



**Civil's IAS**  
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# Weekly Current Affairs Compilations

A holistic magazine for UPSC Prelims, Mains and Interview Preparation

## Volume 18

**28<sup>th</sup> Nov – 4<sup>th</sup> Dec 2019**

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- c. Weekly MCQs and ANSWER WRITING Tests
- d. 24 x 7 AC Library facilities
- e. Weekly Performance Report of students.
- f. Revision Lecture before Prelims and Mains exam
- g. Personal mentorship to students

### **2. CURRENT AFFAIRS Module [PRELIMS cum MAINS]**

- a. Current Affairs lecture - 4 hours / week
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- b. Model Answers / Essay will be provided to students
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### **4. NCERT based TEST SERIES**

- a. MCQs and Answer Writing tests based on NCERT 6 - 12<sup>th</sup> Standards

### **5. PRELIMS 2020 TEST SERIES**

- a. Total 17 Tests (13 SUBJECTWISE + 2 FULL LENGTH + 2 CSAT)

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### **7. MOCK INTERVIEW**

- a. Interview and one to one Feedback session with experienced panels.
- b. Recorded CDs of the same will be provided to students

### **8. GS MAINS - MARKS ENHANCEMENT SERIES [MES]**

- a. Coverage of General Studies 1,2,3,4 and ESSAY topics to boost students marks in Mains examination.

### **9. OPTIONAL**

- a. Geography
- b. Gujarati Literature

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### **FACTS for ANSWER WRITING**

1. GDP GROWTH
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3. POLICE
4. BANKING

### **MODEL ANSWER**

1. SAND MINING



## Women

- challenges faced by ~~the~~ Women
- Reason for women problems
- How women problem can be solved?

### Challenges

- Child sex Ratio (No of girl child / 1000 boy child)  
0-6 years Age

1991 - 945	} Consistently ↓
2001 - 927	
2011 - 914	

Reasons → boy child will bring Labour Economic  
girl child incur Downy in marriage

- security
- Old Age support
- social Recognition
- Caring on family generations
- Laws not strict related to abortion.



⇒ IMR (Infant mortality Rate) - no of death / 1000 live  
birth of children under  
1 year of Age

Boy - 46  
girl - 49

Reason → sex selective killing  
→ discrimination in Birth, Health & Nutrition  
→ Improper care

⇒ Literacy → male - 82.14% } 16.68% gap  
female - 65.46%

Reason → no separate toilets  
→ sibling care  
→ domestic work  
→ why education? more emphasis on work  
→ early early marriage  
→ security  
→ physical distance.

⇒ gender gap in labour force

- ↳ wage discrimination
- ↳ unsafe work place
- ↳ ↑ family income (wages)
- ↳ higher education.



⇒ Gender based violence

↳ physical

↳ verbal

↳ sexual - prostitution

devdasis

slavery

bonded labours

Reason → male insecurity

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## Barriers in Women Development

- patriarchal mindset
  - Restricting mobility (w/o their consent)
    - ↳ physical - timing, place
    - ↳ social - marriage
    - ↳ Education
    - ↳ Economy
  - poor and unequal access to
    - ↳ health services
    - ↳ nutrition
    - ↳ Education
    - ↳ Employment
  - Urbanisation
    - ↳ Inflation - compromise
    - ↳ security - crowding, ghettoisation
    - ↳ privacy - hampers
- Insecurity in males - female working and male unemployed.



⇒ Climate Change

↳ go long distance in search of water

↳ physical strain

↳ Time waste.

↳ Agri not performing - face shortage.

⇒ Energy

↳ Biomass as fuel

↳ health

↳ time taking

↳ collection Risk

⇒ Media

↳ objectify women

↳ violence



## How women problem can be solved?

- financial Inclusion
  - ↳ micro credit
  - ↳ property Rights, inheritance
- Skill Development
- Self Help Groups (SHGs)
- Self Defence
- health services
- Maternity Benefit - paid leave
- equal Remuneration.
- political empowerment (Real empowerment)
- Male membership in women organisations
- Gender based Budgeting.
  - ↳ government raise and spend resources with aim of securing gender equality.

# DEATH PENALTY IN INDIA

## Introduction

1. Death penalty or capital punishment is the highest degree of punishment that can be awarded to an individual under any penal law in force in any part of the world.
2. According to **Indian Penal Code** along with other acts ,11 offences committed within territory of India are punishable by death:
  - a. **120B** Being a party to a criminal conspiracy to commit a capital offence
  - b. **121** Waging /attempting to wage war / abetting waging of war against Government of India
  - c. **132** Abetting a mutiny in armed forces (if a mutiny occurs as a result), engaging in mutiny
  - d. **194** Giving / fabricating false evidence with intent to procure conviction of a capital offence
  - e. **302, 303** Murder
  - f. **305** Abetting suicide of a minor
  - g. **364A** Kidnapping, in course of which victim was held for ransom or other coercive purposes
  - h. **376A, Criminal law amendment act, 2013** Rape if perpetrator inflicts injuries that result in the victim's death or incapacitation in a persistent vegetative state, or is a repeat offender
  - i. **396 Banditry with murder** – in cases where a group of five or more individuals commit banditry and one of them commits murder in course of that crime, all members of group are liable for the death penalty.
  - j. **Part II, Section 4 of Prevention of Sati Act** Aiding or abetting an act of Sati
  - k. **31A of Narcotic Drugs and Psychotropic Substances Act** - Drug trafficking in cases of repeat offences
3. The Indian justice system is based on **deterrent and reformative measures** and the inherent principle of 'Innocent until proven guilty.'
4. In 2007, **UN proposed to all its member nations to put a stop on awarding death penalty in their respective states for any kind of offence.** India firmly rejected the above-mentioned proposal.
5. As of June 2004, a total of 118 countries (including Canada, Mexico, Australia, Russia, South American nations and most European nations) have abolished death penalty in law or practice.
  - a. 80 countries and territories have abolished death penalty for all crimes,
  - b. 15 countries have abolished death penalty for all but exceptional crimes (such as wartime crimes)
  - c. 23 countries can be considered abolitionist in practice, i.e., they retain the death penalty in law but have not carried out any executions for the past ten years or more and are believed to have a policy or established practice of not carrying out executions.
6. The constitutional validity of the death penalty has been challenged many times.
  - a. It was first challenged in **Jagmohan v. State of Uttar Pradesh** in which *Supreme Court upheld its validity stating that "capital punishment itself was not unreasonable per se and neither was its abolition in the public interest and hence not violative of the Art. 19 of the Constitution."*
  - b. **20<sup>th</sup> Law Commission in 2015.** under chairmanship of Justice A. P. Shah recommended "*abolition of death penalty in a swift manner except in terror related cases.*"

## Purposes of Punishment

Punishment has six recognized purposes:

1. **DETERRENCE,**
2. **INCAPACITATION,**
3. **REHABILITATION,**
4. **RETRIBUTION,**
5. **RESTITUTION**
6. **REFORMATION.**

### 1. **DETERRENCE**

- a. **Specific deterrence** prevents crime by frightening an individual defendant with punishment.
- b. **General deterrence** prevents crime by frightening public with punishment of an individual defendant.

