

PERFECT 7

**Weekly
Current Affairs**

An Initiative of **Dhyeya IAS**



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Campaign for Healthy Food

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DHYEYA IAS : AN INTRODUCTION



Vinay Kumar Singh
Founder & CEO

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.



Q.H. Khan
Managing Director

Dhyeya IAS is an institution that aims at the complete development of the student. Our faculty are hand-picked and highly qualified to ensure that the students are given every possible support in all their academic endeavors. It is a multi-disciplinary institution which ensures that the students have ready access to a wide range of academic material. Our brand of education has broad horizons as we believe in exposure. Our students are encouraged to widen their knowledge base and study beyond the confinements of the syllabus. We aim to lend a gentle guiding hand to make our students recognize their inner potential and grow on their own accord into stalwarts of tomorrow's society.

PERFECT 7 : AN INTRODUCTION



Kurban Ali
Chief Editor

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

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



Ashutosh Singh
Managing Editor

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 vital and full of challenges. 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 'misinformation' or 'overdose of information'. Focussing on civil services examination 'Perfect 7' embodies in itself perfect friend and guide in your preparation. This weapon is built to be precise yet comprehensive. It is not about bombardment of mindless facts, rather an analysis of various facets of the issues, selected in a systematic manner. We adopted the 'Multi Filter' and 'Six Sigma' approach, in which a subject or an issue is selected after diligent discussion on various levels so that the questions in the examination could be covered with high probability.

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

Your suggestions and popular demands always motivate us and keep our morale high.

May this version of 'Perfect 7' instill a new energy and a new spirit in you. We wish that the bond of affection between you and Dhyeya IAS reaches at a new height.



Send us your suggestions, comment, views and feedback for guiding us on

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PREFACE



Dhyeya family has decided to bring a new colourful and vibrant version of '**Perfect 7**' – a panacea for current affairs, which will add positive and dynamic energy in your preparation.

'**Perfect7**' is an outstanding compilation of current affairs topics as per the new pattern of Civil Services 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 CSE. This magazine is the result of the efforts of the eminent scholars and the experts from different fields. '**Perfect 7**' is surely a force multiplier in your effort and plugs the loopholes in the preparation.

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

Omveer Singh Chaudhary

Editor
Dhyeya IAS

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

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

Rajat Jhingan

Editor
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7 IMPORTANT ISSUES

01

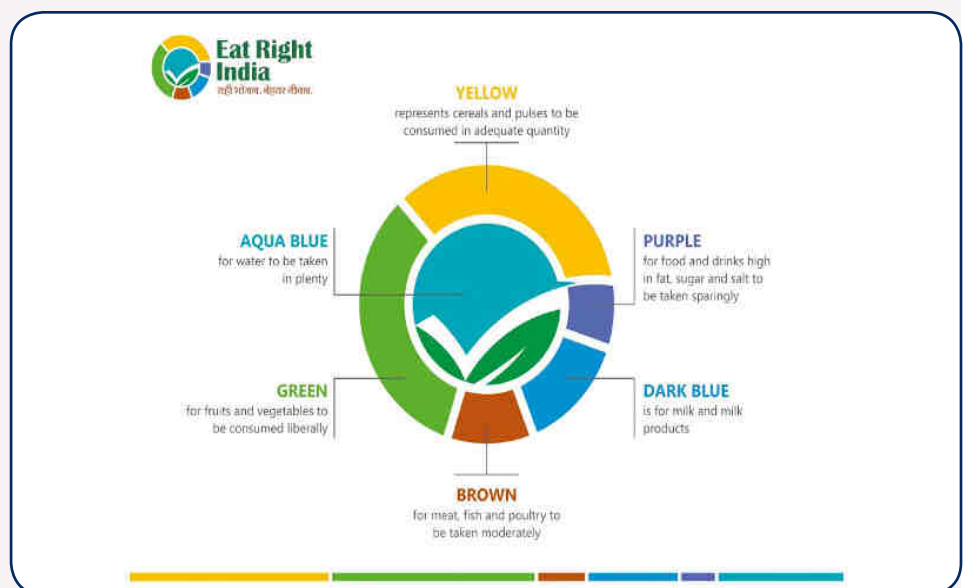
Eat Right India : Campaign for Healthy Food

Why in News?

- ◆ The Food Safety and Standards Authority of India (FSSAI) has been awarded the 'Food System Vision Prize' for its 'Eat Right India' movement's vision, along with nine other finalists.
- ◆ Announced by The Rockefeller Foundation, SecondMuse and OpenIDEO, the prize is for organizations across the globe that have developed an inspiring vision of the regenerative and nourishing food system that they aspire to create by the year 2050.
- ◆ Eat Right India forges collaboration between the agriculture, health, industry, and environment ministries over the respective food-related mandates.

Introduction

- ◆ Safe foods and healthy diets are critical in the context of India's high burden of food borne diseases, under-nutrition, micronutrient deficiencies and growing incidence of obesity and non-communicable diseases (NCDs) like hypertension, diabetes and heart related diseases.



- ◆ While on the one hand, 196 million Indians are undernourished, 135 million are overweight or obese putting them at risk for non-communicable diseases such as high blood pressure, heart disease and diabetes.
- ◆ Further, the number of cases of food borne illnesses is expected to rise from 100 million to 150 – 177 million in 2030 compared to 2011. This will directly impact the ability to absorb nutrients, fight infection, rendering millions vulnerable to a host of diseases.
- ◆ In addition, the current food production and consumption food practices are threatening the environment and the future of our planet. Food production is responsible for up to 30% of global greenhouse-gas emissions contributing to global warming. Global food waste accounts for 6.7% of global greenhouse gas emissions, directly leading to climate change.
- ◆ This underlines the need to focus on preventive healthcare through ensuring safe, healthy food for all people in an environmentally sustainable way.
- ◆ Eat Right India adopts a judicious mix of regulatory, capacity building,

collaborative and empowerment approaches to ensure that our food is good both for the people and the planet. Further, it builds on the collective action of all stakeholders - the government, food businesses, civil society organizations, experts and professionals, development agencies and citizens at large.

- ◆ Eat Right India is aligned to the National Health Policy 2017 with its focus on preventive and promotive healthcare and flagship programmes like 'Ayushman Bharat', 'POSHAN Abhiyaan', 'Anemia Mukh Bharat' and 'Swachh Bharat Mission'.

Eat Right India

- ◆ Eat Right India initiative, promoting "healthier diets, through a systems-based approach of reducing food waste; improving hygiene and sanitation and increasing access to and affordability of healthy foods" can actually be a game-changer.
- ◆ India's food system has not been one of the best. While it has evolved, despite significant

progress, we still consume about 10% lesser calories than we should, our diets are deficient in proteins and micronutrients like iron. And, unsafe eating habits lead to nearly 500,000 yearly deaths.

- ◆ Eat Right India is based on three pillars—safe food, healthy diet and sustainable diet. It worked on the vision of 'if it's not safe, it's not food'; 'food should not only serve the palate, but is meant for body and mind', and 'food has to be good both for people and planet'. It is a collective effort to ensure universal access to safe food, healthy and sustainable diets.
- ◆ Each of these pillars had five concrete actions.
 - ◆ Safe food focused on personal & overall hygiene,
 - ◆ Hygienic & sanitary practices through the supply chain,
 - ◆ Combatting adulteration,
 - ◆ Reducing toxins & contaminants, and,
 - ◆ Finally, controlling food hazards in processing and manufacturing.

- ◆ A healthy diet was encouraged through promoting dietary diversity/balanced diet, eating less/timely, eliminating toxic industrial trans-fats, reducing consumption of salt, sugar & saturated fats and promoting large scale fortification of staples to address micronutrient deficiencies.

- ◆ The sustainable diet pillar promoted local/seasonal foods, prevented food loss/waste, conserved water in value chains, reduced use of chemicals in production/preservation and, encouraged the use of safer and suitable packaging.

- ◆ The three key themes-

- ◆ **Eat Safe:** Ensuring personal and surrounding hygiene, hygienic and sanitary practices through the food supply chain, combating adulteration, reducing toxins and contaminants in food and controlling food hazards in processing and manufacturing processes.
- ◆ **Eat Healthy:** Promoting diet diversity and balanced diets, eliminating toxic industrial trans-fats from food, reducing consumption of salt, sugar and saturated fats and promoting large-scale fortification of staples to address micronutrient deficiencies.
- ◆ **Eat Sustainable:** Promote local and seasonal foods, prevent food loss and food waste, conserve water in food value chains, reduce use of chemicals in food production and presentation and use of safe and sustainable packaging.

- The Green Revolution, or the Third Agricultural Revolution, is a set of research technology transfer initiatives occurring between 1950 and the late 1960s that increased agricultural production worldwide, beginning most markedly in the late 1960s.
- The initiatives resulted in the adoption of new technologies, including high-yielding varieties (HYVs) of cereals, especially dwarf wheat and rice. It was associated with chemical fertilizers, agrochemicals, and controlled water-supply (usually involving irrigation) and newer methods of cultivation, including mechanization.
- Both the Ford Foundation and the Rockefeller Foundation were heavily involved in its initial development in Mexico. One key leader was Norman Borlaug, the "Father of the Green Revolution", who received the Nobel Peace Prize in 1970.

◆ 'The Eat Right Movement' brings together three ongoing initiatives of FSSAI:

- ◆ Safe and Nutritious Food Initiative, focused on social and behavioral change around food safety and nutrition at home, school, workplace and on-the-go;
- ◆ The Eat Healthy Campaign focused on reduction of high fat, sugar and salt foods in the diet; and
- ◆ Food Fortification, focused on promoting five staple foods—wheat flour, rice, oil, milk and salt that are added with key vitamins and minerals to improve their nutritional content.

Significance: EAT RIGHT INDIA

- ◆ Eat Right India is perfectly poised to win everywhere. It is people, gender, region and status agnostic. It forges collaboration between the agriculture, health, industry, and environment ministries over respective food-related mandates, building a 'whole government' approach.
- ◆ It builds on synergies of programmes like 'Ayushman Bharat', 'Swachh Bharat Abhiyan', 'Poshan Abhiyaan' and 'Fit India' to institutionalize preventive healthcare as a way of life.
- ◆ This approach underpins FSSAI's role as an 'enabler and reformer', apart from being an 'enforcer'—

to build a positive, collaborative and inclusive environment, for unlocking the true potential of the food sector.

- ◆ The recognition by Rockefeller Foundation takes this programme to the global stage where other low- and middle-income countries can try similar transformation of food systems. This could also garner collective attention in 2021 Food System Summit by the United Nations.
- ◆ On the demand side, the Eat Right Movement focuses on empowering citizens to make the right food choices.
- ◆ On the supply side, it nudges food businesses to reformulate their products, provide better nutritional information to consumers and make investments in healthy food as responsible food businesses.

State Food Safety Index

- ◆ FSSAI has developed State Food Safety Index to measure the performance of states on various parameters of food safety.
- ◆ This index is based on performance of State/ UT on five significant parameters, namely, Human Resources and Institutional Data, Compliance, Food Testing – Infrastructure and Surveillance, Training & Capacity Building and Consumer Empowerment.
- ◆ The Index is a dynamic quantitative and qualitative benchmarking model that provides an objective

framework for evaluating food safety across all States/UTs.

Food safety and standards authority of india (fssai)

- ◆ FSSAI is an autonomous body established under the Ministry of Health & Family Welfare. The FSSAI has been established under the Food Safety and Standards Act, 2006, which is a consolidating statute related to food safety and regulation in India. FSSAI is responsible for protecting and promoting public health through the regulation and supervision of food safety.
- ◆ The FSSAI has its headquarters at New Delhi. The authority also has 6 regional offices located in Delhi, Guwahati, Mumbai, Kolkata, Cochin, and Chennai.

Way Forward

- ◆ Eat Right India's vision for 2050 aims to create a culture of safe, healthy and sustainable food for all and to address its numerous public health, economic and environmental challenges. The tagline 'Sahi Bhojan. Behtar Jeevan', thus, forms the foundation of this movement. 

General Studies Paper- II

Topic:

- Issues relating to development and management of Social Sector/Services relating to Health, Education, Human Resources.
- Issues relating to poverty and hunger.

Q. 'Eat Right India' is a campaign that focuses not just on qualitative food consumption but also towards a healthier individual in a holistic manner. Discuss.

