

OFFICERS' Pulse

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Coverage.

The Hindu
PIB
Yojana
Rajya Sabha TV
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At a Glance & In Depth.

Polity and Social Issues
Economy
International Relations
Environment
Science and Tech
Culture..

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YOUR FINGER TIPS.



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News @ a glance

POLITY

1) Meghalaya minor tribes fear exclusion from 6th schedule

- GS Paper II – Constitution and polity; schedule VI; minority rights

Why In news?

- The Meghalaya government has proposed to exclude “unrepresented tribes” of Meghalaya from the 6th schedule of the constitution.
- A sub-committee constituted by the State government had decided to recommend to the Standing Committee of Parliament the removal of the word “unrepresented tribes” from the amended Sixth Schedule.

What are the Special provisions for tribal regions under the 6th schedule?

- The 6th schedule of the constitution provides for special administrative mechanism for the tribal regions of specific states such as Meghalaya, Assam, Tripura and Mizoram.
- It creates for Autonomous districts and regions for their representation and governance. It also provides for district council and regional council whose members will be nominated to the legislative body of the state.
- Tribes of Meghalaya - **Meghalaya** is divided into autonomous councils in the names of the three major matrilineal communities — Garo, Khasi and Jaintia. The minority tribes inc. The members from these minor tribes are currently represented in the Autonomous district councils. It is feared that by removing their names from the 6th schedule they will lose the Hajong, Koch, Rabha, Boro and Mann.

What is the problem?

- Their special minority privileges and due representation.
- Basic Safeguards Provided In Indian Constitution

Educational & Cultural Safeguards

- Art. 15(4):- Special provisions for advancement of other backward classes (it includes STs)
- Art. 29:- Protection of Interests of Minorities (it includes STs)
- Art. 46:-The State shall promote, with special care, the educational and economic interests of the weaker sections of the people, and in particular, of the Scheduled Castes, and the Scheduled Tribes, and shall protect them from social injustice and all forms of exploitation,☐
- Art. 350:- Right to conserve distinct Language, Script or Culture;
- Art. 350:- Instruction in Mother Tongue.

Social Safeguard

- Art. 23:- Prohibition of traffic in human beings and beggar and other similar kind of forced labour;
- Art. 24:- Forbidding Child Labour.

Economic Safeguards

- Art.244:- Clause(1) Provisions of Fifth Schedule shall apply to the administration & control of the Scheduled Areas and Scheduled Tribes in any State other than the states of Assam, Meghalaya, Mizoram and Tripura which are covered under Sixth Schedule, under Clause (2) of this Article.
- Art. 275:- Grants in-Aid to specified States (STs&SAs) covered under Fifth and Sixth Schedules of the Constitution.

Political Safeguards

- Art.164(1):- Provides for Tribal Affairs Ministers in Bihar, MP and Orissa;
- Art. 330:- Reservation of seats for STs in Lok Sabha;
- Art. 337- Reservation of seats for STs in State Legislatures;
- Art. 334:- 10 years period for reservation (Amended several times to extend the period.);
- Art. 243:- Reservation of seats in Panchayats.

- Art. 371:- Special provisions in respect of NE States and Sikkim
- Service Safeguards
- (Under Art.16(4),16(4A),164(B) Art.335, and Art. 320(40))
- Other Provision In Regards With Rights Of Scheduled Tribes In Indian Constitution
- Art.15 (4). Promotion Of Social, Economic And Educational Interests
- This article empowers the state to make any special provision for the advancement of socially and educationally backward classes of citizens or for the Scheduled Castes and Scheduled Tribes.
- This clause has been especially incorporated to prevent any special provision made by a state for the advancement of socially or educationally backward classes of citizens from being challenged in the law courts on the ground of discrimination.
- **Art.19(5) Safeguard Of Tribal Interests** - While the rights of free movement and residence throughout the territory of India and of acquisition and disposition of property are guaranteed to every citizen, special restrictions may be imposed by the state for the protection of the interests of any Scheduled Tribe.
- (For example state may impose restrictions on owning property by non tribals in tribal areas.)
- **Art.23 Human Trafficking** - Traffic in human beings, begar and other similar forms of forced labour are prohibited". This is a very significant provision so far as Scheduled Tribes are concerned.
- **Art.29 Cultural And Educational Rights** - According to this article a cultural or linguistic minority has the right to conserve its language culture. The state shall not impose upon it any culture other than the community's own culture.

2) Obesity and undernutrition coexist, finds study

- GS Paper II – social issues; malnutrition; poverty and hunger, health

Why in news?

- The first ever National nutrition survey was undertaken by the government. The Comprehensive National Nutrition Survey conducted by the Ministry of Health and Family Welfare and UNICEF was held

between February 2016 and October 2018.

Methodology –

- It studied micronutrient deficiencies through biochemical measures such as blood and urine samples, anthropometric data as well as details of non-communicable diseases such as diabetes, hypertension, cholesterol and kidney function in children and adolescents.
- The National Family Health Survey (NFHS) - collects anthropometric data (weight for age, height for age, weight for height, mid-upper arm circumference) to measure prevalence of stunting, wasting and underweight and household dietary intake to measure deficiencies.

Findings of the study:

- Nearly 10% of children in the age group of 5-9 years and adolescents in the age group of 10-19 years are pre-diabetic, 5% are overweight and another 5% suffer from blood pressure.
- A quarter of 5-9 and 10-19 year-olds were thin for their age, one in five children 5-9 years' old were stunted.
- It is the first time hard evidence of the coexistence of **obesity** and under nutrition, among school going children.

3) Kerala tops Niti Aayog's School Education Quality Index

- GS Paper II – Social issues; education sector; HRD

Why in news?

- The NITI Aayog has released the School Education Quality Index.
- Among 20 large States, Kerala was the best performer with a score of 76.6%, while Uttar Pradesh came in last with a score of 36.4%.
- It is observed that there are huge differences in the quality of school education across the country.
- Haryana, Assam and Uttar Pradesh showed the most improvement in their performance in 2016-17, in comparison to the base year of 2015-16.
- Tamil Nadu was the top performer in access and equity outcomes.
- Karnataka led in learning outcomes.
- Haryana had the best infrastructure and facilities.

- Among smaller States, Manipur emerged as the best performer
- Chandigarh topped the list of Union Territories.

SEQI

- The School Education Quality Index (SEQI) was developed to evaluate the performance of States and Union Territories (UTs) in the school education sector.
- The index aims to bring an outcomes focus to education policy by providing States and UTs with a platform to identify their strengths and weaknesses and undertake requisite course corrections or policy interventions.
- The index seeks to institutionalize a focus on enhancing education outcomes by driving improvements in learning levels, access, equity, infrastructure and governance processes.
- The index will serve as a regular and transparent review of the status of school education quality across the States and UTs.
- Developed through a collaborative process including key stakeholders such as MHRD, the World Bank and sector experts, the index consists of 30 critical indicators that assess the delivery of quality education.

Index categories and Domains

- SEQI is based on a set of indicators that measure the overall effectiveness, quality and efficiency of the Indian school education system.
- To facilitate like-to-like comparisons, States and UTs have been grouped as Large States, Small States and Union Territories. Within each of these groups, the indicator values have been appropriately scaled, normalized and weighted to generate an overall performance score and ranking for each State and UT.

4) Prime Minister declares country open defecation-free

- GS Paper II – Social issues; sanitation; Swachh Bharat Mission

Why in news?

- On the occasion of the 150th birth anniversary of Mahatma Gandhi, Prime

Minister declared the country open defecation-free.

What has been achieved?

- A sanitation survey conducted under World Bank supervision found that 90.4% of villages are open defecation free now and 93.1% of rural households have access to toilets.
- The World Health Organization estimates that this initiative has massively improved sanitation and hygiene levels, which in turn can potentially save thousands of lives by reducing the incidence of diarrhoea and malnutrition.
- Under Swachh Bharat Mission (Gramin) - About 110 million toilets have been constructed between 2014 and 2019. Open defecation-free status of villages in India has improved from 38% in 2014 to 100% in 2019.
- Under Swachh Bharat Mission (Urban) - About 6 million individual toilets and 5 lakh community toilets have been constructed. SBM (U) has achieved considerable progress in door-door collection of waste, establishment of waste-to-energy and waste-to-compost plants.

Swachh Bharat Mission

- To accelerate the efforts to achieve universal sanitation coverage in a time bound manner in mission mode, the Prime Minister launched the Swachh Bharat Mission (SBM) on 2nd October, 2014, with the goal of achieving an open defecation free (ODF) India by 2nd October 2019 as a fitting tribute to Mahatma Gandhi on his 150th birth anniversary.
- The Department of Drinking Water and Sanitation manages the rural component of the mission – Swachh Bharat Mission Grameen (SBM-G), and is the coordinating department for the overall SBM.
- Going forward, the SBM will focus on moving from ODF to ODF Plus, through a focus on ODF sustainability and Solid Liquid Waste Management under four major verticals: Grey water management, plastic waste management, biodegradable solid waste management and fecal sludge management.

ENVIRONMENT

1) RUCO initiative

About:

- RUCO which stands for **Repurpose Used Cooking Fuel** is an initiative that will enable collection and conversion of used cooking oil to bio-diesel.
- It is been launched by **FSSAI (Food Safety and Standards Authority of India)**
- 64 companies in 101 locations will enable collection of used cooking oil
- FSSAI may also look at introducing regulations to ensure that companies that use large quantities of cooking oil hand it over to registered collecting agencies to convert it into biofuel.
- FSSAI wants businesses using more than 100 litres of oil for frying to maintain a stock register and ensure that used cooking oil is handed over to registered collecting agencies

Problems with Used cooking oil:

- The consumption of Used Cooking Oil (UCO) poses **adverse health effects**.
- During frying, several properties of oil are altered, **Total Polar Compounds (TPC)** are formed on repeated frying.
- The toxicity of these compounds is associated with several diseases such as **hypertension, atherosclerosis, Alzheimer's disease, liver diseases**.
- Therefore, it is essential to monitor the quality of vegetable oils during frying.

Significance of RUCO initiative:

- Used cooking oil is considered a reasonable feedstock for biodiesel production, it is planned to redirect used cooking oil from food business operators for this.
- Converting UCO to biodiesel provides

1. Health Benefits,

2. Cleaner Environment,

3. Reduce Import Dependency and

4. Infrastructural Investment in Rural Areas

- The regulator believes India has the potential to recover 220 crore litres of used cooking oil for the production of biodiesel by 2022 through a co-ordinated action.
- While biodiesel produced from used cooking oil is currently very small, but a

robust ecosystem for conversion and collection is rapidly growing in India and will soon reach a sizable scale.

Background:

- The initiative has been launched nearly a month after the food safety regulator notified standards for used cooking oil.
- According to FSSAI regulations, the maximum permissible limits for Total Polar Compounds (TPC) have been set at 25 per cent, beyond which the cooking oil is unsafe for consumption.

Why in news?

- The Food Safety and Standards Authority of India (FSSAI) launched RUCO (Repurpose Used Cooking Oil) initiative recently.
- **About FSSAI:**
- Food Safety and Standards Authority of India (FSSAI) is an **autonomous body established under the Ministry of Health & Family Welfare, Government of India**.
- 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.

2) IPCC report on oceans

About the report:

- The **51st session** of the Intergovernmental Panel on Climate Change (IPCC 51) adopted the Summary for Policymakers (SPM) of the Special Report on the Ocean and Cryosphere in a Changing Climate (SROCC), and accepted the underlying report.

Highlights of the report:

- The IPCC Special Report on the Ocean and Cryosphere in a Changing Climate **assesses the impacts of climate change** on ocean, coastal, polar and mountain ecosystems, and the human communities that depend on them.
- The report also **evaluates their vulnerabilities and adaptation capacity**, as well as options for achieving climate-resilient development pathways.

- According to the report, the global ocean has warmed unabated since 1970 and has taken up more than 90% of the excess heat in the climate system, with consequences now visible in **increased ocean acidification, stratification and loss of oxygen**.
- The report underscores the urgency of prioritizing “timely, ambitious and coordinated action” to address “unprecedented” and enduring changes in the ocean and cryosphere.
- The SROCC will contribute to UNFCCC COP 25, in Santiago, Chile, in December 2019.
- According to the report, global warming has already reached 1°C above preindustrial levels, with: profound consequences for ecosystems and people; a warmer, more acidic and less productive ocean; melting glaciers and ice sheets causing increased sea level rise; and coastal extreme events becoming more severe.
- The report also explains that as **mountain glaciers retreat**, they are altering water availability and quality downstream, affecting many sectors, including agriculture and hydropower.
- Integrated water management and transboundary cooperation are opportunities to address the impacts of water resource changes.
- The report also indicates that with any degree of additional warming, events that historically occurred once every hundred years will occur every year by mid-century in many regions, increasing risks for many low-lying coastal cities and small islands.
- The report further notes that ocean warming and acidification, loss of oxygen and changes in nutrient supplies, are already affecting the distribution and abundance of marine life in coastal areas, which has reduced global catch potential.
- Policy frameworks such as fisheries management and marine protected areas provide opportunities for communities to adapt to changes and minimize risks to their livelihoods.
- **About IPCC:**
- Intergovernmental Panel on Climate Change was Created in 1988 by the **World Meteorological Organization (WMO) and the United Nations Environment Programme (UNEP)**
- The IPCC is an organization of governments that are members of the United Nations or WMO. The IPCC currently has 195 members.
- The objective of the IPCC is to provide governments at all levels with scientific information that they can use to develop climate policies.
- IPCC reports are also a key input into international climate change negotiations.
- The IPCC provides regular assessments of the scientific basis of climate change, its impacts and future risks, and options for adaptation and mitigation.

