

GS SCORE

IAS 2018

Prelims Special Current Affairs

Volume-4

Off. No. 6, 1st Floor, Apsara Arcade, Karol Bagh, New Delhi-110005 (Karol Bagh Metro Gate No. 5)

☎ 011 47058253 📠 9953595114, 9873870114 ✉ info@iasscore.in 🌐 /iasscore



www.iasscore.in

GS SCORE

An Institute for Civil Services

IAS Prelims 2018

ALL INDIA MOCK TEST

OMR Based

Get real time feel of
Civil Services Prelims Examination
at the **TEST CENTRE** in your **City**



Across 20 Cities

Test will be conducted in following cities:

1. Delhi	6. Lucknow	11. Kolkata	16. Pune
2. Jammu	7. Nagpur	12. Bhubaneswar	17. Hyderabad
3. Chandigarh	8. Allahabad	13. Raipur	18. Bengaluru
4. Ahmedabad	9. Ranchi	14. Jaipur	19. Chennai
5. Bhopal	10. Patna	15. Mumbai	20. Coimbatore

2 Mock Tests on UPSC Pattern

Detailed Analysis

All India Ranking

Mock Test-1: **6th** May, 2018

PAPER - 1

9:00 AM - 11:00 AM

PAPER - 2

12:00 Noon - 2:00 PM

Fee
₹ 500/-

Mock Test-2: **20th** May, 2018

PAPER - 1

9:00 AM - 11:00 AM

PAPER - 2

12:00 Noon - 2:00 PM

Online Registration open at

www.iasscore.in

Office No. 6, 1st Floor, Apsara Arcade, Karol Bagh, New Delhi-110005, (Karol Bagh Metro Station Gate No. 5)

☎ 011 8448496262 ☎ 9953595114, 9873870114 ✉ info@iasscore.in 🌐 /iasscore 🌐 www.iasscore.in

Index

Polity & Governance

- Prasar Bharti Act
- Atal Bhoojal yojana
- Sex Ratio at Birth Dips in 17 States
- Inter-state Water Dispute
- Women's Cooperative Societies
- Declaration of Assets and Liabilities by Elected Candidates
- Nirbhaya Fund Scheme - MP Govt Paying Meagre Compensation
- Swachhta Pakhwada
- KBK (Kalahandi-Bolangir-Koraput) Plan
- Watan Ko Jano Programme
- Government to Set up 562 more Ekalavya Schools
- Cabinet Approves Creation of National Urban Housing Fund
- Jaipur's Gandhinagar Railway Station Becomes 1st Fully Women Operated Non Suburban Railways Station
- Prohibition of Liquor Ban - States can Relax Highway Liquor Ban
- Development Schemes for Daman & Diu
- Jammu & Kashmir State Government Constituted the State Council for Promotion of Urdu Language
- 'Assistance to States and UTs for Narcotics Control' Scheme
- Swajal Yojana
- Antyodaya Aahaar Yojana
- Khalistan Movement

Economy

- Fugitive Economic Offenders Bill
- E-way Bill for Inter-state Goods Movement
- Cabinet Approval for Opening up of Coal Mines for Private Sector
- Cabinet Approves Chit Funds (Amendment) Bill, 2018
- RBI Launches Ombudsman Scheme for NBFCs
- Draft National Automotive Policy
- Country's Goods Trade Deficit Widened to \$16.30 Billion
- National Conference - "Agriculture 2022- Doubling Farmers' Income"
- Punjab Plans to Set up Cooperative Rural Hubs
- Micro ATM
- Nasscom's 'Future Skills' Platform
- The Society for Worldwide Interbank Financial Tele-communication (SWIFT)
- RBI Monetary Policy Panel Raised Concern over Inflation
- Currency in Circulation Improved
- Currency Derivative Trade Limit
- Understanding India's Blacklist
- Foodgrain Production to touch a New Record of 277 Million Tonnes in 2017-18.

Science & Technology

- 5th Global Forum on TB Vaccines
- Drug Eluting Stents
- Chandrayan-2 - India's Second Lunar Mission
- Hyperloop between Mumbai and Pune

- ▶ World Congress on Information Technology
- ▶ Mumbai to have India's First Artificial Intelligence Centre
- ▶ M2M' Communications
- ▶ SARAS
- ▶ Maturity-Onset Diabetes of the Young (MODY)
- ▶ India's First Locally Developed 4G/LTE Telecom System

Environment

- ▶ Environment Performance Index 2018
- ▶ NGT Seeks Report on Ganga Rejuvenation
- ▶ International Solar Alliance
- ▶ MoU Signed between Botanical Survey of India and Natural History Museum, UK
- ▶ Wild Horses have gone Extinct
- ▶ Assam to Observe 'Rhino Day' on September 22
- ▶ Prevention of Cruelty to Animals (Karnataka Amendment) Bill

Art & Culture

- ▶ Extinction of Languages
- ▶ National Banana Festival
- ▶ Sri Ramakrishna Paramhansa
- ▶ Meenakshi Sundareswarar Temple
- ▶ Khajuraho Dance Festival
- ▶ 8th Theatre Olympics at Red Fort
- ▶ What is Khadi?
- ▶ Primitive Art: Neanderthals were Europe's First Painters
- ▶ Ancient Weapons Unearthed in Orissa
- ▶ Rashtriya Sanskriti Mahotsav
- ▶ Chardham Mahamarg Pariyojana

International Affairs

- ▶ FATF has Decided to Place Pakistan on "Greylist"
- ▶ Venezuela becomes First Country to Launch Virtual Currency 'Petro'
- ▶ India-Iran Agreements
- ▶ H-4 Visas – Indians in US
- ▶ Myanmar Approves 15 Million for Border Fencing
- ▶ China Turkey Block US from Putting Pakistan on Terror List
- ▶ India sign MoU with International Development Research Center
- ▶ Saudi Arabia Allows Women to Start Business Without Male Permission
- ▶ India has Invited Saudi Participation in Indian Strategic Petroleum Reserve (SPR) Programme.
- ▶ Corruption Perception Index 2017

Miscellaneous News

- ▶ 'Paschim Lehar'
- ▶ Indo-Seychelles Joint Army Exercise 'Lamitye' in Seychelles
- ▶ Andaman & Nicobar Command to host Milan 2018
- ▶ Garuda Shakti Exercise
- ▶ Prime Minister's Shram Awards
- ▶ India's Umang App, Aadhaar win Awards at World Government Summit
- ▶ India Contributes USD 1 Million Aid to Tonga
- ▶ Defence Industry Corridor
- ▶ World Sustainable Development Summit (WSDS 2018)
- ▶ Goa Government Launches Motorcycle Ambulance Service
- ▶ Cyril Ramaphosa sworn in as new President of South Africa
- ▶ K.P. Sharma Oli takes over as new PM of Nepal
- ▶ Flying Officer Avani Chaturvedi
- ▶ Dara Shikoh
- ▶ N Gopaldaswami Committee
- ▶ Y H Malegam Committee

★★★★★★★★

Polity & Governance

1

Prasar Bharti Act

“ There has been standoff between Prasar Bharti and I&B. The current stand-off centres around Prasar Bharati – which runs Doordarshan and All India Radio – blocking the ministry’s moves to appoint an Indian Administrative Service officer to its board and fill two key editorial posts with journalists on high salaries, and rejecting its demand that Doordarshan pay a private firm Rs. 2.9 crore for an assignment the broadcaster says was unnecessarily outsourced. ”

Underlined Concepts

About Prasar Bharti

- ▶ Prasar Bharati is India’s largest public broadcasting agency.
- ▶ It consists of Doordarshan television network and All India Radio. Earlier, both were media units of the Ministry Of Information and Technology.
- ▶ The main motive of the Act is to provide freedom to electronic media, i.e., the All India Radio and Doordarshan.

Doordarshan and All India Radio

- ▶ **Doordarshan** was founded in 1959. Its motto is “**Satyam Shivam Sundaram**”. In 1960, the terrestrial broadcast was started in Delhi and it was extended to metropolitan cities. Doordarshan was started as a part of All India Radio until it was separated from it in 1976.
- ▶ **All India Radio** is the largest radio network in the world. It is a National Public Radio Broadcaster in India which was launched on 1st March 1930. It is officially known as **Akashvani** with its motto “**Bahujana Hitaya Bahujana Sukhaya**”.

Prasar Bharati (Broadcasting Corporation of India) Act, 1990

- ▶ This Act extends to the whole of India.
- ▶ The Act provides for the establishment of a Broadcasting Corporation.
- ▶ The Act defines composition, powers and functions of the corporation.
- ▶ It grants autonomy to the All India Radio and Doordarshan which were previously under the control of the government.
- ▶ The main motive of the corporation is to educate, inform and entertain the public. By conducting and organizing public broadcasting services to people, it has become easy to provide the information to the people in an easy manner.
- ▶ It also ensures the balanced development of broadcasting on radio and television.

Duties of a Public Broadcaster

- ▶ The role of a public broadcaster is not limited to covering the leading news of the day. If the media is considered the fourth pillar of democracy, it is because it is a platform for debate and deliberation to hold the government accountable.
- ▶ It enables citizens to participate in democracy beyond the ritual of voting.

Powers of Central Government

According to the Act, the Government has the following powers:

- ▶ From time to time when the government may think fit may issue the directions to the corporation for the unity, sovereignty and integrity of India.
- ▶ The Central Government require the corporation to furnish the information which government may consider necessary.
- ▶ At the time of any difficulty arises, the central government may by order publish in the official gazette and make the procedure to remove the difficulties.
- ▶ The Central Government has also the power to make the rules. The rules may be considered in relation to:

- (a) The salaries and allowances and condition of service in respect of leave and pension.
- (b) Allowances payable to the chairman and part-time members.
- (c) Control, restrictions and conditions for which corporation may appoint officers and other employees.
- (d) Conditions and restrictions which a Recruitment Board may establish.
- (e) Qualifications, other conditions and period of the office of the members of the Recruitment Board.
- (f) Terms and condition of the service of the officers.
- (g) Form and manner in which the annual statement of record shall be prepared.

2

Atal Bhoojal yojana

“ Inordertomanagewaterresourcesefficientlyandstrengthengroundwater recharge, the government has initiated Atal Bhoojal Yojana.

It is aimed at sustainable ground water management with community participation in selected over-exploited and ground water stressed areas in seven States (Gujarat, Haryana, Karnataka, Madhya Pradesh, Maharashtra, Rajasthan and Uttar Pradesh).

ABHY is designed as a Central Sector Scheme with a total outlay of Rs. 6,000 crore and is proposed to be implemented with World Bank assistance.

Under this scheme, ground water will recharge and hence it will provide sufficient water for the use of agriculture purposes because in the past several years the ground water has decreased to a great extent. This scheme will also revive the water bodies like rivers so that the level of ground water can be increased especially in the rural areas. The water available in the Ganga River will be used under the “Atal Bhoojal Yojana” scheme to increase the ground water.

Funding

- *Half of the Rs. 6,000 crore earmarked for the scheme will come from government budgetary support and the World Bank will give another Rs. 3,000 crore.*
- *The government plans to give 50% of the money to states, including gram panchayats, as incentives for achieving targets in groundwater management.*

- *The remaining 50% of the funds will be given to the states for strengthening institutional arrangements such as providing a strong database and scientific approach to help them accomplish sustainable management of groundwater. ”*

Underlined Concepts

Groundwater

- ▶ Ground water is the water that seeps through rocks and soil and is stored below the ground. The rocks in which ground water is stored are called aquifers. Aquifers are typically made up of gravel, sand, sandstone or limestone.
- ▶ Water moves through these rocks because they have large connected spaces that make them permeable.
- ▶ The area where water fills the aquifer is called the saturated zone. The depth from the surface at which ground water is found is called the water table.

Groundwater resource

- ▶ The net annual ground water availability is 398 BCM out of which annual ground water utilization (draft) is estimated as 245 BCM and stage of ground water development/exploitation is 62%.

- ▶ According to a World Bank report, about 245 billion cubic metre of groundwater is abstracted each year in the country. This figure represents about 25% of the total global groundwater abstraction.

Institutional framework for groundwater

Within the central government, the Ministry of Water Resources, River Development and Ganga Rejuvenation is responsible for the conservation and management of water in the country. The Ministry of Rural Development also implements certain programmes related to ground water management. In addition, the Ministry of Environment, Forests and Climate Change is partially responsible for the prevention and control of pollution, including water pollution, and ground water contamination. In addition, there are four major central institutions that address issues related to ground water. The main roles of these institutions are summarized in the table below:

Major Central Level Water Institutions Responsible for Ground Water Management	
Institution	Role
Central Water Commission	Initiating and coordinating schemes for the conservation and utilization of water resources in the country in collaboration with state governments; and monitoring water quality.
Central Ground Water Board	Developing and disseminating technology related to sustainable use of ground water; monitoring and implementing policies for the sustainable management of ground water resources; estimating ground water resources.
Central Pollution Control Board	Implementation of the Water (Prevention and Control of Pollution) Act, 1974 which seeks to restore water quality.

The District Collector in every state is the point of contact for the Central Ground Water Board. The Collector has the powers to implement the

suggestions or corrective measures provided by the Central Ground Water Board.

3

Sex Ratio at Birth Dips in 17 States

- “ The sex ratio at birth (SRB) saw a decline in 17 out of 21 large states of the country. Gujarat recorded an alarming dip of 53 points while the other states that saw a decline fell by 10 points or more.

The SRB is substantially lower in almost all larger states – 17 out of 21 states have SRB of less than 950 females per 1000 males.

Further, in most states, SRB has declined between the base year (2012-14) and reference year (2013-15), except for Bihar, Punjab and Uttar Pradesh where improvements in SRB was noted, and Jammu & Kashmir where it stagnated.

Chhattisgarh, Karnataka, Himachal Pradesh, Assam, Maharashtra, Rajasthan, Gujarat, Uttarakhand and Haryana recorded substantial drops (10 or more points) in this indicator. ¶¶

Underlined Concepts

What is Sex Ratio?

Sex ratio is used to describe the number of females per 1000 of males. Sex ratio is a valuable source for finding the population of women in India and the ratio of women to that of men in India.

Reasons for Decline

Some of the reasons for neglect of girl child and low child sex ratio are son preference and the belief that it is only the son who can perform the last rites, that lineage and inheritance runs through the male line, sons will look after parents in old age, men are the bread winners etc. Exorbitant dowry demand is another reason for female foeticide/infanticide. Small family norm coupled with easy availability of sex determination tests may be a catalyst in the declining child sex ratio, further facilitated by easy availability of Pre-conception sex selection facilities.

Government Initiatives

Government has adopted a multi-pronged strategy devising schemes, programmes and awareness generation/advocacy measures to build a positive environment for the girl child through gender sensitive policies, provisions and legislation.

The measures include the following:

- ▶ The Government has intensified effective implementation of the (PCPNDT) Act and amended various provisions of the Rules relating to sealing, seizure and confiscation of unregistered machines and punishment against unregistered clinics. Regulation of use of portable ultrasound equipment only within the registered premises has been notified. Restriction on medical practitioners

to conduct ultrasonography at maximum of two ultrasound facilities within a district has been placed. Registration fees have been enhanced. Rules have been amended to provide for advance intimation in change in employees, place, address or equipment.

- ▶ The **National Inspection and Monitoring Committee (NIMC)** has been reconstituted and inspections of ultrasound diagnostic facilities have been intensified. Inspections have been carried out in many States including Bihar, Chhattisgarh, Delhi, Haryana, Madhya Pradesh, Maharashtra, Odisha, Punjab, Uttarakhand, Rajasthan, Gujarat, Jharkhand, Uttar Pradesh, Himachal Pradesh and Karnataka.
- ▶ Religious leaders, women achievers etc. are also being involved in the **campaign against skewed child sex ratio** and discrimination of the girl child.
- ▶ **Beti Bachao, Beti Padhao** (BBBP) was launched as one of the flagship programmes of the Government, to address the declining Child Sex Ratio and related issues of empowerment of women on a life-cycle continuum. It is a tri-ministerial, convergent effort of Ministries of Women and Child Development, Health & Family Welfare and Human Resource Development with a focus on awareness and advocacy campaign for changing mindsets, multi-sectoral action in select 161 districts (low on CSR), enabling girls' education and effective enforcement of Pre-Conception & Pre Natal Diagnostic Techniques (PC&PNDT) Act.

4

Inter-state Water Dispute

“ Union Cabinet approves setting up of a Tribunal on river Mahanadi to resolve water sharing dispute between Odisha and Chhattisgarh.

This inter-state water dispute Tribunal will be required to adjudicate the matter within a timeframe of maximum five years.

The Tribunal is required to submit its report and decision within a period of three years which can be extended to a further period not exceeding two years due to unavoidable reasons. ”

Underlined Concepts

Water in the Constitution of India – Water is a State Subject.

Article 262 of Indian Constitution

Constituent Assembly anticipated the emergence of water disputes in future. A specific provision of Article 262 is mentioned in the Constitution itself due to the sensitivity of such disputes.

In the case of disputes relating to waters, Article 262 provides:

- ▶ Parliament may by law provide for the adjudication of any dispute or complaint with respect to the use, distribution or control of the waters of, or in, any inter-State river or river valley.
- ▶ Notwithstanding anything in this Constitution, Parliament may, by law provide that neither the Supreme Court nor any other court shall exercise jurisdiction in respect of any such dispute or complaint.

Parliament has enacted two laws according to Article 262

▶ River Board Act, 1956

The purpose of this Act was to enable the Union Government to create Boards for Inter-state Rivers and river valleys in consultation with State Governments.

The objective of Boards is to advise on the inter-state basin to prepare development scheme and to prevent the emergence of conflicts.

Note: Till date, no river board as per above Act has been created.

▶ Inter-State Water Dispute Act, 1956: Provisions of the Act: In case, if a particular state or states approach to Union Government for the constitution of the tribunal:

- Central Government should try to resolve the matter by consultation among the aggrieved states.
- In case, if it does not work, then it may constitute the tribunal.

Inter-State river water disputes under the Inter-State River Water Disputes Act (ISRWD), 1956	
River(s)	States
Krishna	Maharashtra, Andhra Pradesh, Karnataka
Godavari	Maharashtra, Andhra Pradesh, Karnataka, Madhya Pradesh and Odisha
Narmada	Rajasthan, Madhya Pradesh, Gujarat, Maharashtra
Cauvery	Kerala, Karnataka, Tamil Nadu and Union Territory of Puducherry
Krishna	Karnataka, Andhra Pradesh, and Maharashtra
Mhadei/ Mandovi/Mahadayi/	Goa, Karnataka and Maharashtra
Vamsadhara	Andhra Pradesh & Odisha

Inter-State Water Disputes (Amendment) Bill, 2017

- ▶ Dispute Resolution Committee and Single Permanent Tribunal.
- ▶ The government has introduced this Bill seeking to speed up the inter-state water dispute resolution.
- ▶ The centre is to set up Dispute Resolution Committee having experts from the different fields in case of water disputes. The Committee will try to resolve the dispute within 1 year. The tribunal will be approached only when this committee fails to settle the dispute.
- ▶ According to this Bill, a Single Permanent Tribunal is to be set up which will have multiple benches.

- ▶ The Bill calls for the transparent data collection system at the national level for each river basin and a single agency to maintain data bank and information system.

Ongoing water disputes with neighbouring countries

- ▶ India-China Zangmu dam issue on Brahmaputra river.
- ▶ India-Pakistan on Indus river (Sutlej tributary).
- ▶ India-Bangladesh on Teesta river (originates in Zemu glacier, Sikkim).

5

Women's Cooperative Societies

“ Women's cooperative societies in Rajasthan will get loans for dairy and animal husbandry works at 5.50% interest rate from cooperative land development banks. These cooperative bodies are at present making transactions worth Rs. 1,100 crore.

The move would make thousands of women self-sufficient and provide new avenues for development of rural areas. The State government intends to bring one million women within the purview of cooperative sector.

Under the State government's Sahakaar Mahila Kalyan Yojana, cooperative loans worth Rs. 200 crore will be disbursed to women. ”

Underlined Concepts

Land Development Banks

- ▶ Land Development Banks in India are of quasi-commercial type. Although they are all registered under the Co-operative Societies Act, they are associations of borrowers as well as non-borrowers organized on the principle of limited liability.
- ▶ Under its federal structure, the LDB consists of two-tier institutions: (i) The Central Land Development Bank at the State level, and (ii) The Primary Land Development Bank at the district or Taluka level.
 - **Primary Land Development Bank at district level with branches at taluk level:** These banks were originally organized to cover one

or a few taluks in the district. At present they are eligible to cover one development block. All land owners are eligible to become members and borrow funds by mortgaging their land. The principal borrower is enrolled as "A" class member and others who have interest in the mortgaged property are admitted as "B" class members.

- **Central Land Development Bank:** These members of the CLDBs are the PLDBs and a few individual promoters. It grants long-term loans to agriculturists through the PLDBs and branches of CLDBs. It raises funds through floating debentures, which are guaranteed by the State Government. When PLDB obtains

loan from the CLDB, it assigns the mortgage deeds obtained from the borrowers to the CLDB. The CLDB floats debentures and raises funds against the security of these properties. The NABARD and LIC subscribe for the debentures in large amounts and the former also extends refinance assistance to LDBs.

All Primary Land Development Banks are federated into Central Land Development Bank at the State Level. In some States, there is "Unitary structure" wherein, there is only one State Land Development Bank at the state level operating through its branches and sub-branches at district and below levels.

Provisions in Indian Constitution related to Cooperatives

- ▶ **Part IV, Article 43** as a Directive principle which enjoins the State Government to promote cottage industry on a individual or cooperative basis in rural areas.
- ▶ It is a **State Subject under entry No. 32 (7th schedule)** of the State list of the Constitution of India.
- ▶ Right to form cooperatives can also be construed as a Fundamental Right, **Article 14-(Right to Equality)** and **Article 19(1) (c) as 'Right to form Associations or Unions.**
- ▶ **Part IXB (added through 97th AA)**
 - It makes Right to form cooperatives, a fundamental right.
 - Reservation of one seat for SC/ST and two seats for women on the board of every co-operative society.
 - Cooperatives could set up agency which would oversee election.
 - Uniformity in the tenure of Cooperative Board of Directors.