### 2. **INCAPACITATION**

- a. Incapacitation prevents crime by removing a defendant from society.

### 3. **REHABILITATION**

- a. Rehabilitation prevents crime by altering a defendant's behaviour.

### 4. **RETRIBUTION**

- a. Retribution prevents crime by giving victims or society a feeling of avengement

### 5. **RESTITUTION**

- a. Restitution prevents crime by punishing the defendant financially.

### 6. **REFORMATION**

## Advantages of Death Penalty

- i. It deters bad people to commit heinous crimes.
- ii. It is what hardened criminals deserve.
- iii. The government need not spend for criminals who are murderers and such.
- iv. Death penalty is a just punishment for crimes committed against rights to life, freedom and safety of victims.

## Disadvantages of Death Penalty

1. It is not a crime deterrent.
2. It can result to punishing the wrong people.
3. It can cause depression and feelings of guilt on people who executed Death Penalty.
4. It is not humane and cannot be undone.
5. In relation to free will, some criminals are suffering from mental illness or are having clouded judgment at the time of the crime.
6. Death penalty is a form of revenge.
7. It is a platform that is anti-poor and discriminatory.

# DISINVESTMENT

## 1. What is Disinvestment?

- a. Disinvestment can be defined as action of an organisation (or government) **selling or liquidating an asset or subsidiary**.
- b. It is also referred to as 'divestment' or 'divestiture.'
- c. **In most contexts, disinvestment typically refers to sale from the government, partly or fully, of a government-owned enterprise.**

## 2. Objectives of Disinvestment

- a. A company or a government organisation will typically disinvest an asset either as a **strategic move** for company, or for **raising resources** to meet general / specific needs.
- b. need for Government to get rid of these units and to concentrate on core activities was identified.
- c. The Government also took a view that it should **move out of non-core businesses**, especially ones where private sector had now entered in a significant way.
  - i. Price policy of public sector undertakings
  - ii. Under-utilisation of capacity
  - iii. Problems related to planning and construction of projects
  - iv. Problems of labour, personnel and management
  - v. Lack of autonomy
- d. To reduce the financial burden on the Government
- e. To improve public finances
- f. To introduce, competition and market discipline
- g. To fund growth
- h. To encourage wider share of ownership
- i. To depoliticise non-essential services

## 3. Importance of Disinvestment

- a. Financing increasing **fiscal deficit**
- b. Financing large-scale **infrastructure development**
- c. For investing in economy to **encourage spending**
- d. Almost 40-45% of Centre's revenue receipts go towards **repaying public Debt / interest**
- e. For **social programs** like health and education
- f. Disinvestment also assumes significance due to the prevalence of an increasingly competitive environment, which makes it difficult for many PSUs **to operate profitably**. This leads to a rapid erosion of value of the public assets making it critical to disinvest early to realize a high value.



## Transgenders

- challenges faced by Transgenders
- solutions

### Challenges

According to 2011 census  
 population → 4.58 lakh

⇒ Exclusion from social and cultural participation

↳ family and society

↳ lack of protection from violence

↳ restricted access to education.

health services  
 public spaces

↳ no atrocities act

↳ Rape (non inclusion in law)

⇒ Exclusion from Economy

↳ employment and livelihood opportunities

↳ lack of participations



⇒ Exclusion from politics & Citizen participation

↳ Restricted access to collectivisation

↳ ~~Risk~~ Restricted rights of citizenship

↳ Restricted participation in decision making processes

⇒ Discrimination

→ Abusive language used against them

↳ Bullying

→ Lack of public place & facilities i.e. Toilets



## Reason for discrimination Against Transgenders

- perception of society
  - ↳ consider them as "abnormal", "unnatural"
- lack of sensitisation towards LGBT community in family
  - School
  - organisations
- Rumours associated with them
- no political / legal support
  - ↳ minuscule minority
  - ↳ scattered

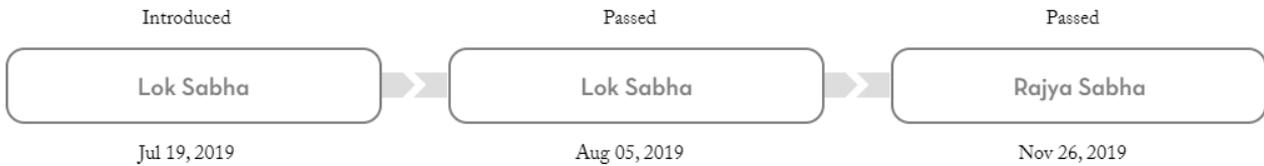


## Solution for Transgender problems

- people Attitude them towards them should change.
- Consider them as normal human beings
- provide jobs  
Education  
Medical facilities
- legal protection against bullying, discrimination, violence
- political representation.
- giving Constitutional Rights. Art 14, 15, 21

# The Transgender Persons (Protection of Rights) Bill, 2019

Ministry: Social Justice and Welfare



1. **DEFINES** a transgender person as one whose gender does not match gender assigned at birth. It includes
  - a. trans-men and trans-women,
  - b. persons with intersex variations, [Intersex variations is defined to mean a person who at birth shows variation in his or her primary sexual characteristics, external genitalia, chromosomes, or hormones from the normative standard of male or female body.]
  - c. gender - queers, and
  - d. persons with socio-cultural identities, such as kinnar and hijra.
2. Bill **PROHIBITS DISCRIMINATION** against a transgender person, including denial of service or unfair treatment in relation to:
  - a. Education
  - b. Employment
  - c. Healthcare
  - d. access to /enjoyment of goods, facilities, opportunities available to public;
  - e. right to movement;
  - f. right to reside, rent, or otherwise occupy property;
  - g. opportunity to hold public or private office; and
  - h. access to a government or private establishment in whose care or custody a transgender person is.
3. Every transgender person shall have a **RIGHT TO RESIDE** and be included in his household.
  - a. If immediate family is unable to care for transgender person, person may be placed in a rehabilitation centre, on orders of a competent court.
4. **EMPLOYMENT:**
  - a. No government or private entity can discriminate against a transgender person in employment matters, including recruitment, and promotion.
  - b. Every establishment is required to designate a person to be a complaint officer to deal with complaints in relation to the Act.
5. **EDUCATION:**
  - a. Educational institutions funded or recognized by the relevant government shall provide inclusive education, sports and recreational facilities for transgender persons, without discrimination.
6. **HEALTH CARE:**
  - a. The government must take steps to provide health facilities to transgender persons including separate HIV surveillance centers, and sex reassignment surgeries.
  - b. The government shall review medical curriculum to address health issues of transgender persons and provide comprehensive medical insurance schemes for them.

