



Civil's IAS
Empowering Nation

MRP: ₹ 30

Weekly Current Affairs Compilations

A holistic magazine for UPSC Prelims, Mains and Interview Preparation

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9. OPTIONAL

- a. Geography
- b. Gujarati Literature

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MAINS TOPICS

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2. BREXIT
3. INDO – PACIFIC REGION

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FACTS for ANSWER WRITING

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2. NBFCs
3. HOUSEHOLD CONSUMPTION
4. RELIGIOUS PERSECUTION
5. RIGHT TO INFORMATION
6. WATER
7. PMUY

MODEL ANSWER

1. E-GOVERNANCE



Caste System

- Why it persists?
- Implications
- What can be done
- Caste based Reservation

Why Caste System persists in Indian Society?

- Historical "~~Manusmriti~~" "Manusmriti"
- not proper understanding of problems
- Scarcity of Resources - Jobs, Lands etc.
- Superiority Complex
- Economic failure
 - ↳ Costly education
 - ↳ Banks don't give credit
 - ↳ market does not provide skills required for enhanced earnings
 - ↳ no land holding - so dependent upon other Caste
 - lack of economic opportunities outside Agriculture.



→ legal failure

↳ apathy in Criminal Justice System

↳ police

↳ court

↳ prisons/prison

↳ prosecution

→ most social interaction take place inside caste

↳ marriage

↳ Honour killings

→ mobilising caste during elections

↳ frequent

↳ caste based parties

→ Ancient Inequalities and prejudices are slow to change

→ chain migration / Job referral



Effect of Caste System

- low morale, low productivity → low GDP growth
- Inequalities
- Discontentment, crime & violence
- ...
- Segmental division of societies
- Lack of unrestricted choice of occupation
 - ↳ no skill, money
 - ↳ pressure from self interested groups
- Caste based politics
- Discrimination
 - ↳ School - last bench, mental work, Dalit cook
 - ↳ Differentiation, teacher white giving marks.
 - ↳ non-acceptance by subordinates
 - ↳ workplace - came through reservation
 - ↳ Housing - Ghettoisation

- 2% Secretary level officers from SC/ST
- Manual scavengers
- Untouchability
- Purity / Impurity pollution



Solution

- Improving law & order - effective, neutral Implementation
- ↑ span of reservation - Inclusion } criteria
Exclusion }
- Information dissemination about rights
- urbanisation / Industrialisation
- welfare through govt Intervention
- Land Reforms - Land Redistribution.
- college / Education Institution should give special attention to poor / reserved candidates to bring them at par with other students.
- Inter-caste marriages
- proper implementation of "prevention of Atrocities Act"



Caste - based Reservation

⇒ Criticism of Reservation

- Caste used in politics to divide society
- unequal society (violation of FRs)
- discourage merit based system
- Capable people not getting deserved position, which create distortion in society.

⇒ Reforming present Reservation policy

→ excluding Criteria

- property
- creamy layer
- level of parent Education, profession etc
- Single generation Benefit
- Conditions of all Caste are not uniform at all places - so why same policy?

→ Correct estimation of social - Economic of any Communities
 Independent
 Regular

→ proper & precise parameters to Include any Caste.



⇒ Other solution of Backwardness apart from Reservations

- ↳ Distribute economic growth by strong government Intervention
- ↳ proper access of basic facilities / needs to all
- ↳ viewing caste as "heterogenous unit"
- ↳ fostering national identity.



BREXIT

→ what is Brexit?

→ Reasons

→ Impact → UK
→ EU
→ India

What is Brexit?

→ UK leaving EU

→ European Union

↳ economic and political partnership involving 28 European countries

↳ own currency - Euro, 19 nations

↳ own parliament

↳ own set of rules - environment

- Transport

- Consumer Rights

- mobile phone charges

→ United Kingdom of Great Britain & Northern Ireland

↳ England

↳ Scotland

↳ Wales

Politically



→ British Isles

Geographically

Great Britain + Ireland + 6000 more Islands

- England
- Scotland
- Wales
- Republic of Ireland
- Northern Ireland

⇒ Europe is PAST and FUTURE of India

↓
Political Infighting

→ Economic Social



Reasons

→ UK, France, Germany are net contributors of money to EU which is used for poor countries (Eastern Europe)

UK is facing economic crises

→ EU membership is hampering UK trade outside EU

→ movement of labourers from Eastern Europe

→ alleged European control over UK laws

→ UK demand from EU

↳ Restrict rights of European who moved to Britain

↳ Relative powers of countries that use ~~the~~ Euro vs those like Britain that don't use

↳ UK was seeking right to restrict welfare payment for 4 years for EU citizens moving to Britain for work

↳ Rules to ensure that Banks and Investment firms in Britain are not at competitive disadvantage in Europe than those based in other countries that use Euro

↳ exemption of Britain from European treaty obligation to strive for an "ever closer union".



Effect

⇒ UK

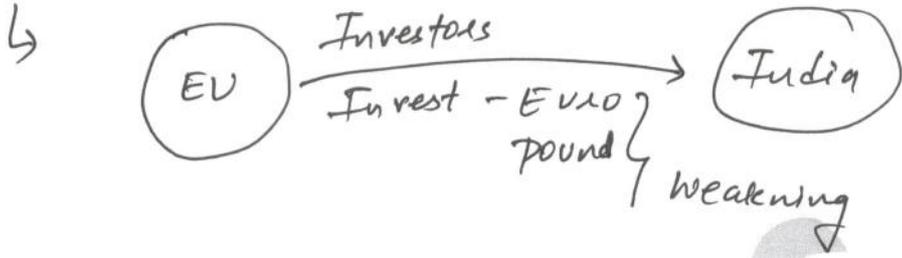
- ↳ lose its International negotiating power
- ↳ not be able to influence Europe - politically
Economicallly
- ↳ may lose military influence
- ↳ loss of Trade.

⇒ EU

- ↳ possible opting out of other countries - BREXIT
- PIGS nations
- ↳ ↓ in EU power - politically
- Economicallly
- ↳ populist Anti-EU movement in other countries.



⇒ Impact of India



Outflow from India due to uncertainty in Europe

Appreciation of US dollar (\$)
↳ Slowdown
↳ Inflation

- ↳ Britain may trade with India on liberal conditions
- ↳ EU imposed sanctions (standards), quotas
- ↳ FTA in jeopardy
- ↳ Easy to negotiate with individual nations rather than the group
- ↳ weakening of EU will shift power balance to "Asia"



Indo-pacific Region

- What is Indo-pacific Region (IOR)
- Rise of China
- US rebalancing strategy
- opportunities for India

What is Indo-pacific Region?

- Dynamic Region
 - ↳ political
 - ↳ social
 - ↳ cultural
 - ↳ security
 - ↳ Economic

→ Key trends in Asia-pacific

- ↳ Rise of China
- ↳ Rebalancing strategy of US
- ↳ regional architecture underpinned by centrality of ASEAN
- ↳ growing importance of Indian Ocean Region and maritime issues
- ↳ growing non-traditional security threats.



→ Key players

↳ ASEAN Region

→ US allies - Vietnam, Philippines

↳ JAPAN → China assertiveness
→ North Korea's nuclear programme

↳ AUSTRALIA → how to deal with China?
→ Coal, Uranium Reserves.

↳ SOUTH KOREA → North Korea
→ China hegemonic outlook in region



Rise of China

⇒ nature of Rise

↳ Rapid military modernisation

↳ projection of its power beyond immediate neighbourhood

↳ west pacific

↳ Rise of nationalism in China

↳ Increased China - ASEAN trade: \$1.98 trillion

↳ Integration of China in Regional Architecture

↳ SCO

↳ RCEP

↳ BRI

↳ South China Sea

↳ East China Sea

US rebalancing Strategy

⇒ Challenges before US

- ↳ how to adjust the rise of China
- ↳ entangled in highly expensive wars in Afghanistan
Iraq
- ↳ affected by economic slowdown

⇒ Advantage for US

- ↳ vast capabilities in Innovation
- ↳ key military alliances in region

Japan
South Korea
Philippines
Australia
Thailand



⇒ Aim of Rebalancing strategy

- ↳ strengthening of existing alliances
- ↳ searching for new partners (India, Indonesia)
- ↳ forging economic partnerships (TPP)
- ↳ achieving constructive relationship ^{ship} with china.
 - ↳ competition and confrontation with china



Opportunities for India

- India has strategic partnership with US, Japan, ~~South~~ South Korea, Australia
- India must seek a role in shaping political, economic, social and security process in the region
- India enjoys high credibility in ASEAN and East Asia
- North East Region Development
- Security Co-operation
- Andaman and Nicobar Islands development
- Chennai - Dawei Corridor (Myanmar)
- Improving relation with Myanmar, Thailand, Vietnam, Indonesia, Singapore
- focus on IOR-ARC (Indian Ocean Region)

PRELIMS TOPICS

Topic 1 Heavy metals contaminating India's rivers

1. Samples taken from two-thirds of the water quality stations spanning India's major rivers showed contamination by one or more heavy metals, exceeding safe limits set by Bureau of Indian Standards.
2. The findings are part of a report, which is the third edition of an exercise conducted by the Central Water Commission (CWC) from May 2014 to April 2018.
 - a. Samples from only one-third of water quality stations were safe.
 - b. The rest, or 287 (65%) of the 442 sampled, were polluted by heavy metals.
 - c. Samples from 101 stations had contamination by two metals
 - d. six stations saw contamination by three metals.
3. **Iron** emerged as the most common contaminant with 156 of the sampled sites registering levels of the metal above safe limits.
4. None of the sites registered arsenic levels above the safe limit.
5. The presence of metals in drinking water is to some extent unavoidable and certain metals, in trace amounts, required for good health. However, when present above safe limits, they are associated with a range of disorders.
 - a. Long-term exposure to the above-mentioned heavy metals may result in slowly progressing physical, muscular, and neurological degenerative processes that mimic **Alzheimer's disease, Parkinson's disease, muscular dystrophy and multiple sclerosis.**
6. The other major contaminants found in samples were **lead, nickel, chromium, cadmium and copper.**
 - a. The study spanned 67 rivers in 20 river basins.
 - b. Lead, cadmium, nickel, chromium and copper contamination were more common in non-monsoon periods while iron, lead, chromium and copper exceeded 'tolerance limits' in monsoon periods most of the time.
 - c. Arsenic and zinc are the two toxic metals whose concentration was always obtained within the limits throughout the study period.
7. Not all the rivers are equally sampled.
 - a. Several rivers have only been sampled at a single site whereas others such as the Ganga, the Yamuna and the Godavari are sampled at multiple sites.
 - b. Marked variation was found in contamination levels depending on the season.
8. Samples were collected in three different seasons:
 - a. **pre-monsoon, monsoon and post-monsoon.**
9. The main sources of heavy metal pollution are
 - a. **mining, milling, plating and**
 - b. **surface finishing industries** that discharge a variety of toxic metals into the environment.

Pollution check

Instances when metals exceed the threshold value in some key rivers. The threshold value is an averaged index that captures the persistence of pollutants through the year as well as their lethal capacity

River	Chromium	Lead	Iron
Ganga	Exceeds		Exceeds
Yamuna			Exceeds
Brahmaputra			Exceeds
Ramganga		Exceeds	
Rapti	Exceeds		Exceeds
Narmada			Exceeds
Godavari			Exceeds

SOURCE: CENTRAL WATER COMMISSION STUDY



Topic 2 International Financial Services Centers

1. The Lok Sabha passed the International Financial Services Centers (IFSC) Authority Bill, 2019
2. **OBJECTIVE:**
 - a. provides for establishment of an **authority to develop and regulate financial services market.**
 - b. **unified authority would act as a single window of regulation.**
 - c. all laws of land, including Prevention of Money Laundering Act, would apply and would be audited by CVC and CAG.
3. **PRESENT STATE:**
 - a. Currently, banking, capital markets and insurance sectors in IFSC are regulated by multiple regulators.
 - b. The Bill seeks to amend 14 Acts, including SEBI Act, IRDA Act and PFRDA Act.

Transaction hub

- An international financial services centre (IFSC) provides jurisdiction for carrying out international financial services domestically

- The first IFSC in India was set up at Gujarat International Finance Tec-City (GIFT) in Gandhinagar

- The Finance Minister says there is no limit on the number of IFSCs that can be set up



Topic 3 Global Gender Gap Index

'Gender gap: India slips to 112th place'

India has slipped four places to rank 112th globally in terms of gender gap amid widening disparity in terms of women's health and survival and economic participation — the two areas where the country is now ranked in the bottom-five, as per the World Economic Forum's Gender Gap Report

ICELAND remains the world's most gender-neutral country

ECONOMIC OPPORTUNITIES FOR WOMEN

India	Pakistan	Yemen	Syria
35.4%	32.7%	27.3%	24.9%

REASON FOR THE OVERALL RISE

WEF said this year's improvement can largely be ascribed to a significant increase in the number of women in politics

ECONOMIC OPPORTUNITY GAP has worsened, widening to 257 years, compared to 202 years last year

INDIA is among the countries with very low women representation on company boards (13.8%), while it was even worse in China (9.7%)

ABNORMALLY LOW SEX RATIOS at birth in India — 91 girls for every 100 boys

RANKINGS OF INDIA'S NEIGHBOURS

China	106
Sri Lanka	102
Nepal	101
Bangladesh	50

HOW INDIA FARES ON VARIOUS METRICS

Political empowerment	18
Health & survival	150
Economic participation & opportunity	149
Educational attainment	112



Source: PTI

1. India has ranked 112th among 153 countries in annual Global Gender Gap Index for 2020, published by **World Economic Forum (WEF)**.
2. Iceland, Norway, and Finland occupy the top three spots in the Report.
3. Now in its **14th year**, Report benchmarks countries on their progress towards gender parity in four dimensions:
 - Economic Participation and Opportunity,
 - Educational Attainment,
 - Health and Survival and
 - Political Empowerment.
4. The analysis presented in the Global Gender Gap Report 2020 is based on “a methodology integrating the latest statistics from international organizations and a survey of executives”.
5. The Report aims to serve
 - “as a compass to track progress on relative gaps between women and men on health, education, economy and politics”.
 - “stakeholders within each country are able to set priorities relevant in each specific economic, political and cultural context”.