ECONOMY

1) RBI brings Lakshmi Vilas Bank under PCA

Why in News?

- The RBI had initiated “**prompt corrective action**” (PCA) on Lakshmi Vilas Bank due to the high level of bad loans, the lack of sufficient capital to manage risks and a negative return on assets for two consecutive years.

News in Detail

- The RBI's action was aimed at improving the bank's performance and **will not adversely impact its day-to-day operations**.
- The bank has been **accused of misappropriation of funds**.

What is PCA?

- Prompt Corrective Action or PCA is a framework under which banks with weak financial metrics are put under watch by the RBI.
- The PCA framework deems banks as risky if they slip below certain norms on **three parameters** — **capital ratios (capital to risk-weighted assets ratio (CRAR))**, **asset quality (Non-Performing Asset (NPA))** and **profitability (negative return on assets)**.
- It has **three risk threshold levels** (1 being the lowest and 3 the highest) based on where a bank stands on these ratios.

Why is it important?

- PCA is intended **to help alert the regulator as well as investors and depositors** if a bank is heading for trouble.
- PCA helps RBI **monitor key performance indicators** of banks, and **taking corrective measures** to restore the financial health of a bank.

When will it be invoked?

- On breach of any of the risk thresholds mentioned above, the RBI can invoke a corrective action plan.
- Depending on the threshold levels, the RBI can place **restrictions on dividend distribution, branch expansion, and management compensation**.

- Only in an **extreme situation**, breach of the third threshold, would a bank be identified as a likely candidate for **resolution through amalgamation, reconstruction or winding up**.

What will a bank do if PCA is triggered?

- Banks are **not allowed to renew or access costly deposits** or take steps to increase their fee-based income.
- Banks will also have to launch a **special drive to reduce the stock of NPAs** and contain generation of fresh NPAs.
- They will also not be allowed to enter into new lines of business.
- RBI will also impose **restrictions on the bank on borrowings** from interbank market.

Banks under PCA

- **IDBI Bank, Central Bank of India, Indian Overseas Bank and United Bank of India** are also under RBI prompt corrective actions.

2) IRDAI issues norms for travel policies sold via portals

Why in News?

- Insurance Regulatory and Development Authority of India (IRDAI) has issued **norms for greater disclosure by insurers and intermediaries**, and towards **better clarity for policyholders**.

New norms

- **Travel insurance policies** sold through travel agencies, portals or offered under the group platform, **need to specify the insurance company** offering the cover, **the premium** collected towards the same, as well as **the rate of applicable tax**.
- The regulator has stipulated that in case of domestic travel, the premium should not be received more than 90 days in advance to the date of commencement of the risk covered or while purchasing the travel tickets, whichever is earlier.
- Insurance covers towards overseas travel can be issued at any time.
- The regulator said insurers ought to ensure that the portal or app providing travel cover should not have a preselect

option of buying the policy as a default option.

- Those buying a travel cover **should be provided details** such as the **benefits, terms and conditions on the screen itself** and give their consent in confirmation of having read and understood the terms and conditions.

Intended benefits of the new norms

- The new norms announced by IRDAI **will benefit both the insured and the insurers.**
- The move of providing those booking tickets the option of whether they want the cover or not is a welcome step as it will make the consumer not only be aware of what he is buying, but also get to read the terms and conditions and agree to them.
- The norms **will bring in greater transparency** for the insured and insurer and also curb mis-selling.

3) IRDAI-NHA panel bats for strong law to deter health insurance fraud

Why in News?

- A **sub-group on fraud control in health insurance**, forming part of the **joint working group of National Health Authority (NHA) and the Insurance Regulatory and Development Authority of India (IRDAI)** has released a report of set of recommendations and measures for collaboration.

IRDAI

- It was set up as an **autonomous body** under the **Insurance Regulatory and Development Authority Act, 1999.**
- IRDAI's Mission: To **protect the interests** of policyholders, **to regulate**, promote and ensure orderly growth of the insurance industry and for matters connected therewith or incidental thereto.

NHA

- The National Health Authority is the **apex body responsible for implementing** India's flagship public health insurance/assurance scheme '**Ayushman Bharat Pradhan Mantri Jan Arogya Yojana**'.
- The National Health Authority is **the successor of National Health Agency**, which was functioning as a registered society since 23rd May, 2018.

- It is an **attached office of the Ministry of Health and Family Welfare** with **full functional autonomy.**

News in Detail

- A strong legislation — **National Health Insurance Anti-Fraud Act** — is "required to effectively to deal with the whole gamut of activities for preventing, detecting and deterring fraud."
- It was suggested that such a law should provide for setting up of a **special anti-fraud task force** to take punitive action, carry out recoveries, searches and seizures to have great impact on fraudulent practices of providers "which are the major players for fraud."
- The sub-group also said the **definition of fraud and abuse should be standardised.**
- Also, the **contracts** entered into by a payer — with policy holder, empanelled hospitals, intermediary, employee — **should mandatorily incorporate a standard definition of fraud** and the **resulting punitive action** that those indulging in them could face.
- The report also emphasised the **need for creation of a common talent pool for effective investigation** and a certification programme for ensuring minimum standards.

Necessity of strong anti-fraud measures

- The impact of healthcare fraud is not only financial but also on the people's health, and was an issue of grave concern.
- As the coverage/penetration of health insurance expands to more people, for more services, the element of fraud and abuse will also go up exponentially if handled inadequately.
- With the launch of Ayushman Bharat, the number of people covered under health insurance – private paid, organised through insurance companies under the aegis of IRDAI or government funded, organised by State governments, now stands at 65 crore, including 15 crore under private paid insurance and 50 crore under PMJAY.

4) Government bans onion exports, imposes stock limits

Why in News?

- As onion prices continue to spiral in the retail market, the Centre on 29/09/2019 **banned the export of all varieties of onion** with immediate effect and **imposed stock limits on both retail and wholesale traders.**

News in Detail

- In a notification, the **Director-General of Foreign Trade (DGFT)** said the export policy of onions is amended from “**free to prohibited**” till further orders.
- The **Consumer Affairs Ministry**, meanwhile, **imposed a stock limit** of up to 100 quintals on retail traders and 500 quintals on wholesale traders.
- The Ministry also **urged State governments to carry out anti-hoarding operations** against unscrupulous traders by organising raids.
- These moves are **aimed to improve the domestic availability** of onion, hoping this will provide some relief to consumers.

Directorate General of Foreign Trade (DGFT)

- It is an **attached office** of the **Ministry of Commerce and Industry** and is **headed by Director General of Foreign Trade**. Right from its inception till 1991, when liberalization in the economic policies of the Government took place, this organization has been essentially involved in **the regulation and promotion of foreign trade** through regulation.

Need for exports ban

- Increasing the **minimum export price (MEP)** of onion to \$850 per tonne on September 13 had some positive impact, with exports coming down for a few days.
- However, exports, particularly to Sri Lanka and Bangladesh, at prices lower than \$850 a tonne, are still continuing, prompting the Ministry to impose a total ban.

Minimum Export Price (MEP)

- MEP is the **price below which an exporter is not allowed to export** the commodity from India.
- It is a kind of **quantitative restriction to trade**.
- Government fixes MEP for the selected commodities with a view **to arrest domestic price rise and augmenting domestic supply**.
- The removal of MEP helps farmers / exporters in realising better and

remunerative prices and would also help in earning valuable foreign exchange for the country.

- Note: As per the Foreign Trade Policy (FTP) of the Government, exports and imports shall be free’ except when regulated by way of ‘prohibition’, ‘restriction’ or ‘exclusive trading through State Trading Enterprises (STE).
- For background, refer *Officers Pulse Issue No. 16*.

5) Further Fund Offer 2 (FFO 2) of Bharat 22 ETF opened for subscription

Why in News?

- The **Further Fund Offer 2 (FFO 2) of Bharat 22 Exchange-Traded Fund (ETF)**, which is part of the government's divestment programme, opened for subscription for anchor and non-anchor investors.

Anchor investors

- They are **institutional investors** who are **offered shares in an IPO a day before the offer opens**.
- As the name suggests, they are supposed to ‘anchor’ the issue by **agreeing to subscribe to shares at a fixed price** so that other investors may know that there is demand for the shares offered.
- Each anchor investor has to put a **minimum of Rs. 10 crore** in the issue.

About ETF

- An exchange-traded fund (ETF) is a collection of securities—such as stocks—that tracks an underlying index.
- ETFs can contain many types of investments, including stocks, commodities, bonds, or a mixture of investment types.

What is Bharat 22 ETF?

- The foundation of Bharat 22 ETF was laid by the government in the Union Budget 2017 as a vehicle **to achieve its disinvestment target** and was launched on 17 November 2017.
- The Scheme is an open-ended exchange traded fund which invests in similar composition and weightages as they appear in S&P BSE **Bharat 22 Index**.
- The index is comprised of 22 stocks of **Central Public Sector Enterprises**

("CPSE"), **Public Sector Banks** and **private entities**.

- These 22 stocks are invested across six sectors (**Basic Materials, Energy, Finance, FMCG, Industrials** and **Utilities**).
- The government of India appointed **ICICI Prudential Mutual Fund** to incorporate, launch and manage Bharat 22 ETF.
- The Scheme is intended for investors who are seeking **long-term capital appreciation** through a diversified portfolio which is largely comprised of high-quality public sector undertakings.
- The units of Bharat 22 ETF are listed on BSE and NSE and thus **can be freely traded on the stock exchange like equity shares**.

New Fund Offer (NFO)

- A new fund offer (NFO) is the **first subscription offering for any new fund** offered by an investment company.
- A new fund offer occurs when a fund is launched, allowing the firm to raise capital for purchasing securities. It is **similar to Initial Public Offering (IPO)** in which a company's shares are offered to the investors (public) for the first time.
- **Mutual funds** are one of the most common new fund offerings marketed by an investment company.
- Further Fund Offer (FFO) is similar to that of Follow on Public Offer (FPO) where a fund is offered for investment after NFO.

6) IRCTC's IPO sets record

Why in News?

- The **Initial Public Offer (IPO)** of **Indian Railway Catering and Tourism Corporation (IRCTC)** has created a record in terms of the **highest-ever subscription for a public issue of a government-owned company**.

News in Detail

- As per NSE data, the public issue, that aims to raise Rs. 645 crore, was subscribed nearly 112 times with bids received for 225.61 crore shares against 2.02 crore shares on offer in the price band of Rs. 315 to Rs. 320.
- As per data from Prime Database, this is the first time ever that an IPO of a public sector undertaking (PSU) has been subscribed more than 100 times.

- In 2017, the public issue of **Housing & Urban Development Corporation (HUDCO)** was subscribed nearly **79 times**.

- The IPO of IRCTC witnessed **strong demand from all categories of investors**.

About IRCTC

- IRCTC is the railways' **online ticketing, tourism and catering arm** and the only entity authorised by the Ministry of Railways to provide catering services to railways, online railway tickets and packaged drinking water at railway stations and trains in India.

- The public offering is part of the government's **disinvestment programme** and the public offering will lead to the government — which holds the stake through Ministry of Railways — holding coming down from the current **100% to 87.5%**.

- IRCTC earns the maximum revenue (55%) from its catering operations followed by travel and tourism (23.38%), ticketing (12.35%) and Rail Neer (9.28%).

- For the financial year ended March 31, 2019, the company reported a net profit of Rs. 272.56 crore, which was higher than the previous year's net profit of Rs. 220.62 crore.

- The company, which is completely debt-free, had cash reserves of Rs. 1,140.04 crore as on March 31, 2019.

7) Income threshold to avail microfinance increased

Why in News?

- In a move that will enable more borrowers to avail loans from microfinance institutions (MFI), the Reserve Bank of India has **decided to raise the household income limit of borrowers**.

News in Detail

- The household income limit of borrowers to **Rs. 2 lakh for urban and semi urban areas** from Rs. 1.6 lakh. For **rural areas**, the limit has been increased from **Rs. 1 lakh** to Rs. 1.25 lakh.

- Loans by MFIs to such borrowers are **uncollateralised**.

- The **lending limit per borrower** has also been hiked from Rs. 1 lakh to **Rs. 1.25 lakh**.

Why is the income threshold raised?

- The RBI said the decision was taken after taking into consideration the important role played by MFIs in delivering credit to those at the bottom of the economic pyramid and enable them to play their assigned role in a growing economy.
- This change will provide more room to NBFC-MFIs to lend and allow more households access to credit.
- Microfinance lenders will use this increased limit to continue to lend to the over 50 million borrowers.

About Microfinance Institutions (MFIs)

- Microfinance companies are financial institutions that offer **small-scale financial services** in both the forms –

credit and savings, especially to the poor in rural, semi-urban and urban areas.

- These financial services are meant to help them in undertaking economic activities, mitigating vulnerabilities to income shocks, smoothening consumption, increasing savings and supporting self-empowerment.
- Non Banking Finance Companies-Microfinance Institutions (NBFC-MFIs) are **regulated by the Reserve Bank of India (RBI)**.
- **Microfinance Institutions Network (MFIN) is a Self-Regulatory Organization (SRO) for NBFC-MFIs.**

International Relations

1) Indian Coast Guard is training Maldives personnel

News in Detail

- The **Indian Coast Guard** regional headquarters (East) has conducted the first-ever training for eight personnel, two officers and six personnel below officer rank, of the **Maldives National Defence Force Coast Guard at Chennai**, as part of an international cooperation between the two countries.
- The training is **being held on an indigenously built interceptor boat**.
- India has **agreed to hand over one interceptor boat** to the Maldives Coast Guard.
- The aim of the curriculum is to enable the Coast Guard personnel to get acquainted with operating these highly versatile boats with state-of-the-art equipment and sensors.

