

PERFECT 7

WEEKLY

CURRENT AFFAIRS

November : 2019/ Issue- 2

PEGASUS SPYWARE

Surveillance via WhatsApp

- Ayodhya Verdict : An End of a Big Conflict
- RCEP : India Decided to Opt Out
- India - Germany : Enhancing Cooperation
- Ease of Doing Business 2020 : An Overview
- Real Estate Sector in India : Needs Attention
- 550th Birth Anniversary of Guru Nanak Dev & His Teachings



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DHYEYA IAS : AN INTRODUCTION



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

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

Vinay Kumar Singh
CEO and Founder
Dhyeya IAS



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

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

Q H Khan
Managing Director
Dhyeya IAS

PERFECT 7 : AN INTRODUCTION



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

Qurban Ali

Chief Editor

Dhyeya IAS

(Ex Editor- Rajya Sabha TV)



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

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

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

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

Ashutosh Singh

Managing Editor

Dhyeya IAS

Send us your suggestions, comments, views and feedback for guiding us towards continuous improvement & enhancement of 'Perfect 7' on

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PREFACE

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

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

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

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

Omveer Singh Chaudhary
Editor
Dhyeya IAS

Perfect 7

The Weekly Issue

Perfect 7

An Initiative of Dhyeya IAS (for Civil Services Examination)

November 2019 | Issue: 02

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Our other initiative



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

SEVEN IMPORTANT ISSUES

1. PEGASUS SPYWARE : SURVEILLANCE VIA WHATSAPP

Why in News?

A major controversy has broken out after internet messaging app WhatsApp filed a lawsuit against an Israeli firm called NSO Group. WhatsApp alleged that NSO's software 'Pegasus' was used to snoop on 1,400 people across 20 nations, including India. The Indian government has sought an explanation from WhatsApp.

Introduction

WhatsApp has confirmed that an Israeli spyware – 'Pegasus' – was used to spy on Indians in the run-up to the 2019 Lok Sabha elections. At least two dozen academics, human rights activists, lawyers and journalists were reportedly told by WhatsApp that their phones had been under surveillance for a two-week period in May. Over 100 human-rights activists, lawyers, and journalists were targeted across the globe including several lawyers and journalists in India. Meanwhile, WhatsApp and its parent company Facebook have sued NSO in a U.S. court.

The Citizen Lab, a Canada-based cyber security organization, was one of the first research organisations to examine how a piece of malicious software called 'Pegasus', operated. In September 2018, the Citizen Lab published a comprehensive study identifying 45 countries, including India, in which operators of the spyware may be conducting operations.

Cyber-Attacks in India

India ranked 3rd in terms of the highest number of internet users in the world after USA and China, the number has grown 6-fold between 2012-2017 with a compound annual growth rate of 44%. India secures a spot amongst the top 10 spam-sending countries in the world alongside USA. India was ranked among the top five countries to be affected by cybercrime, according to a report by online security firm Symantec Corp.

Many of these attacks are caused by malware – malicious software that performs various processes that compromise security. In 2018, there were 10.52 billion malware attacks recorded. As such, it's important to know the ways how these malware-based cyberattacks can be prevented through various security measures including using malware detection and removal platforms.

There has been a 25% increase in the number of malware attacks in India in the first half of 2019, according to the SonicWall 2019 Mid-Year Threat Report. As India goes more digital, unknown cyber-attacks will increase manifold. Hackers are sophisticated and with access to affordable technology, it becomes easier for them to make targeted attacks."

Here are the list of major cyberattacks in India:

- ♦ **Union Bank of India HEIST (July 2016):** Through a phishing email sent to an employee, hackers

accessed the credentials to execute a fund transfer, swindling Union Bank of India of \$171 million, prompt action helped the bank recover almost the entire money.

- ♦ **Wannacry Ransomware (May 2017):** The global ransomware attack took its toll in India with several thousands computers getting locked down by ransom-seeking hackers. The attack also impacted systems belonging to the Andhra Pradesh police and state utilities of West Bengal.
- ♦ **Data Theft at Zomato (May 2017):** The food tech company discovered that data, including names, email IDs and hashed passwords, of 17 million users was stolen by an 'ethical' hacker-who demanded the company must acknowledge its security vulnerabilities-and put up for sale on the Dark Web.
- ♦ **Petya Ransomware (June 2017):** The ransomware attack made its impact felt across the world, including India, where container handling functions at a terminal operated by the Danish firm AP Moller-Maersk at Mumbai's Jawaharlal Nehru Port Trust got affected.
- ♦ **Cosmos Bank's Pune Branch (August 2018):** A daring cyber attacks was carried in August 2018 on Cosmos Bank's Pune branch which saw nearly 94 Crores rupees being siphoned off. Hackers wiped

out money and transferred it to a Hong Kong situated bank by hacking the server of Cosmos Bank.

- ◆ **DTrack (September, 2019):** Kundankulam Nuclear Power Plant (KNPD) and Indian Space Research Organisation (ISRO), were the target of a cyber-attack or it could simply be an act of cyber espionage that originated in North Korea.

Pegasus and Modus Operandi

Israel-based "Cyber Warfare" vendor NSO Group produces and sells a mobile phone spyware suite called 'Pegasus'. To monitor a target, a Pegasus operator of Pegasus must convince the target to click on a specially crafted exploit link, which, when clicked, delivers a chain of 'zero-day exploits' to penetrate security features on the phone and installs Pegasus without the user's knowledge or permission.

A "zero-day exploit" is a completely unknown vulnerability, about which even the software manufacturers is not aware, and there is, thus, no patch or fix available for it.

Once the phone is exploited and 'Pegasus' is installed, it begins contacting the operator's command and control (C&C) servers to receive and execute operators' commands, and send back the target's private data, including passwords, contact lists, calendar events, text messages, and live voice calls from popular mobile messaging apps. The operator can even turn on the phone's camera and microphone to capture activity in the phone's vicinity.

Israeli firm NSO has in the past said that it sells its software only to government authorities and that it always requests them not to misuse it. Last year, a report in NYT hinted that 'Pegasus' software was used to do surveillance of Jamal Khashoggi, a Saudi journalist murdered in Turkey by Saudi government operatives.

Malware

It is a blanket term for software and social exploits that destroy our data, steal our passwords, or turn our computers into zombie machines awaiting the bidding of its evil master.

Types of Malware

Malware can be broken down into the following classifications.

- ◆ **Viruses** – A computer virus takes control of functions on your computer. It might delete data, try and capture passwords to banks, or harvest other critical information you might have stored on your computer. A virus will often be used to turn a computer into a zombie machine that sends spam emails or performs a DDoS (Distributed Denial of Service) attack on a website.
- ◆ **Rootkit** – A rootkit virus is a virus in complete stealth mode and is very difficult to find and remove. It has privileged access to your computer and can circumvent its detection and removal.
- ◆ **Spyware** – Spyware does what the name implies—it spies on you. It watches what websites you visit, reports back to a central server, and then serves up ads based on your surfing habits. Usually, this is at the cost of dramatic web browsing and computer slowdown.
- ◆ **Worms** – Worms are meant to propagate and infect as many computers they can in a short amount of time. These are often spread via email by sending themselves out to every person in your contact list without your knowledge.
- ◆ **Trojan Horses** – Trojan horse malware invades your computer disguised as a program you have willingly downloaded. These types of viruses are common on file-

sharing P2P networks. Once inside your computer, they can introduce other viruses, spyware and worms.

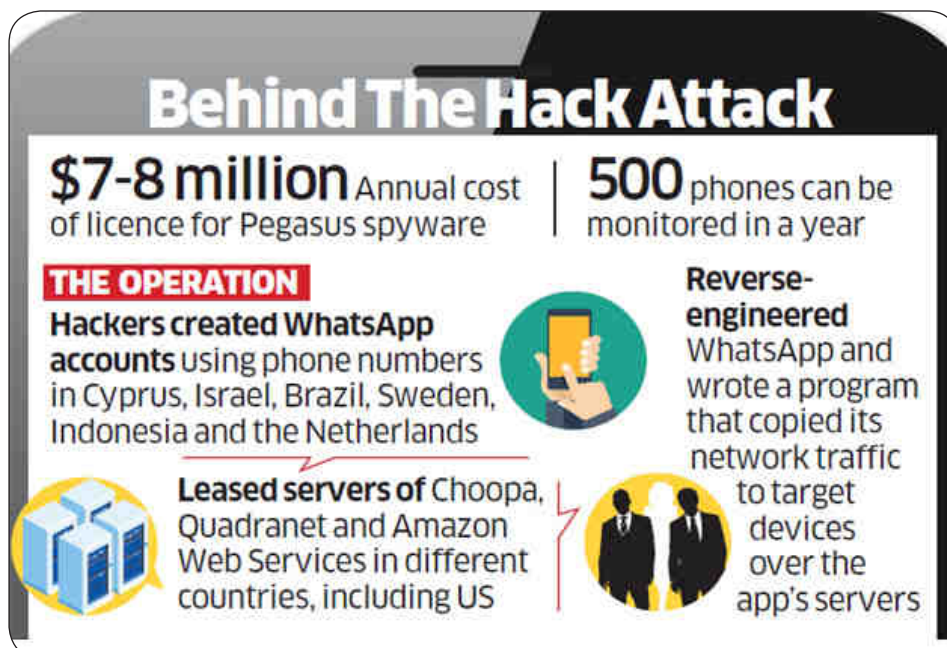
- ◆ **Phishing** – Phishing is one way of delivering malware and using it to gather and obtain access to sensitive data. A phishing (fishing) scam is a technique used to get a person—either through email or a website—to input data into fields they believe are legitimate. For example, a phishing link embedded in an email might lead to a website that looks just like State Bank of India's site. When you go to log-in, the page appears to crash or doesn't load. Meanwhile, someone has just captured your username and password and now has unrestricted access to your bank account.

Government's Cyber Security Infrastructure

Government has taken a number of legislative, technical and institutional measures for addressing issues related to cyber security. These include National Cyber Security Policy, 2013, enactment of Information Technology (IT) Act, 2000 and setting up of Indian Computer Emergency Response Team (CERT-In). Some specific measures taken by the Government of India to strengthen cyber security system in the country are as under:

- ◆ National Cyber Security Coordinator (NCSC) under National Security Council Secretariat (NSCS) coordinates with different agencies at the national level for cyber security matters.
- ◆ Information Technology Act, 2000 was enacted to provide legal recognition for electronic communication, electronic commerce and cyber crimes etc. IT Act has deterrent provisions to deal with cyber threats and cyber attacks.

- ◆ The Indian Computer Emergency Response Team (CERT-In) issues alerts and advisories regarding latest cyber threats and countermeasures on regular basis.
- ◆ National Critical Information Infrastructure Protection Centre (NCIIPC) has been established for protection of critical information infrastructure in the country.
- ◆ Cyber security exercises are being conducted regularly to enable assessment of preparedness of organizations in Government and critical sectors.
- ◆ Guidelines have been issued for Chief Information Security Officers (CISOs) regarding their key roles and responsibilities for securing applications / infrastructure and compliance.
- ◆ Cyber Swachhta Kendra (Botnet Cleaning and Malware Analysis Centre) has been launched for detection of malicious programs and provide free tools to remove the same.
- ◆ National Cyber Coordination Centre (NCCC) has set up to generate necessary situational awareness of existing and potential cyber security threats and enable timely information sharing for proactive, preventive and protective actions by individual entities.
- ◆ All the new government websites and applications are audited prior to their hosting and on regular basis after hosting.
- ◆ CERT-In conducts regular training programmes for network / system administrators and Chief Information Security Officers (CISOs) of government and critical sector organisations regarding securing the IT infrastructure and mitigating cyber attacks.
- ◆ Under Cyber Crime Prevention for Women and Children (CCPWC)



Scheme, Government of India has released grants to States/ UTs including Andhra Pradesh for setting up of a Cyber Forensic cum Training Laboratory and organizing capacity building programme on cyber awareness and cyber crime investigation. Rs. 4.42 Crore has been released to Andhra Pradesh for the purpose.

- ◆ A Division has been established under the Ministry of Home Affairs to deal with Cyber and Information Security.

The Indian Computer Emergency Response Team (CERT-In) has entered into Memorandum of Understanding (MoU) with its overseas counterpart agencies/Computer Emergency Response Teams (CERTs) for information exchange and collaboration for cyber security incident response.

Way Forward

As malware-based attacks continue to grow, everyone should do their part in equipping themselves with the right tools to keep their data secure. Cybersecurity should be a priority and it is high time that everyone looks for capable security solutions that will protect their data and mitigate any

possible damage that malware-based attacks can cause.

The Government of India is committed to protect the fundamental rights of citizens including the right to privacy; and strict action against any Intermediary responsible for breach of privacy. There are adequate safeguards to ensure that no innocent citizen is harassed or his privacy breached."The government agencies have a well-established protocol for the interception, which includes sanction and supervision from highly ranked officials in central and state governments, for clearly stated reasons in the national interest. However, there must be a balance between national security and privacy of citizens.

General Studies Paper- III

Topic: Awareness in the fields of IT, Space, Computers, robotics, nano-technology, bio-technology and issues relating to intellectual property rights.

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



2. AYODHYA VERDICT : AN END OF A BIG CONFLICT

Why in News?

A Constitution Bench led by Chief Justice of India Ranjan Gogoi on November 9 has delivered its judgment in the cross-appeals filed by the Hindu and Muslim sides challenging the three-way partition of the disputed 2.77 acres of Ramjanmabhoomi-Babri Masjid land among Ram Lalla, Nirmohi Akhara and the Sunni Waqf Board in September 2010. In a unanimous judgment, the Bench has ordered that a temple must be constructed at the disputed site and the Muslims must be compensated with five acres of land at a prominent place in Ayodhya. The court also ordered the Central government to formulate a scheme within three months to implement this order.

Introduction

These first appeals centre around a dispute between two religious communities both of whom claim ownership over a piece of land measuring 1500 square yards in the town of Ayodhya. The disputed property is of immense significance to Hindus and Muslims. The Hindu community claims it as the birthplace of Lord Ram, an incarnation of Lord Vishnu. The Muslim community claims it as the site of the historic Babri Masjid built by the first Mughal Emperor, Babur.

The lands of our country have witnessed invasions and dissensions. Yet they have assimilated into the idea of India everyone who sought their providence, whether they came as merchants, travellers or as conquerors. The history and culture of this country have been home to quests for truth, through the material, the political, and the spiritual. This Court is called upon

to fulfil its adjudicatory function where it is claimed that two quests for the truth impinge on the freedoms of the other or violate the rule of law.

Background

The disputed land forms part of the village of Kot Rama Chandra or, as it is otherwise called, Ramkot at Ayodhya. An old structure of a mosque existed at the site until 6 December 1992. The

site has religious significance for the devotees of Lord Ram, who believe that Lord Ram was born at the disputed site. The Hindus assert that there existed at the disputed site an ancient temple dedicated to Lord Ram, which was demolished upon the conquest of the Indian sub-continent by Mughal Emperor Babur. On the other hand, the Muslims contended that the mosque was built by or at the behest of Babur

Chronology of the Ayodhya dispute

- **1528:** First Mughal Emperor Babar is believed to have constructed Babri Masjid.
- **1885:** Mahant Raghbir Das moves Faizabad court seeking permission to construct a temple in the vicinity of the Babri Masjid. The plea is declined.
- **1949:** Idols of Lord Ram is mysteriously found inside the mosque.
- **1950:** Gopal Visharad and Ramachandra Das moves Faizabad court for permission to worship the idols.
- **1959:** Nirmohi Akhara files plea seeking possession of the disputed land.
- **1961:** Central Sunni Waqf Board, U.P., moves court for declaration of title of the disputed land and removal of the idols inside the mosque.
- **1986:** Faizabad court allows Hindus to worship the idols.
- **August 1989:** Allahabad High Court takes over the title dispute. Orders status quo.
- **1989:** The Rajiv Gandhi government allows Vishwa Hindu Parishad (VHP) to perform puja near the disputed site.
- **1990:** BJP leader L.K. Advani begins rathayatra.
- **1992:** Karsevaks demolish Babri Masjid. Justice Liberhan Commission appointed to probe.
- **1993:** P.V. Narasimha Rao government acquires 67 acres of land adjoining the disputed site. The Supreme Court upholds the acquisition in its Dr. Ismail Faruqui judgment.
- **2002:** Allahabad High Court commences hearing the title suits.
- **2003:** SC bans religious activity in the acquired lands in Mohd. Aslam Bhurre case.
- **2009:** Liberhan Committee submits inquiry report.
- **2010:** High Court delivers a majority judgment for three-way partition of the disputed property among Hindus, Muslims and Nirmohi Akhara.
- **2011:** SC stays the High Court judgment on cross-appeals filed by the parties.
- **2017:** A three-judge Bench of the Supreme Court led by Justice Dipak Misra begins hearing the appeals. The main title issue is side-tracked. Muslim parties seek a reference of a contentious observation made in the Faruqui judgment that worshipping in mosques are not integral to Islam to a Constitution Bench. A majority judgment is pronounced declining the prayer.
- **2019:** A Constitution Bench of five judges led by Chief Justice of India Ranjan Gogoi resumes hearing the title appeals but suggests mediation first.
- **2019:** Mediation committee led by former Supreme Court judge F.M.I Kalifulla, spiritual guru Sri Sri Ravishankar and senior advocate Sriram Panchu fails to draw a consensus and court hearing commences.
- **2019:** After 40 days of hearings, the Constitution Bench reserves judgment.
- **2019:** Constitution Bench clears the way for constructing Ram Temple at the disputed site. It orders the government to provide five-acre land to Muslims at a prominent place in Ayodhya.

on vacant land. Though the significance of the site for the Hindus is not denied, it is the case of the Muslims that there exists no proprietary claim of the Hindus over the disputed property.

The Nirmohi Akhara represents a religious sect amongst the Hindus, known as the Ramanandi Bairagis. In effect, they claim as shebaitis in service of the deity, managing its affairs and receiving offerings from devotees. Theirs is a Suit of 1959 for the management and charge of the temple. The Uttar Pradesh Sunni Central Board of Waqf (Sunni Central Waqf Board) and other Muslim residents of Ayodhya instituted a suit in 1961 for a declaration of their title to the disputed site. According to them, the old structure was a mosque which was built on the instructions of Emperor Babur by Mir Baqi who was the Commander of his forces, following the conquest of the subcontinent by the Mughal Emperor in the third decade of the sixteenth century.

A suit was instituted in 1989 by a next friend on behalf of the deity (Bhagwan Shri Ram Virajman) and the birth-place of Lord Ram (Asthan Shri Ram Janmabhumi). The suit is founded on the claim that the law recognises both the idol and the birth-place as juridical entities. The claim is that the place of birth is sanctified as an object of worship, personifying the divine spirit of Lord Ram.

These suits, together with a separate suit by Hindu worshippers were transferred by the Allahabad High Court to itself for trial from the civil court at Faizabad. The High Court rendered a judgment in original proceedings arising out of the four suits and these appeals arise out of the decision of a Full Bench dated 30 September 2010. The High Court held that the suits filed by the Sunni Central Waqf Board and by Nirmohi Akhara were barred by limitation.

Despite having held that those two suits were barred by time, the High Court held in a split 2:1 verdict that the Hindu and Muslim parties were joint holders of the disputed premises. Each of them was held entitled to one third of the disputed property. The Nirmohi Akhara was granted the remaining one third. A preliminary decree to that effect was passed in the suit brought by the idol and the birth-place of Lord Ram through the next friend.

Mediation

The idea of mediation in the long-standing dispute was first mooted in 2017 by the then Chief Justice J.S. Khehar even though several religious heads and leaders tried to mediate in the issue. Two years later, a five-member Bench headed by CJI Gogoi constituted a three-member panel comprising former Justice K.M.I. Kalifulla, spiritual guru Sri Ravishankar and eminent advocate Sriram Panchu to mediate in the matter.

While setting up a committee to look into a “permanent solution” through mediation, the Bench remarked the case was “not about the 1500 sq. ft. of disputed land, but about religious sentiments. We know its impact on public sentiment, on the body politic. In July, Rajendra Singh, the survivor of Gopal Singh Visharad, an original claimant in the dispute knocked at the Supreme Court’s doors claiming the mediation was making no headway. On August 2, the Bench said the efforts to mediate a final settlement between rival Hindu and Muslim parties in the Ayodhya title dispute cases had failed.

Supreme Court Judgment

The hearings began on August 6 after a mediation attempt across the religious divide “to heal hearts and minds” failed to deliver. This is a close second to the longest heard case in the Supreme Court the historic Kesavananda Bharati case. The judgment comes

after a marathon 40-day hearing. The five judges took less than a month to deliver the judgment. The Bench, other than Chief Justice Gogoi, comprised Justices S.A. Bobde, D.Y. Chandrachud, Ashok Bhushan and S. Abdul Nazeer. The five-judge Constitution Bench of Supreme Court has said the Allahabad High Court’s verdict of splitting the disputed Ayodhya land among Hindus and Muslims defied logic.