6. Global Gender Gap Index for 2020: Key findings

- Globally average (population-weighted) distance completed to gender parity is at 68.6%, which is an improvement since last edition.
- The largest gender disparity is in political empowerment. Only 25% of 35,127 seats in parliaments around world are occupied by women and only 21% of 3,343 ministers are women.
- Projecting current trends into the future, the overall global gender gap will close in **99.5 years**, on average, across the 107 countries covered continuously since the first edition of the Report.
- At the current pace, gender gaps can potentially be closed in
 - i. 54 years in Western Europe,
 - ii. 59 years in Latin America and the Caribbean,
 - iii. **71.5 years in South Asia,**
 - iv. 95 years in Sub Saharan Africa,
 - v. 107 years in Eastern Europe and Central Asia,
 - vi. 140 years in the Middle East and North Africa,
 - vii. 151 years in North America, and
 - viii. 163 years in East Asia and the Pacific.

GLOBAL GENDER GAP INDEX RANKINGS 2020

Rank	Country	Score
1	Iceland	0.877
2	Norway	0.842
3	Finland	0.832
4	Sweden	0.820
5	Nicaragua	0.804
6	New Zealand	0.799
7	Ireland	0.798
8	Spain	0.795
9	Rwanda	0.791
10	Germany	0.787
21	United Kingdom	0.767
50	Bangladesh	0.726
53	United States	0.724
81	Russian Federation	0.706
92	Brazil	0.691
101	Nepal	0.680
102	Sri Lanka	0.680
106	China	0.676
112	India	0.668
121	Japan	0.652
151	Pakistan	0.564
153	Yemen	0.494

%AGE OF WOMEN IN COMPANIES' BOARD OF DIRECTORS (Top five countries in each category)

OVER ONE-THIRD	
France	43.4%
Iceland	43%
Norway	42.1%
Sweden	36.3%
Italy	34%
OVER ONE FIFTH	
Netherlands	29.5%
Latvia	28.8%
Australia	28.7%
United Kingdom	27.2%
Canada	25.8%
OVER ONE-TENTH	
Austria	19.2%
Ireland	17.6%
Portugal	16.2%
Slovak Republic	15.1%
Colombia	15.1%
India	13.8%

Source: Global Gender Gap Report, 2020;
Scores from 0 to 1, where 0 is the lowest

Topic 4 Destruction of public property

1. While agreeing to hear petitions on alleged police excesses on students in Jamia Millia Islamia and Aligarh Muslim University, a Supreme Court Bench headed by Chief Justice of India S A Bobde **expressed displeasure over rioting and destruction of public property**. The CJI said the **protesters were free to take to the streets, but if they did, they would not be heard by the court**.
2. Despite a law against the destruction of property, incidents of rioting, vandalism, and arson have been common during protests across the country.
3. What the law says
 - a. **The Prevention of Damage to Public Property Act, 1984**
 - i. punishes anyone **“who commits mischief by doing any act in respect of any public property”** with a jail term of up to five years and a fine or both.
 - ii. Provisions of this law can be coupled with those under the Indian Penal Code.
 - iii. Public property under this Act includes
 - any building, installation or other property used in connection with the production, distribution or supply of water, light, power or energy; any oil installation;
 - any sewage works;
 - any mine or factory;
 - any means of public transportation or of telecommunications, or any building, installation or other property used in connection therewith.
 - iv. However, the Supreme Court has on several earlier occasions found the law inadequate and has attempted to fill the gaps through guidelines.
 - v. In 2007, the court took suo motu cognizance of “various instances where there was large scale destruction of public and private properties in the name of agitations, bandhs, hartals and the like”, and set up two Committees headed by former apex court judge Justice K T Thomas and senior advocate Fali Nariman to suggest changes to the law.
 - b. In 2009, in the case of *In Re: Destruction of Public & Private Properties v State of AP and Ors*, the Supreme Court issued guidelines based on the recommendations of the two expert Committees.
5. What the SC said
 - a. The **Thomas Committee recommended** reversing the burden of proof against protesters.
 - i. Accepting the suggestion, the court said that the **prosecution should be required to prove that public property had been damaged in direct action called by an organisation**, and that the **accused also participated in such direct action**.
 - ii. “From that stage the burden can be shifted to the accused to prove his innocence,” the court said. It added that the law must be amended to give the court the power to draw a presumption that the accused is guilty of destroying public property, and it would then be open to the accused to rebut such presumption.
 - iii. Such a reversal of the burden of proof is applicable in cases of sexual violence, among others. Generally, the law presumes that the **accused is innocent until the prosecution proves its case**.
 - b. The **Nariman Committee’s recommendations** dealt with extracting damages for destruction.
 - i. Accepting the recommendations, the court said the **rioters would be made strictly liable for the damage, and compensation would be collected to “make good” the damage**.

- ii. “Where persons, whether jointly or otherwise, are part of a protest which turns violent, results in damage to private or public property, the persons who have caused the damage, or were part of the protest or who have organized it will be deemed to be strictly liable for the damage so caused, which may be assessed by the ordinary courts or by any special procedure created to enforce the right,” the court said.
- c. Apart from holding rioters liable and imposing costs, the court also issued guidelines including
 - i. **directing High Courts to order suo motu action, and to set up a machinery to investigate the damage caused and award compensation** wherever mass destruction to property takes place due to protests.

6. Impact of guidelines

- a. Like the law, the guidelines too, have had a limited impact. This is because the identification of protesters remains difficult, especially in cases where there is no leader who gave the call to protest.
- b. Following the Patidar agitation in 2015, Hardik Patel was charged with sedition for inciting violence that led to loss of life and property; however, Patel’s lawyers argued in Supreme Court that since there was no evidence that he had called for violence, he could not be held liable for loss of property.
- c. In 2017, a petitioner who claimed he was forced to spend more than 12 hours on the road on account of an ongoing agitation, moved the Supreme Court seeking implementation of the 2009 guidelines. In its verdict in *Koshy Jacob vs Union Of India*, the court reiterated that the law needed to be updated — but it did not grant the petitioner any compensation since the organisers of the protest were not before the court.



Topic 5 Hydrogen cars

1. Ahead of next July's Tokyo Olympics, Japan is gearing up to put on its roads thousands of vehicles based on a **hydrogen cell technology**, also known as 'fuel cells'.
2. Supreme Court directing the government on November 13 to look into the feasibility of introducing such technology to deal with air pollution in the National Capital Region.
3. **What is hydrogen fuel cell?**
 - a. At the heart of the fuel cell electric vehicles (FCEV) is a device that uses a source of fuel, such as hydrogen, and an oxidant to create electricity by an electrochemical process.
 - b. Put simply, the fuel cell combines **hydrogen and oxygen to generate an electric current**, water being the only byproduct.
 - c. Like conventional batteries under the bonnets of automobiles, hydrogen fuel cells too convert chemical energy into electrical energy.
 - d. From a long-term viability perspective, FCEVs are billed as vehicles of the future, given that **hydrogen is the most abundant resource in the universe**.
4. **So is an FCEV a conventional vehicle or an electric vehicle (EV)?**
 - a. While the fuel cells generate electricity through an electrochemical process, unlike a battery-electricity vehicle, **it does not store energy** and, instead, relies on a constant supply of fuel and oxygen — in the same way that an internal combustion engine relies on a constant supply of petrol or diesel, and oxygen.
 - b. In that sense, it may be seen as being similar to a conventional internal combustion engine.
 - c. But unlike the combustion engine cars, **there are no moving parts in the fuel cell**, so they are more efficient and reliable by comparison.
 - d. Also, **there is no combustion onboard**, in the conventional sense.
5. **Globally, EVs are bracketed under three broad categories:**
 - a. **BEVs** such as the Nissan Leaf or Tesla Model S, **which have no internal combustion engine or fuel tank, and run on a fully electric drivetrain powered by rechargeable batteries**.
 - b. **Conventional hybrid electric vehicles or HEVs** such as the Toyota Camry sold in the country **combine a conventional internal combustion engine system with an electric propulsion system, resulting in a hybrid vehicle drivetrain that substantially reduces fuel use**.
 - i. The onboard battery in a conventional hybrid is charged when the IC engine is powering the drivetrain.
 - c. **Plug-in hybrid vehicles or PHEVs**, such as the Chevrolet Volt, too have a **hybrid drivetrain that uses both an internal combustion engine and electric power for motive power, backed by rechargeable batteries that can be plugged into a power source**.
 - d. **FCEVs** are widely considered to be the next frontier in EV technology. FCEVs such as Toyota's Mirai and Honda's Clarity use hydrogen to power an onboard electric motor. Since they are powered entirely by electricity, FCEVs are considered EVs — but unlike BEVs, **their range and refuelling processes are comparable to conventional cars and trucks**.
6. To what uses can the technology be put?
 - a. While the successful development of hydrogen would provide **energy for transportation and electric power**, an advantage is the **wide availability of resources for producing hydrogen**.
 - b. Stationary fuel cells — the largest, most powerful fuel cells — are being designed to provide a cleaner, reliable source of on-site power to hospitals, banks, airports and homes.
 - c. A fuel cell continues to produce energy as long as fuel and oxidant are supplied.
 - d. Portable fuel cells could find other applications beyond vehicles.
7. **What are the advantages and disadvantages of fuel cells?**
 - a. Fuel cells have strong advantages over conventional combustion-based technologies currently used in many power plants and cars, given that they produce much **smaller quantities of greenhouse gases** and none of the air pollutants that cause health problems. Also, if pure

hydrogen is used, fuel cells **emit only heat and water** as a byproduct. Such cells are also far **more energy efficient** than traditional combustion technologies.

- b. Unlike battery-powered electric vehicles, **fuel cell vehicles do not need to be plugged in**, and most models exceed 300 km of range on a full tank. They are filled up with a nozzle, just like in a petrol or diesel station.

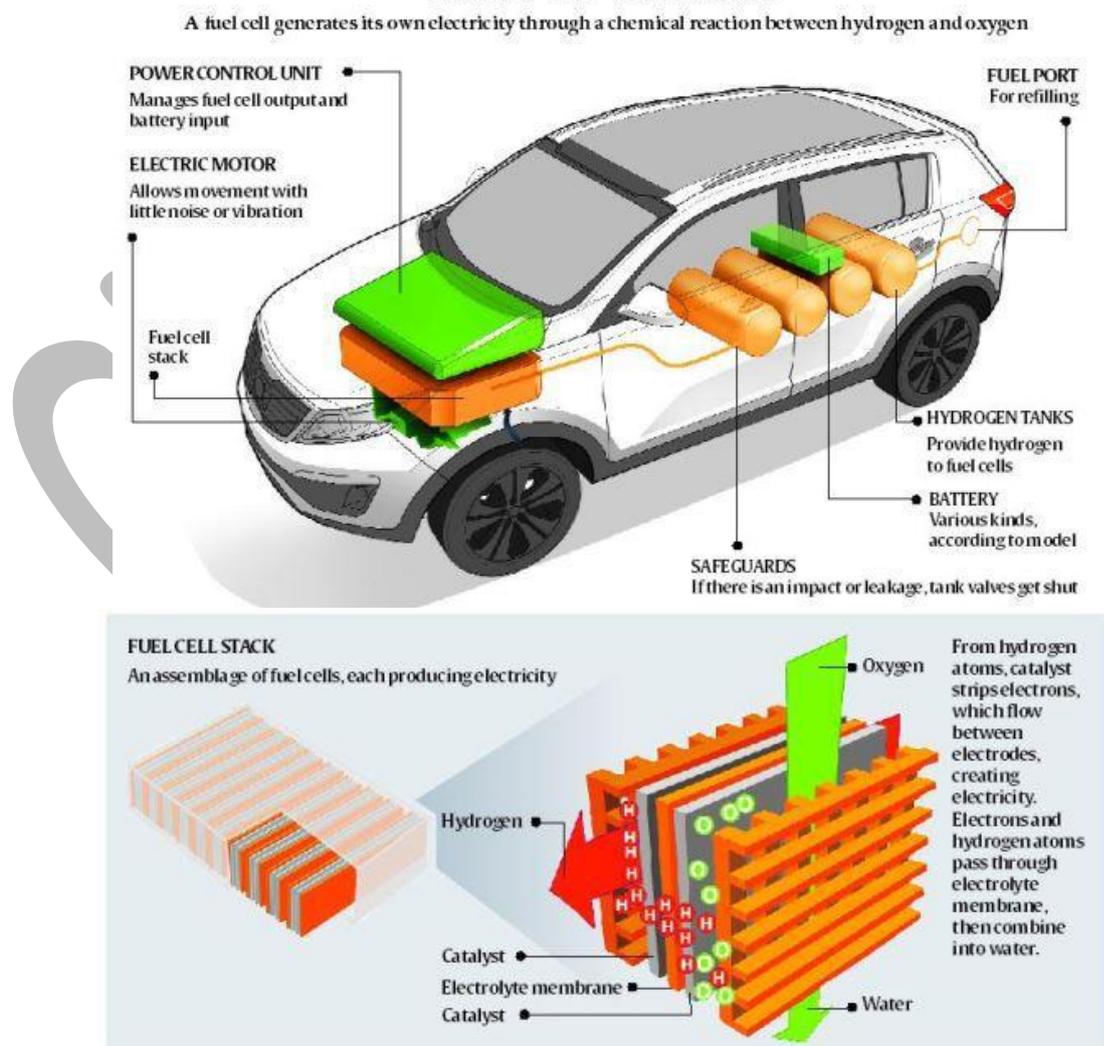
8. **But there are problems.**

- a. While FCEVs do not generate gases that contribute to global warming, **the process of making hydrogen needs energy — often from fossil fuel sources**. That has raised questions over hydrogen's green credentials.
- b. Also, there are questions of safety — **hydrogen is more explosive than petrol**.
- c. The other major hurdle is that the vehicles are **expensive, and fuel dispensing pumps are scarce**. But this should get better as scale and distribution improves.