02

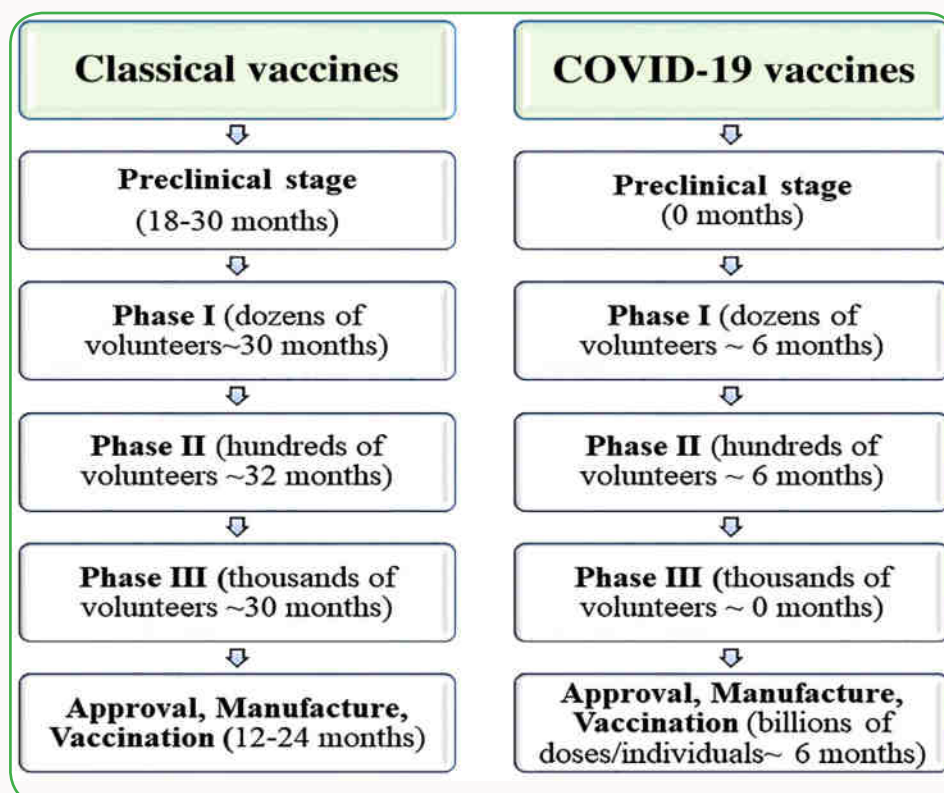
COVID-19 Vaccination Management : Need of the Hour

Why in News?

- It is often stated that vaccination has made the greatest contribution to global health of any human intervention apart from the introduction of clean water and sanitation, but this is a claim that needs some qualification.
- Global coverage of vaccination against COVID-19 is new talk of the town.

Background

- As the novel coronavirus continues to devastate lives and livelihoods across the world, scientists are racing to find a vaccine that could stop its march.
- "TEST, TRACK, TREAT" was the government's strategy to move forward, and listed the progress stage of various vaccine candidates, some of them could be available in the first quarter of 2021.
- Globally, innumerable vaccine trials are progressing; in India, two candidates have advanced considerably. An inactivated coronavirus vaccine was created by Hyderabad's Bharat Biotech.
- Pune's Serum Institute of India (SII) is testing Oxford University-AstraZeneca's vaccine using a Trojan horse approach — spiking chimpanzee adenovirus type 5 with coronavirus spike glycoprotein genes.
- Both company-owners have invested heavily, without extramural research support, or



advance purchase contract by the government. Both seem to have the best interests of fellow Indians first in their hearts; profit comes second.

Typical Phase-Wise Clinical Trial Process

- Test the candidate in an animal. And in the animal, first does toxicity study to make sure that the vaccine is not toxic.
- Then need to look at the immune response — whether it is raising antibodies, whether it is raising cellular immunity or not. It has to be proven to be both immunogenic and non-toxic in animals.
- Once the candidate has gone through these phases, and there

is approval to now test it in humans, the vaccine has to go through phases I, II and III.

- Phase I is typically a small trial done in about 10-50 people. And that looks mainly at safety. Whether the vaccine candidate is safe in humans. In Phase I, sometimes it is also tested that a vaccine makes the right kind of antibodies or not, but primarily it is a safety trial. That typically takes a few weeks.
- Phase II is a larger trial. It includes more than 100 volunteers. Testing of dosage is done. The dosage is decided, for example, 1 injection of 20 micrograms or to give two injections of 10 micrograms each. What should be the frequency should the vaccine be given?

Usually a single injection doesn't work, you have to give at least two to three shots. In phase II scientists also look at how the immune responses have developed in the various arms of the trial.

- ◆ Phase III is basically a very large efficacy trial. Here scientists are asking whether those who get the vaccine are protected, compared to those who don't get the vaccine. This is typically tested in thousands of volunteers. And they are usually done in an area where the infection is prevalent. Otherwise scientists will never have enough people getting naturally infected to be able to make a distinction between those who are protected versus those who are not.
- ◆ In Phase III, for example we have 1,000 volunteers. Scientists randomise and about 500 will get the vaccine and 500 will get the placebo. And after a few months you estimate, how many with the vaccine got infected versus how many people in the placebo arm got infected. And that is how you determine the efficacy of a vaccine. The entire process could take from 6 to 10 years.

Route for Covid Vaccine

- ◆ In a regular clinical trial, when scientists do things sequentially it takes from 5 years to a decade to get a safe and successful vaccine. But what has happened

now is, regulators have allowed the vaccine to go into humans, even before it has been tested in animals. So it is sort of like, animal and human running parallelly, instead of serially.

- ◆ Also, regulators have allowed a combination of phase 1 and 2. So instead of doing it serially, it can be done parallelly. So that has really shortened the time.
- ◆ And regulators are also monitoring, following up the response in volunteers for a lesser amount of time. This is unprecedented. It has never happened before.

Define Policy for Clarity

- ◆ The first step is policy definition leading to a plan of action blueprint. The time to create them is now — it costs nothing, but will save time when a vaccine becomes available.
- ◆ Policy emerges from objective(s) for vaccine use in individuals and community. Since Phase-3 trial data will not be available at the time of the roll out of the vaccine, thus careful documentation and info-management will be the need of the hour. Priority for individual need is to protect those at high risk of death (senior citizens and those with medical co-morbidities) and front-line workers who expose themselves to infection while providing health care.
- ◆ Children may be vaccinated

before schools reopen to protect them and prevent infection from being carried home.

- ◆ A nationwide database with unique identification details already exists, a valuable resource to identify those who need not be vaccinated.

Proactive Approach

- ◆ Identifying past asymptomatic infections requires systematic screening for IgG antibody. Antibody positives need not be vaccinated (no harm if vaccinated).
- ◆ All data should be saved permanently. Area-wise estimates of the numbers who need vaccination on a priority basis are necessary.
- ◆ Now is the time for State governments to capture all such data.
- ◆ With India's notable representation in decision-making bodies of the World Health Organization (WHO), India is uniquely positioned to play a crucial role in advocating global eradication of COVID-19.
- ◆ We need a vaccine-delivery platform to fulfil all such needs. A practical method is vaccination camps, supervised by a medical officer, staffed by health management and local government, and having the list of people who need vaccination.
- ◆ Enumeration and registration of eligible persons can be started

now. Vaccination by appointments will ensure that vaccination is without overcrowding and with minimum waiting time.

- ◆ The vaccine regulatory agency should take a call on the special question of vaccine safety during pregnancy. One vaccine is an inactivated virus and the second is a live virus but non-infectious. Both may be assumed to be safe; yet safety in pregnancy must be ascertained in bridge studies that must be conducted as soon as possible.

Immunization Agenda 2030

- ◆ WHO's Immunization Agenda 2030 (IA2030) sets an ambitious, overarching global vision and strategy for vaccines and immunization for the decade 2021–2030. It was co-created with thousands of contributions from countries and organizations around the world, and will come into effect by the end of 2020 after WHA endorsement.
- ◆ IA 2030 envisions a world where everyone, everywhere, at every age, fully benefits from vaccines to improve health and well-being.
- ◆ Core principles: The IA 2030 strategy—to extend the benefits of vaccines to everyone,

everywhere—is underpinned by four core principles: it puts people in the center, is led by countries, implemented through broad partnerships, and driven by data. The IA2030 strategy systematically applies the core principles across each of the strategic priorities.

Drugs Controller General of India (DCGI)

- ◆ DCGI is a department of the Central Drugs Standard Control Organization of the Government of India responsible for approval of licences of specified categories of drugs such as blood and blood products, IV fluids, vaccines, and sera in India.
- ◆ It comes under the Ministry of Health & Family Welfare. DCGI also sets standards for manufacturing, sales, import, and distribution of drugs in India. DCGI heads the Indian drug regulatory body the Central Drugs Standard Control Organisation (CDSCO)

Way Forward

- ◆ World Health Organisation had come out with a tentative plan of “strategic allocation” of the coronavirus vaccine. It said healthcare workers should be given priority first followed by

adults older than 65 and those having co-morbidities such as cardiovascular disease, cancer, diabetes, obesity, or chronic respiratory disease.

- ◆ Most nations, including India, are unanimous on the first recipients — frontline health workers directly interacting with COVID-19 patients. The government has set up a National Expert Group to deliberate on principles for prioritization of population groups for vaccination among other things. <<<

General Studies Paper- II

Topic:

- Welfare schemes for vulnerable sections of the population by the Centre and States and the performance of these schemes; mechanisms, laws, institutions and Bodies constituted for the protection and betterment of these vulnerable sections.
- Issues relating to development and management of Social Sector/Services relating to Health, Education, Human Resources.

Q. COVID-19 vaccination management is the need of the hour. In the event of paucity of the vaccine, there is a need to prioritise population groups. There is a need for ethical approach rather than self-interest. Discuss.

03

India's Skilling Vision and Its Challenges

Why in News?

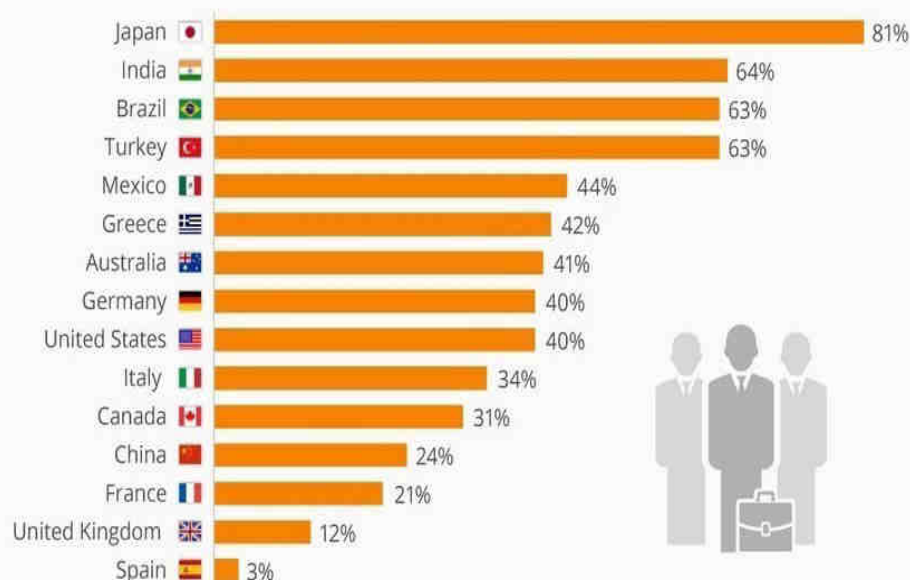
- With the Prime Minister's recent call to 'Skill, Re-Skill and Upskill', the importance of vocational training institutes' role in nation-building has been highlighted even more.

Introduction

- According to a United Nations Children's Fund (UNICEF) report titled GBC-Education 2030 Skills Scorecard, India will have the highest number of secondary school graduates among South Asian nations — at over 30 crore — by 2030 but nearly half of them will lack skills to enter the workforce. Only 47 per cent of Indian school graduates by 2030 will have the basic skills to be employable.
- A separate UNICEF report also cited "low quality of education and suboptimal vocational training which do not give students the desired skill levels the labour market demands" as major obstacles to addressing the youth skills gap.
- Skill training is incomplete without a substantial practical component. Arguably, such training is best delivered in live settings. The absence of industry linkages in this pandemic also mean that a vital element of training has been missing. Some training institutes use a simulated environment to bridge this gap.

The Countries Facing The Greatest Skill Shortages

Skills shortage as a % of firms with 10 or more employees in selected countries*



- Vocational training institutes, including 15,000 Industrial Training Institutes (ITIs), and private short-term training centers, which train more than 10 million people annually, have been closed since March. Together, these institutes offer short-term and long-term courses that range from one month to two years.
- India's demographic advantages can be realized only if the existing workforce is reskilled and upskilled through lifelong learning initiatives, and new recruits are prepared with twenty-first-century skill sets.
- It is a mammoth task for the government alone to develop a skill-based workforce and drive the 'Make in India' initiative. Therefore, it is imperative that government and industry partner and take collective actions to develop the skilled workforce.
- The large and organized industry has its own induction and training processes and programs in place to train human resources for their requirements. They also engage and support vocational training institutes & ITIs for developing skilled labor pools in their respective sectors.

Skills: Need of the Hour

- Government programs such as 'Make in India', and policies such as the 'National Policy for Advanced Manufacturing', will aid implementation of Industry 4.0 and will help in boosting the manufacturing sector's share in the country's GDP to 25% by FY2022 from the current 17%. However, the success of 'Make in India' depends largely on the success of the 'Skill India Mission'.