Accepting the Archaeological Survey of India (ASI’s) report, the Supreme Court states that the mosque was not constructed on vacant land. It observes, the pre-existing structure was large and Babri pillars prove a pre-existing structure. Pre-existing structure was not on Islamic and the artefacts collected show earlier structure was non-Islamic. However the report does not support whether the temple was demolished, the Bench said that demolition of mosque in 1992 was a violation of law. It ordered government to provide alternative land for Muslims.

The Bench ordered that a temple will be constructed on the disputed land. It orders the Centre to formulate a scheme within three months under the Ayodhya Act, 1993. The scheme will have a Trust for management and construction of temple. Both the inner courtyard and the outer courtyard will be handed over to this Trust. The Centre will give the rest of the land to the Trust.

Muslims will be awarded five acre of alternative land in a suitable, prominent place. Till the Trust is formed, the ownership of the site will rest with the Centre. The suit filed by Nirmohi Akhara for sherbaiti rights has been time barred and hence dismissed.

Court’s Findings and Observations for Future Reference

Here, the several positive findings and observations of the court that must be

welcomed and appreciated, which will help us retain our otherwise shaken confidence in the majesty of law.

- ◆ Reiterating that secularism is part of the basic structure of the Constitution and the court observe legislative intervention (Places of Worship Act, 1991) which preserves non-retrogression as an essential feature of our secular values.
- ◆ The court also observed that “we must firmly reject any attempt to lead the court to interpret religious doctrine in an absolute and extreme form and question the faith of worshippers. Nothing would be as destructive of the values underlying Article 25.”
- ◆ The court accepted and made it clear that it could not accord primacy of one faith over others. This should really be music to the ears of proponents of multiculturalism who are every day feeling the heat of aggressive majoritarianism.
- ◆ The argument of the Muslim plaintiffs that a title cannot be decided solely on the basis of faith or archaeological findings too has been accepted and will be of great use in future disputes.
- ◆ The Muslim plaintiffs’ argument that title of property cannot be decided on the basis of travellers’ accounts was also accepted.

Significance of the Judgement

The judgment has found general acceptance and approval in large sections of society though there are some prominent voices including those of Muslim leaders that are finding fault with an argument that it is ‘Solomonic’ verdict in which ‘faith has won over facts’.

Whether the judgment leads to a closure and the minority community shows the will to move on is going to largely depend upon the good and

positive intentions of Hindu leaders that they are not going to reopen other issues of similar nature like that of Krishna Janmbhoomi temple in Mathura and Kashi-Vishwanath temple in Varanasi.

A categorical statement from responsible leaders like Prime Minister Narendra Modi, RSS chief Mohan Bhagwat or from the VHP that a status-quo is acceptable on other disputes would go a long way in restoring communal amity and establishment of social peace that is so fundamental to development and economic progress.

Supreme Court has reasserted the primacy of ownership of property, either by individuals or legal entities (in this case Sri Ram) underscoring the fact that this remains an inalienable fundamental right in our constitutional scheme. The deletion of Right to Property from the list of Fundamental Rights by the post-Emergency ragtag regime of conflicting ideologies was a monumental blunder which continues to erode freedom and restrict liberty. If this right were to be once again made inalienable, fractious disputes like what has been witnessed in Ayodhya would dissipate even if they do not disappear entirely.

Seven decades after declaring itself a republic, India must come to terms with its history. There is no percentage in whitewashing the past, as has been done by historians guided by state patronage and party ideology. It has long been argued that India must discontinue the practice of state writing of history. The time has come to dismantle India’s history project of Soviet era vintage. Mature democracies confront their past and move on to the future without allowing the present to be an undue hindrance. Nanny states feed their citizens with doctored history, a lot of which was iterated in the Allahabad High Court as well as the Supreme Court.

Way Forward

The court itself hopes that the secular underpinnings of the Indian state can be shored up in such a way that the only (currently) politically feasible result is implemented and that “secularism” itself is not the ground of dispute. The court wishes to ensure that its decision can be justified without any reference to specific religious beliefs or ancient archaeological evidence, but evidence of past use and dispute of the site are relevant. The Indian state’s traditional privileging of the need to ensure public order and tranquility continues to be operative. At the heart of the Constitution is a commitment to equality upheld and enforced by the rule of law. Under our Constitution, citizens of all faiths, beliefs and creeds seeking divine provenance are both subject to the law and equal before the law.

The past will never be entirely perfect, nor will the present be free of tensions that hark back to an imperfect past. It’s the future that should concern India and its people. There is no cause to think otherwise after the Supreme Court’s nuanced and correct Ayodhya Verdict that has served to erase the wrong done by Babur and his general Mir Baqi. Nations and its people can only progress towards happiness when they decide to build future pushing back the wrongs of the past.

General Studies Paper- I

Topic: Social empowerment, Communalism, Regionalism & Secularism.

General Studies Paper- II

Topic: Structure, organization and functioning of the Executive and the Judiciary; Ministries and Departments of the Government; pressure groups and formal/informal associations and their role in the Polity.



3. RCEP : INDIA DECIDED TO OPT OUT

Why in News?

India will not join the 16-nation Regional Comprehensive Economic Partnership (RCEP) trade agreement since it “does not reflect its original intent” and the outcome is “neither fair nor balanced”. The other 15 nations in the regional grouping — 10 of Association of Southeast Asian Nations (ASEAN) plus China, Japan, South Korea, Australia and New Zealand — decided to go ahead and sign the pact next year.

Introduction

The Regional Comprehensive Economic Partnership (RCEP) is a trade deal that was being negotiated between 16 countries. They include the 10 ASEAN members (Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, the Philippines, Singapore, Thailand, and Vietnam) and the six countries with which the bloc has free trade agreements (FTAs) — India, Australia, China, Korea, Japan, and New Zealand. The purpose of the deal is to create an “integrated market” spanning all 16 countries. This means that it would be easier for the products and services of each of these countries to be available across the entire region.

The RCEP is billed to be the “largest” regional trading agreement yet — the countries involved account for almost half of the world’s population, contribute over a quarter of world exports. This 16-country bloc reportedly comprises 25% of global Gross Domestic Product (GDP), 30% of global trade and 26% of foreign direct investment flows.

Why India Opt Out?

After seven long years of negotiations, India has decided not to join the RCEP. India believes that the RCEP trade deal doesn't provide adequate protection

against possible surges of imported goods.

The other various reasons responsible are:

Surges of Imported Goods

While being a part of a bloc such as this may certainly be of strategic importance, there have been concerns that with most custom tariffs being reduced or removed, India’s industries will suffer and will specifically see an influx of cheaper goods from China. In particular, India is concerned about cheap Chinese goods flooding the domestic market.

Increasing Trade Deficit

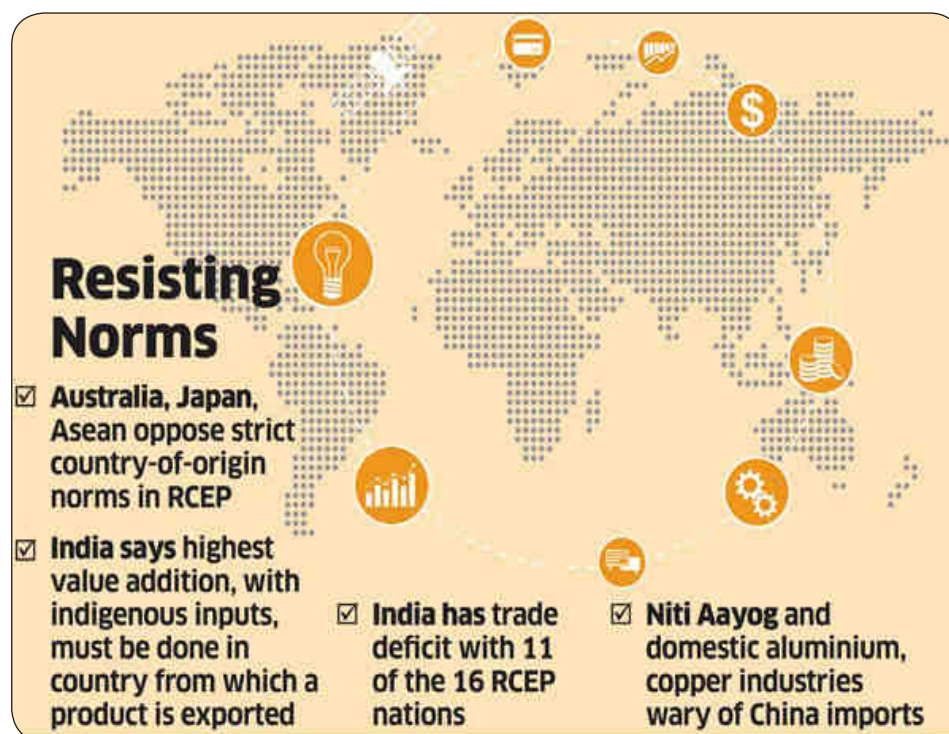
Unsatisfactory negotiations pertaining to India’s trade with China — India has an over \$50 billion trade deficit — is one of the major reasons for India not joining in at this stage. Despite India already having separate, bilateral FTAs with most RCEP nations, it has recorded trade deficits with these countries.

Base Year for Tariffs

The RCEP will result in all countries reducing their tariffs. Since negotiations began in 2013, the pact has proposed that the base year, based on which tariffs will be reduced, be 2013. But India wants to change the base year applied to reduced tariffs to 2019. This is because India has raised customs duties on average, from 13% to 17% because of an increase in tariffs on sectors such as textiles, auto components and electronic items scores of products since 2014, and so prefers 2019 as a base rate, so that it can charge a higher customs duty.

Auto-trigger

In case there is a sudden surge in imports due to the trade pact, India wants an auto-trigger mechanism to be in place, which will allow it to decide which products it doesn’t want to offer the same concessions to. India had been seeking an auto-trigger mechanism that would allow it to raise tariffs on products in instances where imports cross a certain threshold.



Rules of Origin

Its concerns on a “possible circumvention” of rules of origin — the criteria used to determine the national source of a product were also not addressed. Current provisions in the deal reportedly do not prevent countries from routing, through other countries, products on which India would maintain higher tariffs. This is anticipated to allow countries like China to pump in more products.

Ratchet Obligations

It also wants exemptions on ratchet obligations. A ratchet mechanism means that if a country signs a trade agreement with another country where it liberalises (i.e., removes or reduces) tariffs, quotas, etc. on import and export of products, it cannot go back on them and bring in measures that are more restrictive. In this case, wanting an exemption on ratchet obligations would mean that India wants to be able to bring in restrictive measures in the future, if required. Meaning, it wants to be able to increase tariffs in the future.

Data Localisation

As part of the RCEP, India wants all countries to have the rights to protect data. The government also reportedly said that by this, countries may prevent the transfer of information across borders, and will share only where it is “necessary to achieve a legitimate public policy objective” or “necessary in the country's opinion, for the protection of its essential security interests or national interests”. However, this was opposed by 14 out of 16 countries.

India's Past Experience

India's experience with countries with which it has signed free trade agreements till now is not exactly a happy one. Though trade has increased post-FTA with South Korea, ASEAN and

Japan, imports have risen faster than exports from India. According to a paper published by NITI Aayog, India has a bilateral trade deficit with most of the member countries of RCEP. More importantly, while exports to RCEP countries account for just 15% of India's total exports, imports from RCEP countries make up 35% of the country's total imports. Given this, it is obvious that in the immediate context the country had more to lose than gain from joining RCEP.

India's Advantage in Service Sector

India has an advantage in services exports and has demanded freer movement of its service personnel within the RCEP. This will give a boost to our services exports despite the language barrier. This demand has not been accepted by the RCEP deal.

Lack of Competitive Manufacturing Sector

India is not able to compete with China on many items and New Zealand in dairy; it is this lack of competitiveness which has led to greater unpreparedness for India.

Other Reasons

We are losing out to our neighbouring countries due to higher logistics costs and lack of proper port facilities that lead to higher turnaround time for ships. Indian companies' labour costs are high because India is not resorting to sweatshop wages. On the whole, in terms of quality and price, we seem to be lagging behind our neighbours and that is why foreign firms leaving Chinese shores due to the

US-China trade war and an increase in tariffs are not coming to India. Also, industrial growth was only 1.1 per cent in August.

Challenges Ahead

India's decision to withdraw at this stage, particularly in light of India's own articulation of its national interest and its ambitions internally and on the world stage, reflects an inability to translate ambitions into action. A long-standing goal for India, articulated by multiple governments from across India's political spectrum, is to generate a high level of sustained economic growth. Such growth matters for two reasons: within India, it will create millions of jobs and secure a stable future for India's young population, and externally, to facilitate India's rise as one of the poles in a multipolar 21st century. India cannot decide its future by remaining isolated and sitting alone in a corner. The economics of the world have changed and, therefore, we will have to act accordingly.

India has enormous strategic and long-term economic imperatives to join the RCEP. India's ambitions to become a global hub for manufacturing means that it is the country's long-term national interest to be integrated into global value chains. However, in Asia today, there are effectively now two economic structures — the RCEP and the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP) — which will effectively determine global value chains for manufacturing in Asia for years to come. India, now a part of neither architecture, will continue to

When I measure the RCEP Agreement with respect to the interests of all Indians, I do not get a positive answer. Therefore, neither the talisman of Gandhiji nor my own conscience permits me to join RCEP NARENDRA MODI Prime Minister	INDIA'S CONCERNS India had \$105-billion trade deficit with RCEP members in FY19 There was apprehension that trade pact would lead to more imports	Pact seen to undermine Make in India India wanted safeguards to protect its industry and farmers	WHAT NEXT 15 other RCEP members will start signing pact next year Joint statement says RCEP members will try to resolve India's issues India's final decision to depend on resolution of issues to its satisfaction
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remain unintegrated in such supply chains, and will see its ambitions of becoming a global manufacturing hub further delayed. This delay in integrating with global value chains will impact India's internal and external ambitions.

We could be facing tariff and non-tariff barriers from a united RCEP, and more so from China, thereby increasing the existing trade deficit a call that India may not like to take. Policymakers, on the contrary, need to increasingly counsel Indian companies to manufacture and produce goods that find global acceptance, whilst getting them out of complacency zone.

Joining the RCEP would have given more substance to our 'Act East Policy'. The economic pillar of this policy has remained weak compared to those pertaining to political ties, strategic and security aspects and people to people relations. Opting out of the RCEP implies there is need for greater exertion now on strengthening connectivity, trade and investment bilaterally. Concepts like Indo-Pacific will otherwise lose traction for us.

With India becoming a great power both economically and strategically, it is now pursuing closer economic relations with its neighbours. India is less economically integrated with the region than most other Asian economies. RCEP thus provides India with an eastern economic bridge into such arrangements, and will advance India's economic integration in the Indo-Pacific region. The momentum from a concluded RCEP would have support India's accession into APEC. As India acts East by seeking economic and strategic interconnectedness in Northeast and Southeast Asia, RCEP will provide opportunities to develop the required trade and investment linkages.

Way Forward

There is no doubt that the decision to exit from RCEP was also taken because the manufacturing sector is going through its worst phase in decades. Exposing the manufacturing sector to competition from some of the most efficient producers would have accentuated the existing vulnerabilities

and worsened the unemployment situation.

Further, India has to improve its industrial growth rapidly, which may not be easy, given our creaky infrastructure, shortage of skilled labour and complex bureaucracy.

With a market of 1.3 billion people, there is bound to be more pressure on India to open its gates. The smart way to handle this is to initiate reforms on the export front, bring down costs in the economy and, simultaneously, increase efficiencies. India cannot miss out on being a part of global supply chains and this can happen only if tariff barriers are reduced. And the best way to balance the effect of rising imports is by promoting exports. Tariff walls cannot be permanent.

General Studies Paper- II

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

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4. INDIA - GERMANY : ENHANCING COOPERATION

Why in News?

At the invitation of Prime Minister Shri Narendra Modi, German Federal Chancellor Dr. Angela Merkel visited India from 31 October - 1 November 2019 for the fifth round of Inter-Governmental Consultations (IGC).

Introduction

India was amongst the first countries to establish diplomatic ties with the Federal Republic of Germany after the Second World War.

Bilateral relations between Germany and India are based on a sound foundation of mutual respect, understanding and support. The

cooperation between both countries covers a wide range of areas from political action and growing economic exchange to landmark cultural events.

Back in May 2000 both countries adopted the 'Agenda for the Indo-German Partnership in the 21st Century'. This includes regular meetings of both Heads of Government as well as annual meetings of the Foreign Ministers, if possible. In the following years both the countries directed the focus of further collaboration on future fields like energy, science and technology as well as defence and adopted subsequent declarations. It is complementary as India and Germany both contribute

their particular and unique strengths to this truly strategic partnership.

Today, Germany is amongst India's most important partners both bilaterally and in the global context. India and Germany have a 'Strategic Partnership' since 2001, which has been further strengthened with the Intergovernmental Consultations (IGC) at the level of Head of Governments which allows for a comprehensive review of cooperation and identification of fresh areas of engagement. India is amongst a select group of countries with which Germany has such a dialogue mechanism.

Fifth Intergovernmental Consultations

During the 5th Indo-German Inter-Governmental Consultations, several issues were discussed such as jointly driving the digital transformation through innovation and frontier technologies, especially artificial intelligence, making economic growth sustainable by cooperating on climate change, creating space for people to people contacts through legal mobility for skilled labour, and contributing to a reliable international order by strengthening and updating multilateral institutions.

India and Germany inked 17 agreements and five joint declarations of intent and in fields including space, civil aviation, maritime technology, medicine and education. Key agreements are:

- ◆ Arrangement for exchange of personnel between Indian Space Research Organization (ISRO) and German Aerospace Centre;
- ◆ Joint declaration of intent on cooperation in the field of civil aviation;
- ◆ Joint declaration of intent on cooperation within the International Smart Cities Network;
- ◆ Joint declaration of intent between India and Germany on cooperation in the field of skills development and vocational education and training;
- ◆ Memorandum of Understanding (MoU) in the field of occupational diseases, re-habilitation and vocational training of insured persons and workers with disabilities;
- ◆ MoU for cooperation in inland, coastal and maritime technology;
- ◆ MoU to promote, establish and expand scientific and technological research cooperation;

- ◆ MoU on establishment of an academic collaboration in Ayurveda, Yoga and Meditation;
- ◆ Addendum to the MoU on cooperation in the field of higher education for extension of the period of Indo-German partnership in higher education;

India-Germany Bilateral Cooperation

The Indo-German Strategic Partnership is based on the common values and principles of democracy, free and fair trade, and rules-based international order, as well as on mutual trust and respect.

Economic & Commercial Relations: Germany is India's largest trading partner in Europe. India was ranked 25th in Germany's global trade during 2018. Germany is the 7th largest foreign direct investor in India since April 2000. Germany's total Foreign Direct Investment (FDI) in India from April 2000 until March 2019 amounted to US\$ 11.7 billion.

Further, to encourage German companies to operate in India, a Fast Track system was established in DIPP in March 2016. India and Germany signed a Joint Statement on April 1, 2019 to set up a Fast-Track system on the similar lines for Indian Companies in Germany. To facilitate the entry of German Mittelstand (Medium Sized Companies) in India, the Embassy of India, Berlin runs the Make in India Mittelstand (MIIM) Programme since September 2015. Currently, 135 German Mittelstand (MSMEs) companies are being facilitated through MIIM Programme for market entry and investment in India.

Cooperation on a Global Stage: Today, India and Germany are important partners on the international stage. Both countries have joined forces to tackle the challenges of a globalised world, such as the impact

of climate change, international terrorism, establishment of a stable and sustainable global economic order, and the necessity of a reform of the United Nations. Besides this Germany and India are both members of the G20 and work closely with each other in many international organisations.

Free Trade Agreement: India and Germany have agreed to deepen efforts to resume stalled negotiations for a free trade agreement between India and the European Union (EU). India and the EU agreed to deepen efforts to restart negotiations between the EU and India on the Bilateral Trade and Investment Agreement (BTIA). The negotiations for the pact have been held up since May 2013 as both the sides failed to bridge substantial gaps on crucial issues.

Artificial Intelligence (AI): Emphasising that AI will fundamentally impact the way the world lives and works in the coming years, both countries intend to work together to foster, encourage and develop cooperation on AI technologies and promote innovation. Hence, Germany and India agreed on working together closely to conduct joint bilateral and/or multilateral research and development activities on the development and use of AI.

Defence Cooperation: India-Germany Defence Cooperation Agreement (2006) provides a framework for bilateral defence cooperation. India and Germany acknowledged the need to further deepen bilateral defence cooperation as strategic partners to jointly address global and regional security challenges. Germany will work towards facilitating export of military equipment as well as technology sharing with India according to relevant international, European and national rules. A deeper cooperation between the Defence Industries of both countries must encourage co- development and co-

production, under the Government of India's 'Make in India' initiative and take advantage of the defence corridors set up in the States of Tamil Nadu and Uttar Pradesh.