9. **What is the progress in India?**

- a. In India, so far, the definition of EV only covers BEVs; the **government has lowered taxes to 12%**. At 43%, hybrid electric vehicles and hydrogen FCEVs attract the same tax as IC vehicles.
- b. The Ministry of New and Renewable Energy, under its Research, Development and Demonstration (RD&D) programme, has been supporting various such projects in academic institutions, research and development organisations and industry for development.
- c. The Ministry of Science and Technology has supported two networked centres on hydrogen storage led by IIT Bombay and Nonferrous Materials Technology Development Centre, Hyderabad. These involve 10 institutions, including IITs, and IISc, Bangalore.

HOW IT WORKS



Topic 6 Personal Data Protection (PDP) Bill, 2019

1. Here are some terms described The Personal Data Protection (PDP) Bill, 2019, introduced in Lok Sabha this week, has been referred to a joint select committee.
 - a. **Data**: Information that is represented in a form that is more appropriate for processing.
 - b. **Cross-border transfer**: The movement of data across nation borders
 - c. **Data localization**: Restrictions on the transfer of data outside national borders.
 - d. **Data processing**: The analysis of data to glean patterns, turning raw data into useful information
 - e. **Personal data**: Data that identifies an individual
 - f. **Non-personal data**: Data that is anonymized, most probably because it is presented in an aggregated or summary form
 - g. **Data principal**: The individual whose data is being collected and processed
 - h. **Data fiduciary**: The entity that collects and/or processes a data principal's data
 - i. **Data processor**: The entity that a fiduciary might give the data to for processing, a third-party entity
 - j. **Notice**: The fiduciary gives the principal a notice of the collection, including the purpose, the type of data, fiduciary contact details, the principals' rights, and more
 - k. **Right to correction and erasure**: Principal's right to correct and erase their data
 - l. **Right to data portability**: The right to receive the data from the fiduciary in a machine-readable format
 - m. **The right to be forgotten**: The right to restrict continuing disclosure of personal data
 - n. **Privacy by design**: Developing the product and business with privacy concerns in mind
 - o. **Data Protection Authority**:
 - i. A government authority tasked with protecting individuals' data and executing this Act through codes of practice, inquiries, audits and more
 - ii. The authority has four groups of tasks.
 - In adjudication, the DPA receives grievances and handles enforcement.
 - In monitoring, it oversees internal assessments and external audits of the fiduciaries, as well as tracks data security breaches.
 - defines sensitive personal data, reasonable purposes for processing, forms of consent, and the lawful transfer of data outside of India.
 - Authority conducts research and awareness building about data protection.
 - p. **Significant data fiduciaries**: The Data Protection Authority labels certain as this depending on its data processing, such as volume of data, sensitivity of data, company turnover, risk of harm, and newer technologies.
 - q. **Data protection impact assessment**: The fiduciary's internal assessment
 - r. **Data protection officer**: A representative of the fiduciary that coordinates with the Authority
 - s. **Sensitive personal data**: Data related to finances, health, official identifiers, sex life, sexual orientation, biometric, genetics, transgender status, intersex status, caste or tribe, religious or political belief or affiliation. This data can only be sent abroad with Authority approval.
 - t. **Critical personal data**: The government decides the definition from time to time and it cannot be taken outside of India at all.
 - u. **Adjudicating officers**: Officers in the DPA with the power to call people forward for inquiry into fiduciaries, assess compliance, and determine penalties on the fiduciary or compensation to the principal. Adjudication decisions can be appealed in the appellate tribunal.

Topic 7 Anglo-Indian

1. Parliament passed **Constitution (126th Amendment) Bill**,
 - a. to extend reservation for SCs and STs by another 10 years till January 25, 2030 in Lok Sabha and Legislative Assemblies of states.
 - b. doing away with provision for nomination of Anglo Indians to Lok Sabha and some state Assemblies.

2. **Who are Anglo-Indians?**
 - a. The Anglo-Indian community in India traces its origins to an official policy of the British East India Company to encourage marriages of its officers with local women.
 - b. The term Anglo-Indian first appeared in the **Government of India Act, 1935**.
 - c. In the present context, **Article 366(2)** of the Constitution Of India states: **“An Anglo-Indian means a person whose father or any of whose other male progenitors in the male line is or was of European descent but who is domiciled within the territory of India and is or was born within such territory of parents habitually resident therein and not established there for temporary purposes only...”**
 - d. The number of people who identified themselves as Anglo-Indian was 296, according to the 2011 Census.

3. **Under what provisions was reservation in legislature granted?**
 - a. Provision for nomination of two Anglo-Indians to Lok Sabha was made under **Article 331** of the Constitution.
 - b. It says: “Notwithstanding anything in **Article 81**, the President may, if he is of opinion that the Anglo-Indian community is not adequately represented in the House of the people, nominate not more than two members of that community to the House of the People.”
 - c. The idea of such nominations is traced to Frank Anthony, who headed All India Anglo-Indian Association. Article 331 was added in Constitution following his suggestion to Jawaharlal Nehru.
 - d. **Article 333** deals with representation of the Anglo-Indian community in Legislative Assemblies. It says: “Notwithstanding anything in Article 170, the Governor of a State may, if he is of opinion that the Anglo-Indian community needs representation in the Legislative Assembly of the State and is not adequately represented therein, [nominate one member of that community to the Assembly].”
 - e. Currently **14 Assemblies** have one Anglo-Indian member each: Andhra Pradesh, Bihar, Chhattisgarh, Gujarat, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Tamil Nadu, Telangana, Uttar Pradesh, Uttarakhand and West Bengal.
 - f. The 126th Amendment does away with this as well.

4. According to the **10th Schedule of the Constitution**,
 - a. Anglo-Indian members of Lok Sabha and state Assemblies can take the membership of any party within six months of their nomination.
 - b. But, once they do so, they are bound by their party whip.
 - c. The Anglo-Indian members enjoy the same powers as others, but they can not vote in the Presidential election because they are nominated by the President.
 - d. In the current Lok Sabha the two seats still empty.

Topic 8 Wi-Fi Calling

1. Bharti Airtel, which recently removed its FUP (Fair Usage Policy) on calls to other networks, has introduced **Voice over Wi-Fi (VoWiFi)**, a first for India.
2. Airtel Wi-Fi calling claims to enhance indoor voice calling experience for smartphone customers.
3. **WHAT IT MEANS:**
 - a. Wi-Fi Calling is aimed especially for areas **where cellular networks are not strong**.
 - b. It uses high speed Internet connection, available via broadband, to make and receive high definition (HD) voice calls.
 - c. Users don't have to pay extra for these calls as it is using a Wi-Fi network.
 - d. This is not much different from a voice call using WhatsApp or any other over-the-top messaging platform, but here the call is from one number to another, and **not using an app**. **Since these calls use stable Wi-Fi connections, call drops are not expected to be a problem.**
 - e. Wi-Fi Calling can be configured on compatible smartphones by upgrading operating systems to the version that supports Wi-Fi Calling, and enabling this in Settings. Keeping VoLTE switched on will help in seamless voice calling, but this is not essential.

Make calls over WiFi with WiFi Calling



Make and receive calls even when there's no coverage



No 3rd party apps required. Just connect to WiFi and call



Works even when you're overseas

Topic 9 Barcode

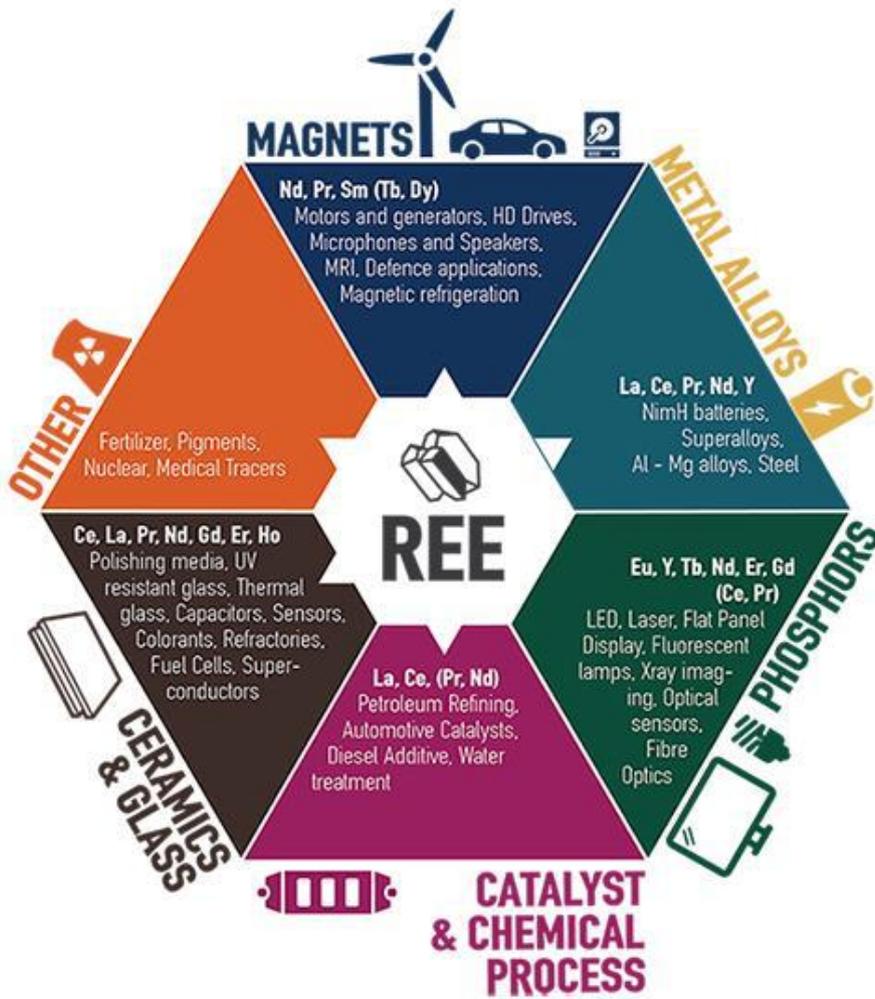
1. **George Laurer** died at age 94.
2. He was the co-developer of **Universal Product Code (UPC)** or barcode, in 1973.
3. It is an invention that changed the way businesses work.
4. **Before the barcode**
 - a. Today, shoppers simply pick up a product at a store or a mall, and pay the bill as determined by a scan of the barcode. Before the invention, store owners had to assign employees to individually label each product on sale. Laurer recalled the cumbersome process in a 2010 interview to The Washington Post: "Grocery stores in the 1970s were dealing with soaring costs and the labour-intensive requirements of putting price tags on all of their products." That's when Laurer invented barcode together with Norman Joseph Woodland, who died in 2012.
5. **How the idea took shape**
 - a. Barcode was the brainchild of Woodland; Laurer is credited with bringing the idea to fruition.
 - b. It was in the 1950s that Woodland thought about developing a system based on barcode symbology, called Bulls-Eye Barcode, which would describe a product and its price in a code readable by a machine.
 - c. Initially, Woodland took inspiration from the Morse Code, the well-known character-encoding scheme in telecommunications defined by dots and dashes.
 - d. Woodland's idea seemed workable but he was unable to develop the system as the cost of laser and computing technology was extremely high in the 1950s. Two decades later, in the 1970s, Laurer, who was then working for IBM, put Woodland's idea to work, armed with less expensive laser and computing technology.
 - e. Laurer found that a rectangle system, which we see on most barcodes today, would be more workable than Bull's-Eye, which used a series of concentric circles that looked complicated. He developed a scanner with strips instead of circles. The very first barcode transaction was on a pack of Wrigley's Juicy Fruit chewing gum.
6. **What it is today**
 - a. Over the years, the barcode has transformed the way the retail industry functions globally.
 - b. Barcodes can be found in hundreds and thousands of products for identification and scanning, and allow retailers to identify prices instantly.
 - c. They also allow for easy check-outs and fewer pricing errors, and let retailers keep better account of their inventory.
 - d. The barcode also changed the balance of power in the retail industry.
 - e. As a result, as the barcode spread in the 1970s and 1980s, large retailers also expanded. During the 25th anniversary celebration of the barcode's invention at the Smithsonian National Museum of American History in Washington DC, Laurer told WRAL-TV in an interview that he was awestruck by his own invention. "When I watch these clerks zipping the stuff across the scanners and I keep thinking to myself... It can't work that well," he said.