Challenges

- ◆ Firstly, training institutes don't have sufficient industry linkages. This means the curricula in training institutes are not as attuned to industry needs as they should be. This could further widen the gap between what the current curriculum mandates and what the industry requires.
 - ◆ Further, skill training is incomplete without a substantial practical component. Arguably, such training is best delivered in live settings. However, given the current situation, the fear of getting infected further limits practical training opportunities, even if institutes conduct online classes.
 - ◆ Third, the eventual objective of training is gainful employment. However, job opportunities are seeing a decline as firms minimize costs and freeze new hiring.
 - ◆ The good news is that the tools to overcome the current adversity already exist. This crisis can be translated into opportunity by focusing on key innovative ideas that can overcome both current and structural challenges, and produce long-lasting impact.
- partners to move classes online, but we will need a lot more of such examples to mitigate the structural issues faced by the skilling ecosystem.
- ◆ Need to create a pull factor for apprenticeships. Apprentices are graduates working in industries to be skilled on-the-job. A push by Ministry of Skill Development and Entrepreneurship (MSDE) to streamline the apprentice hiring process to make it hassle-free will accelerate industry implementation.
 - ◆ In October 2019, MSDE conducted an Apprenticeship Pakhwada during which industry partners committed to engage 4.5 lakh more apprentices, over and above the apprentices they have already hired, and states committed another 2.5 lakh. This is a great time for another national-level apprenticeship campaign to increase awareness about the merits and incentives associated with hiring apprentices.
 - ◆ Training institutes should move towards a dual system of training (DST), whereby students split their time between training in the industry and studying in classrooms.

Efforts Taken

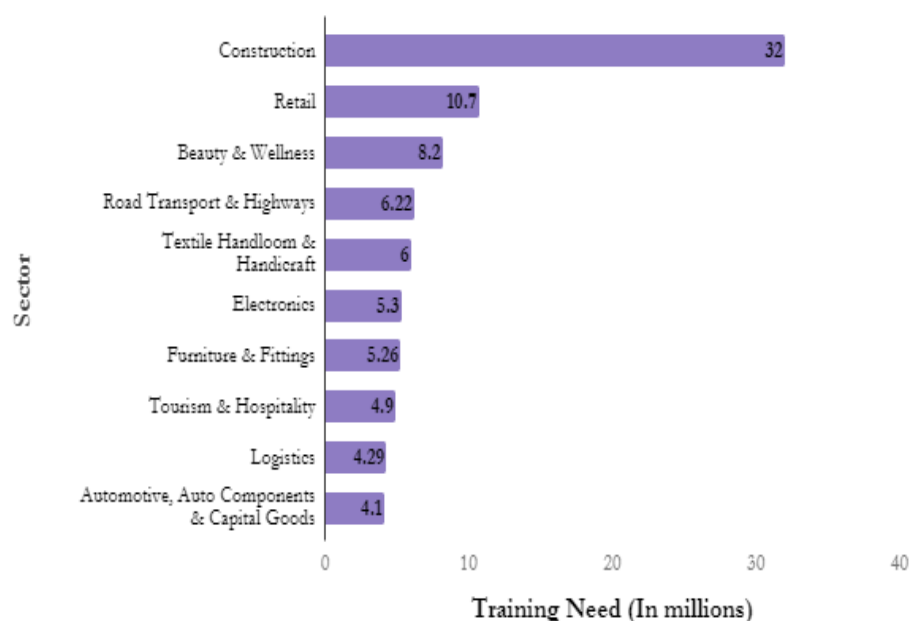
- ◆ Some vocational training institutes started leveraging technology to provide training. The National Skill Development Corporation (NSDC) partnered with TCS to enable training
- ◆ It is imperative to build infrastructure for dynamic skill-job matching. Databases of skilled workers exist in silos and are not easily accessible to employers or job platforms.

- ◆ MSDE has started mapping migrant workers to available jobs in their location based on their skills.
- ◆ NSDC has also recently launched ASEEM, an integrated skill management information system. An open-API, interoperable digital system can enable dynamic sharing of job-seekers' information including their verified skills and preferences. It will also be important to provide this information in a secure manner with the explicit consent of users.

Schemes for Skill Development

- ◆ In 2014, government created a Ministry of Skill Development and Entrepreneurship to harmonise training processes, assessments, certification and outcomes and, crucially, to develop ITIs — the building blocks of this endeavour.
- ◆ Pradhan Mantri Kaushal Vikas Yojana (PMKVY): PMKVY is the flagship outcome-based skill training scheme of MSDE. It is also India's largest skill certification scheme with the objective to enable and mobilize a large number of Indian youth to take up outcome-based skill training.
- ◆ National Apprentice Promotion Scheme: NAPS is a new scheme of government to promote apprenticeship training and increase the engagement of apprentices from present 2.3 lakh to 50 lakh cumulatively by 2020.

Top 10 Sectors Requiring Skilled Training (2017 to 2022)



- ◆ National Policy for Skill Development and Entrepreneurship 2015: The Policy is a maiden attempt at providing an integrated policy for comprehensive blueprint for growth of skilling as well as entrepreneurship in the country by addressing the needs of job seekers as well as job creators.
- ◆ National Skill Development Mission: The Mission is an attempt to consolidate skill initiatives across the country, and standardize procedures and outcomes.
- ◆ Udaan: Udaan scheme is targeted at helping the ambitious and progressive youth of Jammu and Kashmir who are seeking global and local opportunities.
- ◆ Seekho aur Kamao: The scheme aims at upgrading the skills of minority youth in various modern/traditional skills depending upon their qualification, present economic trends and market potential, which can earn them suitable employment or make them suitably skilled to go for self-employment.

Way Forward

- ◆ The skill development ecosystem is at a crossroads. While the foundations for a sustainable skill

development ecosystem have been laid over last five years, the time has come to build on it and work over the current decade to create a skilled nation by 2030. Anything less than that would be a grave injustice to the potential of the youth of this nation. Therefore, there is need for skilling, reskilling and upskilling of persons to participate in the global knowledge economy driven by emerging technologies like artificial intelligence and data analytics.



General Studies Paper- II

Topic:

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

General Studies Paper- III

Topic:

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

Q. Skilling Indian youth needs more than just certificates; it needs practical training to have employability. Comment.

04

PM- CARES and Its Transparency Related Concerns

Why in News?

- ◆ The Supreme Court said that being a public charitable trust, “there is no occasion for audit of Prime Minister’s Citizen Assistance and Relief in Emergency Situations Fund (PM CARES Fund) by the Comptroller & Auditor General (CAG) of India”.
- ◆ It also refused to order transfer of funds from the PM CARES Fund to the National Disaster Response Fund (NDRF).

About PM CARES Fund

- ◆ PM CARES Fund is a public charitable trust set up in 2020 with the primary objective of dealing with any kind of emergency situation like posed by the COVID-19 pandemic.

Objectives

- ◆ To provide relief or assistance of any kind relating to a public health emergency or any other kind of emergency, including the creation or up-gradation of healthcare or pharmaceutical facilities, other necessary infrastructure, funding relevant research, or any other type of support.
- ◆ To render financial assistance, provide grants and other steps as determined by the Board of Trustees to the affected population.
- ◆ To undertake any other activity, which is not inconsistent with the above objects.

Constitution of the Trust

- ◆ Prime Minister is the ex-officio Chairman of the PM CARES Fund.
- ◆ Minister of Defence, Minister of Home Affairs, and Minister of Finance are ex-officio Trustees of the Fund.

- ◆ The Prime Minister shall have the power to nominate three trustees to the Board of Trustees who shall be eminent persons in the field of research, health, science, social work, law, public administration, and philanthropy.

Highlights

- ◆ The fund consists entirely of voluntary contributions from individuals/organizations and does not get any budgetary support.
- ◆ PM CARES Fund will not be audited by the Comptroller and Auditor General (CAG) of India. PM CARES Fund will be audited by independent auditors who will be appointed by the trustees.
- ◆ Donations to the fund would qualify for 80G benefits for 100% exemption under the Income Tax Act, 1961.
- ◆ Donations will also be counted as Corporate Social Responsibility (CSR) expenditure under the Companies Act, 2013.
- ◆ PM CARES Fund has also got exemption under the FCRA and a separate account for receiving foreign donations has been opened. This enables PM CARES Fund to accept donations and contributions from individuals and organizations based in foreign countries. This is consistent with respect to Prime Minister’s National Relief Fund (PMNRF). PMNRF has also received foreign contributions as a public trust since 2011.

Bone of Contention

- ◆ Declaration of PM-CARES as not being a public authority is a blow to transparency and accountability.

- ◆ The name, the composition of the trust, control, usage of emblem, government domain name everything signifies that it is a public authority. By simply ruling that it is not a public authority and denying the application on RTI Act, the government has constructed walls of secrecy around it.
- ◆ Questions have also been raised about the need for a creation of the Fund as the PMNRF already exists to receive donations for such emergencies.
- ◆ In some cases, the donations raised voluntarily for PMNRF too have been directed to the PM CARES Fund by the administration.
- ◆ Opposition parties are of the view that the new fund lacks transparency. They have questioned why it was created when the PMNRF, which was set up in 1948, has a balance of 3800 crore rupees (\$500m).

Transparency and Accountability Issues

- ◆ While the Supreme Court has rejected a writ petition calling for a funds diversion from this fund to the National Disaster Response Fund (NDRF) and also denied the petitioners’ demand that the “public charitable trust” be audited by the CAG, questions remain about its need, operation and its persisting lack of transparency.
- ◆ A three-judge Bench asserted that no exception could be taken to the constitution of yet another public charitable trust at a time of a raging COVID-19 pandemic.
- ◆ But the need for a fresh trust when there is the PMNRF with a substantial corpus in place is not

clear. Since the PM CARES Fund existed independent of budgetary support or government money, the Court's reasoning was that there was "no occasion" for a CAG audit.

- ◆ However, the concern is not about the legal basis or the absence of a CAG audit, or whether it is superfluous or indeed essential.
- ◆ As responses to RTI queries on the Fund reveal, the government is not forthcoming on questions on its transparency or accountability.
- ◆ Queries on the trust deed for the Fund, and its creation and operation have been summarily dismissed by arguing that the Fund was not a "public authority" even though the PM is its ex-officio chairman and three Cabinet ministers are its trustees. And, the Ministry of Corporate Affairs had also treated it as a fund set up by the Centre.

PIL for Further Disclosure

- ◆ The Nagpur bench of the Bombay High Court rejected a public interest litigation (PIL) seeking, among other things, weekly declaration of details of receipts and expenditure from the PM CARES Fund on its official website.
- ◆ The PIL by city lawyer Arvind Waghmare was dismissed by a bench comprising Justice Sunil Shukre and Justice Anil Killor on the grounds that the fund was a public charitable trust and was governed by its own registered

deed of trust, which doesn't receive any budgetary support or any government money.

- ◆ The bench noted that the Indian Trusts Act, which is applicable to the PM CARES Fund, provides an effective mechanism for achieving the purpose of public disclosure and the petitioner (Waghmare) was free to resort to that mechanism for the redressal of his grievance.
- ◆ The court further said contributions which to the fund are voluntary in nature, and there is no compulsion for anyone to donate.

Pooling of Resources

- ◆ Since the trust was created, lakhs of public and private sector employees have donated a day's salary to it, with some of them claiming that this deduction was done without their explicit consent.
- ◆ Many public sector units and corporate entities too have made donations because of a proviso allowing uncapped corporate donations that would qualify as corporate social responsibility (CSR) expenditure.
- ◆ Earlier, a government panel had rightly suggested that the double benefit of tax exemption would be a "regressive incentive".
- ◆ Thus far, the exact amount of donations and a clear break-up of the expenditure from the fund have not been provided apart from an announcement in May that Rs.

3,100 crore had been sanctioned from it to be spent on ventilators, migrant worker welfare and vaccine development.

- ◆ States have led the response to COVID-19 and their resources have increasingly been stretched by the continuing rise in infections and deaths, which have crossed the 2.8 million and 54,000 mark, respectively.

Way Forward

- ◆ Being a fund, which is finance by public, it can be rightly brought under public purview. Also any organisation or a fund which has public interest at hand can be declared as a public body. The PM CARES fund seems to be maintaining an odd distance from public scrutiny while maintaining its objective for public service is odd and seems that demand for transparency being ethically right even if legally not-standing. 🏠👤👤👤

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.

Q. Examine the key differences between National Disaster Relief Fund and PM CARES Fund.

05

UAE-Israel Deal : Is a Game Changer for Middle East

Why in News?

- Recently, the President of the United States (US) has announced that Israel and the United Arab Emirates (UAE) have agreed to establish full diplomatic ties as part of a deal to halt the annexation of occupied land sought by the Palestinians for their future state.
- The UAE-Israel 'Abraham Accord' came into effect after a call between Sheikh Mohamed bin Zayed, Crown Prince of Abu Dhabi and Deputy Supreme Commander of the Armed Forces, US President Donald Trump and Israeli Prime Minister Benjamin Netanyahu. The accord has been praised internationally, including by the United Nations (UN).