Terrorism and Extremism:

Emphasising that terrorism is a global scourge, both countries expressed their strong concern on global threat terrorism and stressed on the need for stronger international partnership in fighting terrorism and preventing violent extremism through sharing of information and intelligence inputs and being in full compliance with the rule of law, including human rights law and international humanitarian law.

Climate Change: During the IGC, India and Germany agreed to provide financial support to climate initiatives aimed at reducing greenhouse gas emissions, with the latter expressing its readiness to provide one billion euros to India for green urban mobility. Both the countries also concurred that providing low-carbon and sustainable mobility solutions that serve the needs of all citizens is a key challenge for both emerging and industrialised economies. Further, India and Germany also agreed to dedicate a part of the 35 million euros under the framework of the bilateral call of the International Climate Initiative to grid expansion and storage systems for renewable energy and a part to forest landscape restoration.

Urban Mobility: Urban Mobility will bring Germany more firmly into the development of Indian metros. The Nagpur Metro, a 42- kilometre line with 42 stations and 70 coaches, constructed with a €500 million loan from Germany, is nearly complete and will be finished by the end of 2020. This could act as an anchor for more such projects to be undertaken.

Railways: Railways is another sector where Germany plays a significant role. Germany proposes to

develop a high-speed railway network between Chennai-Bengaluru-Mysuru, which is likely to cut travel time by five hours. In 2018, the German Ambassador submitted a feasibility study for the 435- kilometre route to Railway Board. Given that Germany specialises in upgrading existing lines to create high-speed capabilities – and India prefers to upgrade its railways into high-speed Railways – it could work into a pragmatic proposal. However, with Japan's role in building high-speed Railways, it is doubtful if there will be space for other partners in this sector.

What Next?

India stands to gain from Germany as Germany is an economic powerhouse just as Germany stands to gain from India because she is a promising market that is growing and developing. Thus, this makes it a win-win for both countries. But, coming in the way of this is the 'Bilateral investment treaty' which needs to be handled judiciously, maturely and without any adverse impact on this growing relationship.

Also, in so far as the current global situation is concerned, it is important that India and Germany speak up in terms of "Free-trade". The world's largest trading country, the USA, has abandoned the principle of 'Most favoured nation' (MFN). In fact, recently even India had imposed some duties which can be called, 'protectionist'. Thus, globally, the breeze that is blowing is not very favourable to the idea of "Free trade", and this is probably not a very good sign. India and Germany need to speak up and indicate that they stand for Free and fair trade. The other area that India and Germany can do a lot together on is Unfortunately, the global environment is not in favour of free trade.

Potentially, India can learn a lot from the way how coalition governments are setup in Germany as in Germany even if the political ideology of the parties are

different, or at times even dramatically divergent from each other, they make the effort in the national interest to put their ideology and party interests lower than the national interest. This is also one lesson that we can learn from Germany.

Surrounding the issue of the permanent seat at the UN Security Council, both Germany and India are a part of the G-4, and both are vying for a permanent seat at the UNSC, how do Germany and India really move forward knowing that the present P5 members do have certain reservations about India and Germany's entry into the permanent security council?

Way Forward

India and Germany have established a strategic partnership that is characterised by a high degree of trust and mutual understanding. Germany is India's largest trading partner in Europe. Hence, for India's priorities and requirements in building 'New India', technological and economic power houses like Germany will be very useful.

As far as multipolar world order is concerned, the convergence of India and Germany will be a win-win situation for both the countries due to uncertainties created by US policies and increasing assertiveness of Sino-Russian political axis. Post Brexit, Germany will become a more important player in European Union. Therefore, engaging Germany is not just about India's bilateral relations with it. It is about collaborating with the Germany led EU as a whole.

General Studies Paper- II

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



5. EASE OF DOING BUSINESS 2020 : AN OVERVIEW

Why in News?

Recently, the World Bank has released 17th edition of its flagship report titled, 'Doing Business 2020' and assessed the ease of doing business in 190 economies. India has climbed 14 places, to be ranked 63 among 190 countries, in this report. It was also among the top ten economies with the most notable improvement in doing business.

Introduction

'Doing Business' analyzes regulation that encourages efficiency and supports freedom to do business. The data collected by 'Doing Business' address three questions about government. First, when do governments change regulation with a view to develop their private sector? Second, what are the characteristics of reformist governments? Third, what are the effects of regulatory change

on different aspects of economic or investment activity?

With these objectives at hand, 'Doing Business' measures the processes for business incorporation, getting a building permit, obtaining an electricity connection, transferring property, getting access to credit, protecting minority investors, paying taxes, engaging in international trade, enforcing contracts, and resolving insolvency. 'Doing Business' also collects and publishes data on regulation of employment as well as contracting with the government. The employing workers indicator set measures regulation in the areas of hiring, working hours, and redundancy. The contracting with the government indicators capture the time and procedures involved in a standardized public procurement for road resurfacing. These two indicator sets do not constitute part of the ease of doing business ranking.

Key Highlights of Doing Business 2020

- ◆ 'The Doing Business 2020' study showed that developing economies are catching up with developed economies in ease of doing business. Still, the gap remains wide.
- ◆ An entrepreneur in a low-income economy typically spends around 50 per cent of the country's per-capita income to launch a company, compared with just 4.2 per cent for an entrepreneur in a high income economy.
- ◆ It takes nearly six times as long on average to start a business in the economies ranked in the bottom 50 as in the top 20.
- ◆ Performance in the area of legal rights, for example, remains weakest among low and middle-income economies.

The 10 economies improving the most across three or more areas measured by *Doing Business* in 2018–19

Economy	Ease of doing business rank	Change in ease of doing business score	Reforms making it easier to do business									
			Starting a business	Dealing with construction permits	Getting electricity	Registering property	Getting credit	Protecting minority investors	Paying taxes	Trading across borders	Enforcing contracts	Resolving insolvency
Saudi Arabia	62	7.7	✓	✓	✓		✓	✓		✓	✓	✓
Jordan	75	7.6					✓		✓			✓
Togo	97	7.0	✓	✓	✓	✓	✓					
Bahrain	43	5.9		✓	✓	✓	✓	✓	✓	✓	✓	✓
Tajikistan	106	5.7	✓				✓			✓		
Pakistan	108	5.6	✓	✓	✓	✓			✓	✓		
Kuwait	83	4.7	✓	✓	✓	✓	✓	✓		✓		
China	31	4.0	✓	✓	✓			✓	✓	✓	✓	✓
India	63	3.5	✓	✓						✓		✓
Nigeria	131	3.4	✓	✓	✓	✓				✓	✓	

Source: *Doing Business* database.

- ◆ 'Doing Business 2020' continues to show a steady convergence between developing and developed economies, especially in the area of business incorporation. Since 2003/04, 178 economies have implemented 722 reforms captured by the starting a business indicator set, either reducing or eliminating barriers to entry. In all, 106 economies eliminated or reduced minimum capital requirements, about 80 introduced or improved one-stop shops, and more than 160 simplified preregistration and registration formalities. More remains to be done, however.
- ◆ In 'Doing Business 2020', the 10 top improvers are Saudi Arabia, Jordan, Togo, Bahrain, Tajikistan, Pakistan, Kuwait, China, India, and Nigeria.

India's Performance

'Doing Business 2020' report has vindicated the government of India's continued efforts to reform the business environment. For the fifth year in a row, India has improved its rankings, going up from 77 last year to 63 this year. India also figures in the top ten most improved countries in the world for the third consecutive year. From being ranked 142 in 2014 to 63 in 2020, it has been a significant upward journey for the country in a rank list that is an important input in the plans of global investors. The country performed better in six of the ten parameters used for ranking including starting a business, dealing with construction permits, trading across borders, resolving insolvency, paying taxes and getting electricity. In the three areas of getting credit, protecting minor investors and enforcing contracts, India fared the same as last year while its performance fell for registration of properties.

Overall, there are essentially three reform areas, which have led to this year's improvement in performance.

First and foremost is "resolving insolvency", wherein the country's ranking has improved from 108 last year to 52 this year, primarily due to the stabilization of procedures under the Insolvency and Bankruptcy Code (IBC) introduced in 2016. This has led to reduction in average time taken to recover debt from 4 years to 1.6 years, and improvement in the recovery rate for secured creditors from 26% to 71%.

The second reform area, which has seen considerable improvement this year is "dealing with construction permits", wherein India's rank improved from 52 last year to 27. As has been the practice for the last few years, the doing business assessment is carried out in Mumbai and Delhi—the two largest financial centres in the Indian economy. The key contributor for the improvement in ranking this year was the adoption of a common online application platform for construction permits by the Delhi Municipal Corporation, which led to a reduction in number of procedures for approval, as well as associated costs. Interestingly, the performance of Mumbai in this area was almost identical to last year.

The third reform area, which has contributed to the overall improvement in performance, is "trading across borders", where India's rank improved from 80 last year to 68 this year. The primary reason for this was the reduced average time taken for import clearance procedures from around 96 to 60 hours due to the adoption of mechanisms, such as prior risk clearances for key trading partners under the authorized economic operator programme, and better integration between various agencies involved in the process through a common online system.

Challenges

While the improvements are impressive and the rise in overall rankings in the last few years is noteworthy, the fact is

that India is still below its competitors for global capital, particularly China, which at rank 31 is one level above France. The country lags in key metrics such as "Starting a business", "Enforcing contracts" and "Registering property".

Enforcing contracts is one area where India's rank continues to be at 163 out of the 190 economies. Average time required to enforce a contract via court continued at the previous year's level of 1,445 days, as against 590 days for Organisation for Economic Co-operation and Development (OECD) high-income countries, with costs also continuing at last year's level of 31% of claim value (21.5% for OECD high income countries). Clearly, reformation of court adjudication processes and addressing the significant backlog of cases is the need of the hour.

The second area with continued underperformance is "registering property", though there has been a marginal improvement in rank from 166 last year to 154. The average time for completion in Mumbai and Delhi is continued to be around single day and seven days respectively. While these are, at best, incremental improvements, the only way to achieve best-in-class performance in this area would lie in large-scale digitization of land and property records.

Finally, when it comes to "starting a business", India is still ranked 136, up from 137 last year. The time taken for completing the entire registration process across Delhi and Mumbai was 17-18 days, as against 9 days for OECD high-income countries, with costs ranging from 9.3% of per-capita income in Mumbai to 5.3% in Delhi, vis-a-vis around 3% for OECD high-income countries.

What the Report didn't Capture?

It should also be borne in mind that the rankings are based on samples and audits done in Mumbai and Delhi



only (the World Bank has said it would be covering Bengaluru and Kolkata too from next year). Starting, running or shutting down a business may be easier in Delhi and Mumbai compared to Coimbatore or Hyderabad where it is probably more difficult. Admittedly, it is not easy to streamline processes across the country given India's federal set up where States have a big say in several parameters that go into the ranking such as securing building permits, land approvals, electricity connections, registering assets etc. Yet, this is the ideal that the country should be striving for. The easier part is now done and rise in rankings from hereon will depend on how much the Centre is able to convince the States to reform their systems.

Further, the report is quite transparent about the fact that it does not look at macroeconomic stability, development of the financial system, quality of the labour force, incidence of bribery and corruption, market size and lack of security. Further, the report also quite explicitly states that it does not cover the informal sector. It is important to remember these stated limitations in the scope of the EDB.

The entire EDB exercise, in a bid to achieve standardization across countries varying vastly in size, has narrowed its focus on a particular type

of enterprise that does not subserve the basic objective, which is to see how far countries have progressed towards providing employment in the domestic private formal sector.

In India, it may not reflect the experience of partnership or proprietorship firms that dominate the small business space, or those located in tier 2 or tier 3 towns. With the ten indicators measured by the study well-known, it is also easy for governments to specially target these areas for reforms.

To put it starkly, our economic policymakers would today be making a mistake if they spend all their energy on improving the ease of doing business while ignoring the state of aggregate demand in the economy.

Although India's rank improved from 142 in 2014 to 77 in the report for 2019, and 63 for 2020. However, this has done little for private investment, which, when measured as share of GDP, has remained unchanged since 2014. Right now the government needs to be pro-active rather than adopt a hands-off approach. Business cannot go it alone.

Way Forward

A perceptible improvement to India's ranking in the EDB index is welcome

news. While India's ranking has improved impressively in the last few years, there is much scope to enhance the EDB with proactive policy action, such as in the domain of enforcing contracts, registering property and starting a business. It should then be eminently possible to move into the top 50 of the global index, and, in the foreseeable future, to the top 30.

Apart from these, government also needs to focus upon improving overall business environment and most importantly focus on creating demand in economy so that the reducing GDP growth rate can be tamed.

General Studies Paper- II

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

General Studies Paper- III

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



6. REAL ESTATE SECTOR IN INDIA : NEEDS ATTENTION

Why in News?

The government has announced a Rs. 25,000-crore fund for stalled real estate projects, in a bid to boost the real estate sector. Announcing the decision, Finance Minister Nirmala Sitharaman said the government will put in Rs. 10,000 crore in this Alternative Investment Fund (AIF) while country's largest lender State Bank of India (SBI) and state-run insurance company Life Corporation of India (LIC) would jointly provide another Rs. 15,000 crore.

Introduction

Real estate sector has been making rapid strides in recent times and has emerged as one of the most important contributors to Indian economy. The sector besides witnessing a slowdown trend, continues its metamorphosis from being largely fragmented and unorganized to become as structured and organized as its peers in developed economies across the globe. The real estate sector is one of the most globally recognised sectors. Real estate sectors comprises of four sub-sectors - housing, retail, hospitality and commercial.

Urbanisation and growing household incomes are driving demand for residential real estate and growth in the retail sector. Real estate sector plays an important role in fulfilling the needs and demand for housing and infrastructure in the country and is an important pillar of the economy. While this sector has grown significantly in recent years, it was

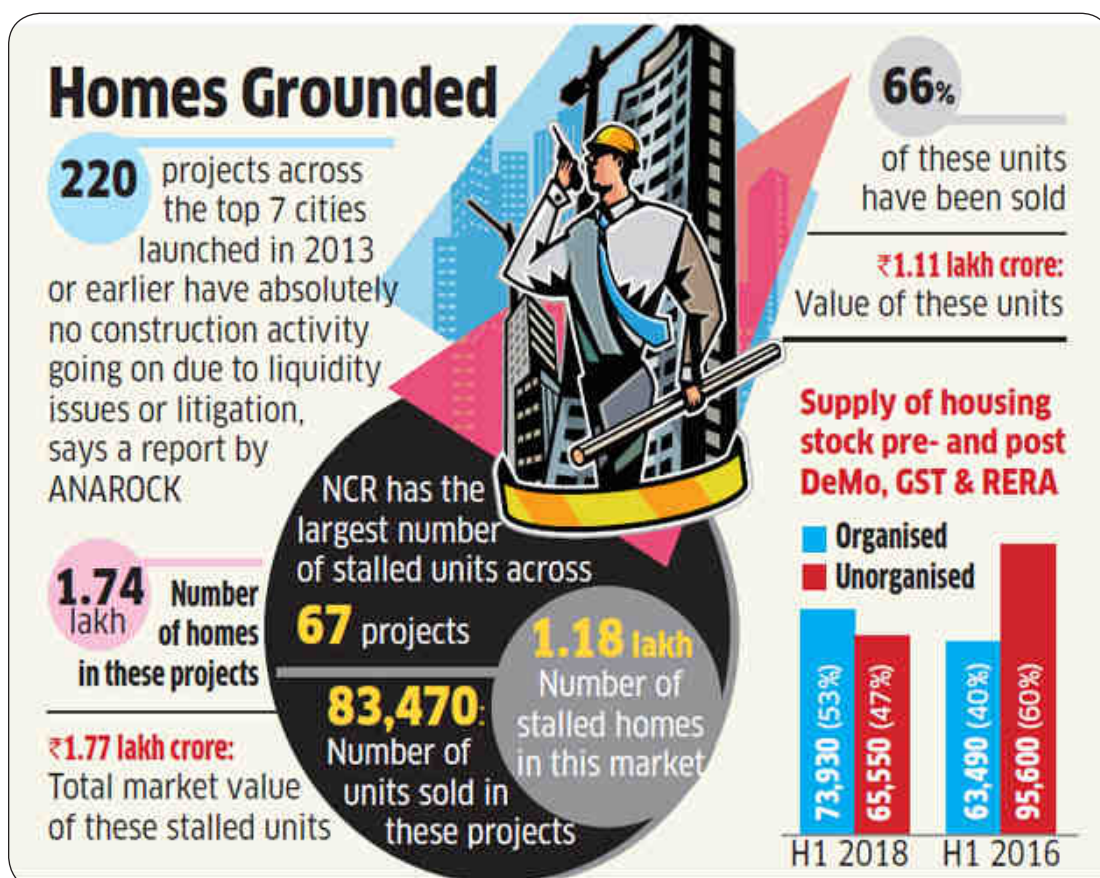
largely unregulated, with absence of professionalism and standardisation and lack of adequate consumer protection. It had no sectoral regulator like there are for other specific sectors like insurance, telecom, stock markets etc.

History is witness to the fact that whenever sectoral regulators like Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI), Telecom Regulatory Authority of India (TRAI) etc. have been formed, they have helped in deepening the market and made it more robust. Though the Consumer Protection Act, 1986 was available as a forum to the buyers in the real estate market, but it was not adequate to address all the concerns of buyers and promoters in this sector. The lack of standardisation was constraint to the healthy and

orderly growth of industry. In keeping view on the above problem, Parliament enacted the Real Estate (Regulation and Development) Act, 2016.

Why Real Estate is Ailing?

The real estate industry has failed to recover from the twin shocks of the ban on high-value currency notes in November 2016 and the Goods and Services Tax (GST) that was introduced in July the following year. This has resulted in piling inventory, stagnant-to-falling property prices and dwindling funding for developers. India's real estate sector, which started showing signs of weakness from early 2017 after demonetisation, was affected severely again in 2018 after infrastructure major IL&FS defaulted on loan payments, crippling non-banking financial companies (NBFC) or the NBFC sector including housing finance companies



(HFC). It is worth mentioning that NBFC's are a key source of funding for realty projects in the country. The liquidity crunch due to the collapse of IL&FS had a devastating effect on the real estate sector as builders lacked the capital to complete stalled projects. Experts said the real estate crisis, if not addressed in time, could have a contagion effect on NBFCs and banks.

Bankruptcy among real estate developers have doubled over the past year, adding to the woes of NBFCs - another interesting fact that doubles up as evidence pointing at a real estate crisis. A Fitch Rating's Indian Division report revealed that the real estate sector would be required to repay loans worth \$10 billion or over Rs 71,000 crore in the first half of 2020. It said default in repayment could affect mainstream banks as well. Data from the Insolvency and Bankruptcy Board of India shows that a large number of realtors are under the insolvency resolution process, indicating that most of these builders may miss the deadline for crucial repayment of dues. According to data provided by ANAROCK, a total of 5.76 lakh units launched in 2013 or before across budget project segments are stuck in various stages of non-completion in the top seven cities in the country.

Given that the primary problem facing many stuck projects is that their developers have spirited away both the homebuyers' and lenders' funds.

The Indian real estate market, as compared to the other more developed Asian and Western markets is characterised by smaller size, lower availability of good quality space and higher prices. Supply of urban land is largely controlled by state-owned development bodies like the Delhi Development Authority (DDA) and Housing Boards leaving very limited developed space free, which is controlled by a few major players in each city.

Restrictive legislations and lack of transparency in transactions are other main impediments to the growth of this sector. Limited investment from organised sector has also hindered the growth of this sector. There is a thriving parallel economy in real estate, involving large amounts of undeclared transactions, mainly due to high stamp duty rates. The current legislative framework also leads to substantial losses to the government.

Alternate Investment Fund (AIF)

Alternative Investment Fund or AIF means any fund established or incorporated in India which is a privately pooled investment vehicle which collects funds from sophisticated investors, whether Indian or foreign, for investing it in accordance with a defined investment policy for the benefit of its investors. There are following three categories of AIF:

1. **Category I AIFs:** AIFs which invest in start-up or early stage ventures or social ventures or SMEs or infrastructure or other sectors or areas which the government or regulators consider as socially or economically desirable and shall include venture capital funds, SME Funds, social venture funds, infrastructure funds and such other Alternative Investment Funds as may be specified.
2. **Category II AIFs:** AIFs which do not fall in Category I and III and which do not undertake leverage or borrowing other than to meet day-to-day operational requirements and as permitted in the SEBI (Alternative Investment Funds) Regulations, 2012. Various types of funds such as real estate funds, private equity funds (PE funds), funds for distressed assets, etc. are registered as Category II AIFs.
3. **Category III AIFs:** AIFs which employ diverse or complex trading strategies and may employ leverage including through investment in listed or unlisted derivatives. Various types of funds such as hedge funds, PIPE Funds, etc. are registered as Category III AIFs.