Topic 10 Rare Earths

1. The United States Army plans to fund the construction of a **Rare Earths processing facility** to secure the domestic supply of minerals that are used to make military weapons and electronics.
2. This will be first financial investment by US military into commercial-scale Rare Earths production since the Manhattan Project to build the first atomic bomb during World War II.
3. **Reason**
 - a. The decision comes after China threatened to stop exporting Rare Earth materials to the US amid the ongoing trade war between the countries.
4. **Applications of Rare Earth elements**
 - a. At present, China refines approximately 80%-90% of the world's Rare Earths, thereby having substantial control over their supply.
 - b. These elements are important in technologies of **consumer electronics, computers and networks, communications, clean energy, advanced transportation, healthcare, environmental mitigation, and national defense**, among others.
 - c. **Scandium** is used in televisions and fluorescent lamps, and yttrium is used in drugs to treat rheumatoid arthritis and cancer.
 - d. Rare Earth elements are used in **space shuttle components, jet engine turbines, and drones**.
 - e. **Cerium**, most abundant Rare Earth element, is essential to NASA's Space Shuttle Programme.
 - f. According to the Rare Earth Technology Alliance (RETA),
 - i. estimated size of the Rare Earth sector is between \$10 billion and \$15 billion.
 - ii. About 100,000-110,000 tonnes of Rare Earth elements are produced annually around world.
5. **What is Rare Earth Elements?**
 - a. Rare Earth Elements or Rare Earth Metals are a set of **17 chemical elements** in the periodic table — the 15 lanthanides, plus scandium and yttrium, which tend to occur in the same ore deposits as the lanthanides, and have similar chemical properties.
 - b. The 17 Rare Earths are cerium (Ce), dysprosium (Dy), erbium (Er), europium (Eu), gadolinium (Gd), holmium (Ho), lanthanum (La), lutetium (Lu), neodymium (Nd), praseodymium (Pr), promethium (Pm), samarium (Sm), scandium (Sc), terbium (Tb), thulium (Tm), ytterbium (Yb), and yttrium (Y).
 - c. Despite their classification, most of these elements are not really "rare".
 - d. **One of the Rare Earths, promethium, is radioactive.**
6. **How and why does China dominate the sector?**
 - a. "The Middle East has its oil, China has Rare Earths; China's Rare Earths deposits account for 80% of identified global reserves, you can compare the status of these reserves to that of oil in the Middle East. It is of extremely important strategic significance; we must be sure to handle the Rare Earth issue properly and make the fullest use of our country's advantage in Rare Earth resources."
 - b. since 2010 when China curbed shipments of Rare Earths to Japan, the US, and Europe, production units have come up in Australia, and the US along with smaller units in Asia, Africa, and Latin America. Even so, the dominant share of processed Rare Earths lies with China.

Rare Earth Elements																					
H																	He				
Li	Be															B	C	N	O	F	Ne
Na	Mg															Al	Si	P	S	Cl	Ar
K	Ca	Sc	Ti	V	Cr	Mn	Fe	Co	Ni	Cu	Zn	Ga	Ge	As	Se	Br	Kr				
Rb	Sr	Y	Zr	Nb	Mo	Tc	Ru	Rh	Pd	Ag	Cd	In	Sn	Sb	Te	I	Xe				
Cs	Ba	La-Lu	Hf	Ta	W	Re	Os	Ir	Pt	Au	Hg	Tl	Pb	Bi	Po	At	Rn				
Fr	Ra	Ac-Lr	Rf	Db	Sg	Bh	Hs	Mt													
Lanthanides																					
La Ce Pr Nd Pm Sm Eu Gd Tb Dy Ho Er Tm Yb Lu																					
Actinides																					
Ac Th Pa U Np Pu Am Cm Bk Cf Es Fm Md No Lr																					



Rare Earth – Key Applications

 <p>Magnetics</p> <p>Nd Tb, Dy Pr</p> <p>Computer Hard Drives Disk Drive Motors Anti-Lock Brakes Automotive Parts Frictionless Bearings Magnetic Refrigeration Microwave Power Tubes Power Generation Microphones & Speakers Communication Systems MRI</p>	 <p>Phosphors</p> <p>Nd, Eu, Tb, Y Er, Gd Ce, Pr</p> <p>Display phosphors - CRT, LPD, LCD Fluorescent Lighting Medical Imaging Lasers Fibre Optics</p>	 <p>Metal Alloys</p> <p>Nd, Y La, Ce, Pr</p> <p>NimH Batteries Fuel Cells Steel Super Alloys Aluminium / Magnesium</p>	 <p>Catalysts</p> <p>Nd La, Ce, Pr</p> <p>Petroleum Refining Catalytic Converter Fuel Additives Chemical Processing Air Pollution Controls</p>
<p>CREOs</p> <p>HREOs</p> <p>LREOs</p>	 <p>Ceramics</p> <p>Nd, Y, Eu Gd, Lu, Dy La, Ce, Pr</p> <p>Capacitors Sensors Colorants Scintillators Refractories</p>	 <p>Glass & Polishing</p> <p>Nd Gd, Er, Ho La, Ce, Pr</p> <p>Polishing Compounds Pigments & Coatings UV Resistant Glass Photo-Optical Glass X-Ray Imaging</p>	 <p>Defense</p> <p>Nd, Eu, Tb, Dy, Y Lu, Sm Pr, La</p> <p>Satellite Communications Guidance Systems Aircraft Structures Fly-by-Wire Smart Missiles</p>

Topic 11 Hyperloop project

1. What is Hyperloop?

- It is a next-generation travel system that uses pods or capsules travelling at high speeds through low-pressure tubes erected on columns or tunneled underground using magnetic levitation.
- 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. The top speed could reach over 700 mph or 1,125 km/h, more than two and a half times the top speed of the world's fastest train, Shanghai Maglev (267 mph or 430 km/h), and some 200 mph faster than cruising speed of a commercial jetliner (460-575 mph/740-925 km/h)

2. What was the Branson plan ?

- Branson's Virgin Hyperloop One proposed a hyperloop between Mumbai and Pune, which would reduce the travel time between the two cities to just 25 minutes from the existing three hours. It would link central Pune, Navi Mumbai International Airport, and Mumbai.
- It was pitched as a plan with potential to transport 26 million people and make 159 million passenger trips per year.
- The route would be 100 per cent electric, which means a reduction of greenhouse gas emissions up to 86,000 tonnes over 30 years.
- The project involves construction across a length of 117.5 km; an initial testing track of 11.8 km was to be constructed in the first phase from Pune's Hinjewadi.

3. What did the Maharashtra government do to take forward the proposal?

- It was categorized as a "public infrastructure project" and received Cabinet clearance to speed up land acquisition for the testing track.
- The Pune Metropolitan Region Development Authority was assigned the task of overseeing the implementation of the first phase.
- The government also decided to use the "Swiss challenge" method for the bidding of the project. That means the first bidder would be challenged by other global bidders, and in order to stay in the game, would have to match those bids. The method is normally used for unsolicited bids for public infrastructure projects.

Travelling in a Tube

THE TECHNOLOGY

A capsule, with passengers, travels at speeds of more than **1200 KM/H** inside a vacuum tube

Vacuum tube has an area of **LOW PRESSURE INSIDE IT**

INDIA PLANS

Hyperloop can be built in India in **38 MONTHS**

Globally, **800 ENGINEERS** working on the Hyperloop, of which **25 ARE FROM INDIA**

It uses power from **RENEWABLE ENERGY** sources like solar energy, regenerative braking & wind power

These tubes stand on pylons that can **WITHSTAND** quakes & crashes

Topic 12 Nehru-Liaquat Agreement

1. The Nehru-Liaquat Pact, also known as the **Delhi Pact**, was signed in **1950**.
2. debate on Citizenship Amendment Bill (CAB) in Parliament included multiple references to Nehru-Liaquat Pact that was signed in Delhi, 1950. Home Minister said that following signing of pact, while India protected its minorities, Pakistan failed to do so and it was this wrong that CAB would now correct.
3. At the time the pact, officially the Agreement Between the Governments of India and Pakistan **Regarding Security and Rights of Minorities**, was signed on April 8, 1950, Jawaharlal Nehru and Liaquat Ali Khan were the Prime Ministers of India and Pakistan.
4. The Nehru-Liaquat Pact, also known as the Delhi Pact, was a bilateral agreement signed between India and Pakistan in order **to provide a framework for the treatment of minorities in the two countries**.
5. The need for such a pact was felt by minorities in both countries following Partition, which was accompanied by massive communal rioting. In 1950, as per some estimates, over a million Hindus and Muslims migrated from and to East Pakistan (present day Bangladesh), amid communal tension and riots such as the 1950 East Pakistan riots and the Noakhali riots.
6. **What did India and Pakistan agree upon?**
 - a. "The Governments of India and Pakistan solemnly agree that **each shall ensure**, to the minorities throughout its territory,
 - i. **complete equality of citizenship, irrespective of religion,**
 - ii. **a full sense of security in respect of life, culture, property and personal honour,**
 - iii. **freedom of movement within each country and**
 - iv. **freedom of occupation, speech and worship, subject to law and morality,"** the text of the Pact begins.
 - b. "Members of the minorities shall have **equal opportunity** with members of the majority community
 - i. **to participate in the public life of their country,**
 - ii. **to hold political or other office, and to serve in their country's civil and armed forces.** Both Governments declare these rights to be fundamental and undertake to enforce them effectively," it said.
 - c. Also, "Both Governments wish to emphasize that
 - i. the allegiance and loyalty of the minorities is to State of which they are citizens, and
 - ii. that it is to Government of their own State that they should look for redress of their grievances."



Topic 13 Project Dolphin

1. Gangetic river dolphins were officially discovered in 1801 and are **one of the oldest creatures in world along with some species of turtles, crocodiles and sharks**, according to World Wildlife Fund (WWF).
2. **National Ganga Council (NGC)**,
 - a. headed by Prime Minister met for first time at Kanpur with proposal
 - i. **to save and enhance the population of the Gangetic Dolphin,**
 - ii. **to discuss the concept of “River Cities” and**
 - iii. **an action plan to provide sewer connection to every household in towns along the Ganga and its tributaries.**
 - b. council consists of chief ministers from 5 states along Ganga - Uttar Pradesh, West Bengal, Uttarakhand, Bihar and Jharkhand along with 9 Union ministers and NITI Aayog vice-chairman.
 - c. **OBJECTIVE: “protection, prevention, control and abatement of environmental pollution in River Ganga and its rejuvenation to its natural and pristine condition and to ensure continuous adequate flow of water”.**
 - d. supposed to meet every year, but since its inception in 2016, no meeting has taken place.
3. **Gangetic dolphins in India**
 - a. **HABITAT:**
 - i. once lived in **Ganges-Brahmaputra-Meghna and Karnaphuli-Sangu** river systems of **Nepal, India and Bangladesh** but now extinct from many of its early distribution ranges.
 - ii. Gangetic river dolphins can only live in freshwater, are blind and catch their prey in a unique manner, using ultrasonic sound waves.
 - iii. These dolphins prefer deep waters
 - iv. distributed across 7 states: Assam, Uttar Pradesh, Madhya Pradesh, Rajasthan, Bihar, Jharkhand and West Bengal.
 - b. **STATUS:**
 - i. In **2009** Gangetic dolphins were declared India’s **National Aquatic animal** during the first meeting of erstwhile National Ganga River Basin Authority (NGRBA)
 - ii. placed under **“endangered”** category by International Union for Conservation of Nature (IUCN).
 - c. **THREAT:** Their numbers have dwindled in the last few decades mainly because of
 - i. direct killing,
 - ii. habitat fragmentation by dams and barrages and
 - iii. indiscriminate fishing.
 - iv. Silting and sand lifting
 - d. **NUMBERS**
 - i. According to the Ministry of Environment, Forest and Climate Change rivers of Assam and Uttar Pradesh had 962 and 1,275 Gangetic dolphins, respectively.
 - ii. As per WWF estimates, they number somewhere between 1200-1800.
4. **What are some of the efforts made in India to protect the dolphins?**
 - a. **Conservation Action Plan for the Gangetic Dolphin (2010-2020)**,
 - i. which has identified threats to Gangetic dolphins and impact of river traffic, irrigation canals and depletion of prey-base on dolphin populations.
 - b. Gangetic dolphins have been included in **Schedule I of Wildlife Protection Act, 1972**, which means they have the highest degree of protection against hunting.
 - c. They are also one among the 21 species identified under the centrally sponsored scheme, **“Development of Wildlife Habitat”**.

Topic 14 Houbara bustard

1. The government of Pakistan has issued special permits to the Emir of Qatar and nine other members of the royal family to hunt the houbara bustard, an internationally protected bird species.
2. **Details of Houbara Bustard**
 - a. Bustards are large, terrestrial birds that belong to several species, including some of the largest flying birds.
 - b. which lives in arid climates, comes in two distinct species as recognized by International Union for Conservation of Nature, one residing in North Africa (*Chlamydotis undulata*) and other in Asia (*Chlamydotis macqueenii*).
 - c. The population of Asian houbara bustards extends from northeast Asia, across central Asia, Middle East, and Arabian Peninsula to reach the Sinai desert.
 - d. According to International Fund for Houbara Conservation (IFHC), roughly 33,000 Asian houbara bustards and over 22,000 of the North African houbara bustards remain today.
 - e. After breeding in the spring, the Asian bustards migrate south to spend the winter in Pakistan, the Arabian Peninsula and nearby Southwest Asia.
 - f. Some Asian houbara bustards live and breed in the southern part of their ranges including parts of Iran, Pakistan and Turkmenistan.
3. According to IFHC, the main reasons for the houbara's decline are
 - a. **poaching,**
 - b. **unregulated hunting,**
 - c. **degradation of its natural habitat.**
4. While Pakistanis are not allowed to hunt the bird, the government invites Arab royals to hunt it every year. This is not the first time the Qatari Prince has got such a permit.