- Provisions for incorporation, regulation and winding up of co-operative societies based on the principles of democratic process and specifying the maximum number of directors as twenty-one.
- Providing for a fixed term of five years from the date of election in respect of the elected members of the board and its office bearers.
- Providing for a maximum time limit of six months during which a board of directors of co-operative society could be kept under suspension.
- Providing for independent professional audit.
- Providing for right of information to the members of the co-operative societies.
- Empowering the State Governments to obtain periodic reports of activities and accounts of co-operative societies; which have individuals as members from such categories.
- Providing for offences relating to co-operative societies and penalties in respect of such offences.

Committee related to the Cooperative Movements in India

- ▶ All-India Rural Credit Survey Committee Report (1954)
- ▶ Chaudhary Brahm Prakash Committee (which proposed a model law) (1990)
- ▶ Mirdha Committee (1996)
- ▶ Jagdish Kapoor Committee (2000)
- ▶ Vikhe Patil Committee (2001)
- ▶ V. S. Vyas Committee (2001 and 2004)

6

Declaration of Assets and Liabilities by Elected Candidates

“• To enable and empower the citizen to take an informed decision while voting in polls, the court directed the government to put in place a permanent mechanism in place to collect the data of the legislators, wealth and place it in public domain.

- *The Supreme Court has made it mandatory for candidates contesting elections to declare the sources of income for them, their spouses and dependants in a landmark judgement that aims to ensure probity among politicians.*
- *It states that candidates must also disclose their or their families' interest or stake in government contracts. Directing the concerned authority (the Election Commission) to make changes in the nomination form, the top court said that non-disclosure of such information would amount to corrupt practice under the law, and ground for a lawmaker's disqualification.*
- *Increase in the assets of legislators or their associates disproportionate to the known sources of their respective incomes is, by compelling inference, a constitutionally impermissible conduct and may eventually constitute an offence under the anti-corruption law. This should be a ground to disqualify the leaders.*
- *Section 75A of RPA, 1951 states that every elected candidate for either houses of Parliament shall furnish information relating to the movable and immovable property owned by him, his spouse or his children; the liabilities to any public financial institution or to the Central Government or State Government within ninety days from the date of subscribing an oath for taking a seat in Parliament.*
- *The information shall be furnished in such form and in such manner as may be prescribed in the rules made by the Chairman of the Council of States or the Speaker of the House of the People, as the case may be. Any willful contravention of such rules by an elected candidate for a House of Parliament will be dealt with in the same manner as a breach of privilege of the Council of States or the House of the People, as the case may be. ¶¶*

Underlined Concepts

Representation of Peoples Act, 1950 (RPA Act 1950)

Representation of Peoples Act, 1950, (RPA Act 1950) provides for the following:

- ▶ Qualification of voters.
- ▶ Preparation of electoral rolls.
- ▶ Delimitation of constituencies.
- ▶ Allocation of seats in the Parliament and State Legislatures.

Representation of Peoples Act, 1951 (RPA Act 1951)

Representation of Peoples Act, 1951, is an Act enacted by the Indian Provincial Parliament before first general elections. The People's Representation Act provides for the actual conduct of elections in India. The Act also deals with details like qualification and disqualification of members of both houses of Parliament (i.e., Lok Sabha and Rajya Sabha) and the state legislatures (i.e., State Legislative Assembly and State Legislative Council). Rules for the mode of conduct of elections is highlighted in detail.

Highlights of RPA Act 1951

- ▶ Actual conduct of elections.

- ▶ Administrative machinery for conducting elections.
- ▶ Poll.
- ▶ Election offences.
- ▶ Election disputes.
- ▶ By-elections.
- ▶ Registration of political parties.

The Act is of special significance to the smooth functioning of Indian democracy, as it checks the entry of persons with criminal background into the representative bodies. Representation of People's Act, 1951, was amended many times, the major amendment being made in 1966.

Election Commission

- ▶ The Constitution of India has vested in the Election Commission of India the superintendence, direction and control of the entire process for conduct of elections to Parliament and Legislature of every State and to the offices of President and Vice-President of India.
- ▶ Election Commission of India is a permanent Constitutional Body. The Election Commission was established in accordance with the Constitution on 25th January, 1950.

Appointment

- ▶ **Article 324** provides for a Chief Election Commissioner to be appointed by the President. He can also appoint any number of Election Commissioners. Originally the Commission had only a Chief Election Commissioner. It currently consists of Chief Election Commissioner and two Election Commissioners.

- ▶ For the first time two additional Commissioners were appointed on 16th October, 1989, but they had a very short tenure till 1st January 1990. Later, on 1st October 1993 two additional Election Commissioners were appointed. The concept of multi-member Commission has been in operation since then the decisions are arrived at by either consensus or majority in a multi-member Election Commission.

- ▶ There is a provision to appoint Regional Commissioners before each general election to Lok Sabha and State Assembly and before the general election and thereafter before each biennial election to the Legislative Council. The President appoints them in consultation with the Election Commission.

Removal

- ▶ The CEC can be removed only on the same grounds and in the same manner as a judge of the Supreme Court. An Election Commissioner or a Regional Commissioner can be removed by the President only on the recommendation of the Chief Election Commissioner.
- ▶ **Article 324 to 329 of Part XV** of the Constitution deals with the electoral system in our country. Constitution allows Parliament to make provisions in all matters relating to elections to the Parliament and State Legislatures. In exercise of this power, the Parliament has enacted laws like Representation of the People Act, 1950 (RPA Act 1950), Representation of the People Act, 1951 (RPA Act 1951) and Delimitation Commission Act of 1952.

A. Nirbhaya Fund Scheme - MP Govt Paying Meagre Compensation

- ▶ The apex court said it was “shocking” that Madhya Pradesh, which was among the States that received maximum funds from the Centre under the Nirbhaya Scheme, was disbursing a meagre Rs. 6,000-6,500 to each victim of sexual assault.
- ▶ The Nirbhaya Fund scheme was announced by the Centre in 2013 after the horrific December 16, 2012 gang-rape and murder case in Delhi, to support the initiatives of governments and NGOs working for women’s safety. It dedicated for implementation of initiatives aimed at enhancing the safety and security for women in the country.
- ▶ The fund was started with a corpus of Rs. 1,000 crore. The fund is created by Ministry of Finance in 2013. It is a non-lapsable corpus fund. Between 2013 and 2017, the corpus of Nirbhaya Fund has grown to Rs. 3,100 crore.
- ▶ Ministry of Women and Child Development is the nodal Ministry to appraise schemes under the Nirbhaya Fund.
- ▶ The Fund is administered by Department of Economic Affairs (DEA) of the finance Ministry.

B. Swachhata Pakhwada

- ▶ Swachhata Pakhwada started in April 2016 with the objective of bringing a fortnight of intense focus on the issues and practices of Swachhata by engaging GOI Ministries/Departments in their jurisdictions.
- ▶ The Ministries observing Swachhata Pakhwada are monitored closely using online monitoring system of Swachhata Samiksha where action plans, images, videos related to Swachhata activities are uploaded and shared.
- ▶ For the Pakhwada fortnight, observing ministries are considered as Swachhata Ministries and are expected to bring qualitative Swachhata improvements in their jurisdictions.

C. KBK (Kalahandi-Bolangir-Koraput) Plan

The special plan for the KBK districts was in operation since 2002-03. The area spreads over 47,646 square kilometers comprising rural population of 89.95 percent with a large proportion of Scheduled Tribes at 38.41 percent and Scheduled Castes at 16.25 percent. Schemes for promotion of education among

ST/SC girls and boys including development of playgrounds, sports activities in hostels and schools, improvement of inter-district roads, other major roads, rural roads, strengthening of electric supply systems and lift Irrigation/ Deep Bore-wells/ Check Dams were taken up under the programme.

The old Koraput and Kalahandi districts and portions of Bolangir districts are mainly hilly. Severe droughts and floods also often visit this region and some areas in quick succession. Therefore, backwardness of this region is multi-faceted: (i) tribal backwardness, (ii) hill area backwardness, (iii) backwardness due to severe natural calamities, and (iv) apathy of state and central government towards this region.

D. Watan Ko Jano Programme

The Ministry of Home Affairs (MHA) has been organizing programme “Watan Ko Jano” to give exposure to the youth and children of Jammu and Kashmir about the cultural and socio-economic development taking place in other parts of the country. Youth and children hit by militancy and from weaker sections of the society have been identified for the purpose. Around 200 youth from the state are on a visit to different places of the country as part of the programme from 11th Feb-20th Feb, 2018. With this tour, the youth will be able to see the development of modern India.

E. Government to Set up 562 more Ekalavya Schools

- ▶ Ekalavya Model Residential School (EMRS) is a Government of India scheme for model residential school for Indian tribals (Scheduled Tribes, ST) across India. The scheme is being implemented by the Ministry of Tribal Affairs, Government of India.
- ▶ The objective of EMRS is to provide quality middle and high level education to Scheduled Tribe) students in remote areas, not only to enable them to avail of reservation in high and professional educational courses and as jobs in government and public and private sectors but also to have access to the best opportunities in education at par with the non ST population. This would be achieved by:
 - Comprehensive physical, mental and socially relevant development of all students enrolled in each and every EMRS. Students will be empowered to be change agent, beginning in their school, in their homes, in their village and finally in a larger context.

- Focus differentially on the educational support to be made available to those in Standards XI and XII, and those in standards VI to X, so that their distinctive needs can be met.
- Support the annual running expenses in a manner that offers reasonable remuneration to the staff and upkeep of the facilities.
- Support the construction of infrastructure that provides education, physical, environmental and cultural needs of student life.

F. Cabinet Approves Creation of National Urban Housing Fund

- ▶ The Union Cabinet has given approval for creation of National Urban Housing Fund (NUHF) for Rs.60,000crores. This fund will be situated in Building Materials and Technology Promotion Council (BMTPC), an autonomous body registered under the Societies Registration Act, 1860 under the Ministry of Housing and Urban Affairs.
- ▶ The fund will be raised from non-budgetary sources and could tap into existing government entities such as the Housing and Urban Development Corp. (Hudco).
- ▶ The newly created fund is expected to raise the requisite funds as per requirement for the next four years and plug any budgetary shortfalls. The projected overall funding envisaged by the government is around Rs1.7 lakh crore.
- ▶ NUHF will facilitate raising requisite funds in next four years so that flow of Central Assistance under different verticals i.e. Beneficiary Linked Construction (BLC), Affordable Housing in Partnership (AHP), In-Situ Slum Redevelopment (ISSR) and Credit Linked Subsidy Scheme (CLSS) is sustained and construction of houses to address the gap in Urban Sector progresses smoothly.

In order to bridge the gap between research and development and large scale application of new building material technologies, the erstwhile Ministry of Urban Development, Government of India, had established the BUILDING MATERIALS AND TECHNOLOGY PROMOTION COUNCIL in July 1990.

The Council strives to package proven innovative technologies for the benefit of entrepreneurs interested in setting up manufacturing units in tiny, small, medium and large scale sectors.

The Council is structured to undertake the task of the extension and application of technologies and materials developed by research institutions on the ground with the backing of financial institutions and enabling regulatory environment.

G. Jaipur's Gandhinagar Railway Station Becomes 1st Fully Women Operated Non Suburban Railways Station

- ▶ The Gandhi Nagar railway station in Jaipur, Rajasthan became the country's first major non-suburban railway station to be fully-managed by women.
- ▶ Gandhi Nagar is important railway station in Jaipur situated on Jaipur-Delhi rail route. More than 50 trains pass through the station daily out of which 25 halting at the station.

H. Prohibition of Liquor Ban - States can Relax Highway Liquor Ban

- ▶ The Supreme Court gave the State governments the discretion to decide, on facts, whether areas covered by local self-governing bodies or areas proximate to municipal pockets should be exempted from the court's nationwide prohibition on sale of liquor within 500 metres along the highways.
- ▶ The ban mainly targeted busy National and State highways inter-connecting cities, towns and villages along.
- ▶ The purpose of the ban, imposed in a December, 2016 judgment, was to prevent drunken driving along these busy thoroughfares. The order does not prohibit licensed establishments within municipal areas.

I. Development Schemes for Daman & Diu

- ▶ Government has launched several development programmes worth Rs. 1,000 crore in Daman and Diu.
- ▶ U.T. of Daman and Diu comprises two districts namely Daman and Diu. Both Districts are situated on western coast of India at a distance of about 700 kms. Daman is the head Quarter of this U.T.
- ▶ After liberation on 19th December, 1961 from Portuguese Rule of more than four centuries, Daman and Diu became a part of the U.T. of Goa, Daman and Diu under Government of India. After delinking of Goa, which attained statehood, U.T. of Daman and Diu came into existence on 30th May, 1987.
- ▶ Daman Ganga River coming from Nasik passes through middle of Daman District dividing it into two parts namely Moti Daman and Nani Daman.
- ▶ Diu District is an island on southern portion of Gujarat Peninsula. It is joined with Una District of Gujarat State by two bridges over a sea creek.

J. Jammu & Kashmir State Government Constituted the State Council for Promotion of Urdu Language

- ▶ The Jammu & Kashmir government has constituted the first ever State Council for Promotion of Urdu Language (SCPUL) in a bid to promote the official language of the state.
- ▶ In India, Urdu is one of the 22 official languages recognized in the Constitution of India, having official status in the five states of Jammu and Kashmir, Telangana, Uttar Pradesh, Bihar, and Jharkhand, as well as the National Capital Territory of Delhi.

K. 'Assistance to States and UTs for Narcotics Control' Scheme

- ▶ The Centre has extended for three more years (from 2017-18 to 2019-20) the 'Assistance to States and UTs for Narcotics Control' scheme which combats illicit trafficking in drugs and psychotropic substance.
- ▶ **Objective of the Scheme:** To assist state governments and Union Territories which are contributing in controlling the inter-state and cross border drug trafficking.
- ▶ Financial assistance will be provided to all the anti-narcotics agencies for strengthening their enforcement capabilities to combat illicit trafficking in narcotic drugs and psychotropic substances and also for all capacity building activities, including training of personnel.
- ▶ The strategies would include both supply reduction and demand reduction. Supply reduction would include enforcement activities while demand reduction would involve rehabilitation and de-addiction measures.
- ▶ The Narcotics Control Bureau (NCB) being the national nodal agency for drug administration will process the requests from state governments and UTs.
- ▶ As per the Home Ministry estimations, there are approximately 40 lakh drug addicts in India, but the actual figure may be still higher.
- ▶ The most common drugs of abuse: Ganja, hashish, opium and heroin.
- ▶ The abuse of pharmaceutical preparations like 'buprenorphine', codeine based cough syrups and painkillers like 'proxivon' has also assumed serious proportions.
- ▶ In certain regions of the country, drug abuse has already become a severe social-economic problem affecting the vulnerable age groups.

- ▶ The 'Assistance to States and UTs for Narcotics Control' scheme was first launched on October 24, 2004 for a period of five and later extended twice in subsequent years.

Narcotics Control Bureau (NCB) (Parent Agency - Ministry of Home Affairs)

- ▶ The Narcotics Control Bureau (NCB) is the nodal drug law enforcement and intelligence agency of India responsible for fighting drug trafficking and the abuse of illegal substances. The Director General of NCB is an officer of the Indian Police Service (IPS) or the Indian Revenue Service (IRS).
- ▶ The Narcotics Control Bureau was created on 17 March, 1986, to enable the full implementation of The Narcotic Drugs and Psychotropic Substances Act, 1985 and fight its violation through the Prevention of Illicit Trafficking in Narcotic Drugs and Psychotropic Substances Act, 1988.
- ▶ The law was established to fulfill India's treaty obligations under the Single Convention on Narcotic Drugs, Convention on Psychotropic Substances, and United Nations Convention Against Illicit Traffic in Narcotic Drugs and Psychotropic Substances.
- ▶ Officers in this organisation are drawn from Indian Revenue Service, Indian Police Service and Paramilitary forces in addition to directly recruited members.
- ▶ The Narcotics Control Bureau is also represented on the Economic Intelligence Council.

L. Swajal Yojana

- ▶ The Swajal pilot project has been launched at Village Bhikampura, Karauli, Rajasthan. Besides ensuring the availability of clean drinking water to every household round the year, the project would also generate employment.
- ▶ Swajal is a community owned drinking water programme for sustained drinking water supply.
- ▶ Under the scheme, 90% of the project cost will be taken care by the Government and the remaining 10% of the project cost will be contributed by the community. The Operations and management of the project will be taken care by the local villagers.

M. Antyodaya Aahaar Yojana

- ▶ Haryana government has launched four subsidised food canteens at Faridabad, Gurugram, Hisar and Yamunanagar under 'Antyodaya Aahaar Yojana' to provide healthy, nutritious and hygienic food at affordable prices of Rs. 10 per meal to all poor and needy persons.

N. Khalistan Movement

- ▶ The emergence and development of the Khalistan movement in Canada and the militant groups it gave rise to has a long complicated history, the roots of which can be dated much before the independence of the country.

Background

- ▶ Post Aurangzeb era: After death of Aurangzeb, an independent Sikh state was present in North West side of India.
- ▶ During British Period: British brought them under British rule.

After Independence:

The Sikh domination area was divided into west Punjab and east Punjab.

- ▶ **1950-1960** Akali Dal demanded for Sikh dominated Punjab Suba with greater autonomy to Punjab. Accordingly in 1966 a separate Sikh dominated Punjab state was created by dividing erstwhile state into 3 parts, i.e., Punjab, Haryana and Himanchal Pradesh.
- ▶ **1970:** In 1970 Jagait Singh Chauhan moved across the world including USA and Canada to gain moral and financial support for a separate independent Sikh state.
- ▶ **1980:** In 1980 J.S. Chouhan from London declared the formation of Khalistan and also issued new

currency and formation of National Council for Khalistan.

- ▶ A number of group like All India Sikh Student Federation, Dum Dami Takshal, Babar Khalsa, Singh Tigers groups supported it.
- ▶ Some of these groups become militant group and carried out violent activities like killing of Hindus, burning of bus and trains.
- ▶ Pakistan helped the Khalistan movement by providing them arms and ammunition.
- ▶ **1984:** In 1984 post Operation Blue Star period, the intensity of Khalistan movement further increases, because of the atrocities carried out against Sikhs across India. Rajiv Gandhi and Rao govt fought against these separatist movements.
- ▶ Rao deputed K.P.S Gill, an IPS officer to fight against the Punjab insurgencies. Because of the rigorous action of the police, army and paramilitary forces, the movement was brought under control.
- ▶ **1985:** Rajiv-Longwal accord or Punjab accord signed between PM and Akali Dal president Hari chand longwal . The major points are:
 - More autonomy will be given to Punjab.
 - Sikhs have to stop the Khalistan movement.
 - All the other militants group opposed it and Hari Chand Longewal was assassinated.

★★★★★★★★★★

Economy

1

Fugitive Economic Offenders Bill

“ The Union Cabinet has recently approved the proposal of the Ministry of Finance to introduce the **Fugitive Economic Offenders Bill, 2018** in Parliament. The Bill would help in laying down measures to deter economic offenders from evading the process of Indian law by remaining outside the jurisdiction of Indian courts. ”

Underlined Concepts

Salient Features of the Bill

- ▶ The Bill covers economic offences that have a value of more than Rs. 100 crores and where the offender makes economic offences listed in the schedule of the Fugitive Economic Offenders Bill.
- ▶ As per the Bill, a Court ('Special Court' under the Prevention of Money-laundering Act, 2002) has to declare a person as a Fugitive Economic Offender.
- ▶ A fugitive economic offender has been defined as a person against whom an arrest warrant has been issued for committing any offence (listed in the schedule). Further the person has:
 - Left the country to avoid facing prosecution, or
 - Refuses to return to face prosecution.

Some of the offences listed in the schedule are:

- Counterfeiting government stamps or currency,
- Cheque dishonour for insufficiency of funds,
- Money laundering, and
- Transactions defrauding creditors.

The Bill allows the central government to amend the schedule through a notification.

- ▶ A director or deputy director (appointed under the Prevention of Money-Laundering Act, 2002) may file an application before a special court (designated under the 2002 Act) to declare a person as a fugitive economic offender. The application will contain: (i) The reasons to believe that an individual is a fugitive economic offender; (ii) Any information about his whereabouts; (iii) A list of properties believed to be proceeds of a crime for which confiscation is sought; (iv) A list of benami properties or foreign properties for which confiscation is sought; and (v) A list of persons having an interest in these properties.
- ▶ Upon receiving an application, the special court will issue a notice to the individual: (i) Requiring him to appear at a specified place within six weeks; and (ii) Stating that a failure to appear will result in him being declared a fugitive economic offender. If the person appears at the specified place, the special court will terminate its proceedings under the provisions of this Bill.
- ▶ The director or deputy director may attach any property mentioned in the application with the permission of a special court. Further, these authorities may provisionally attach any property without the prior permission of the special court,

provided that they file an application before the court within 30 days. The attachment will continue for 180 days, unless extended by the special court. If at the conclusion of proceedings, the person is not found to be a fugitive economic offender, his properties will be released.

- ▶ After hearing the application, the special court may declare an individual as a fugitive economic offender. It may confiscate properties which: (i) Are proceeds of crime, (ii) Are benami properties in India or abroad, and (iii) Any other property in India or abroad. Upon confiscation, all rights and titles of the property will vest in the central government, free from all encumbrances (such as any charges on the property). The central government will appoint an administrator to manage and dispose of these properties. The non-conviction-based asset confiscation for corruption-related cases has been enabled under provisions of **United Nations Convention against Corruption (ratified by India in 2011)**. The Bill adopts this principle.
- ▶ The Bill allows any civil court or tribunal to disallow a person, who has been declared a fugitive economic offender, from filing or defending any civil claim.
- ▶ The director or deputy director will have the powers vested in a civil court. These powers include: (i) Entering a place on the belief that an individual is a fugitive economic offender, and (ii) Directing that a building be searched, or documents be seized.
- ▶ Appeals against the orders of the special court will lie before the High Court.