Key Highlights of Abraham Accord

- According to the deal, the UAE will formally recognise the state of Israel, while the latter would halt its plans to annex parts of the occupied West Bank of Palestine.
- The UAE now joins Egypt (1979 peace accord with Israel) and Jordan (normalized relations in 1994) to make the third Arab state and to recognise Israel. For the Israeli Prime Minister, Benjamin Netanyahu, the normalisation of diplomatic ties between the two countries is hugely symbolic, leaving him as one of only three Israeli leaders to have brokered a peace agreement with an Arab state.

- It is the first of six States in the Arab Gulf to do so. Oman, Bahrain is generally predicted to follow, and probably Morocco.
- Bahrain, Oman and Qatar may well follow the UAE if this month's announcement passes without major incident.

Earlier Reconciliation Efforts

- Israel's overtures to the Gulf go back some way. In 1995, shortly before Israel's Prime Minister Yitzhak Rabin was assassinated by a Jewish extremist, he sent his Foreign Minister Shimon Peres on an official visit to Oman and Qatar. Low-key Israeli trade offices then opened up in both countries' capitals.
- The trade initiative withered away after Mr Netanyahu became prime minister, Israel intervened in Lebanon and the second Palestinian intifada erupted. But more recently quiet diplomacy between Israel and the Gulf states has accelerated as a fear of Iranian expansionism has become the prime preoccupation.
- Back in 2002 it was the Saudis who launched the Crown Prince Abdullah Peace Plan at the Beirut Arab summit, offering Israel full recognition in exchange for a return to its pre-1967 borders.
- The deal briefly put Israeli PM Ariel Sharon on the spot but days later Hamas carried out bombings and all talks were off. Today the Middle East is a very different place and what was then unthinkable is now a reality.

Iran: A Common Enemy

- Formed in 1971, the UAE is a USA-allied federation of seven sheikhdoms on the Arabian Peninsula which did not recognise Israel over its occupation of land home to the Palestinians.
- The UAE relied on white-collar (people who perform professional, desk, managerial or administrative work) Palestinians in creating its nation and maintained its stance that Israel should allow the creation of a Palestinian state on land it seized in the 1967 war.
- In recent years, ties between Gulf Arab nations and Israel have quietly grown, in part over their shared enmity of Iran and the Lebanese militant group Hezbollah.
- The UAE also shares Israel's distrust of Islamist groups like the Muslim Brotherhood and the militant group Hamas that holds the Gaza Strip.
- The UAE, along with Bahrain and Saudi Arabia, has a deep mistrust, even a fear, of its giant, heavily-armed neighbour across the water: Iran.
- Gulf Arab leaders look at the map of the region and they note how, despite crippling sanctions, Iran's strategic presence has advanced rapidly across the Middle East ever since the bulwark of Saddam Hussein's regime was removed in Iraq.
- Where once Iran was largely confined to its national borders, today it has proxy militias in Iraq, Syria, Lebanon and Yemen.
- Israel shares this concern, especially when it comes to Iran's secretive nuclear programme.

- ◆ Then there is what is known as "Islamism" or "political Islam", a transnational concept often embodied by the Muslim Brotherhood and one which certain Gulf Arab rulers view as an existential threat to their dynastic monarchies.
- ◆ No-one dislikes the Muslim Brotherhood more fervently than the UAE crown prince and this has led to the UAE backing anti-Muslim Brotherhood factions as far away as Libya while seeing its interests clash increasingly with those of Turkey's Islamist government.

Other Common Grounds

- ◆ Apart from Iran, there are two things- strategic advantage and technology, behind this deal for this relatively young Gulf nation and former British protectorate that only became a sovereign nation in 1971 (UAE).
- ◆ In practice, this has led to the formation of an unofficial partnership of conservative Middle Eastern governments, a de facto club to which Israel, with its formidable intelligence capabilities, is now being admitted as an associate member.
- ◆ And there is technology, including biotech, healthcare, defence and cyber surveillance. Here, the UAE already has form, having purchased Israeli-manufactured spyware some years ago to keep an eye on its own citizens. The UAE has deep pockets - it has vast oil reserves and

a per capita GDP of nearly \$40,000 (£30,000). It also has ambitions globally, and beyond, having just become the first Arab country to send a mission to Mars.

- ◆ Israel is by far the most technologically advanced country in the Middle East, with cutting-edge inventions. If this alliance works out it could propel the UAE to a new level of prosperity and international prestige, while safeguarding future jobs for its citizens.

Open to Business

- ◆ President Sheikh Khalifa abolished a decades-old UAE law banning dealings with Israel as part of ongoing efforts to normalise relations between the countries.
- ◆ The UAE announced the issuing of Federal Decree-Law Number 4 of 2020, abolishing Federal Law Number 15 of 1972. The decision to remove the Israel Boycott Law will allow people and companies in the UAE to enter into agreements with bodies or people living in Israel or belonging to it by nationality as part of commercial or financial operations or dealings of any other nature.
- ◆ It will be permissible to import and exchange or possess Israeli goods and products of all kinds in the UAE and to trade in them.

Way Forward

- ◆ The agreement could fast-track the changes that are already

underway in the region. The Saudi bloc, consisting of Egypt, the UAE, Bahrain and others, see their interests being aligned with that of the US and Israel and their support for Palestine, which Arab powers had historically upheld.

- ◆ Turkey and Iran now emerge as the strongest supporters of the Palestinians in the Muslim world. This tripolar contest is already at work in West Asia. The UAE-Israel thaw could sharpen it further.
- ◆ Further, direct ties between two of the Middle East's most dynamic societies and advanced economics will transform the region by spurring economic growth, enhancing technological innovation and forging closer people-to-people relations and a significant step forward for peace in the Middle East.



General Studies Paper- II

Topic:

- Bilateral, regional and global groupings and agreements involving India and/or affecting India's interests.
- Effect of policies and politics of developed and developing countries on India's interests, Indian diaspora.

Q. Discuss the implication of Israel-UAE deal on geopolitics of Middle East.

06

Taxpayer Charter : Boosting the Confidence of the Taxpayer

Why in News?

- Recently, Prime Minister has unveiled the Taxpayers Charter, a two-way document containing 14-point obligations of the revenue and 6-point duties of the taxpayer. While the analysis of each is yet to be translated into actionable goals, the announcement is an outcome of the amendment in the Finance Act of 2020.
- Prime Minister also launched the platform for “Transparent Taxation – Honoring the Honest” on 13th August 2020.

Background

- The institutional framework for the protection of taxpayer rights can be traced to the 1998 Citizen’s Charter, a first step towards the implementation of Sevottam (Service excellence—a combination of two Hindi words: seva and uttam). With continuous improvements, the charter was revised multiple times.
- The Kelkar Task Force in 2002 suggested methods to instill accountability in the functioning of the tax department, via an ombudsman reporting to Parliament. However, the Ombudsman framework introduced by way of administrative guidance with no statutory basis proved to be an ineffective body.

Faceless Assessment
A NEW ERA OF TRUST, TRANSPARENCY & TAX
T FOR TRUST!

OBJECTIVES

- Imparting greater efficiency, transparency & accountability
- Eliminating physical interface between the taxpayer & tax officers

FEATURES

- Selection only through system using data analytics & AI
- Abolition of territorial jurisdiction
- Automated random allocation of cases
- Central issuance of notices with Document Identification No. (DIN)
- No physical interface, No need to visit income tax office
- Team-based assessments and Team-based review
- Draft assessment order in one city, review in another city & finalisation in third city

- The 2014 Tax Administration Reform Commission emphasized the need to revisit the citizen’s charter with a focus on taxpayers’ concerns, needs and priorities.
- India’s efforts, thus far, compared to jurisdictions which have adopted such taxpayer services, lies in the distinction between a service charter, which outlines the level of services that taxpayers may expect from a charter or Bill of Rights, being envisioned in 2020.

Transparent Taxation - Honouring the Honest

- The ongoing reforms aim at making the tax system Seamless,

Painless, Faceless. PM said the Seamless system works to resolve the problems of a taxpayer instead of entangling him further. By being Painless he said, everything from technology to rules should be simple.

- The objective of the faceless assessment is to completely eliminate physical contact between the taxpayer and the taxman to make tax administration objective, transparent and corruption free. The system works under National Assessment Center (NeAC) headquartered in Delhi and eight Regional Assessment Centers (ReAC) located in Delhi, Mumbai,

Chennai, Kolkata, Ahmedabad, Pune, Bengaluru and Hyderabad.

- ◆ Now, the tax system is turning faceless, but it promises fairness and fearlessness to the taxpayer." This will end the era of "jaan pehchan" (familiarity) in getting tax scrutiny and notices settled.
- ◆ Faceless assessment, faceless appeal and taxpayers' charter are making the taxation system "people-centric and public friendly", and the proposed faceless appeal aims at ease of compliance.
- ◆ Under the new system, appeals will be automatically allotted randomly to any tax officer in the country. The identity of the tax officer will remain unknown to the taxpayer, and vice versa. The scheme aims to eliminate the interface between the taxpayer and the income tax department.
- ◆ Also, there will be no intrusive and survey-related actions by field officers. Only the investigation and TDS (tax deducted at source) wings will be able to do so after prior approval by officers of the Chief Commissioner or higher ranks.
- ◆ The initiative will deem any assessment outside the faceless framework as invalid, unless an exception has been made.
- ◆ The new platform will enable the taxman to take up cases based on data analytics and artificial intelligence, eliminating human interface and abolishing territorial

jurisdiction, with the exception of serious frauds, major tax evasion, sensitive matters, international taxes and black money or benami property-related cases.

- ◆ The tax assessee will also not be required to visit an income tax office.

The Taxpayer Charter

- ◆ The Income Tax Department is committed to:
 - ◆ **Provide fair, courteous, and reasonable treatment:** The Department shall provide prompt, courteous, and professional assistance in all dealings with the taxpayer.
 - ◆ **Treat taxpayer as honest:** The Department shall treat every taxpayer as honest unless there is a reason to believe otherwise.
 - ◆ **Provide mechanism for appeal and review:** The Department shall provide fair and impartial appeal and review mechanism.
 - ◆ Provide complete and accurate information: The Department shall provide accurate information for fulfilling compliance obligations under the law.
 - ◆ Provide timely decisions: The Department shall take decision in every income –tax proceeding within the time prescribed under law.
 - ◆ Collect the correct amount of tax: The Department shall collect only the amount due as per the law.

- ◆ Respect privacy of taxpayer: The Department will follow due process of law and be no more intrusive than necessary in any inquiry, examination, or enforcement action.
- ◆ Maintain confidentiality: The Department shall not disclose any information provided by taxpayer to the department unless authorized by law.
- ◆ Hold its authorities accountable: The Department shall hold its authorities accountable for their actions.
- ◆ Enable representative of choice: The Department shall allow every taxpayer to choose an authorized representative of his choice.
- ◆ Provide mechanism to lodge complaint: The Department shall provide mechanism for lodging a complaint and prompt disposal thereof.
- ◆ Provide a fair & just system: The Department shall provide a fair and impartial system and resolve the tax issues in a time-bound manner.
- ◆ Publish service standards and report periodically: The Department shall publish standards for service delivery in a periodic manner.
- ◆ Reduce cost of compliance: The Department shall duly take into account the cost of compliance when administering tax legislation.

◆ Taxpayers' Charter expects **Significance**

taxpayers to:

- ◆ Be honest and compliant: Taxpayer is expected to honestly disclose full information and fulfil his compliance obligations.
- ◆ Be informed: Taxpayer is expected to be aware of his compliance obligations under tax law and seek help of department if needed.
- ◆ Keep accurate records: Taxpayer is expected to keep accurate records required as per law.
- ◆ Know what the representative does on his behalf: Taxpayer is expected to know what information and submissions are made by his authorised representative.
- ◆ Respond in time: Taxpayer is expected to make submissions as per tax law in timely manner.
- ◆ Pay in time: Taxpayer is expected to pay amount due as per law in a timely manner.
- ◆ Taxpayers can approach the Taxpayers' Charter Cell under Principal Chief Commissioner of Income tax in each Zone for compliance to this charter.

- ◆ The adoption of the charter is expected to signify a minimum standard of protection outlining the taxpayers' rights and obligations.
- ◆ Non-statute driven citizens' charter, with a remote degree of accountability on service standards, has proven to be ineffective in practice, besides leading to the taxpayers' woes.
- ◆ Though tax administrative reforms and the intensive use of technology in the past few years have come a long way in improving the taxpayers' experience, India's tax policy enforcement stands at a distance from global standards.
- ◆ The new outlook will necessitate convention, attitudinal and organizational/structural change, including allocation of larger resources to taxpayer service than enforcement.
- ◆ Other jurisdictions with such a charter have stressed upon the relevant constitutional framework, separation of the office responsible for charter implementation, obligation to scrutinize its functioning, grievance redressal, intervention, etc. India will have to adopt a

structured approach for such changes in the design and implementation stage.