Government's Recent Move

The government has announced a much-needed bailout fund for stalled real estate or housing projects across

the country. The move has been cheered by the ailing real estate sector, which has been struggling with projects due to an acute crunch in liquidity.

The fund will be set up as a Category-II AIF (Alternate Investment Fund) debt fund registered with SEBI and would be professionally run. For the first AIF under the Special Window, it is proposed that SBICAP Ventures Limited shall be engaged to be the Investment Manager.

Who can Access this Fund?

The focus of this "special window" of funding from the government is those projects that are stalled for lack of construction funding. Specifically, the projects will have to come under certain criteria:

- ◆ Stalled because of inadequate construction funding.
- ◆ In the affordable or middle-income category, which means they do not exceed 200 sq m of "carpet area" and are priced below Rs. 2 crore in Mumbai, Rs. 1.5 crore in Delhi-National Capital Region, Chennai, Kolkata, Hyderabad, Pune, Bangalore and Ahmedabad or Rs. 1 crore anywhere else.
- ◆ Are net positive worth, meaning the value of the unfinished project – both the portions that have been sold as well as the unsold inventory – is more than what it would take to finish construction and pay off dues.
- ◆ Is registered under the Real Estate (Regulation and Development) Act, known as RERA.

Relevance of Bail-out Fund

- ◆ Experts say that approval of the fresh emergency fund for the real estate sector is "critically important" as it will not only help real estate developers but scores of homebuyers who are awaiting completion of their homes.

- ◆ This is a critically important move which eliminates the ambiguity which surrounded the timelines for setting up the fund, and its actual implementation. Finally, countless aggrieved homebuyers will see the light at the end of the tunnel.
- ◆ The delay in the on-ground deployment of the stress fund gave rise to severe apprehensions about the main issues - of stuck and delayed projects - that had remained unaddressed so far.
- ◆ Several projects, stalled due to bankruptcy proceedings against the builder, will also be eligible to receive funds, provided they are not referred for liquidation already.
- ◆ Government hopes that, by pushing money into the sector and assisting in the completion of projects that were otherwise written off, the fund will act as a catalyst and bring fresh energy into the real-estate space.
- ◆ Since the real-estate industry is intrinsically linked with several other industries, growth in this sector will have a positive effect in releasing stress in other major sectors of the Indian economy as well.

However, according to Bloomberg, even if the Rs 25,000-crore fund is fully utilised in an extremely efficient manner, it will only be able to cover 6% of stalled construction in the country. There are still many questions about how the fund will actually operate and what sort of terms it will provide to developers whose projects were stalled or declared NPAs. The government has hit the bullseye by setting up the stress fund but it needs to introduce more reforms in taxation for the revival of the ailing sector. The taxation structure for the real estate industry is not ideal and it could perform better if taxation

is streamlined. Real estate developers have to pay various forms of taxes including stamp duty and GST.

The Real Estate (Regulation and Development) Act, 2016

The Real Estate (Regulation and Development) Act, 2016. Real Estate (Regulation and Development) Act, 2016 (RERA) was passed by the Parliament in March, 2016 heralding a new era of transformation in the real estate sector. The core objective of this transformative legislation is to ensure regulation and promotion of real estate sector in an efficient manner and to protect the interest of home buyers. The Act is applicable to all the States / UTs, except the State of Jammu & Kashmir.

Real Estate Sector: Growing Opportunities

- ◆ Demand for residential properties has surged due to increased urbanisation and rising household income. India is among the top 10 price appreciating housing markets internationally.
- ◆ Growing requirements of space from sectors such as education and healthcare, e-commerce and logistics.
- ◆ Rapid urbanisation bodes well for the sector. The number of Indians living in urban areas is expected to reach 543 million by 2025. More than 70 per cent of India's GDP will be contributed by the urban areas by 2020.
- ◆ Real estate sector in India is expected to reach US\$ 1 trillion by 2030. By 2025, it will contribute 13 per cent of the country's GDP
- ◆ The urban housing shortage in India is estimated at around 10 million units which is being addressed through Pradhan Mantri Awas Yojana (PMAY), Urban, under which more than 8.09 million houses have been sanctioned as of 27th May, 2019.

- ◆ By 2022, the Pradhan Mantri Awas Yojana (PMAY) policy seeks to provide quality "Housing for rural and urban components".
- ◆ Government of India's Housing for All initiative is expected to bring US\$ 1.3 trillion investments in the housing sector by 2025.

Way Forward

The real estate sector is not only one of the biggest provider of jobs but also has a huge multiplier effect in the economy. Industries ranging from cement and steel to paints and sanitaryware stand to reap the benefits of a healthy real estate sector. This is apart from banks and financial institutions. While the AIF is a good idea, it is important that it is implemented without glitches. Too many good ideas have suffered due to bad implementation. The critical part will be identifying the genuine projects in need of support and ensuring that biases do not creep in. Also important will be attracting more investors into the AIF.

Post the revival of the Indian real estate sector through a series of initiatives by the government, the confidence of the homebuyers has increased with a clear understanding of the market. The developers have also witnessed a smooth regulatory business process. This development is expected to help increase the cash flow in Indian real estate sector after government investment. Single window approvals by central and various state governments will further accelerate growth of the industry.

General Studies Paper- III

Topic: Infrastructure: Energy, Ports, Roads, Airports, Railways etc.



7. 550TH BIRTH ANNIVERSARY OF GURU NANAK DEV & HIS TEACHINGS

Why in News?

The 550th birth anniversary of the first sikh guru and founder of Sikhism Guru Nanak Dev was celebrated as Prakash Parv on November, 12. He is the greatest thinker, philosopher, poet, traveller, political rebel, social leveller, mass communicator and spiritual master the land of Punjab has produced.

About Guru Nanak Dev

Guru Nanak Dev (1469-1539), was born in a village, Talwandi Rai Bhoie, near Lahore which was renamed later as Nankana Sahib.

In his young age he used the medium of music, poetry, song and speech to preach the love of God and to attack the politically oppressive policies of the Mughal regime and the socially oppressive practices of casteism of the orthodox Brahminical Hindu religion. He also attacked the wealthy and spoke in favour of an equitable social status for women.

He used the language of the masses, Punjabi, to preach his ideas. This was in sharp contrast to that of the Hindu priests and the Muslim clergy, who used Sanskrit and Arabic respectively. His followers came to be known as Sikhs; sikh, a Punjabi word, means a learner or a disciple and is a variant of the Sanskrit word shishya. Some of his early followers came from his own Khatri caste. However, for the large mass of Punjabis who were attracted to Guru Nanak's teachings, it was the content of his teachings (equality), the medium of his communication (Punjabi) and the form of his communication (poetry, song and music), which attracted them to Sikhism.

He can, therefore, be legitimately characterised as the founder and

articulator of a truly Punjabi religion which attracted followers from all caste groups in Punjabi society but predominantly from peasant and artisanal classes.

In his own lifetime, communities of his followers had emerged in what are today India, Pakistan, Bangladesh, Afghanistan, Nepal, Tibet and Sri Lanka — and even in Iraq and Iran — illustrates that his message had transcended the geographical boundaries of Punjab. He consciously went on long journeys (called uddasian) to far off places along with his two companions Bhai Bala, a Hindu, and Bhai Mardana, a Muslim, to hold dialogues with many saints and Sufis — even, some charlatans who claimed some spiritual powers and had some social following.

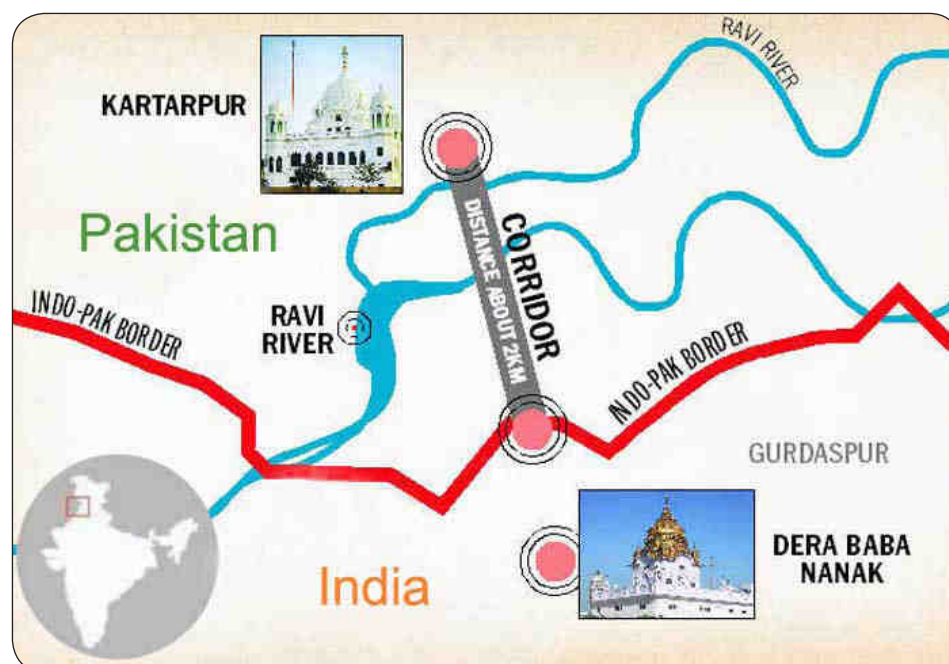
Nanak made many prolonged journeys around the Indian sub-continent. This included visits to Sri Lanka, Tibet, all of India, and also to Baghdad and Mecca. He travelled with his Muslim companion Bhai Mardana — travelling in all four directions from his home village; it is estimated he travelled 28,000 km in five major world

tours (Udasi's) during his main mission of 1500 to 1524.

The time when Guru Nanak Dev was born was a period of great strife in Indian society, especially in the Punjab region. Guru Nanak Dev responded — as all great thinkers, philosophers and those whom we call prophets respond — to the historical crisis of the society in which he was born. However, it is also vital to grasp how he transcended the limitations of geographical space and historical time in delivering a message that had universal relevance.

In the last phase of his life that Guru Nanak spent at Kartarpur Sahib, he provided a practical demonstration of building a community based on strong egalitarian values of cooperative agricultural work and innovative social institutions of langar (collective cooking and sharing of food) pangat (partaking food without distinctions of high and low) and sangat (collective decision making).

His written compositions were included in the 'Adi Granth' compiled by Guru Arjan (1563-1606), the fifth Sikh guru. This came to be known as



Guru Granth Sahib after the additions made by the 10th guru Guru Gobind Singh (1666-1708). In compiling the 'Adi Granth', Guru Arjan showed a remarkable commitment to pluralism while retaining the unity of thought initiated by Guru Nanak Dev.

Teachings of Guru Nanak Dev

The greatness of a person is not measured merely on the basis of the good deeds done in his or her lifetime but by the impact of such deeds over centuries. India has certainly been blessed with great individuals who left their impact on the Subcontinent, and Guru Nanak Dev was one such person.

About Religion

Nanak taught that God was beyond religious dogma and external definition. He said he would follow neither the Muslim or Hindu religion, but just God's path. He taught 'there is no Muslim, no Hindu'. This was of social significance because of the political and social conflict between Islam and Hinduism at the time. During his lifetime, Guru Nanak Dev attracted followers from the Hindu, Muslim, and other religious traditions. Guru Nanak Dev received many distinguished visitors but always refused material gifts, believing that spirituality should be given freely and not dependent on financial payment. He taught his followers three basic religious principles.

1. **Selflessness** – sharing with others, and giving to those who are less fortunate. But, also a selflessness of attitude – avoiding the pitfalls of egoism, pride and jealousy.
2. **Earning an honest living** – living without deceit, exploitation or fraud.
3. **Naam Japna** – Meditating on God's name and repeating a mantra. Through the repetition of God's name, Nanak taught that a follower could free himself from selfish tendencies and cultivate

happiness. However, Nanak taught it was not just enough to repeat a mantra mechanically, but with selflessness and real zeal.

To avoid the pitfalls of Ego, Nanak encouraged the following of a Guru – someone who could lead the seeker to avoid ego choice. By following the teachings of someone else, it helps to cultivate a spiritual attitude of devotion and discipline.

Thoughts and Philosophy

The best way of understanding Guru Nanak Dev's universal vision is to read the Guru Granth Sahib. The ecological message of his teachings, which has strong relevance for our times, is perhaps, the best illustration of the universalism of his teachings.

- ◆ His teachings also had profound social implications. He denounced the caste system prevalent in Hinduism and taught external aides like rituals and priests were not of importance. The ideal of equality was given a concrete institutional form in the community meal, "langar", where all devotees, irrespective of caste, creed, region and religion sit in a row called "pangat" to share a meal.
- ◆ Guru Nanak Dev was not an armchair philosopher or a world-renouncing ascetic. He stood for karma as the basis of dharma, and he transformed the idea of spiritualism into the ideology of social responsibility and social change. Earning bread through honest labour and sharing its fruit with the community is the idea behind the lasting legacy of Guru Nanak Dev's teaching. Guru Nanak Dev cautioned people to not use religion for earning material benefits. He also led a sustained attack on social inequality arising out of false pride, which in turn comes from caste hierarchy.

- ◆ He created a philosophy of social responsibility, and opposed everything that looked like religion but was actually a trap to exploit the vulnerable. Guru Nanak Dev has explained that reciting god's name, and unflinching faith in the way god functions is the basis of an ethical life. Guru Nanak Dev was not in search of such notion of truth which had metaphysical, philosophical, logical or other complexities. He valued a simpler notion of truth, a truth that was the basis of honest living. He declared that truth has the highest value in life, but truthful living is higher still in value. In this way, Guru Nanak Dev bridged the gap between the idea and practice of truth.

Relevance of Guru Nanak Dev's Teachings in the Modern World

As we celebrate the 550th birth anniversary of Guru Nanak Dev ji, saint-composer and amongst the great spiritual leaders, his ideas, thoughts and teachings assume far greater relevance today than ever before. They can promote peace, equality and prosperity across the globe. It has been 550 years since Guru Nanak Dev graced this world. And, with each passing day, the great glory of Guru Nanak keeps expanding, transcending the boundaries of nation, geography, religion, language and culture.

- ◆ In a world that is increasingly fragmented with a narrow, tunnel vision, bigotry and dogmatism, we have to walk on the path shown to us by Nanak and other illustrious gurus to dispel the darkness that constantly threatens to envelop individuals, communities and nations. Our worldview has been continually broadened by the timeless messages of enlightened pathfinders like Guru Nanak.

- ◆ Guru Nanak also showed how women, who are the embodiment of devotion in Bhakti literature, are central to human life. He even created awareness related to the conservation of water, and the importance of a clean environment. His teachings related to selfless service were very practical and adaptable for the common man: He never preached anything which he did not practice.
- ◆ Guru Nanak was a great champion of equality. For him, the differences and multiple identities based on caste, creed, religion and language were irrelevant. He aimed at creating a casteless society in which there is no hierarchy. For him, the whole world is God's creation (Jeeye kaa ik daata) and all are born equal. These institutional structures are an eloquent testimony to the Guru's timeless vision of equality and non-discrimination. This spirit of equality began with Guru Nanak's clear recognition that there is no distinction between a Hindu and Mussalman. For him, no country was foreign and no people were alien.
- ◆ On social issues, Guru Nanak Dev emphasized equality of complete human race, irrespective of caste, color, creed, gender or race. According to Guru Nanak Dev, serving needy and hungry is an important duty of the society.
- ◆ On environment, Guru Nanak Dev guides that Earth has to be treated like Mother, water like Father, and Air like Guru. This message in closing Salok of Japji is recited many times daily during meditation, individually and collectively. Therefore, one has to guard against any type of pollution to the environment.
- ◆ On economics and commerce, Guru Nanak Dev emphasized on literacy, gaining knowledge, healthy living, increased workforce, and encouraging investment. Again, emphasis was on ethics and truthful behavior.

Hence, the teachings of Guru Nanak Dev are very relevant in the modern world, which is presently suffering from a deep moral and spiritual crisis, characterized by religious animosity, unbridled materialism, moral decline, superficial religiosity and misuse of religions and religious symbols.

Conclusion

Guru Nanak Dev's life, teachings and writings are part of the collective legacy of human civilization. His path of unity, equality, humility and service to mankind is being followed still by a large number of people across the world. The need of the hour is to remember Guru Nanak Dev. and follow his teachings for national unity and social harmony.

General Studies Paper- IV

Topic: Contributions of moral thinkers and philosophers from India and world.

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SEVEN SUBJECTIVE QUESTIONS WITH MODEL ANSWERS

1. Pegasus Spyware : Surveillance via WhatsApp

Q. What is 'Pegasus'? Discuss its modus operandi.

Hints:

- ◆ Israel-based "Cyber Warfare" vendor NSO Group produces and sells a mobile phone spyware suite called 'Pegasus'. To monitor a target, a Pegasus operator of Pegasus must convince the target to click on a specially crafted exploit link, which, when clicked, delivers a chain of 'zero-day exploits' to penetrate security features on the phone and installs Pegasus without the user's knowledge or permission.
- ◆ A "zero-day exploit" is a completely unknown vulnerability, about which even the software manufacturers is not aware, and there is, thus, no patch or fix available for it.
- ◆ Once the phone is exploited and 'Pegasus' is installed, it begins contacting the operator's command and control (C&C) servers to receive and execute operators' commands, and send back the target's private data, including passwords, contact lists, calendar events, text messages, and live voice calls from popular mobile messaging apps. The operator can even turn on the phone's camera and microphone to capture activity in the phone's vicinity.
- ◆ Israeli firm NSO has in the past said that it sells its software only to government authorities and that it always requests them not to misuse it.

2. Ayodhya Verdict : An End of a Big Conflict

Q. Critically discuss the significance of Supreme Court's order on Ayodhya issue.

Hints:

- ◆ A Constitution Bench led by Chief Justice of India Ranjan Gogoi on November 9 has delivered its judgment in the cross-appeals filed by the Hindu and Muslim sides challenging the three-way partition of

the disputed 2.77 acres of Ramjanmabhoomi-Babri Masjid land among Ram Lalla, Nirmohi Akhara and the Sunni Waqf Board in September 2010. In a unanimous judgment, the Bench has ordered that a temple must be constructed at the disputed site and the Muslims must be compensated with five acres of land at a prominent place in Ayodhya. The court also ordered the Central government to formulate a scheme within three months to implement this order.

- ◆ The Bench ordered that a temple will be constructed on the disputed land. It orders the Centre to formulate a scheme within three months under the Ayodhya Act, 1993. The scheme will have a Trust for management and construction of temple. Both the inner courtyard and the outer courtyard will be handed over to this Trust. The Centre will give the rest of the land to the Trust.
- ◆ Muslims will be awarded five acre of alternative land in a suitable, prominent place. Till the Trust is formed, the ownership of the site will rest with the Centre. The suit filed by Nirmohi Akhara for shorbaiti rights has been time barred and hence dismissed.
- ◆ The judgment has found general acceptance and approval in large sections of society though there are some prominent voices including those of Muslim leaders that are finding fault with an argument that it is 'Solomonic' verdict in which 'faith has won over facts'.
- ◆ Whether the judgment leads to a closure and the minority community shows the will to move on is going to largely depend upon the good and positive intentions of Hindu leaders that they are not going to reopen other issues of similar nature like that of Krishna Janmbhoomi temple in Mathura and Kashi-Vishwanath temple in Varanasi.

3. RCEP : India Decided to Opt Out

Q. What is 'RCEP'? Discuss the reasons behind the decision of India to opt out from the RCEP.

Hints:

- ◆ The Regional Comprehensive Economic Partnership (RCEP) is a trade deal that was being negotiated

between 16 countries. They include the 10 ASEAN members (Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, the Philippines, Singapore, Thailand, and Vietnam) and the six countries with which the bloc has free trade agreements (FTAs) — India, Australia, China, Korea, Japan, and New Zealand.

- ◆ After seven long years of negotiations, India has decided not to join the RCEP. India believes that the RCEP trade deal doesn't provide adequate protection against possible surges of imported goods.
- ◆ We are losing out to our neighbouring countries due to higher logistics costs and lack of proper port facilities that lead to higher turnaround time for ships. Indian companies' labour costs are high because India is not resorting to sweatshop wages. On the whole, in terms of quality and price, we seem to be lagging behind our neighbours and that is why foreign firms leaving Chinese shores due to the US-China trade war and an increase in tariffs are not coming to India.
- ◆ India is not able to compete with China on many items and New Zealand in dairy; it is this lack of competitiveness which has led to greater unpreparedness for India.
- ◆ India has an advantage in services exports and has demanded freer movement of its service personnel within the RCEP. This will give a boost to our services exports despite the language barrier. This demand has not been accepted by the RCEP deal.

4. India - Germany : Enhancing Cooperation

Q. "India stands to gain from Germany as Germany is an economic powerhouse just as Germany stands to gain from India's growing market. Discuss."