Topic 15 GLOBAL REFUGEE MEET

1. Global Refugee Forum (GRF)

- a. The first Global Refugee Forum (GRF), a two-day gathering of United Nations member states, began in Geneva, Switzerland, on December 17.
- b. The Forum, jointly hosted by
 - i. United Nations High Commissioner for Refugees (UNHCR),
 - ii. UN Refugee Agency, and
 - iii. government of Switzerland,
- c. **OBJECTIVE:**
 - i. to debate and discuss the response of world's countries to global refugee situation.
 - ii. Guided by the Global Compact on Refugees, Global Refugee Forum is an opportunity to translate the principle of international responsibility-sharing into concrete action.
 - iii. The Forum will showcase impactful pledges and contributions and the exchange of good practices
 - iv. It is intended to present an opportunity for UN member states and other stakeholders to announce action plans and pledges towards meeting objectives such as
 - easing the burden on the host country,
 - enhancing refugee self-reliance,
 - expanding access to third-country solutions, and
 - supporting conditions in countries of origin for return in safety and dignity.
- d. According to the UNHCR, the first GRF is being held "at the end of a tumultuous decade in which the number of refugees has risen to over 25 million people worldwide".
- e. The GRF will be held every four years at the Ministerial level.
- f. The first GRF has been organized around six areas of focus:
 - i. burden- and responsibility-sharing,
 - ii. education,
 - iii. jobs and livelihoods,
 - iv. energy and infrastructure,
 - v. solutions, and
 - vi. protection capacity.

2. The issues

- a. displacement of Afghans and Central Americans,
- b. providing education for refugee children, and
- c. emergency situations and financial support through Islamic finance.





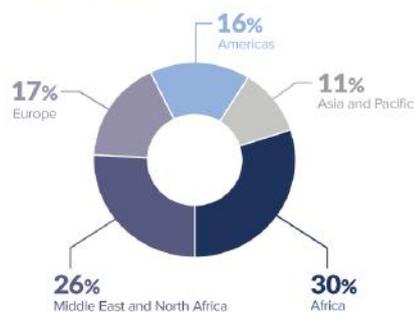
65.6 million forcibly displaced people worldwide

Refugees 22.5 million 17.2 million under UNHCR mandate
5.3 million Palestinian refugees registered by UNRWA

Stateless people 10 million

Refugees resettled 189,300 in 2016

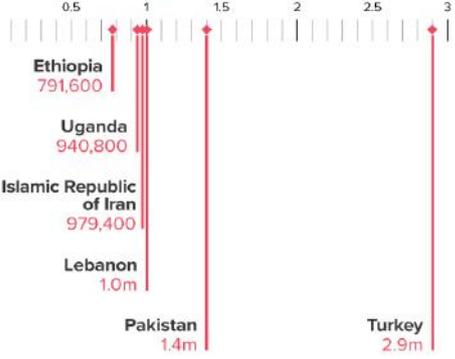
Where the world's displaced people are being hosted



55% of refugees worldwide came from three countries



Top hosting countries



28,300 people a day forced to flee their homes because of conflict and persecution

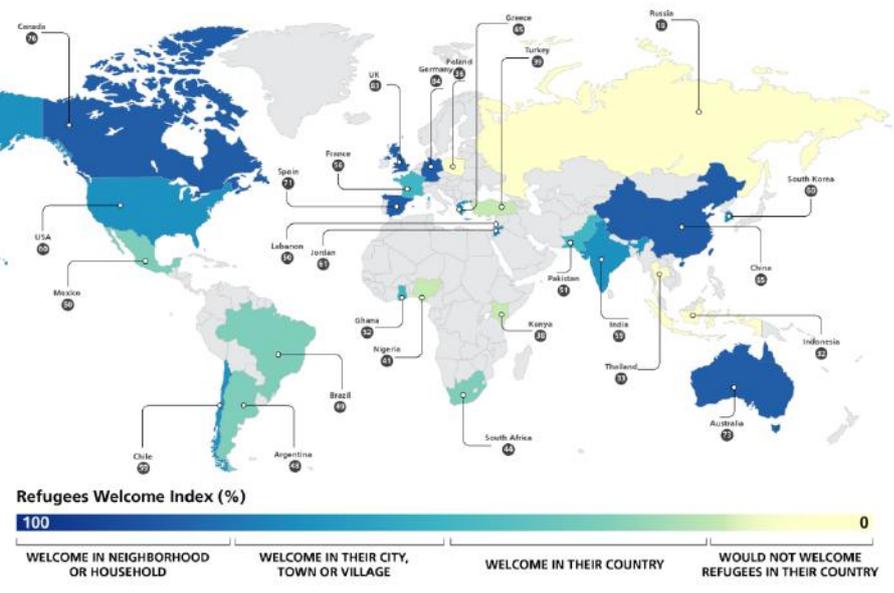
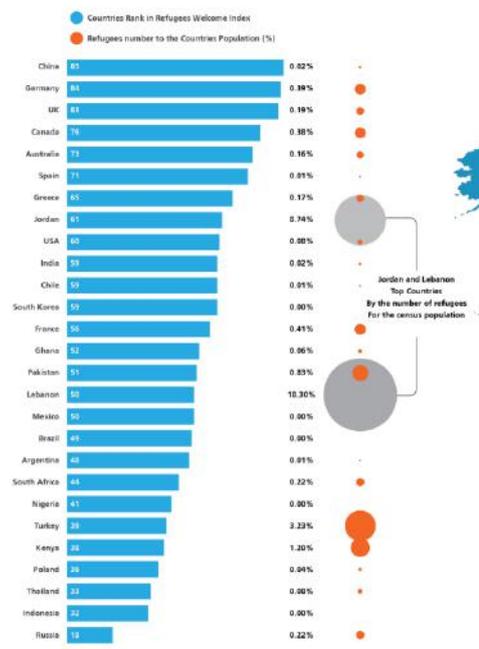
10,966 staff UNHCR employs 10,966 staff (as of 30 June 2017)

130 countries We work in 130 countries (as of 30 June 2017)

We are funded almost entirely by voluntary contributions, with 87 per cent from governments and the European Union.

Refugees Welcome Index

The new Refugees Welcome Index, based on a global survey of more than 27,000 people carried out by the internationally renowned strategy consultancy GlobeScan, ranks 27 countries across all continents based on people's willingness to let refugees live in their countries, towns, neighbourhoods and homes. The survey shows people say they are willing to go to astonishing lengths to make refugees welcome. It also shows how anti-refugee political rhetoric is out of kilter with public opinion.



Topic 16 Year End Review 2019: Ministry of Petroleum & Natural Gas

1. The Ministry of Petroleum & Natural Gas is concerned with
 - a. exploration and production of Oil & Natural Gas,
 - b. refining, distribution and marketing, import, export and conservation of petroleum products.
2. Oil and Gas being the important import for our economy, many initiatives have been taken by the Ministry for increasing production and exploitation of all domestic petroleum resources to address the priorities like
 - a. Energy Access,
 - b. Energy Efficiency,
 - c. Energy Sustainability and
 - d. Energy Security.



3. PRADHAN MANTRI UJJWALA YOJANA (PMUY)

- a. **OBJECTIVE:** to provide clean cooking fuel to poor households, especially in rural areas ensuring universal coverage of LPG as cooking gas in the country.
- b. Government launched Pradhan Mantri Ujjwala Yojana (PMUY) in May 2016, with an initial target of 5 crore.
- c. It was further revised to providing 8 crore connections to an adult woman of poor households by March, 2020, which has already been achieved on 7th September, 2019 i.e. 7 months ahead of the target.
- d. Implementation of this scheme enhanced economic productivity and quality of life of women, by removing drudgery associated with collection of wood.
- e. The free time, thus, available with them, can be utilized in multi spheres for improving their life standards.

4. PAHAL

- a. The Government, as a measure of Good Governance, has introduced well targeted system of subsidy delivery to LPG consumers through PAHAL.
- b. The initiative of the Government was aimed at rationalizing subsidies, based on approach to cut subsidy leakages, but not subsidies themselves.
- c. PAHAL Scheme has been designed to ensure that the benefit meant for the genuine domestic customer reaches them directly and is not diverted.
- d. The scheme has helped in identifying 'ghost' connections, multiple connections and inactive connections which in turn has resulted in curbing diversion of subsidized LPG to commercial purposes.

5. REFORMS IN EXPLORATION AND LICENSING POLICY

- a. The Government notified 'Reforms in Exploration and Licensing Policy, for enhancing domestic exploration and production of oil and gas' on 28th February 2019, with the objective to intensify exploration activities, attract foreign and domestic investment and enhance domestic production.
- b. The salient features of Policy Reforms are as under:
 - i. Shifting of focus from 'revenue' to 'production maximization'.
 - ii. No Revenue Sharing with Government in Category- II & III sedimentary basins.
 - iii. Boost to exploration activities by assigning greater weightage to exploration work Programme.
 - iv. For unexplored areas in Category I basins, 70% weightage to Minimum Work Programme and 30% weightage to Revenue Sharing with a cap of 50% at Highest Revenue Sharing point (HRP); and
 - v. For Category II and III sedimentary basins, 100% weightage for Minimum Work Programme.
 - vi. Shorter exploration period for early development.
 - vii. Fiscal concessions for early monetization and commercial production.
 - viii. Marketing and Pricing freedom for natural gas.
- c. Promoting Ease of Doing Business:
 - i. Simplified contractual terms with emphasis on cutting down
 - ii. approvals of Government/DGH/Management Committee and expeditious grant of approvals
 - iii. Setting up of Empowered Coordination Committee (ECC) under the chairmanship of Cabinet Secretary for expediting process of approvals.
 - iv. New Dispute Resolution Mechanism for amicable and speedy redressal of contractual dispute.
 - v. Electronic Single Window mechanism based on IT workflow and processes for processing of approvals. Standard Operating procedures (SoPs) for grant of approvals under PSC have also been finalized.

6. NATIONAL DATA REPOSITORY (NDR)

- a. The NDR was established by the Government to assimilate, preserve and upkeep the vast amount of data which could be organized and regulated for use in future exploration and development, besides use by R&D and other educational institutions.

Topic 17 National Broadband Mission

1. All villages in the country will be covered by 2022
2. The **VISION** of the NBM is to
 - a. fast track growth of digital communications infrastructure,
 - b. bridge the digital divide,
 - c. facilitate digital empowerment and inclusion and
 - d. provide affordable and universal access of broadband for all.
3. **OBJECTIVES:** Some of the objectives of the Mission which is structured with strong emphasis on the three principles of universality, affordability and quality are:
 - a. Broadband access to all villages by 2022
 - b. Facilitate universal and equitable access to broadband services for across the country and especially in rural and remote areas
 - c. Laying of incremental 30 lakhs route km of Optical Fiber Cable and increase in tower density from 0.42 to 1.0 tower per thousand of population by 2024
 - d. Significantly improve quality of services for mobile and internet
 - e. Develop innovative implementation models for Right of Way (RoW) and to work with States/UTs for having consistent policies pertaining to expansion of digital infrastructure including for RoW approvals required for laying of OFC
 - f. Develop a Broadband Readiness Index (BRI) to measure the availability of digital communications infrastructure and conducive policy ecosystem within a State/UT.
 - g. Creation of a digital fiber map of the Digital Communications network and infrastructure, including Optical Fiber Cables and Towers, across the country
 - h. Investment from stakeholders of USD 100 billion (Rs 7 Lakh Crore) including Rs 70,000 crore from Universal Service Obligation Fund (USOF)
 - i. Address policy and regulatory changes required to accelerate the expansion and creation of digital infrastructure and services
 - j. Work with all stakeholders including the concerned Ministries / Departments/ Agencies, and Ministry of Finance, for enabling investments for the Mission Broadband Mission to fulfill all aspirations of the people

