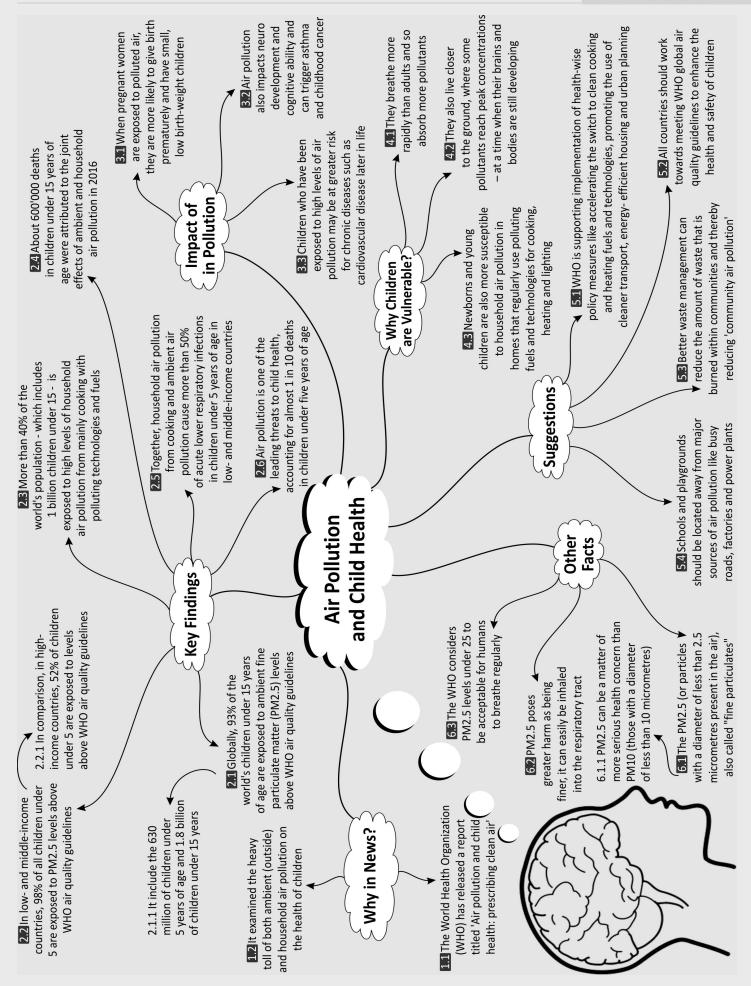
About H-1B Visa

The H-1B visa, popular among Indian tech professionals, is a non-immigrant visa that allows US companies to employ foreign workers in specialty occupations that require theoretical or technical expertise.