**7. CERTIFICATE OF IDENTITY for a transgender person:**

- a. A transgender person may make an application to District Magistrate for a certificate of identity, indicating gender as 'transgender'.
- b. A revised certificate may be obtained only if individual undergoes surgery to change their gender either as a male or a female.

**8. WELFARE MEASURES by government:**

- a. Bill states that relevant government will take measures to ensure full inclusion and participation of transgender persons in society.
- b. It must also take steps for their rescue and rehabilitation, vocational training and self-employment, create schemes that are transgender sensitive, and promote their participation in cultural activities.

**9. OFFENCES AND PENALTIES:**

- a. Bill recognizes following **offences** against transgender persons:
  - i. forced or bonded labour (excluding compulsory government service for public purposes),
  - ii. denial of use of public places,
  - iii. removal from household, and village,
  - iv. physical, sexual, verbal, emotional or economic abuse.
- b. Penalties for these offences vary between **six months and two years**, and a fine.

**10. NATIONAL COUNCIL FOR TRANSGENDER PERSONS (NCT):**

**a. COMPOSITION:**

- i. Union Minister for Social Justice (Chairperson);
- ii. Minister of State for Social Justice (Vice- Chairperson);
- iii. Secretary of the Ministry of Social Justice;
- iv. one representative from ministries including Health, Home Affairs, and Human Resources Development.
- v. Other members include representatives of NITI Aayog, and National Human Rights Commission.
- vi. State governments will also be represented.
- vii. Council will also consist of five members from the transgender community and
- viii. five experts from non-governmental organizations.

**b. FUNCTIONS:**

- i. Council will advise the central government as well as monitor impact of policies, legislation and projects with respect to transgender persons.
- ii. It will also redress grievances of transgender persons.

## PRELIMS TOPICS

### 1. PPRTMS

1. Election Commission of India has reviewed system and process of registration of political parties.
2. The new guidelines will be effective from 1st January, 2020.
3. Accordingly, the "Political Parties Registration Tracking Management System" (PPRTMS) will be implemented through an **online portal**, to facilitate tracking of status of application by applicants.
4. **Salient feature**
  - a. applicant (who is applying for party registration from 1<sup>st</sup> January 2020 onwards) will be able to track progress of his / her application and will get status update through SMS and email.
  - b. The applicant is required to provide contact mobile number and email address of the party / applicant in his application if he/she wishes to track the progress of the application.
5. Registration of Political Parties is governed by provisions of **section 29A of Representation of People Act, 1951**.
6. A party seeking registration under the said section with the Commission has to submit an application to the Commission within a period of 30 days following the date of its formation in prescribed format with basic particulars about the party such as name, address, membership details of various units, names of office bearers, etc., as required under sub-section (4) of the said section, and such other particulars that the Commission has specified under sub-section (6) of Section 29A of the Representation of the People Act, 1951, as mentioned in the Guidelines for registration.

Elections is conducted in India according to

- ① Part XV - Art 324-329 (Constitutional provisions)
- ② Representation of people Act, 1950 (Before Election)
  - voter qualification
  - Electoral rolls
  - delimitations (there should be)
  - Allocation of seats to parliament  
state legislature
- ③ RPA, 1951 (During Election)
  - Actual conduct of elections & Administrative Machinery
  - election offences, disputes
  - By election
  - Registration of political parties
- ④ Delimitation Commission Act, 1952
  - Readjustment of seats after each census
  - delimitation of territorial constituency
  - Reservation of seats for SC, STs

## 2. DADRA AND NAGAR HAVELI AND DAMAN AND DIU (MERCER OF UNION TERRITORIES) BILL, 2019

Ministry: Home Affairs



### 1. OBJECTIVE:

- a. to provide for merger of union territories of Dadra and Nagar Haveli and Daman and Diu, in view of fruitful utilization of manpower, improve administrative efficiency, reduce administrative expenditure and improve service delivery as well as facilitate better monitoring of schemes.
  - b. It would also ensure better cadre management of employees.
  - c. there will be no change in administration and service conditions and reservation.
  - d. Similarly, there will be no change in the status of Group III and IV employees.
  - e. The merger would bring about administrative convenience, speedy development and effective implementation of central and state government schemes.
2. The new entity would be called the UT of Dadra and Nagar Haveli and Daman and Diu and would be governed under the jurisdiction of the Bombay High Court, he added.

### 3. NEED FOR MERGER:

- a. there are two secretariats and parallel departments which consume infrastructure and manpower in each Union territory.
- b. The Administrator, Secretaries, and Heads of certain departments functions in both the Union territories on alternate days affecting their availability to people and monitoring functioning of subordinate staff.
- c. The subordinate employees of both the Union territories are separate.
- d. Further, various departments of the Government of India have to co-ordinate with both the Union territories separately, causing duplication of works.
- e. Having two separate constitutional and administrative entities in both the Union territories leads to lot of duplicity, inefficiency and wasteful expenditure.
- f. Further, this also causes unnecessary financial burden on the Government. Besides these, there are various challenges for cadre management and career progression of employees.
- g. Availability of more officers and infrastructure would help in more efficient implementation of flagship schemes of the government

### Key features of the Bill include:

#### 1. **Amendment of the Constitution:**

- a. The **First Schedule** to the Constitution specifies the territories that come under various states and UTs.
- b. The Bill amends the First Schedule to merge the territories of the two UTs: (a) Dadra and Nagar Haveli, and (b) Daman and Diu.
- c. The merged territory will form the UT of Dadra and Nagar Haveli and Daman and Diu.
- d. This will come into effect from the day notified by the central government.
- e. **Article 240(1)** of the Constitution allows the President to make regulations for certain UTs, including the UTs of Dadra and Nagar Haveli, and Daman and Diu. The Bill amends the Article to replace these two UTs with the merged UT.

2. **Representation in Lok Sabha:**

- a. The First Schedule to the Representation of the People Act, 1950 provides one seat in Lok Sabha to each of the two UTs.
- b. The Bill seeks to amend the Schedule to allocate two Lok Sabha seats to the merged UT.