Way Forward

- ◆ The 2020 Charter is an opportunity to build trust between the taxpayer and the revenue. It certainly has the potential to offer practical protection for taxpayers in ensuring that the tax law is predictable, necessary and that its workability does not impose an undue burden; it is integral to nation-building while being a deterrent for errant taxpayers.
- ◆ The obligations of the tax administration on enforcing the law, and having legitimate expectations of taxpayers that rely upon such a charter, is certainly a difficult balance. The charter affords an opportunity to make sense of the blurred boundaries of honesty in a large nation with few taxpayers. 🔄🔄🔄

General Studies Paper- III

Topic:

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

Q. Tax Charter is more than just a confidence building measure, if applied properly it can be a code of conduct and also ease for both tax payers and the tax department. Discuss.

07

Agriculture Infrastructure Fund towards Getting Agri-markets Rights

Why in News?

- ◆ The government of India has recently launched the Rs. 1 lakh crore Agriculture Infrastructure Fund (AIF) to be used over the next four years.

Introduction

- ◆ The share of agriculture in India's Gross Domestic Product (GDP) is likely to increase with the recent 'Agriculture Infrastructure Fund' of Rs. 1 lakh crore.
- ◆ The fund is also expected to enhance GDP, improve the Balance of Trade, and stimulate the global export potential of the agriculture sector. At present, agriculture contributes to over 14 per cent of the national GDP and provides livelihood to over 40 per cent of the nation's workforce.
- ◆ This modern infrastructure will go a long way in setting up agro-based industries. Under the self-reliant India campaign, a big plan has been made to bring the famous products in every district to the market of the country and the world.
- ◆ The fund is a major step towards getting agri-markets right. The government had earlier issued three ordinances related to the legal framework of agri-markets with a view to bringing about some degree of liberalisation. Ordinances relate to amendments in the Essential Commodities Act. Allowing farmers to sell their produce outside the APMC mandis

and encouraging farming contracts between farmers, processors, exporters and retailers.

Agriculture Infrastructure Fund

- ◆ The Agriculture Infrastructure Fund (AIF) is a medium - long term debt financing facility for investment in viable projects for post-harvest management infrastructure and community farming assets through interest subvention and credit guarantee. The duration of the scheme shall be from FY2020 to FY2029 (10 years).
- ◆ Under the scheme, Rs. 1 Lakh Crore will be provided by banks and financial institutions as loans with interest subvention of 3% per annum and credit guarantee coverage under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for loans up to Rs. 2 Crore.
- ◆ The target given to banks for loans in FY 2021 is Rs. 10,000 crore. The borrowers will enjoy a moratorium of six months to two years. Therefore, the outgo from the Centre towards interest subvention in this financial year is likely to be a small amount.
- ◆ The beneficiaries will include farmers, PACS, Marketing Cooperative Societies, FPOs, SHGs, Joint Liability Groups (JLG), Multipurpose Cooperative Societies, Agri-entrepreneurs, Startups, and Central/State agency or Local Body sponsored Public-Private Partnership Projects.

- ◆ The main objective of the AIF is to attract investment in post-harvest infrastructure which has been a weak link in the agricultural supply chain. Thus, warehouses, silos, pack houses, sorting and grading units, cold chain projects, ripening chambers, e-marketing platforms, etc. will be eligible for interest subvention of 3 per cent.

Three Novel Features of the AIF

- ◆ The banks and financial institutions who want to avail of interest subvention and credit guarantee for their borrowers will have to sign an MoU with NABARD and the Department of Agriculture (DAC).
- ◆ The projects will be eligible for a grant under existing schemes of Union or State Governments. And thirdly, the scheme provides indicative targets for the States and UTs.
- ◆ Financing for post-harvest projects is already available under priority sector lending from banks and other financial institutions. But complete data of such loans is not available. For the first time, details of the projects sanctioned in each State will be revealed in the public domain.

Post-harvest Push

- ◆ It is not that post-harvest projects have not been given priority in the past.
- ◆ The Union Ministry of Food Processing Industries (MoFPI) provides a grant of up to Rs. 10

crore under the Pradhan Mantri Krishi Sampada Yojana (PMKSY).

- ◆ Mega food parks, integrated cold chains of fruits, vegetables and milk; infrastructure for agro-processing clusters; food safety laboratories and food processing units are eligible for grant. The government has allocated Rs. 6,000 crore for 2016-20 and it was expected to result in an investment of Rs. 1.04-lakh crore.
- ◆ The National Horticulture Board, too, provides a grant for post-harvest infrastructure projects. It includes capital subsidy for construction and modernisation of cold storages as well as non-cold storage structure of horticultural produce such as onion, vegetables, etc. The subsidy is 50 per cent in North-Eastern and hilly States and 35 per cent in other States/UTs.
- ◆ Under the National Mission on Horticulture, the Ministry of Agriculture also provides grant for post-harvest projects. Many States also use Rashtriya Krishi Vikas Yojana (RKVY) funds for providing grant.

Challenges

- ◆ Small farmers cannot hold stocks for long as they have urgent cash needs to meet family expenditures. FPOs can give an advance to farmers. FPOs will need large working capital to give advances to farmers against their produce as collateral.
- ◆ Gap in vibrant futures market is a standard way of hedging risks in a market economy.

- ◆ Instruments for farmers to minimize their market risk and have better price realization needs to be enhanced.

Mitigation

- ◆ There is no doubt that more and better storage facilities can help farmers avoid distress selling immediately after the harvest, when prices are generally at their lowest.
- ◆ NABARD forms 10,000 FPOs and creates basic storage facilities through the AIF, it should devise a compulsory module that trains FPOs to use the negotiable warehouse receipt system and navigate the realm of agri-futures to hedge their market risks.
- ◆ Government agencies dabbling in commodity markets — the Food Corporation of India (FCI), National Agricultural Cooperative Marketing Federation of India (NAFED), State Trading Corporation (STC) — should increase their participation in agri-futures
- ◆ Banks that give loans to FPOs and traders should also participate in commodity futures as “re-insurers” of sorts for the healthy growth of agri-markets. Finally, government policy has to be more stable and market friendly

PM-KISAN

- ◆ The PM-KISAN scheme was launched in December 2018 to provide income support by way of a cash benefit to all landholding farmers (subject to certain exclusion criteria) to enable them to fulfill their agricultural requirements and support their families.

- ◆ Under the scheme, the financial benefit of Rs.6000/- per year is provided to eligible beneficiary farmers in three equal installments.

Way Forward

- ◆ The bottom line is that India needs to not only spatially integrate its agri-markets (one nation, one market) but also integrate them temporally — spot and futures markets have to converge. Only then will Indian farmers realize the best price for their produce and hedge market risks.
- ◆ These steps are the latest in a series of reforms taken by the Government of India. These measures will collectively herald a new dawn for the agriculture sector in India and show the government’s commitment to championing the cause of ensuring the welfare and sustainability of livelihoods for the farmers of India.
- ◆ India has a huge opportunity to invest in post-harvest management solutions like warehousing, cold chain, and food processing, and build a global presence in areas such as organic and fortified foods. 

General Studies Paper- III

Topic:

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

Q. Agriculture Infrastructure Fund will be a game changer which can re-define the contours of agro-industry and food processing and can lead to better export competitiveness for India’s farmers. Discuss.

7

IMPORTANT BRAIN BOOSTERS

01

Sri Lanka to Abolish 19th Amendment

1. Why in News?

- Sri Lankan government has granted approval to abolish the 19th amendment to the constitution and replace it with the 20th amendment.



2. About 19th Amendment

- The 19th Amendment (19A) to the Constitution of Sri Lanka was passed on 28 April 2015. Amendment was added by his then President Maithripala Sirisena to reform the country's political system by reducing the ability of presidents to amass extensive powers.
- The 19A depoliticised the government administration by ensuring the independence of key pillars such as the judiciary, public service and elections.
- The reformists in 2015 argued that the 19A was needed to correct the power imbalance created by the 18A which the government of Mahinda Rajapaksa in 2010 had introduced.
 - The 18A lifted the two-term bar for a President to run for office.
- The 19A brought in the reversal bringing back the two terms bar and reducing the presidential term from 6 to 5 years. It pruned the powers of the presidency and empowered parliament.
- As per 19A, the President is the head of Cabinet and can appoint Ministers on the advice of Prime Minister.
- President can dissolve Parliament only after four and a half years.
- The 19 A prevented dual citizens from contesting elections. At the time, two of the Rajapaksa family members including the current President were dual citizens of the US and Sri Lanka.
- The 19 A provided for the Constitutional Council and establishment of independent commissions.

3. Heavy Electoral Mandate

- During the August 5 election, the Sri Lanka People's Party (SLPP) sought two thirds parliamentary mandate or 150 seats in the 225-member assembly to effect constitutional changes, the foremost of them was the move to abolish the 19A.
- The SLPP and allies won 150 seats and have a two-third majority to effect the constitutional change they desire.
- Public had given him two thirds majority – for the first time in the history in an election held under the proportional representation system.
- President Rajapaksa also stressed that his governance will be based while giving foremost place to Buddhism – the religion of the 77 per cent of Sri Lankans.

4. Reversal

- Mahinda Rajapaksa was removed from the presidency after a decade in power when he lost the 2015 elections.
- Analysts now warn the brothers would try to ensure they do not lose power again.
- The Rajapaksa brothers enjoy popular support of the Sinhala Buddhist majority for spearheading the defeat of Tamil separatists in 2009 to end the bloody 37-year civil war when Mahinda was President and Gotabaya was secretary to the Ministry of Defence.
- But they have also attracted criticism from the international community, with the security services they controlled accused of war crimes committed in the final months of the conflict, in which more than 100,000 people were killed.
- The move will strengthen Rajapaksa's grip on power because the country will return to its previous constitutional status, in which the president could head ministries, appoint and dismiss ministers, appoint officials for the police, judiciary and public service and dissolve parliament any time after one year.
- Currently Sri Lanka's President is Gotabaya Rajapaksa and the Prime Minister is Mahinda Rajapaksa

02 Google Pay Violation

1. Why in News?

- The Delhi High Court on August 24th, 2020, sought response of the Centre and the Reserve Bank of India (RBI) on a plea seeking action against 'Google Pay' for allegedly violating the central bank's guidelines related to data localisation, storage and sharing norms.
- A bench of Chief Justice DN Patel and Justice Prateek Jalan issued notices to the authorities and also Google India Digital Service Pvt. Ltd. on the petition and listed the matter for further hearing on Sept. 24.



2. About the Petition

- The petition sought direction to Google India Digital Service to give an undertaking to not store data on its app under UPI ecosystem and further not to share it with any third party, including its holding or parent company.
- The plea further sought to direct the RBI to take action and impose penalty on the company for its alleged serious violations of applicable laws.
- 'Google Pay' is regulated by National Payment Corporation of India which is responsible for granting permission to Payment Service Provider (PSP) as Banks and to Third-Party Apps (TPAs) to operate under the UPI network.
- The plea sought a direction to the RBI to take appropriate punitive action against the NPCI and revoke its authorisation to operate and regulate the UPI payment system, on account of risking customer payments data its failure to audit Google India Digital Service Pvt Ltd and take any steps against it despite its acts of flagrant and serious non-compliance of applicable laws.
- It also alleged that Google Pay is further violating the UPI procedural guidelines by sharing personal sensitive user data in complete breach of binding regulatory guidelines.
- The plea also claimed that Google Digital Service Pvt Ltd, vide its product 'Google Pay', seeks to access the location of the users in the name of security and uses the same to gain revenue from offering highly targeted or personalized advertising opportunities to advertisers.
- Google Pay operates as a technology service provider to its partner banks, to allow for payments through the UPI infrastructure, and is not a part of payment processing or settlement. There is no requirement for licensing of these services under the prevailing statutory and regulatory provisions. Google Pay claims not to be under RBI regulation and only under NPCI.

4. About Google Pay

- Google India launched, 'Tez', a mobile payments service targeted at users in India which later folded into the new 'Google Pay' app.
- 'Google pay' is a third party app which facilitates payment in the UPI ecosystem and is able to do the same by partnering with various PSP/acquirer bank.

3. Data Localisation Guidelines

- In a circular issued on April 06, 2018, the central bank had advised all system providers to ensure that within a period of six months, the entire data relating to payment systems operated by them is stored in a system only in India.
- As per the latest clarifications, while there is no bar on the processing of payment transactions outside India, the Payment System Operators (PSOs) will have to ensure the data is stored only in India after the processing.
- In case the processing is done abroad, the data should be deleted from the systems abroad and brought back to India not later than the one business day or 24 hours from payment processing, whichever is earlier. The same should be stored only in India. The data stored in India can be accessed for handling customer disputes, whenever required.

03 National Digital Health Mission

1. Why in News?

- Prime Minister Narendra Modi's announcement of a national health ID for every Indian while addressing the nation on the occasion of 74th Independence Day is envisioned as India's first step towards Universal Health Coverage.

2. The Mission

- The National Digital Health Mission (NDHM), which comes under the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY), is expected to improve the efficiency, effectiveness, and transparency of health services in the country
- It will provide a comprehensive health ecosystem that will have digitally empowered individuals, doctors, and health facilities, facilitate electronic signatures, enabling paperless registrations and payments, leading to streamlining of healthcare information.
- NDHM would provide technology to manage and analyse data, and create a system of personal health records and health applications. Central to the "ecosystem" would be a Personal Health Identifier (PHI) to maintain a Personal Health Record (PHR).
- The PHI would contain the names of patients and those of their immediate family, date of birth, gender, mobile number, email address, location, family ID and photograph.
- While Aadhaar assures uniqueness of identity and provides an online mechanism for authentication, it cannot be used in every health context as per the applicable regulations.