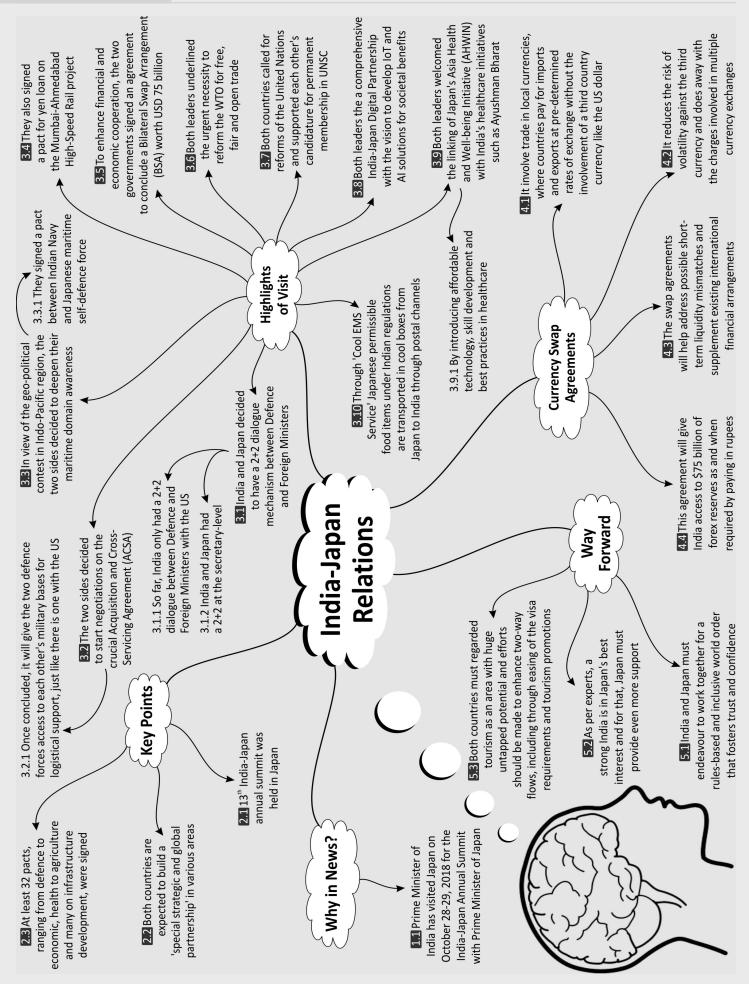
SEVEN BRAIN BOOSTERS





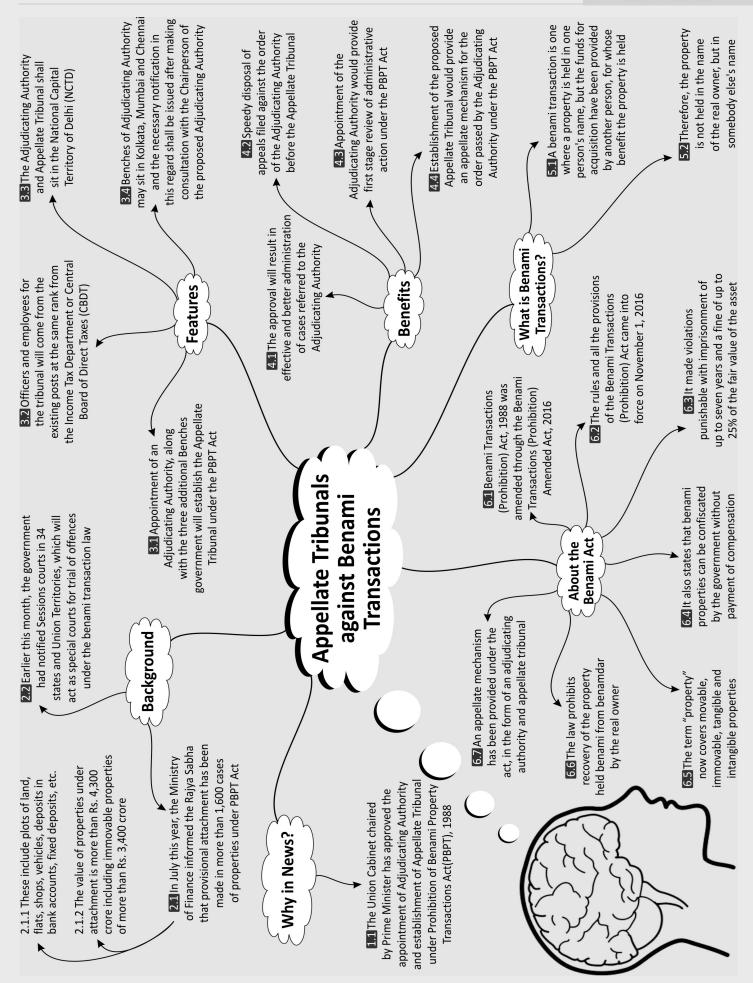