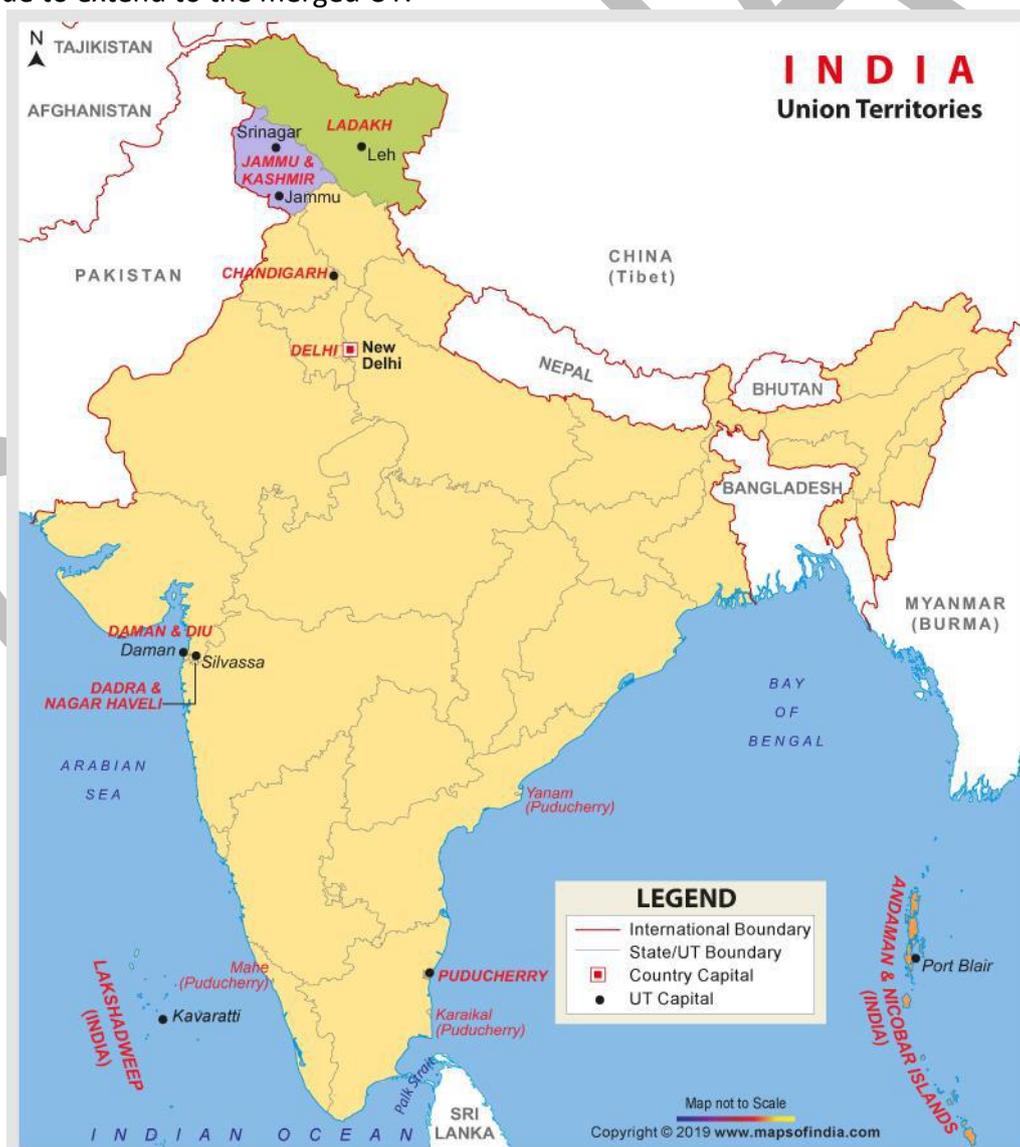
3. **Services under the UTs:**

- a. Every person employed in connection with the affairs of the existing UTs will provisionally serve the merged UT.
- b. The central government will determine whether every such person will finally be allotted for service in the merged UT.
- c. The merged UT will take steps to integrate employees into services under its control. The central government may give orders and instructions to the merged UT in this regard.

4. The central government may establish **Advisory Committees** to assist in ensuring fair treatment of all persons affected by these provisions and consideration of any representations made by them.

- a. Representations against any service orders must be made within three months from the date of publication, or notice of the order, whichever is earlier.
- b. These provisions will not apply to members of All India Services (such as Indian Administrative Services, Indian Police Services, and Indian Forest Services), and persons on delegation from any state.

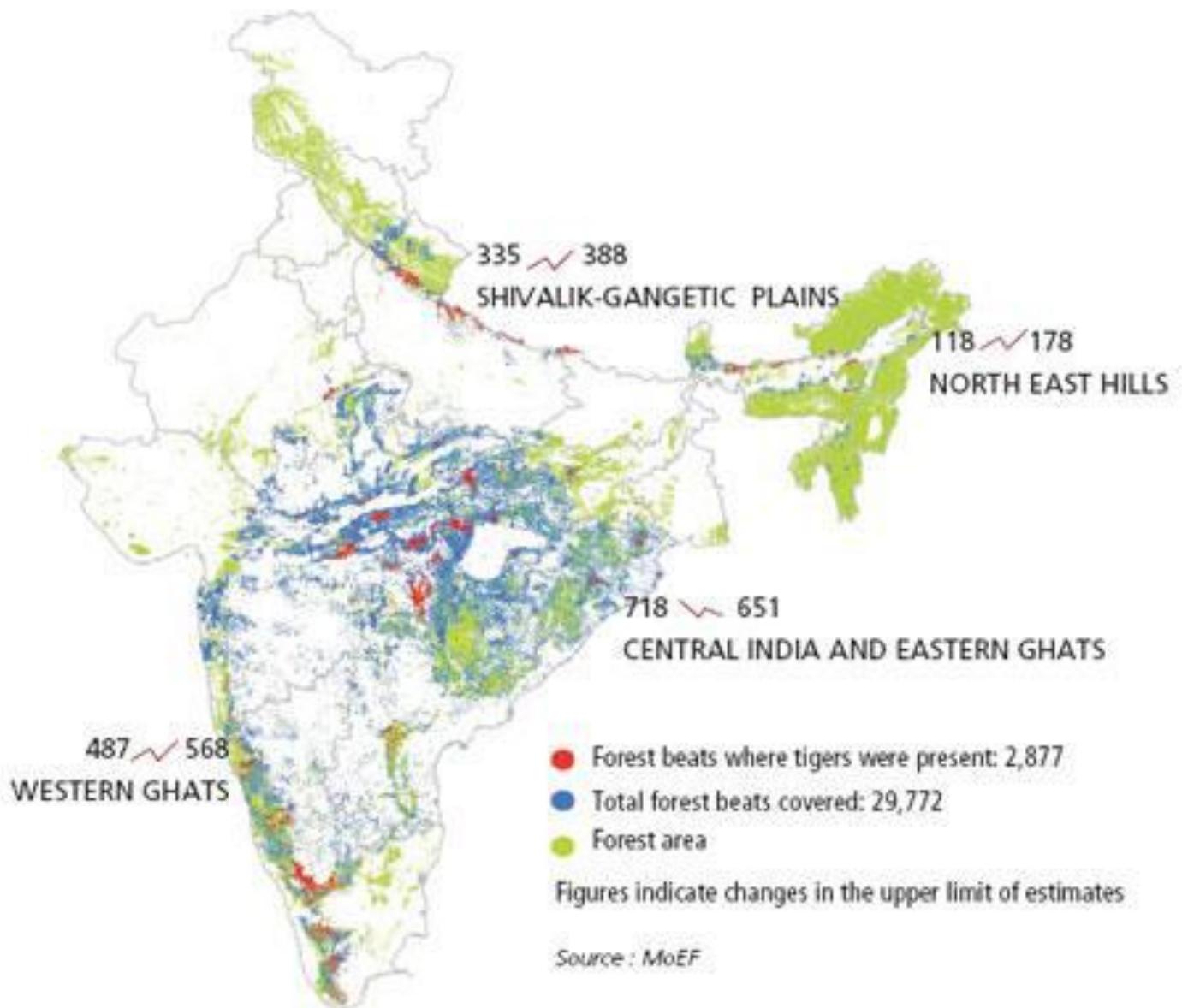
5. **Jurisdiction of High Court:** The Bill provides that the jurisdiction of the **High Court of Bombay** will continue to extend to the merged UT.