2) China marks 70th anniversary of Communist rule with a huge military parade

Why in News?

- China conducted an 80 minute-long military parade to mark the **70th anniversary** of the formation of the **People's Republic of China (PRC)**, where 40% of the weapons were showcased for the first time.

News in Detail

- During the parade on 01/10/2019, China appeared to highlight that the digital gap between Beijing and Washington was narrowing, by displaying indigenously developed "intelligent" weapon systems, leveraging the advancements in quantum computing, Artificial Intelligence and big data.
- **President Xi Jinping** also expressed **zero-tolerance to any challenge to the "One-China" principle**, which has been periodically questioned by bouts of **separatism in Xinjiang and Tibet**, apart from **pro-independence politics in Taiwan**, and **maritime disputes in the South China Sea (SCS)**.

- The Chinese President declared that China was now prepared to "struggle" to achieve its two **centenary goals** — **ridding China of poverty by 2021** and emergence as an **advanced socialist nation by 2049**.

One China principle

- Under One China principle, China insists that **Taiwan is an inalienable part of one China** to be reunified one day.
- Although **Taiwan's government** claims it is an independent country officially called the "**Republic of China**", any country that wants diplomatic relations with mainland China must break official ties with Taiwan.
- The policy can be traced back to **1949** and the end of the **Chinese civil war**. The defeated Nationalists, also known as the **Kuomintang**, retreated to Taiwan and made it their seat of government while the victorious Communists began ruling the mainland as the **People's Republic of China**. Both sides said they represented all of China.

State-of-the-art weapons

- An array of Chinese military drones stood out at the parade. These included the **WZ-8 supersonic targeting drone**, as well as **Sharp Sword stealth drone**, which can deliver a set of missiles or laser-guided bombs, while evading radar detection on account of its futuristic design and radar absorbent material.
- For the first time, Beijing displayed the **HSU 001 system**, which had the appearance of an **underwater drone**.
- China's **People's Liberation Army (PLA)** also rolled out the road-mobile **DF-41 intercontinental ballistic missile**, capable of targeting any part of the globe with its **multiple warheads**.
- Besides, the Chinese unveiled their highly potent **DF-17 ballistic missile**. This missile can carry a **hypersonic glide vehicle**, which **cannot be destroyed by any known missile defence system** due to its **exceptionally high speed**.
- At the parade, **DF-21D** missiles were also rolled out. These are **unique ballistic missiles**, geared to **destroy aircraft**

carriers — the centrepiece of the U.S. power projection capability in the Pacific.

- The Chinese also seemed to have worked hard at their **second strike capability** — an ability to **counterattack with atomic weapons** after absorbing a nuclear first strike.
- For the first time, the **JL-2** missiles were on display at the parade. These are **Submarine Launched Ballistic Missiles (SLBM)**, likely to be deployed on advanced Jin-class nuclear submarines. The JL-2 missiles will have an array of strike options, depending on whether the submarine chooses to fire its weapons close to Chinese shores or from areas deeper in the sea.
- China also seemed to have worked on air delivering conventional and nuclear weapons; it showcased the **H-6K bomber**, which appears to rely on its longer range missile strike capability.

Concerns

- China's military advancement **dramatically erodes the U.S. military edge in Asia**, and over the long-term, America's military primacy in Asia is clearly under threat.
- Though China stressed that her goal was to foster a "community of shared future for mankind," the demonstration of China's military might was **apparently aimed at deterring the U.S. and its allies**.

3) Indo-Chinese educational tie-ups need nod from MHA and MEA

Why in News?

- The **Human Resource Development Ministry** has issued certain directives to universities through **University Grants Commission**.

University Grants Commission

- It is a statutory organization established by the **University Grants Commission Act 1956** for the coordination, determination and maintenance of standards of university education.
- Apart from **providing grants** to eligible universities and colleges, the Commission also advises the Central and State Governments on the measures which are necessary for the development of Higher Education.

- It functions from **New Delhi** as well as its **six Regional offices** located in Bangalore, Bhopal, Guwahati, Hyderabad, Kolkata and Pune.

New directives

- In addition to other clearances, **prior approval of the Ministry of Home Affairs** and the **Ministry of External Affairs** must be taken by all the academic institutions and universities before signing of MoUs, educational exchange programme, agreements, joint declaration of intent or letter of intent with Chinese institutions or universities.
- Those universities — including private universities — which have already entered into MoUs must seek clearance from the Home Ministry for operating the MoU.

Indo-China educational ties so far

- India and China signed an **umbrella agreement** for educational cooperation in **2006**, under which government scholarships are awarded to 25 students, by both sides, in recognised institutions of higher learning in each other's country.
- During Prime Minister Narendra Modi's visit to Beijing in May 2015, both countries signed an expanded **Education Exchange Programme** agreement which provides for enhanced cooperation in the field of vocational education and higher learning.
- Chinese students were also granted scholarships to study Hindi in India.
- According to data from the Indian embassy in Beijing, this cooperation has also resulted in an increase in the number of Indian students in China, with more than 18 lakh Indian students enrolled at various Chinese universities in 2016-17.
- A number of Indian universities already have faculty and student exchange programmes, apart from Chinese language centres run in collaboration with universities in China.

4) India Economic Summit 2019

About the summit

- The two-day summit was held between **October 3-4, in New Delhi**, by Geneva-based WEF in collaboration with industry body CII (Confederation of Indian Industry) under the theme of '**Innovating for India: Strengthening South Asia, Impacting the World**'.

- The meeting convened key leaders from government, the private sector, academia and civil society to accelerate the adoption of the Fourth Industrial Revolution technologies and boost the dynamism of South Asia to attain its growth potential.
- The meeting is aimed to address strategic issues of regional significance under four thematic pillars:
 - 1.The **New Geopolitical Reality** – Geopolitical shifts and the complexity of our global system
 - 2.The **New Social System** – Inequality, inclusive growth, health and nutrition
 - 3.The **New Ecological System** – Environment, pollution and climate change

4.The **New Technological System** – The Fourth Industrial Revolution, science, innovation and entrepreneurship

About World Economic Forum

- The World Economic Forum is the **International Organization for Public-Private Cooperation**.
- The Forum engages the foremost political, business, cultural and other leaders of society to shape global, regional and industry agendas.
- It was established in **1971** as a **not-for-profit** foundation and is headquartered in **Geneva**, Switzerland.
- It is **independent, impartial** and not tied to any special interests

SCIENCE and TECHNOLOGY

1) Google achieved 'quantum supremacy'!?

Why in News?

- According to a paper posted briefly to the website of a NASA laboratory, physicists at Google have used a quantum computer to perform a calculation that would overwhelm the world's best conventional supercomputer.

News in Detail

- Google's quantum computer was reportedly able to solve a calculation — proving the randomness of numbers produced by a random number generator — in 3 minutes and 20 seconds that would take the world's fastest traditional supercomputer, **Summit**, around 10,000 years.
- This effectively means that the calculation **cannot be performed by a traditional computer**, making **Google the first to demonstrate quantum supremacy**.
- Google developed a **53-qubit system** called **Sycamore**, which was used to achieve the recent breakthrough.

Summit Supercomputer

- It is ranked as the **fastest** supercomputer in the world, according to the **TOP500 List**, a semiannual ranking of the world's fastest computing systems.
- It belongs to the **U.S. Department of Energy's Oak Ridge National Laboratory (ORNL)**.
- Summit is capable of **200 petaflops**, or 200,000 trillion calculations per second.

What are quantum computers?

- A **quantum computer** is any device for computation that makes direct use of distinctively **quantum mechanical phenomena**, such as **superposition** and **entanglement**, to perform operations on data.
- The basic principle of quantum computation is that quantum properties can be used to represent and structure data and that quantum mechanisms can be devised and built to perform operations with this data.

Working of a quantum computer

- In a classical (or conventional) computer, information is stored as bits; in a quantum computer, it is stored as **qubits** (quantum bits).
- Unlike regular bits, which store data as either 1s or 0s, qubits take advantage of the quantum phenomenon known as superposition. This means they **essentially exist as 1s and 0s simultaneously**.
- The advantage of this in computing is that it exponentially increases the amount of information that can be processed.
- A pair of qubits that can exist as either 1s or 0s can embody four possible states; three qubits can embody eight, while three *hundred* qubits can embody more states than there are atoms in the Universe!

Is India working on quantum computing?

- There are no quantum computers in India yet. In 2018, the **Department of Science & Technology** unveiled a programme called **Quantum-Enabled Science & Technology (QuEST)** and committed to investing Rs. 80 crore over the next three years to accelerate research.
- The ostensible plan is to have a quantum computer built in India **within the next decade**.
- Phase-1 of the problem involves hiring research experts and establishing teams with the know-how to physically build such systems.

2) IAU names asteroid after Pandit Jasraj

Why in News?

- The **International Astronomical Union (IAU)** has **named an asteroid**, discovered in 2006, after Indian classical singer **Pandit Jasraj**.

News in Detail

- The asteroid, or more formally known as a **minor planet**, which technically goes by '2006 VP32' in the astronomy community is **located between Mars and Jupiter**, and was discovered on November 11, 2006, by the **Catalina Sky Survey**, whose telescopes are based in Arizona in the United States.

- The IAU has named the minor planet as '**Panditjasraj (300128).**'
- With the honour, the Padma Vibhushan-winning musician Pandit Jasraj has become the **first musician from India** to join the starry sky of immortal composers like Beethoven, Mozart and Pavarotti.

Naming Convention

- The privilege of naming a planet is first given to discoverers, who have 10 years to propose a name.
- The discoverer or team is expected to write a short citation, explaining the reasons for assigning the name, according to the IAU's guidelines.
- All names proposed are judged by the 15-member Working Group for Small Body Nomenclature (CSBN) of the IAU, comprising professional astronomers with research interests in minor planets and/or comets from around the world.

About Pandit Jasraj

- **Sangeet Martand** Pandit Jasraj (born in 1930) is an exponent of Indian classical vocal music.
- Jasraj is the recipient of numerous awards, honours, and titles, including the prestigious **Padma Vibhushan** and the **Sangeet Natak Akademi Award**.
- His distinctive voice traverses a remarkable four-and-a-half octaves.

3) Scientists excavate 'ancient river' in Uttar Pradesh

Why in News?

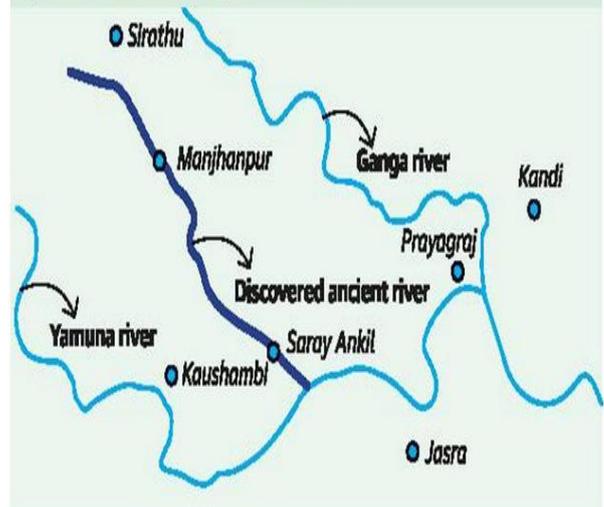
- The Union Water Ministry has **excavated an old, dried-up river** in Prayagraj (formerly Allahabad) that linked the Ganga and Yamuna rivers.

Details of the findings

- The "**ancient buried river**" is around 4 km wide, 45 km long and consisted of a 15-metre-thick layer buried under soil.
- The discovery was made in December 2018 by a team of scientists from the **CSIR-NGRI (National Geophysical Research Institute)** and the **Central Groundwater Board** during a **helicopter-borne geophysical survey** covering the Prayagraj and Kaushambi region in Uttar Pradesh.

River unearthed

A team of scientists have discovered an "ancient buried river" that links the Ganga and the Yamuna. The map shows the possible course of the paleochannel



Background of the discovery

- The genesis of the palaeochannel's discovery followed a **2016 report** of a seven-member committee, headed by Professor K.S. Valdiya of the Jawaharlal Nehru Centre for Advanced Scientific Research (JNCASR), commissioned by the Water Resources Ministry.
- This report concluded that evidence from palaeochannels suggested that the **mythological Saraswati river did indeed exist**.
- They claimed to have based their conclusions on reports and maps of palaeochannels in north India and a separate, ongoing project by the Central Groundwater Board to map the aquifers (extremely deep stores of groundwater) of India.

Significance

- Knowledge on subsurface connectivity between Ganga and Yamuna rivers will play a very **crucial role in planning of Ganga cleaning and protecting safe groundwater resources**.
- The aim of the scientific study is to develop the paleochannel as a potential **groundwater** recharge source.

4) Penicillin revival to fight rheumatic fever

About Penicillin:

- Penicillins are a group of antibacterial drugs that attack a wide range of bacteria.
- First discovered in 1928 by Alexander Fleming.
- Penicillin is one of the oldest antibiotics known to man and is still effective in many cases as not many organisms have developed resistance to it yet.
- The antibiotics gradually went out of the Indian market, but some of its more expensive derivatives are still prescribed.
- Penicillin is still the first-line antibiotic in many western countries.
- Drugs in the penicillin class work by indirectly bursting bacterial cell walls.
- They do this by acting directly on peptidoglycans, which play an essential structural role in bacterial cells.