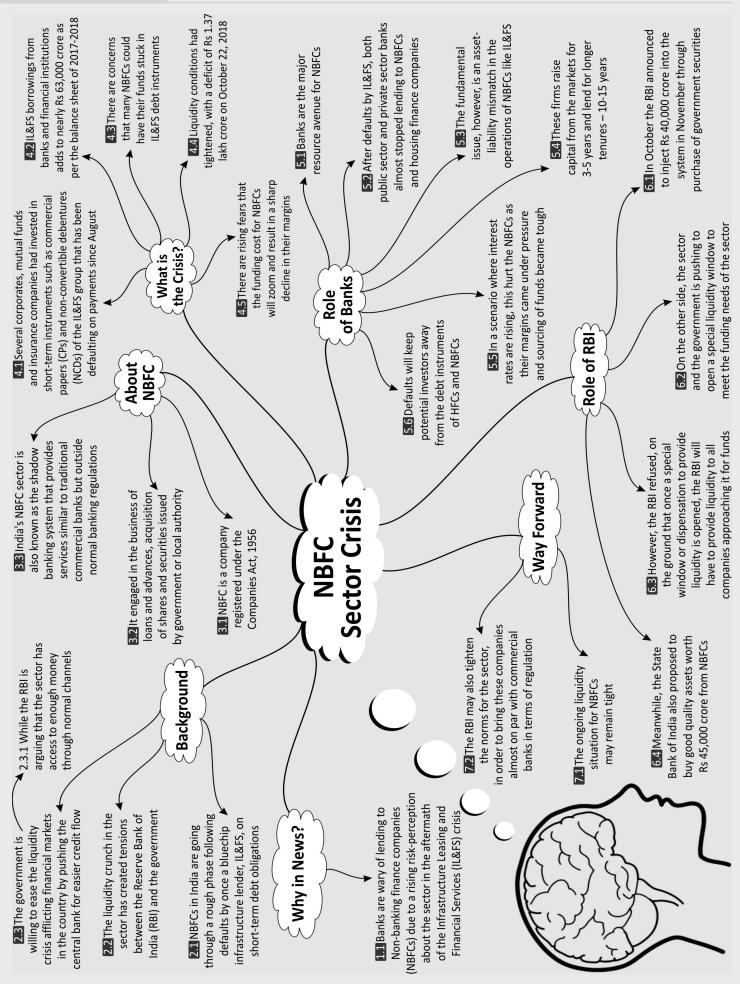


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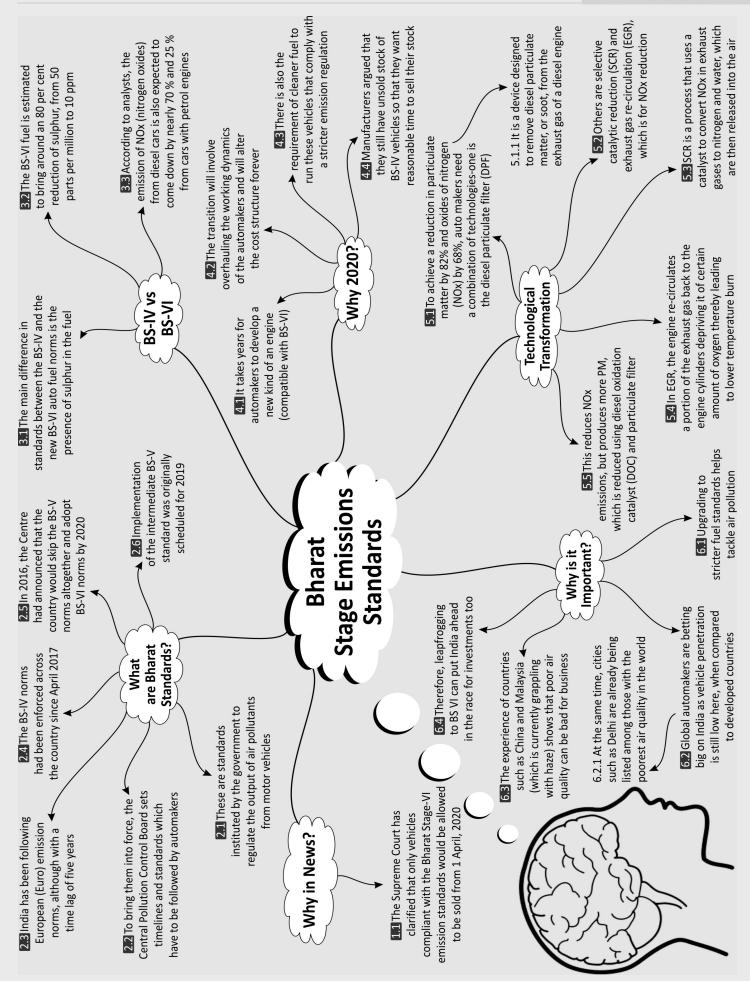