### 3. TIGER CORRIDORS

1. **National Tiger Conservation Authority** in collaboration with **Wildlife Institute of India** has published a document titled "Connecting Tiger Populations for Long-term Conservation", which has mapped out 32 major corridors across the country, management interventions for which are operationalized through a Tiger Conservation Plan, mandated under section 38V of the **Wildlife (Protection) Act, 1972**.
2. **TIGER CORRIDOR:**
  - a. A tiger corridor is a stretch of land linking tiger habitats, allowing movement of tigers, prey and other wildlife.
  - b. Without corridors tiger habitat can become fragmented and tiger populations isolated leaving the tigers vulnerable to localized extinction.
  - c. corridors are operated under **Tiger Conservation Plan**.
  - d. plan is protected and implemented under section 38V of the **Wildlife(Protection) act, 1972**.

#### POPULATION ESTIMATE OF TIGERS IN 2006 AND 2010



No.	Landscape	Corridor	States/ Country
1.	Shivalik Hills & Gangetic Plains	1. Rajaji-Corbett	Uttarakhand
		2. Corbett-Dudhwa	Uttarakhand, Uttar Pradesh, Nepal
		3. Dudhwa-Kishanpur Katerniaghat	Uttar Pradesh, Nepal
2.	Central India & Eastern Ghats	1. Ranthambhore-Kuno-Madhav	Madhya Pradesh, Rajasthan
		2. Bandhavgarh-Achanakmar	Madhya Pradesh, Chhattisgarh
		3. Bandhavgarh-Sanjay Dubri-Guru Ghasidas	Madhya Pradesh
		4. Guru Ghasidas-Palamau-Lawalong	Chhattisgarh & Jharkhand
		5. Kanha-Achanakmar	Madhya Pradesh, Chhattisgarh
		6. Kanha-Pench	Madhya Pradesh, Maharashtra
		7. Pench-Satpura-Melghat	Madhya Pradesh, Maharashtra
		8. Kanha-Navegaon Nagzira-Tadoba-Indravati	Madhya Pradesh, Maharashtra, Chhattisgarh, Andhra Pradesh
		9. Indravati-Udanti Sitanadi-Sunabeda	Chhattisgarh, Odisha
		10. Similipal-Satkosia	Odisha
		11. Nagarjunasagar-Sri Venkateshwara National Park	Andhra Pradesh
3.	Western Ghats	1. Sahyadri-Radhanagari-Goa	Maharashtra, Goa
		2. Dandeli Anshi-Shravathi Valley	Karnataka
		3. Kudremukh-Bhadra	Karnataka
		4. Nagarahole-Pusphagiri-Talakavery	Karnataka
		5. Nagarahole-Bandipur-Mudumalai-Wayanad	Karnataka, Kerala, Tamil Nadu
		6. Nagarahole-Mudumalai-Wayanad	Karnataka, Kerala, Tamil Nadu
		7. Parambikulam-Eranikulam-Indira Gandhi	Kerala, Tamil Nadu
		8. Kalakad Mundanthurai-Periyar	Kerala, Tamil Nadu
4.	North East	1. Kaziranga-Itanagar WLS	Assam, Arunachal Pradesh
		2. Kaziranga-Karbi Anglong	Assam
		3. Kaziranga-Nameri	Assam
		4. Kaziranga-Orang	Assam
		5. Kaziranga-Papum Pane	Assam
		6. Manas-Buxa	Assam, West Bengal, Bhutan
		7. Pakke-Nameri-Sonai Rupai-Manas	Arunachal Pradesh, Assam
		8. Dibru Saikhowa-D'Ering-Mehaong	Assam, Arunachal Pradesh
		9. Kamlang-Kane-Tale Valley	Arunachal Pradesh
		10. Buxa-Jaldapara	West Bengal

## **Strategy to manage HUMAN-TIGER NEGATIVE INTERACTIONS**

### **1. Material and logistical support:**

- a. Funding support through the ongoing Centrally Sponsored Scheme of Project Tiger, is provided to tiger reserves for **acquiring capacity in terms of infrastructure and material, to deal with tigers dispersing out of source areas.**
- b. These are solicited by tiger reserves through an Annual Plan of Operation (APO) every year which stems out from an overarching Tiger Conservation Plan (TCP), mandated under Section 38 V of the Wildlife (Protection) Act, 1972.
- c. Inter alia, activities such as payment of ex-gratia and compensation, periodic awareness campaigns to sensitize, guide and advise the general populace on man-animal conflict, dissemination of information through various forms of media, procurement of immobilization equipment, drugs, training and capacity building of forest staff to deal with conflict events are generally solicited.