Existing Laws in Seizing Assets

THE EXISTING LAWS FOR SEIZING ASSETS

<p>Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI)</p> <p>Lender can take possession of the assets kept as security over non-repayment of loans</p>	<p>Prevention of Money Laundering Act (PMLA)</p> <p>Proceeds of the crime are attached by the Enforcement Directorate</p>
<p>Insolvency and Bankruptcy Code, 2016 (IBC)</p> <p>Insolvent firms are either revived by creditors and interim resolution professional or the assets are liquidated</p>	<p>Recovery of Debts due to Banks and Financial Institutions Act, 1993 (RDBFI)</p> <p>A debt recovery tribunal can pass orders for the attachment of assets that were given as security on non payment of dues/loans</p>

Graphic by Subrata Jana/Mint Source: Mint research

Money-laundering Definition

Whosoever directly or indirectly attempts to indulge or assist other person or actually involved in any activity connected with the proceeds of crime and projecting it as untainted property.

Special Court' under the Prevention of Money-laundering Act, 2002

Section 43 of Prevention of Money Laundering Act, 2002 (PMLA) says that the Central Government, in consultation with the Chief Justice of the High Court, shall, for trial of offence punishable under Section 4, by notification, designate one or more Courts of Session as Special Court or Special Courts for such area or areas or for such case or class or group of cases as may be specified in the notification.

Benefits

- ▶ The Bill is expected to re-establish the rule of law with respect to the fugitive economic offenders as they would be forced to return to India to face trial for scheduled offences.
- ▶ This would also help the banks and other financial institutions to achieve higher recovery from financial defaults committed by such fugitive economic offenders, improving the financial health of such institutions.
- ▶ It is expected that the special forum to be created for expeditious confiscation of the proceeds of crime, in India or abroad, would coerce the fugitive to return to India and to submit to the jurisdiction of Courts in India to face the law in respect of scheduled offences.

Financial Intelligence Unit – India (FIU-IND)

- ▶ It was set by the Government of India on 18 November, 2004, as the central national agency responsible for receiving, processing, analyzing and disseminating information relating to suspected financial transactions.
- ▶ FIU-IND is also responsible for coordinating and strengthening efforts of national and international intelligence, investigation and enforcement agencies in pursuing the global efforts against money laundering and related crimes.
- ▶ FIU-IND is an independent body reporting directly to the Economic Intelligence Council (EIC) headed by the Finance Minister.

2

E-way Bill for Inter-state Goods Movement

“ E-Way Bill is an electronically generated document which is required to be generated for the movement of goods of more Rs. 50,000 from one place to another.

This document is required to be generated online for transportation of goods irrespective of whether such transportation is inter-state or intra-state.

Inter-state implementation of e-Way Bill is notified to be implemented from 1st April 2018.

As per the 26th GST Council Meet held on 10th Mar 2018, Intra-state implementation of e-Way Bill will kick-off from 15th April 2018 in a phased manner. States to be divided into 4 lots to execute this phased rollout. ”

Underlined Concepts

What is e-Way Bill?

E-Way Bill is an electronic way bill for movement of goods which can be generated on the e-Way Bill Portal. Transport of goods of more than Rs. 50,000 (Single Invoice/bill/delivery challan) in value in a vehicle cannot be made by a registered person without an e-way bill.

Cases when e-Way Bill is Not Required

In the following cases it is not necessary to generate e-Way Bill:

- ▶ The mode of transport is non-motor vehicle.
- ▶ Goods transported from port, airport, air cargo complex or land customs station to Inland Container Depot (ICD) or Container Freight Station (CFS) for clearance by Customs.
- ▶ Transport of specified good.

Benefits

The major benefits are as follows:

- ▶ The traders need not visit tax offices to collect and submit the Way Bill forms as used to be done in VAT regimes in some states.
- ▶ Average waiting time at mobile squad reduces drastically – As the verification of the e-Way Bill is done with the common portal, it will speed up the process of verification, allowing the vehicle to pass faster.

- ▶ Self-policing by traders - A trader while uploading gives the identification of the buying trader who will also account the transaction automatically.
- ▶ Environment friendly – The need of the paper form of the multiple copies of way bill is eliminated. Hence, tons of paper will be saved per day.
- ▶ Generation of GSTR-1 returns – GSTR-1 return of the supplier is auto prepared, hence he need not have to upload the same.
- ▶ Officials saved of monotonous work of collecting and matching the manual way bill with the returns of the taxpayers.

Status in India

- ▶ Karnataka has already notified the e-Way bill requirement for movement of goods within the State. NIC portal also has specifically stated on the home page that the e-Way bills for intra-state movement of goods can be generated only for Karnataka.
- ▶ Although few States have notified the rules of e-Way bills, no notification has been passed to give effect to the implementation.
- ▶ Some States like Telangana, Uttar Pradesh and Kerala have their own system of e-Way bill for goods coming into the State with a separate portal. This is temporary until 1st April 2018 for inter-state movement of goods & until such date the State notifies for the implementation of e-Way bills for movement of goods within the State.

3

Cabinet Approval for Opening up of Coal Mines for Private Sector

“ The Cabinet Committee on Economic Affairs approved the opening up of commercial coal mining for the private sector, calling it the most ambitious reform in the sector since it was nationalised in 1973. There will be no restriction on the sale and utilisation of coal. The decision is expected to bring efficiency into the coal sector by moving from an era of monopoly to competition.

Benefits of the Policy

- It will ensure adequate supply of fuel to power plants, which are awaiting fuel supply.
- It will help power producers by ensuring fuel supplies in a coordinated manner.
- It is expected to reduce power costs to consumers.
- It will cut down on the use of imported coal.
- Fuel supply pact will help banks exposed to the power sector to cut down on NPAs. ”

Underlined Concepts

About Coal Energy

- ▶ Coal accounts for around 70% of the country's power generation, and the move for energy security through assured coal supply is expected to garner attention from majors including Rio Tinto, BHP, Vedanta, Anglo American, Glencore and Adani Group.
- ▶ The auction - on an online transparent platform - will be an ascending forward auction whereby the bid parameter will be the price offer in rupees per tonne, which will be paid to the State government on the actual production of coal.
- ▶ There shall be no restriction on the sale and/or utilisation of coal from the mines. This reform is expected to bring efficiency into the coal sector by moving from an era of monopoly to competition. It will increase competitiveness and allow the use of best possible technology into the sector.
- ▶ Public sector undertaking Coal India was so far the lone commercial miner in the country for over four decades. The company accounts for 84% of India's coal output.

- ▶ The new methodology gives highest priority to transparency, ease of doing business and ensures that natural resources are used for national development.

Coal Sector in India

- ▶ India's coal sector is in almost wholly in hands of Coal India Ltd. (CIL, Central Government PSU). It produces about 80 % of national production.
- ▶ In nationalization drive of 1970's coal mining of India was nationalized by passage of 'Coal Mines Nationalization Act, 1973' and CIL was formed.
- ▶ Only a few captive mines with Tata Steels, Steel Authority of India and Damodar Valley Corporation were made exception.
- ▶ Later, this privilege was extended to power (1993), cement and coal to liquid sector (2006), in addition to iron and steel (1976).
- ▶ For allotment of mines 'screening committee' was formed in 1993 which had representatives from Coal Ministry, states and CIL to consider the applications and allocate mines to applicants.

Various Coal Fields in India:

- ▶ **Jharkhand** holds first position in coal production as well as coal reserves in India.
- ▶ Jharia (the largest in India), Daltonganj, Bokaro, Giridih, North Karanpura, South Karanpura, Ramgarh.
- ▶ **Orissa** holds second rank in coal reserves. They are largely located on the basin of River Mahanadi: Talcher and Rampur, Kantapalli.
- ▶ **Madhya Pradesh:** Singrauli, Umaria, Sohagpur, and Satpura.
- ▶ **Chhattisgarh:** Corba, Chirimiri, Jhilimili and Bishrampur.
- ▶ **West Bengal:** Raniganj (second largest coal field in India)
- ▶ **Telangana:** Singareni.
- ▶ **Maharashtra** (Most of the coal fields are found in Nagpur-Wardha region): Wardha, Chanda, Kampati, and Ballarpur.
- ▶ Neyveli in **Tamil Nadu**, Pallu fields in **Rajasthan**, Masi in Kashmir are famous for Lignite (or Brown coal).

4

Cabinet Approves Chit Funds (Amendment) Bill, 2018

“ The Union Cabinet has given approval to introduce the amendment of Chit Funds Act. The amendment will enable “greater financial access of people to other financial products”.

The Chit Funds (Amendment) Bill, 2018

- The Union Cabinet has given its approval to introduce the Chit Funds (Amendment) Bill, 2018 in Parliament in order to facilitate orderly growth of the Chit Funds sector and remove bottlenecks being faced by the Chit Funds industry, thereby enabling greater financial access of people to other financial products.

The following amendments to the Chit Funds Act, 1982 have been proposed:

- Use of the words “Fraternity Fund” for chit business under Sections 2(b) and 11(1) of the Chit Funds Act, 1982, to signify its inherent nature.
- Increasing the ceiling of foreman’s commission from a maximum of 5% to 7%, as the rate has remained static since the commencement of the Act while overheads and other costs have increased manifold. ”

Underlined Concepts

About Chit Fund

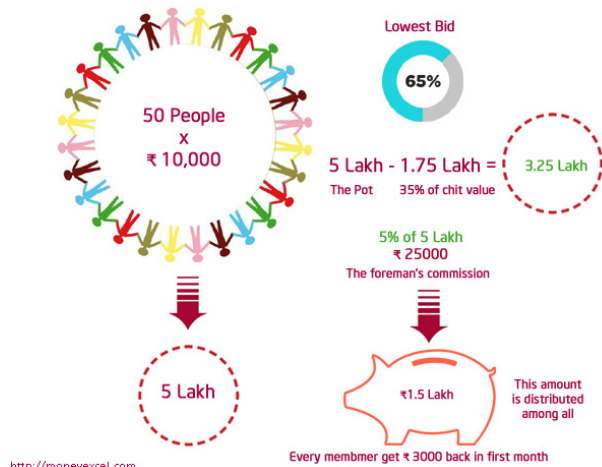
A Chit fund is a kind of savings scheme practiced in India. According to the Chit Fund Act, 1982:

- ▶ “Chit means a transaction whether called chit fund, chit, kuree or by any other name by or under

which a person enters into an agreement with a specified number of persons such that every one of them shall subscribe a certain sum of money by way of periodical installments over a definite period and that each such subscriber shall, in his turn, as determined by lot or by auction or

by tender or in such other manner as may be specified in the chit agreement, be entitled to the prize amount”.

How Chit Funds Work?



<http://moneyexcel.com>

What is a Chit Fund Company?

Any entity managing the scheme is typically referred to as a chit fund company. The individual participating

in this scheme is referred to as the member. Such a company will commonly have many different schemes. Each of them will have a set of members and a limited duration.

These schemes are operated by the companies with the registration under relevant Chit Fund Act. Operations typically involves floating of chit fund schemes, finding the potential members, enrolling the members into a chit, collecting the contributions, conducting the chit auctions, distributing the funds and then most importantly maintaining the books. The companies earn a fixed amount of the member’s contribution for operating the schemes.

To start with, such a company usually advertises a scheme and then starts to enrol members who are interested. All the schemes have a time period, contribution and a set of members. The number of members in the chit will equal to the time period, and each of these member will be required to contribute a fixed amount of money for each period.

5

RBI Launches Ombudsman Scheme for NBFCs

“ The Reserve Bank of India (RBI) has launched Ombudsman Scheme for non-banking financial companies (NBFCs) for redressal of complaints against NBFCs registered with RBI under Section 45-IA of the RBI Act, 1934.

The scheme will provide cost-free and expeditious complaint redressal mechanism relating to deficiency in services by non-banking financial companies covered under the scheme.

Under this scheme, any customer or person can file complaint with ombudsman on various grounds.

Appointment of the Ombudsman:

- RBI will appoint one or more of its officers in rank of not less than General Manager (GM) to be known as Ombudsman to carry out functions.
- The appointment will for period not exceeding three years at time.
- The offices of NBFC Ombudsmen will function at four metro centres —Mumbai, Chennai, Kolkata and New Delhi.
- They will handle complaints of customers in respective zones. To begin with, the scheme will cover all deposit-taking NBFCs.

Appeal:

- *The schemes provide for Appellate mechanism under which complainant/NBFC will have option to appeal against decision of Ombudsman before Appellate Authority.*

Settlement or Award:

- *It will be the obligation of NBFC concerned to implement settlement arrived with complainant or Award passed by Ombudsman when it becomes final and send report in this regard to RBI within 15 days of award becoming final.*
- *In case of non-implementation of settlement or Award, the complainant may represent to RBI and RBI may initiate such action under provisions of RBI Act, 1934 as it deems fit. ¶¶*

Underlined Concepts

Non-Banking Financial Company (NBFC)

- ▶ Non-Bank Financial Companies (NBFCs) are financial institutions that provide banking services without meeting the legal definition of a bank, i.e., one that does not hold a banking license.
- ▶ It is registered under the Companies Act, 1956.
- ▶ These institutions typically are restricted from taking deposits from the public depending on the jurisdiction.
- ▶ Nonetheless, operations of these institutions are often still covered under a country's banking regulations.

What is Difference Between Banks & NBFCs?

- ▶ NBFCs lend and make investments and hence their activities are akin to that of banks; however there are a few differences as given below:
 - NBFC cannot accept demand deposits.
 - NBFCs do not form part of the payment and settlement system and cannot issue cheques drawn on itself.
 - Deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in case of banks.

Different types of NBFCs

- ▶ **Asset Finance Company (AFC):** An AFC is a company which is a financial institution carrying on as its principal business the financing of physical assets supporting productive/economic activity, such as automobiles, tractors, lathe machines, generator sets, earth moving and material handling equipments, moving on own

power and general purpose industrial machines. Principal business for this purpose is defined as aggregate of financing real/physical assets supporting economic activity and income arising therefrom is not less than 60% of its total assets and total income respectively.

- ▶ **Investment Company (IC):** IC is a company whose main business is holding and managing securities for investment purposes.
- ▶ **Loan Company (LC):** LC means any company which is a financial institution carrying on as its principal business the providing of finance whether by making loans or advances or otherwise for any activity other than its own but does not include an Asset Finance Company.
- ▶ **Infrastructure Finance Company (IFC):** IFC is a non-banking finance company: a) which deploys at least 75 per cent of its total assets in infrastructure loans; b) has a minimum Net Owned Funds of Rs. 300 crore; c) has a minimum credit rating of 'A' or equivalent; and d) a CRAR of 15%.
- ▶ **Systemically Important Core Investment Company (CIC-ND-SI):** CIC-ND-SI is an NBFC carrying on the business of acquisition of shares and securities.
- ▶ **Infrastructure Debt Fund:** Non-Banking Financial Company (IDF-NBFC): IDF-NBFC is a company registered as NBFC to facilitate the flow of long term debt into infrastructure projects. IDF-NBFC raise resources through issue of Rupee or Dollar denominated bonds of minimum 5 year maturity. Only Infrastructure Finance Companies (IFC) can sponsor IDF-NBFCs.
- ▶ **Non-Banking Financial Company – Factors (NBFC-Factors):** NBFC-Factor is a non-deposit taking NBFC engaged in the principal business

of factoring. The financial assets in the factoring business should constitute at least 50 percent of its total assets and its income derived from factoring business should not be less than 50 percent of its gross income.

- ▶ **Mortgage Guarantee Companies (MGC):** MGC are financial institutions for which at least 90% of the business turnover is mortgage guarantee business or at least 90% of the gross income is from mortgage guarantee business and net owned fund is Rs. 100 crore.
- ▶ **NBFC- Non-Operative Financial Holding Company (NOFHC)** is financial institution through which promoter / promoter groups will be permitted to set up a new bank. It's a wholly-owned Non-Operative Financial Holding Company (NOFHC) which will hold the bank as well as all other financial services companies regulated by RBI or other financial sector regulators, to the extent permissible under the applicable regulatory prescriptions.

Limitations to the Functions of the NBFCs:

- ▶ Typically, NBFCs are restricted from taking deposits from the public depending on the jurisdiction. Nonetheless, operations of these institutions are often still covered under a country's banking regulations.
- ▶ NBFC cannot accept demand deposits.
- ▶ NBFCs do not form part of the payment and settlement system and cannot issue cheques drawn on itself.
- ▶ Deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in case of banks.

Banking Ombudsman Scheme, 1995

The objective of the Scheme is to enable resolution of complaints relating to provision of banking services and to facilitate the satisfaction, or settlement of such complaints.

6

Draft National Automotive Policy

“ Ministry of Heavy Industries and Public Enterprises is working for formulating the National Automotive Policy for holistic development of automobile sector in India.

The Government of India and the Indian automotive industry articulated their objectives for the future of the industry through the Automotive Mission Plan 2016-26 (AMP 2026). The plan envisions that by the year 2026, India will be among the top three in the world in engineering, manufacturing and export of vehicles and auto components. ”

Underlined Concepts

Salient Features of the Policy

- ▶ Rollout a comprehensive long-term (10 year) roadmap that will define the emission standards applicable after BSVI with a target of harmonizing with the most stringent global standards by 2028, across all vehicle segments. This roadmap will in turn enable the industry and support agencies to define the requirement of technologies, testing facilities, skill development and plan long-term investments.
- ▶ Roadmap will define corporate average CO2 g/km targets for all passenger vehicle manufacturers from 2020 onwards. Also, introduce economic penalties for manufacturers that do not meet the corporate average targets.
- ▶ Improve the skill development and training ecosystem.
- ▶ Set-up a 'Technology Acquisition Fund' to acquire technologies through licensing agreements, joint ventures or acquisitions. Incentivize PPP based industry investments in research and development of commercially viable technologies through a Hybrid Annuity Model (HAM).
- ▶ Implement an outcome-based funding scheme for Industry.

- ▶ Retain weighted tax deduction on R&D expenditure, define applicable R&D expenditure heads and mandate audits by statutory auditors to verify R&D expenditure for companies to qualify for exemption.
- ▶ Support auto component cluster programs in dedicated regions.
- ▶ Provide import duty exemption on auto component prototypes to encourage domestic R&D and testing. Duty exemption will be given on an annual pre-declared volume of prototypes planned by each company.
- ▶ Utilize the 'Technology Acquisition Fund' for development and acquisition of critical technologies.
- ▶ Use the Government e-Marketplace (GeM) portal to aggregate all green vehicle orders from government departments, with standard specifications over three months and enable bulk procurement.
- ▶ Ensure an investment and upgradation plan, for autonomous research and testing agencies such as NATRiP and ARAI so that facilities and capabilities for development and testing are available for auto companies at the right time.

Recent Government Initiatives for the Automobile Sector of India

Some of the recent initiatives taken by the Government of India are:

- ▶ The Government of India encourages foreign investment in the automobile sector and allows 100 per cent FDI under the automatic route.
- ▶ The Government of Karnataka is going to obtain electric vehicles under the Faster Adoption and Manufacturing of (Hybrid &) Electric Vehicles in India (FAME) Scheme and set up charging infrastructure across Bengaluru.
- ▶ The Ministry of Heavy Industries, Government of India has shortlisted 11 cities in the country for introduction of electric vehicles (EVs) in their public transport systems under the FAME (Faster Adoption and Manufacturing of (Hybrid &) Electric Vehicles in India) scheme.
- ▶ Energy Efficiency Services Limited (EESL), under Ministry for Power and New and Renewable Energy, Government of India, is planning to procure 10,000 e-vehicles via demand aggregation.
- ▶ The government is planning to set up a committee to develop an institutional framework on large-scale adoption of electric vehicles in India as a viable clean energy mode, especially for shared

mass transport, to help in bringing down pollution level in major cities.

Nodal Government Body for the Automotive Industry

The proposed nodal body will be a two-tiered structure with an Apex Body supported by the National Automotive Council (NAC).

Key Functions and Powers of the Apex Body:

- ▶ Finalize and notify the short term and long-term industry roadmap.
- ▶ Consider and recommend or approve overall broad policy guidelines, required funding requirements and strategies for overall development of the domestic automotive industry.
- ▶ Approve the key interventions, projects and incentives required and prioritize the critical initiatives.
- ▶ Highlight potential issues due to conflicting regulations and policies by different ministries.
- ▶ Recommend to the government any new legislation or amendment to existing legislations.

Key Functions and Powers of the NAC:

- ▶ Formulate regulatory roadmap and conduct techno-commercial assessment of implications.
- ▶ Identify funding requirements for key projects and indicatives.
- ▶ Co-ordinate across ministries to ensure alignment in policy and regulatory decisions.
- ▶ Constitute sub-committees for focus area issues.
- ▶ Monitor industry performance and recommend key interventions and course corrections.

FAME India Scheme

Government of India notified FAME India Scheme [Faster Adoption and Manufacturing of (Hybrid &) Electric Vehicles in India] for implementation with effect from 1st April 2015, with the objective to support hybrid/electric vehicles market development and manufacturing eco-system.

The scheme has 4 focus areas, i.e., Technology development, Demand Creation, Pilot Projects and Charging Infrastructure.

The phase-I of the scheme is being implemented for a period of 2 years, i.e., FY 2015-16 and FY 2016-17 commencing from 1st April 2015.

The FAME India Scheme is aimed at incentivising all vehicle segments, i.e., 2 Wheeler, 3 Wheeler Auto, Passenger 4 Wheeler Vehicle, Light Commercial Vehicles and Buses. The scheme covers Hybrid & Electric technologies like Mild Hybrid, Strong Hybrid, Plug in Hybrid & Battery Electric Vehicles.

A. Country's Goods Trade Deficit Widened to \$16.30 Billion

- ▶ Recently Ministry of Commerce has released its data on trade deficit which showed Export growth positive for the third time in a row; imports climb 26.1% outpacing exports, which rose by 9%.
- ▶ The country's goods trade deficit widened to \$16.30 billion in January 2018 from \$9.9 billion in the same month a year ago and \$14.88 billion in the previous month owing to imports outpacing export.
- ▶ The January trade deficit is a more than three-year high. It was \$16.86 billion in November 2014.
- ▶ Exports have been on a positive trajectory since August 2016 to January 2018 with a dip of 1.1% in the month of October 2017.
- ▶ Exports for January went up by 9.07% year-on-year to \$24.38 billion. However, goods imports rose 26.1% to \$40.68 billion.
- ▶ Besides, export growth of more than 6% has been contributed by petroleum products alone.
- ▶ Labour-intensive sectors like garments, carpets, handicrafts, man-made textiles are exhibiting negative growth primarily due to liquidity crunch emanating from blocking of funds in GST.
- ▶ As per the estimates of FIEO (Federation of Indian Export Organizations), the trade deficit in this fiscal will touch about \$150 billion.