About Rheumatic fever:

- Rheumatic fever is endemic in India.
- It remains to be one of the major causes of cardiovascular disease which accounts for nearly 25 to 45 percent of acquired heart disease.
- Rheumatic heart disease is a condition in which the heart is affected by a disease that eventually leaves no option but to replace the heart valves.
- The disease results from damage to heart valves caused by one or several episodes of rheumatic fever, an autoimmune inflammatory reaction to throat infection caused by group A streptococci (streptococcal pharyngitis).
- It most commonly occurs in childhood, and can lead to death or life-long disability.
- Effective early intervention can prevent premature mortality from rheumatic heart disease.

- There are three levels of prevention for rheumatic heart disease:
 - reducing the risk factors for rheumatic fever (primordial prevention);
 - primary prevention of rheumatic fever and rheumatic heart disease; and
 - Secondary prevention (prophylaxis) of rheumatic fever and rheumatic heart disease.
- The targets for Sustainable Development Goal 3 (Ensure healthy lives and promote well-being for all at all ages) include reducing premature mortality
- From non-communicable diseases by one third, ending preventable deaths of newborn and children under 5 years of age, and reducing the global maternal mortality ratio to <70/100000 live births, all by 2030.
- Most deaths from rheumatic heart disease are premature and controlling and eliminating rheumatic heart disease will contribute to fulfilling all global goals.

Penicillin and Rheumatic fever:

- The government is planning to procure Penicillin centrally for a minimum of three years and give it to all children aged between 5 years to 15 years suffering from a sore throat, at least once.
- It was reported that the drug will be dispensed through primary health centres or administered by ASHAs.

Why in news?

- A committee comprising of the officials from the department of health research has been formed to finalise a plan to tackle rheumatic fever and heart disease burden and revive penicillin.

Art & Culture

1) What's in a Galo name? A pointer to ancestors

- GS Paper I – Art and culture
- Naming system in Arunachal Pradesh which keeps track of Ancestors.

How?

- A system of prefixing the second syllable of a father's name to that of a son, who passes on the suffix in his name to his son and trace the names of ancestors from the first syllable or prefix of our names
- Galo community - the Galos are one of the 26 major communities of Arunachal

Pradesh, and dominate West Siang, Lepa Rada and Lower Siang districts.

- They have a big population in East Siang, Upper Subansiri and Namsai districts.
- The Galos belong to the Tani group inhabiting Assam and Arunachal Pradesh, besides Tibet.
- They trace their common origin to a primeval ancestor, Abotani.
- Only the Galo community maintain the genology (a line of descent traced continuously from an ancestor) naming tradition.
- It is patrilineal.

PIB ANALYSIS

1) India Plog Run

- **GS Paper 2-Governance(Issues relating to development and management of Social Sector/Services relating to Health, Education, Human Resources)**
- Ministry of Housing and Urban Affairs organised **India Plog Run for Plastic free India** Event as a part of ‘**Swachhata Hi Seva**’ and commemorated the 150th Birth Anniversary of ‘Father of the nation’ Mahatma Gandhi.
- The event was aimed to spread awareness on the harmful effects of plastic waste and enlist the support of citizens **to eliminate single use plastic (SUP)**.

About Swachhata Hi Seva

- Swachhata Hi Seva (SHS) is a massive countrywide awareness and mobilization campaign on Swachhata.
- SHS was started by Honourable PM during his Mann Ki Baat and it was first initiated in 2017 on the occasion of **Gandhi Jayanthi**
- SHS sheds light on the Swachh Bharat Mission, which urges masses to take part in the mission to keep India clean.
- This year’s Swachhata Hi Seva will see mass awareness generation activities on plastic waste management, nationwide Shramdaan for plastic waste collection and segregation

Why in news?

- Housing and urban affairs Minister said that **an unprecedented transition against use of plastic has commenced, and more than 2 crore people have already been leading the movement.**

2) Repurpose Used Cooking Oil (RUCO)

- **GS Paper 3 - Environment**

About RUCO

- RUCO has been launched by the Food safety and security authority of India (FSSAI)
- RUCO initiative has enabled the collection and conversion of used cooking oil to bio-diesel.

Need for RUCO

- In India, the same cooking oil is used for repeated frying which adversely affects the health due to formation of polar compounds during frying.
- These polar compounds are associated with diseases such as hypertension, atherosclerosis, Alzheimer’s disease, liver diseases among others.
- The benefits of transformation of UCO will help bring health benefits as there would be no recycling of the UCO, employment generation, infrastructural investment in rural areas & cleaner environment with reduced carbon footprint.
- Which otherwise would be disposed off in drains, cause spillages/ environmental damage and pose health hazards.

About total polar compounds

- Polar compounds are formed during frying. The toxicity of these compounds is associated with several diseases as mentioned above.
- FSSAI has fixed a limit for total polar compounds at 25% beyond which the vegetable oil shall not be used.

Why in news?

- On the occasion of the 150th birth anniversary of Mahatma Gandhi on 2nd October as Rashtriya Swachhta Diwas, Petroleum and Natural Gas (PNG) Ministry Flagged off the publicity vans in Delhi, to generate awareness among the people about the OMCs’ initiative to make India “Swachh” by converting Used Cooking Oil to Biodiesel.

3) The Intergovernmental Panel on Climate Change (IPCC)

- **GS Paper 2 - International Institutions**
- **GS Paper 3 - Environment**

About IPCC:

- The IPCC is the UN body for assessing the science related to climate change.
- It was established by the **United Nations Environment Programme (UNEP) and the World Meteorological Organization (WMO)** in 1988 to provide political leaders with periodic scientific assessments concerning climate change, its implications and risks, as well as to put

forward adaptation and mitigation strategies.

- It has 195 member states.
- For the assessment reports, IPCC scientists volunteer their time to assess the thousands of scientific papers published each year to provide a comprehensive summary of what is known about the drivers of climate change, its impacts and future risks, and how adaptation and mitigation can reduce those risks.
- It also has a **Task Force on National Greenhouse Gas Inventories** that develops methodologies for measuring emissions and removals.

Working groups of IPCC

- The IPCC has three working groups:
- Working Group I, dealing with the physical science basis of climate change;
- Working Group II, dealing with impacts, adaptation and vulnerability; and
- Working Group III, dealing with the mitigation of climate change. It also has a Task Force on National Greenhouse Gas Inventories that develops methodologies for measuring emissions and removals.

News in detail

- The **Sixth Assessment Report (AR6)** will examine topics such as the link between consumption and behaviour and greenhouse gas emissions, and the role of innovation and technology.
- The report will assess the connection between short to medium-term actions and their compatibility with the long-term temperature goal in the Paris Agreement.
- It will assess mitigation options in sectors such as energy, agriculture, forestry and land use, buildings, transport and industry.

Why in news?

- **India** hosted the Second Lead Author Meeting of the **Intergovernmental Panel on Climate Change (IPCC) Working Group III** Sixth Assessment Report at New Delhi, from 30th September to 4th October 2019.

4) Vayoshreshtha Sammans

- **GS Paper 2 - Welfare schemes for vulnerable sections of the population by the Centre and States**

About Vayoshreshtha Sammans

- **President of India** presented Vayoshreshtha Sammans this year on the

occasion of International Day of Older Person.

- It is a scheme of National Awards for senior citizens.
- It is initiated by the Ministry of Social Justice and Empowerment.
- The award would be given to eminent or outstanding Institutions or organisations and individuals from any part of the country.
- The awardees are announced on 1st September and distributed on 1st October. **1st October is observed as the international day of older persons.**
- Vayoshreshtha Sammans shall be conferred every year in thirteen categories.
- The recipients receive a citation, a plaque and a cash award.

Why in news?

- The President of India, Shri Ram Nath Kovind, presented the Vayoshreshtha Sammans – a scheme of National Awards for senior citizens of the Ministry of Social Justice and Empowerment.

5) National Health Systems Resource Centre (NHSRC)

- **GS Paper 2-Governance(Issues relating to development and management of Social Sector/Services relating to Health, Education, Human Resources)**

News In detail

- The Ministry of Health and Family Welfare in collaboration with World Health Organization (WHO) formally announced the re-designation of National Health Systems Resource Centre (NHSRC), as the WHO Collaborating Centre for Priority Medical Devices and Health Technology Policy.
- In the past, NHSRC as a collaborating centre has supported WHO in formulating technical specifications for medical devices such as oxygen concentrators and resuscitation devices and continues to support evaluation of innovations for WHO's compendium on innovative devices.
- This year in collaboration with WHO's country's office, NHSRC developed a guidance document for the Ministry's free diagnostics initiative to further strengthen the agenda of Universal access to affordable diagnostics.

- NHSRC also works with WHO on development of technical specification of Blood pressure measuring devices, In vitro diagnostics and devices for cancer and cardiovascular diseases.
- Future collaboration includes work on International Classification and Nomenclature for Medical Devices, which would improve access to affordable health technologies.

About NHSRC

- National Health Systems Resource Centre (NHSRC) has been set up under the National Rural Health Mission (NRHM) of Government of India to serve as an apex body for technical assistance.
- Established in 2007, the National Health Systems Resource Centre's mandate is to assist in policy and strategy development in the provision and mobilization of technical assistance to the states and in capacity building for the Ministry of Health.
- The goal of this institution is to improve health outcomes by facilitating governance reform, health systems innovations and improved information sharing among all stakeholders at the national, state, district and sub-district levels through specific capacity development and convergence models.

Why in news?

- Designation of National Health Systems Resource Centre (NHSRC) as a WHO Collaborating Centre for Priority Medical Devices and Health Technology Policy

6) PRAKASH portal

- GS Paper 2 - Governance (Government policies and interventions for development in various sectors)

About Prakash portal

- PRAKASH stands for Power Rail Koyla Availability through Supply Harmony.
- The portal aims at bringing better coordination for coal supplies among all stakeholders viz - Ministry of Power, Ministry of Coal, Coal India, Railways and power utilities.
- This is an important step in ensuring adequate availability and optimum utilization of coal at thermal power plants.
- The Portal is designed to help in mapping and monitoring the entire coal supply

chain for power plants, viz - 1.Coal Stock at supply end (mines)2. coal quantities/ rakes planned,3. coal quantity in transit and 4. coal availability at power generating station.

Benefits of Portal to the stakeholders

- The portal makes available the following information on a single platform which shall -
- **Coal company** will be able to track stocks and the coal requirement at power stations for effective production planning
- **Indian Railways** will plan to place the rakes as per actual coal available at siding and stock available at power stations.
- **Power stations** can plan future schedule by knowing rakes in pipe line and expected time to reach.
- Stock at power generating station
- Ministry of Power /Ministry of Coal/ The Central Electricity Authority of India (CEA)/ Power System Operation Corporation Limited (**POSOCO**) can review overall availability of coal at thermal power plants in different regions
- **Present mechanism** to review coal supply situation consists of an inter-ministerial group which has officials from Ministries of Power, Coal, Railways, CEA, power utilities and coal companies. This group holds weekly meetings to review coal supply situation as well as railway logistics. It was observed that this mechanism faced several issues such as scattered information, correctness of data from different organizations, timely availability of data etc. This often led to difficulties in decision making.
- PRAKASH Portal is developed by National Thermal Power Corporation Limited (NTPC).

Why in news?

- Union Ministers Shri RK Singh and Shri Pralhad Joshi launch PRAKASH portal for transparency and better coordination in coal supplies to power plants.
- **Source:**
- 6)<https://pib.gov.in/PressReleaseDetail.aspx?PRID=1586653>

7) BRAHMOS

- **GS Paper 3 - Security**

- The **BRAHMOS** is a medium-range ramjet supersonic cruise missile that can be launched from submarines, ships, aircraft, or land with a range of 290 km
- BrahMos gets its name from two rivers Indian river **Brahmaputra** and Russian river **Moskva**
- It is the fastest supersonic cruise missile in the world. It is the world's fastest anti-ship cruise missile in operation.
- It is a joint venture between the Russian Federation's NPO Mashinostroyeniya and India's Defence Research and Development Organisation (DRDO), who together have formed BrahMos Aerospace.
- It's been in operation in all the three-armed forces (Army, Air force and navy)
- The indigenous content in the formidable weapon has reached a high value, thus bolstering India's defence indigenisation and the flagship 'Make in India' programme.

Why in news?

- BRAHMOS supersonic cruise missile featuring Indian propulsion system, airframe, power supply and other major indigenous components, was successfully test fired from ITR, Chandipur in Odisha. The missile was successfully test-fired for its full range of 290-km.

8) Audio Odigos

- GS Paper 2 - Governance (Government policies and interventions for development in various sectors)

News in detail:

- Audio guide odigo offers Government of India verified content, with visuals & voice over support.
- With Audio Odigos, tourists will now enjoy a more enriching experience and take back historical insights of the Indian culture and heritage.
- The Audio Odigos app contains an inbuilt map of the site for a smooth navigation during the tour.
- Listeners will be offered various versions of history like Synopsis, Detailed History and Podcasts.
- The audio can be chosen in their preferred language & version of the history.
- Audio Odigos is now available for download on all Android and iOS supported mobile phones.

Why in news?

- Ministry of Tourism launches Audio Guide facility App "Audio Odigos" for 12 sites of India (including Iconic Sites)

9) Indian Council of World Affairs (ICWA)

GS Paper 2 - International Institutions About ICWA

- The Indian Council of World Affairs was established in 1943 by a group of Indian intellectuals as a think tank.
- It was registered as a non-official, non-political and non-profit organisation under the Registration of Societies Act 1860.
- By an Act of Parliament in 2001, the Indian Council of World Affairs has been declared an institution of national importance.
- The Vice President of India is the ex-officio President of ICWA.
- It is devoted exclusively for the study of international relations and foreign affairs.
- Sir Tej Bahadur Sapru was the founder President of the Council, an eminent Indian jurist and an intellectual.