### **2. Restricting habitat interventions:**

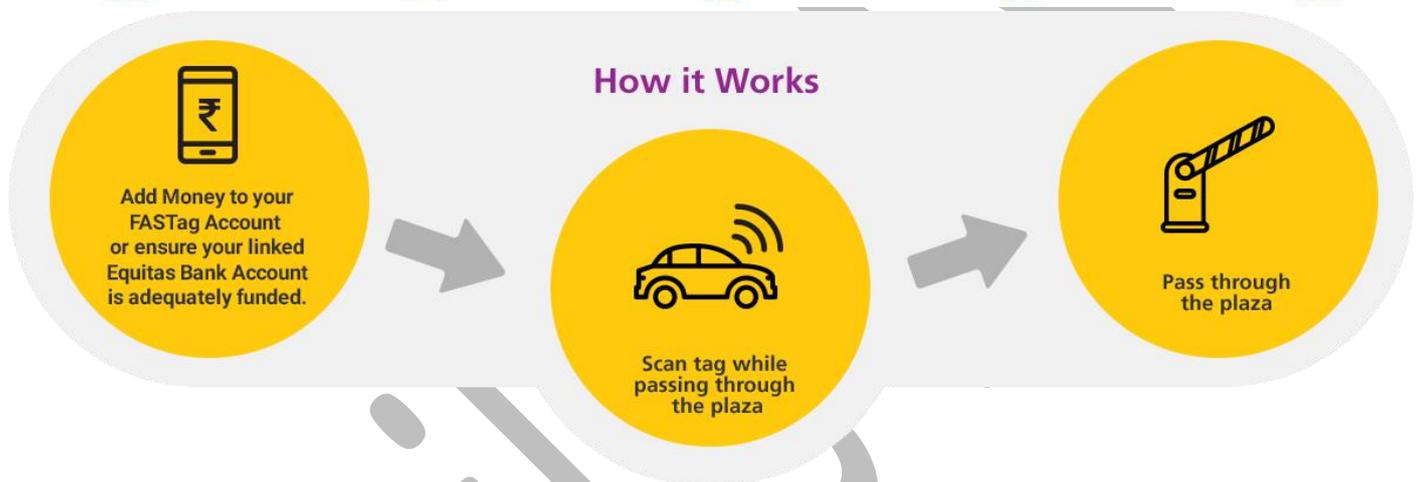
- a. Based on the carrying capacity of tigers in a tiger reserve, habitat interventions are restricted through an overarching TCP.
- b. In case tiger numbers are at carrying capacity levels, it is advised that habitat interventions should be limited so that there is no excessive spill over of wildlife including tigers thereby minimizing man-animal conflict.
- c. Further, in buffer areas around tiger reserves, habitat interventions are restricted such that they are sub-optimal vis-à-vis the core/critical tiger habitat areas, judicious enough to facilitate dispersal to other rich habitat areas only.

### **3. Standard Operating Procedure (SOPs):**

- a. National Tiger Conservation Authority has issued following three SOPs to deal with man-animal conflict which are available in public domain:
  - i. To deal with emergency arising due to straying of tigers in human dominated landscapes
  - ii. To deal with tiger depredation on livestock
  - iii. For active management towards rehabilitation of tigers from source areas at the landscape level.

## 4. FASTag

# BENEFITS OF FASTAG



1. **Ministry of Road Transport and Highways** has decided to postpone the date of compulsory implementation of FASTags on National Highway Toll Plazas to 15<sup>th</sup> of December 2019.
2. The scheme was earlier to launched from the 1<sup>st</sup> of December 2019.
3. **OBJECTIVE:**
  - a. In order **to save fuel, time and pollution and to ensure seamless movement of traffic**, Ministry of Road Transport & Highways has launched **National Electronic Toll Collection program (NETC)** which provide for collection of user fee through FASTag based on RFID technology.
  - b. It was decided that all lanes (except one lane on each side) in Fee Plazas shall be declared as **'FASTag lane of Fee Plaza'** by 1st of December 2019.
4. Accordingly, NHAI has equipped all Fee Plazas with Electronic Toll Collection System.
5. For ease in availability of FASTag , NHAI has launched **MyFASTag APP** whereby all information regarding FASTag can be obtained along with location of POSs and charging/ linking with NHAI/other wallets or bank accounts.
6. What is FASTag?
  - a. It is a prepaid **radio-frequency identification**-enabled tag that facilitates automatic deduction of toll charges.
  - b. new system will now do away with a stop-over of vehicles and cash transactions at toll plazas.
  - c. Projected as **'Aadhaar' card for vehicles**
  - d. FASTag electronic toll collection Programme is being implemented by
    - i. **Indian Highways Management Company Limited (IHMCL)**, a company incorporated by National Highways Authority of India (NHAI), and

- ii. **National Payments Corporation of India** in coordination with Toll Plaza Concessionaires, tag issuing agencies and banks.
  - e. Currently, FASTag can be bought from **22 certified banks**, through
    - i. various online platforms,
    - ii. online applications and
    - iii. at select points-of-sale locations.
  - f. **WORKING:**
    - i. The tag, which can be recharged through cheque or online payments, is fixed on the windshield of a vehicle, ideally on the glass just behind the rear-view mirror.
    - ii. It is scanned by the tag reader and the toll amount is deducted when the vehicle approaches a toll plaza.
    - iii. The user gets a short message service (SMS) alert on the registered mobile phone about all transactions and the available balance.
  - g. Service providers have developed a '**My FASTag**' mobile application to provide a one-stop solution to users.
  - h. An **NHAI prepaid wallet** has also been launched, giving users the option of not linking the tags to their bank accounts.
  - i. FASTag has a **validity of five years**.
7. Why does it matter?
- a. A joint study in 2014-15 by Transport Corporation of India and Indian Institute of Management-Calcutta **estimated cost of delay on Indian roads at \$6.6 billion per year.**
    - i. **cost of additional fuel consumption due to delays was also put at \$14.7 bn / year.**
    - ii. **average cost of delay, including shipper's expenses, was ₹151.38 an hour.**
    - iii. **annual cost of delay to Indian economy could be a whopping ₹432 bn or \$6.6 bn.**
8. What are the benefits?
- a. Apart from **plugging revenue leakages and reducing the cost of delays and fuel consumption**, which is also likely to cut down the nation's GDP loss, according to the government, the tag helps **remove bottlenecks, ensures seamless movement of traffic and saves time.**
  - b. The centralised system provides **authentic and real-time data to government agencies for better analysis and policy formulation.**
  - c. It also helps reduce air pollution and use of paper besides cutting cost of managing toll plazas.
  - d. It will also check revenue leakage at toll plazas
  - e. will help revenue authorities check whether goods vehicles are actually headed to the specified destination.
  - f. Suppliers and transporters will also be able to keep track of their vehicles through SMS alerts generated at each tag reader-enabled toll plaza.
9. What lies ahead?
- a. On October 14, 2019, IHMCL and GST Network signed a memorandum of understanding for integrating FASTag with **e-way Bill system.**
  - b. The arrangement has been made for a more efficient '**track-and-trace**' mechanism involving goods vehicles.
  - c. The integration, which will become mandatory across the country from April 2020,
  - d. Central government also plans to enable use of FASTag for a range of other facilities such as **fuel payments and parking charges.**
  - e. Several States have already signed memoranda of understanding to join the system.