National Broadband Mission

All villages with access to broadband by 2022

Incremental 30 lakhs route km of Optical Fiber Cable by 2024

Tower density from 0.42 to 1.0 tower per thousand of population by 2024

Collaborative and innovative implementation models for Right of Way

Significantly improve quality of services for mobile and internet

Develop and implement Broadband Readiness Index for each State / UT

Topic 18 National Afforestation Programme

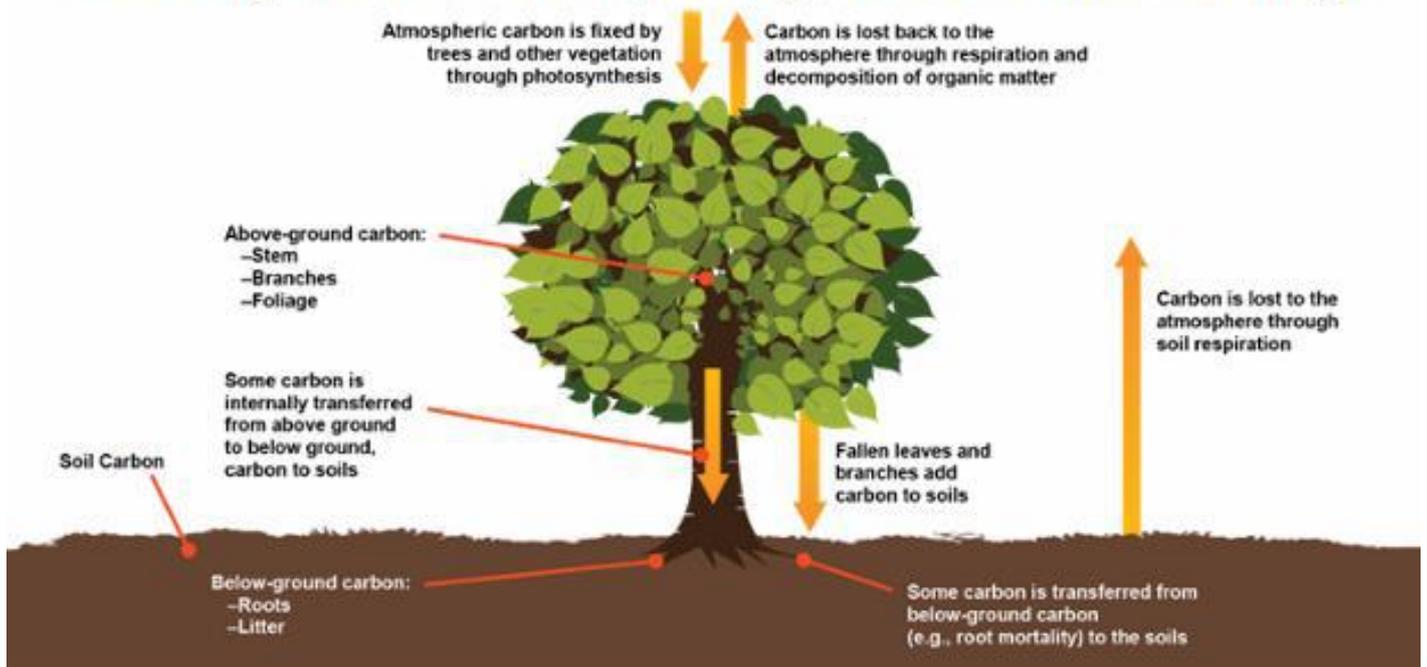
1. The Ministry of Environment, Forest and Climate Change (MoEFCC) is implementing plantation / afforestation schemes in the forest areas with participatory approach.
2. The plantation species under the schemes is selected by the implementing agencies/the members of Joint Forest Management Committees (JFMC) on the basis of their needs, ecological conditions and other local factors in consultation with the Forest Department.
3. The native forest species are encouraged for plantation in the forest areas giving importance to trees with multiple uses.
4. MoEFCC has not issued any specific direction for plantation of fruit bearing trees as it is decided by the JFM Committees considering local conditions and the micro plan of the area.
5. The conservation and development of forest primarily involves three strategies –
 - a. afforestation through natural/artificial regeneration,
 - b. protection and
 - c. management.
6. The ministry is implementing three **major schemes for development of forest areas** i.e.
 - a. National Afforestation Programme (NAP) scheme - implemented for afforestation of degraded forest lands
 - b. National Mission for a Green India (GIM) - improving the quality of forest and increase in forest cover besides cross sectoral activities on landscape basis
 - c. Forest Fire Prevention & Management Scheme (FFPM) - takes care of forest fire prevention and management measures.
7. For scientific management of forests, the States prepare management plan called Working Plan which highlights various activities to be undertaken in a forest division for effective management of forest.
8. The working plan is approved by the Ministry. Besides, the funds collected under Compensatory Afforestation Fund Management and Planning Authority (CAMPA), as compensatory levies from states inter-alia, is also used in plantation activity including compensatory afforestation by States/UTs.

9. National Afforestation Programme (NAP) scheme

- a. The overall objective of the National Afforestation Programme (NAP) scheme is ecological restoration of degraded forests and to develop the forest resources with peoples' participation, with focus on improvement in livelihoods of the forest-fringe communities, especially the poor.
- b. NAP aims to support and accelerate the on-going process of devolving forest conservation, protection, management and development functions to the Joint Forest Management Committees (JFMCs) at the village level, which are registered societies.
- c. The scheme is implemented by three tier institutional setup through the State Forest Development Agency (SFDA) at the state level, Forest Development Agency (FDA) at the forest division level and JFMCs at village level.
- d. The major components of the scheme include
 - i. afforestation under Seven plantation models,
 - ii. maintenance of previous years plantations and Ancillary Activities like soil and moisture conservation activities (SMC),
 - iii. fencing, overheads, monitoring and evaluation (M&E), micro-planning, awareness raising, Entry Point Activities (EPA) etc.
- e. The Scheme is demand driven and afforestation area is sanctioned on the basis of past performance, potential degraded forest land available for eco-restoration and availability of budget.

- f. NAP is a centrally sponsored scheme which is implemented with the fund sharing pattern of 60: 40 percent between Centre and States wherein the sharing pattern for Northeastern and hilly States is 90:10.
- g. The central share of funds are released through State Government and state government transfers the funds to SFDA along with its state share which sometime causes delay in fund availability to SFDA for implementation of NAP causing delay in submission of mandatory documents for subsequent release of funds.

Healthy Forests Help Mitigate Climate Change



HALF A DEGREE OF WARMING MAKES A BIG DIFFERENCE: EXPLAINING IPCC'S 1.5°C SPECIAL REPORT

	1.5°C	2°C	2°C IMPACTS
EXTREME HEAT Global population exposed to severe heat at least once every five years	14%	37%	2.6x WORSE
SEA-ICE-FREE ARCTIC Number of ice-free summers	AT LEAST 1 EVERY 100 YEARS	AT LEAST 1 EVERY 10 YEARS	10x WORSE
SEA LEVEL RISE Amount of sea level rise by 2100	0.40 METERS	0.46 METERS	.06M MORE
SPECIES LOSS: VERTEBRATES Vertebrates that lose at least half of their range	4%	8%	2x WORSE
SPECIES LOSS: PLANTS Plants that lose at least half of their range	8%	16%	2x WORSE
SPECIES LOSS: INSECTS Insects that lose at least half of their range	6%	18%	3x WORSE
ECOSYSTEMS Amount of Earth's land area where ecosystems will shift to a new biome	7%	13%	1.86x WORSE
PERMAFROST Amount of Arctic permafrost that will thaw	4.8 MILLION KM ²	6.6 MILLION KM ²	38% WORSE
CROP YIELDS Reduction in maize harvests in tropics	3%	7%	2.3x WORSE
CORAL REEFS Further decline in coral reefs	70-90%	99%	UP TO 29% WORSE
FISHERIES Decline in marine fisheries	1.5 MILLION TONNES	3 MILLION TONNES	2x WORSE

Topic 19 National Centre for Sustainable Coastal Management

1. Ministry of Environment, Forest and Climate Change, Chennai
2. **undertake studies and research in area of Coastal Zone Management including coastal resources and environment.**
3. **Aims and Objectives** of the Center are:
 - a. Strive for being a World Class Knowledge Institution related to coastal zones, environment, resources and processes,
 - b. To promote integrated and sustainable management of the coastal and marine areas in India for the benefit and wellbeing of the traditional coastal and island communities, and
 - c. Advice the Union and State Governments and other associated stakeholder(s) on policy, and scientific matters related to Integrated Coastal Zone Management (ICZM).
4. The six (06) **Research Divisions** of the NCSCM are:
 - a. Geospatial Sciences, Remote Sensing and Geographic Information Systems (GIS),
 - b. Integrated Social Sciences & Economics,
 - c. Coastal environmental impact assessment,
 - d. Conservation of Coastal & Marine Resources,
 - e. Knowledge, Governance and Policy
 - f. Futuristic Research
 - g. Integrated Island Management Unit.
5. Survey of India and NCSCM have mapped the Hazard Line for the entire coast of India, which includes vulnerability mapping of flood, erosion and sea level rise.
6. The outputs will be used by all the coastal States and UTs in managing coastal vulnerability in the coming years and as a tool for preparation of disaster management plans.
7. The Government of India is committed to taking all necessary steps in supporting NCSCM to achieve its goals, in its efforts to developing into a world class institution.
8. NCSCM is partnering with leading national and international research institutions and agencies through advanced research, networking, scientific committees and peer reviewed publications in international journals.
9. NCSCM is mandated to disseminating knowledge pertaining to coastal management by capacity building at all levels for the benefit of coastal communities and stakeholders.
10. NCSCM's Integrated Coastal Zone Management (ICZM) Plan has been developed on international standards that can be replicated in other parts of the World.
11. Science based knowledge on coastal management developed by the Centre is used extensively for policy decisions.
12. For the first time, Integrated Island Management plans including holistic island development plans have been prepared by NCSCM for implementation by coastal States/ UTs.
13. NCSCM's cutting-edge research infrastructure provides for world class research outputs and decision support system that directly enables policy decisions.
14. NCSCM's state-of-the-art laboratory facility provide an excellent opportunity to other Indian universities, Research Institutes, Government agencies for a collaborative research with NCSCM in the field of integrated coastal management.

Focus Areas



Topic 20 Curiosity Questions

How does a fully charged mobile phone lose its charge when left unused for several days together?

1. Lithium-ion battery chemistries are associated with self-discharge phenomena.
2. A passivation layer develops on the electrodes over time (on performing several charging-discharging cycles) which results in self-discharging of the battery.
3. It means internal chemical reactions reduce the stored charge of the battery without any connection between the electrodes or any external circuit.
4. Studies show a self-discharge rate of Li-ion battery is 5% in 24 hours, then 1–2% per month.
5. It must be borne in mind that even when the phone is kept idle, there are a lot of applications working in the background like phone-watch, calendar, to name a few.
6. These applications in-turn cause a charge loss.

How does water rise up tall trees during autumn and winter when there is very less water evaporation from leaves?

1. During late autumn and winter deciduous trees are dormant.
2. The colder temperatures during these seasons are not optimal for most physiological reactions in cells.
3. Therefore, trees do not need a lot of water in the winter.
4. The amount of transpiration is only one-sixth that during the peak growing season.
5. Trees can also store water in their stems which they use during the winter.
6. This also reduces the need for transpiration to obtain water during the winter.

Topic 21 Internet Shutdown

1. Software Freedom Law Center (SFLC), global tracker for Internet shutdowns was inundated with messages of shutdowns across country frequently recurring phenomenon in India over past several years.
2. The world's fastest growing Internet market is also global leader by far in cutting off access to small and large sections of its population.
3. It is now commonplace during moments of tension for law enforcement and government officials to cut off the Internet as both an early and a preventive response — as much to stymie communication between restive groups to prevent them organizing, as to block the spread of rumors and fake news.
4. The economic cost to shutdowns is immense:
 - a. Over past five years, some 16,000 hours of Internet shutdowns cost economy a little over \$3 billion, according to estimates in a report by Indian Council for Research on International Economic Relations (ICRIER).
5. SFLC also found frequent shutdowns in Pakistan, Bangladesh, Myanmar, Egypt, Congo, Syria, Sudan, Burundi, Iraq, and Venezuela.
6. Major events in 2019
 - a. **Citizenship Act:** as protests against the Citizenship Amendment Act raged in West Bengal, Internet services were stopped in the state's North Dinajpur, Malda, Murshidabad, Howrah, North 24-Parganas and parts of South 24-Parganas districts. In previous days, shutdowns had been enforced in several districts of Uttar Pradesh and in the Northeastern states.
 - b. While there were shutdowns in the Northeast at the beginning of the year as well (when the passage of the Citizenship Amendment Bill by the previous Lok Sabha triggered unrest), the first shutdown in the current phase was reported to the SFLC on December 10 — in Arunachal Pradesh and Tripura — the day after Lok Sabha passed the Bill.
 - c. In Assam, services were suspended on December 11, when Rajya Sabha too, cleared the Bill, and continued on December 12.
 - d. The same day, Meghalaya suspended services for 48 hours because, according to an official memo, "messaging systems like SMS and Whatsapp and social media platforms like Facebook, Twitter, and YouTube are likely to be used for the transmission of information through pictures, videos and text that have the potential to cause civil unrest and exacerbate the law and order situation".
 - e. On December 13, protests in Aligarh prompted a shutdown, and on Sunday in Meerut for "law and order maintenance". Access to the Internet was cut off in Saharanpur on both Sunday and Monday, officials said.
 - f. Ahead of a planned protest by students in Aligarh Muslim University on Sunday, the administration acted again to prevent the "spreading of rumours and misinformation using social media platforms... which can hinder peace and law and order".
 - g. **Ayodhya verdict:** The current sweeping shutdowns come after access to the Internet was cut off as a preventive measure in several states last month ahead of the Supreme Court's Ayodhya verdict, when there were apprehensions of tension and violence. Rajasthan and Uttar Pradesh saw the largest numbers of suspensions of Internet services.
 - h. **Jammu and Kashmir:** Monday marked the 134th day of the continuing shutdown in Jammu and Kashmir, which began on August 5, the day the erstwhile state was stripped of its special status under Article 370 of the Constitution. This is the longest ever continuous Internet shutdown in the country. Jammu and Kashmir had earlier experienced a 133-day shutdown between July 8 and November 19, 2016; Darjeeling went 100 days without access to the Internet between June 8 and September 25, 2017.