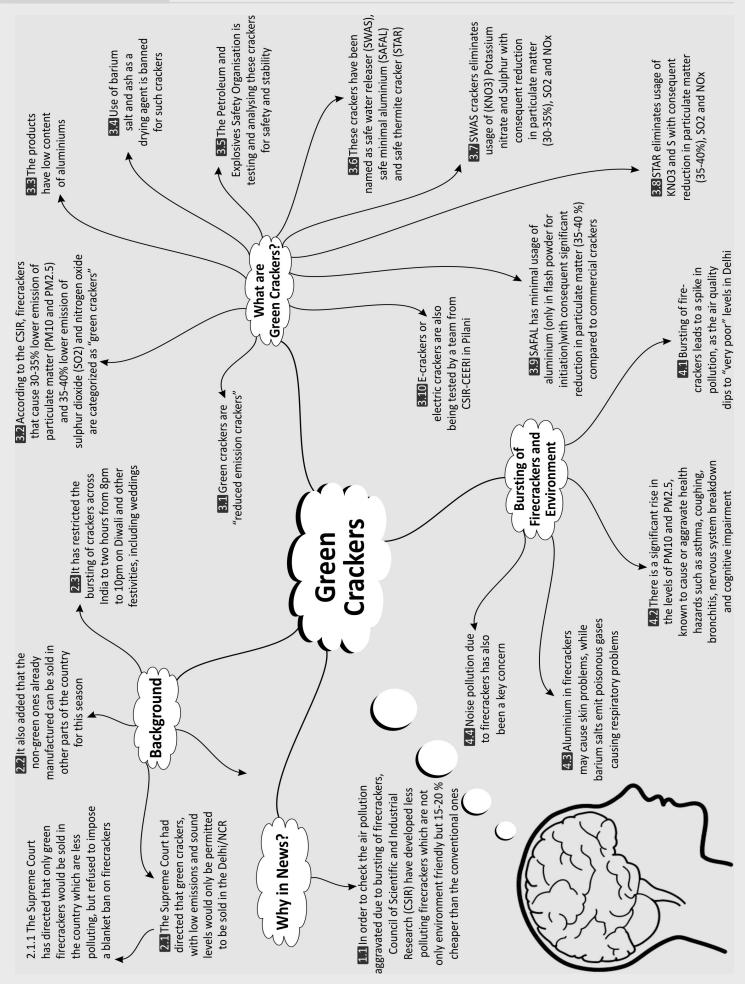


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(Based on Brain Boosters)

National Monitoring Framework on SDGs

Q1. Consider the following statements in respect of 'national monitoring framework on SDGs':

- The government has approved the constitution of a High Level Steering Committee for periodically reviewing the National Indicator Framework (NIF) for monitoring of SDGs under the aegis of NITI Aayog.
- 2. It will be chaired by Vice Chairman of NITI Aayog. Which of the statements given above is/are correct?

a) 1 only

b) 2 only

c) Both 1 and 2

d) Neither 1 nor 2

Answer: (d)

Explanation: Both statements are incorrect. The Union Cabinet chaired by the Prime Minister has approved the constitution of a High Level Steering Committee for periodically reviewing and refining the National Indicator Framework (NIF) for monitoring of Sustainable Development Goals (SDGs) with associated targets. The High Level Steering Committee will be chaired by Chief Statistician of India and Secretary, Ministry of Statistics and Programme Implementation (MoSPI). NITI Aayog members and Secretaries of other related Ministries will be special invitees. High Level Steering Committee will review the NIF on regular basis for its improvement.

Air Pollution and Child Health

Q2. Recently, World Health Organization (WHO) has released a report titled 'Air pollution and child health: prescribing clean air', consider the following statements in this regard:

- 1. Globally, 93% of the world's children under 15 years of age are exposed to ambient (outside) fine particulate matter (PM2.5) levels.
- 2. The WHO considers PM2.5 levels under 25 to be acceptable for humans to breathe regularly.

Which of the statements given above is/are correct?

a) 1 only

b) 2 only

c) Both 1 and 2

d) Neither 1 nor 2

Answer: (c)

Explanation: Both statements are correct. According to the report, globally, 93% of the world's children under 15 years of age are exposed to ambient fine particulate matter (PM2.5) levels above WHO air quality guidelines, which include the 630 million of children under 5 years of age and 1.8 billion of children under 15 years.

The WHO considers PM2.5 levels under 25 to be acceptable for humans to breathe regularly. The PM2.5 level has reached dangerous levels in New Delhi in the last two weeks. According to the WHO data, India is the distinction of having the world's 10 most polluted cities.

India - Japan Relations

Q3. With reference to the India-Japan relations, consider the following statements:

- 1. India and Japan concluded a \$100 billion currency swap agreement.
- Both countries decided to have a 2+2 dialogue mechanism between Defence and Foreign Ministers.