Why in news?

- The Vice President of India addressed the 18th meeting of the governing body of Indian Council of World Affairs at New Delhi.

10) Youth Co:Lab:

GS Paper 2 - International Institutions About Youth Co:Lab:

- Co-created in 2017 by UNDP and the Citi Foundation, and operational in 25 countries across the Asia Pacific region, the Youth Co:Lab initiative aims to create an enabling ecosystem to promote youth leadership, innovation, and social entrepreneurship.
- Through Youth Co:Lab, young entrepreneurs and innovators will get a chance to connect with governments, mentors, incubators and investors, who will help equip them with entrepreneurial skills.
- The first phase of Youth Co:Lab will focus on six SDGs:
 - 1.SDG 5 (Gender Equality),
 - 2.SDG 6 (Clean Water and Sanitation),
 - 3.SDG 7 (Affordable and Clean Energy),

- 4.SDG 8 (Decent Work and Economic Growth),
- 5.SDG 12 (Sustainable Consumption and Production) and
- 6.SDG 13 (Climate Action).

About Atal Innovation Mission (AIM)

- AIM including Self-Employment and Talent Utilisation (SETU) is Government of India's endeavour to promote a culture of innovation and entrepreneurship.
- Its objective is to serve as a platform for the promotion of world-class innovation hubs, grand challenges, start-up businesses and other self-employment activities, particularly in technology driven areas.

Why in news?

- AIM NITI Aayog, UNDP India Jointly Launch Youth Co:Lab to accelerate youth-led social entrepreneurship and innovation in India.

11) World Cotton Day

▪ GS Paper 2 - International Institutions

About world cotton day

- World cotton day is organised by The World Trade Organisation (WTO) in collaboration with the Secretariats of the United Nations Food and Agriculture Organization (FAO), the United Nations Conference on Trade and Development (UNCTAD), the International Trade Centre (ITC) and the International Cotton Advisory Committee (ICAC).
- WTO is hosting the event at the request of the Cotton – 4 countries, Benin, Burkina Faso, Chad and Mali to celebrate their official application for the recognition of 7th October as World Cotton Day by the United Nations.
- World Cotton Day will celebrate the many advantages of cotton, from its qualities as a natural fibre, to the benefits people obtain from its production, transformation, trade and consumption.
- World Cotton Day will also serve to shed light on the challenges faced by cotton economies around the world because cotton is important to least developed, developing and developed economies worldwide.
- Cotton is a global commodity that is produced all over the world and a single

tonne of cotton provides year-round employment for five people on average.

- Cotton is a drought – resistant crop ideal for arid climates
- It occupies just 2.1 % of the world's arable land, yet it meets 27% of the world's textiles need.
- In addition to its fibre used in textiles and apparel, food products are also derived from cotton like edible oil and animal feed from the seed.
- A sculpture of Mahatma Gandhi made out of cotton will be displayed to commemorate the 150th birth anniversary of Gandhi ji.
- The Cotton Textiles Export Promotion Council (TEXPROCIL) will be displaying India's high quality cotton textiles at the exhibition.

Why in news?

- The Ministry of Textiles, Government of India, is participating in the World Cotton Day being observed from 7th October to 11th October 2019 in Geneva.

12) Amendments in Electric Vehicle (EV) Charging Guidelines and Specifications

▪ GS Paper 3 - Environment

News in detail

- All Mega Cities & expressways connected to these Mega Cities to be taken up for coverage in the first phase, other big cities to be taken up in second phase
- For inter-city travel, **fast** Charging Station to be installed at every 100 Kms
- Bureau of Energy Efficiency (BEE), a statutory body under Ministry of Power has been nominated as the Central Nodal Agency.
- In order to address the range of issues of the Electric Vehicle Owners, a phase-wise installation of an appropriate network of Charging Infrastructure throughout the country has been envisaged in the Guidelines ensuring that
 1. At least one Charging Station should be available in a grid of 3 Km X 3 Km in the cities and
 2. One Charging Station at every 25 Km on both sides of highways/roads.
- Assuming that most of the charging of EVs would take place at homes or at offices where the decision of using Fast or Slow

chargers would rest on the consumers, it has been clarified in the guidelines that private charging at residences/offices shall be permitted and DISCOMs may facilitate the same.

Why in news?

- To give a boost to Electric Vehicles in country, Union Minister of State for Power and New & Renewable Energy (IC) and Skill Development & Entrepreneurship, has approved amendments in Electric Vehicle Charging Guidelines and Specifications.

13) New Delhi-Katra 'Vande Bharat' Express

News in detail

- 'Vande Bharat' is a hallmark of success of 'Make in India' and the potential that it holds in giving a boost to the Economy.
- 'Vande Bharat' to bring fast paced development to Jammu-Kashmir by boosting Religious Tourism
- Train 18, India's fastest indigenous train, renamed as Vande Bharat Express.
- Vande bharat is an indigenously developed train that can run up to a maximum speed of 160kmph, which is India's fastest train.
- This is the second 'Vande Bharat' express after the New Delhi - Varanasi semi-high speed.

Why in news?

- New Delhi-Katra 'Vande Bharat' Express was flagged off recently.

News in Depth

AIR NEWS

1) One Year of Ayushman Bharat-National Health Protection Mission (AB-NHPM)

▪ GS Paper 2-Governance(Government policies and interventions for development in various sectors)

About Ayushmann Bharat scheme

- Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is a Centrally Sponsored Scheme having central sector component under Ayushman Bharat Mission anchored in the Ministry of Health and Family Welfare (MoHFW).
- It is an umbrella of two major health initiatives, namely Health and Wellness Centres and National Health Protection Scheme.
- AB-PMJAY targets over 10 crore families from poor and vulnerable background based on socio economic and caste census (SECC) 2011.
- AB-PMJAY provides a defined benefit cover of Rs. 5 lakh per family per year. This cover will take care of almost all secondary care and most of tertiary care procedures.

Features of the scheme

- It is a Pan India scheme under which Memorandum of understanding (MoU) has been signed with all the states and Union territories except states i.e., West Bengal, Orissa, Telangana & NCT Delhi.
- The scheme is also a classic example of cooperative federalism as both centre and state are implementing together successfully. State government can implement the scheme through Trust model and Insurance model.
- The scheme now aims to create awareness as it is lagging at the down level especially in the green field states of central and north India where such scheme were seldom implemented.

- Portability
 - Benefits of the scheme are portable across the country and a beneficiary covered under the scheme will be allowed to take cashless benefits from any public/private empanelled hospitals across the country.
- Packages are now rationalized by hiking the rates upwards so private hospitals are also benefited.
- Ayushman Bharat will generate an estimated 11 lakh new jobs in the next 5-7 years.
- Mobile application has been launched by the government of India for the world's largest health insurance scheme, Aayushman Bharat.

Performance of the scheme

- 11 crore individual beneficiaries have received e-card which is more than 1/5th of total card holders.
- 48 lakh beneficiaries have sought care in hospitals this 1 year.
- The scheme has more than 18000 hospitals of which more than half are private sector.
- Thus, the scheme now has reached the poorer to avail in the top notch hospitals.
- Use of artificial intelligence to monitor the scheme.
- The scheme has adopted zero tolerance as more than 100 hospitals are de empanelled for fraudulent practices and FIR's have been registered.

2) RBI RATE CUT

▪ GS Paper 3 - Indian Economy

Introduction

- The Reserve Bank of India formulates and administers monetary policies specifically for the purpose of controlling the supply of money in the economy to stimulate various aspects of economic growth.

- The primary objective of such monetary policies are promoting economic development through price stability, regulation of the volume of bank credits, improving the efficiency of the financial system, promoting investments and increasing diversification in financial markets.

Repo rate

- Repo Rate is the rate at which RBI lends money to commercial banks against the pledge of government securities whenever the banks are in need of funds to meet their day-to-day obligations.
- So, the higher the repo rate higher the cost of short-term money and vice versa.
- Higher repo rate will increase the lending rate of banks.
- If the repo rate is low then banks 'may' charge lower interest rates on the loans taken by the customers.

Why in news?

- The Reserve bank of India for the 5th **straight time** has slashed down the repo rate by 25 basis points to 5.15 %, reverse repo at 4.90 %.

News in detail

- RBI by monthly monetary policy has cut the repo rate by 5th consecutive time by 25 basis time this time.
- It is good for consumers and industries as loans will be available at cheaper interest rates.
- The concern is that economic growth for FY20's estimation is reduced to be at 6.1% to the earlier projected 6.9 %.
- But the RBI and government are working in tandem to provide an impetus to growth and to control inflation.
- Two elements keeping India's cost of living at a very high level.
 - 1.increased interest rate
 - 2.increased taxation
- Now government has taken care of the latter by reduction in corporate tax.
- When the RBI cuts rates, banks are expected to pass on the benefit to consumers by reducing interest rates.
- However, even after the decrease in repo rate, due to lack of monetary transmission, the reduced interest benefits are not passed on to the consumer.
- Because of the poor monetary transmission, the small and medium

entrepreneurs are not able to avail the loan benefits. Along with this, due to the lack of GST registrations by these small and medium entrepreneurs, it becomes difficult for them to get fresh loans from the banks.

- So in order to ensure the economic growth the RBI should take measures to make monetary transmission more effective and Government should come with solutions to include more small and medium entrepreneurs under GST registration which will benefit the Government as well the Entrepreneurs.

3) India-Bangladesh Bilateral Relation.

- GS Paper – 2 International Relations

News in detail

- India - Bangladesh Business forum meets in New Delhi
- On this occasion, two Government to Business (G2B) MoUs were signed between Start up Bangladesh and Tech Mahindra and Bangladesh Economic Zones Authority and Adani Ports and Special economic zones (SEZ).
- The Prime Minister of Bangladesh, Sheikh Hasina, was also present in the India - Bangladesh Business Forum meeting.

About India Bangladesh Bilateral Ties:

- Bangladesh is **India's biggest trade partner in South Asia.**
- Bangladesh is the **fastest growing economy in the Asia Pacific region** which surpassed China and India.
- India Bangladesh has resolved many issues like land boundary and stood as a template for all regional bilateral relationships.
- **Bilateral trade** between India and Bangladesh **has grown steadily** over the last decade.
 - India's exports to Bangladesh for the financial year 2018-19 (April-March) stood at USD 9.21 billion and imports from Bangladesh for the same period stood at USD 1.22 billion.
- India and Bangladesh have trade agreement which is facilitative in nature. India and Bangladesh are members of various regional trade agreements including the Asia Pacific Trade Agreement (APTA), SAARC Preferential

Trade Agreement (SAPTA) and the Agreement on South Asian Free Trade Area (SAFTA) which govern the tariff regimes for trade.

- Under **SAFTA**, India has **granted duty free quota free access to Bangladesh** on all items except for alcohol and tobacco.
- **Four Border Haats, two each in Tripura (Srinagar and Kamalasagar) and Meghalaya (Kalaichar and Balat)**, have been established for the benefit of communities living along the border areas of both countries. **Ten additional Border Haats** on the India-Bangladesh border are **under implementation**.
- Cumulative **Foreign Direct Investment from India to Bangladesh** has **more than doubled** from USD 243.91 million in 2014 to USD 570.11 million in December 2018.
- Bangladesh is the biggest development partner of India today. India has extended **3 Lines of Credits (LOCs) to Bangladesh in the last 8 years** amounting to USD 8 billion.
- In addition to LOCs, the Government of India has also been providing grant assistance to Bangladesh for various infrastructure projects such as the **Agartala-Akhaura rail link**, dredging of inland waterways, **India Bangladesh Friendship Pipeline**, and **High Impact Community Development Projects (HICDPs)** in the areas of education, health, water, culture, urban development,

disaster management and community welfare.

- Commerce & Industry and Railways Minister assured the visiting Prime Minister that India stands committed to every request that Bangladesh has in railways sector because the connectivity that the expansion in railways will bring to both countries will boost trade and also give greater and smoother access to the North East region of India.

List of MoUs/Agreements exchanged between India and Bangladesh

- Standard Operating Procedure (SOP) on the use of Chattogram and Mongla ports
- MoU on withdrawal of 1.82 cusec of water from Feni river by India for drinking water supply, scheme for Sabroom town, Tripura, India
- Agreement concerning implementation of GoI Line of Credits (LOC) extended to Bangladesh
- MoU between University of Hyderabad and University of Dhaka
- **Cultural Exchange Programme-Renewal**
- MoU on Cooperation in Youth Affairs
- MoU on providing Coastal Surveillance System

Why in news?

- The India-Bangladesh business forum took place in New Delhi and signed around 7 MoU's.

Hindu Editorial Analysis

1) What is “Quantum Supremacy”?

- GS Paper III – Science and Technology

Why in news?

- U.K.-based *Financial Times* said Google had claimed to have achieved ‘quantum supremacy’. In a line, it means that researchers at Google had solved a really difficult problem in seconds with the help of quantum computers which a supercomputer could not.

What are quantum computers?

- Quantum computers compute in ‘qubits’ (or quantum bits). They exploit the properties of quantum mechanics, the science that governs how matter behaves on the atomic scale. In this scheme of things, processors can be a 1 and a 0 simultaneously, a state called quantum superposition.

What is qubit and superimposition?