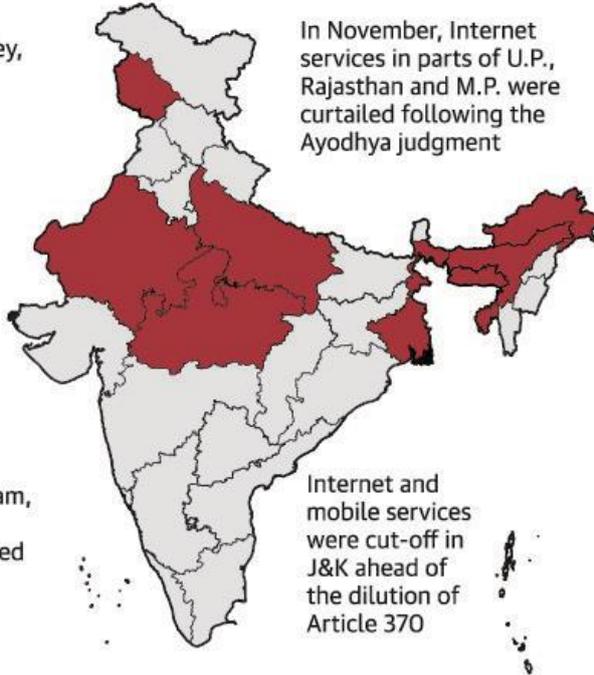
7. The most active 'shutdown states', by frequency of shutdowns, have been as follows:
- a. **Jammu and Kashmir:** The erstwhile state has seen 180 Internet shutdowns since 2012, according to SFLC. The most commonly offered reasons for cutting access have been "encounter between security forces and militants", "massive search operations", "gunfights", and "attack on CRPF men". A case to have the Internet restored in the region is currently ongoing in the Supreme Court.
 - b. The Internet was suspended around the death anniversary of the slain Hizbul Mujahideen commander Burhan Wani, and on Independence Day 2017, Republic Day 2016, and Eid 2015. The visit of Prime Minister Narendra Modi in February also triggered a shutdown.
 - c. Shutting down the Internet — how, when, and where it has been happening in India The erstwhile state of J&K has seen 180 Internet shutdowns since 2012.
 - d. **Rajasthan:** The state has had 67 shutdowns since 2015, from hyper-local ones to those extending to districts or specific areas. Several have been "preventative measures after communal tensions broke out" or "to prevent the spread of rumours". On August 13, "mobile Internet services were snapped... in 10 police station areas in Jaipur... to prevent rumours as tense situation prevailed after a minor scuffle broke out between two communities".
 - e. Rajasthan has also seen shutdowns in order to prevent cheating in examinations — it happened for two days in most districts from July 14, 2018 during examinations to recruit constables; and in Bikaner, Sikar, and Karauli districts during the REET exam on February 11, 2018.
 - f. Some districts have enforced shutdowns on the occasion of Ambedkar Jayanti, during protests by Dalit groups, and during celebrations by Hindu organizations.
 - g. **Uttar Pradesh:** UP has seen 19 shutdowns since 2015. "Internet services were suspended to defuse the tension prevailing due to protests by Muslims against lynching of a man. According to some sources the protests turned violent after police lathi charged the protesters," the tracker said on July 5, 2019.
 - h. **Other reasons for shutdowns include:** "following brutal murder of a toddler", "following an altercation between some students and a TV channel over reports of a visit by AIMIM lawmaker Asaduddin Owaisi at AMU", "following the killing of Bhim Army leader's brother", and "following the violent clashes between supporters of the Bharat bandh and a pro-reservation group comprising OBCs and Dalits".
8. Home Departments in the states are mostly the authorities that enforce shutdowns, drawing powers from The Temporary Suspension of Telecom Services (Public Emergency or Public Safety) Rules, 2017. The decisions are reviewed by a state government review committee. The central government also has powers under this law but has not used it.
9. Shutting down the Internet - how, when, and where it has been happening in India Police personnel stand guard outside Aligarh Muslim University (AMU) as students protest against the passing of Citizenship Amendment Bill, in Aligarh, Friday, Dec. 13, 2019.
10. Other relevant laws are **Section 144 of the Code of Criminal Procedure, 1973 and The Indian Telegraph Act, 1885.**
- a. **Section 144** has enabled many of the shutdowns in the recent past, especially until the time the telecom suspension Rules came into force in 2017. Section 144 CrPC gives the District Magistrate, Sub-Divisional Magistrate or any other executive magistrate empowered by the state government the power to issue orders to "maintain public tranquility".
 - b. Less frequently used is **The Indian Telegraph Act, 1885**, whose Section 5(2) allows central and state governments to prevent the transmission of messaging during a "public emergency or in the interest of public safety", or "in the interests of the sovereignty and integrity of India, the security of the state", etc.

Clamped down

In the last 35 days, telecommunication shutdowns were enforced in eight States, some after the Ayodhya verdict and some in the wake of protests against the Citizenship (Amendment) Act. The Internet shutdown in Kashmir entered the 134th day on Monday, making it the second longest communication clampdown in India. By **Naresh Singaravelu** and **Sumant Sen**

1. Affected States

Apart from Kashmir Valley, which continues to face Internet restrictions enforced on August 4, States marked on the map have seen telecommunication shutdowns in the last 35 days. Due to widespread protests following the Citizenship (Amendment) Act, Meghalaya, Tripura and Arunachal Pradesh saw State-wide Internet shutdowns. Parts of Assam, West Bengal and Uttar Pradesh were also affected for the same reason



SOURCE: ACCESS NOW, INTERNETSHUTDOWNS.IN

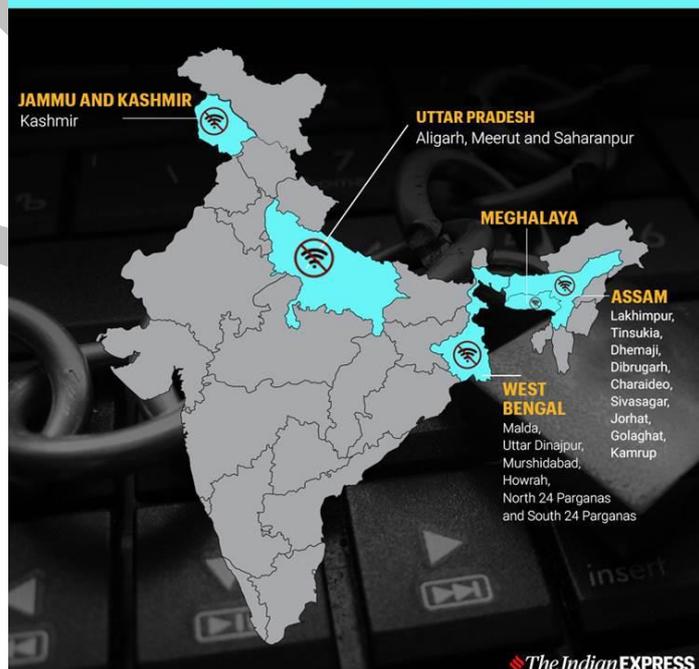
2. Sorry state | The on-going shutdown in J&K is the second longest in India. The longest, also in J&K, was enforced following the death of Burhan Wani

Starting date	Ending date	Days	Region	Services affected
July 8, 2016	January 7, 2017	202	J&K	Internet
August 4, 2019	(ongoing)	134	J&K	Internet
July 8, 2016	November 18, 2016	133	J&K	SMS and Telephony
June 18, 2017	September 25, 2017	99	W.B.	Internet
April 17, 2017	May 27, 2017	40	J&K	Internet

3. Rising restrictions | The no. of telecommunication bans have gone up in recent years. However, other States pale in comparison to J&K which has seen 193 bans since 2016

State	'16	'17	'18	'19
J&K	11	29	78	75
Rajasthan	6	13	16	7
U.P.	2	3	8	7
W.B.	0	2	2	5
Arunachal	0	1	1	2
Assam	0	0	2	2
Odisha	0	2	1	2
Tripura	0	2	1	2
M.P.	0	1	3	1
Maharashtra	1	1	7	1
Meghalaya	0	0	3	1
Punjab	0	1	4	1
Bihar	2	3	5	0
Delhi	0	1	0	0
Gujarat	3	1	1	0
Haryana	3	8	0	0
Jharkhand	1	0	0	0
Manipur	1	0	2	0
Nagaland	0	2	0	0
T.N.	0	0	1	0
Telangana	0	1	0	0
Uttarakhand	0	0	2	0

INTERNET BAN ACROSS INDIA

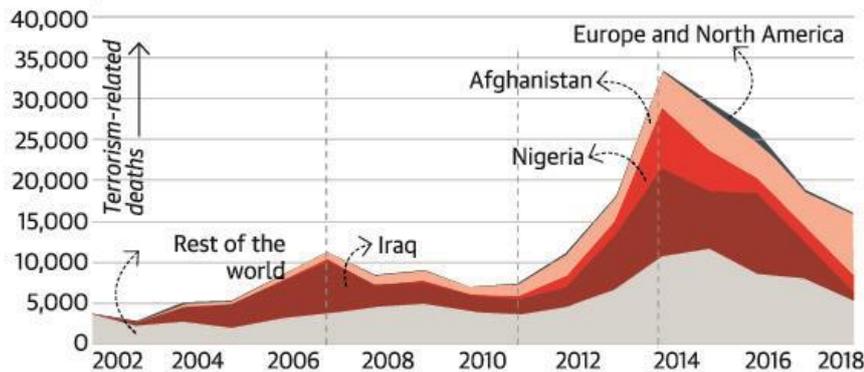


1. TERRORISM

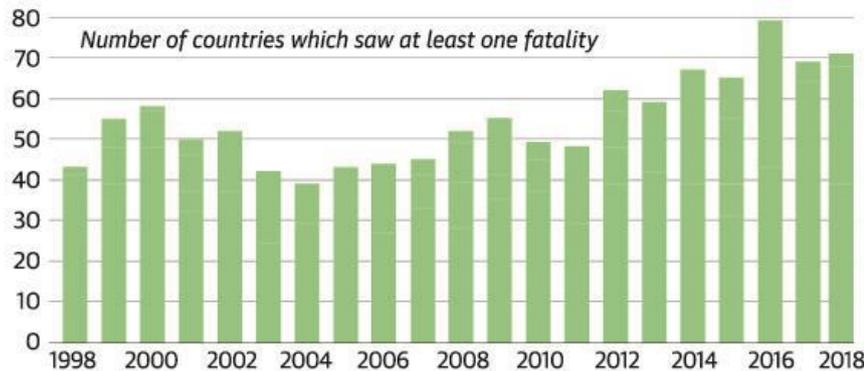
Changing face of terror

Deaths due to terrorism have reduced substantially in recent years following the decline of the Islamic State (IS). The Taliban has replaced IS as the organisation responsible for most deaths in 2018, which also resulted in Afghanistan becoming the country most targeted by terror. By **Sumant Sen** and **Sayan Ghosh**

1. Less lethal | In 2018, terrorism-related deaths decreased to 15,952 from 33,555 in 2014. Iraq, the nation most affected by terrorism between 2004 and 2017, experienced fewer fatalities in 2018

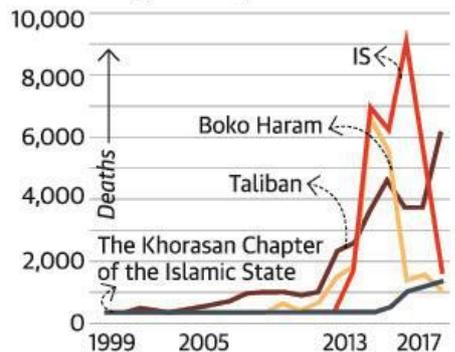


3. More nations affected | Though the number of deaths went down, more countries witnessed terrorist activities in recent years. The number of countries where at least one fatality due to terrorism was recorded rose from 48 in 2011 to 71 in 2018



SOURCE: GLOBAL TERRORISM INDEX 2019, INSTITUTE FOR ECONOMICS AND PEACE

2. Less effectual | Most terror groups have weakened in terms of both the extent of area controlled and activities recently (except the Taliban which is active in Afghanistan)



4. Terror scores | India's Global Terrorism Index score worsened from 2002 to 2018. The higher the score, the more terrorist-affected the nation. The table shows scores for select nations

Country	Score (2018)	Change (2002-2018)
Afghanistan	9.603	+4.058
Pakistan	7.889	+1.866
India	7.518	+0.175
Bangladesh	5.208	-0.026
Nepal	5.093	-1.004
Sri Lanka	3.569	-2.068
Bhutan	0.01	+0.01

2. NBFCs

'NBFC crisis poses more bad loan risks for banks'

The continuing liquidity crunch facing non-banking financial firms is likely to result in rising bad loans risks for banks from these shadow banks as well and companies relying on such lenders for funding, as per a Moody's report

SOURCE OF ASSET RISK

A type of NBFC credit to controlling shareholders, or promoters, of large listed companies across various industries is also emerging as a source of asset risk for banks

REDUCED LENDING

NBFCs are forced to reduce lending, leading to funding constraints for borrowers relying on non-bank lenders

RISKS
This increases the risk of loan losses for NBFCs, and as a result, they will continue to have difficulty in obtaining funding



AS FINANCIAL HEALTH of NBFCs deteriorates due to loan losses, they will have greater difficulty obtaining funding, which will exacerbate their funding constraints. It can result in more bad loans from NBFCs for banks
REFINANCING can be difficult for promoters of companies as investments they make using loans are often illiquid, a problem made worse by tighter availability of credit from NBFCs

A CURTAILING OF LENDING by NBFCs will add to risks from retail loans for banks by reducing the availability of credit that individuals can use for refinancing and by contributing to the slowdown

THE SPILLOVER OF STRESS

among NBFCs to borrowers, and ultimately to banks, will hinder improvements in banks' asset quality, profitability and capital, which is credit negative

TIGHT FUNDING FOR NBFCs, a consequence of the default by IL&FS in September 2018, is raising asset risks for banks in an economy that has grown dependent on non-banking lenders for the provision of credit

NON-BANK LENDERS collectively have a large market share in retail and SME loans, a segment that has grown rapidly in recent years and now is susceptible to asset quality deterioration as the economy slows.