Trade Deficit

- ▶ It is the negative balance of payment that is when a country imports exceeds its exports then the deficit it creates is termed as Trade deficit.
- ▶ It is one of the most significant ways of measuring international trade and it can be measured by subtracting the total value of exports from the total value of imports.

B. National Conference - "Agriculture 2022- Doubling Farmers' Income"

- ▶ The Ministry of Agriculture & Farmers Welfare (MoA&FW) organized a National Conference under the title of "Agriculture 2022 – Doubling Farmers' Income" at National Agriculture Science Complex (NASC).

- ▶ The main aim of the conference is to build a consensus around appropriate recommendations that will help in shaping and sharpening the vision of the Government on Doubling Farmers' Income by 2022 into actionable points.
- ▶ The idea is to arrive at practicable solutions that can be implemented for the benefit of farmers in the country.
- ▶ Government is keen to find and adopt the suggestions of the participants that will help in yielding quick results across the agricultural sector, comprising several sub-sectors in addition to initiating long term interventions.
- ▶ The focus would be on the human element of this primary sector, i.e., the farmer.

C. Punjab Plans to Set up Cooperative Rural Hubs

Aiming to strengthen the primary agriculture cooperative societies (PACS) and enhance their business by more footfall, Punjab Government has decided to transform these societies into 'cooperative rural hubs' to provide quality products of essential commodities, electronic goods and other items of daily needs at village level.

Besides this, more 'agricultural service centres' should be established in the PACSs to provide agriculture implements on custom-hiring basis required by the farmers to cut their capital expenditures in purchase of costly tools.

PACSs would provide latest agriculture implements to the farmers on custom-hiring basis to prevent stubble burning which would be beneficial for the societies as well as to the common people for better ecological health thereby preventing many physical diseases.

"A mobile application will also be launched soon to facilitate the tillers to get implements used for management of crop residue and field preparation on custom-hiring basis."

D. Micro ATM

Micro ATM works with minimal power and connect to central banking servers through a GPRS network. It enables the un-banked rural population to access banking services in their villages or towns. It offers facilities of deposit, withdrawal, balance enquiry, issuance of mini-statement and funds transfer.

What are potential threats to Micro-ATM?

- ▶ **Skimming:** It is the theft of classified credit/debit card data. Using this method, a hacker (thief) can obtain the victim's card number using a small electronic device near the card acceptance slot and store hundreds of card details at a time.
- ▶ **Social engineering attack:** It can be engineered at these banking and POS facilities, by gaining trust of the card owner as the fraudster poses as a member of staff.

What CERT-in advises?

- ▶ Micro-ATMs security features must be strong and updated in order to check attempts by hackers who stealthily plan to steal private customers and bank data.
- ▶ Point to Point Encryption (P2PE) should be used to minimise this risk as it will encrypt the card data and keep it encrypted to the maximum extent throughout its life.
- ▶ Banks and micro ATM operators must use some counter-measures to thwart cyber-attacks.
- ▶ Micro ATM must not transmit any confidential data unencrypted on the network. It must automatically log out the operator and lock itself after a period of inactivity.
- ▶ Operators must keep all micro ATM software, application, anti-virus regularly updated and educate the customer about basic functionalities and security best practises.
- ▶ Customers must render due diligence of securing their PIN and not sharing vital details with strangers.

E. Nasscom's 'Future Skills' Platform

- ▶ The National Association of Software and Services Companies (Nasscom) on February 19, 2018 launched a platform to upskill two million IT employees and skill two million youth in eight technologies starting with Artificial Intelligence (AI).
- ▶ Prime Minister Narendra Modi launched the Future Skills Platform while formally inaugurating the World Congress on Information Technology (WCIT) 2018.
- ▶ Under the initiative, half of the Indian IT industry's four million employees will be upskilled and another two million potential employees and students will be skilled over the next three to four years.

- ▶ The technology professionals and the youth will be skilled and re-skilled in AI, Virtual Reality, Robotic Process Automation, Internet of Things, Big Data Analytics, 3D Printing, Cloud Computing, Social and Mobile.
- ▶ Nasscom also signed a Memorandum of Understanding with the Ministry of Electronics and Information Technology (MeitY) to collaborate in fostering, cultivating and strengthening re-skilling initiatives.
- ▶ Re-skilling of existing workforce in the backdrop of emergence of new technologies.
- ▶ Skilling citizens for the workplace of the future.

F. The Society for Worldwide Interbank Financial Tele-communication (SWIFT)

- ▶ SWIFT is global financial messaging service that enables financial institutions worldwide to send and receive information about financial transactions in secure, standardized and reliable environment.
- ▶ It is used to transmit messages relating to cross border financial transactions.
- ▶ It was founded in 1973 and is headquartered in La Hulpe, Belgium.
- ▶ It is a cooperative society under Belgian law owned by its member financial institutions with offices around the world.
- ▶ Globally over 11,000 financial institutions in more than 200 countries use services of SWIFT.
- ▶ SWIFT does not facilitate funds transfer, rather, it sends payment orders, that must be settled by correspondent accounts that institutions have with each other.
- ▶ On receiving this message through SWIFT, banks abroad, mostly branches of domestic banks abroad provide funds to the company.

Why in News?

- ▶ The mega PNB fraud surrounds around SWIFT technology which was misused by its branch officials to fraudulently issue LoUs (letters of undertaking), kind of Bank guarantees to diamond and jewellery importer Nirav Modi-linked companies without getting proper approvals and without making entries in CBS.
- ▶ The failure of SWIFT-CBS link led to Rs. 11,400 crore fraud at PNB and enabled these transactions to go undetected for over seven years.

G. RBI Monetary Policy Panel Raised Concern over Inflation

The Reserve Bank of India's six-member monetary policy committee cited concerns about inflation in holding rates in February, with three mentioning the need to shift the policy stance to "neutral" from "accommodative". The central bank raised its March quarter Consumer Price Index (CPI) inflation forecast to 5.1% and projected an inflation range of 5.1-5.6% in the first half of the next fiscal year.

Monetary Policy Committee

- ▶ The Center has notified the formation of Monetary Policy Committee (MPC) under the RBI which will take decision on Interest Rate or Repo Rate setting in future. MPC will bring significant changes in the power of the RBI Governor while deciding on Repo Rate.
- ▶ The MPC replaces the previous arrangement where the RBI Governor along with a Technical Advisory Committee took decisions on monetary policy including repo rate. TAC had only advisory functions as the central bank Governor enjoyed veto power over the committee.

Structure of the MPC

- ▶ The Monetary Policy Committee (MPC) is formed under the RBI with six members.
- ▶ Three of the members are from the RBI while the other three members are appointed by the government. Members from the RBI are the Governor who is the Chairman of the MPC, a Deputy Governor and one officer of the RBI.
- ▶ The government members will be appointed by the Centre on the recommendations of a search-cum-selection committee which is to be headed by the Cabinet Secretary.
- ▶ Under MPC, the Governor has a casting vote and doesn't enjoy veto power. Decisions will be taken on the basis of majority vote.
- ▶ Responsibility of the MPC is to administer the inflation targeting monetary policy regime through determining the policy rate or repo rate to contain inflation.
- ▶ The Committee is to meet at least four times a year and make public its decisions following each meeting. There will be no reappointment of the committee.

Function of the MPC

- ▶ The main responsibility of the MPC will be to keep the inflation targets set by the RBI.
- ▶ The MPC decides the changes to be made to the policy rate (repo rate) to contain inflation within the target level set under India's inflation targeting regime. Members of the MPC can

suggest reasons for their support or opposition for a policy rate change.

- ▶ This will be published in the minutes of the MPC.
- ▶ In 2015, the Government and the RBI got an MoU regarding the implementation of the inflation monetary policy framework with an inflation target of 4% with a 2% band.

H. Currency in Circulation Improved

- ▶ Currency in circulation in India stood at Rs. 17.78 trillion as on 16 February, reaching 98.94% of the pre demonetisation level, according to the latest data released by the Reserve Bank of India.
- ▶ On 4 November, 2016, the latest data released by the central bank before high-value banknotes were invalidated on 8 November, the currency with the public was Rs. 17.97 trillion. Subsequently, it dropped to a low of Rs. 8.98 trillion as on 6 January, 2017.
- ▶ The demonetisation, aimed at countering tax dodgers and counterfeiters, sucked out 86% of the currency in circulation. The government had then also pointed out to relatively lower levels of currency with the public as a success.
- ▶ According to central bank's annual report, 98.96% of notes (by value) that were invalidated had returned to the RBI by the end of June, 2017
- ▶ Total Deposits in Banks increase by over Rs. 6 lakh crore. One major fallout of demonetisation is the enormous increase in the amount of deposits in banks. Just after demonetisation (as of November 11, 2016), the total deposits in banks (time & demand together) accounted for a little over Rs. 108 lakh crore. This went up to a high of Rs. 115.5 lakh crore as of March 31, 2017 (the extended last date for exchange of old notes).

I. Currency Derivative Trade Limit

- ▶ The Reserve Bank of India has raised the exposure limit under exchange traded currency derivatives (ETCD) trading for residents and foreign portfolio investors (FPIs) to \$100 million across all currency pairs involving the Indian rupee.
- ▶ Earlier, the RBI had imposed a limit of \$15 million for USD-INR and \$5 million for other currency pairs of Indian Rupee with Euro, Japanese Yen and British Pound.
- ▶ The RBI's decision to raise the limit will help entities engaged in forex transactions to maintain their currency risks in a better manner.
- ▶ It has now been decided to permit persons resident in India and FPIs to take positions (long or short), without having to establish existence of underlying exposure, up to a single limit of

\$100 million equivalent across all currency pairs involving INR, put together, and combined across all exchanges.

- ▶ These limits shall also be monitored by the exchanges, and breaches, if any, may be reported to the Reserve Bank of India.
- ▶ An exchange traded derivative is a financial instrument that trades on a regulated exchange, and whose value is based on the value of another asset. These are derivatives that are traded in a regulated fashion. These derivatives can be used to hedge exposure or speculate on a wide range of financial assets like commodities, equities, currencies, and even interest rates.

J. Understanding India's Blacklist

- ▶ The grant of an Indian visa to Canadian national Jaspal Atwal, who was convicted on charges of attempt to murder, triggered a controversy during the visit of Prime Minister Justin Trudeau. While the Ministry of External Affairs clarified that Atwal's name was removed from the blacklist in July last year, Canadian authorities maintained that he is a reformed man, and that the government was engaging with other individuals who had not been involved with separatist or extremist activities in recent years.
- ▶ The blacklist maintained by the Indian government is reviewed from time to time, and name of individuals are added or deleted on the recommendations made by central agencies or state police.

What is Blacklist?

- ▶ It is a list containing the names of Indian citizens and foreigners against whom a "look out circular" (LOC) has been issued.
- ▶ This consolidated list is maintained by the Foreigners Division of the Ministry of Home Affairs (MHA).
- ▶ It is sent to all Indian diplomatic missions across the world, as well as to immigration checkpoints within the country.
- ▶ At present, there are nearly 30,000 individuals, including foreign nationals, in the blacklist database of the MHA. The list was pruned from 38,000 in 2016.

K. Foodgrain Production to touch a New Record of 277 Million Tonnes in 2017-18.

- ▶ As per the Agriculture Ministry latest estimates (Second Advance Estimates of Foodgrain Production), India's overall foodgrain production may touch a record of 277.49 million tonnes in

the 2017-18 crop year (July-June) with output of pulses and rice reporting a new high.

- ▶ Though the year is expected to report decline in production of wheat and oilseeds as compared to previous year (2016-17), the latest estimates reports of good sowing of winter crops (Rabi), except wheat, in December-January.
- ▶ The second estimates, released after completion of the Rabi sowing operations across the country, show that the production of wheat is likely to drop by 1.42% to estimated 97.11 MT. It is lower by 1.40 MT as compared to record wheat production of 98.51 MT achieved during 2016-17.
- ▶ The fall in wheat production can be attributed to farmers' decision to shift to pulses with the hope of better MSP. Farmers in Rajasthan, Punjab and western Uttar Pradesh shifted to pulses during the Rabi season.
- ▶ The record output is attributed to near normal rainfall during 2017 monsoon and various policy initiatives taken by the government.
- ▶ The ministry releases four advance estimates, before the final one which gives exact details of foodgrain output.
- ▶ The Central Government extends price support for procurement of wheat and paddy through Food Corporation of India (FCI) and State Agencies at Minimum Support Price (MSP).
- ▶ Procurement at MSP is open ended, i.e. whatever foodgrains are offered by the farmers, within the stipulated procurement period and which conforms to the quality specifications prescribed by Government of India (GOI), are purchased at MSP (and bonus/incentive, if any) by the Government agencies including FCI, for Central Pool.
- ▶ Coarse grains are purchased by State Government with permission of Central Government, upto the extent it is required in their Targeted Public Distribution System (TPDS).
- ▶ Under Price Support Scheme (PSS), the procurement of oil seeds, pulses and cotton through Central Nodal Agencies at the Minimum Support Price (MSP) is also undertaken.
- ▶ This scheme is implemented at the request of the concerned State Government which agrees to exempt the procured commodities from levy of mandi tax and assist central nodal agencies in logistic arrangements including gunny bags, provide working capital for state agencies, creation of revolving fund for PSS operations etc. as required under the Scheme guidelines.
- ▶ The basic objectives of PSS are to provide remunerative prices to the growers for their produce with a view to encourage higher

investment and production and to safeguard the interest of consumers by making available supplies at reasonable prices with low cost of intermediation.

- ▶ Government of India also implements Market Intervention Scheme (MIS) for procurement of agricultural and horticultural commodities which are perishable in nature and are not covered under the Price Support Scheme (PSS).
- ▶ The objective of intervention is to protect the growers of these commodities from making distress sale in the event of a bumper crop during the peak arrival period when the prices tend to fall below economic levels and cost of production.
- ▶ The condition is that there should be either at least a 10 percent increase in production or a 10 percent decrease in the ruling market prices over the previous normal year.
- ▶ The scheme is implemented at the request of a State/UT Government which is ready to bear 50 percent of the loss (25 percent in case of North-Eastern States), if any, incurred on its implementation. The extent of total amount of loss to be shared on a 50:50 basis between the Central Government and the State Government is restricted to 25 percent of the total procurement value which includes cost of the commodity procured plus permitted overhead expenses.

★★★★★★★★

GS SCORE

Science & Technology

1

5th Global Forum on TB Vaccines

“ The Global Forum on TB Vaccines is the world’s largest gathering of stakeholders striving to develop new vaccines to prevent TB. It provides a unique opportunity to review the state of the field, share the latest research and findings, and identify new and innovative approaches to TB vaccine R&D, with the end goal of developing and deploying new TB vaccines as quickly as possible.

The main goals of the forum are to:

- Review progress and share the latest research and data.
- Identify and promote innovative and transformative approaches to TB vaccine R&D.
- Encourage partnerships and collaboration to accelerate TB vaccine R&D.
- Increase global recognition of the critical role vaccines will play in efforts to end TB. ”

Underlined Concepts

What is TB?

Tuberculosis (TB) is caused by bacteria (*Mycobacterium tuberculosis*) that most often affect the lungs. Tuberculosis is curable and preventable.

TB is spread from person to person through the air. When people with lung TB cough, sneeze or spit, they propel the TB germs into the air. A person needs to inhale only a few of these germs to become infected.

About one-quarter of the world’s population has latent TB, which means people have been infected by TB bacteria but are not (yet) ill with the disease and cannot transmit the disease.

People infected with TB bacteria have a 5–15% lifetime risk of falling ill with TB. However, persons with compromised immune systems, such as people living with HIV, malnutrition or diabetes, or people who use tobacco, have a much higher risk of falling ill.

Multidrug-Resistant TB

Multidrug-resistant tuberculosis (MDR-TB) is a form of TB caused by bacteria that do not respond to **Isoniazid and Rifampicin**, the 2 most powerful, first-line anti-TB drugs. MDR-TB is treatable and curable by using second-line drugs. However, second-line treatment options are limited and require extensive chemotherapy (up to 2 years of treatment) with medicines that are expensive and toxic.

New Initiatives for TB Control

► **NIKSHAY- A web based solution for monitoring of TB patients**

To monitor Revised National Tuberculosis Programme (RNTCP) effectively, a web enabled and case based monitoring application called NIKSHAY has been developed by National Informatics Centre (NIC). This is used by health functionaries at various levels across the country in association with Central TB Division (CTD), Ministry of Health & Family Welfare. NIKSHAY covers various aspects of controlling TB using technological innovations. Apart from web based technology, SMS services have been used effectively for communication with patients and monitoring the programme on day to day basis.

► **National Health Policy, 2017**

The policy acknowledges HIV and TB co-infection and increased incidence of drug resistant tuberculosis as key challenges in control of Tuberculosis. The policy calls for more active case detection, with a greater involvement of private sector supplemented by preventive and promotive action in the workplace and in living

conditions. Access to free drugs would need to be complemented by affirmative action to ensure that the treatment is carried out, dropouts reduced and transmission of resistant strains are contained.

If the country has to get rid of TB, we cannot restrict ourselves to vaccines and drugs only. Until each patient is followed through, India's TB control efforts will continue to flounder.

WHO The End TB Strategy

The vision is to a world free of TB; zero deaths, disease and suffering from TB and to end the global TB epidemic.

What are its Major Elements?

- Government stewardship and accountability, with monitoring and evaluation.
- Strong coalition with civil society organizations and communities.
- Protection and promotion of human rights, ethics and equity.
- Adaptation of the strategy and targets at country level, with global collaboration.

2

Drug Eluting Stents

“ The National Pharmaceuticals Pricing Authority (NPPA) increased the price of bare metal stents (BES) to Rs. 7,660 from Rs. 7,260 and reduced the price of drug-eluting and biodegradable stents to Rs. 27,890 from Rs. 29,600.

NPPA also listed regulated prices of other essential accessories used during the stenting procedure, including cardiac guidewire, balloon catheter and guiding wire, cardiac drug eluting balloon or cutting balloon and cardiac guiding catheter.

NPPA's original price cut imposed in February last year radically lowered the prices of stents, which are mesh tubes placed in arteries to improve blood flow. Before the cap, bare metal stents sold for Rs. 45,000 and drug-eluting stents for Rs. 1.21 lakh. ”

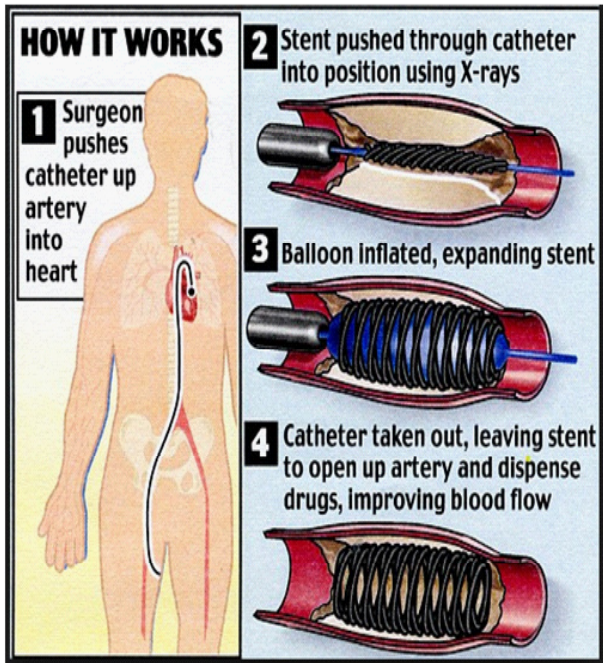
Underlined Concepts

About Stent

- A stent is a tiny wire mesh tube. It props open an artery and is left there permanently. When

a coronary artery (an artery feeding the heart muscle) is narrowed by a buildup of fatty deposits called plaque, it can reduce blood flow.

- ▶ If blood flow is reduced to the heart muscle, chest pain can result. If a clot forms and completely blocks the blood flow to the part of the heart muscle, a heart attacks results.
- ▶ Stents help keep coronary arteries open and reduce the chance of a heart attack.



What is Drug-eluting Stents?

Stents are small mesh tubes inserted to keep arteries open after a procedure called angioplasty (percutaneous coronary intervention, or PCI). Drug-eluting stents have a polymer coating over mesh that emits a drug over time to help in stopping the blockage from occurring again.

Drug-eluting stents, however, require longer treatment with blood thinners to prevent the stents from closing because of blood clotting.

Benefits

- ▶ The move will help more people opt for DES that are technologically better and more advanced. In just one year after price regulation, the use of bare-metal stents has been reduced by 30% and replaced by DES.

- ▶ Bare-metal stents have a significantly higher rate of restenosis (the recurrence of abnormal narrowing of an artery or valve after corrective surgery) and the need for target vessel revascularisation or restoration of perfusion to a body part or organ that has suffered ischemia compared with all DES.
- ▶ The new order also allows transparency and better government control and audit ease. With this order, patients will have the option to get a stent and accessories from outside the establishment, and manufacturers are allowed only 8% trade margin. Also stents selling lower than the ceiling rates cannot go up in price now after the new order.

About NPPA

The National Pharmaceutical Pricing Authority (NPPA) is a government regulatory agency that controls the prices of pharmaceutical drugs in India.