- A quantum bit (qubit) is the smallest unit of quantum information, which is the quantum analog of the regular computer bit, used in the field of quantum computing.
- A quantum bit can exist in superposition, which means that it can exist in multiple states at once.
- Compared to a regular bit, which can exist in one of two states, 1 or 0, the quantum bit can exist as a 1, 0 or 1 and 0 at the same time.
- This allows for very fast computing and the ability to do multitudes of calculations at once, theoretically.

Advantages:

- While this accelerates the speed of computation, a machine with less than a 100 qubits can solve problems with a lot of data that are even theoretically beyond the capabilities of the most powerful supercomputers.
- Because of quantum superposition, a quantum computer — if it works to plan — can mimic several classical computers working in parallel.
- The ideas governing quantum computers have been around since the 1990s but

actual machines have been around since 2011, most notably built by Canadian company D-Wave Systems.

- Quantum computers do not look like desktops or laptops instead they resemble the air-conditioned server rooms of many offices.

Application

- Processing huge amounts of data quickly is a real-world problem and one that can be tackled faster by quantum computers. For example, if we have a database of a million social media profiles and had to look for a particular individual, a classical computer would have to scan each one of those profiles which would amount to a million steps. In 1996, Lov K. Grover from Bell Labs discovered that a quantum computer would be able to do the same task with one thousand steps instead of a million. That translates into reduced processors and reduced energy.
- Several encryption systems used in banking and security applications are premised on computers being unable to handle mathematical problems that are computationally demanding beyond a limit. Quantum computers, in theory, can surpass those limits.

Quantum Supremacy

- Quantum supremacy refers to quantum computers being able to solve a problem that a classical computer cannot.
- Google’s quantum computer, named Sycamore, claimed ‘supremacy’ because it reportedly did the task in 200 seconds that would have apparently taken a supercomputer 10,000 years to complete.

What will it mean for online banking?

- A question critics raise is how the use of quantum computing and its ability to break encryption codes will impact online banking.
- Scott Aaronson, a theoretical computer scientist who has written on Google’s feat, opines that current encryption standards would require a quantum computer to have “several thousand logical qubits” working in tandem perfectly. It requires

millions of qubits of the kind that powers Sycamore to make 'logical qubits'

- If technological breakthroughs were to pose a real threat to banking or financial operations, it is likely that banks will harness quantum computers themselves.

Is India working on quantum computing?

- There are no quantum computers in India yet.
- In 2018, the Department of Science & Technology unveiled a programme called Quantum-Enabled Science & Technology (QuEST) and committed to investing ₹80 crore over the next three years to accelerate research.
- The plan is to have a quantum computer built in India within the next decade. Phase-1 of the program involves hiring research experts and establishing teams with the know-how to physically build such systems.

2) Two Asian powers and an island

- GS Paper II – International relations; India-Sri Lanka bilateral relations

Context –

- An analysis of the India-Sri Lanka bilateral relations in the face of growing stability of China in the region with its economic and strategic might. For eg. The imposing Lotus Tower in Colombo, which was opened to the public recently, is considered to be the latest symbol of Sri Lanka-China ties.

China – Sri Lanka relations:

- In the run-up to 2015 where strong Anti-China mood prevailed presidential election, Ranil Wickremesinghe, who was backing Maithripala Sirisena, had assured people that another Chinese project, the \$1.4 billion Colombo Port City, would be scrapped
- Soon after Mr. Sirisena became the President, work on the Port City came to a grinding halt. uncertainty over the fate of the Hambantota port, the development of which was originally offered to India by Mahinda Rajapaksa on becoming Sri Lankan President in Colombo-Beijing ties have stood the test of time.
- China has been able to resolve all the controversies over these projects. The Port City's execution is underway without any major hitch.

- When it becomes a reality, it will stand beside the Colombo port, which serves as a major transshipment hub for India.
- A Chinese company has got Hambantota on lease for 99 years along with associated land of 15,000 acres.
- **Sri Lanka** is a member-country of the Belt and Road Initiative.
- The economic debt trap perception is not hurting their strong relations.

India –Sri Lanka relations:

- India has long-standing relations with Sri Lanka and the neighbourhood first policy is the priority.

Indian projects in China and their status:

- A Joint venture deal with Japan and Sri Lanka to develop the East Container Terminal at the Colombo Port.
- A project to renovate the Kankesanthurai harbour in the Northern Province, for which India provided over \$45 million in early 2018.
- India's proposals to develop the Palaly airport in the North are expected to be launched shortly) and acquire a controlling stake in the Mattala Rajapaksa International Airport.
- The Economic and Technical Cooperation Agreement, an improved version of the existing bilateral Free Trade Agreement, has been shelved.
- Social sector projects of the Indian government — building 60,000 homes for Tamils of the civil war-torn Northern and Eastern Provinces as well as those in the hill country region, and the provision of ambulance services all over the island — gathered momentum.
- An agreement was signed to upgrade a key railway segment, connecting the north and the south, at \$91 million.
- The joint development of an oil storage facility in Trincomalee is one such project which has been discussed for years.
- India and Sri Lanka ties are deeper beyond the economic and strategic angle
- India's assistance during the 2004 tsunami and the Indian Prime Minister's visit to Colombo in June (the first foreign dignitary to do so) in the aftermath of the Easter Sunday attacks show India's sincerity of approach.

History of ties

- The anti-Tamil pogrom of 1983 dragged India into the Sri Lankan Tamil question.
- The withdrawal of the Indian Peace Keeping Force in March 1990 and the assassination of former Prime Minister Rajiv Gandhi in May 1991 made New Delhi adopt a “hands-off approach” towards Colombo till the final phase of the civil war.
- In the last five months of the war that ended in May 2009, India repeatedly conveyed to Sri Lanka that the rights and welfare of the civilian population should not get enmeshed in hostilities against the LTTE. Some others who have been accusing the Indian government of having played a role in the LTTE’s defeat.
- The Rajiv Gandhi-Jayawardene Accord of 1987 and the 13th Amendment to the Sri Lankan Constitution, envisaging devolution of powers for provinces, provides a solid framework to address the ethnic question.
- The Indian government is willing to support the development of the north and the eastern region which is worst hit by the civil war.

Way forward –

- India’s strategic dialogue with the upcoming leadership is to get expeditious approvals for all the pending infrastructure projects and also contribute to a holistic development of Sri Lanka’s youth.
- We should sustain our interest on developmental issues concerning the hill country Tamils, regarded as the most backward in Sri Lanka.
- Attempt to encourage the voluntary repatriation of nearly 95,000 refugees who live in Tamil Nadu back to Sri Lanka. As a step towards this direction, the authorities could resume ferry services between Talaimannar and Rameswaram at the earliest.
- A benign and comprehensive approach, backed by the sincerity of purpose, will not only earn India greater respect of Sri Lankans, but also send a message to other international players about the strength of its ties with Sri Lanka.

3) Creating jobs for young India

- GS Paper III – Economic development; unemployment

Why in news?

- The government’s Periodic Labour Force Survey carried out in 2017-18 revealed that unemployment in the country reached an all-time high rate of 6.1%.
- The Census shows that in 2018, there were 471.5 million persons employed and 30.9 million unemployed in India.
- At the heart of the unemployment problem in India were young, unemployed men aged 15 to 29 years who comprised 21.1 million or 68.3% of all the unemployed in the country.

Analysis of the unemployment scenario

- The size of labour supply in India is getting a boost from the rapid expansion of the working-age population in the country.
- The nature of labour supply is changing, with increasing enrolment of young adults for education and their rising job aspirations. Of all 15-29-year-old females in India, 31% had been attending schools or colleges in 2018, up from 16.3% in 2005.
- The size of the workforce engaged in agriculture (and allied activities) has been declining in India: from 258.8 million in 2005 to 197.3 million in 2018. This is due to:
 1. ‘Push’ from low-productivity agriculture, has suffered due to stagnant public investment from the 1990s onwards. T
 2. ‘Pull’ of new opportunities that emerge in the towns and cities.
 3. Disguised unemployment in agriculture.
- The potential non-agricultural workforce in India grew at the rate of 14.2 million a year between 2005 and 2012, which rose further to 17.5 million a year between 2012 and 2018.
- Between 2005 to 2012, the disguised employment in agriculture was absorbed by the growth of construction jobs was associated with a revival in agricultural incomes and rural wages during this period.
- The size of the manufacturing workforce in India declined by one million between 2012 and 2018, with micro and small firms in the informal sector suffering severe setbacks.
- At the same time, some segments of the services sector, especially education and professional, business and allied services

recorded acceleration in employment growth after 2012.

- Between 2012 and 2018, while the supply of potential workers into the non-agricultural sectors accelerated (to 17.5 million a year), actual labour absorption into these sectors decelerated (to 4.5 million a year). Thus, the mismatch between potential supply of and demand for labour deepened after 2012.
- Of all 15-59-year-old women in India, only 23% were employed in 2018, down from 42.8% in 2005.
- Among 15-29-year-old men, there was an unprecedented increase in the number of the unemployed, from 6.7 million in 2012 to 21.1 million in 2018. This was indeed the main contributor to the sudden increase in overall unemployment in India.

Way forward

- Therefore it is observed that the unemployment problem in India is structural and threatens to become a demographic burden, therefore it is essential to develop newer avenues like tourism, social entrepreneurship, environmental conservation, artificial intelligence for the literate young population which is unskilled.
- Action will be needed on multiple fronts including investments in human capital, revival of the productive sectors, and programmes to stimulate small entrepreneurship.

4) Housing crisis untouched

- GS Paper II & III – Governance; socio-economic development; housing industry

Why in news?

- A draft of the Model Tenancy Act, 2019, was released by the Ministry of Housing and Urban Affairs in July.
- According to the official forecasts by the United Nations, cities are booming and are expected to have 6.3 billion inhabitants by 2050. This would be 2.5 billion more than today, an increase of 65%.
- Therefore it is essential to regulate the housing sector in India in order to match the rapid urbanization. And match the growing population demands.

Urbanization scenario in India

- India's urban population is expected to grow from 410 million in 2014 to 814 million by 2050
- In India, as per the 2011 census, 31% people live in urban areas.
- By 2025, 46% of Indians will live in cities with more than 1 million people.
- By 2030, the number of cities with populations of more than 1 million will grow from 42 to 68. (McKinsey, 2010)
- Four of India's cities namely Ahmedabad, Bangalore, Chennai, and Hyderabad with currently 5 to 10 million inhabitants are projected to become megacities in the coming years, for a total of seven megacities projected in the country by 2030. (UN DESA, 2014)

Real estate: housing scenario in India

- Real estate sector in India is expected to reach US\$ 1 trillion by 2030.
- By 2025, it will contribute 13 per cent of the country's GDP. Real Estate stock in India is expected to reach 3.7 million square feet in 2019,
- Emergence of nuclear families, rapid urbanisation and rising household income are likely to remain the key drivers for growth in all spheres of real estate, including residential, commercial and retail.
- Rapid urbanisation in the country is pushing the growth of real estate.
- Indian real estate increased by 19.5 per cent CAGR from 2017 to 2028.
- As per Census 2011, nearly 1.1 crore houses were lying vacant in the country and making these houses available on rent will complement the vision of 'Housing for All' by 2022.
- The existing rent control laws are restricting the growth of rental housing and discourage the owners from renting out their vacant houses due to fear of repossession.
- One of the potential measures to unlock the vacant house is to bringing transparency and accountability in the existing system of renting of premises and to balance the interests of both the property owner and tenant in a judicious manner.

Model tenancy act, 2019

- Provisions:

- MTA stipulates a robust grievance redressal mechanism comprising of Rent Authority, Rent Court and Rent Tribunal.
- It has been proposed to cap the security deposit equal to a maximum of two month's rent in case of residential properties and, minimum of one month's rent in case of non-residential property.
- After coming into force of this Act, no person shall let or take on rent any premises except by an agreement in writing.
- The Model Act provides for its applicability for the whole of the State i.e. urban as well as rural areas in the State.
- Within two months of executing rental agreement both landowner and tenant are required to intimate to the Rent Authority about the agreement and within seven days a unique identification number will be issued by the Rent Authority to both the parties.
- A digital platform will be set up in the local vernacular language of the State for submitting tenancy agreement and other documents.

Advantages:

- It will enable creation of adequate rental housing stock for various income society including migrants, formal and informal sector workers, professionals, students etc.
- Increase access to quality rented accommodation, enable gradual formalization of rental housing market.
- It will help overhaul the legal framework vis-à-vis rental housing across the country.
- Give a fillip to private participation in rental housing for addressing the huge housing shortage across the country.
- Promote growth of rental housing and investment in the sector and promote entrepreneurial opportunities and innovative mechanism of sharing of space.

Challenges:

- It is limited only to urban residential sector.
- A majority of tenancies in India are informal — there is not even a written agreement, let alone a registered one. These agreements are based on trust, word of mouth, and social kinship networks.

Consequences:

- Either a majority of the rental agreements will continue to be unregistered thus nullifying the legislative intent of the Act, or the Act might formalize existing arrangements and lead to gentrification and, consequently, an increase in rents.
- The grievance redressal through courts is only limited to the potential agreements, hence it may not reduce the backlog of in lower courts.