Source: PTI

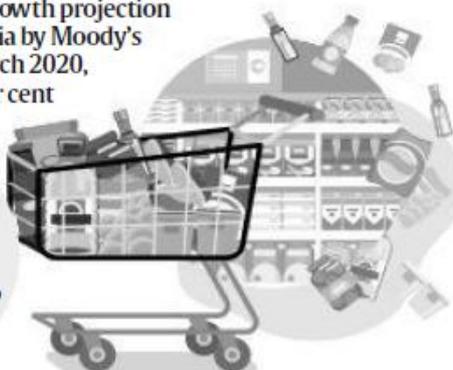
3. HOUSEHOLD CONSUMPTION

'Weak household consumption to curb growth'

The country's weak household consumption will curb the growth of the economy and weigh on the credit quality of Indian issuers in a range of sectors, Moody's Investors Service said in a report

4.9%: GDP growth projection for India by Moody's for fiscal ending March 2020, lowered from 5.8 per cent

57%
Share of household consumption in the country's GDP in FY19



FACTORS RESPONSIBLE FOR WEAKENING ECONOMIC GROWTH:

- Rural financial stress
- Low job creation
- Liquidity constraints

GOVERNMENT MEASURES THAT COULD STIMULATE DEMAND:

- Income support for farmers and low-income households
- Monetary policy easing
- Broad corporate tax cut

■ **NBFI credit crunch exacerbating slowdown:** Credit crunch among non-bank financial institutions (NBFIs) — the major providers of retail loans in recent years — has exacerbated the slowdown

■ **Private banks at higher risk:** Private-sector banks have a larger exposure to retail loans and may be more at risk; moreover, an increase in non-performing loans (NPLs) would be gradual

■ **Low earnings in auto sector:** In the automotive, weak demand and tight liquidity will constrain earnings of auto manufacturers

■ **Twin shocks on growth:** As long as households could borrow from NBFIs, their impact on growth was not visible. However, with the materialization of a credit supply shock, the impact of these twin shocks on growth is being seen

Source: PTI

4. RELIGIOUS PERSECUTION

States of persecution

The Citizenship (Amendment) Bill provides a path for citizenship to minorities (non-Muslims) from three Muslim majority nations - Pakistan, Bangladesh and Afghanistan. Data show that religious minorities, including Muslims, in other neighbouring countries such as Myanmar, China and Sri Lanka also face persecution. In many countries, minority sects within the majority religions (including Islam) are also persecuted. By **Vignesh Radhakrishnan**

1. Migrant numbers

According to UN estimates, there are over 51 lakh international migrants in India as of 2019. Among them, over 2 lakh people were refugees recognised under the 1951 Convention. Most migrants in India are from Bangladesh while most refugees are from China (Tibetans)

Country	Intl. migrants in India (2019)	Refugees (2018)
Bangladesh	31,03,664	0
Pakistan	10,82,917	0
Nepal	5,33,646	0
Sri Lanka	1,52,536	60,802
China	1,08,286	1,08,008
Myanmar	49,720	20,877
Afghanistan	13,501	14,848
Bhutan	6,532	0

2. Religious hostility | The Pew Research Center publishes a Government Restrictions Index (GRI) and Social Hostilities Index (SHI) every year. GRI measures laws, policies and actions by officials that restrict religious beliefs and practices. SHI measures religious hostility by private individuals, organisations or groups in the society. GRI and SHI are measured in a 10-point scale. The higher the number, the more the persecution

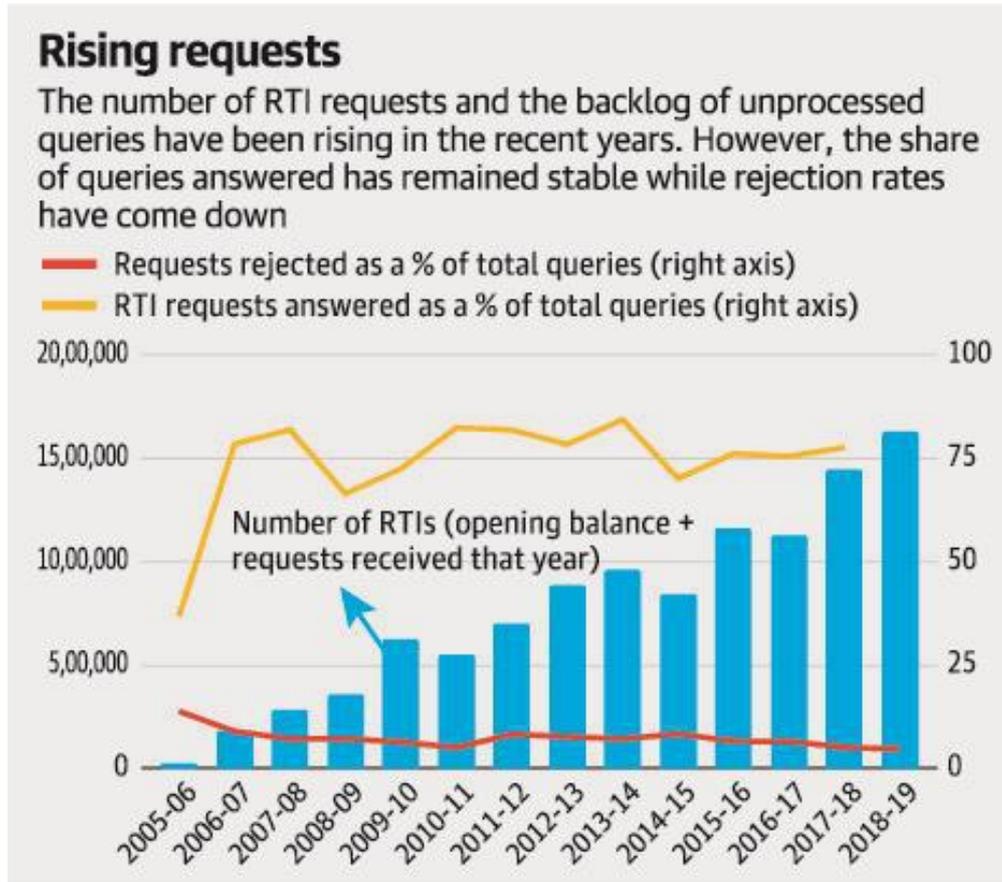
Country	GRI		SHI	
	2007	2016	2007	2016
India	4.8	5.1	8.8	9.7
Afghanistan	5.3	6	8.5	7.1
Bangladesh	4	4.9	8.3	7.6
Bhutan	4.4	4.6	1.9	0.4
China	7.8	8.8	0.9	1.3
Sri Lanka	4	4.1	7.8	5.9
Nepal	3.4	5.2	4.2	5
Myanmar	7.9	6.9	4.9	5.1
Pakistan	5.8	6.5	8.9	6.9

Except Bhutan and Nepal, every other neighbouring country had a higher SHI or GRI or both in 2016 indicating greater persecution of minorities. India too has a high GRI and SHI

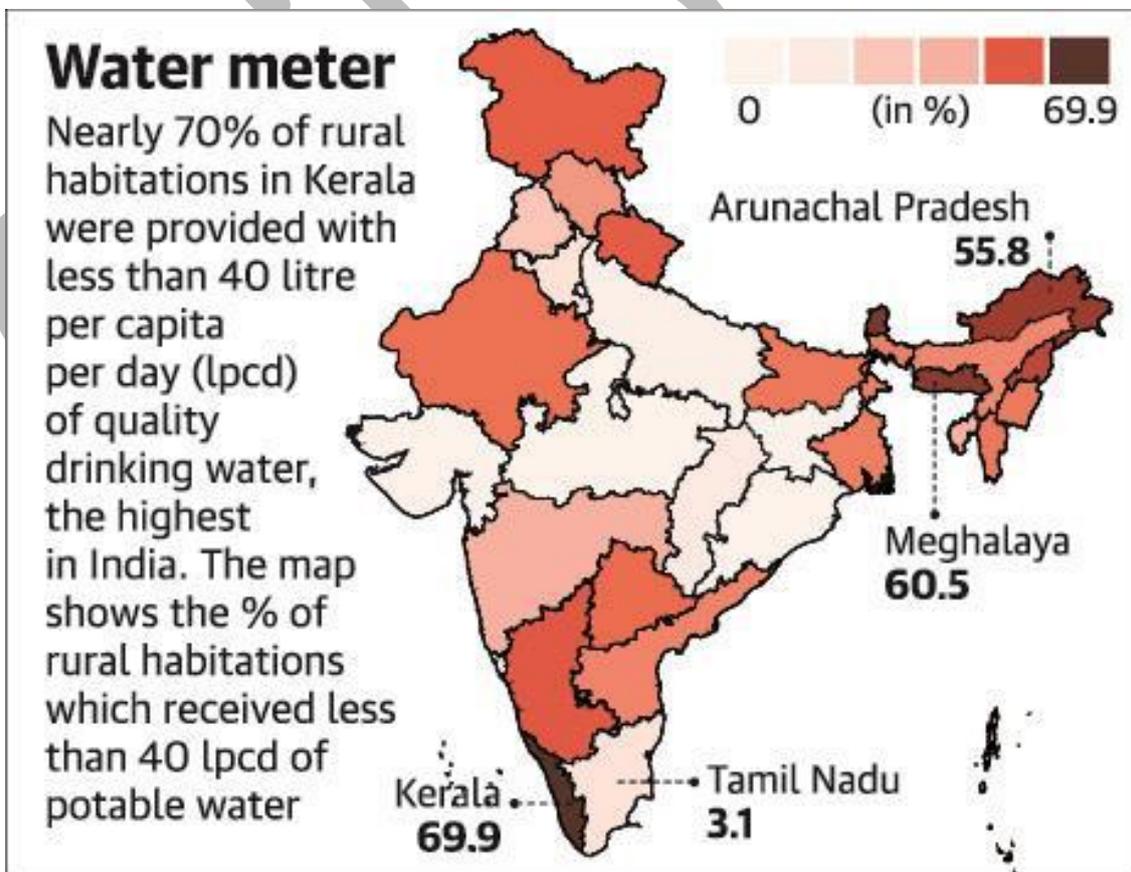
3. Govt. harassment | The Pew report also records whether there was harassment of religious/ ethnic groups by government agencies. "1" indicates yes. "0" indicates no. For instance, in Myanmar, all communities including ethnic groups such as Rakhines that professed the same religion as the majority (Buddhism) faced harassment. In India and Nepal, Dalit persecution was recorded as "1" under Hinduism

Country	Christia nity	Islam	Buddh ism	Hindu ism	Juda ism
India	1	1	1	1	0
Afghanistan	0	1	0	1	0
Bangladesh	1	1	1	1	0
Bhutan	1	0	0	0	0
China	1	1	1	0	1
Sri Lanka	1	1	0	1	0
Nepal	1	1	0	1	0
Myanmar	1	1	1	1	0
Pakistan	1	1	0	1	1

5. RIGHT TO INFORMATION



6. WATER



7. PMUY

Running low on gas

Since the inception of the Pradhan Mantri Ujjwala Yojana (PMUY), LPG coverage grew at a quick pace and reached almost all households by April 2019. But a significant number of the scheme's BPL beneficiaries did not use the service beyond the initial refill, mostly due to economic reasons. As a result, a large number of dormant cylinders have been diverted for commercial use. By Sumant Sen

Back to the old ways: A survey of 1,662 beneficiaries, conducted between April 2016 and December 2018, showed that 35.44% reverted to traditional fuels mainly due to higher price of LPG refills and easy availability of traditional fuel, which is considered "unclean"

Pre-PMUY

Type	Users (%)
LPG	2.53
Traditional fuels	97.47

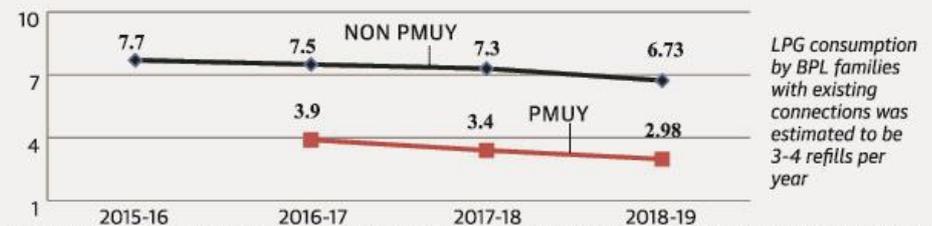
Post-PMUY

Type	Users (%)
LPG	40.43
Traditional fuels	35.44
LPG & Traditional fuels	24.13

1. Coverage boost: Household LPG connections grew at a sedate pace before PMUY was introduced in May 2016. Following implementation of the scheme, overall household LPG coverage grew swiftly to reach 94.3% as on April 1, 2019



2. Falling consumption: Despite wide coverage, LPG refills ordered by consumers have been constantly declining in recent years. In 2018-19, refills consumed on an average reduced to 2.98 instances per year from 3.4 per year in 2017-18



3. Meagre refills: Of the 3.18 crore PMUY consumers who had an LPG connection for one year or more as on December 31, 2018, 17.4% never ordered a second refill, and 33.15% ordered 1-3 refills per year. This indicates that more than half the beneficiaries consumed less than the national average of 3.21 refills

Refills	Consumers
Initial	55.44 lakh
1 to 3	1.05 crore
>4	1.57 crore

4. Towards commercial use:

Even as half the beneficiaries ordered less than 4 refills a year, about 2.98 lakh customers with a single cylinder connection ordered 2 to 20 refills in a day

Daily refills	No. of consumers	No. of instances
2	2.61 lakh	3.02 lakh
3 to 6	31,115	35,048
>7	6,522	6,572

This level of consumption is impossible in a domestic connection

Source: Report No. 14 of 2019 Performance Audit of Pradhan Mantri Ujjwala Yojana, Ministry of Petroleum and Natural Gas

MODEL ANSWER

Q 1. "E-governance is not only about utilization of the power of new technology but also much about the critical importance of the 'use value' of information." Explain. [12.5 Marks, 200 words]

a. **UNDERSTANDING KEYWORDS**

- E – Governance
- Use value of Information

b. **WAY OF WRITING (STRUCTURE)**

- Explain - Why? – Provide detailed reason for any arguments

c. **ANSWER**



Introduction

- E – governance means delivering information, services and connecting with citizens / business / civil society electronically i.e. through mobile and Information communication technology.
- E – governance has potential to reach citizen or business in efficient, timely and economic manner.

Body

- To increase use value of information, E – governance should be calibrated in following manner
 - The information provided should be complete, easily understandable and error free.
 - Information should help citizen to connect with government.
 - Information should develop viewpoint in citizen, which will lead to their capacity building.
 - Government should try to provide information related to all departments or ministry at single location.
 - Information should be provided in Vernacular language, Audio / Video format and in Braille to benefit non-English / Hindi speakers, Illiterate and visually impaired population.

Conclusion

- E-governance doesn't mean just using technology is governance, but technology should be facilitator in improving democracy and deepening democracy.
- Otherwise it will benefit just few elite sections of society