Hints:

- ◆ Today, Germany is amongst India's most important partners both bilaterally and in the global context. India and Germany have a 'Strategic Partnership' since 2001, which has been further strengthened with the Intergovernmental Consultations (IGC) at the level of Head of Governments which allows for a comprehensive review of cooperation and identification of fresh areas of engagement. India is amongst a select group of countries with which Germany has such a dialogue mechanism.
- ◆ India stands to gain from Germany as Germany is an economic powerhouse just as Germany stands to gain from India because she is a promising market that is growing and developing. Thus, this makes it a win-

win for both countries. But, coming in the way of this is the 'Bilateral investment treaty' which needs to be handled judiciously, maturely and without any adverse impact on this growing relationship.

- ◆ Potentially, India can learn a lot from the way how coalition governments are setup in Germany as in Germany even if the political ideology of the parties are different, or at times even dramatically divergent from each other, they make the effort in the national interest to put their ideology and party interests lower than the national interest. This is also one lesson that we can learn from Germany.
- ◆ Surrounding the issue of the permanent seat at the UN Security Council, both Germany and India are a part of the G-4, and both are vying for a permanent seat at the UNSC, how do Germany and India really move forward knowing that the present P5 members do have certain reservations about India and Germany's entry into the permanent security council?

5. Ease of Doing Business 2020 : An Overview

Q. Critically discuss the performance of India in World Bank's Doing Business Report 2020'.

Hints:

- ◆ For the fifth year in a row, India has improved its rankings, going up from 77 last year to 63 this year. India also figures in the top ten most improved countries in the world for the third consecutive year. From being ranked 142 in 2014 to 63 in 2020, it has been a significant upward journey for the country in a rank list that is an important input in the plans of global investors.
- ◆ The country performed better in six of the ten parameters used for ranking including starting a business, dealing with construction permits, trading across borders, resolving insolvency, paying taxes and getting electricity. In the three areas of getting credit, protecting minor investors and enforcing contracts, India fared the same as last year while its performance fell for registration of properties.
- ◆ While the improvements are impressive and the rise in overall rankings in the last few years is noteworthy, the fact is that India is still below its competitors for global capital, particularly China, which at rank 31 is one level above France. The country lags in key metrics such as "Starting a business", "Enforcing contracts" and "Registering property".

- ◆ Although India's rank improved from 142 in 2014 to 77 in the report for 2019, and 63 for 2020. However, this has done little for private investment, which, when measured as share of GDP, has remained unchanged since 2014. Right now the government needs to be pro-active rather than adopt a hands-off approach. Business cannot go it alone.

6. Real Estate Sector in India : Needs Attention

Q. Why real estate sector is ailing in India. Discuss the government's initiatives which are taken to boost the sector.

Hints:

- ◆ The real estate industry has failed to recover from the twin shocks of the ban on high-value currency notes in November 2016 and the Goods and Services Tax (GST) that was introduced in July the following year. This has resulted in piling inventory, stagnant-to-falling property prices and dwindling funding for developers.
- ◆ The liquidity crunch due to the collapse of IL&FS had a devastating effect on the real estate sector as builders lacked the capital to complete stalled projects. Experts said the real estate crisis, if not addressed in time, could have a contagion effect on NBFCs and banks.
- ◆ The government has announced a much-needed bailout fund for stalled real estate or housing projects across the country. The move has been cheered by the ailing real estate sector, which has been struggling with projects due to an acute crunch in liquidity. The focus of this "special window" of funding from the government is those projects that are stalled for lack of construction funding.
- ◆ The Real Estate (Regulation and Development) Act, 2016. Real Estate (Regulation and Development) Act, 2016 (RERA) was passed by the Parliament in March, 2016 heralding a new era of transformation in the real estate sector. The core objective of this transformative legislation is to ensure regulation and promotion of real estate sector in an efficient manner and to protect the interest of home buyers. The Act is applicable to all the States / UTs, except the State of Jammu & Kashmir
- ◆ Post the revival of the Indian real estate sector through a series of initiatives by the government, the

confidence of the homebuyers has increased with a clear understanding of the market. The developers have also witnessed a smooth regulatory business process. This development is expected to help increase the cash flow in Indian real estate sector after government investment. Single window approvals by central and various state governments will further accelerate growth of the industry.

7. 550th Birth Anniversary of Guru Nanak Dev & His Teachings

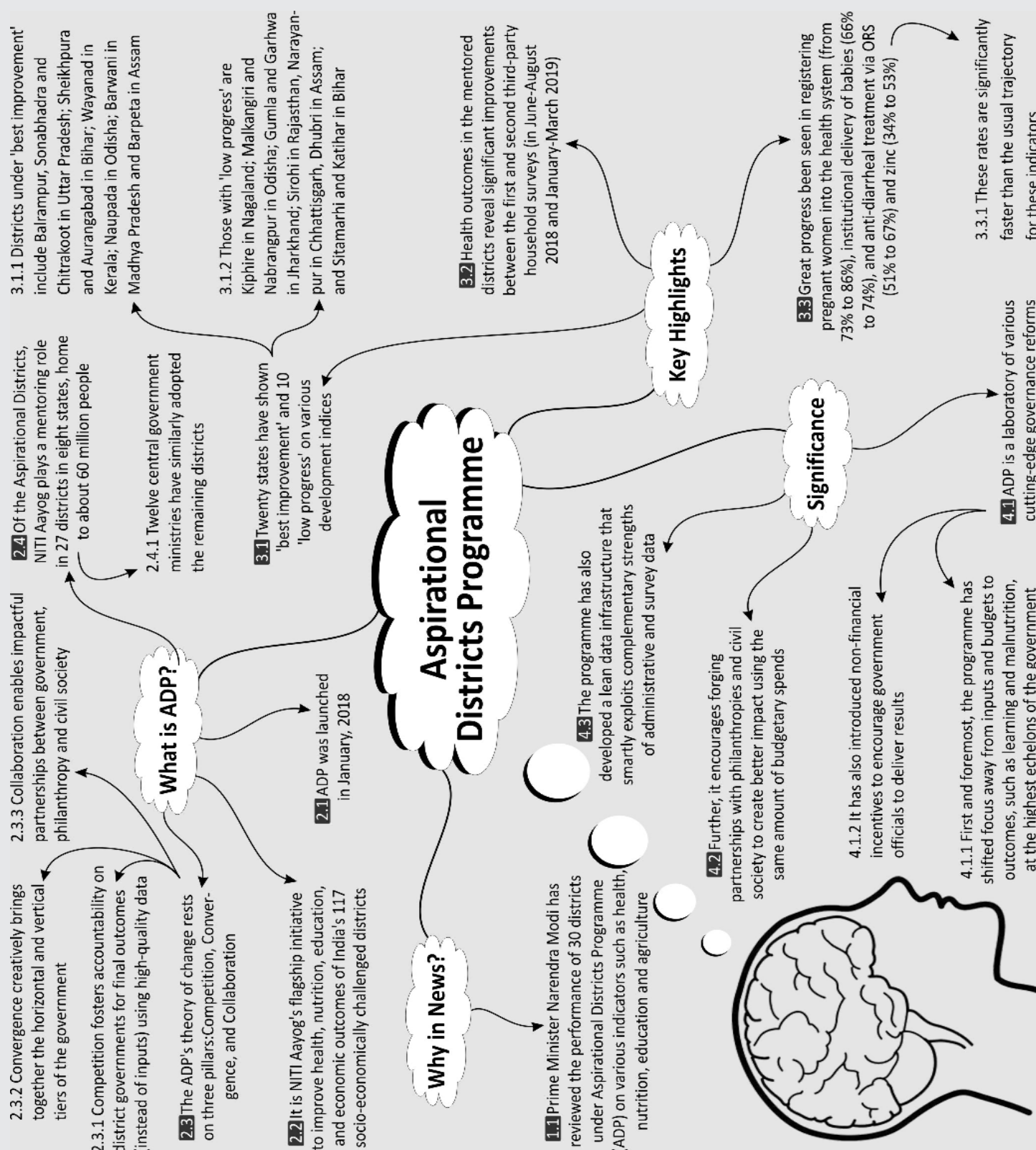
Q. Discuss the relevance of Guru Nanak Dev's teachings in the modern world.

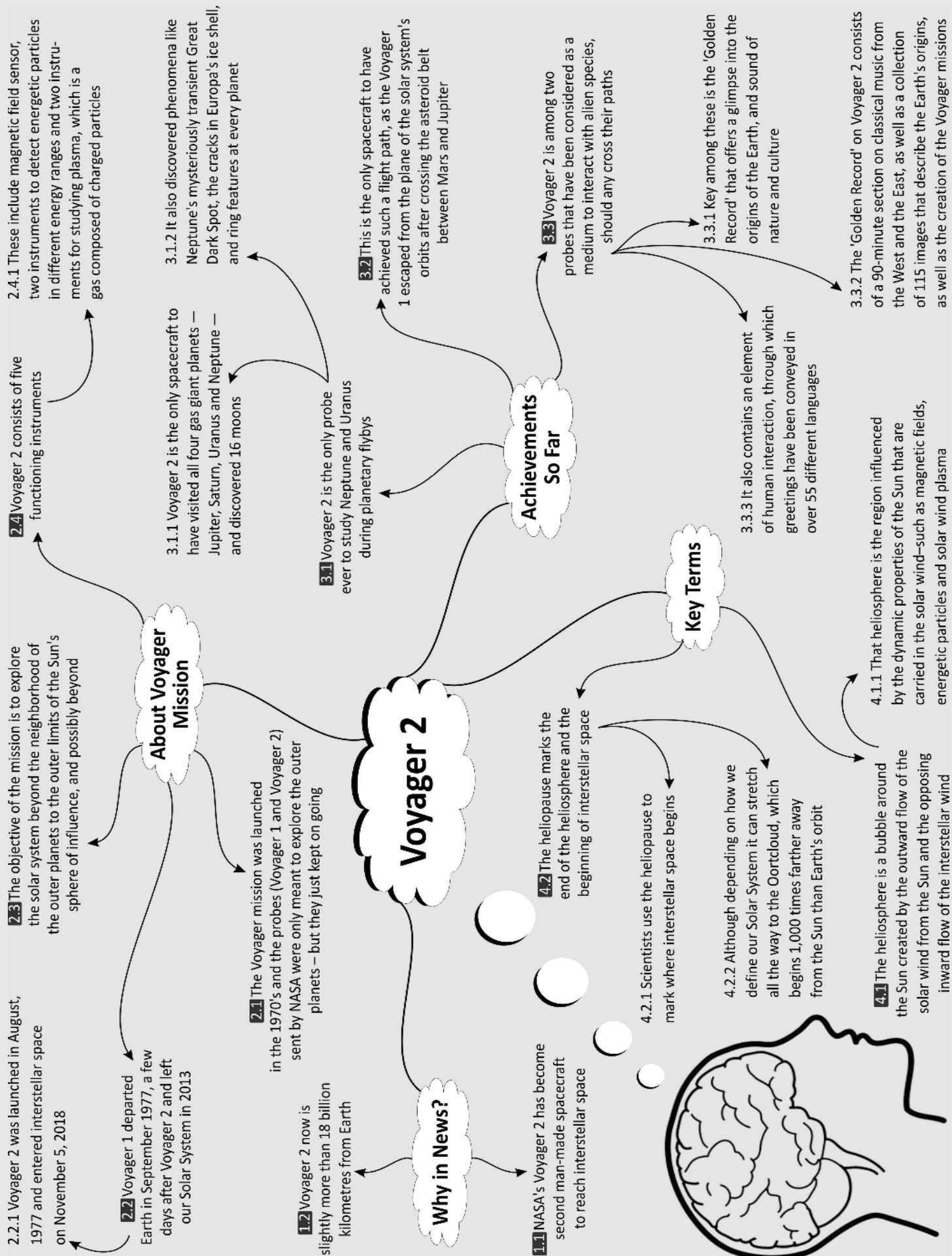
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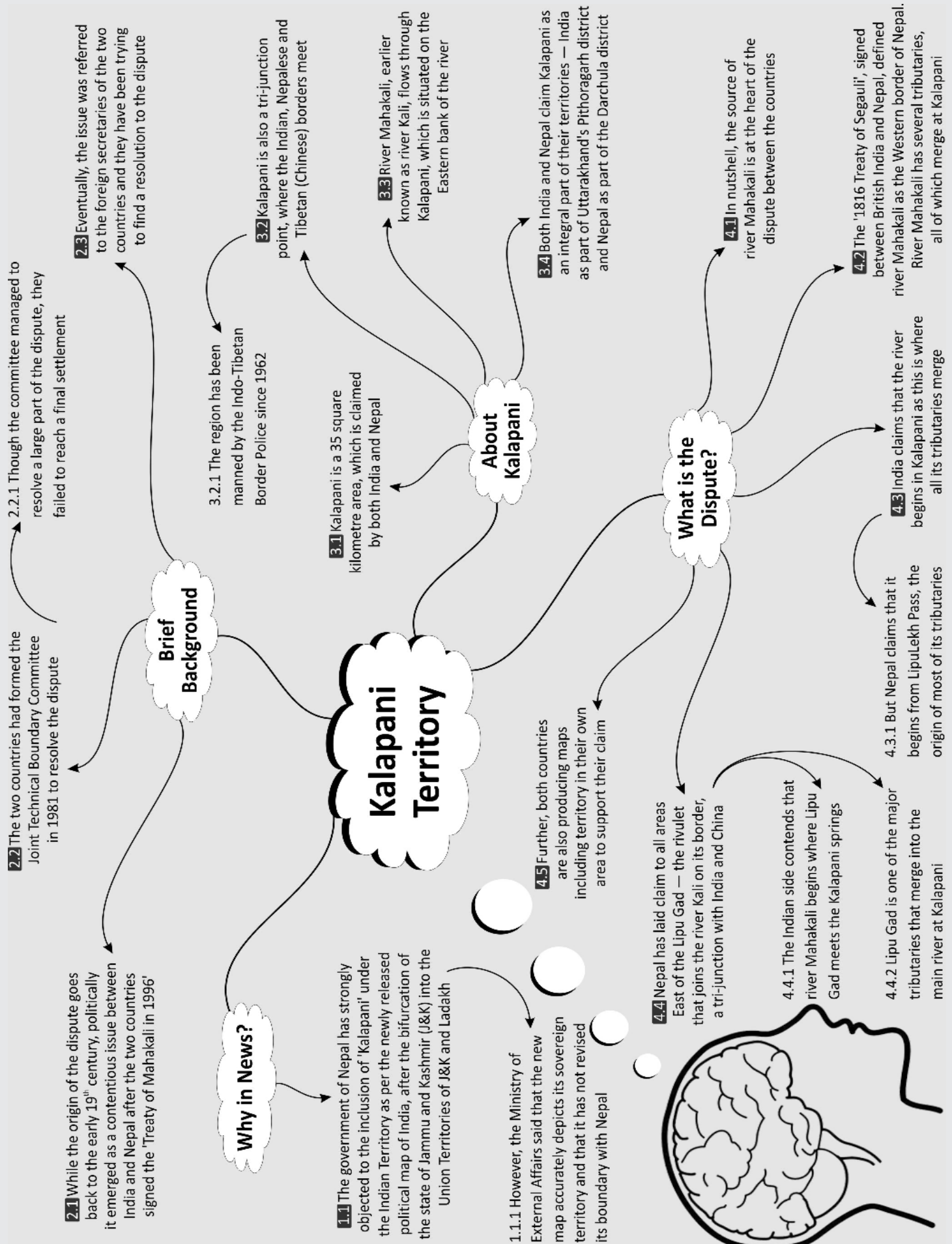
- ◆ The 550th birth anniversary of the first sikh guru and founder of Sikhism Guru Nanak Dev was celebrated as Prakash Parv on November, 12. He is the greatest thinker, philosopher, poet, traveller, political rebel, social leveller, mass communicator and spiritual master the land of Punjab has produced.
- ◆ In a world that is increasingly fragmented with a narrow, tunnel vision, bigotry and dogmatism, we have to walk on the path shown to us by Nanak and other illustrious gurus to dispel the darkness that constantly threatens to envelop individuals, communities and nations. Our worldview has been continually broadened by the timeless messages of enlightened pathfinders like Guru Nanak.
- ◆ He even created awareness related to the conservation of water, and the importance of a clean environment. His teachings related to selfless service were very practical and adaptable for the common man: He never preached anything which he did not practice.
- ◆ On environment, Guru Nanak Dev guides that Earth has to be treated like Mother, water like Father, and Air like Guru. This message in closing Salok of Japji is recited many times daily during meditation, individually and collectively. Therefore, one has to guard against any type of pollution to the environment.
- ◆ On economics and commerce, Guru Nanak Dev emphasized on literacy, gaining knowledge, healthy living, increased workforce, and encouraging investment. Again, emphasis was on ethics and truthful behavior.