Functions

- ▶ To implement and enforce the provisions of the Drugs (Prices Control) Order in accordance with the powers delegated to it.
- ▶ To deal with all legal matters arising out of the decisions of the Authority.
- ▶ To monitor the availability of drugs, identify shortages, if any, and to take remedial steps.
- ▶ To collect/maintain data on production, exports and imports, market share of individual companies, profitability of companies etc, for bulk drugs and formulations.
- ▶ To undertake and/or sponsor relevant studies in respect of pricing of drugs/ pharmaceuticals.
- ▶ To recruit/appoint the officers and other staff members of the Authority, as per rules and procedures laid down by the Government.
- ▶ To render advice to the Central Government on changes/revisions in the drug policy.
- ▶ To render assistance to the Central Government in the parliamentary matters relating to the drug pricing.

3

Chandrayan-2 - India's Second Lunar Mission

“ Chandrayaan-2, India's second mission to the Moon under which the Indian Space Research Organisation (ISRO) will for the first time attempt

to land a rover on the moon's south pole. The mission is planned to be launched to the Moon in April by a Geosynchronous Satellite Launch Vehicle (GSLV Mk II). It includes a lunar orbiter, lander and rover, all developed by India.



Underlined Concepts

GSLV-F10/CHANDRAYAAN-2 MISSION

- ▶ Chandrayaan-2 is India's second mission to the Moon. It is a totally indigenous mission comprising of an Orbiter, Lander and Rover.
- ▶ After reaching the 100 km lunar orbit, the Lander which houses the Rover will separate from the Orbiter.
- ▶ After a controlled descent, the Lander will land on the lunar surface at a specified site and deploy the Rover.
- ▶ The mission will carry a six-wheeled Rover which will move around the landing site in semi-autonomous mode as decided by the ground commands.
- ▶ The instruments on the rover will observe the lunar surface and send back data, which will be useful for analysis of the lunar soil and the south pole of the celestial body.
- ▶ The Chandrayaan-2 weighs around 3,290 kg and would orbit around the moon and perform the objectives of remote sensing the moon.
- ▶ The payloads will collect scientific information on lunar topography, mineralogy, elemental abundance, lunar exosphere and signatures of hydroxyl and water-ice.

About Geosynchronous Satellite Launch Vehicle (GSLV)

- ▶ The Geosynchronous Satellite Launch Vehicle, usually known by its abbreviation GSLV, is an expendable launch system developed to enable India to launch its INSAT-type satellites into geostationary orbit and to make India less dependent on foreign rockets.
- ▶ At present, it is ISRO's second-heaviest satellite launch vehicle and is capable of putting a total payload of up to 5 tons to Low Earth Orbit.
- ▶ The vehicle is built by India, originally with a cryogenic engine purchased from Russia, while the ISRO developed its own cryogenic engine.
- ▶ GSLV rockets using the Russian Cryogenic Stage (CS) are designated as the GSLV Mk I while versions using the indigenous Cryogenic Upper Stage (CUS) are designated the GSLV Mk II.
- ▶ All GSLV launches have been conducted from the Satish Dhawan Space Centre in Sriharikota.

About ISRO

- ▶ Indian Space Research Organisation, formed in 1969, it has become one of the six largest space agencies in the world. ISRO maintains one of the largest fleet of communication satellites (INSAT) and remote sensing (IRS) satellites, that cater to the ever growing demand for fast and reliable communication and earth observation respectively.
- ▶ ISRO develops and delivers application specific satellite products and tools to the Nation: broadcasts, communications, weather forecasts, disaster management tools, Geographic Information Systems, cartography, navigation, telemedicine, dedicated distance education satellites being some of them. To achieve complete self-reliance in terms of these applications, it was essential to develop cost efficient and reliable launch systems, which took shape in the form of the Polar Satellite Launch Vehicle (PSLV). The Geosynchronous Satellite Launch Vehicle (GSLV) was developed keeping in mind the heavier and more demanding Geosynchronous communication satellites.

List of all Important Missions

- ▶ **Chandrayaan-1:** It was India's first lunar probe. It was launched by the Indian Space Research Organisation in October 2008, and operated until August 2009. The mission included a lunar orbiter and an impactor. The mission was a major boost to India's space program, as India researched and developed its own technology in order to explore the Moon. The vehicle was successfully placed into lunar orbit on 8 November, 2008.
- ▶ **Mars Orbiter Mission:** Mars Mission (MOM), also called Mangalyaan is a spacecraft orbiting Mars since 24 September, 2014. It was launched on 5 November, 2013, by the Indian Space Research Organisation (ISRO). It is India's first interplanetary mission and ISRO has become the fourth space agency to reach Mars, after the Soviet space program, NASA, and the European Space Agency. It is the first Asian nation to reach Mars orbit, and the first nation in the world to do so in its first attempt.
- ▶ **ASTROSAT:** ASTROSAT is the first dedicated Indian Astronomy satellite mission launched by ISRO on 28 September 2015, which will be helpful

in enabling multi-wavelength observations of the celestial bodies and cosmic sources in X-ray and UV spectral bands simultaneously. The scientific payloads cover the Visible (3500–6000 Å), UV (1300–3000 Å), soft and hard X-ray regimes (0.5–8 keV; 3–80 keV). The uniqueness of ASTROSAT lie in its wide spectral coverage extending over visible, UV, soft and hard X-ray regions.

- ▶ **South Asia Satellite:** South Asia Satellite was launched on 5 May 2017. This is a satellite which has been developed by ISRO for South Asian Nations. Indian Prime Minister Narendra Modi announced this in November 2014, during the 18th SAARC session.

4

Hyperloop between Mumbai and Pune

“ The Virgin Group has signed an “intent agreement” with Maharashtra to build a hyperloop transportation system between Mumbai and Pune, which aims to reduce the travel time between the two mega cities to 20 minutes from the three hours at present. The first hyperloop route will link central Pune with the megapolis as well as the Navi Mumbai international airport, the foundation stone for which was laid by Prime Minister Narendra Modi. It is expected that the project will have operational systems in service by 2021. ”

Underlined Concepts

Hyperloop

- ▶ Hyperloop is a proposed system of transport in which pods or containers travel at high speeds through a tube that has been pumped into a near-vacuum.
- ▶ The train pods would float using Magnetic Levitation Technology.
- ▶ The pods would be able to travel at immense speeds with a projected top speed of 760 mph.
- ▶ The pod would initially launch using an electric motor before levitation takes place and the pod can glide at cruising speed in the low-pressure environment.
- ▶ **Hyperloop One**, the company which is working on this technology, has proposed routes in UK, Netherlands, Finland and Dubai, where it has backing from the governments to explore the potential of the system.

Advantages of Hyperloop

- ▶ The system is fully autonomous and sealed, so no driver-related error is anticipated.
- ▶ In a sealed environment with almost no air resistance, the pods are expected to reach very high speeds.

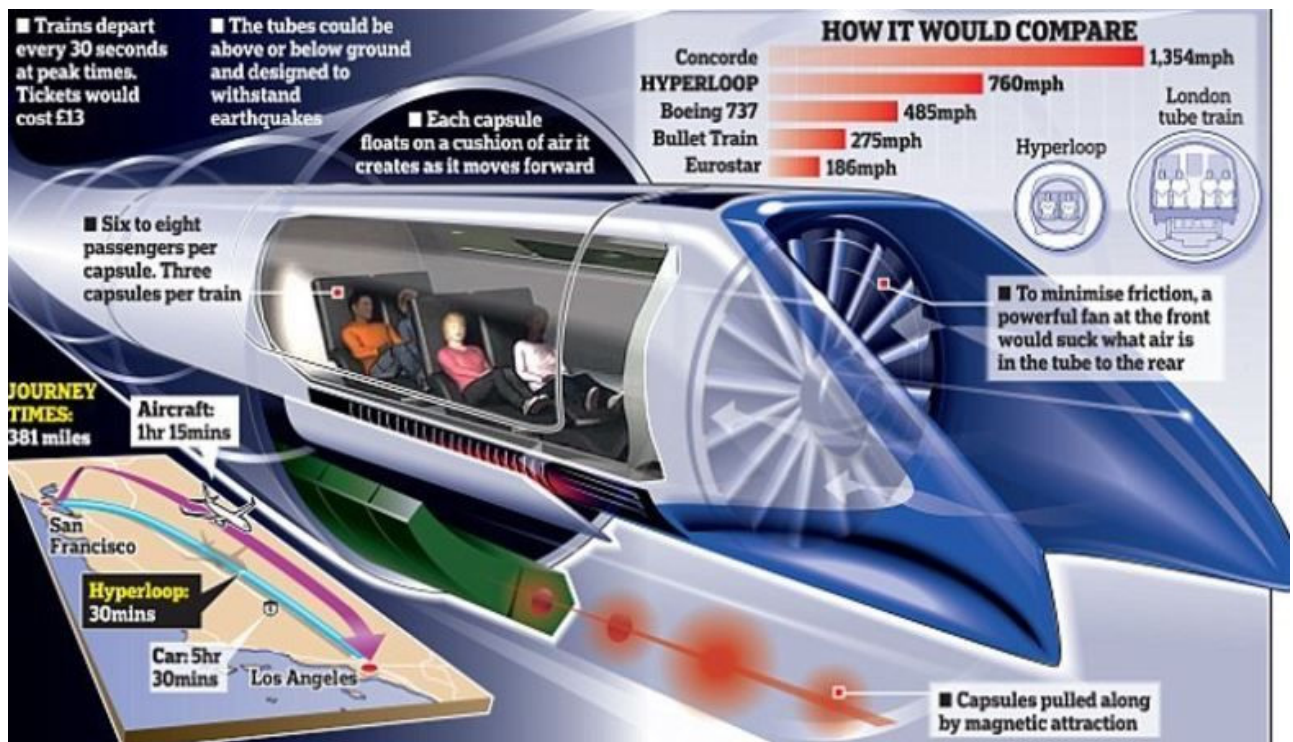
- ▶ Motion will not involve contact, so the vehicle will be virtually noiseless.
- ▶ The capital and operational costs of Hyperloop will be two-thirds of that of high-speed rail.
- ▶ Tunnels for the Hyperloop would be built either above or below ground, taking up a smaller ground footprint than traditional rail and road.
- ▶ Hyperloop is “energy-agnostic”, drawing from whichever source is available, if that’s solar or wind, the system will be carbon-free.

About Maglev

- ▶ Maglev is a system of train transportation that uses two sets of magnets, one set to repel and push the train up off the track as in levitation (hence Maglev, Magnetic-levitation), then another set to move the ‘floating train’ ahead at great speed taking advantage of the lack of friction.
- ▶ Within certain “medium range” locations (usually between 200-400 miles) Maglev can compete favorably with high speed rail and airplanes.
- ▶ With Maglev technology, there are no moving parts. The train travels along a guideway of magnets which control the train’s stability and speed. Maglev trains are therefore quieter and smoother than conventional trains, and have the potential for much higher speeds.

- ▶ Maglev vehicles hold the speed record for trains and Maglev trains can accelerate and decelerate much faster than conventional trains; the only

practical limitation is the safety and comfort of the passengers.



A. World Congress on Information Technology

Prime Minister Narendra Modi inaugurated the 22nd edition of World Congress on Information Technology (WCIT) 2018 in Hyderabad through video conferencing from New Delhi.

- ▶ The key themes of the event are: Bracing for Impact, Digitise the Core, Firm of the Future (FoF), Emerging Imperatives, Collaborate to Disrupt.
- ▶ The World Congress on Information Technology (WCIT) was first held in 1978 by WITSA (World Information Technology & Services Alliance), the World Congress on Information Technology (WCIT) has become the premier international ICT forum.

B. Mumbai to have India's First Artificial Intelligence Centre

In a first in the country, the State government will be setting up an institute for artificial intelligence (AI) in Mumbai.

AI institute will give a fresh impetus to the 'fourth industrial revolution', and promote Mumbai as an investment destination in innovation and data analysis.

The State is already experimenting with AI in the health sector, and has plans to involve a Mumbai-based tech startup to use AI-powered X-ray, MRI, and CT scan machines. The AI involves application of deep-learning algorithm to highlight deviations in medical imaging.

For effective use of AI in the public sector, the government must first have structured data, and give its cloud access to the public. Once this architecture is in place, AI at the most basic level could be applied to power saving and defence equipment. The policy making could also be streamlined once data is structured for an AI use.

C. M2M' Communications

- ▶ The telecom regulator has floated a consultation paper seeking industry's views on delicensing an unusable portion of the super-efficient 4G airwaves in the 700 Mhz band for machine-to-machine or 'M2M' communications.
- ▶ Machine-to-Machine (M2M) communication is a form of data communication that involves one or more entities that do not necessarily require human interaction or intervention in the process of communication.

- ▶ M2M is also named as Machine Type Communication (MTC) in 3GPP.
- ▶ It is different from the current communication models in the ways that it involves:
 - New or different market scenarios
 - Lower costs and effort
 - A potentially very large number of communicating terminals
 - Little traffic per terminal.
 - In general M2M communication could be carried over mobile networks (e.g. GSM-GPRS, CDMA EVDO networks). In the M2M communication, the role of mobile network is largely confined to serve as a transport network.
- ▶ The applications of M2M cover many areas and the areas in which M2M is currently used are given below:
 - **Security:** Surveillances, Alarm systems, Access control, Car/driver security.
 - **Tracking & Tracing:** Fleet Management, Order Management, Pay as you drive, Asset Tracking, Navigation, Traffic information, Road tolling, Traffic optimization/steering.
 - **Payment:** Point of sales, Vending machines, Gaming machines.
 - **Health:** Monitoring vital signs, Supporting the aged or handicapped, Web Access Telemedicine points, Remote diagnostics.
 - **Remote Maintenance/Control:** Sensors, Lighting, Pumps, Valves, Elevator control, Vending machine control, Vehicle diagnostics.
 - **Metering:** Power, Gas, Water, Heating, Grid control, Industrial metering.
 - **Manufacturing:** Production chain monitoring and automation.
 - **Facility Management:** Home/building/campus automation.

D. SARAS

- ▶ The SARAS is an indigenous aircraft developed by the National Aeronautics Laboratories (NAL),

which is overseen by the Council of Scientific & Industrial Research (CSIR).

- ▶ The aircraft will soon be certified for both civil and military use. The plane is capable of executing both day and night missions. It can be used for transporting civilians, freight, and in remote sensing exercises. It can take off and land from semi-prepared airfields and even on grass runways. The aircraft was designed to operate and manoeuvre at high altitudes and under extreme temperatures.
- ▶ The aircraft has been designed to travel at 425 km/h and it has a maximum continuous flight time of around five hours. The Indian Air Force has expressed interest in acquiring at least 15 aircraft, while CSIR-NAL is pushing for at least 50.
- ▶ The project kicked off in 1991 and the first prototype was introduced in 2004. After years of development, the second SARAS prototype crashed outside Bengaluru in 2009. The project was canned till the Directorate General of Civil Aviation completed its investigation. Despite the allegations of defects in design, the probe absolved the design team.
- ▶ The PT1N has received upgrades from the previous version. The revised version of the plane is equipped with a more modern avionics system, improved radar, linear wing flap actuator, environment control, engine flap actuators, better flight control system, a larger metallic rudder for enhanced control, redesigned landing-gear actuators, a brand-new brake system, and a fire resistant design for the aircraft's nacelle.
- ▶ In its first high-speed taxi trial earlier this month, the aircraft was in air for about 40 minutes and reached an altitude of 8,500 ft and touched the speed of 269 km/h. The aircraft will undergo evaluation in over 20 flights till the production design is frozen.

E. Maturity-Onset Diabetes of the Young (MODY)

- ▶ As per the paper published in the BMC Medical Genetics journal, a team led by researchers in Chennai has isolated a gene named NKX6-1 that causes a rare form of diabetes, called Maturity-Onset Diabetes of the Young (MODY).
- ▶ So far 14 known gene variants have been identified that cause MODY.
- ▶ The new findings could advance the emerging field of precision diabetes, by helping personalise diabetes care.

- ▶ Diabetes involves a disruption of how blood sugar is kept in check by the hormone insulin.
- ▶ Type-2 diabetes is the most common form of the disorder.
- ▶ In MODY, any one of the 14 genes, if defective, can hamper the body's insulin usage and trigger Type-2 diabetes.
- ▶ Of the 14 MODY genes already identified, largely from European studies, MODY 1-3 are the most common. Some forms of MODY can easily be treated with sulphonylurea, an inexpensive drug. In a paper published in the BMC Medical Genetics journal, researchers outlined that variants of the NKX6-1 gene found in MODY patients were "functionally impaired".

F. India's First Locally Developed 4G/LTE Telecom System

- ▶ The system has been designed and developed by India's leading telecom equipment manufacturer, VNL Ltd.
- ▶ The 4G gear aims at providing high-speed internet, particularly to rural areas, based on LTE technology at affordable prices.
- ▶ The system can be deployed for a variety of applications including emergency communication, communication needs for offshore oil fields, mines and other institutional requirements.

4G/LTE

- ▶ 4G is the fourth generation of mobile network technology.
- ▶ For mobile use, including smartphones and tablets, connection speeds need to have a peak of at least 100 megabits per second, and for more stationary uses such as mobile hotspots, at least 1 gigabit per second.
- ▶ LTE means Long Term Evolution, or the highly technical process involved in high-speed data for smartphones and mobile devices, which most of us think of as wireless broadband speeds that meet our increasing wireless demands.
- ▶ LTE came about because the 4G standards set forth were a bit far reaching; in other words, the existing technology could not live up to the 4G standards, so the ITU-R agreed that the term LTE could be given to the technology that is put in place as networks pursue the 4G standards.

★★★★★★★★

Environment

1

Environment Performance Index 2018

“ The Environmental Performance Index (EPI) identifies targets for several core environmental policy categories and measures how close countries come to meet them.

India is among the bottom five countries on the Environmental Performance Index 2018, plummeting 36 points from 141 in 2016, according to a biennial report by Yale and Columbia Universities along with the World Economic Forum.

While India is at the bottom of the list in the environmental health category, it ranks 178 out of 180 as far as air quality is concerned.

Its overall low ranking — 177 among 180 countries — was linked to poor performance in the environment health policy and deaths due to air pollution categories.

India's low scores are influenced by poor performance in the Environmental Health policy objective. Deaths attributed to PM2.5 have risen over the past decade and are estimated at 1,640,113, annually.

Overall, India (at 177) and Bangladesh (179) come in near the bottom of the rankings, with Burundi, Democratic Republic of the Congo and Nepal rounding out the bottom five.

The top five countries in terms of green rankings are Switzerland, France, Denmark, Malta and Sweden. Switzerland stands out in the categories of climate and energy, and air pollution. Denmark, Malta and Sweden stand out for high scores in air quality within environmental health. Malta scores the highest in water and sanitation. ”

Underlined Concepts

About EPI

- ▶ The Environmental Performance Index (EPI) is a research project aiming at establishing an international composite environment index. It

is jointly implemented by two US-Universities (Yale/(New Haven) and Columbia/(New York) and has been commissioned by the World Economic Forum/(Davos).

- ▶ The research project attempts to facilitate quantitative cross-country comparison of the environmental performance of countries with the objective of enhancing conditions of success for environmental policies.
- ▶ It further strives to complement the environment indicator set of the United Nations Millennium Development Goals.
- ▶ The EPI identifies scores/targets for several core environmental policy categories and measures how close countries come to meet them. In addition to publishing the composite index and individual country scores, a country ranking is released.
- ▶ Introduction of cleaner/alternate fuels like gaseous fuel (CNG, LPG etc.), ethanol blend etc.
- ▶ Promotion of cleaner production processes.
- ▶ Implementation of Bharat Stage IV (BS-IV) norms in 63 selected cities and universalization of BS-IV by 2017.
- ▶ Decision taken to leapfrog directly from BS-IV to BS-VI fuel standards by 1st April, 2020.
- ▶ Taxing polluting vehicles and incentivizing hybrid and electric vehicles.
- ▶ Ban on burning of leaves, biomass, municipal solid waste.

Recent Government Steps for Controlling Air Pollution

- ▶ The Government has notified a Graded Response Action Plan for Delhi and NCR, which comprises measures such as prohibition on entry of trucks into Delhi; ban on construction activities, introduction of odd and even scheme for private vehicles, shutting of schools, closure of brick kilns, hot mix plants and stone crushers; shutting down of Badarpur power plant, ban on diesel generator sets, garbage burning in landfills and plying of visibly polluting vehicles etc.
- ▶ The Centre has recently notified dust mitigation norms to contain dust pollution.
- ▶ Notification of National Ambient Air Quality Standards.
- ▶ Formulation of environmental regulations / statutes.
- ▶ Setting up of monitoring network for assessment of ambient air quality.

Reports Released by World Economic forum

The **World Economic Forum (WEF)** is a Swiss non-profit foundation, based in Cologny, Geneva, Switzerland.

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. The Forum strives in all its efforts to demonstrate entrepreneurship in the global public interest while upholding the highest standards of governance. Moral and intellectual integrity is at the heart of everything it does.

The reports released are:

- ▶ Global Competitiveness Report
- ▶ Global Gender Gap Report
- ▶ Global Risk Report
- ▶ Inclusive Development Index
- ▶ Human Capital Report

2

NGT Seeks Report on Ganga Rejuvenation

“ The National Green Tribunal has sought a compliance report on the steps taken by the Centre, U.P. and Uttarakhand governments to clean river Ganga in the stretch between Gomukh and Unnao. ”

Underlined Concepts

Namami Gange Project

Namami Gange Project or Namami Ganga Yojana is an ambitious Union Government Project started in May 2015, which integrates the efforts to clean and protect the Ganga River in a comprehensive manner.

Main Objective: To integrate the efforts to clean and protect the Ganga river in a comprehensive manner. Namami Gange approaches Ganga Rejuvenation by consolidating the existing ongoing efforts and planning for a concrete action plan for future. The interventions at Ghats and River fronts

will facilitate better citizen connect and set the tone for river centric urban planning process.

Steps Initiated

- ▶ The National Green Tribunal passed a slew of directions to rejuvenate River Ganga, declaring as 'No-Development Zone' an area of 100 metres from the edge of the river between Haridwar and Unnao and prohibiting dumping of waste within 500 metres from the river.
- ▶ The NGT also directed the Uttar Pradesh and Uttarakhand governments to formulate guidelines for religious activities on the ghats of Ganga or its tributaries.
- ▶ All industrial units falling in the catchment area of river Ganga should be stopped from the indiscriminate extraction of groundwater.
- ▶ Ganga Gram Yojana is an integrated approach for holistic development of villages situated on the banks of River Ganga with active participation of the villagers. After achieving ODF target in Ganga Villages, implementation of solid and liquid waste management and other integrated activities are remaining tasks.
- ▶ National Mission for Clean Ganga have been restructured and strengthened so that it is

empowered to discharge its functions in an independent and accountable manner and also to sanction and complete various projects on fast track.