## 5. NATIONWIDE ARTIFICIAL INSEMINATION PROGRAMME

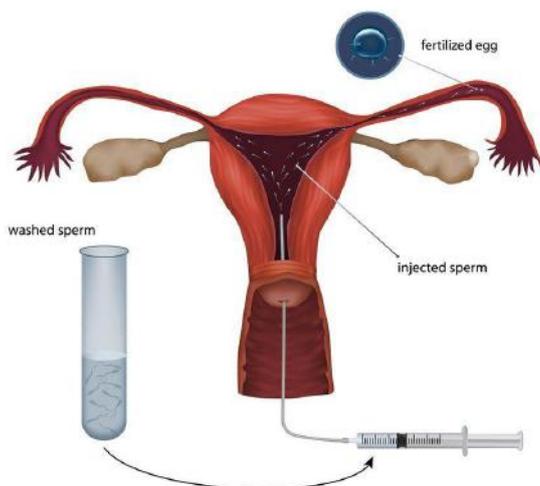


### National Animal Disease Reporting System (NADRS)

पशुपालन और डेयरी विभाग  
Department of Animal Husbandry & Dairying  
मत्स्यपालन, पशुपालन और डेयरी मंत्रालय  
Ministry of Fisheries, Animal Husbandry & Dairying

1. Nationwide Artificial Insemination Programme (N.A.I.P) which was launched by Prime Minister on 11<sup>th</sup> September, 2019 covering 600 chosen districts including aspirational districts as identified by NITI Aayog .
2. The rate of Artificial Insemination is continuously increasing and has reached an average of 25,000 animals per day so far.
3. The NAIP is a **campaign mode genetic upgradation program covering all breeds of bovines**
  - a. **to enhance milk production using low cost breeding technology for improving genetic merit of milch animals with high quality seed.**
  - b. The gestation period for getting the benefits from the AI bovine is approximately 3 years.
  - c. The aim of the program to inseminate over 1 crore bovines in 6 months & ear-tag them with 'PashuAadhaar' which is a unique identification provided to the animals so as to enable the Government to identify and track the animals uniquely with all details such as the breed, age, gender and owner details.
  - d. Every cow and buffalo under AI will be tagged and can be tracked through **Information Network on Animal Productivity and Health (INAPH) Database.**

### Artificial insemination



### Assisted Reproductive Technology (ART)

With its growing use, ART has helped **millions of infertile couples around the world** achieve pregnancy when all other options have failed.

WHO IS IT FOR?	TYPES
ART might be an option for women who: <ul style="list-style-type: none"> <li>• Cannot conceive naturally</li> <li>• Cannot carry pregnancy to term</li> <li>• Have genetic disorders</li> <li>• Have partners with abnormal sperm</li> </ul>	There are <b>two main types</b> of ART: <ul style="list-style-type: none"> <li>• Artificial Insemination (AI)</li> <li>• In vitro fertilization (IVF)</li> </ul>
SUCCESS RATES	RISKS
Success rates are high but depend on <b>many factors</b> : 	Although generally safe, ART procedures carry <b>extra risks</b> : <ul style="list-style-type: none"> <li>• Multiple gestations</li> <li>• Preterm birth</li> <li>• Preeclampsia</li> <li>• Emotional distress</li> </ul>

[www.shecares.com](http://www.shecares.com)

## 6. NIRBHAYA FUND

1. Government of India has set up a dedicated fund called Nirbhaya Fund **for implementation of initiatives aimed at enhancing the safety and security of women in the country.**
2. Under Nirbhaya Fund, proposed projects should have features like direct impact on
  - a. safety and security concerns of women,
  - b. optimum use of existing infrastructure,
  - c. innovative use of technology,
  - d. no duplication of existing government schemes / programmes,
  - e. provision for real time intervention as far as possible.
  - f. strict privacy and confidentiality of women's identity and information and defined monitoring mechanism.
3. As per the guidelines issued by Ministry of Finance, **Ministry of Women and Child Development** is the nodal authority for appraisal of the schemes/proposals received under Nirbhaya Fund.
4. An Empowered Committee of officers (EC) under the Chairpersonship of Secretary, Ministry of Women and Child Development has been set up for appraising various schemes/projects proposed to be funded from the Nirbhaya Fund.

## 7. SHE-BOX

1. **Ministry of Women and Child Development**, Government of India has developed an **online complaint management system** titled **Sexual Harassment electronic-Box (SHe-Box)** for
  - a. registering complaints related to sexual harassment at workplace by women, including government and private employees.
  - b. Once a complaint is submitted to the SHe-Box portal, it directly reaches to the concerned authority having jurisdiction to take action in the matter.
2. A total number of 203 cases have been disposed off so far which includes cases under Central Government, State Government and Private sector.
3. The SHe-Box portal has been developed with the **objective to facilitate the registration of complaints related to sexual harassment of women at workplace.**



**MINISTRY OF WOMEN & CHILD DEVELOPMENT**  
Government of India



Smt. Maneka Sanjay Gandhi  
Minister, WCD



Dr. Virendra Kumar  
MoS, WCD

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# SHe-Box Online Complaint Management System

IF YOU ARE FACING SEXUAL HARASSMENT AT WORKPLACE



Register Your Complaint



View Status of Complaint



[Disclaimer](#) | [Terms & Conditions](#)

Visitor Counter : 72350

[Talk to us](#)

## 8. YUWAAH - YOUTH SKILLING INITIATIVE

1. UNICEF has informed that they have launched '**YuWaah**' **Generation Unlimited** in India on 1.11.2019.
2. According to UNICEF, Generation Unlimited, called YuWaah in India, is a multi-stakeholder alliance **which aims to facilitate youth to gain relevant skills for productive lives and the future of work.**
3. The target age group of YuWaah includes
  - a. adolescent girls and boys
4. key mission is to promote access to foundational, transferable and 21<sup>st</sup> century skills for youth inside and outside formal education systems, which includes
  - a. **defining foundational skills, life skills and flexible learning and identifying and scaling impactful delivery models.**
5. YuWaah intends to create platforms to guide youth to **market opportunities** (career guidance, mentorship, internships, apprenticeships) and **facilitate integration of career guidance in school education.**