Which of the statements given above is/are correct?

a) 1 only

b) 2 only

c) Both 1 and 2

d) Neither 1 nor 2

Answer: (b)

Explanation: Statement 1 is not correct. India and Japan concluded a \$75 billion currency swap agreement; a move intended to bring greater stability to the rupee and capital markets in India. This agreement will give India access to \$75 billion of forex reserves as and when required by paying in rupees.

Statement 2 is correct. India and Japan decided to have a 2+2 dialogue mechanism between Defence and Foreign Ministers. So far, India only had a 2+2 dialogue between Defence and Foreign Ministers with the US. India and Japan had a 2+2 at the secretary-level. This new mechanism will replace the 2+2 dialogue between Foreign and Defence secretaries, while separate dialogues between NSAs and Defence Ministers will continue.

Current Affairs: Perfect 7



Appellate Tribunals against Benami Transactions

Q4. Consider the following statements in respect of appellate tribunals against benami transactions:

- Establishment of the proposed Appellate Tribunal would provide an appellate mechanism for the order passed by the Adjudicating Authority under the PBPT Act.
- The Benami Transactions (Prohibition)
 Amendment Act, 2016, prohibits recovery of the property held benami from benamdar by the real owner.

Which of the statements given above is/are correct?

a) 1 only

b) 2 only

c) Both 1 and 2

d) Neither 1 nor 2

Answer: (c)

Explanation: Both statements are correct. The Union Cabinet has approved setting up of Appellate Tribunal and Adjudicating Authority for speedy disposal of case related to benami transactions. The approval will result in effective and better administration of cases referred to the Adjudicating Authority and speedy disposal of appeals filed against the order of the Adjudicating Authority before the Appellate Tribunal.

Benami Transactions (Prohibition) Act, 1988 was amended through the Benami Transactions (Prohibition) Amended Act, 2016. It made violations punishable with imprisonment of up to seven years and a fine of up to 25% of the fair value of the asset. The law prohibits recovery of the property held benami from benamdar by the real owner. As per the Act, properties held benami are liable for confiscation by the government, without payment of compensation.

NBFC Sector Crisis

Q5. Consider the following statements in respect of NBFCs sector crisis:

- Only public sector banks are the only major resource avenue for NBFCs and housing finance companies (HFCs).
- 2. NBFCs in India are going through a rough phase following defaults by Infrastructure Leasing and Financial Services (IL&FS), on short-term debt obligations.

Which of the statements given above is/are correct?

a) 1 only

b) 2 only

c) Both 1 and 2

d) Neither 1 nor 2

Answer: (b)

Explanation: Statement 1 is not correct. Banks are the major resource avenue for NBFCs. After defaults by IL&FS, both public sector and private sector banks almost stopped lending to NBFCs and housing finance companies (HFCs). In October, the RBI announced to inject about Rs 40,000 crore into the system in the month of November through the government securities to meet the liquidity demand ahead of the festive season.

Statement 2 is correct. Non-banking finance companies (NBFCs) in India are going through a rough phase following defaults by once a bluechip infrastructure lender, Infrastructure Leasing and Financial Services (IL&FS), on short-term debt obligations. The liquidity crunch in the sector has created tensions between the Reserve Bank of India and the government.

Bharat Stage Emissions Standards

Q6. With reference to the 'Bharat Standards (BS) Emission Standards', consider the following statements:

- The BS-IV fuels contain 50 parts per million (ppm) sulphur, the BS-VI grade fuel only has 10 ppm sulphur content.
- 2. BS-VI emissions norms are slated to come into force across the country from 1 April 2022.

Which of the statements given above is/are correct?

a) 1 only

b) 2 only

c) Both 1 and 2

d) Neither 1 nor 2

Answer: (a)

Explanation: Statement 1 is correct. The major difference between the existing BS-IV and forthcoming BS-VI norms is the presence of sulphur in the fuel. While the BS-IV fuels contain 50 parts per million (ppm) sulphur, the BS-VI grade fuel only has 10 ppm sulphur content. The BS-VI fuel is estimated to bring around an 80 per cent reduction of sulphur, from 50 parts per million to 10 ppm.

Statement 2 is not correct. The Supreme Court of India has ruled that no BS-IV vehicle shall be sold across the country with effect from April 1, 2020. Instead, the or BS-VI emission norm would come into force from April 1, 2020 across the country.