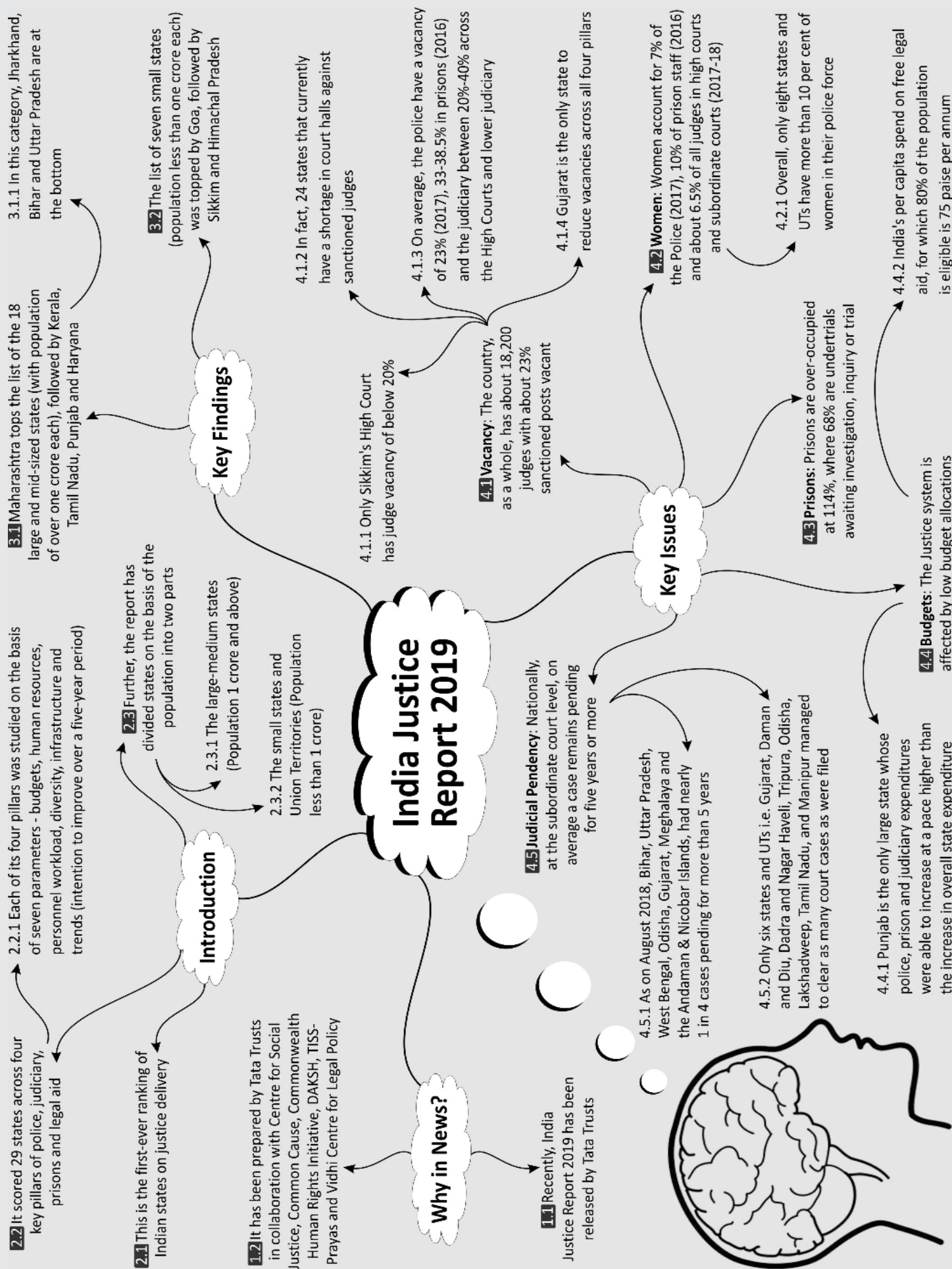


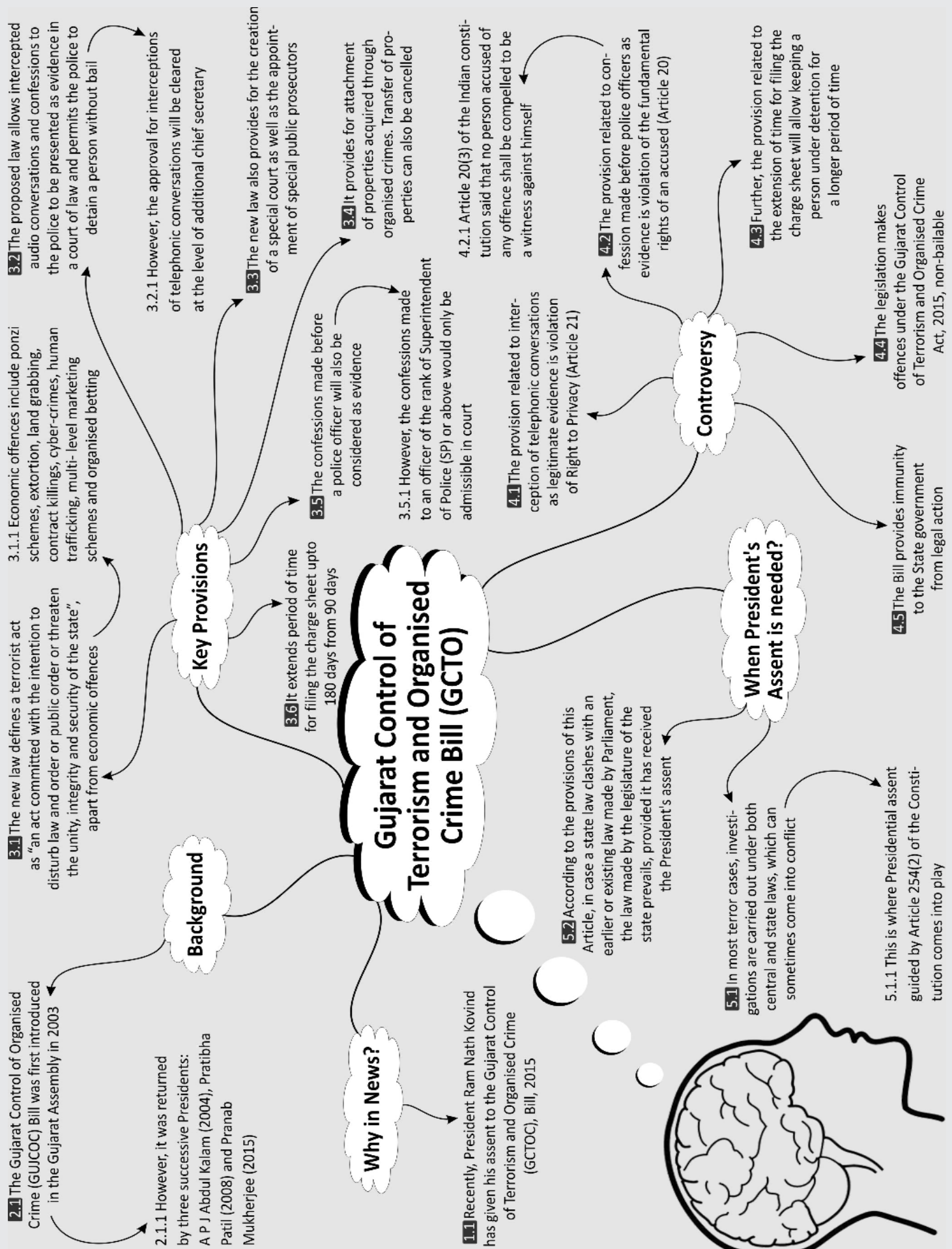
SEVEN BRAIN BOOSTERS

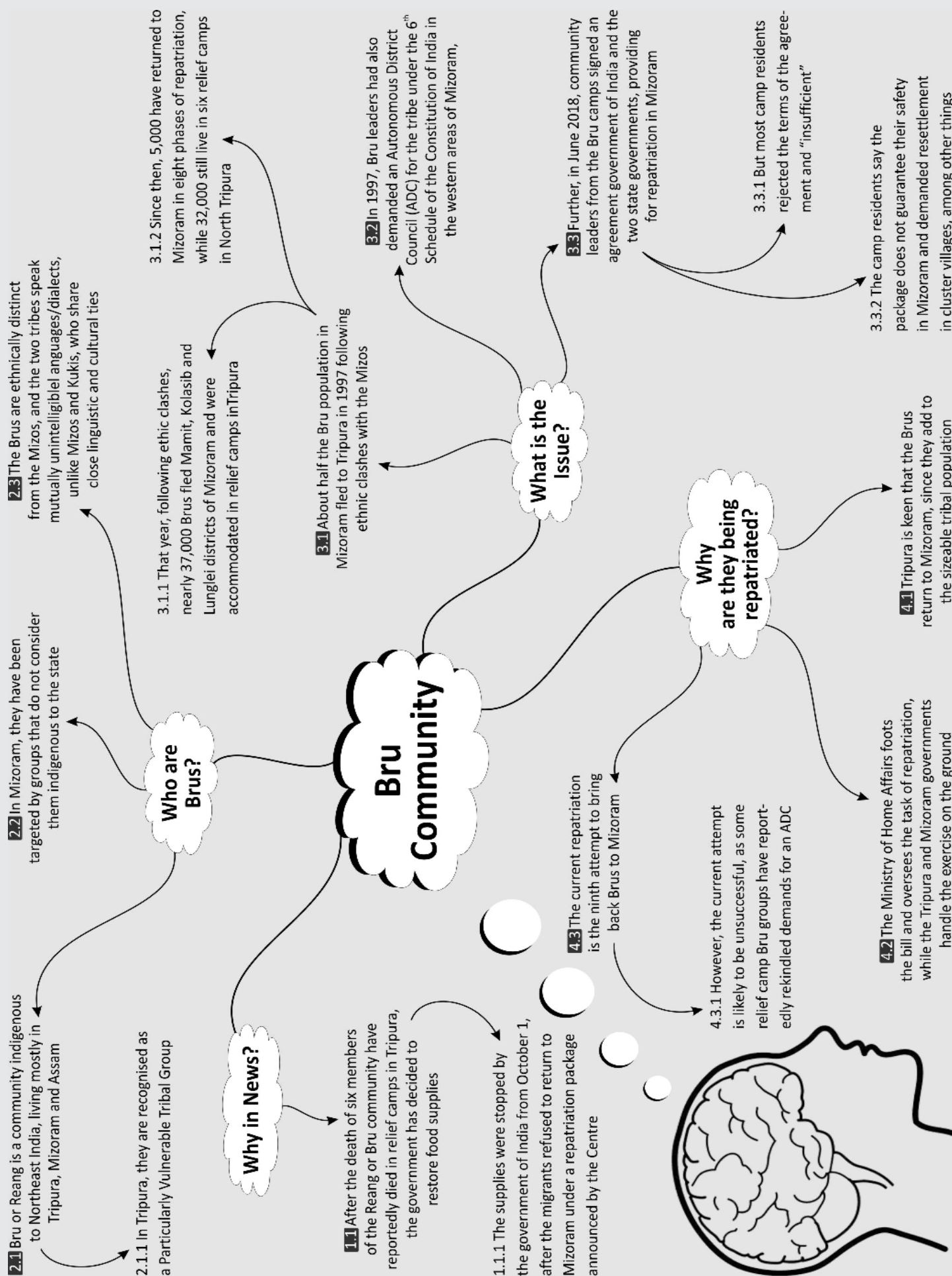


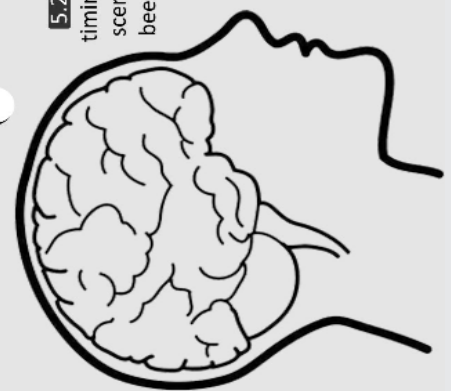
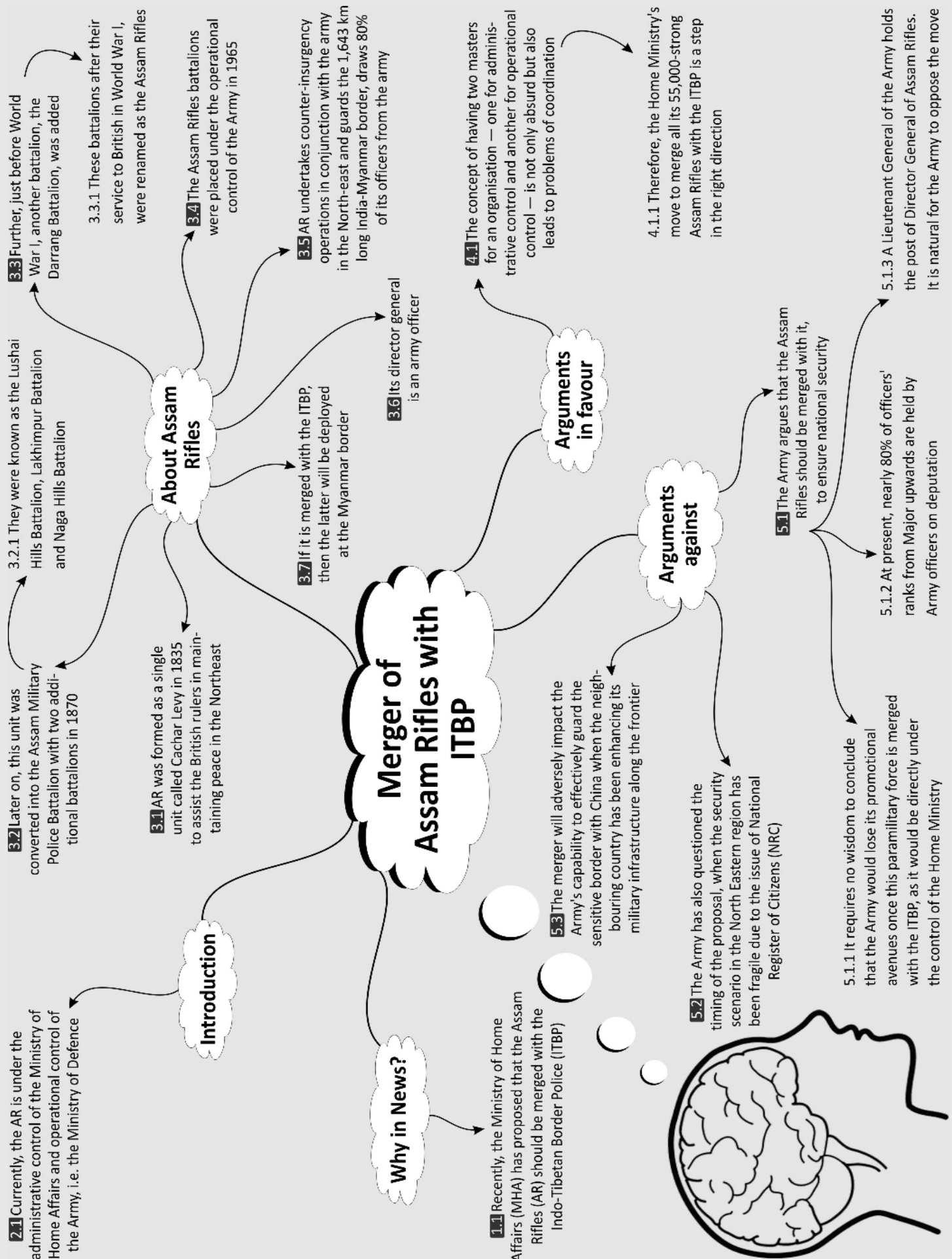












SEVEN MCQ's WITH EXPLANATORY ANSWERS

(Based on Brain Boosters)

1. Aspirational Districts Programme

Q. With reference to the 'Aspirational District Programme (ADP)', consider the following statements:

1. It is Ministry of Rural Development's initiative to improve health, nutrition, education, and economic outcomes of India's 117 socio-economically challenged districts.
2. The ADP's theory of change rests on three pillars: Competition, convergence, and collaboration.

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. ADP was launched in January, 2018. It is NitiAayog's flagship initiative to improve health, nutrition, education, and economic outcomes of India's 117 socio-economically challenged districts.

Statement 2 is correct. The ADP's theory of change rests on three pillars: Competition, convergence, and collaboration.

2. Voyager 2

Q. Consider the following statements with respect of 'Voyager 2 mission':

1. Voyager 2 is the only spacecraft to have visited all four gas giant planets — Jupiter, Saturn, Uranus and Neptune.
2. Voyager 2 has become first man-made spacecraft to reach interstellar space.

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. Voyager 2 is the only spacecraft to have visited all four gas giant planets — Jupiter, Saturn, Uranus and Neptune — and discovered 16 moons and phenomena like Neptune's mysteriously

transient Great Dark Spot, the cracks in Europa's ice shell, and ring features at every planet.

Statement 2 is not correct. NASA's Voyager 2 has become second man-made spacecraft to reach interstellar space after Voyager.

3. Kalapani Territory

Q. The word 'Kalapani' is recently mentioned in media in reference to

- a) a disputed area between India and China in Tibetan region
- b) a tri-junction point, where the Indian, Nepalese and Tibetan (Chinese) borders meet
- c) a disputed area between Nepal and China in Tibetan region
- d) a strategic defence area between India and Nepal, which is used by armies of both countries.

Answer: (b)

Explanation: Statement 'b' is correct. Kalapani is a 35 square kilometre area, which is claimed by both India and Nepal. It is also a tri-junction point, where the Indian, Nepalese and Tibetan (Chinese) borders meet. The region has been manned by the Indo-Tibetan Border Police since 1962.

4. India Justice Report 2019

Q. With reference to the 'India Justice Report 2019', consider the following statements:

1. It has been released by NITI Ayaog and Ministry of Ministry of Law and Justice.
2. It has been topped by Kerala and Goa.
3. India's per capita spend on free legal aid, for which 80 per cent of the population is eligible is 75 paise per annum.

Which of the statements given above is/are correct?

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

Answer: (d)

Explanation: Statement 1 is not correct. India Justice Report 2019 has been released by Tata Trusts. It has been

prepared by Tata Trusts in collaboration with Centre for Social Justice, Common Cause, Commonwealth Human Rights Initiative, DAKSH, TISS-Prayas and Vidhi Centre for Legal Policy.

Statement 2 is also not correct. Maharashtra tops the list of the 18 large and mid-sized states, followed by Kerala, Tamil Nadu, Punjab and Haryana. Further, the list of seven small states (population less than one crore each) was topped by Goa, followed by Sikkim and Himachal Pradesh.

Statement 3 is correct. The Justice system is affected by low budget allocations. India's per capita spend on free legal aid, for which 80 per cent of the population is eligible is 75 paise per annum.

5. Gujarat Control of Terrorism and Organised Crime Bill (GCTO)

Q. Consider the following statements with respect of Gujarat Control of Terrorism and Organised Crime (GCTOC), Bill:

1. The Bill allowed intercepted audio conversations as evidence in a court of law.
2. The confessions made before a police officer will also be considered as evidence.
3. It also provides immunity to the State government from legal action.

Which of the statements given above is/are correct?

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

Answer: (d)

Explanation: All statements are correct. The proposed law allows intercepted audio conversations and confessions to the police to be presented as evidence in a court of law and permits the police to detain a person without bail. However, the approval for interceptions of telephonic conversations will be cleared at the level of additional chief secretary and the confessions made to an officer of the rank of Superintendent of Police (SP) or above would only be admissible in court.

The Bill further provides immunity to the State government from legal action.

6. Bru Community

Q. Consider the following statements with respect of 'Bru Community':

1. Bru or Reang is a community indigenous to Northeast India, living mostly in Tripura, Mizoram and Assam.

2. In Tripura, they are recognised as a Particularly Vulnerable Tribal Group.
3. The Brus are ethnically similar to the Mizos, who share close linguistic and cultural ties.

Which of the statements given above is/are correct?

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

Answer: (a)

Explanation: Statement 1 and 2 are correct. Bru or Reang is a community indigenous to Northeast India, living mostly in Tripura, Mizoram and Assam. In Tripura, they are recognised as a Particularly Vulnerable Tribal Group.

Statement 3 is not correct. The Brus are ethnically distinct from the Mizos, and the two tribes speak mutually unintelligible languages/dialects, unlike Mizos and Kukis, who share close linguistic and cultural ties and were usually referred to as Kuki-Lushai tribes in colonial times (Lushai or Lusei is the most prominent clan in what is now the Mizo community).

7. Merger of Assam Rifles with ITBP

Q. Consider the following statements:

1. Currently, the Assam Rifles is under the administrative and operational control of the Ministry of Defence.
2. Assam Rifles guards the 1,643 km long India-Myanmar border.
3. A Lieutenant General of the Army holds the post of Director General of Assam Rifles.

Which of the statements given above is/are correct?

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

Answer: (b)

Explanation: Statement 1 is not correct. Currently, the AR is under the administrative control of the Ministry of Home Affairs and operational control of the Army, i.e. the Ministry of Defence. The AR was put under complete operational control of the Army in 1965.

Statements 2 and 3 are correct. Assam Rifles undertakes counter-insurgency operations in conjunction with the army in the northeast and guards the 1,643 km long India-Myanmar border, draws 80% of its officers from the army.

A Lieutenant General of the Army holds the post of Director General of Assam Rifles.



SEVEN IMPORTANT FACTS FOR PRELIMS

1. Which Ministry has released the fifth edition of 'Wastelands Atlas (2019)'?

–Ministry of Rural Development

2. Which country has approved seaweed-based Alzheimer's drug, Oligomannate (GV-971)?

–China

3. Which code system has been allocated to Khadi by the Ministry of Commerce and Industry?

–Harmonised System (HS) (developed by the World Customs Organization)

4. Which country has conducted Joint Naval Exercise 'Samudra Shakti' in Bay of Bengal with India?

–Indonesia

5. Who has been re-elected as President of United Arab Emirates?

–Sheikh Khalifa bin Zayed Al Nahyan

6. Which Ministry has launched the 'Swachh – Nirmal Tat Abhiyaan 2019'?

–Ministry of Environment, Forest and Climate Change

7. Which nation will host 2023 Men's FIH Hockey World Cup?

–India

○○○

SEVEN PRACTICE QUESTIONS FOR MAINS EXAM

1. "Swachh Bharat Mission depends not only on changing the mindset, but, also on changing in the way waste is disposed of by the municipalities and the state governments." Elaborate.
2. The 11th BRICS Summit was held recently in Brazil. In this context discuss why BRICS matters for India.
3. On what grounds President's Rule is imposed in any state? How long President's Rule can last? Discuss.
4. Elaborate the policy taken by the Government of India to meet the challenges of the telecom sector.
5. Disaster preparedness is the first step in any disaster management process. Explain how hazard zonation mapping will help disaster mitigation in the case of landslides.
6. What is meant by the term 'constitutional morality'? How does one uphold constitutional morality?
7. What is 'Steel Scrap Recycling Policy'? Explain how it can promote circular economy in steel sector?



SEVEN IMPORTANT NEWS

1. Cyclone Bulbul

Recently, Cyclone Bulbul has made landfall near Sagar Island in West Bengal and killed at least ten people. The cyclone packed winds of up to 120km/h (75mph) when it hit, forcing the closure of ports and airports in the state. The cyclone has been named by Pakistan.

Origin

The depression over the East-central and South-east Bay of Bengal and North Andaman Sea has turned into a severe cyclonic storm.

Bay of Bengal Cyclones and Arabian Sea Cyclones

Tropical cyclones need a temperature of around 25-27 degree Celsius, greater

the temperature over sea, more powerful is cyclone. The Arabian Sea is relatively cooler than this temperature range, which the Bay of Bengal offers. This is why Tamil Nadu, Andhra Pradesh, Odisha and West Bengal face more cyclones than Kerala, Karnataka, Goa, Maharashtra and Gujarat.

Greater frequency and strength of Bay of Bengal cyclones is also depend on neighbouring Pacific Ocean seas which are more prone to cyclones. Most of the cyclones in the Arabian Sea are local. Arabian Sea Cyclones collapse in little time after making landfall as there is no back-up supply.

Further, the hills along the Eastern coasts are not high enough to stop

cyclones, thus, making much inroad into the Eastern coastal states. On the contrary, the Western Ghats run almost the entire distance of the Western coasts preventing the cyclonic storms to go in the hinterland.

Naming of Cyclone

Each Tropical Cyclone basin in the world has its own rotating list of names. For cyclones in the Bay of Bengal and Arabian Sea, the naming system was agreed by eight member countries of a group called WMO/ESCAP and took effect in 2004. These countries submitted eight names each, which are arranged in an 8x8 table.

2. Mortality Rate of India

According to the Sample Registration System Bulletin, India has declined maternal mortality ratio from 130 during 2014-2016 to 122 during 2015-17. While the bulletin has flagged a 26.9% decrease since 2013 (from 167 in 2011-13 to 122 in the latest bulletin), the decline has been by more than half since 2004-06, when the ratio was 254. MMR is defined as the number of maternal deaths per 100,000 live births.