3. Working of the Mission

- As per the National Health Authority (NHA), every patient who wishes to have their health records available digitally must start by creating a unique Health ID.
- The health ID will contain information about medical data, prescriptions and diagnostic reports, and summaries of previous discharge from hospitals for ailments.
- The design of PHI, therefore, must allow multiple identifiers (chosen from the specified types of identifiers) for designing the structure and processes relating to PHI.
- National Health Authority (NHA), which is the implementing agency for the Pradhan Mantri Jan Arogya Yojana, has also been working on creating a digital health ecosystem, complete with a personal health ID for every Indian, identifiers for doctors and health facilities and personal health records.



4. NDHM: Integrating Technology and Health

- Personal health ID for every Indian - Among the first systems to be rolled out will be the digital health identifier, 'Swasthya Account', which will help individuals create their identity in the national healthcare system for ease of access to their personal health information.
- Registry of doctors- A comprehensive central repository known as 'digi doctor' will be made of all healthcare providers and practitioners (HCPs), uniquely identified in India, to provide a one-stop solution for streamlined medical practice.
- Registry of health facilities, e-pharmacy and telemedicine services across the country- A health facility registry will collate information on healthcare facilities uniquely identified in India, which will maintain, store and facilitate exchange of standardised data.
- Digitised health records - The system will digitise health records of patients, inclusive of various documents such as diagnostic report, discharge summary, and prescription, shared by various health establishments and doctors to help patients effectively manage their care.

5. Personal Health Identifier

- The Health Ministry has decided to consult Unique Identification Authority of India (UIDAI), which issues Aadhaar, and the Ministry of Electronics and Information Technology (MeitY) in the design of the PHI.
- These recommendations come from a National Digital Health Blueprint (NDHB) created by a committee.
- The 14-member committee included officials from the Health Ministry, state governments, NITI Aayog, MeitY, National e-Governance Division (NeGD), NIC, CDAC and AIIMS.
- The panel envisions the new Mission to be autonomous like UIDAI and GSTN (Goods and Services Tax Network).
- It would be partly funded by the government but will also "raise a part of its funding through a transaction fee" with private players.
- The committee has also suggested a Command, Control, and Communication Center (CCCC) as a single point of contact in public health emergencies.
- It estimates that all the components of the Mission would take about 18 months to develop.
- An appropriate digital consent framework as per standards specified by NDHB (leveraging DigiLocker consent management framework to the extent possible) will be adopted for consent management.

04 Science and Technology Indicators

1. Why in News?

- As per the Research and Development (R&D) Statistics and Indicators 2019-20, India's gross expenditure in R&D has tripled between 2008 & 2018 driven mainly by government sector and scientific publications have risen placing the country internationally among the top few.
- These indicators are based on the national science and technology (S&T) survey 2018 brought out by the National Science and Technology Management Information (NSTMIS).



3. About NSTMIS

- The National Science and Technology Management Information System (NSTMIS) is a division of Department of Science and Technology (DST).
- It has been entrusted with the task of building the information base on a continuous basis on resources devoted to scientific and technological activities for policy planning in the country.

2. Key Findings

- The Gross expenditure on R&D (GERD) in the country has been consistently increasing over the years and has nearly tripled from Rs. 39,437.77 crore in 2007-08 to Rs. 1,13,825.03 crore in 2017-18.
 - India's per capita R&D expenditure has increased to PPP \$ 47.2 in 2017-18 from PPP \$ 29.2 in 2007-08.
 - India spent 0.7% of its GDP on R&D in 2017-18, while the same among other developing BRICS countries was Brazil 1.3%, Russian Federation 1.1%, China 2.1% and South Africa 0.8%.
- DST and Department of Bio-Technology (DBT) were the two major players contributing 63% and 14%, respectively of the total extramural R&D support in the country during 2016-17.
 - Women participation in extramural R&D projects has increased significantly to 24% in 2016-17 from 13% in 2000-01 due to various initiatives undertaken by the government in S&T sector.
 - As on 1st April 2018, nearly 5.52 lakh personnel were employed in the R&D establishments in the country.
- Number of researchers per million population in India has increased to 255 in 2017 from 218 in 2015 and 110 in 2000.
 - India's R&D expenditure per researcher was 185 ('000 PPP\$) during 2017-18 and was ahead of Russian Federation, Israel, Hungary, Spain and UK.
 - India occupies 3rd rank in terms of number of Ph.D.'s awarded in Science and Engineering (S&E) after USA (39,710 in 2016) and China (34,440 in 2015).
- During 2018, India was ranked at 3rd, 5th and 9th in scientific publication output as per the NSF, SCOPUS and SCI database respectively.
 - During 2011-2016, India's growth rate of scientific publication as per the SCOPUS and SCI database was 8.4% and 6.4% as against the world average of 1.9% and 3.7%, respectively.
- During 2017-18 a total of 47,854 patents were filed in India. Out of which, 15,550 (32%) patents were filed by Indian residents.
 - Patent applications filed in India are dominated by disciplines like Mechanical, Chemical, Computer/Electronics, and Communication.
 - According to WIPO, India's Patent Office stands at the 7th position among the top 10 Patent Filing Offices in the world.

05

Pakistan and Saudi Arabia Drifting Apart

1. Why in News?

- The long-time allies, Pakistan and Saudi Arabia, appear to be drifting apart, with Saudi preferring to build ties with India rather than criticise it over Kashmir.



5. Implications for India

- India, which is closely watching the developments between Pakistan and Saudi Arabia, has not said anything publicly. But, Saudi's silence on J&K as well as CAA-NRC has emboldened the Indian government.
- Both New Delhi and Riyadh see value in their relationship. At a time when India and China are locked in a border standoff, India would be wary of Pakistan and China teaming up.
- But with Saudi Arabia in its corner for now, it may have leverage over Pakistan — Riyadh would not want a conflict and regional instability.
- What is key to India's calculus is that the Pakistan-China and the Pakistan-Saudi axes are not fused together at the moment: It is not a Saudi-Pakistan-China triangle.

2. Background

- The relationship between Saudi Arabia and Pakistan was most prominent during the 1971 war between India and Pakistan.
- Over the last two decades, Saudi Arabia has provided oil on deferred payments to Pakistan whenever it ran into economic difficulty.
- Last year, after India revoked Article 370 in Kashmir, Pakistan lobbied with the Organisation of Islamic Conference (OIC) for its condemnation of India's move.
- To Pakistan's surprise, Saudi Arabia and the UAE issued statements that were nuanced rather than harshly critical of New Delhi.
- Over the last one year, Pakistan has tried to rouse the sentiments among the Islamic countries, but only a handful of them — Turkey and Malaysia — publicly criticised India.
- Saudi Arabia's change in position has been a gradual process under Crown Prince Mohammed bin Salman (MBS).
 - As it seeks to diversify from its heavily oil-dependent economy, it sees India as a valuable partner in the region.

3. Pakistan – Saudi Arabia Relations

- The tension between Saudi Arabia and Pakistan has been brewing for some time.
- In 2015, Pakistan's Parliament decided not to support the Saudi military effort to restore an internationally recognised government in Yemen.
- According to the Pakistan, Saudi Arabia has failed to deliver on the Kashmir cause was an indication of Islamabad — and Rawalpindi's — frustration that OIC had not played a leadership role in backing Pakistan against India.
- In November 2018, Saudi Arabia had announced a \$6.2 billion loan package for Pakistan. The package included of \$3 billion in loans and an oil credit facility amounting to \$3.2 billion.
- Riyadh demanded the return of the \$3 billion loan and refused to sell oil to Islamabad on deferred payment. Pakistan immediately returned \$1 billion, displaying the rift.
- What has also angered Saudi Arabia is that Pakistan has been trying to pander to Turkey and Malaysia. Turkey's President Recep Tayyip Erdogan is seen as trying to position himself as the new leader of Muslim world, challenging Saudi Arabia's long-held position.

4. Pakistan Pushing Saudi Out

- Pakistan and China have called themselves "all-weather allies" and "iron brothers". Over the last one year, Beijing has supported Pakistan on Kashmir, raising the issue at the UN Security Council thrice.
- China has also emerged as Pakistan's biggest benefactor through its funding of the China-Pakistan Economic Corridor. Originally valued at \$46 billion, China's commitment to Pakistan now stands at \$62 billion.
- Saudi Arabia too has invested in CPEC projects, to the tune of \$10 billion, but Pakistan now looks towards Beijing for both diplomatic and economic support.
- Pakistan's economic relationship with Saudi Arabia is showing signs of long-term decline. Oil is becoming less important to Pakistan as it relies more on liquefied natural gas from Qatar and Chinese-backed coal projects.

06

India's Service Sector Needs Urgent Attention

1. Why in News?

- According to the recently released IHS Markit India Services Index, the Indian services sector has been contracting for five consecutive months since March, with an index of 34.2. In Purchasing Managers' Index (PMI) jargon, the 50-mark level separates expansion from contraction.



2. Indian Service Sector

- The services sector has been a key driver of both the global and Indian economy over the last three decades. India's growth story has been driven by services, which has a 55 per cent share in the economy.
- Services exports have outperformed goods exports in recent years, due to which India's share in the world's commercial services exports has risen steadily over the past decade to reach 3.5 per cent in 2018 — twice the sector's share in the world's merchandise exports, 1.7 per cent.

3. Survey Findings

- The IHS Markit India Services PMI is compiled by IHS Markit from responses to questionnaires sent to a panel of around 400 service sector companies.
- The sectors covered include consumer (excluding retail), transport, information, communication, finance, insurance, real estate and business services.
- Service sector remains severely constrained as the spread of the coronavirus pandemic continues to restrict mobility of consumers as well as workers.
- The survey said employment across the Indian service sector fell during June. Job losses were attributed to lower business requirements, although some companies reported poor staff availability.

4. Registering Sharp Decline

- Central to the overall contraction was a further marked drop in new orders, with the rate of decline unchanged from June.
- Key to the ongoing downturn in July was a further drop in sales. Total new business declined for a fifth successive month, with little change in the rate of contraction from June, although order books at manufacturers fell at an accelerated pace.
- With demand conditions heavily subdued, Indian firms made further job cuts in July, with the rate of job shedding the quickest on record.
- Looking ahead, the 12-month outlook for activity remained pessimistic for a third successive month.
- Despite the growing evidence of services forming the backbone of our country, the talk about making India self-reliant almost always focuses on manufacturing.

6. Suggestive Measures

- The government needs to make cuts in VAT, which ranges from 0-30 per cent on aviation fuel, make provisions for GST holidays, compensate for wages of workers under distress and draft flexible terms for working capital credit.
- To ensure employability and subsequent sustainability of the services sector, the government will have to take measures to stress on quality training of youth. Short-term skilling, for one, could be a big boon.
- In addition to this, the government needs to act as an interface with the industry to ensure that the policies are attuned to the needs and demands of key stakeholders.
- The corporate sector will have to start considering services as an integrated part of their ecosystem, rather than just a third-party provider, or something that needs to be simply 'outsourced'.
- In order to make the services sector more self-reliant, it needs to be viewed as a serious and crucial cog in the bigger economic wheel of the country.

5. Future Outlook

- Services firms remained pessimistic with regards to activity over the year ahead for a third consecutive month in July, with the proportion of survey respondents expecting a decline in activity levels outweighing those anticipating a rise.
- Negative sentiment was linked to substantial uncertainty, lockdown measures and expectations of a severe economic recession.
- With such a prolonged and significant downturn, any substantial recovery will take many months, if not years.
- Given the uncertainty in the world market and the projected slowdown of developed economies by 8 per cent this year, India's services-led growth has to depend mostly on the domestic economy.
- The International Monetary Fund (IMF) said high-frequency indicators signal plateauing of economic activity in India as the positive impact from unlock is not as strong as the negative impact of the lockdown. It urged the government to urgently contain the spread of the coronavirus pandemic on a priority to make economic recovery sustainable.

07

Swachh Survekshan Survey 2020

1. Why in News?

- Ministry of Housing and Urban Affairs has announced the results of 'Swachh Survekshan Survey 2020'.
- Swachh Survekshan 2020 covered 4,242 cities, 62 cantonment boards and 92 Ganga towns.



2. Background

- Swachh Survekshan is meant to monitor the performance of Swachh Bharat Abhiyan which was launched on October 2-2014 the 150th birth anniversary of Mahatma Gandhi.
- The extensive sanitation survey is commissioned by the Ministry of Housing and Urban Affairs.
- The objective of survey is to encourage large scale citizen participation and create awareness amongst all sections of society about the importance of working together towards making towns - cities a better place to live in.

