

# OFFICERS IAS ACADEMY

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1. With reference to the Armed Forces (Special Powers) Act, 1958, consider the following statements.

1. The Governor of the State can declare the whole or part of the State as a disturbed area.
2. The act empowers security forces to conduct operations anywhere and arrest anyone without prior notice.
3. Currently, it is operational in Assam, Meghalaya, Nagaland, and parts of Arunachal Pradesh.

Which of the statements given above is/are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2 and 3

Answer: A

**Explanation**

- Passed in 1958 for the North-East and in 1990 for Jammu & Kashmir, the Armed Forces Special Powers Act gives armed forces special powers to control “disturbed areas”, which are designated by the government when it is of the opinion that a region is in such a disturbed or dangerous condition that the use of armed forces in aid of civil power is necessary.
- **Statement 1 is correct:** The **Central Government**, or the **Governor of the State** or **administrator of the Union Territory** can declare the whole or part of the State or Union Territory as a disturbed area.
- **Statement 2 is correct:** Under its provisions, the armed forces have been empowered to open fire, enter and search without warrant, and arrest any person who has committed a cognisable offence, all while having immunity from being prosecuted.
- **Statement 3 is incorrect:** Presently, AFSPA, 1958, is operational in the entire States of Assam, Nagaland, Manipur (except Imphal Municipal area), three districts namely Tirap, Changlang and Longding of Arunachal Pradesh and the areas falling within the jurisdiction of the eight police stations in the districts of Arunachal Pradesh, bordering the State of Assam.
- In 2018, the Centre removed Meghalaya from the list.

<http://newsonair.com/News?title=Assam-declared-%26%2339%3bDisturbed-Area%26%2339%3b-for-6-more-months-w.e.f.-28th-August&id=398205>

**2. Which of the following are used as criteria to designate tribal groups as Particularly Vulnerable Tribal Groups (PVTGs)?**

1. A pre-agriculture level of technology
2. A stagnant or declining population
3. Extremely low literacy
4. A subsistence level of economy

Select the correct answer using the code given below :

- A. 1, 2 and 3 only
- B. 1, 2 and 4 only
- C. 2, 3 and 4 only
- D. 1, 2, 3 and 4

Answer: D

**Explanation:**

- In India, tribal population makes up for 8.6% of the total population. Tribal people live in about 15% of the geographical area of the country.
- Among them some groups are declared as Particularly Vulnerable Tribal Groups (PVTGs) based on the following criteria.
  - **A pre-agriculture level of technology;**
  - **A stagnant or declining population;**
  - **Extremely low literacy; and**
  - **A subsistence level of economy.**
- In 1973, the **Dhebar Commission** created Primitive Tribal Groups (PTGs) as a separate category, who are less developed among the tribal groups.
- In 2006, the Government of India renamed the PTGs as Particularly Vulnerable Tribal Groups.
- **75 tribal groups** have been categorized by the **Ministry of Home Affairs** as PVTGs.
- PVTGs reside in **18 States and UT of A&N Islands**.
- Among the 75 listed PVTG's the highest number are found in **Odisha (13)**, followed by Andhra Pradesh (12).
- The Ministry of Tribal Affairs implements the Scheme of "Development of Particularly Vulnerable Tribal Groups (PVTGs)" exclusively for them.
- PVTGs depend on various livelihoods such as food gathering, Non Timber Forest Produce (NTFP), hunting, livestock rearing, shifting cultivation and artisan works. Most of their livelihoods depend on the forest.

<https://www.hindustantimes.com/india-news/covid-19-takes-odisha-s-primitive-tribal-group-into-its-tentacles/story-QkyFtNSFT3csaRTLxeAnhl.html>

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3. Which one of the following best describes the “principle of non refoulement” sometimes seen in the news?

- A. It is a legal doctrine which states that once a right is recognised and given to the public, it cannot be taken back by the state at a later date.
- B. It forbids a country receiving asylum seekers from returning them to a country in which they would be in likely danger of persecution.
- C. Criterion used by countries to prevent undue exploitation of benefits of a preferential system.
- D. It prohibits discrimination between imported and domestically produced goods with respect to internal taxation or other government regulation.