Suggestions for making the act more effective:

1. Vacancy is higher in the upper segments of the housing market. For instance, across urban India, vacancy rates in urban areas are 10.1% while in slums it is 7.3%. Thus, an effective implementation of the Act in the upper segments of the housing market will allow some of these vacant houses to enter the rental market and serve to relieve the massive amount of pressure and demand on the lower segments.
 2. Need to differentiate between commercial tenancies that attract a lot more institutional investment and residential tenancies that are largely held between individuals and households. While commercial real estate underpins economic development, residential arrangements in urban areas offer security of tenure and access to livelihoods, health and education. The two cannot be dealt with in a similar manner.
 3. Increase the supply of formal affordable rental housing which requires investment on the part of the Central and State governments.
 4. Structured efforts in management, planning and design are needed in order to achieve inclusiveness.
 5. Measures and schemes like Housing built to rent for migrants, low-wage informal and formal workers, and students; rent-to-own housing for unsteady low-wage households; and rental housing allowances/vouchers for the most marginalised in the housing market.
- To address the housing crisis and to ensure secure tenures for low-income households, the Act needs a wider ambit along with renewed efforts and investments.

5) Toilet targets; Miles to go before open defecation free

- GS Paper II – Social issues; Governance; Sanitation – Swachh Bharat Mission

Why in news?

- On the occasion of the 150th birth anniversary of Mahatma Gandhi, Prime Minister declared the country open defecation-free.
- Under Swachh Bharat Mission (Gramin) - About 110 million toilets have been constructed between 2014 and 2019. Open defecation-free status of villages in India has improved from 38% in 2014 to 100% in 2019.

Background

- The father of our nation Mahatma Gandhi emphasis on sanitation and cleanliness as certain behaviour which will bring about healthy society. Also in India the practice of manual scavenging is interlinked with open defecation which is a social evil.
- The programme includes elimination of open defecation, conversion of unsanitary toilets to pour flush toilets, eradication of manual scavenging, municipal solid waste management and bringing about a behavioural change in people regarding healthy sanitation practices.
- It was divided into 2 components: The SBM-Gramin and SBM - Urban
- The mission aims to cover 1.04 crore households, provide 2.5 lakh community toilets, 2.6 lakh public toilets, and a solid waste management facility in each town.
- Under the programme, community toilets will be built in residential areas where it is difficult to construct individual household toilets.
- Public toilets will also be constructed in designated locations such as tourist places, markets, bus stations, railway stations.
- Other components – Swachhata Sarvekshan ranking, Swachh Vidyalaya abhiyan, Rashtriya Swachhata Kosh etc.
- Analysis
- 1. Thought toilet construction has been reached. It is observed that on the behaviour modification front there is still lacunae. Around 44% of the people in states like UP, Bihar, Rajasthan and MP still defecate in the open.

- 2. Another major challenge is the infrastructural challenges in rural areas for the constructed toilets like water connection, sewerage system etc.
- 3. It is criticised that the qualitative aspects were compromised for quantitative targets of construction toilets.
- 4. Sewage treatment plant is has not reached the grassroots therefore, health issues related to sanitation continues and water contamination is still very prevalent.
- 5. Manual scavenging continues though there is legislative protection against it.

Way forward

- There is a need for a comprehensive strategy in sanitation.
- Several components such as sewage treatment, waste management, clean drinking water access, local processing of waste and recycle of water, integration with agricultural inputs etc. is needed.
- The social component of community development by way of people's rights and participation is important.
- Scientific intervention for waste and sewage treatment has to be adopted by way of social entrepreneurship.
- Local water conservation and treatment strategies
- Behaviour change could be possible only by change in the perception towards manual scavenging from a social level and not just legal protection.
- Sanitation as an important aspect of health schemes has to be integrated.
- In the years ahead, making sanitation universal and sustainable will depend not just on toilets but on providing decent urban and rural housing, and strengthening another key determinant of development – the right to good education.

6) Raining misery

- GS Paper III- disaster management; monsoon flood

Why in news?

- Flood is increasing in Bihar and Eastern UP in the Gangetic floodplains.
- Cities and Climate Change report, the UN Framework Convention on Climate Change pointed to flooding as a key danger, apart from drought and heat islands.

- This monsoonal flooding is a frequent phenomenon which reflects poorly on the infrastructural and urban planning bottlenecks. With increasing urbanization and heightening catastrophic events like Kerala floods, it is necessary to find newer methods of mitigation.

What is the issue?

- Every year after monsoon, the floodplains of the Ganga- Brahmaputra river basin are affected by floods costing damage to life and property and the economic activities.
- The normal life such as power, communication, transportation etc comes to a standstill. Recurrent nature of this problem makes it an administrative and planning failure which has to be relooked.
- The prevalent scientific view on the effects of a changing climate is extreme rainfall and drought occurring at an increased frequency.
- Normal patterns will become less common in coming years, according to the current consensus.
- This alarming outlook calls for a far-sighted national response, with the Union Ministry of Environment, Forest and **Climate Change** given the responsibility of coordinating the efforts of other Ministries in charge of housing, urban and rural development, water management, and agriculture, as well as State governments.
- Indian cities are attracting heavy investments in several spheres, but State and municipal administrations have not matched their ambitions for development with capacity building and infrastructure creation.

What can be done?

- Efficient urban planning and adaptation is required, in which the most important is involving all the stakeholders like, municipalities, construction contractors, civil society, residents etc in the same page.
- India's cities should work towards solutions that use engineering and ecology to contain the excess water from rain and put it to good use.
- This could be in the form of new lakes and bioswales, which are vegetated channels to manage rainwater.

- States should be able to find financial and technical linkages to put up flood-handling structures.
- Watershed development activities to integrate both rural and urban water sharing arrangements.
- Groundwater monitoring and mapping and creating water parks.
- Inland navigation channels to be developed.
- Integrating waste and water management along with scientific sewage system and ground water replenishment is the most vital plan.
- Coastal zone development and water reservoir maintenance.
- Reclamation of local water resources to be given precedence over real estate expansion.
- Therefore sustainable urban planning is the need of the hour to mitigate and manage the catastrophic events in the pipeline due to climate change.

7) Furthering this neighbourhood friendship

- GS Paper II – International relations; India-Bangladesh bilateral relations

Why in news?

- The Bangladesh Prime Minister Sheikh Hasina will address the World Economic Forum's India Economic Summit followed by the bilateral visit after the new government has been formed in both Bangladesh as well as India. Hence it is important to analysis the India-Bangladesh bilateral relations
- Background - India was the first country to recognize Bangladesh as a separate and independent state and established diplomatic relations with the country immediately after its independence in December 1971.

1. Bilateral institutional mechanisms -

- There are more than 50 bilateral institutional mechanisms between India and Bangladesh in the areas of security, trade & commerce, power & energy, transport & connectivity, science and technology, defence, rivers & maritime affairs etc.
- A Joint Consultative Commission (JCC) led by the Ministers of Foreign/External Affairs coordinates and oversees

implementation of initiatives taken between the two countries as well as explores newer avenues for cooperation.

2. Security & Border Management -

- India and Bangladesh share 4096.7 km. of border, which is the longest land boundary that India shares with any of its neighbors.
- The India-Bangladesh Land Boundary Agreement (LBA) came into force following the exchange of instruments of ratification in June 2015.
- The Coordinated Border Management Plan (CBMP) signed in 2011 aims to synergize the efforts of both the Border Guarding Forces for checking cross border illegal activities and crimes as well as for maintenance of peace and tranquility along the India-Bangladesh border.
- It is one of the safest border and is guarded by the BSF.

3. Sharing of River Waters -

- India and Bangladesh share 54 common rivers. A bilateral Joint Rivers Commission (JRC) is working since June 1972.
- The Ganga Waters Treaty signed in 1996 for sharing of waters of river Ganga during lean season (January 1-May 31)

4. Bilateral trade

- The India-Bangladesh Trade Agreement was last renewed in PM's visit in June 2015 for a period of 5 years with a provision for auto renewal.
- Bilateral trade was a little over \$9 billion in FY 2017-18 and Bangladeshi exports increased by 42.91%, reaching \$1.25 billion in FY 2018-2019.
- Removal of non-tariff barriers will help Bangladeshi exports such as harmonizing the standards for goods accepted by India.
- India has provided duty free quota free access to Bangladesh on all tariff lines except tobacco and alcohol under South Asian Free Trade Area (SAFTA) since 2011.
- Four Border Haats, two each in Tripura and Meghalaya, have been established for the benefit of bordering communities.

5. India's Economic Assistance

- To Bangladesh India has extended 3 Lines of Credits to Bangladesh in the last 7 years amounting to US\$ 8 billion. This makes Bangladesh the largest recipient of LOC funds from India till date.

6. Power sector

- It has become one of the hallmarks of India Bangladesh relations. Bangladesh is currently importing about 660 MW of power from India.
- In 2018, in addition to the 660 MW of power imported by Bangladesh, Indian export of electricity increased by another 500 MW. A 1,600 MW power station with a dedicated transmission system is being developed to boost power trade.

7. Connectivity -

- The movement of goods by road is operationalized through 36 functional Land Customs Stations (LCSs) and 2 Integrated Check Posts (ICPs) along the border.
- This includes the Petrapole-Benapole ICP through which more than 50% of the bilateral trade takes place.
- Regular bus services between Kolkata-Dhaka, Shillong-Dhaka and Agartala-Kolkata via Dhaka. A new bus service (Dhaka-Khulna-Kolkata) was launched during PM Sheikh Hasina's visit in April 2017.
- Five additional bus services were introduced in 2018;
- This March, the first ever Dhaka-Kolkata cruise ship was launched.
- The Bangladesh, Bhutan, India and Nepal – Motor Vehicle Agreement (BBINMVA) is expected to significantly boost connectivity by road.

8. Tourism

- Bangladeshi tourists accounted for 21.6% of the total percentage of tourists visiting India in 2018 (83.7% tourists and 10.28% medical patients). Today, Bangladesh contributes 50% of India's health tourism revenue.

Issues

- Teesta river water agreement is not finalized.
- A lack of water has affected 100,000 hectares of land, with contamination affecting the soil; the increased cost of pesticides and irrigation has made farming less profitable.
- The National Register of Citizens (NRC) has left out 1.9 million Assamese from the list with a group labelled as "illegal immigrants from Bangladesh" living in Assam post-1971. Bangladesh remains firm in its stance that no migrants

travelled to Assam illegally during the 1971 war of independence and that the controversial NRC risks hurting relations.

- The challenge of providing shelter to more than a million Rohingya refugees fleeing persecution by one of the world's most brutal military regimes is a sensitive issue between the countries.
- India has approved three lines of credit to Bangladesh of \$7.362 billion to finance development projects; just \$442 million has been disbursed till December 2018.

Way forward

- The relationship between India and Bangladesh is anchored in history, culture, language and shared values of secularism, democracy, and countless other commonalities between the two countries. It is based on sovereignty, equality, trust, understanding and win-win partnership that go far beyond a strategic partnership. This bonds demand that the political leadership of the two countries inject momentum into India-Bangladesh relations in the face of polarization, unilateralism, and neo-economic colonization.

8) In pursuit of an Ideal criminal process

- GS Paper II – Polity and governance
- An insight into the process of arrest and detention within the criminal justice system.

Concepts involved:

- Privacy and liberty – the Supreme Court held that privacy is essential for protecting personal liberty as it allows us to define ourselves and our relations to others.
- Law enforcement powers – The law would need to empower police to arrest persons who are probable, not merely possible, suspects. Inbuilt in such a power to arrest must be a restriction against arbitrarily arresting people who are not probable crime suspects. Such a restriction would have to be founded in the right of individuals against arbitrary intrusions into their lives by the state and law enforcement, recognised in *Puttaswamy v. Union of India* (2017).
- Therefore The Criminal process in a just utopia system could incentivise honouring the individual's right to privacy as

autonomy while discharging law enforcement duties, because one is presumed innocent until proven guilty.

What is cognisable offence?

- An officer can take cognizance of and arrest a suspect without seeking a court's warrant to do so, if she has "reason to believe" that the person has committed the offence and is satisfied that the arrest is necessary on certain enumerated bases.
- Within 24 hours of the arrest, the officer must have any further detention of the arrested person ratified by a judicial magistrate.

How would officers make the decision on whether to arrest someone?

- 1. Must first weigh the probability of a person having engaged in the criminalized conduct.
- 2. They must assess if the conduct in question fits the definition of the offence, to decide if the person ought to be arrested. For instance, the offence of murder constitutes the harm of loss of life — the police officer must decide, on facts, whether the loss of life resulted from the intentional conduct of the accused.
- 3. Whether the offence criminalizes conduct for constituting harm or causing harm as a downstream effect, there is no restriction on the powers of the police that deters arrests based on an error in answering these factual questions.
- 4. In cases like subjective convictions on what might cause hatred, contempt or excite disaffection against the government or promote enmity between religious groups.
- This arrest would unconstitutionally curtail not only the arrested person's freedom to engage in speech and conduct, but also her liberty against arbitrary arrest.
- 5. For instance, the definition of sedition was read down in *Kedarnath Singh v. Bihar* (1962) to encompass only speech or conduct that can "incite violence" or "involves the intention or tendency to create disorder".
- 6. Thus, an officer examining a sedition FIR needs to accurately understand and apply *Kedarnath Singh*, before taking cognizance of the offence.

- 7. The Court restated this requirement in September 2016, in *Common Cause v. Union*.
- 8. The question is whether such an essentially mixed question of fact and law can be left to the police force, an essentially executive authority trained to undertake investigative decisions.

Non-cognisable offences

- A non-cognisable offence would need officers to approach a court for a warrant before they can arrest a suspect.

Why some offences can lead to arrests only upon judicial intervention for issuance of warrant?