Corrective Actions to be Needed:

- ▶ Scheme for rehabilitation and up-gradation of existing STPs along Ganga.
- ▶ Ensuring 100% sewerage infrastructure in identified town alongside Ganga.
- ▶ In situ sewage treatment in open drains.
- ▶ Support for preparation of DPRs.
- ▶ River Front Management for Ghat's developments in selected cities and towns.
- ▶ Industrial pollution abatement at Kanpur on priority.
- ▶ Afforestation – Conservation of Flora.
- ▶ Conservation of Aquatic life – special attention on Dolphin, Turtles and Ghariyals etc.
- ▶ Avoid Disposal of flowers and other puja material.
- ▶ Mass awareness campaigns and media-based water eco-consciousness campaigns that get people to not only stop pollution, but to also become an active part of the solution.

A. International Solar Alliance

- ▶ The International Solar Alliance (ISA) that aims at increasing solar energy deployment in member countries, came into legal, independent existence in December and is the first treaty-based international inter-governmental organisation to be based in India.
- ▶ The ISA aims to mobilise more than \$1,000 billion in investments by 2030 for "massive deployment" of solar energy, pave the way for future technologies adapted to the needs of moving to a fossil-free future and keep global temperatures from rising above 2°C by the end of the century.
- ▶ India has committed itself to having 175,000 MW of renewed energy in the grid by 2022.
- ▶ As part of the agreement, India will contribute \$27 million (Rs. 175.5 crore approximately) to the ISA for creating corpus, building infrastructure and recurring expenditure over five years from 2016-17 to 2020-21.
- ▶ It is a platform where countries can share their experiences, work together to close technological gaps, finding solutions that could be scaled up by aggregating demand that would lead to lower costs. At the same time, the solar alliance is more than just about energy.
- ▶ It is about social welfare, improving the lives of women and children, particularly young girls, who spend substantial parts of their day collecting fuel to meet their family's energy demands for cooking, lighting a lamp or warmth.

B. MoU Signed between Botanical Survey of India and Natural History Museum, UK

- ▶ The Botanical Survey of India (BSI) and UK's Natural History Museum (NHM) have signed Memorandum of Understanding (MoU) for cooperation in field of genetic and taxonomic studies, research and training, conservation in India, including species and habitat conservation assessments.
- ▶ BSI is the apex research organization under Ministry of Environment and Forests (MoEFCC) for carrying out taxonomic and floristic studies on wild plant resources of country. It was established in 1890 with objective to explore plant resources of country and to identify plants species with

economic virtues. It has nine regional circles situated at different regions of the country.

- ▶ The MoU will pave the way for BSI staff to work in Natural History Museum, London and vice-versa and they will share fairly and equitably the benefits that may arise from the collection, study and conservation of the plant materials such as seeds, herbarium specimens and tissue samples and exchange associated data and images. NHM will help BSI in capacity building in areas of systematic botany and long-term conservation of plant genetic resources in India.
- ▶ This open science and collaboration is a core goal of both Botanical Survey of India and Natural History Museum, and signing of the Memorandum of Understanding between BSI and NHM is set to develop further to the benefit of both India and the UK. Both countries are committed to the use of scientific evidence to support the goals of the Convention on Biological Diversity, CITES and the Nagoya Protocol – this MoU will enable research that will underpin these national responsibilities.
- ▶ Capacity building and scientific exchange between India and the UK will also be central to future work under the Memorandum of Understanding and will enable learning from each other and work collaboratively to address important scientific questions and deliver benefits to humanity.

The Botanical Survey of India is a government organisation. The main programme of the survey is the preparation of a detailed account of the plant resources of the country in the form of national, district and regional floras. It has started publishing the new Flora of India in the form of Fascicles for higher plants.

C. Wild Horses have gone Extinct

- ▶ All the world's wild horses have gone extinct, according to a study that unexpectedly rewrites the horse family tree based on a new DNA analysis of their ancestry.
- ▶ What most people thought were the last remaining wild horses on Earth — known as Przewalski's horses — were actually domesticated horses that escaped their owners.
- ▶ The study is based on archaeological work at two sites in northern Kazakhstan, called Botai

and Krasnyi Yar, where scientists have found the earliest proof of horse domestication, going back more than 5,000 years.

- ▶ Przewalski's horses are considered an endangered species by the International Union for Conservation of Nature.
- ▶ The round-bellied, short legged, reddish brown to beige horses roamed in Central Asia, Europe and China in prehistoric times.

D. Assam to Observe 'Rhino Day' on September 22

- ▶ Assam's one-horned rhinos are all set to get their due recognition.
- ▶ To create more awareness about Assam's famous one-horned rhinoceros and to keep the global spotlight on the animal, the Assam Government has decided to commemorate September 22 as 'Rhino Day'.
- ▶ One-horned rhinoceros is the largest of the Asian Rhinos. Its preferred habitat is alluvial flood plains and areas containing tall grasslands along the foothills of Himalayas ..
- ▶ They are found in Kaziranga, Orang, Pobitara, Jaldapara (in Assam), Dudhwa (UP) National Park. Kaziranga National Park hosts two-thirds of the world's Great One-horned rhinoceros (68% of worldwide population).
- ▶ It has been listed as Vulnerable on the IUCN Red List of Threatened Species.

E. Prevention of Cruelty to Animals (Karnataka Amendment) Bill

- ▶ President Ram Nath Kovind has given assent to The Prevention of Cruelty to Animals Act (Karnataka Amendment) Bill, 2017 that seeks to insulate the conducting of Kambala from the purview of the Act.
- ▶ The Animal Welfare Board of India and People for the Ethical Treatment of Animals (PETA) had launched a campaign against Kambala in 2014 after the Supreme Court banned Tamil Nadu's Jallikattu.
- ▶ Kambala is an annual buffalo race held in the state of Karnataka. Traditionally, it is sponsored by local Tuluva landlords and households in the coastal districts of Dakshina Kannada and Udupi.
- ▶ Kambala is traditionally a simple sport which entertains rural people of the area. The Kambala race track is a slushy paddy field, and the buffaloes are driven by a whip-lashing farmer. Traditional Kambala was non-competitive, and the pair was run one by one.
- ▶ In modern Kambala, the contest generally takes place between two pair of buffaloes. There is also a ritualistic aspect, as farmers race their buffaloes to give thanks for protecting them from diseases.
- ▶ Historically, the winning pair of buffaloes was rewarded with coconuts and bananas. In present times, winning owners earn gold and silver coins. In some competitions, cash prizes are awarded.

Art & Culture

1

Extinction of Languages

“ According to a report of the Census Directorate, there are 22 scheduled languages and 100 non-scheduled languages in the country, which are spoken by a large number of people — one lakh or more.

However, there are 42 languages which are spoken by fewer than 10,000 people. These are considered endangered and may be heading towards extinction.

The languages or dialects which are considered endangered, include 11 from Andaman and Nicobar Islands (Great Andamanese, Jarawa, Lamongse, Luro, Muot, Onge, Pu, Sanenyo, Sentilese, Shompen and Takahanyilang), seven from Manipur (Aimol, Aka, Koiren, Lamgang, Langrong, Purum and Tarao) and four from Himachal Pradesh (Baghati, Handuri, Pangvali and Sirmaudi).

The other languages in the endangered category are Manda, Parji and Pengo (Odisha), Koraga and Kuruba (Karnataka), Gadaba and Naiki (AP), Kota and Toda (Tamil Nadu), Mra and Na (Arunachal Pradesh), Tai Nora and Tai Rong (Assam), Bangani (Uttarakhand), Birhor (Jharkhand), Nihali (Maharashtra), Ruga (Meghalaya) and Toto (West Bengal). ”

Underlined Concepts

UNESCO Atlas of the World's Languages in Danger

- UNESCO's Atlas of the World's Languages in Danger is intended to raise awareness about language endangerment and the need to

safeguard the world's linguistic diversity among policy-makers, speaker communities and the general public, and to be a tool to monitor the status of endangered languages and the trends in linguistic diversity at the global level.

Degree of Endangerment	Intergenerational Language Transmission
Safe	Language is spoken by all generations; intergenerational transmission is uninterrupted >> not included in the Atlas.

Vulnerable	Most children speak the language, but it may be restricted to certain domains (e.g., home).
Definitely Endangered	Children no longer learn the language as mother tongue in the home.
Severely Endangered	Language is spoken by grandparents and older generations; while the parent generation may understand it, they do not speak it to children or among themselves.
Critically Endangered	The youngest speakers are grandparents and older, and they speak the language partially and infrequently.
Extinct	There are no speakers left >> included in the Atlas if presumably extinct since the 1950s.

Causes of Language Disappearance

- ▶ A language disappears when its speakers disappear or when they shift to speaking another language – most often, a larger language used by a more powerful group.
- ▶ Languages are threatened by external forces such as military, economic, religious, cultural or educational subjugation, or by internal forces such as a community’s negative attitude towards its own language.
- ▶ Today, increased migration and rapid urbanization often bring along the loss of traditional ways of life and a strong pressure to speak a dominant language that is – or is perceived to be – necessary for full civic participation and economic advancement.

Steps Needed

- ▶ The most important thing that can be done to keep a language from disappearing is to create favourable conditions for its speakers to speak the language and teach it to their children. This often requires national policies that recognize and protect minority languages, education systems that promote mother-tongue instruction, and creative collaboration between community members and linguists to develop a writing system and introduce formal instruction in the language.
- ▶ Since the most crucial factor is the attitude of the speaker community toward its own language, it is essential to create a social and political environment that encourages multilingualism and respect for minority languages so that speaking such a language is an asset rather than a liability. Some languages now have so few speakers that they cannot be maintained, but linguists can, if the community so wishes, record as much of the language as possible so that it does not disappear without a trace.

Steps taken by UNESCO

UNESCO acts on many fronts to safeguard endangered languages and prevent their disappearance:

- ▶ In education, UNESCO supports policies promoting multilingualism and especially mother tongue literacy; it supports the language component of indigenous education; and raises awareness of the importance of language preservation in education.
- ▶ In culture, UNESCO collects data on endangered and indigenous languages, develops standardized tools and methodologies, and builds capacities of governments and civil society (academic institutions and speaker communities).
- ▶ In communication and information, UNESCO supports the use of local languages in the media and promotes multilingualism in cyberspace.
- ▶ In science, UNESCO assists programmes to strengthen the role of local languages in the transmission of local and indigenous knowledge.

Schedule Languages in India

- ▶ **Twenty two Indian languages:** Assamese, Bengali, Bodo, Dogri, Gujarati, Hindi, Kashmiri, Kannada, Konkani, Maithili, Malayalam, Meitei (Manipuri), Marathi, Nepali, Oriya, Punjabi, Sanskrit, Santali, Sindhi, Tamil, Telugu, and Urdu are included in the Eighth Schedule.

Central Institute of Indian Languages, Mysore

- ▶ The Central Institute of Indian Languages (CIIL) is an Indian research and teaching institute based in Mysore, and is a part of the Language Bureau of the Ministry of Human Resource Development.
- ▶ **Objectives**
 - Advices and Assists Central as well as State Governments in the matters of language.
 - Contributes to the development of all Indian Languages by creating content and corpus.
 - Protects and Documents Minor, Minority and Tribal Languages.
 - Promotes Linguistic harmony by teaching 15 Indian languages to non-native learners.

A. National Banana Festival

National Banana Festival aims to showcase the wide diversity of bananas in India. The festival will bring together large numbers of producers, farmers, business men, academicians and researchers from around the country. The multifarious uses of this unique fruit and other plant parts will be highlighted in this festival. Further, it will also illustrate how research can help to use banana diversity to increase options for both small-scale farmers and consumers.

Objectives

- ▶ Create awareness on the local biodiversity conservation.
- ▶ Promote entrepreneurship for doubling farmers income.
- ▶ Create awareness on the nutritional and health benefits of banana.
- ▶ Promote utilization of underutilized parts of banana - peels, leaves, pseudo stem, stalk and inflorescence - for food and non-food products.
- ▶ Augment market : supply chain and value addition linkages.
- ▶ Promote organic farming, precision farming, and efficient input management and per drop more crop.

B. Sri Ramakrishna Paramhansa

- ▶ Sri Ramakrishna Paramhansa was a mystic and a yogi who translated complex spiritual concepts into lucid and easily intelligible manner.
- ▶ **Teachings:**
 - Ramakrishna noted that God-realisation is the supreme goal of all living beings.
 - Ramakrishna taught that kamini-kanchana is an obstacle to God-realization. Kamini-kanchana literally translates to "woman and gold."
 - Ramakrishna looked upon the world as Maya and he explained that avidyamaya represents dark forces of creation (e.g. sensual desire, selfish actions, evil passions, greed, lust and cruelty), which keep people on lower planes of consciousness. These forces are responsible for human entrapment in the cycle of birth and death, and they must be fought and vanquished. Vidyamaya, on the other hand,

represents higher forces of creation (e.g. spiritual virtues, selfless action, enlightening qualities, kindness, purity, love, and devotion), which elevate human beings to the higher planes of consciousness.

- The real Father of everyone is none but God. He is there for all and has infinite forms through which he can be approached. There can be various forms and incarnations of the God himself but he is one. Undivided is who he is. He can be approachable only with the truth since he is the Guardian spirit of everyone living on this planet.
- One should work without any strings attached. To work without any expectation of reward or fear of punishment in this world is the ultimate truth and a wise thinking. God is the end to every phase and every walk of life. Everyone should take shelter in God. Get intoxicated with the love of him. Pray to him with a yearning heart with all your heart and soul. This will purify heart.

C. Meenakshi Sundareswarar Temple

- ▶ Meenakshi Temple is a historic Hindu temple located on the southern bank of the Vaigai River in the temple city of Madurai, Tamil Nadu, India. It is dedicated to Meenakshi, a form of Parvati, and her consort, Sundareswar, a form of Shiva.
- ▶ The Meenakshi Sundareswarar Temple is one of the major temples for Hindu female deities. Here, Sun and Moon appears close to each other.
- ▶ As the shrine of Lord Muruga stands in between the Lord Shiva and Mother Parvathi, the temple is celebrated as Somaskanda Sthalam. Lord Vinayaka is praised as Koti Vinayaka.
- ▶ In this temple, Saptha Rishis occupy their space with Veerasana Dakshinamurthi.
- ▶ Lord Brahma and Lord Vishnu grace at the back of Shiva in the Lingodbhavashtine, which gives devotee to worship three gods in one place.
- ▶ The most important festival associated with the temple is the "Meenakshi Thirukalyanam" (the divine marriage of Meenakshi) that is celebrated in Chitirai (April-May) every year.
- ▶ The wedding of the divine couple is regarded as a classic instance of south Indian female-dominated marriage, an arrangement referred as "Madurai

marriage". The male dominated marriage is called "Chidambaram marriage", referring to Shiva's uncontested dominance, ritual and mythic, at the famous Shiva temple of Chidambaram.

D. Khajuraho Dance Festival

The 44th edition of Khajuraho Dance Festival 2018 was held at Khajuraho temple, a UNESCO world heritage site in Chhatarpur district, Madhya Pradesh.

About Khajurao Temple

- ▶ Khajuraho is one of the UNESCO World Heritage Site.
- ▶ Khajuraho is famous for its erotic sculptures adorning the temples.
- ▶ The largest group of medieval Hindu and Jain temples are found in Khajuraho.
- ▶ The name Khajuraho is derived from 'khajur', which means 'date palm'.
- ▶ It was constructed between 950 and 1050 AD.
- ▶ Now there are only 22 temples left after the natural calamities. Prior there were a total of 85 temples at Khajuraho.
- ▶ The Khajuraho temples were discovered in 20th century.
- ▶ These temples are considered to be the "high point" of Indian architectural genius during the medieval times.
- ▶ The temples of Khajuraho are divided into three divisions – western, eastern and southern.
- ▶ The Western group is home to the largest and most typical Khajuraho temples, dedicated to Kandariya Mahadev.
- ▶ The fascinating sculptures of Khajuraho represent an expression of a highly matured civilization.
- ▶ One myth regarding the Khajuraho temples is that they are filled with erotic sculptures. Rather it is a very small part. Yes it does contain sensuous sculptures.
- ▶ Archeological Survey of India has ranked Khajuraho temples as the best preserved monuments of antiquity.
- ▶ Few temples in Khajuraho are dedicated to Jain pantheon and the rest to Hindu deities – to God's Trio, Brahma, Vishnu and Shiva and various Devi forms, such as the Devi Jagadambi.
- ▶ The temples are built of sandstones of different shades - buff, pink and pale yellow.
- ▶ The divine sculptures in Khajuraho temples are a tribute to Life itself.
- ▶ The images of Goddesses and Gods sculpted on the temple walls represent the many manifestations

of the divine Shakti and Shiva, the female and male principles, the Yin and the Yang.

- ▶ The rooms inside the temple are inter-connected and placed in an East/West line. Each contains an entrance, a hall, a vestibule and a sanctum.
- ▶ Khajuraho temples, constructed with spiral super-structures, adhere to a North Indian shikhara temple style and often to a Panchayatana plan.

E. 8th Theatre Olympics at Red Fort

- ▶ The 8th edition of Theatre Olympics, touted as the largest international theatre festival is going on (17 February till 8 April) in Delhi.
- ▶ With participation of 30 countries and 25,000 artistes from across the globe, National School of Drama (NSD) is hosting the "biggest theatre celebration" for the first time in India.
- ▶ The Theatre Olympics 2018 is the 8th edition of the event and feature maximum number of Indian & International theatre groups, invitee eminent theatre personalities along with their performances. In addition, there is ambience performances with allied activities like exhibitions, seminars, symposia, interactive discussions and workshops with well-known academicians, authors, actors, designers and directors.
- ▶ The Theatre Olympics was established in 1993 in Delphi, Greece, as the first international theatre festival. With the tagline 'Crossing Millennia', this is an initiative to connect the cultural past with the present and future, bringing the richness and diversity of theatre heritage to the experiments and research of contemporary theatre.
- ▶ The first country to host the Theatre Olympics was Greece in 1995. Japan hosted the second edition in Shizuoka in 1999, followed by Russia in 2001. In 2006 the Olympics was held in Istanbul, Turkey and four years later, in 2010 in Seoul, South Korea. China hosted them in Beijing in 2014 and in 2016 the 7th Theatre Olympics was held in Wroclaw, Poland. India joined this illustrious list as it plays host to the 8th edition of this global event.

F. What is Khadi?

- ▶ Khadi is handspun, hand-woven natural fiber cloth from India, Bangladesh and Pakistan mainly made out of cotton.
- ▶ Khadi is being promoted in India by Khadi and Village Industries Commission, Ministry of Micro, Small and Medium Enterprises of Government of India.
- ▶ KVIC was established by an Act of Parliament in 1956. The KVIC Act defined Khadi as "any cloth woven on handlooms in India from cotton, silk or woollen yarn handspun in India or from a mixture

of any two or all of such yarns". KVIC has been using the khadi trademark on its products and media displays ever since.

- ▶ The government has notified "The Khadi Mark Regulations, 2013" for the purpose of authentication of genuine khadi. These Regulations specified that for institutions or people to sell, trade, or produce khadi and khadi products, the cloth would have to bear the "Khadi Mark Tags and Labels" issued by the KVIC. Persons or institutions applying for Khadi Mark registration would be subject to specified sample tests.

G. Primitive Art: Neanderthals were Europe's First Painters

- ▶ The world's oldest known cave paintings were made by Neanderthals, not modern humans, suggesting our extinct cousins were far from being uncultured brutes.
- ▶ A high-tech analysis of cave art at three Spanish sites dates the paintings to be at least 64,800 years ago, or 20,000 years before modern humans arrived in Europe from Africa.
- ▶ That makes the cave art much older than previously thought and provides the strongest evidence yet that Neanderthals had the cognitive capacity to understand symbolic representation, a central pillar of human culture.
- ▶ Some archaeologists already viewed Neanderthals as more sophisticated than their commonplace caricature, the evidence until now has been inconclusive.
- ▶ Scientists used a precise dating system based on the radioactive decay of uranium isotopes into thorium to assess the age of the paintings.
- ▶ This involved scraping a few milligrams of calcium carbonate deposit from the paintings for analysis.
- ▶ The technique can determine the age of calcium carbonate formations going back as far as 5,00,000 years, much further than the widely used radiocarbon method.
- ▶ The early cave art at La Pasiega, Maltravieso and Ardales includes lines, dots, discs and hand stencils and creating them would have involved specific skills, such as mixing pigments and selecting appropriate display locations.

H. Ancient Weapons Unearthed in Orissa

- ▶ Recent archaeological excavations carried out by Sambalpur University in Odisha's Bargarh district

has unearthed stone tools, weapons and artifacts made by early humans centuries ago.

- ▶ The excavation site, located in the upper Danta stream, a tributary of the river Jira, near Torajunga village, is a "storehouse of treasure".
- ▶ This discovery will help in understanding migration and subsequent colonization by human beings in this part of India.
- ▶ The tools bear striking similarities with those found in eastern and southern Africa. Most of them were designed for hunting large animals.
- ▶ The equipment and artefacts are a witness to the potential skills of early humans.
- ▶ The scientists have recovered projectile points, hand axes, among other things.
- ▶ The soil samples collected will be sent to different geophysical laboratories of the country for carbon dating.
- ▶ Scientific investigations will also be carried out in the area to find out more about the environmental conditions in which the early humans thrived.

I. Rashtriya Sanskriti Mahotsav

- ▶ To celebrate the idea of unity in diversity, the Ministry of Culture is organising the 7th edition of the Rashtriya Sanskriti Mahotsav under the Ek Bharat Shreshtha Bharat matrix in Karnataka.
- ▶ The Mahotsav will cover a profusion of art forms from classical and folk, music and dance, theatre to literature and the visual arts and would offer the chance to experience the best in established and emerging virtuosity.
- ▶ A handloom and handicrafts utsav is part of the proposed event.
- ▶ The gastronomic culture of several partnering states will be showcased through a food festival.