Green Crackers

Q7. Consider the following statements in respect of 'green crackers':

- 1. Green crackers have high content of aluminium and low content of barium salt.
- 2. These crackers have been named as safe water releaser (SWAS), safe minimal aluminium (SAFAL) and safe thermite cracker (STAR)

Which of the statements given above is/are correct?

a) 1 only

b) 2 only

c) Both 1 and 2

d) Neither 1 nor 2

Answer: (b)

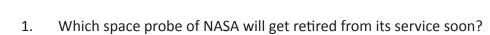
Explanation: Statement 1 is not correct. Firecrackers that cause 30-35% lower emission of particulate matter (PM10 and PM2.5) and 35-40% lower emission of sulphur dioxide (SO2) and nitrogen oxide are

categorized as "green crackers". The products have low content of aluminium. Use of barium salt and ash as a drying agent is banned for such crackers.

Statement 2 is correct. Council of Scientific and Industrial Research (CSIR) have developed less polluting firecrackers which are not only environment friendly but 15-20 % cheaper than the conventional ones. These crackers have been named as safe water releaser (SWAS), safe minimal aluminium (SAFAL) and safe thermite cracker (STAR). SWAS crackers eliminates usage of (KNO3) Potassium nitrate and Sulphur with consequent reduction in particulate matter (30-35%) SO2 and NOx. STAR eliminates usage of KNO3 and S with consequent reduction in particulate matter (35-40%), SO2 and NOx. SAFAL has minimal usage of aluminium (only in flash powder for initiation) with consequent significant reduction in particulate matter (35-40 %) compared to commercial crackers.



SEVEN IMPORTANT FACTS FOR PRELIMS



-Kepler Space Telescope

2. Which state will come up with India's first Justice City?

-Amaravati (Andhra Pradesh)

3. Who won the Harvard Kennedy School's 2018 Gleitsman Award?

-Malala Yousafzai

4. Which nation has become the 71st country to sign the ISA Framework Agreement?

-Japan

5. Which country has launched the World's First Sovereign Blue Bond?

-Seychelles

6. Which city hosted the 1st edition of 'North East Olympic Games'?

-Imphal (Manipur)

7. The Rashtriya Ekta Diwas is observed every year on 31st October to commemorate the birth anniversary of which leader?

-Sardar Vallabhbhai Patel



OOO



SEVEN IMPORTANT COMMITTEES



- Government has set up high level committee chaired by Union Home Secretary Rajiv Gauba to check mob violence and lynching.
- The committee was tasked to look into the incidents of mob violence and lynchings and submit recommendations on ways to tackle the challenge within four weeks of its formation.
- The committee has submitted recommendations and report to Group of Ministers (GoM) headed by Home Minister.
- The GoM will now submit its recommendations to Prime Minister.

2. Panel to Upgrade Norms for Economic Data Collection

- The government has set up a 13-member committee to upgrade the norms for computation of economic data at states and districts level in the backdrop of plans to revise the base year for National Accounts or GDP calculation, under the chairmanship of Ravindra H Dholakia, a retired professor of IIM Ahmedabad.
- The Ministry of Statistics and Programme Implementation (MOSPI) will change the base year to 2017-18 for the calculation of GDP and IIP numbers from the current 2011-12 with an aim to capture changes in the economy.
- The panel has been asked to "review the concepts, definitions, classifications, data conventions, data sources and data requirements for preparation of State Domestic Product (SDP) and District Domestic Product (DDP) and to lay down revised guidelines.
 - It will also suggest measures for improving SDP and DDP in the country taking into consideration

availability of data and requirements of the Centre and states/union territories.

- As per the Terms of Reference of the Committee, it will also suggest state level annual/benchmark surveys keeping in view the needs of the system of national accounts especially in view of the next base year revision.
- The panel would submit its report within one year and may also submit interim reports.

3. Panel to Tackle Industrial Pollution near Taj Mahal

- The government has formed a committee comprising officials of the environment ministry, experts from NEERI, IITs and various other forums to look into the issue of industrial pollution around the iconic Taj Mahal, under the chairmanship of C K Mishra, Secretary, Ministry of Environment, Forest and Climate Change.
- It will study on case to case basis and take a tough stand on hazardous industries in the vicinity of the Taj Mahal.
- This committee will prepare its report on the conservation of Taj Mahal as per the order of the Supreme Court. The court will also be informed by the report of the committee.
- On the basis of its report, necessary steps will be taken to make the Taj Mahal free of pollution.