3. Focus Areas of Swachh Survekshan 2020

- Collect segregated waste and maintain till processing site
- Treat and re-use wastewater
- Curtail solid waste based air pollution
- Promote procurement through GeM
- Engage technology driven monitoring
- Utilize capacity of wet waste processing facilities
- Follow 3R Principles% Reduce] Reuse and Recycle
- Uplift social condition of informal waste pickers and
- Assess Ganga Towns separately to accelerate action.

4. Survey Findings

- Indore won the coveted title of the Cleanest City of India] Surat and Navi Mumbai won the second and third position respectively (in the > 1 lakh population category)
- Varanasi was adjudged the 'best Ganga town' in the central government's cleanliness survey
- Best performing states in terms of overall performance were divided in two categories& states with over 100 Urban Local Bodies (ULB) and states with less than 100 ULBs
- In the first category] Chhattisgarh bagged the award for the second time and Jharkhand won the award in the second category-
- In the category of population of less than 1 lakh] Maharashtra's Karad bagged the first position followed by states Saswad and Lonavala-
- India's Cleanest Cantonment Board award was bagged by Jalandhar cantonment from Punjab
- Best city in terms of maximum citizens participation award in the category of population of over 1 lakh has been given to Uttar Pradesh's Shahjahanpur- In the same category for cities with population less than 1 lakh the award was bagged by Uttarakhand's Nandaprayag-
- Cleanest city with over 40 lakh population award was won by Ahmedabad and Vijayawada won in the category of city with population between 10 lakh to 40 lakh.
- Fastest mover big city award was won by Rajasthan's Jodhpur- Gujarat's Rajkot won the best self sustainable city award- In the category of 3 to 10 lakh population] cleanest city award went to Karnataka's Mysuru
- Uttar Pradesh's Firozabad won fastest mover city in 3 lakh to 10 lakh population category- In the same population category] Pilai of Chhattisgarh won the best self sustainable city award
- Cleanest small city award in 1 lakh to 3 lakh population category went to Chhattisgarh's Ambikapur- Burhanpur of Madhya Pradesh won the award for fastest mover small city
- Cleanest capital city award was won by New Delhi's New Delhi Municipal Corporation (NDMC)- Fastest mover capital city award went to Lucknow- Bhopal bagged the award for best self sustainable capital city-

7 MCQ's WITH EXPLANATORY ANSWERS

(Based on Brain Boosters)

01 Sri Lanka to Abolish 19th Amendment

Q1. With reference to the 19th Amendment to the Constitution of Sri Lanka , consider the following statements:

1. The 19A depoliticised the government administration by ensuring the independence of key pillars such as the judiciary, public service and elections.
2. The 19 A prevented dual citizens from contesting elections.
3. President can dissolve Parliament only after four years.

Which of the statements given above is/are correct?

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

Answer: (b)

Explanation: Statement 1 is correct. The 19th Amendment (19A) to the Constitution of Sri Lanka was passed on 28 April 2015. The 19A depoliticised the government administration by ensuring the independence of key pillars such as the judiciary, public service and elections.

Statement 2 is also correct. The 19A prevented dual citizens from contesting elections. At the time, two of the Rajapaksa family members including the current president were dual citizens of the US and Sri Lanka.

Statement 3 is incorrect. As per 19A, the President is the head of Cabinet and can appoint Ministers on the advice of Prime Minister. President can dissolve Parliament only after four and a half years.



02 Google Pay Violation

Q2. Consider the following statements:

1. 'Google Pay' is regulated by National Payment Corporation of India.
2. National Payment Corporation of India is responsible for granting permission to Payment Service Provider (PSP) as Banks and to Third-Party Apps (TPAs) to operate under the UPI network.

Which of the statements given above is/are correct?

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

Answer: (c)

Explanation: Both statements are correct. 'Google Pay' is regulated by National Payment Corporation of India which is responsible for granting permission to Payment Service Provider (PSP) as Banks and to Third-Party Apps (TPAs) to operate under the UPI network. Since it does not take deposits or take any funds, thus it is claims to be out of the purview of Reserve Bank of India (RBI).



03 National Digital Health Mission

Q3. Consider the following statements with reference to the National Digital Health Mission:

1. National Digital Health Mission would provide a unique digital health IDs.

2. All the data related to health and other medical records will be kept by Unique Identification Authority of India (UIDAI) and will be stored in Aadhaar IDs for future reference.
3. National Health Authority under the aegis of Ministry of health will be managing the whole ecosystem of technology and health services.

Which of the statements given above is/are correct?

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

Answer: (d)

Explanation: Statement 1 is correct. As per the National Health Authority (NHA), every patient who wishes to have their health records available digitally must start by creating a unique Health ID. The health ID will contain information about medical data, prescriptions and diagnostic reports, and summaries of previous discharge from hospitals for ailments.

Statement 2 is incorrect. While Aadhaar assures uniqueness of identity and provides an online mechanism for authentication, it cannot be used in every health context as per the applicable regulations.

Statement 3 is correct. National Health Authority (NHA), which is the implementing agency for the Pradhan Mantri Jan Arogya Yojana, has also been working on creating a digital health ecosystem, complete with a personal health ID for every Indian, identifiers for doctors and health facilities and personal health records.



04 Science and Technology Indicators

Q4. With reference to the National S&T Survey 2018-19, consider the following statements:

1. India occupies 3rd rank in terms of number of Ph.D's awarded in Science and Engineering (S&E) after USA (39,710 in 2016) and China (34,440 in 2015).
2. According to WIPO, India's Patent Office stands at the 7th position among the top 10 Patent Filing Offices in the world.

Which of the statements given above is/are correct?

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

Answer: (c)

Explanation: Both statements are correct. As per the Research and Development (R&D) Statistics and Indicators 2019-20, India occupies 3rd rank in terms of number of Ph.D's awarded in Science and Engineering (S&E) after USA (39,710 in 2016) and China (34,440 in 2015).

According to WIPO, India's Patent Office stands at the 7th position among the top 10 Patent Filing Offices in the world. During 2017-18 a total of 47,854 patents were filed in India. Out of which, 15,550 (32%) patents were filed by Indian residents.



05 Pakistan and Saudi Arabia Drifting Apart

Q5. Consider the following statements:

1. Saudi Arabia has supported Pakistan on Kashmir, raising the issue at the United Nations (UN) Security Council thrice.
2. Saudi Arabia has also emerged as Pakistan's biggest benefactor through its funding at a tune of \$62 billion in the form of loan and oil credit facility.

Which of the statements given above is/are correct?

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

Answer: (d)

Explanation: Both statements are incorrect. Last year, after India revoked Article 370 in Kashmir, Pakistan lobbied with the Organisation of Islamic Conference (OIC) for its condemnation of India's move. To Pakistan's surprise, Saudi Arabia and the UAE issued statements that were nuanced rather than harshly critical of New Delhi. Only, China has supported Pakistan on Kashmir, raising the issue at the UN Security Council thrice.

China has also emerged as Pakistan's biggest benefactor through its funding of the China-Pakistan Economic Corridor. Originally valued at \$46 billion, China's commitment to Pakistan now stands at \$62 billion. Saudi Arabia too has invested in CPEC projects, to the tune of \$10 billion, but Pakistan now looks towards Beijing for both diplomatic and economic support.



06 India's Service Sector Needs Urgent Attention

Q6. Consider the following statements with reference to the service sector of India:

1. The Indian services sector has been contracting for five consecutive months since March, with an index of 34.2.
2. The decline in service sector was due to the fall in sales which was due to the lockdown.
3. The government of India has announced Rs. 1 Lakh crore stimulus packages for service sector under Atmanirbhar Reform Package.

Which of the statements given above is/are correct?

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

Answer: (c)

Explanation: Statement 1 and 2 are correct. According to the recently released IHS Markit India Services Index, the Indian services sector has been contracting for five consecutive months since March, with an index of 34.2. Service sector remains severely constrained as the spread of the coronavirus pandemic continues to restrict mobility of consumers as well as workers.

Statement 3 is incorrect. The Centre rolled out a whopping Rs 20.9 lakh crore stimulus package to pull the economy out from the ravages of the pandemic. But, the service sector finds little mention or attention in the government's Atmanirbhar Reform Package.

07 Swachh Survekshan Survey 2020

Q7. With reference to the 'Swachh Survekshan 2020', consider the following statements:

1. Indore won the coveted title of the Cleanest City of India, Surat and Navi Mumbai won the second and third position respectively.
2. Lucknow was adjudged the cleanest capital was Lucknow while New Delhi was judged as the fastest mover.
3. Ministry of Health and Family Welfare is the nodal ministry for conducting Swachh Survekshan Survey.

Which of the statements given above is/are correct?

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

Answer: (a)

Explanation:

Statement 1 is correct. Indore won the coveted title of the Cleanest City of India, Surat and Navi Mumbai won the second and third position respectively (in the > 1 lakh population category).

Statement 2 and 3 are incorrect. Cleanest capital city award was won by New Delhi's New Delhi Municipal Corporation (NDMC). Fastest mover capital city award went to Lucknow. Bhopal bagged the award for best self sustainable capital city.

The extensive sanitation survey is commissioned by the Ministry of Housing and Urban Affairs.



7 IMPORTANT NEWS

01

Completion of 6 Years of PM-JDY

- ◆ The Pradhan Mantri Jan-Dhan Yojana (PMJDY) - National Mission for Financial Inclusion, has completed six years of successful implementation. PMJDY was announced by Prime Minister Modi in his Independence Day address on 15th August 2014.

Achievements under PMJDY (As on 19th August 2020)

- ◆ Number of Total PMJDY Accounts: 40.35 Crore; Rural PMJDY accounts: 63.6%, Women PMJDY accounts: 55.2%.
- ◆ In August 2020, out of total 40.35 crore PMJDY accounts, 34.81 crore (86.3%) are operative. As per extant RBI guidelines, a PMJDY account is treated as inoperative if there are no customer induced transactions in the account for over a period of two years.
- ◆ Total deposit balances under PMJDY Accounts stand at Rs. 1.31 lakh crore.
- ◆ Average deposit per account is Rs. 3239. Increase in average



deposit is another indication of increased usage of accounts and inculcation of saving habit among account holders.

- ◆ Jan Dhan Darshak App, a mobile application, was launched to provide a citizen centric platform for locating banking touch points such as bank branches, ATMs, Bank Mitras, Post Offices, etc. in the country.
- ◆ Under PM Garib Kalyan Yojana, an amount of Rs. 500/- per

month for three months (April'20 to June'20), was credited to the accounts of women account holders under PMJDY. A total of Rs. 30,705 crore have been credited in accounts of women PMJDY account holders during April-June, 2020.

- ◆ As informed by banks, about 8 crore PMJDY accountholders receive direct benefit transfer (DBT) from the Government under various schemes.

02

Phalcon AWACS

- ◆ The government of India is in the final stage of approving the acquisition of two Phalcon airborne warning and control systems (AWACS) for the Indian Air Force from Israel at a cost of around USD 1 billion.

Background

- ◆ Sixteen years ago, India purchased from Israel three Phalcon AWACS developed by Israel Aerospace Industries. The \$1.1 billion deal was inked in 2004 and the aircraft delivered in 2009 and 2011.
- ◆ Besides the Israeli AWACS, the IAF currently operates two indigenously developed airborne early Warning and control (AEW&C) system developed by the Defence Research and Development Organisation (DRDO).



About Phalcon AWACS

- ◆ The Israeli airborne warning and control system is mounted on Russian-origin Ilyushin-76 transport aircraft. Experts call the plane an eye in the sky because of its surveillance capabilities for

tracking enemy aircraft, hostile missiles, drones and troops on the ground.

- ◆ The Phalcon AWACS is capable of tracking enemy aircraft, hostile missiles, movement of troops across the border without crossing territorial limits. <><>

03

London Blue Plaque and Noor Inayat Khan

- ◆ World War II spy Noor Inayat Khan is now the first woman of Indian origin to be commemorated by

the distinct blue London plaque. An emblem of English heritage pride, the plaque has been placed

on the house at Taverton street, Bloomsbury, London, where Khan once lived.



About Blue Plaque

- ◆ The idea of placing commemorative plaques on historically significant buildings was first mooted in 1863. The idea was to honour important people and organisations who have lived or worked in London buildings.
- ◆ Currently, the blue plaque scheme is being run by the charity organisation, English Heritage,

that takes care of historic sites and buildings in England.

- ◆ Over a span of more than 150 years, the blue plaque has been placed on more than 900 buildings in London, and enjoys an enduring popularity among heritage lovers of the country.

About Noor Inayat Khan

- ◆ Born in Moscow to an Indian father and an American mother,
- ◆ She was executed at the Dachau

her family moved to London and then to Paris during the First World War. In November 1940, she joined the Women's Auxiliary Air Force, an arm of the UK's Royal Air Force to train as a wireless operator. She then did a stint at the secret intelligence organisation set up by Winston Churchill called Special Operations Executive (SOE).

concentration camp in southern Germany near Munich. Noor was awarded the highest honour in the UK, the George Cross, in 1949, and the French Croix de Guerre with the silver star posthumously.