Ek Bharat Shreshtha Bharat Programme

- ▶ The programme was launched by Prime Minister Narendra Modi on 31 October, 2016, to promote engagement among the people of different States and Union Territories in order to enhance mutual understanding and bonding between people of diverse cultures, thereby securing stronger unity and integrity of India.
- ▶ The State paired with Karnataka is Uttarakhand.

J. Chardham Mahamarg Pariyojana

- ▶ The Cabinet Committee on Economic Affairs chaired by the Prime Minister, has given its approval to the construction of 4.531 km long 2-Lane Bi-Directional Silkyara Bend - Barkot Tunnel with escape passage including approaches on Dharasu - Yamunotri section between Chainage 25.400 Km. and Chainage 51.000 Km in Uttarakhand.

- ▶ The project will be falling along NH-134 (old NH-94) in the State of Uttarakhand.
- ▶ The project will be built under Engineering, Procurement and Construction (EPC) Mode.
- ▶ It is funded under NH (O) Scheme of Ministry of RT&H and forms part of ambitious Chardham Plan.
- ▶ The construction of this tunnel will provide all weather connectivity to Yamunotri, one of the dham of Chardham Yatra.
- ▶ The proposed tunnel will save number of trees that would have been required to be removed in the road improvement of 25.600 km, had the original alignment been followed.
- ▶ The project will be implemented by the Ministry of Road Transport & Highways (MoRTH), through National Highways & Infrastructure Development Corporation Ltd. (NHIDCL), a wholly state owned company, formed in 2014 for development of highways in states on the international borders.
- ▶ The project aims at improving the connectivity to the Char Dham pilgrimage centres in the Himalayas, making journey to these centres safer, faster and more convenient.
- ▶ The Chardham project includes developing 900 km of national highways in Uttarakhand at a total cost of Rs. 12,000 crores.
- ▶ The entire length of the highways will be two-laned with paved shoulder and with a minimum width of 10 metres.
- ▶ There will be tunnels, bypasses, bridges, subways and viaducts to prevent traffic bottlenecks.
- ▶ Wayside amenities and public facilities will be constructed all along the Chardham route, including parking spaces and helipad for emergency evacuation.

★★★★★★★★

GS SCORE

International Affairs

1

FATF has Decided to Place Pakistan on “Greylist”

“ The Financial Action Task Force (FATF) that monitors countries on action taken against terror-financing and money-laundering has decided to place Pakistan on its watch list, or “Greylist” subjecting it to direct monitoring and intense scrutiny by the International Co-operation Review Group (ICRG) on terror financing.

Pakistan had been on the same list from 2012 to 2015.

The move was pushed by four nominating countries, the U.S., the U.K., Germany and France. In mid-January, they had written to the FATF stating that even though Pakistan had an anti-money laundering/anti-terror funding regime in place, effectiveness of the implementation was inadequate. ”

Underlined Concepts

What is FATF?

- ▶ The Financial Action Task Force (FATF) is an inter-governmental body established in 1989 by the Ministers of its Member jurisdictions.
- ▶ The objectives of the FATF are to set standards and promote effective implementation of legal, regulatory and operational measures for combating money laundering, terrorist financing and other related threats to the integrity of the international financial system.
- ▶ The FATF is therefore a “policy-making body” which works to generate the necessary political will to bring about national legislative and regulatory reforms in these areas.

- ▶ The FATF monitors the progress of its members in implementing necessary measures, reviews money laundering and terrorist financing techniques and counter-measures, and promotes the adoption and implementation of appropriate measures globally.
- ▶ In collaboration with other international stakeholders, the FATF works to identify national-level vulnerabilities with the aim of protecting the international financial system from misuse.

What does Greylist mean?

- ▶ The FATF blacklist or OECD blacklist has been issued by the Financial Action Task Force since 2000 and lists countries which it judges to be non-cooperative in the global fight against

money laundering and terrorist financing, calling them "Non-Cooperative Countries or Territories" (NCCTs).

- ▶ Although non-appearance on the blacklist was perceived to be a mark of approbation for offshore financial centres (or "tax havens") who are sufficiently well regulated to meet all of the FATF's criteria, in practice the list included countries that did not operate as offshore financial centres.
- ▶ The FATF updates the blacklist regularly, adding or deleting entries.

What will be its Impact on Pakistan?

- ▶ Through this decision, Pakistan will be put on regular monitoring, all banking transactions in the country will come under closer global watch, thus pulling down Pakistan's credibility in global financial transactions.

- ▶ In technical terms, Pakistan has been put in a review process under the International Cooperation Review Group of the FATF. It had been under review earlier but was removed in 2015.
- ▶ The FATF follows an elaborate process to assess compliance, based on which it issues public statements on countries with deficiencies. Countries on this grey list are practically treated like pariahs in the international financial system. North Korea, Iran and Uganda are examples of some 'jurisdictions' that keep struggling within this list.
- ▶ The economic and commercial consequences of such grey-listing can be quite debilitating.
- ▶ The costs of the borrowing internationally, for Pakistani may also rise.

2

Venezuela becomes First Country to Launch Virtual Currency 'Petro'

“ Venezuela became the first country to launch its own cryptocurrency.

Each coin will be valued at and backed by a barrel of Venezuelan crude oil.

The President also authorised payments in cryptocurrency for Venezuela's consulate services and fuel on the border. ”

Underlined Concepts

Virtual Currency Definition

Virtual currency, also known as virtual money, is a type of unregulated, digital money, which is issued and usually controlled by its developers (Bitcoin is an exception), and used and accepted among the members of a specific virtual community.

About Bitcoin

Bitcoin runs on a decentralized peer-to-peer currency network. It is decentralized because it bypasses the regulatory operations of central banks and central clearing houses which exist to monitor, verify, and approve transactions in legal tender. It is a peer-to-peer exchange tool because it is a currency created by the people for the people. Bitcoin is a convertible virtual currency because it can be exchanged for

real money based on its determinable value in the market. The value of a Bitcoin in dollars has been exchanged from as low as \$13 sometime in 2012 to as high as \$17,900 in December 2017. According to CNBC, Bitcoin is expected to rise in value to reach \$50,000 in 2018.

Benefits

- ▶ **Freedom in Payment:** With Crypto-currency it is very possible to be able to send and get money anywhere in the world at any given time without third party like bank as intermediary, there is no intermediary in Crypto-currency exchange.
- ▶ **Low Collapse Risk:** Regular currencies depend on governments which fail occasionally. Such events either cause hyperinflation or a complete collapse

of a currency, which can wipe out savings of a lifetime in a day. Bitcoin is not regulated by any one government. It's a virtual global currency.

- ▶ **Transparent and Safe:** All finalized transactions are available for everyone to see, however personal information is hidden. A person's public address is what is visible; however, his/her personal information is not tied to this. Bitcoin protocol cannot be manipulated by any person, organization, or government. This is due to Bitcoin being cryptographically secure.

Risks

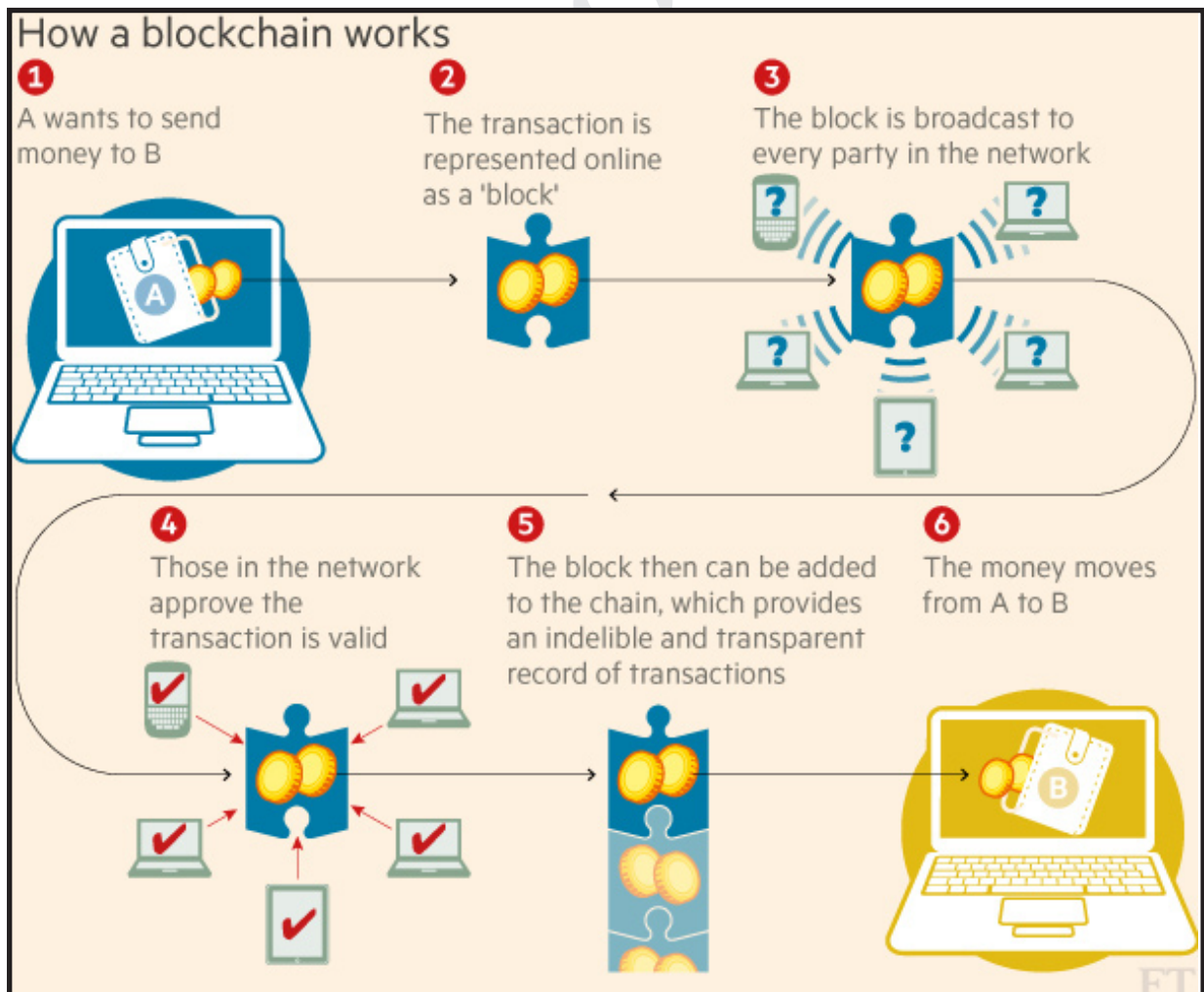
- ▶ **Untraceable:** This feature of crypto-currencies also attracts crime. People can buy and sell drugs and other illegal items with significantly less risk of being traced by authorities. Transactions that occur through the use and exchange of these altcoins are independent from formal banking systems, and therefore can make tax evasion simpler for individuals. Since charting taxable income is based upon what a recipient reports to the revenue service, it becomes extremely difficult to account for transactions made using existing crypto-currencies.

- ▶ **Volatility:** Bitcoin has volatility mainly due to the fact that there is a limited amount of coins and the demand for them increases by each passing day. Currently, Bitcoin's price bounces everyday mainly due to current events that are related to digital currencies.
- ▶ There is no easy way to buy them or sell them. There aren't a lot of places where Bitcoins or other crypto-currencies are accepted as payment.
- ▶ **Still Developing:** Crypto-currencies are still at its infancy stage with incomplete features that are in development. To make the digital currency more secure and accessible, new features, tools, and services are currently being developed.

Blockchain Technology

- ▶ Blockchain is the digital and decentralized ledger that records transactions without the need for a financial intermediary, which in most cases is a bank.
- ▶ A blockchain is an anonymous online ledger that uses data structure to simplify the way we transact. Blockchain allows users to manipulate the ledger in a secure way without the help of a third party.

How it Works?



3

India-Iran Agreements

“ Iranian President Hassan Rouhani has recently concluded his bilateral visit to India on a successful note. The visit has underlined the criticality of the Indo-Iran engagement. India and Iran have signed nine agreements, including one on connectivity related to strategic Chabahar port and on double taxation avoidance. These agreements were signed after bilateral talks. The bilateral talks focused to boost cooperation in key areas of security, trade and energy.

Some of the Important MoU's Signed

- **Agreement for Avoidance of Double Taxation and Prevention of Fiscal Evasion with respect to taxes on Income:** It will avoid burden of double taxation between two countries in order to promote flow of investment and services.
- **MoU on Exemption from Visa requirement for holders of Diplomatic Passports:** It will waive requirement of visa for travel of diplomatic passport holders in each country.
- **Lease Contract for Shahid Beheshti Port- Phase 1 of Chabahar during Interim Period:** It was signed between Port and Maritime Organization (PMO), Iran and India Ports Global Limited (IPGL). Leasing is for 18 months to take over operation of existing port facilities. ”

Underlined Concepts

Iran Geographical Location

- ▶ Iran also known as Persia, officially the Islamic Republic of Iran is a sovereign state in Western Asia.
- ▶ Iran is the world's 18th-most-populous country.
- ▶ It is the second-largest country in the Middle East and the 17th-largest in the world.
- ▶ Iran is bordered to the north-west by Armenia and the Republic of Azerbaijan, to the north by the Caspian Sea, to the north-east by Turkmenistan, to the east by Afghanistan and Pakistan, to the south by the Persian Gulf and the Gulf of Oman, and to the west by Turkey and Iraq.
- ▶ The country's central location in Eurasia and Western Asia, and its proximity to the Strait of Hormuz, give it geostrategic importance.

- ▶ Tehran is the country's capital and largest city, as well as its leading economic and cultural center.

Chabahar Port

- ▶ Chabahar Port is a seaport in Chabahar located in south-eastern Iran, on the Gulf of Oman. It serves as Iran's only oceanic port, and consists of two separate ports named Shahid Kalantari and Shahid Beheshti, each of which have five berths.
- ▶ The port of Chabahar is located on the Makran coast of Sistan and Baluchistan Province, next to the Gulf of Oman and at the mouth of Strait of Hormuz. It is the only Iranian port with direct access to the Indian Ocean. Being close to Afghanistan and the Central Asian countries of Turkmenistan, Uzbekistan etc., it has been termed as the "Golden Gate" to these land-locked countries.
- ▶ India-Iran-Afghanistan MoU and plans have committed at least \$21bn to Chabahar-Hajigak

corridor, including \$85m for Chabahar port development by India.

- ▶ Chabahar route will result in 60% reduction in shipment costs and 50% reduction in shipment time from India to Central Asia. Strategically it is very important for the India-Iran relationships.

Other Projects:

- ▶ India has been vigorously pursuing the Iran-Pakistan-India (IPI) gas pipeline project since the last decade. The operation of the IPI project would be reinforced by the trilateral "Framework Agreement," in which the three governments would be committed to the provisions of the Energy Charter Treaty.
- ▶ With the Iran-Pakistan-India (IPI) pipeline still stuck and the Turkmenistan-Afghanistan-Pakistan-India (TAPI) pipeline yet to take off, India is very keen to kick-start an undersea pipeline

project that would bring Iranian gas to India via the Arabian Sea bypassing Pakistan.

- ▶ This is a great opportunity for India to transport natural gas from Iran to Porbandar port in Gujarat.
- ▶ Zaranj-Delaram Highway is being built with financial support from India.
- ▶ A strategic partnership between India, Iran and Russia is intended to establish a multi-modal transport link connecting Mumbai with St Petersburg, providing Europe and the former Soviet republics of Central Asia access to Asia and vice versa.
- ▶ Iran may also provide connectivity to Central Asia and Europe, via the International North South Transport Corridor (INSTC), which is estimated to be 40 percent shorter and 30 percent less expensive than trade via the Red Sea-Suez Canal-Mediterranean route.

4

H-4 Visas – Indians in US

“ H-1B filings for the next fiscal began on April 2 and will conclude when the immigration authority determines that they have received enough applications to meet the upper limit of 65,000 visas that can be issued in a year.

Further the Trump administration said in December, 2017, that it was considering the discontinuation of work authorisation for H-4 visa holders, to open up more jobs for Americans.

The Trump administration has been gradually increasing the stringency with which it scrutinizes work visa applications.

Visa rejection rates, including for renewals, have risen markedly. ”

Underlined Concepts

About H-1B Visa

- ▶ The H-1B visa is a non-immigrant visa that allows companies to employ foreigners for a period of up to six years.
- ▶ This visa is aimed at helping companies employ foreigners in positions for which they have been unable to find American employees.
- ▶ The minimum salary for an employee holding the H-1B visa is set at \$60,000 per year.

- ▶ H-1B visa holders are allowed to apply for permanent residency in the US as well as buy or sell property in the country.
- ▶ H-1B visas are extremely sought after by technology companies in India for sending their employees to work on client sites. Technology companies depend on this visa to hire tens of thousands of employees each year from countries such as India and China.

- ▶ Rules made tougher as government stated that its officers could seek detailed documentation and more evidence from firms to establish that they have specific assignments in a specialty occupation for the H-1B beneficiary, and that they have these assignments for the entire time requested on the petition.

About H-4 Visa

- ▶ USCIS (U.S. Citizenship and Immigration Services) allows immediate family members of H visa holders (H-1A, H-1B, H-2A, H-2B, or H-3) to get H-4 visas to lawfully come and stay in the US. These visas are usually issued at the local US consulate office abroad.
- ▶ However, if the person is already in US, he or she can obtain H-4 status by filing Form I-539 for change of status.

Visa in India

All foreign nationals entering India are required to possess a valid international travel document in the form of a national passport with a valid visa obtained from an Indian Mission or Post abroad.

Government of India issues the following visas: e-Visa, Business Visa, Conference Visa, Diplomatic Visa, Employment Visa, Emergency Visa, Entry Visa, Journalist Visa, Medical Visa, Missionaries Visa, Permit to re-enter within 2 months, Research Visa, Student Visa, Tourist Visa, Transit Visa, Intern Visa, Film Visa.

Government of India has launched the Tourist Visa on Arrival (TVoA) Scheme to attract more foreign tourists and to encourage them to plan their travel to India at a short notice.

GS SCORE

A. Myanmar Approves 15 Million for Border Fencing

- ▶ Myanmar's parliament has approved a budget of about US\$15mil (RM59 million) for the construction of a fence and related projects along the border with Bangladesh in Rakhine State from which about 700,000 members of its persecuted ethnic Rohingya Muslim minority have fled violence since last August.
- ▶ The budget was proposed by the Home Affairs Ministry, the Defence Ministry and the Border Affairs Ministry, which are all controlled by the military.
- ▶ There is widespread prejudice against the Rohingya because they are seen as illegal immigrants from Bangladesh, although they are long-time settlers.
- ▶ Most are stateless and face widespread social and official discrimination.
- ▶ The Rohingya fled largely in response to brutal violence by state security forces, who have been accused of gross human rights abuses and "ethnic cleansing".
- ▶ The security forces acted after a Rohingya militant group carried out coordinated attacks on more than 30 police outposts and other targets.

B. China Turkey Block US from Putting Pakistan on Terror List

- ▶ China, Saudi Arabia and Turkey — the three close allies of Pakistan — have joined hands to block a move by the Trump administration to place Islamabad on an international terror-financing watch list.
- ▶ China on 2nd November blocked another bid by the US, France and the UK to list Pakistan-based Jaish-e-Mohammad Chief and Pathankot terror attack mastermind Masood Azhar as a global terrorist by the UN.
- ▶ China said it has rejected the move as "there is no consensus". A veto-wielding permanent member of the Security Council, China has repeatedly blocked India's move to put a ban on the Jaish-e-Mohammed (JeM) chief under the Al-Qaeda Sanctions Committee of the Council.
- ▶ The move is part of a broader US strategy to pressurize Pakistan to cut alleged links to Islamist terrorists unleashing chaos in neighbouring Afghanistan and backing attacks in India.

- ▶ China, Turkey, and the Gulf Cooperation Council (GCC) were opposing the US-led move against Pakistan. Under FATF rules one country's opposition is not enough to prevent a motion from being successful. Britain, France and Germany backed the US move.

C. India sign MoU with International Development Research Center

- ▶ India and Canada on February 23, 2018 signed six memorandums of understanding (MoUs) in various fields including Information Technology, Petroleum and Natural Gas, Sports, Industrial Policy and Promotion, Cooperation in Higher Education, and Science, Technology and Innovation.
- ▶ The agreements were signed in the presence of Indian Prime Minister Narendra Modi and visiting Canadian Prime Minister Justin Trudeau, who was on a state visit to India from February 18-24 at the invitation of the Prime Minister of India.
- ▶ IRDC is Canadian federal Crown corporation that invests in knowledge, innovation, and solutions to improve lives and livelihoods in developing world.
- ▶ IDRC development programs support innovative solutions that improve global access to food, jobs, health, and technologies for growth.
- ▶ IDRC's three program areas promote innovation and deliver large-scale impact are Agriculture and Environment, Inclusive Economies and Technology and Innovation .

D. Saudi Arabia Allows Women to Start Business Without Male Permission

- ▶ The Kingdom of Saudi Arabia on February 15, 2018 announced a major policy change by allowing women to open their own businesses without the need of showing consent from a husband or male relative.
- ▶ The announcement was made by the country's Ministry of Commerce and Investment, which stated on its website that women can now launch their own businesses and benefit from governmental e-services without having to prove consent from a guardian.

Significance

- ▶ The move marks a major step away from the strict guardianship system that has ruled the country for decades.
- ▶ Under Saudi Arabia's guardianship system, women are required to present proof of permission from a male guardian, a husband, father or brother, to do any government paperwork, travel or enroll in classes.
- ▶ It is also a significant move on the part of the Saudi government to create a gender-neutral society.
- ▶ The development is also in line with Saudi Arabia's effort to expand its fast-growing private sector.
- ▶ The oil-rich nation, which has been long dependent on crude oil production for economic revenue, is pushing to expand its private sector, including an expansion of female employment under its new reform plan for a post-oil era.