Answer: B

**Explanation:**

- Under international human rights law, the principle of non-refoulement guarantees that no one should be returned to a country where they would face torture, cruel, inhuman or degrading treatment or punishment and other irreparable harm.

4. With reference to the National Board for Wildlife (NBWL), consider the following statements.

1. It is a statutory body constituted under the Forest (Conservation) Act, 1980.
2. The Prime Minister acts as the chairman of the NBWL.
3. Recommendation of the NBWL is mandatory for alteration of the boundary of a protected area.

Which of the statements given above is/are correct?

- A. 1 and 2 only
- B. 1 and 3 only
- C. 2 and 3 only
- D. 3 only

Answer: C

**Explanation:**

- **Statement 1 is incorrect:** The National Board for Wildlife (NBWL) is constituted by the Central Government under the **Wildlife (Protection) Act, 1972**.
- The role is “advisory” in nature and advises the Central Government on framing policies and measures for conservation of wildlife in the country.

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- Primary function of the Board is to promote the conservation and development of wildlife and forests. NBWL has power to review all wildlife-related matters and approve projects in and around national parks and sanctuaries.
- **Statement 2 is correct:** The National Board for Wildlife has 47 members with the Prime Minister in the Chair. The Minister in charge of the Ministry of Environment & Forests in the Central Government is the Vice-Chairperson.
- **Statement 3 is correct:** Recommendation of the NBWL is mandatory for alteration of the boundary of a protected area such as National Park, Wildlife sanctuary, Tiger reserve, etc.

<https://timesofindia.indiatimes.com/city/goa/villagers-write-to-javadekar-on-proposed-projects-in-mollem-forest-areas/articleshow/77773053.cms>

### 5. Consider the following statements about the Banking Ombudsman Scheme.

1. It is an expeditious forum to bank customers for resolution of complaints relating to certain services rendered by banks.
2. All Scheduled Commercial Banks, Regional Rural Banks and Scheduled Primary Co-operative Banks are covered under the Scheme.
3. One can approach the Ombudsman directly even without approaching the bank.

Which of the statements given above is/are correct?

- A. 1 only
- B. 1 and 3 only
- C. 1 and 2 only
- D. 1, 2 and 3

Answer: C

### Explanation:

- **Statement 1 is correct:** Banking Ombudsman Scheme is an expeditious and inexpensive forum to bank customers for resolution of complaints relating to certain services rendered by banks.
- **Statement 2 is correct:** All Scheduled Commercial Banks, Regional Rural Banks and Scheduled Primary Co-operative Banks are covered under the Scheme.
- Customers can approach Ombudsman for complaints relating to deficiency in banking services like
  - Non-payment or inordinate delay in the payment or collection of cheques, drafts, bills etc.
  - Non-acceptance, without sufficient cause, of small denomination notes or coins tendered for any purpose, and for charging of commission in respect thereof;
  - Refusal to open deposit accounts without any valid reason for refusal;
  - Levying of charges without adequate prior notice to the customer;

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- One's complaint will not be considered if he/she has not approached his bank for redressal of his grievance first. **Hence, statement 3 is incorrect.**
- One can file a complaint before the Banking Ombudsman if the reply is not received from the bank within a period of one month after the bank concerned has received one's complaint, or the bank rejects the complaint, or if the complainant is not satisfied with the reply given by the bank.
- To strengthen the grievance redressal mechanism for customers, RBI has tightened rules concerning the banking ombudsman scheme and issued revised directions in the form of '**Internal Ombudsman Scheme, 2018**'.
- The IOS 2018 mandates Banks with more than 10 branches to have an Internal Ombudsman to review complaints that were partially or wholly rejected by the respective banks.
- It aimed to ensure that the complaints of the customers are redressed at the level of the bank itself so as to minimize the need for the customers to approach other fora for redressal.
- In 2018, the RBI also introduced an **NBFC Ombudsman scheme** to redress complaints with regard to NBFCs.

<https://www.thehindubusinessline.com/money-and-banking/rbi-to-dissolve-the-banking-codes-and-standards-board-of-india/article32438145.ece>