- 1. Grave and serious offences are cognisable.
- 2. Contradicting the gravity of offence rationale, the 177th Law Commission Report states that cognisable offences are those that require immediate arrest.
- 3. CrPC 1973 carries several offences that do not necessitate immediate arrest, such as making unauthorised constructions, repairs and modifications to one's house under a Maharashtra town planning law.
- 4. The Malimath Committee noted in 2003 that many serious offences like the following are non-cognisable:
 - Public servants disobeying the law to cause injury to any person;
 - Bribery during election;
 - Buying or disposing of any person as a slave;
 - Cheating;
 - Mischief;
 - Forgery;
 - Making or using documents resembling currency notes;
 - Criminal intimidation
- 5. Criticism of the wide power of cognisable arrest - *Joginder Kumar* (1994), *DK Basu* (1997); Law Commission Reports (154th, 177th)
- 6. 2009 amendment to CrPC – it restricted the power to arrest, to persons against whom “a reasonable complaint” or “reasonable suspicion” exists, or “credible information” is received, of having “committed a cognisable offence.

Way forward –

- With the constitutional morality of privacy, liberty and balance between public order and arbitrary arrest etc, it is

necessary to reinterpret these concepts in the criminal procedure system in the context of evolving judgements like privacy law which is a reflection of the changing society. This is vital for the maintenance of the peace and tranquillity in a society and protection of human rights especially the vulnerable section.

9) A sound review

- GS Paper II – Polity and Governance; rights of the vulnerable sections

Why In news?

- A three judge bench of the Supreme Court has decided to review the Scheduled Caste and Scheduled tribes (Prevention of atrocities) act following the last year judgement which was seen as a dilution of the law.
- The March 2018 decision laid down three new rules as safeguards against the Act's possible misuse:
 - The bar on anticipatory bail under Section 18 need not prevent courts from granting advance bail
 - A person can be arrested only if the “appointing authority” (in the case of a public servant) or the SP (in the case of others) approves such arrest
 - There should be a preliminary enquiry into all complaints.

Why were the provisions diluted?

- Justice Goel had observed that “interpretation of Atrocities Act should promote constitutional values of fraternity and integration of the society. This may require ‘check on false implication of innocent citizens on caste lines’.”

The spirit of the SC/ST POA law:

- Article 15 of the constitution - (1) The State shall not discriminate against any citizen on grounds only of religion, race, caste, sex, place of birth or any of them.
- (5) Nothing in this article or in sub-clause (g) of clause (1) of article 19 shall prevent the State from making any special provision, by law, for the advancement of any socially and educationally backward classes of citizens or for the Scheduled Castes or the Scheduled Tribes in so far as such special provisions relate to their admission to educational institutions including private educational institutions, whether aided or unaided by the State,

other than the minority educational institutions referred to in clause (1) of article 30]

The Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) Amendment Bill, 2018

- Section 18A has been inserted to nullify conduct of a preliminary enquiry before registration of an FIR, or to seek approval of any authority prior to arrest of an accused, and to restore the provisions of Section 18 of the Act.
- Section 18A, inserted in the Act, states that:-
 - (1) For the purpose of the PoA Act,-
 - (a) Preliminary enquiry shall not be required for registration of a First Information Report against any person; or
 - (b) The investigating officer shall not require approval for arrest, if necessary, of any person, against whom an accusation of having committed an offence under the PoA Act has been made and no procedure other than provided under the PoA Act or the Code of Criminal Procedure, 1973, shall apply.
 - (2) The provision of section 438 of the Code shall not apply to a case under the Act, notwithstanding any judgment or order or direction of any Court.

Background:

- The directions of Hon'ble Supreme Court in their judgment dated 20.03.2018 in Criminal Appeal No. 416 of 2018 Dr. Subhash Kashinath Mahajan Vs the State of Maharashtra and Another) amount to amending the PoA Act and have diluted the provisions of the PoA Act.

Directions of the Supreme Court:

- To conduct a preliminary inquiry within seven days by the Dy. S.P. concerned to find out whether the allegations make out a case under the PoA Act and that arrest in appropriate cases may be made only after approval by the S.S.P., would delay registration of First Information Report (FIR) and will impede strict enforcement of the provision of the POA Act.
- Delay in registration of FIR would result in delay in payment of admissible relief amount to the victims of atrocities admissible only on registration of FIR.

Criticism of the judgment:

- It would adversely affect the very objective of the Act to prevent commission of atrocities against members of SC and ST and be severely detrimental especially in heinous offences like sexual exploitation of SC/ST women including rape, gang rape, acid attacks and murder etc.
- Special **laws** for the protection of SC and ST communities flow from social realities, the discrimination they still face and the circumstances that restrict them from mustering the courage to lodge a complaint in the first place.
- The additional "safeguards" against the alleged abuse of law by Dalit is another form of discrimination.
- It rejects the idea of treating Dalit as people prone to lodging false complaints.
- The directions for getting an authority's sanction for arrest or holding a preliminary enquiry for this class of cases alone are extra-statutory.
- Therefore debate hovers around discrimination and equality from two contrasting angles of protection against discrimination and protective discrimination as a tool for inequality.
- It is also perceived as a case of judicial overreach.

10) Cooperative banks: is dual regulation the problem?

- GS Paper III – Economy; banking system

Why in news?

- The Reserve Bank of India (RBI) imposed restrictions on withdrawals from the Punjab and Maharashtra Cooperative (PMC) Bank, one of the largest urban cooperative lenders.
- Over the past week, bank customers have been in a state of panic and the central bank has sought to assuage concerns about the banking sector's health.

What are cooperative banks and its features?

- Co-Operative Banks are small financial institutions that offer the lending facility to the small businesses in both urban and non-urban regions. It is characterised as member's bank where they are both the owners and customers. It focuses on thrift.
- These are monitored and regulated by the Reserve Bank of India (RBI) and come under the Banking Regulations Act, 1949

as well as the banking laws act, 1965. In a cooperative bank, one shareholder has one vote whatever the number of shares he may hold.

- Cooperative banks issue shares of unlimited liability.
- Cooperative credit societies were set up under The Cooperative Societies Act, 1912 recognized the need for establishing new organisations for supervision, auditing and supply of cooperative credit. These organisations were- (a) A union, consisting of primary societies; (b) the central banks; and (c) provincial banks.

The cooperative banks regulations

- The Registrar of Cooperative Societies (RCS) is in control of management elections and many administrative issues as well as auditing.
- Cooperative banks came directly under the RBI's radar in 1966 but faced the problem of dual regulation.
- The RBI brought them under the Banking Regulation Act as applicable to cooperative societies, which included all the regulatory aspects, namely, the granting of the license, maintaining cash reserve, statutory liquidity and capital adequacy ratios, and inspection of these banks.
- Urban cooperative banks have been under the radar of the RBI, but because of dual regulation, it is perceived as less controlled.
- RBI issued a vision document in 2004-05 and stopped all licences of new branches and new bank entities because there was a proliferation of licences issued between 1991 and 1998.
- By 2017-18, as stated in the RBI Financial Stability Report, there were only four urban cooperative banks with capital adequacy ratios below the regulated threshold.

Cooperative banks scenario

- Cooperative institutions play a significant role in credit delivery to unbanked segments and financial inclusion.
- But their role has declined with the expansion of scheduled commercial banks and adoption of technology.
- Urban cooperative lenders are facing competition from payment banks, small

finance banks, and NBFCs (non-banking finance companies).

- We have about 1,500 urban cooperatives, but there are nearly 96,000 rural banks, including primary agriculture credit societies.
- Long-term credit extended by them is declining, but there is still a role in agriculture for rural cooperative societies.

PMC Bank crisis: - As per RBI, there are three problems —

- Major financial irregularities,
- Failure of internal control and systems,
- Underreporting of exposures.
- The problem is the dual control by the RBI and the RCS, with the State government also playing a role.
- The management, Board and auditors, governance and transparency issue also affects public sector banks, private banks, and NBFCs.

Suggestion for improvement:

- Merging and converting some of the cooperative banks to small finance banks.
- The RBI has announced a scheme for voluntary transition of urban cooperative banks into small finance banks, in line with the recommendations of a high-powered committee chaired by former Deputy Governor of the RBI, R. Gandhi.
- This would enable them to have most of the products available with commercial banks, and help get a pan-India presence.
- Challenges to this are there are many conditions on share capital, loan sizes and loans to priority sector.

Effectiveness of Small Finance Banks:

- 1. RBI set up a committee under H. Malegam which recommended a board of management other than the board of directors. Depositors are not really represented as these banks accept deposits from non-members. Therefore a board of management in actual control of operations as opposed to elected directors. This could prevent the sling of recently witnessed bank frauds where the board of directors flees.
- 2. A majority of the cooperative banks have been meeting the needs of small businesses and even rural credit as inclusive finance. Just about 50 or 60 of these 1,500 banks are large. So the RBI's supervisory resources have to be really

focused on these larger banks mostly operating across the country like commercial banks.

- 3. The RBI has given the choice to urban cooperative banks to convert to small finance banks. That option is there for those players with more than ₹50 crore capitals and 15% capital adequacy. This is an incentive as they will then be able to grow their capital by issuing shares at a premium.
- 4. RBI has also said that for urban cooperative banks there could be an umbrella organisation promoted by the banks themselves to raise capital as a joint stock company can from the markets. The supervision system should be able to catch much more underreporting or false reporting and ensure accountability of the Board and the auditors.
- 5. The frequency and intensity of supervision has to be clearly based on the

size of the bank and the assessment made of the governance standards in the banks. All banks — small finance banks, cooperative banks and leveraged institutions like NBFCs — are open to the risk of poor governance. Hence corporate governance is the ultimate tool.

Way forward –

- Many depositors opt for cooperative banks because they give a higher interest rate. The confidence comes from governance and regulation. We need confidence-building for all banks, not just for cooperatives, but even NBFCs. A recent study showed that small cooperatives are doing better in terms of non-performing assets and other aspects, while large urban cooperatives are not doing well. So, we have to look at how to supervise large cooperatives better.

RSTV Big Picture

1) ELIMINATING SINGLE USE PLASTIC

CONTEXT -

- Govt. of India has laid great emphasis on eradicating single use plastic which has become one of the biggest sources of pollution. During his Independence Day Speech this year Prime Minister had urged the people to take a pledge on Mahatma Gandhi's 150th Anniversary on 2nd October to make the country free of single use plastic.

ANALYSIS -

- Single use plastic (SUP) is a non-biodegradable material used only once and thrown away falling in different categories based on their application, like Polythene bags, Pet bottles. It's a low value plastic, and hence mostly not collected.
- Few Single use of plastic cannot be replaced, and SUP like Polythene, cutlery, plastic bowls and cups are Plastic that can be replaced.
- SUP is prone to litter and hence, can be aligned to Swachh Bharat Mission (SBM) for effective elimination. It is also the major reason for clogging the sewers.
- Defining Thickness (<50 microns) is one of the measures taken by govt. to eliminate more harmful plastic carry bags. Plastic Bags thicker than 50 microns are prone to reuse and lesser than that is prone to littering.
- Out of 9.46 billion tonnes of waste plastic generated in India every year, Single use Plastic makes up 43% of it.
- Outright banning is not a solution until viable alternative is ready. Phasing out is necessary. Possible alternatives can be Cloth bags, Paper bags, Aluminium containers, Glass.
- For the existing SUP, change in design and make it less polymer based, so that it can be easily recycled. In another approach, the alternatives should be affordable and ecologically viable.

CHALLENGES -

- Because of the Consumer societies we live in, we consume products and leave plastic,

which stays on roads. 40% of trash stays on roads or clogs water bodies.

- The Core issues which should be targeted are the littering of Plastic, The abysmal Collection mechanism for Plastic and also the lack of data available on the Plastic being generated and can be recycled.
- Grey areas in the definition of SUP with no immediate sustainable alternative. Example- wooden spoons, leaf plates are not essentially viable.
- Municipal Corporation lacking in resources to effectively collect and dispose waste.

WAY FORWARD -

- Investment in Research & Development, for example Composite waste management Technology, like plastic melted in high temperature less pollution. Few Techniques have been developed in the USA, Australia.
- More effective, holistic policies need to be formulated and Behavioural change in the citizens. Packaging Industry should develop and grow in an eco-friendly way.

2) INDIA FIRST -

CONTEXT -

- According to agency reports External Affairs Minister has said that the sourcing of Military equipment is very much a sovereign right of India. This is a significant statement in the backdrop of India-Russia deal on S-400 Air Defence System signed last year.
- On the issue of oil supply from Iran he said Iran has been a very stable status quo power and India has been repeatedly assured that affordable and predictable access to energy will not change.

ANALYSIS -

- There have been tensions in the trade relations between India and USA, because of the America First Policy and the accusations of Tariff system of India. US also revoked the privileges available to India under the generalized system of preferences.
- India and Russia signed a deal for the S400 anti-missile air defence system, which also

has been a source of tension, as America would prefer if India did not buy Russian Defence equipment.

- India and USA also differ on their approach to Iran. America sees Iran as a major instigator and cause of frictions in the middle-east, while India maintains that Iran is a Stabilizer and is keen on engagements with respect to Oil trade.
- The External Affairs Minister's Statement hence acquires significance, as it reiterates India's commitment to its Strategic autonomy. In the present changing Geopolitical Scenario, a country's National interest and Security is of paramount importance.
- The Indian Defence has deemed that, being in a Nuclear-powered region, it is in the

best interest of India, to acquire the S400 air defence system.

- The Regional Comprehensive Economic Forum (RCEP) can be good Platform to India to diversify its engagement and to better stabilize its trade engagements without being too affected by US's trade policies.

WAY FORWARD –

- In the Long term, India and USA are bound to converge, as both have the same democratic philosophies and pluralistic core. Also the Indian Diaspora plays a huge role in driving the cordial relations, as demonstrated in the recent Houston rally.
- India is justified in retaining its autonomy with respect to its defence procurement policies and sends an effective message to emphasize the same.

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