E. India has Invited Saudi Participation in Indian Strategic Petroleum Reserve (SPR) Programme.

About SPR Programme:

- ▶ To ensure energy security, the Government of India had decided to set up 5 million metric tons (MMT) of strategic crude oil storages at three locations namely, Visakhapatnam, Mangalore and Padur (near Udupi). These strategic storages would be in addition to the existing storages of crude oil and petroleum products with the oil companies and would serve as a cushion during any external supply disruptions.
- ▶ In the 2017-18 budget, it was announced that two more such caverns will be set up in Chandikhole in Jajpur district of Odisha and Bikaner in Rajasthan as part of the second phase. The construction of the Strategic Crude Oil Storage facilities is being managed by Indian Strategic Petroleum Reserves Limited (ISPRL), a Special Purpose Vehicle, which is a wholly owned subsidiary of Oil Industry Development Board (OIDB) under the Ministry of Petroleum & Natural Gas.

Need for Strategic Oil Reserves:

- ▶ In 1990, as the Gulf war engulfed West Asia, India was in the throes of a major energy crisis. By all accounts India's oil reserves at the time were adequate for only three days. While India managed to avert the crisis then, the threat of energy disruption continues to present a real danger even today.
- ▶ It is unlikely that India's energy needs will dramatically move away from fossil fuels in the

near future. Over 80% of these fuels come from imports, a majority of which is sourced from West Asia. This is a major strategic risk and poses a massive financial drain for an embattled economy and its growing current account deficit.

- ▶ To address energy insecurity, the Atal Bihari Vajpayee government mooted the concept of strategic petroleum reserves in 1998.
- ▶ Today, with India consuming upwards of four million barrels of crude every day (January 2015 figures), the case for creating such reserves grows stronger.
- ▶ In January 2016, India signed a deal with the United Arab Emirates that allows the Gulf OPEC country to fill half of the underground crude oil storage facility of ISPRL at Mangalore. Therefore, the UAE's Abu Dhabi National Oil Company will store about 6 million barrels of oil at Mangalore.

F. Corruption Perception Index 2017

- ▶ The annual corruption index of Transparency International for the year 2017 has been released.
- ▶ The index ranks 180 countries and territories by their perceived levels of public sector corruption.
- ▶ The index uses a scale of 0 to 100, where 0 is highly corrupt and 100 is very clean.

Highlights of the Index:

- ▶ India's ranking slid to 81 among a group of 180 countries.
- ▶ This index also singled out India as one of the "worst offenders" in the Asia-Pacific region.
- ▶ In 2016, India was in the 79th place among 176 countries.
- ▶ India's ranking in the index had plummeted in 2013 and 2014 in the wake of the spectrum and coal scams. The ranking has improved since then but seems to be showing signs of weakening.
- ▶ New Zealand and Singapore scored the highest scores with 89 and 84 out of 100, respectively. Somalia was found to be the most corrupt country in the world.
- ▶ A majority of the world's countries scored below 50 on the index with the global average score coming at around 43. India's score of 40 in 2017 puts it below the global average.
- ▶ The result of this index show that corruption in many countries is still strong. In some countries across the Asia-Pacific region, journalists, activists, opposition leaders and even staff of law enforcement or watchdog agencies are threatened, and in worst cases, even murdered, the report stated.

- ▶ Philippines, India and the Maldives are among the worst regional offenders in this respect. These countries score high for corruption and have fewer press freedoms and higher numbers of journalist deaths.
- ▶ The 2017 index revealed that despite attempts to combat corruption, most countries were moving too slowly with their effort. In the past six years, many countries have made little to no progress.

★★★★★★★★

GS SCORE

Miscellaneous News

1. 'Paschim Lehar'

- ▶ The Western Naval Command of the Indian Navy concluded a three week long large scale operational Exercise 'Paschim Lehar' (XPL) to test its operational readiness and the execution of its operational plans in the Arabian Sea.
- ▶ The exercise included over 40 naval assets including the aircraft carrier INS Vikramaditya, frontline ships of the Western Fleet and Eastern Fleet (including the newly inducted Kolkata class), submarines, potent missile vessels of the 22nd Killer Squadron, Patrol vessels and craft of the Local Flotilla and Indian Coast Guard.
- ▶ The exercise also covered intense flying activity by the carrier borne Mig 29 Ks, P-8Is, IL-38SDs, Dorniers as well as Remotely Piloted Aircraft.
- ▶ There was also enhanced participation by the aircraft of the Indian Air Force, with coordinated flying missions with the IN air assets.
- ▶ Maritime role Jaguars, Su-30 MKI, AWACS, Flight Refuellers participated in large numbers from different airfields in Gujarat, Maharashtra and North India.
- ▶ An amphibious landing was also conducted, which included the participation of the 91 InfBde of the Indian Army.
- ▶ The XPL 2018 enabled testing and revalidation of operational plans and manoeuvres in a hostile maritime scenario on India's Western Seaboard.
- ▶ Defence of Indian offshore assets, such as oil rigs, escort operations of Indian merchant ships as well as coastal defence, were also rehearsed.
- ▶ The exercise will enable further refining of the operational, logistics and administrative plans of the Western Naval Command.

2. Indo-Seychelles Joint Army Exercise 'Lamitye' in Seychelles

- ▶ The eighth joint military exercise between the Indian Army and Seychelles People's Defence Forces started at Mahe Island, Seychelles.
- ▶ The exercise is named "Lamitye" which in the local dialect 'Creole', means friendship.

- ▶ India and Seychelles have been conducting this joint exercise since 2001 with the aim of enhancing military cooperation and interoperability between the armies of the two countries. The focus of the ongoing exercise is to conduct counter-insurgency and counter-terrorist operations in semi-urban environment under the United Nations (UN) Charter.
- ▶ The nine-day event will see the contingents honing their tactical and technical skills in countering insurgency and terrorism in UN peacekeeping scenario involving the activation of the joint operations centre of the Seychelles People's Defence Force.

3. Andaman & Nicobar Command to host Milan 2018

- ▶ Andaman & Nicobar Command is hosting a multinational mega event MILAN 2018. MILAN is a congregation of littoral navies conducted biennially by Indian Navy at the Andaman and Nicobar Islands, under the aegis of the Andaman and Nicobar Command.
- ▶ Besides fostering co-operation through naval exercises and professional interactions, MILAN also provides an excellent opportunity to the participating navies to come together in a spirit of collaboration and mutual understanding to nurture stronger ties.
- ▶ MILAN was first held in 1995 and four littoral navies participated in it. The event achieved strident success during the ensuing years owing to high standards of professional content of the event and from an event of sub-regional context, MILAN has now grown into a prestigious international event and encompasses participation by maritime forces from not just the Bay of Bengal and South East Asia but the larger Indian Ocean Region (IOR).
- ▶ MILAN 2018 is being held at Port Blair from 06 March to 13 March 2018.
- ▶ With the underlying theme of 'Friendship Across the Seas', MILAN 2018 will witness a diverse mix of professional exercises and seminars, social events and sporting fixtures.

- ▶ The interactions during MILAN encompass sharing of views and ideas on maritime good - order and enhancing regional cooperation for combating unlawful activities at sea.
- ▶ The theme of this year's MILAN International Maritime Seminar is 'In Pursuit of Maritime Good Order - Need for Comprehensive Information Sharing Apparatus'.
- ▶ The social interactions planned during MILAN 2018 include display by bands of the Indian Navy and Indian Army, ship visits and colorful cultural evenings.
- ▶ Several events of MILAN 2018 will be open to the public including displays by sky diving team, beating the retreat and Naval continuity drill.
- ▶ MILAN 2018 will culminate with Passage Exercise at sea by all participating naval ships.

4. Garuda Shakti Exercise

- ▶ The 6th edition of the Annual Garuda Shakti exercise between the Special Forces of the Indian Army and the Indonesian Army was held at Bandung.
- ▶ The 6th Edition of this Joint Exercise included experience sharing in counter-terrorism operations, close quarter combat, and other areas of special operations. This joint exercise between Indian and Indonesian Special Forces highlights the increasing trust and cooperation between the two Armies.

5. Prime Minister's Shram Awards

- ▶ The Prime Minister's Shram Awards were instituted in 1985 by the Government of India. This national award is conferred on workers for outstanding contributions that improve productivity, innovation, and indigenization, resulting in saving foreign exchange. The award is also given for long-term exceptional dedicated work.
- ▶ There are four types of awards:
 - Shram Ratna: Rs. 2 lakhs and recognition of their contribution to their field (a Sanad).
 - Shram Bhushan: Rs. 1 lakh and a Sanad.
 - Shram Vir/ Shram Veerangana: Rs. 60,000 and a Sanad.
 - Shram Devi/ Shram Shree: Rs. 40,000 and a Sanad.

6. India's Umang App, Aadhaar win Awards at World Government Summit

- ▶ India's Umang App won the best m-Government Service Award for the Accessible Government Category and India's Aadhaar shared the best Government Emerging Technologies Award, with

Australia's National Cities Performance Framework and Tanzania's portable DNA sequence device in the recently concluded 6th World Government Summit 2018 in Dubai.

- ▶ UMANG App aims to bring 162 government services on a single mobile app, with a larger goal to make the government accessible on the mobile phone of citizens.

Features:

- ▶ Uniform User Friendly Interface across Government services.
- ▶ 162 services of 33 department/applications and 4 States.
- ▶ Single mobile app to access 1200+ services of various government services from Centre, State and utility services.
- ▶ Supports 13 Indian languages and caters to on-demand scalability.
- ▶ Will soon support feature phones without internet connectivity through USSD.

About Aadhaar

- ▶ Aadhaar is the World's largest and unique biometrics based identification programme with a real time online authentication infrastructure.
- ▶ The Aadhaar has been recognized in the recent UN Report on World Social Situation, 2016 as a developmental tool with "tremendous potential to foster inclusion by giving all people, including the poorest and most marginalized, an official identity" and a wonderful "critical step in enabling fairer access of the people to government benefits and services", thereby enhancing social and economic distributive justice leaving no one behind.

World Government Summit

- ▶ The World Government Summit is an annual event held in Dubai, UAE.
- ▶ It brings together leaders in government for a global dialogue about governmental process and policies with a focus on the issues of futurism, technology and innovation, as well as other topics.
- ▶ The summit acts as a knowledge exchange hub between government officials, thought leaders, policy makers and private sector leaders, and as an analysis platform for the future trends, issues and opportunities faced at humanity.
- ▶ Partners of the Summit include: the International Monetary Fund (IMF), the World Bank, the World Economic Forum, the UN, the Organisation for Economic Co-operation and Development (OECD), the Abu Dhabi Fund for Development, the Dubai Municipality, and El Centro Latinoamericano de Adimistracion para el Desarrollo.

7. India Contributes USD 1 Million Aid to Tonga

- ▶ India has contributed \$1 million aid Tonga for rehabilitation efforts after island was hit by **Tropical Cyclone Gita** which had caused massive destruction across the Pacific ocean archipelago.
- ▶ India has allocated USD 500,000 in the India-UN Development Partnership Fund for the rehabilitation efforts while USD 500,000 will be provided for immediate relief assistance.

About the India-UN Development Partnership Fund:

- ▶ The India-UN Development Partnership Fund will implement country-level projects that are catalytic towards achieving the 17 Sustainable Development Goals of the 2030 Agenda.
- ▶ The initiative is aimed at reducing poverty and hunger, improving health, education and equality, and expanding access to clean water, energy and livelihoods.
- ▶ The fund will focus on Least Developed Countries (LDCs) and Small Island Developing States (SIDS).
- ▶ The fund is managed by United Nations Office for South-South Cooperation (UNOSSC).
- ▶ Initially, the fund will start with an initial contribution of USD 1 million for its first project Climate Early Warning System in Pacific Island Countries (CEWSPIC).
- ▶ CEWSPIC Project was formulated by India and the UN Development Programme in consultation with the governments of Cook Islands, Kiribati, Marshall Islands, Micronesia, Nauru, Solomon Islands and Tonga. The project will increase resilience to natural disasters in these seven Pacific island countries.

About Tonga

- ▶ Tonga is a Polynesian sovereign state and archipelago comprising 169 islands, of which 36 are inhabited.
- ▶ The total surface area is about 750 square kilometres scattered over 700,000 square kilometres of the southern Pacific Ocean.
- ▶ It is surrounded by Fiji and Wallis and Futuna (France) to the north-west, Samoa to the north-east, Niue to the east, Kermadec (part of New Zealand) to the south-west, and New Caledonia (France) and Vanuatu to the farther west.

8. Defence Industry Corridor

- ▶ Government has announced to establish a Rs. 20,000-crore defence industrial production corridor in Bundelkhand - a region divided between Uttar Pradesh and Madhya Pradesh - that will generate 2,50,000 jobs and bring

development to one of the most impoverished regions of the country.

- ▶ The corridor will link Agra, Aligarh, Lucknow, Kanpur, Jhansi and Chitrakoot.
- ▶ The other defence corridor will be built starting from Tamil Nadu, linking Chennai and Bengaluru.
- ▶ A defence corridor refers to a route or a path along which domestic productions of defence equipment by public sector, private sector and MSMEs are lined up to enhance the operational capability of the defence forces.
- ▶ The government has now opened up private investment in defence production including liberalising foreign direct investment.
- ▶ Apart from improving the connectivity of the defence forces, the move will encourage domestic production of defence equipments and benefit all small and medium manufacturers along the corridor.
- ▶ The locations of these corridors are strategically decided by the Defence Ministry while taking into account a natural ecosystem that could be utilised for enhancing the existing defence network.

9. World Sustainable Development Summit (WSDS 2018)

- ▶ The 2018 edition of World Sustainable Development Summit (WSDS 2018) was held at Vigyan Bhawan in New Delhi.
- ▶ WSDS is flagship forum of The Energy and Resources Institute (TERI). It seeks to bring together global leaders and thinkers in the fields of sustainable development, energy and environment sectors on common platform.
- ▶ The theme of WSDS 2018 is 'Partnerships for a Resilient Planet'.
- ▶ WSDS has replaced TERI's earlier called Delhi Sustainable Development Summit (DSDS). The first DSDS was organised in 2005.
- ▶ TERI is a non-profit research institution that conducts research work in the fields of energy, environment and sustainable development.
- ▶ The Summit will address a wide variety of issues, including combating land degradation, effective waste management mechanisms to make cities free of landfills, combat air pollution effectively, measures to increase resource and energy efficiency, facilitate transition to clean energy and create financial mechanisms to enable effective climate change mitigation. The 'Greenovation Exhibition' at WSDS 2018 will showcase the latest technological advancements to meet Sustainable Development Goals.

10. Goa Government Launches Motorcycle Ambulance Service

- ▶ The Goa government has launched a motorcycle ambulance service to provide quick medical help to patients in need in the coastal state.
- ▶ These motorbikes will be equipped with medical facilities, including oxygen cylinders.

- ▶ These two-wheeler ambulances would be the first response vehicles which will reach to a person in emergency providing him the necessary medical relief.
- ▶ The two-wheeler ambulance will revive and stabilise a patient who will be carried to the hospital in the regular four-wheeler ambulance.

Persons in News

1. Cyril Ramaphosa sworn in as new President of South Africa

- ▶ Cyril Ramaphosa, has been selected as South Africa's President following the resignation of Jacob Zuma.
- ▶ He is a member of the Venda ethnic group and the first President of South Africa from that group.

▶ Challenges faced by South Africa:

- Many people live without electricity or sanitation.
- Schooling and healthcare are often rudimentary.
- Levels of violent crime are among the highest in the world, with poor South Africans suffering the most.
- Unemployment remains at a historic high of 27.7% across the general population, and as high as 68% among young people.
- Economic growth has been limited in recent years, averaging little more than half the rate of population growth of 1.2%.
- Cape Town, the country's second city, is running out of water.
- According to government statistics, the total number of people living with HIV increased from an estimated 4.72 million in 2002 to 7.03 million by 2016, though the rate of infection is declining.
- Corruption has not just undermined public finances but also public confidence in the state.

2. K.P. Sharma Oli takes over as new PM of Nepal

- ▶ KP Sharma Oli from Communist Party of Nepal was sworn as country's 41st prime minister.
- ▶ This will be Oli's second stint as prime minister. He previously held the top executive post from

October 2015 to August 2016.

- ▶ Oli is the 26th prime minister since protests led to the establishment of a parliamentary democracy in 1990.
- ▶ Prime Minister committed to promote peace, stability and development in one of the world's poorest countries where revolving-door coalitions have sapped business confidence, curbed growth, spurred corruption and slowed reconstruction after a 2015 earthquake that killed 9,000 people.
- ▶ The new government will be faced with an economy plagued by dwindling exports, manufacturing and remittances.

3. Flying Officer Avani Chaturvedi

- ▶ Flying officer Avani Chaturvedi has become the first Indian woman to fly a fighter aircraft.
- ▶ She has completed a solo flight on a MiG-21 Bison fighter aircraft.
- ▶ Three women pilots, Avani Chaturvedi, Bhawana Kanth and Mohana Singh, had undergone strenuous training programme to fly fighter jets.
- ▶ They were commissioned as flying officers in July 2016, less than a year after the government decided to open the fighter stream for women on an experimental basis.
- ▶ Avani Chaturvedi's accomplishment has put India on the global list of countries such as the United States, Israel, Britain, and Pakistan, where women fly fighter jets.

4. Dara Shikoh

- ▶ Dara Shikoh was the eldest son of Mughal emperor Shah Jahan. Dara was defeated and later killed by his younger brother Aurangzeb in a bitter struggle for the throne.
- ▶ In the past few years, efforts have been made to bring him to the foreground as a secular icon who learnt Sanskrit language and studied Vedas and Upanishads and also commissioned the translation of Upanishads in Persian from Sanskrit language in his effort to spread the traditional text.
- ▶ Principles of Sufism are highly relevant to break down narrow prejudices and bring people together, especially in today's world of

materialism, consumerism and growing religious fundamentalism. He further said that all religions seek to unite people and the common strand in each of them, including Sufism, is spiritualism, tolerance and respect for others.

5. N Gopalswami Committee

- ▶ Former Chief Election Commissioner N Gopalswami has been appointed chairperson of the Empowered Expert Committee (EEC) that will be the final authority to select 20 "institutes of eminence", which will be free from government regulations.

About Institutes of Eminence Scheme

- ▶ The Institutes of Eminence Scheme under the Union Human Resource Development (HRD) ministry aims to project Indian institutes to global recognition.
- ▶ The 20 selected institutes will enjoy complete academic and administrative autonomy. The government will run 10 of these and they will receive special funding.
- ▶ The EEC will be responsible for selecting and monitoring the institutes. It will recommend names of the chosen institutes to the University Grants Commission (UGC).
- ▶ A major task of the EEC will be to monitor and review the 20 institutions and ensure quality, decide on appeals if any, liquidation of corpus fund if needed, verify compliance to financial requirements if required, assess deviations from goals and standards.
- ▶ The panel will review the institutes once every three years for adherence to their implementation plan until they achieve the top 100 global ranking slot for two consecutive years.
- ▶ The institutes will have to inform the EEC every year about their progress and may be asked to address deficiencies or face penal action if they fail to deliver.

6. Y H Malegam Committee

- ▶ The Reserve Bank of India (RBI) has constituted an expert committee under the chairmanship of Y H Malegam, a former member of the Central Board of Directors of RBI, to look into the entire gamut of issues relating to classification of bad loans, rising incidents of frauds and effectiveness of audits.
- ▶ The committee will look into the reasons for high divergence observed in asset classification

and provisioning by banks vis-à-vis the RBI's supervisory assessment, and the steps needed to prevent it, factors leading to an increasing incidence of frauds in banks and the measures (including IT interventions) needed to curb and prevent it and the role and effectiveness of various types of audits conducted in banks in mitigating the incidence of such divergence and frauds.

- ▶ The RBI move follows a letter shot off by the government to the RBI asking whether the RBI had at any stage detected the fraud, involving letter of undertaking issued to foreign branches of Indian banks on behalf of companies promoted by Nirav Modi and Mehul Choksi. Chief Economic Advisor Arvind Subramanian also raised questions about the controls exercised by the RBI.

About SWIFT

- ▶ The Reserve Bank of India (RBI) has directed banks to link the SWIFT (Society for World Interbank Financial Telecommunication System platform) with the core banking solutions (CBS) of banks by April 30, 2018.
- ▶ It is a messaging network that financial institutions use to securely transmit information and instructions through a standardized system of codes.
- ▶ SWIFT assigns each financial organization a unique code that has either eight characters or 11 characters. The code is called interchangeably the bank identifier code (BIC), SWIFT code, SWIFT ID, or ISO 9362 code.
- ▶ The SWIFT system promoted in 1973 by banks globally is used to transmit messages relating to cross border financial transactions. Globally over 11,000 financial institutions in more than 200 countries use the services of SWIFT which is viewed as secure. On receiving this message through SWIFT, banks abroad, mostly branches of Indian banks abroad, especially in the case of Indian firms provide funds to the company. This credit which is against import documents is normally for 90 days and this facility is used regularly especially by companies which are in the business of gold, gems and jewellery. This is essentially a short term foreign currency loan on which banks charge say 60 to 90 basis points over the London Interbank Offered Rate or Libor — the international benchmark for pricing loans or lending. Companies take recourse to this form of funding as the costs of raising money overseas are relatively lower compared to rupee funding.

★★★★★★★★



An Institute for Civil Services



IAS FOUNDATION 2019

Classroom & Live/Online

ASSESSMENT BASED LEARNING

A reliable method which enable you to qualify IAS Exam

- 10 months Regular Classes with 20,000+ Questions for PT & Mains
- IAS Foundation Classes based on ABL Concept - "Learning through Periodic Assessment Methodology"

Batch 1 - Morning

Starts: 22nd June, 2018
Timing: 8:00 AM - 10:30 AM
(Monday to Friday)

Batch 2 - Evening

Starts: 13th July, 2018
Timing: 5:30 PM to 8:00 PM
(Monday to Friday)

Batch 3 -Weekend

Starts: 22nd July, 2018
Timing: 11:00 AM to 7:30 PM
(Saturday & Sunday)