Key Findings

To understand the maternal mortality situation in the country better and to map the changes that have taken place, especially at the regional level, the government has categorised states into three groups - Empowered Action Group (EAG), Southern states and other states.

EAG states comprise Bihar, Jharkhand, Madhya Pradesh, Chhattisgarh, Odisha, Rajasthan, Uttar Pradesh and Uttarakhand and Assam. The Southern states are Andhra Pradesh, Telangana, Karnataka, Kerala and Tamil Nadu and the "other" states categories cover the remaining states and Union territories.

Kerala, Maharashtra and Tamil Nadu have already met the sustainable development goals target of 70 per 100,000 MMR, while Andhra Pradesh and Telangana are within "striking distance".

For Assam, which recorded the highest MMR, the 229 maternal deaths per 100,000 live births is still an improvement from the 2014-16 MMR of 237. Uttar Pradesh (216), Madhya Pradesh (188), Rajasthan (186), Odisha

(168), Bihar (165) and Chhattisgarh (141) follow. Among these states, the maternal mortality rate is the highest in Uttar Pradesh, at 20.1. Madhya Pradesh, Bihar, Rajasthan and Assam follow with maternal mortality rates at 17.5, 16.9, 16.8 and 15.2 respectively.

Kerala has the lowest MMR, at 4.2. It is followed by Maharashtra (55), Tamil Nadu (63), Andhra Pradesh (74), Jharkhand (76) and Telangana (76). Kerala also has the lowest maternal mortality rate, at 1.9, followed by Maharashtra at 3.3.

According to the United Nations' (UN) Sustainable Development Goals (SDGs), the global target is to bring down the MMR to fewer than 70 maternal deaths per 100,000 live births by 2030.

3. Revised DTAC with Brazil

Recently, the Cabinet, headed by Prime Minister Narendra Modi, has given nod for signing of a revised Double Taxation Avoidance Convention (DTAC) with Brazil with an aim to provide tax certainty, among other things, to investors and businesses of both countries. Why?

The existing DTAC between India and Brazil, being very old, was required to be amended to bring it in line with international developments and also to implement the recommendations contained in the G20 Organisation for Economic Cooperation and Development (OECD) Base Erosion and Profit Shifting Project (BEPS).

Key Highlights

The revised DTAC will facilitate elimination of double taxation, provide tax certainty to investors and businesses of both countries and augment the flow of investment through lowering of tax rates in source state on interest, royalties and fees for technical services.

The Amending Protocol implements minimum standards and other recommendations of G20 OECD Base Erosion Profit Shifting (BEPS) Project. Inclusion of Preamble Text, a Principal Purpose Test, a general anti abuse provision in the DTAC along

with a Simplified Limitation of Benefits Clause as per BEPS Project will result in curbing of tax planning strategies which exploit gaps and mismatches in tax rules.

Background

The existing DTAC between India and Brazil was signed on April 26, 1988, and was amended through a 'protocol' signed on October 15, 2013, in respect of exchange of information. Through the present 'protocol', the DTAC has been amended on various other aspects.

4. 'India Internet 2019'

Recently, Internet and Mobile Association of India (IAMAI) has released a report, titled 'India Internet 2019'.

Key Highlights

Kerala's Internet penetration rate is the second highest in the country (54%), with Delhi NCR topping the list with 69% penetration. The Internet penetration rate (defined as number of individuals aged above 12 per 100 population who accessed the Internet in the last month).

The lowest penetration rate was in Odisha (25), Jharkhand (26) and Bihar (28). Kerala, Tamil Nadu and Delhi have the highest proportion of female Internet users. Telecom

Regulatory Authority of India (TRAI) data as of June 2019 also show that Kerala is well-placed in terms of Internet connections. It stands fourth among all telecom service areas in terms of Internet subscriptions per 100 population, behind Delhi, Punjab and Himachal Pradesh. In urban areas, it does better — it ranks second behind Himachal Pradesh.

The number of Internet subscriptions across service areas per 100 population. Kerala has about 70 internet subscriptions across service areas per 100 population. While, Bihar has the lowest number, with 29 subscriptions per 100 population, and Uttar Pradesh stands at 34.

Kerala is among States with a huge gap between the number of rural and urban Internet connections. This is also the case in Delhi and Himachal Pradesh.

About Kerala Fibre Optic Network project

The project aims to provide free high-speed internet connection to around 20 lakh families below the poverty line in the state. Internet service providers and cable television operators can also join the optic-fibre network project to provide their services. The fibre optic network project will be completed by December 2020.

5. Indian Air quality Studies Interactive Repository

The Council of Scientific Industrial Research (CSIR)'s National Environmental Engineering Research Institute (NEERI) has launched country's first interactive online repository,

IndAIR (Indian Air quality Studies Interactive Repository).

Key Highlights

The aim of the project is to make air

quality research available to everyone. NEERI has been working to develop a web repository of all the research that has been done on the subject in the country.

IndAIR has archived approximately 700 scanned documents from pre-Internet times (1950-1999), 1,215 research articles, 170 reports and case studies, 100 cases and over 2,000 statutes to provide the history of air pollution research and legislation in the country. This includes all major legislation in the country dating back to 1905. The endeavour received support from institutions such as the National

Institute of Science, Communication and Information Resources (NISCAIR), Bhabha Atomic Research Center (BARC) and National Archives of India (NAI).

Significance

The endeavour will be the first comprehensive effort to inventorise surviving Indian research and analysis on air pollution, its causes and effects



and present these studies in an easily accessible web format for the media, researchers and academics.

6. World's First CNG Port Terminal

The government of has given approval to a Compressed Natural Gas (CNG) terminal at Bhavnagar port with a proposed investment of Rs 1,900 crore.



Key Highlights

The terminal will be jointly built by UK-based Foresight Group and Mumbai-based Padmanabh Mafatlal Group. Bhavnagar Port is being administered by Gujarat Maritime Board (GMB).

The consortium of company will also develop facilities like Ro-Ro terminal, liquid cargo terminal and container terminal at Bhavnagar port. The consortium will invest Rs 1,300 crore in the first phase and Rs 600 crore in second phase.

The proposed CNG port terminal will have annual capacity of 6 million metric tone per annum (MMTPA), which will increased the total handling capacity of the port to 9 million metric tones.

The GMB manages the existing port at Bhavnagar, having a capacity to handle three MMTPA cargo, and the new terminals would take the overall capacity to nine MMTPA.

7. Iran found New Oilfield with 53 billion barrels

Recently, President of Iran has announced that Iran has discovered a new oil field in the country's South with over 50 billion barrels of crude. It could boost the country's proven reserves by a third as it struggles to sell energy abroad over US sanctions.

Key Highlights

- ◆ The field was located in Iran's

southern Khuzestan province, home to its crucial oil industry.

- ◆ The new oil field could become Iran's second largest field after the one containing 65 billion barrels in Ahvaz.
- ◆ Iran's oil revenues will increase by \$32bn (£25bn) "if extraction rate from the oil field increases only 1%".

Present Status

Iran is one of the world's largest oil producers, with exports worth billions of dollars each year. Its existing proven reserves are of some 150 billion barrels. It has the world's fourth-biggest oil reserves and second-largest gas reserves,

and shares a massive offshore field in the Persian Gulf with Qatar.

About US Sanctions

US President Donald Trump reinstated the sanctions against Iran last year after abandoning the landmark 2015 nuclear deal between Iran and six world powers. Under the accord, Iran agreed to limit its sensitive nuclear activities and allow in international inspectors in return for sanctions relief. The sanctions have led to a sharp downturn in Iran's economy, pushing the value of its currency to record lows, quadrupling its annual inflation rate, driving away foreign investors and triggering protests.



SEVEN IMPORTANT HIGHLIGHTS FROM PIB

1. Mid Planning Conference for MILAN 2020

The Mid Planning Conference (MPC) for MILAN 2020 exercise recently concluded at Visakhapatnam. The three-day conference was attended by 29 delegates from 17 friendly Foreign Navies. The scope of exercise planned during the harbour and sea phase of MILAN 2020 was discussed in detail with the delegates of the participating countries during the conference. MILAN 2020 scheduled to be conducted

at Visakhapatnam in March 2020.

About Milan 2020

MILAN series of biennial, multilateral naval exercise which commenced in 1995, was conducted at Andaman and Nicobar Command until last year, is being conducted for the first time on the mainland at Eastern Naval Command (ENC) with increased scope and complexity of the Exercise.

MILAN 2020 is aimed to enhance professional interaction between friendly foreign navies and learn from each other's strengths and best practices in the maritime domain.

The event would also provide an excellent opportunity for Operational Commanders of friendly foreign navies to interact with each other in areas of mutual interest.

2. 9th BRICS Trade Ministers Meet

Commerce and Industry Minister Piyush Goyal has attended the 9th BRICS (Brazil, Russia, India, China and South Africa) trade ministers meet in Brasilia.

Key Highlights

During the meeting all member countries discussed the issue related to enhanced intra-BRICS trade and investment cooperation, cooperation in e-commerce, investment facilitation,

MSMEs and Intellectual Property Right. All member countries has deliberated on the current global economic and trade environment and challenges facing the multilateral trading system, with his counterparts from other member nations.

Indian Commerce Minister has interacted with BRICS Trade Ministers and spoke about the growing trend of non-tariff barriers which deny market

access, lead to economic uncertainty and raise the cost of doing the trade for developing countries especially MSMEs.

About BRICS

BRICS brings together five major emerging economies comprising 42 per cent of the world's population, having 23 per cent of the global GDP and around 17 per cent of the world trade.

3. 27th Conference of Central and State Statistical Organizations

Recently, Ministry of Statistics and Programme Implementation (MoSPI) has organised 27th Conference of Central and State Statistical Organizations.

Key Highlights

The theme of this year's Conference "Sustainable Development Goals (SDGs)", has been chosen for intensive and focused discussions aimed at filling the data gaps and improvement of timelines/quality in Sustainable

Development Goals (SDG) monitoring.

MoSPI, which is responsible for monitoring the progress of SDGs. It has developed the National Indicator Framework (NIF) for monitoring country's progress on SDGs, in consultations with Central Ministries and State/UT Governments.

It has also released the NIF Baseline Report 2015-16 setting the benchmark for measuring SDGs progress up to 2030.

The next important step on SDGs is preparation of the State Indicator Framework (SIF) so that monitoring of progress in respect of SDGs can take place at the State and sub-State levels.

In this backdrop, 27th COCSSO assumed greater significance for proposing the way forward for evolving SIF through a wider consultation with state governments/UTs and other stakeholders.

4. SHGs and Artisans Clusters to be on board on GeM

Government e Marketplace (GeM) is working with the Ministry of Rural Development, State Government Emporia and Development Commission Handicrafts to on board self-help groups (SHGs) and artisan clusters on GeM.

Key Highlights

The products will be categorised as Emporium Products where the unique items produced by India's artisans will be available on GeM.

More than 3000 startups are already registered on GeM and they have received orders amounting to Rs. 522 crore till date. More than 58,101

Ministry of Micro, Small and Medium Enterprises (MSMEs) are registered on platform and 50 per cent of the entire transactional value on GeM is from Ministry of Micro, Small and Medium Enterprises (MSMEs).

GeM SPV is the National Public Procurement Portal for ensuring efficient and transparent mechanisms for procurement of goods and services by Central and State government organizations in a cashless, contactless and paperless manner.

About GeM

GeM is a complete online market place that allows all bonafide sellers

to register themselves and transact on the platform.

GeM promotes inclusiveness and promotes ease of doing business with the government. It is a fully transparent online marketplace which not only speeds up public procurement but also ensures substantial savings in the process (15-25% on an average).

GeM ensures efficient transmission of policy intent which can benefit SMEs such as 'MSME Preference Policy', 'Make in India' and 'Start-ups' which can be effectively implemented on a rule-based electronic platform.

5. Steel Scrap Recycling Policy

Recently, Ministry of Steel has issued the 'Steel Scrap Recycling Policy', to promote circular economy in the steel sector.

Key Objectives

- ◆ To promote a formal and scientific collection, dismantling and processing activities for end of life products that are sources of recyclable (ferrous, non-ferrous and other non-metallic) scraps which will lead to resource conservation and energy savings and setting up of an environmentally sound

management system for handling ferrous scrap.

- ◆ Processing and recycling of products in an organized, safe and environment friendly manner.
- ◆ To evolve a responsive ecosystem by involving all stakeholders.
- ◆ To produce high quality ferrous scrap for quality steel production thus minimizing the dependency on imports.
- ◆ To decongest the Indian cities from ELVs and reuse of ferrous scrap.
- ◆ To create a mechanism for treating waste streams and residues produced from dismantling and shredding facilities in compliance to Hazardous & Other Wastes (Management & Transboundary Movement) Rules, 2016 issued by Ministry of Environment, Forest and Climate Change.

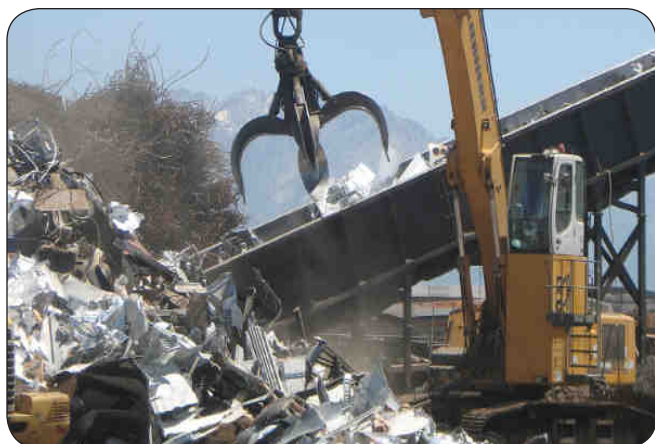
- ◆ To promote 6Rs principles of Reduce, Reuse, Recycle, Recover, Redesign and Remanufacture through scientific handling, processing and disposal of all types of recyclable scraps including non-ferrous scraps, through authorized centers / facility.

Significance

Ferrous Scrap being the primary raw material for EAF/ IF based steel production, the policy envisages a framework to facilitate and promote establishment of metal scrapping centers in India.

Steel is a material most conducive for circular economy as it can be used, reused and recycled infinitely.

Scrap based steel making technologies have been envisaged as one of the important options to reduce Green House Gas (GHG) emission intensity. This shall feature as an important initiative of the steel sector to minimize GHG emissions.



6. MoU between India and Switzerland on Climate Change

Recently, the Union Cabinet has given ex-post facto approval to the Memorandum of Understanding (MoU) between India and Switzerland on technical cooperation in the field of climate change and environment.

Key Features

- ◆ Capacity-building on climate change and sustainable water management;
- ◆ Sustainable forest management;
- ◆ Sustainable development of mountainous regions;
- ◆ Environmentally sustainable and

resilient urban development;

- ◆ Addressing issues of air, land and water pollution;
- ◆ Focussing on clean and renewable energy; and
- ◆ Climate change risk management.

Impact

Environmental degradation falls on the socially and economically disadvantaged, more heavily than the better off sections of the society. Any effort at thwarting environmental degradation would lead to environmental equity in the sense of

availability of sound environmental resources to all sections of the society.

The MoU will enable establishment and promotion of closer and long-term cooperation between the two countries in the field of environmental protection and management of natural resources on the basis of equity, reciprocity and mutual benefits.

Further, It is expected to bring in the latest technologies and best practices suited for bringing about better environment protection, better conservation, better management of climate change and wildlife protection/conservation.

7. 6th World Congress on Rural and Agricultural Finance

Recently, 6th World Congress on Rural and Agriculture Finance was jointly organised by National Bank for Agriculture and Rural Development (NABARD) and Asia - Pacific Rural Agricultural and Credit Association (APRACA) in New Delhi. It has been attended by around 300 delegates across the globe and bring together the representatives from 150 financial institutions, global think tank, policymakers, development partners, leading practitioners and experts from 90 countries.

Key Highlights

The government is looking at acknowledging huge dependence on rural life and agriculture and further

emphasised on the immediate need for taking up water management and water-related stress points. Further, there is a need for the farmers contributing in solar energy generation, participation in wind energy, installing solar panels in his farms, etc. and also to become an Urjadaata from Annadata.

There is a need for financial inclusion for inclusive and sustainable development. The JAM Trinity (JanDhan, Aadhar and Mobile) will be further leveraged to drive financial inclusion. Digital on-boarding opportunities such as analytics, artificial Intelligence, mobility and overall Fin-tech solutions will have a huge impact in the area of financial inclusion.

India provides \$200 billion agriculture credit every year to small and marginal farmers. This will be enhanced once the formation 10,000 Farmer Producer Organisations, as announced in this year's Budget, will be functional. There will be a huge traction when the farmers will anchor the value chain, which in turn, will augment the value chain funding.

About APRACA

APRACA, representing 81 member institutions from 21 countries, is a regional association that promotes cooperation and facilitates mutual exchange of information and expertise in the field of rural finance.

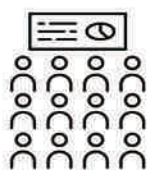


SEVEN IMPORTANT CONCEPTS THROUGH GRAPHICS

1. Justice in India

Police force training

Over the last five years, on an average, only **6.4% of the police force have been provided in-service training**. That means that over 90% deal with the public without any up-to-date training.



Diversity in police staff

Representation of **SCs, STs, OBCs and women in the police is poor**, with huge vacancies in the reserved positions.



Women

Women drop off through the ranks. Women account for just 7% of the 2.4 million police persons in the country, but 6% are at the officer level. Similarly, they account for 28% in the lower judiciary, but this falls to 12% at the High Court level.

Pending court cases



There are **28 million cases pending in Indian subordinate courts** and 24% have been pending for more than 5 years.

Undertrial prisoners

In 2016, **67.7% of India's prison population were undertrial prisoners**. This percentage is higher than what it was a decade ago, 66%.



In Bihar, Uttar Pradesh, West Bengal, Odisha, Gujarat along with Meghalaya and Andaman and Nicobar Islands, at least **one in every four cases has been pending for more than 5 years**.



Correctional staff

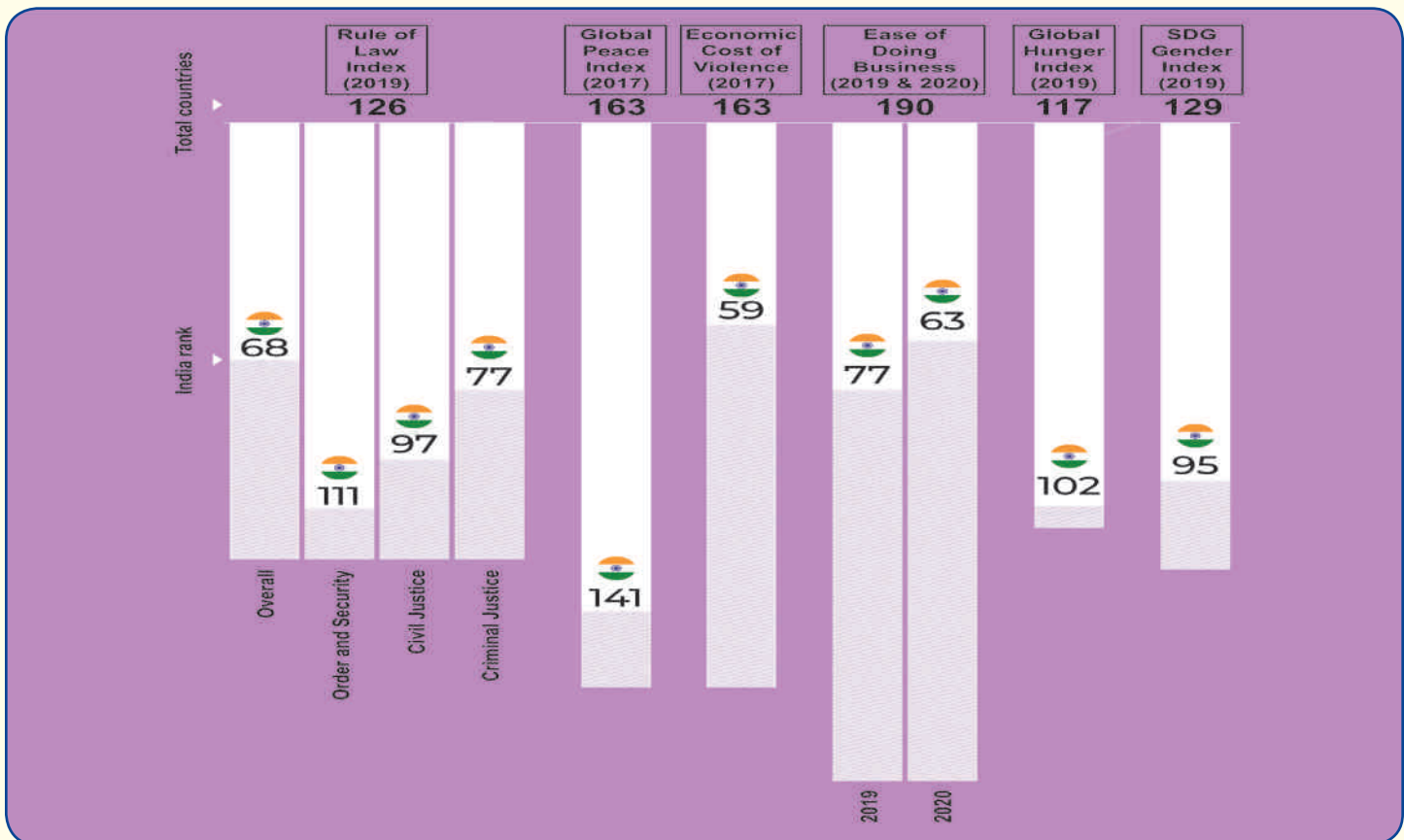
There are just **621 correctional staff** across India's 1,412 prisons.