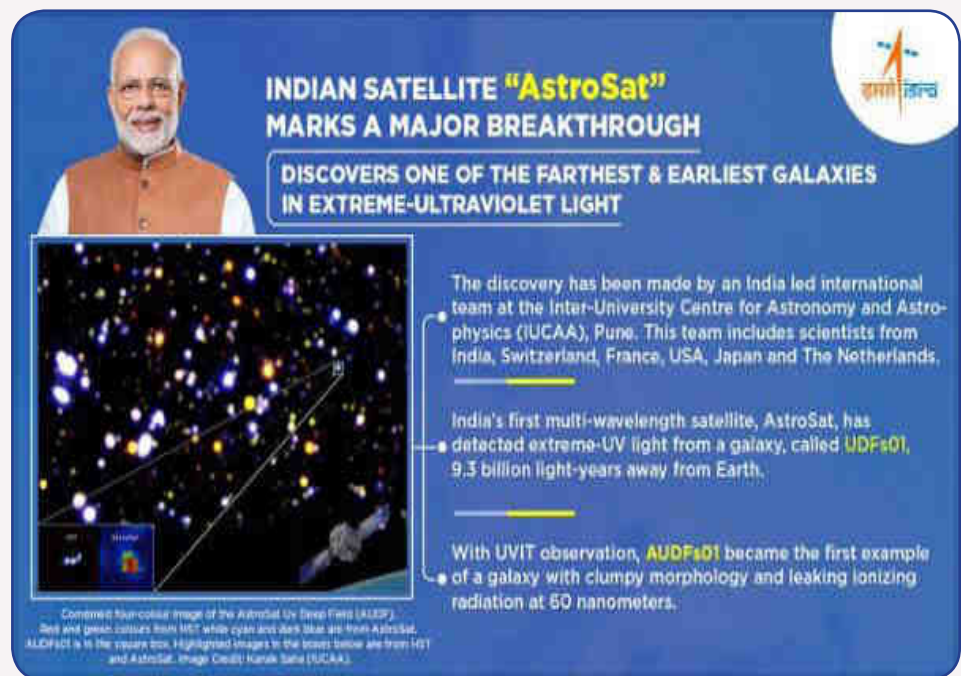
- ◆ She was connected to India through her father Inayat Khan. He was founder of the Sufi Order of the West, which is now known as the Inayati Order.



04

AstroSat has Discovered Farthest Star Galaxy

- ◆ India's multi-wavelength orbiting telescope, AstroSat, has detected light from a galaxy, called AUDFs01, in the extreme-ultraviolet (UV) light. The galaxy is 9.3 billion light years away from Earth.
- ◆ The discovery was an international collaboration by astronomers from India, Switzerland, France, USA, Japan and the Netherlands. It was led by Dr Kanak Saha, associate professor of astronomy at the Inter-University Centre for Astronomy and Astrophysics (IUCAA), Pune.
- ◆ Earlier, NASA's Hubble Space Telescope (HST), a significantly larger than UVIT (UV imaging telescope), did not detect any UV emission (with energy greater than 13.6 eV) from this galaxy because it is too faint. AstroSat/UVIT was able to achieve this unique feat because the background noise in the UVIT detector is much less than the ones on HST.



About AstroSat

- ◆ AstroSat is the first dedicated Indian astronomy mission aimed at studying celestial sources in X-ray, optical and UV spectral bands simultaneously with its five unique X-ray and ultraviolet telescopes working in tandem.
- ◆ The scientific objectives of AstroSat mission are:
 - To understand high energy processes in binary star systems

containing neutron stars and black holes;

- Estimate magnetic fields of neutron stars;
- Study star birth regions and high energy processes in star systems lying beyond our galaxy;
- Detect new briefly bright X-ray sources in the sky;
- Perform a limited deep field survey of the Universe in the Ultraviolet region.



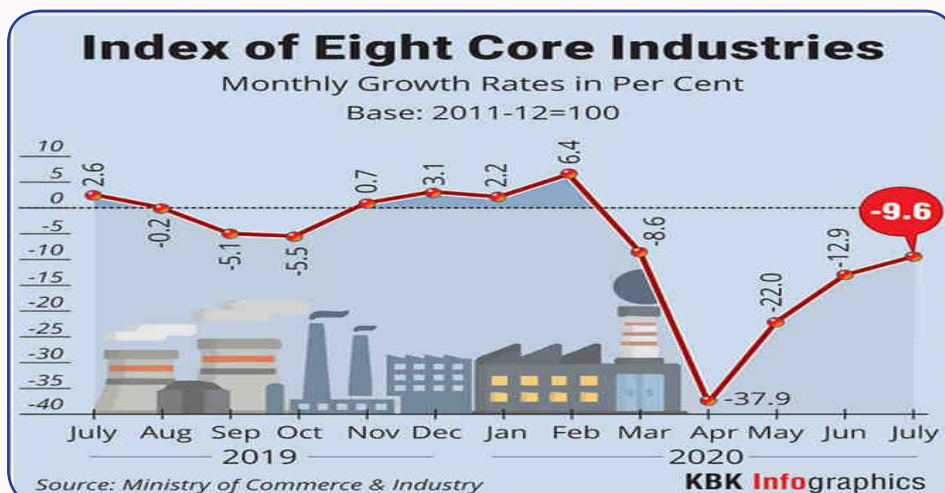
05

Eight Core Industries' Output Contracts 9.6% in July

- According to the data released by the Commerce and Industry Ministry, the production of eight core sectors had expanded by 2.6 per cent in July 2019.

Key Highlights

- Contracting for the fifth consecutive month, the output of eight core infrastructure sectors dropped by 9.6% in July due to a decline mostly in production of steel, refinery products and cement.
- The production of eight core sectors had expanded by 2.6 per cent in July 2019. Barring fertiliser, all seven sectors — coal, crude oil, natural gas, refinery products, steel, cement and electricity — recorded negative growth in July.



- The output of steel, refinery products, cement, natural gas, coal, crude oil and electricity declined by 16.5 per cent, 13.9 per cent, 13.5 per cent, 10.2 per cent, 5.7 per cent, 4.9 per cent and 2.3 per cent, respectively.
- On the other hand, the fertiliser

output grew by 6.9 per cent during the month under review as against 1.5 per cent in July 2019.

- During April-July 2020-21, the sector's output dipped by 20.5 per cent as compared to a growth of 3.2 per cent in the same period previous year.

06

PIL in Supreme Court for Removal of 'Anomalies' in Adoption

- A Public Interest Litigation (PIL) seeking removal of anomalies in the grounds of adoption and guardianship and making them uniform for all citizens has been filed in the Supreme Court.

Key Highlights

- The PIL contended that the current practice of adoption is blatantly discriminatory as Hindus have a codified law of adoption but Muslims, Christians,

and Parsis do not have it.

- The plea filed by advocate and BJP leader Ashwini Upadhyay has also sought directions to declare that the discriminatory grounds of adoption and guardianship are violative of Articles 14, 15, 21 of the Constitution and to frame uniform guidelines for adoption and guardianship for all citizens.
- Article 14 of the Indian Constitution talks about all citizens' equality before the law, Article 15 prohibits discrimination of Indians on basis of religion, race, caste, sex or place of birth, and Article 21 says no person shall be deprived of his life or personal liberty

TOP FIVE STATES WHERE ADOPTED CHILDREN WERE RETURNED

MAHARASHTRA	56
KARNATAKA	25
ODISHA	20
MADHYA PRADESH	18
DELHI	14



In India, 6,650 kids were adopted between 2017-2019. 278 of these adopted children were returned. Of the 278, only three were inter-country adoptions. The other 275 were intra-country adoptions.

Source: CENTRAL ADOPTION RESOURCE AUTHORITY

ThePrint

except according to procedure established by law.

- ◆ Adopted child has the right to inherit property under the Hindu law but not under the Muslim, Christian and Parsi law. Adopted child by the Hindus can become a legal heir whereas adopted child by Christians, Muslim, Parsis cannot.

- ◆ Adopted child by Hindus turn equivalent to a biological child of adoptive parents whereas it's just the opposite in Muslims, Christians and Parsis. Adoptive parents can be the natural guardian of the adopted son and his wife under Hindu Law but not in Muslim, Christian and Parsi Law.

- ◆ The PIL stated that adoption and guardianship is one of the most important and crucial aspects of human life but even after 73 years of independence, India does not have a gender-neutral and religion-neutral law of adoption and guardianship for all citizens. 📌📌📌

07

GDP has Contracted by 23.9%

- ◆ According to data released by the National Statistical Office, the Indian economy saw its worst contraction in decades, with Gross Domestic Product (GDP) shrinking by a record 23.9% in the April to June quarter in comparison to the same period last year.
- ◆ In other words, the total value of goods and services produced in India in April, May and June this year is 24% less than the total value of goods and services produced in India in the same three months last year.

Key Highlights

- ◆ Agriculture was the only sector which recorded modest growth of 3.4% in year on year terms. All other sectors saw contraction, with the steepest fall coming from the 50% in construction, and 47% fall in trade, hotels, transport and

QUARTERLY ESTIMATES OF GVA

INDUSTRY	CHANGE OVER PREVIOUS YEAR	
	April-June 2019-20	April-June 2020-21
Agriculture, forestry & fishing	3.0%	3.4%
Manufacturing	3.0%	-39.3%
Construction	5.2%	-50.3%
Trade, hotels, transport, communication & services related to broadcasting	3.5%	-47.0%
Public administration, defence & other services	7.7%	-10.3%
Gross Value Added (GVA)	4.8%	-22.8%
Gross Domestic Product (GDP)	5.2%	-23.9%

communication. Manufacturing shrank more than 39%, while mining and quarrying dropped 23%.

- ◆ On the expenditure side, private consumption fell 26.7%, while investments, as reflected by gross fixed capital formation plunged 47%, and exports contracted almost 20%. Government final consumption expenditure grew 16.4%.

Implications

- ◆ With GDP contracting by more than what most observers expected, it is now believed that the full-year GDP could also worsen. A fairly conservative estimate would be a contraction of 7% for the full financial year.
- ◆ The real extent of the economic crisis is expected to be deeper given that the small-scale sector and informal sector is more affected than the organised sector, but is not reflected in the quarterly GDP numbers. 📌📌📌

7

IMPORTANT PRACTICE QUESTIONS (For Mains)



01

03

05

01

Transition from teacher-class based teaching to digital-education will need multi-pronged efforts over time. For parents, students, teachers and institutions, investment and infrastructure are needed. Explain.

02

India must aim for wider consumer base and direct public spending to achieve economic growth of 7-8 per cent. Discuss.

03

Define the concept of carrying capacity of an ecosystem as relevant to an environment. Explain how understanding this concept is vital while planning for sustainable development of a region.

04

Indian environmental regulatory system should be bridge between community and industry. Comment.

05

Should women's legal age for marriage be raised? Do you agree? Justify your answer.

06

Swami Sree Narayana Guru played an instrumental role in setting up the foundations for social reform in Kerala against discrimination and injustice. Discuss.

07

"Emotional Intelligence is the ability to make your emotions work for you instead of against you". Do you agree with this view? Discuss.

7

IMPORTANT FACTS (For Prelims)



- 01** Which state government has declared 600 acres of Aarey as reserve forest?

Maharashtra
- 02** Which country has conducted naval exercise 'Indra 2020' with India in the Andaman Sea?

Russia
- 03** Which country has recently launched Indo-Pacific strategy with 'key role' for India?

Germany
- 04** What is the rank of India on the Global Innovation Index (GII) 2020?

48th
- 05** Which country has been declared as co-winner of the 2020 Online Chess Olympiad along with India?

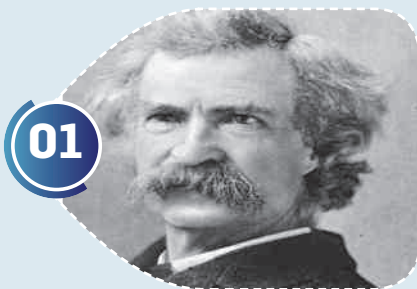
Russia
- 06** Which country has developed the world's largest solar tree?

India
- 07** Which state has topped 'State of the young child' in India report index?

kerala

7

IMPORTANT QUOTES (For Essay and Answer Writing)



01



03



05

01

"If you tell the truth, you don't have to remember anything."

Mark Twain

02

"The person who is slowest in making a promise is most faithful in its performance."

Jean Jacques Rousseau

03

"Integrity without knowledge is weak and useless, and knowledge without integrity is dangerous and dreadful."

Samuel Johnson

04

"It is a fine thing to be honest, but it is also very important to be right."

Winston Churchill

05

"No country can really develop unless its citizens are educated."

Nelson Mandela

06

"Children must be taught how to think, not what to think."

Margaret Mead

07

"When the panchayat raj is established, public opinion can do what violence can never do."

Mahatma Gandhi

AN INTRODUCTION

Dhyeya IAS, a decade old Institution, was founded by Mr. Vinay Singh and Mr. Q.H. Khan. Ever since its emergence it has unparalleled track record of success. Today, it stands tall among the reputed institutes providing coaching for Civil Services Examination (CSE). The institute has been very successful in making potential realize their dreams which is evident from success stories of the previous years.

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

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

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

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