4. Committee for Standardization and Indigenization in Metro Rail Systems

The government has constituted a committee under the chairmanship of E. Sreedharan for Standardization and Indigenization in Metro Rail system.



- There are numerous other areas for which indigenous standards need to be formulated. These are layout of metro station, platforms, signage & displays, size of tunnels, fire protection systems, disaster management systems, environment friendly and waste management systems, standards for solar panels at stations etc.
- These indigenous standards will ensure that metro rail sub systems for all new metro projects conform to the prescribed standards thus incentivizing manufacturers to plan for long term investments in the country and set up manufacturing units.
- This will also bring down the cost of the metro rail constructions and operation.

5. Panel on Potable Groundwater

- The National Green Tribunal has formed a monitoring committee headed by a former High Court judge S P Garg to prepare a timebound action plan on groundwater recharge in the national capital.
- It comprises one representative each from the Delhi Jal Board, Central Pollution Control Board, Central Ground Water Authority and Sub-Divisional Magistrate (SDM).
- Apart from finalising the action plan in the light of suggestions of other stakeholders, the suggestion mooted is to have an independent monitoring committee which can constantly monitor the situation for about six months to enhance the availability of groundwater by adopting suitable measures, check contamination and take final call on the plans for proper utilisation of treated effluents.
- The committee will take stock of all actions taken so far and prepare time-bound action plan to deal with the problem and ensure its implementation.

6. Panel to Monitor Bad Loans, Rising Cases of Frauds and Audits

Stung by the Rs. 11,400 crore fraud in Punjab
 National Bank, the Reserve Bank of India (RBI)

has constituted an expert committee under the chairmanship of Y H Malegam, to look into the entire gamut of issues relating to classification of bad loans, rising incidents of frauds and effectiveness of audits.

- The committee will look into the reasons for high divergence observed in asset classification and provisioning by banks vis-à-vis the RBI's supervisory assessment and the steps needed to prevent it.
- The other members of the committee are Bharat Doshi, S. Raman and Nandkumar Saravade. A.K. Misra, Executive Director, RBI, will be the Member-Secretary of the committee.

7. Panel to study the Special Economic Zones (SEZ) Policy of India

- The Ministry of Commerce has set up a committee headed by Bharat Forge chairman Baba Kalyani to make its special economic zone (SEZ) policy compatible with World Trade Organisation (WTO) rules after the US challenged India's export subsidy programme at the multilateral trade body.
- the will evaluate the SEZ policy, suggest measures to cater to the needs of exporters in the present economic scenario and make the SEZ policy WTO compatible, suggest course correction in SEZ policy, make comparative analysis of the SEZ scheme and dovetail the SEZ policy with other similar schemes.
- The US on 14th March challenged almost India's entire export subsidy regime in the WTO including the merchandise exports from India scheme; export oriented units scheme and sector specific schemes, including electronics hardware technology parks scheme; special economic zones; export promotion capital goods scheme; and a duty-free imports programme for exporters.

OOO



SEVEN PRACTICE QUESTIONS FOR MAIN EXAM





Answer each of the following questions in 200 words:

- Q1. The increase in oil prices is not only due to impact of sanctions against Iran, but is also driven by policies pursued by OPEC and non-OPEC producers to restrict crude oil production to keep the prices high. There is need for India to balance geopolitical realities and energy security. Discuss.
- Q2. What is mean by conflict of interest? Illustrate with examples, the difference between the actual and potential conflicts of interest.
- Q3. A new multidimensional calculation of poverty reveals that India's BIMARU states, despite having made some improvements, continue to be poor. Comment.
- Q4. India's over-exploitation of groundwater is contributing to the worst water crisis in its history. India is facing a dual challenge: to regulate the growing demand for groundwater while replenishing its sources. Discuss why India needs systematic analysis of groundwater conservation methods.
- Q5. While 'Right to Education' vastly expanded enrolment of children, not enough attention was paid to the quality of the schools, the teachers and the instruction. Critically analyse.
- Q6. Distinguish between "Code of ethics" and "Code of conduct" with suitable examples.
- Q7. The recently proposed amendments to the Right to Information (RTI) Act would, instead of strengthening the Act more effective, weaken them. Discuss.



CCC





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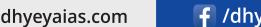
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