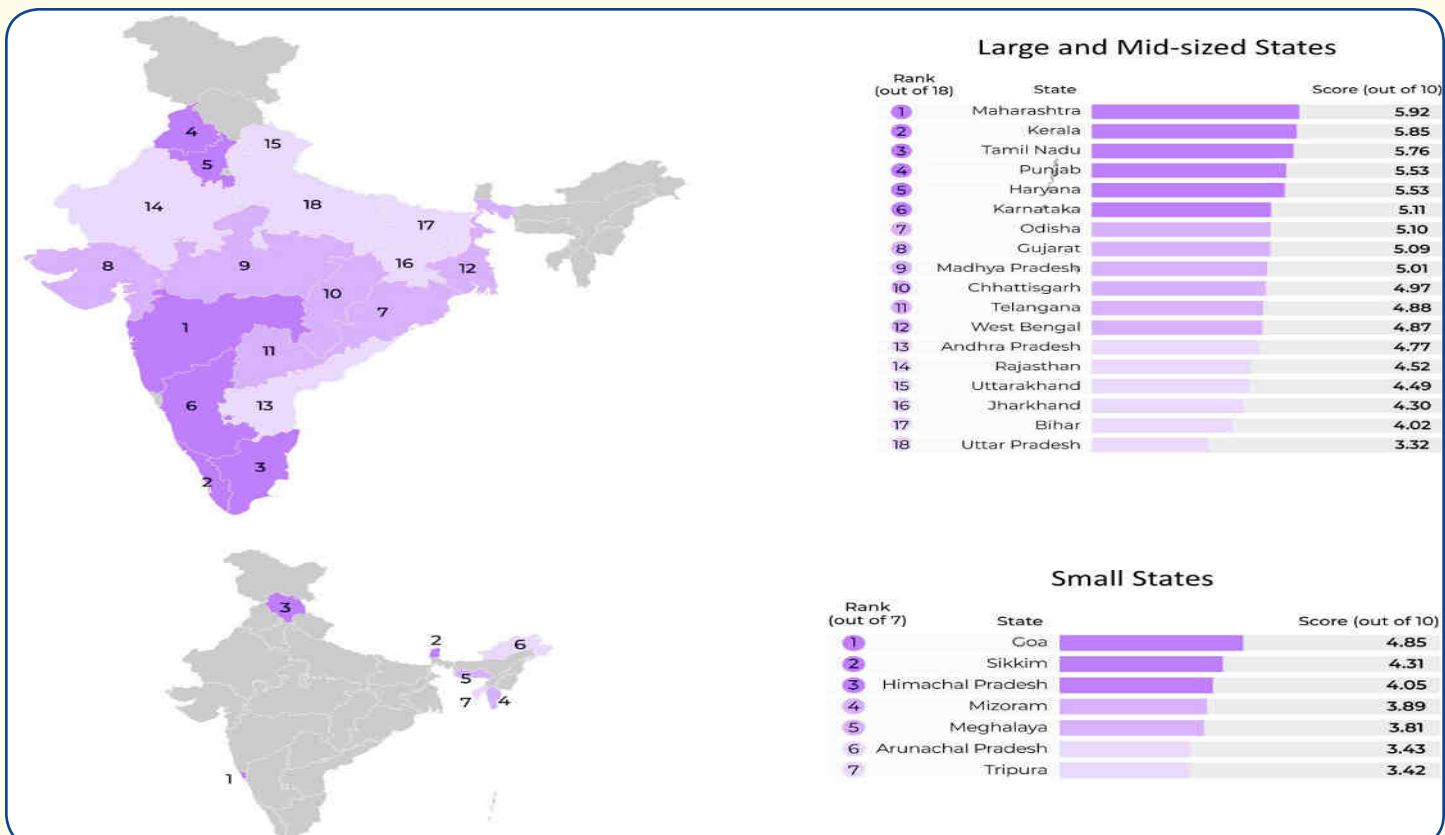
2.3 million cases pending for more than 10 years.

Note : For the detailed study of all these seven graphics refer brain booster (India Justice Report 2019) of this Issue.

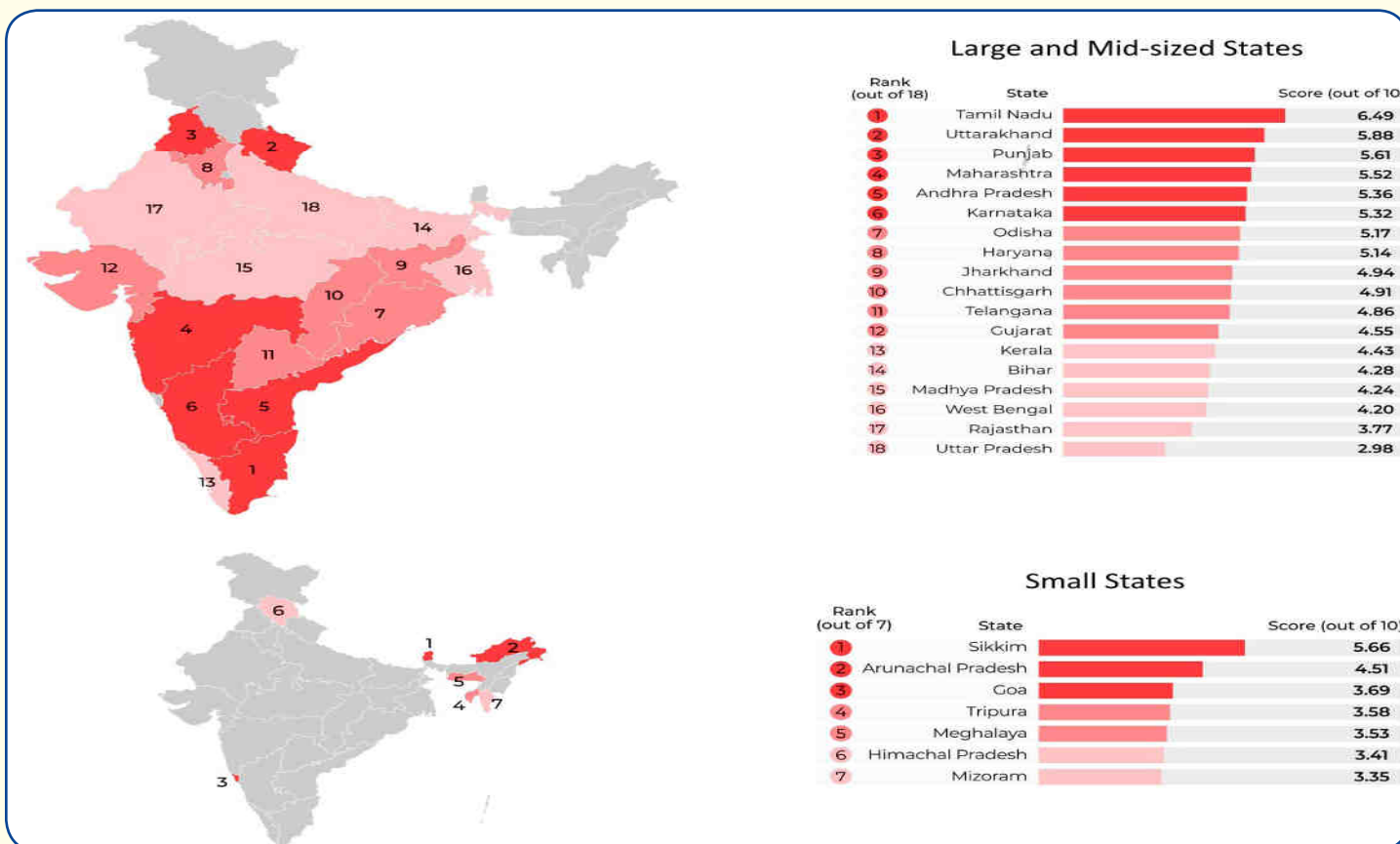
2. India in the World



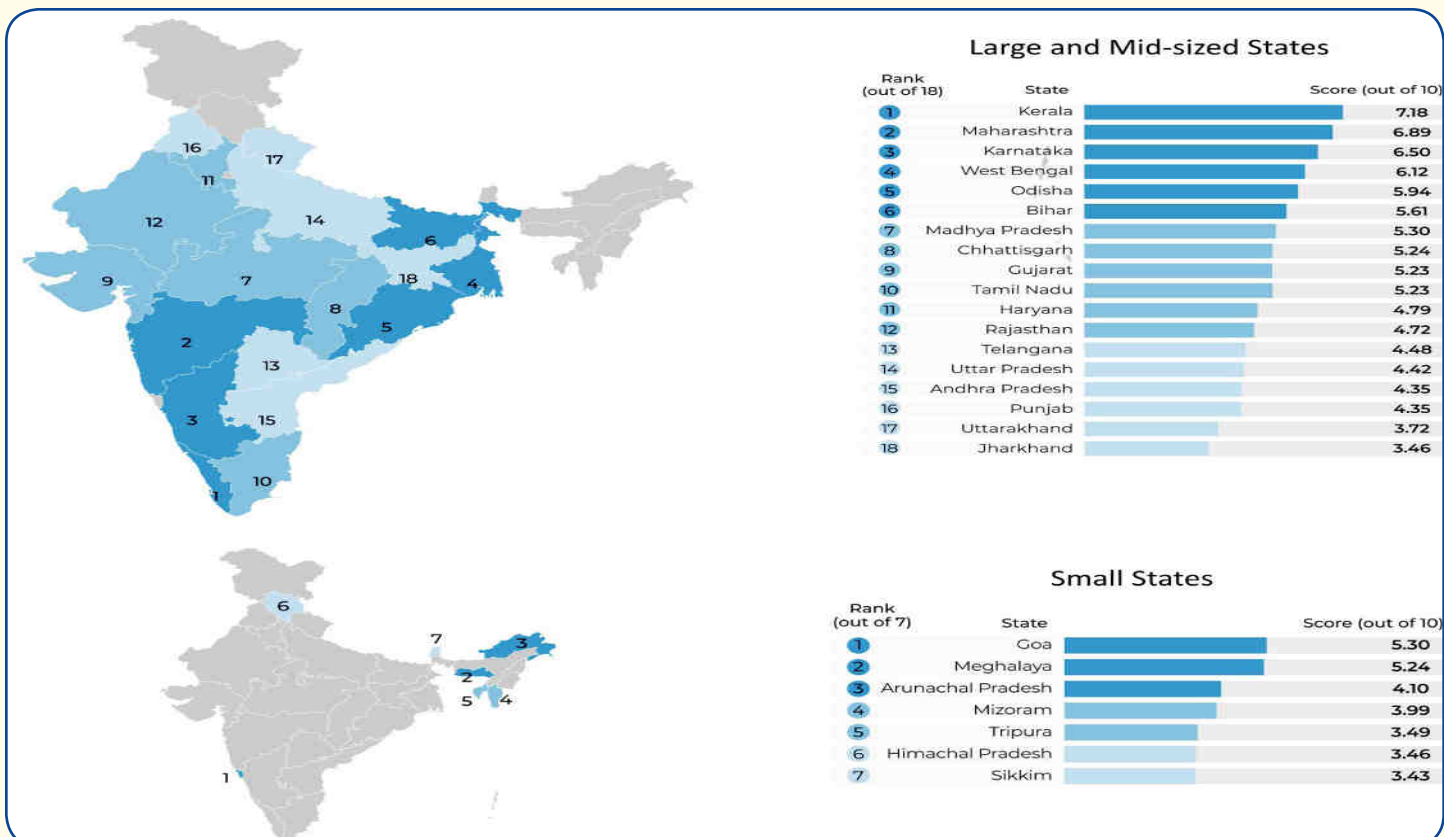
3. Overall Ranking of Large, Mid-sized and Small States to Deliver Justice to All



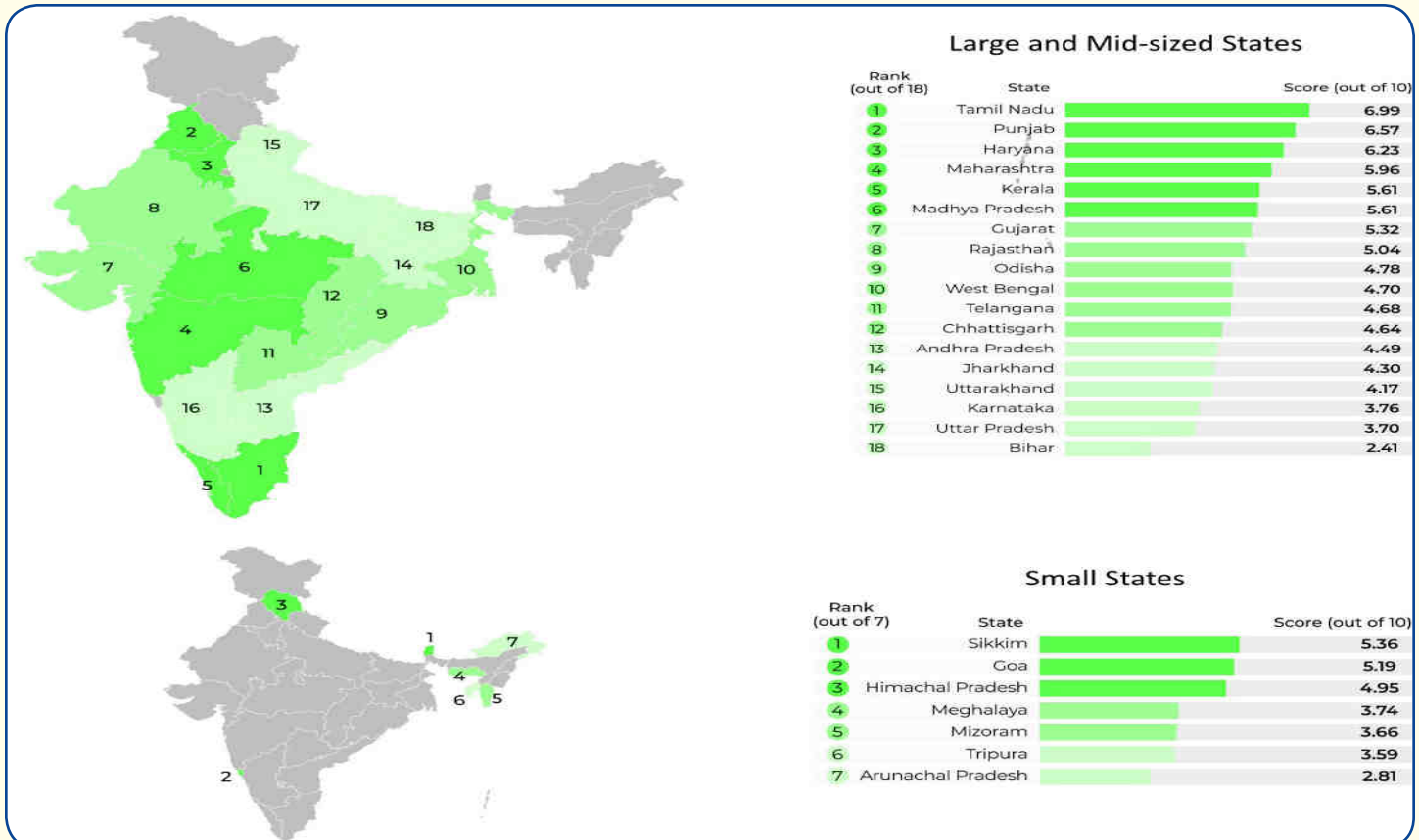
4. Ranking of Large, Mid-sized and Small States in Police Pillar



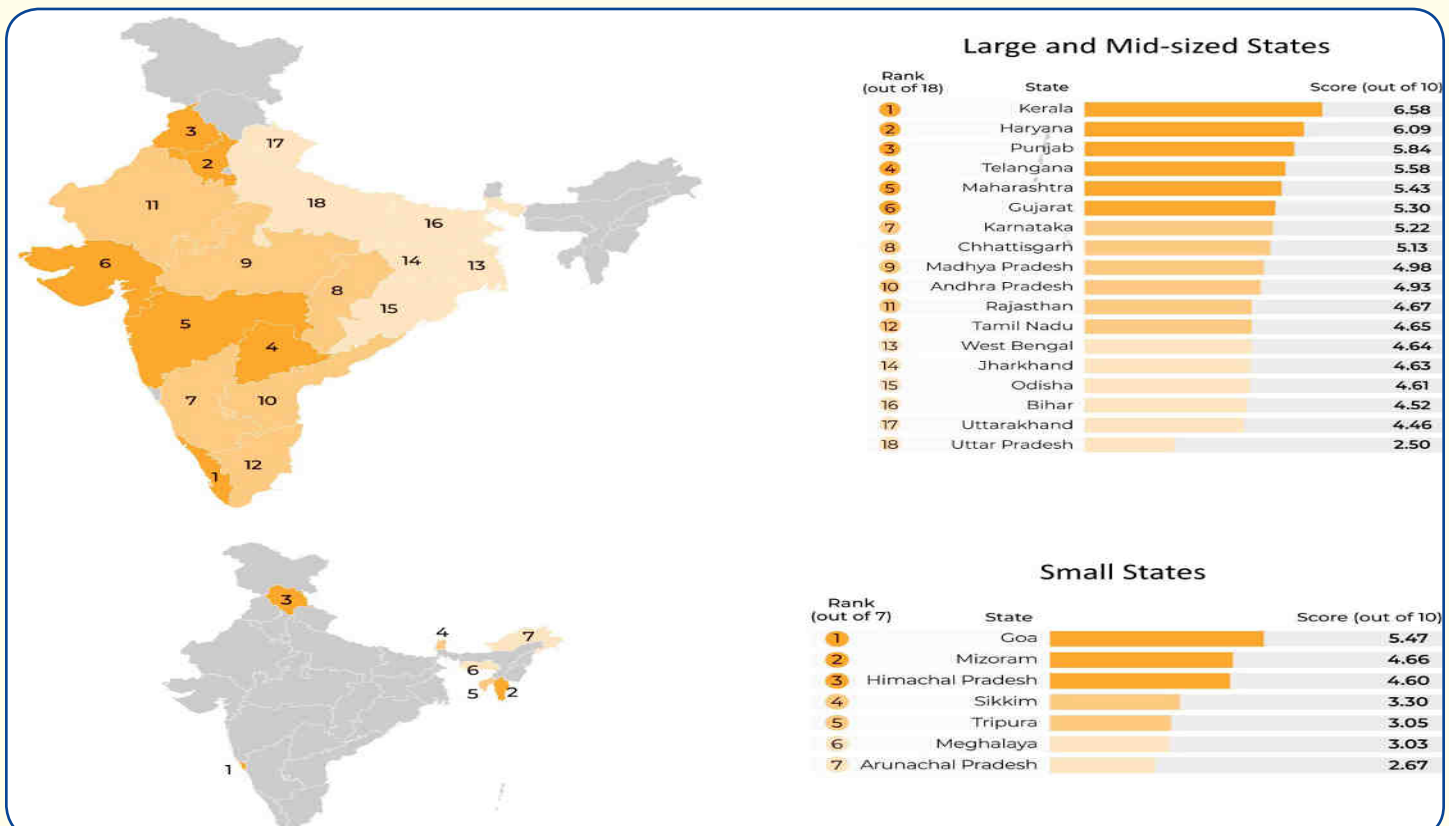
5. Ranking of Large, Mid-sized and Small States in Prisons Pillar



6. Ranking of Large, Mid-sized and Small States in Judiciary Pillar



7. Ranking of Large, Mid-sized and Small States in Legal aid Pillar



सिविल सेवा परीक्षा के सर्वाधिक महत्वपूर्ण खंड
करेंट अफेयर्स के लिए ध्येय आईएएस आपके समक्ष प्रस्तुत करता है



परीक्षा के दृष्टिकोण से जरूरी करेंट अफेयर्स से जुड़ी तमाम
महत्वपूर्ण जानकारी के लिए सब्सक्राइब करें ध्येय आईएएस यूट्यूब चैनल को

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

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