## 9. OPERATION 'CLEAN ART'

1. "Operation Clean Art was the first pan India operation to crack down on the smuggling of mongoose hair in the country. There are six species of mongoose found in India and we have mostly recovered [in the raids] grey mongoose [hair],"
2. 'Operation Clean Art was conceived by WCCB with the singular aim of ensuring that the mongoose hair brush trade be closed down across the country.
3. The mongoose is listed in Schedule II Part 2 of the Wildlife Protection Act and any smuggling or possession of its body part is a non-bailable offence.
4. For about 150 kg of mongoose hair, at least 6,000 animals would have been killed, Mr. Louise said.
5. How it will work?
  - a. There have been instances in which mongoose hair has been transported using courier companies.
  - b. Postal authorities are also trying to involve the Postal Department to spread awareness and identify illegal trade in wildlife.
  - c. There is also a campaign on social media where concerned organizations are urging artists to take a pledge to refrain from using brushes made of mongoose hair.

### Not a pretty picture

A look at the seizure of paint brushes made of mongoose hair in recent years



	Cases	No. of brushes seized	Arrests
2017	15	62,924	23
2018	16	79,021	19
2019	27	54,352	49

▪ For about 150 kg of mongoose hair, at least 6,000 animals would have been killed, according to an estimate

▪ Mongoose is listed in Schedule II Part 2 of the Wildlife Protection Act  
▪ Any smuggling or possession of its body part is a non-bailable offence

## 10.ANTIBIOTIC PRESCRIPTION RATE

1. The private sector clocked high levels of antibiotic prescription rates (**412 per 1,000 persons per year**), according to a new study by researchers at the Public Health Foundation of India (PHFI).
  - a. highest rate was seen among children aged 0–4 years (636 per 1,000 persons) and
  - b. lowest in age group 10–19 years (280 per 1,000 persons).
2. India is considered to be one of top users of antibiotics and there is a growing problem of antimicrobial resistance.
3. The per capita antibiotic consumption in retail sector has increased by around 22% in five years from 2012 to 2016.
4. Though clinical guidelines on judicious antibiotic use explicitly mentions that they should not be prescribed for
  - a. common cold,
  - b. non-specific upper respiratory tract infection (URI),
  - c. acute cough illness and
  - d. acute bronchitis
5. study shows a high rate of prescriptions for respiratory infections in primary care.
6. of the 519 million antibiotic prescriptions,
  - a. majority were dispensed for the diseases of the respiratory system (55%), followed by genitourinary system (10%) and symptoms, signs and abnormal clinical findings (9%);
  - b. generally these infections are viral in origin and self-limiting in nature.
7. The misuse of antibiotics and easy access fuels antimicrobial resistance (AMR) which is a growing concern worldwide and in India.

### In large doses

A look at the outpatient antibiotic prescription rate in the private sector in India

**519** mn prescriptions dispensed between May 2013 and April 2014. (412 prescriptions per 1,000 persons per year)

**55%** prescriptions given for diseases of the respiratory system

**10%** for diseases of the genitourinary system

**9%** for symptoms, signs and abnormal clinical findings



■ Antibiotic prescription rate highest in the age group 0-4 years

■ Most used antibiotics: beta-lactam, cephalosporins (38.2% of all prescriptions); beta-lactam, penicillins (22.8%) and quinolones(16.3%)

## 11. WARMER WINTER

1. **“Winter is likely to be warmer than average”** India Meteorological Department (IMD) forecasting average minimum temperatures to be “warmer than average” over most of India.
  - a. December-January-February season will be hotter, except over “northern-most parts”.
  - b. Minimum temperatures over most parts of central and peninsular India are likely to be warmer than normal by  $\geq 1$  degree Celsius.
  - c. India’s ‘core cold wave’ zone covers Punjab, Himachal Pradesh, Uttarakhand, Delhi, Haryana, Rajasthan, Uttar Pradesh, Gujarat, Madhya Pradesh, Chhattisgarh, Bihar, Jharkhand, West Bengal, Odisha and Telangana. Temperatures in these States, too, are expected to be on the higher side.
2. **REASON:**
  - a. A trigger for the warm winters are the warm surface waters of the equatorial Pacific Ocean.
  - b. The IMD’s weather models expect these surface waters to cool over the winter.
3. Overall, winter temperatures have been on the rise.
4. The IMD started issuing winter forecasts in 2016 and, except for 2017, had forecast warm winters for all years since then.
5. Warm winters, experts say, are a sign of global warming.
6. India on an average is 0.5 degree Celsius warmer than 50 years ago.
7. Rising temperatures lead to warmer than average ground temperatures and consequently a rise in minimum temperatures.
8. Overall global temperatures are on the rise, with several studies indicating an increase by 1 degree Celsius over pre-industrial levels.
9. At current projections, the global temperature is expected to rise 3.2 degrees Celsius by the end of the century and intensify severe weather events.

## 12.SC / ST CREAMY LAYER

1. The Centre asked Supreme Court to refer to a seven-judge Bench the question whether **creamy layer concept should apply or not to the Scheduled Castes/Scheduled Tribes while providing them reservation in promotions.**
2. On September 26 last year, a five-judge Bench in the Jarnail Singh case unanimously agreed with a 2006 judgment of another five-judge Bench in the M. Nagaraj case, which had upheld the application of the creamy layer principle in promotions.
3. The 2018 judgment, authored by Justice Rohinton F. Nariman, had also refused the government's plea to refer the 2006 Nagaraj case judgment to a seven-judge Bench.
4. The 2018 judgment, modifying the part of the Nagaraj case verdict which required the States to show quantifiable data to prove the "backwardness" of a Scheduled Caste / Scheduled Tribe in order to provide quota in promotion in public employment, had, however, rejected the Centre's argument that the Nagaraj case ruling had misread the creamy layer concept by applying it to the SCs/STs.
  - a. "The whole object of reservation is to see that the backward classes of citizens move forward so that they may march hand in hand with other citizens of India on an equal basis. This will not be possible if only the creamy layer within that class bag all the coveted jobs in the public sector and perpetuate themselves, leaving the rest of the class as backward as they always were," Justice Nariman had said, upholding the Nagaraj case ruling.
  - b. The 2018 judgment said that when a court applies the creamy layer principle to the Scheduled Castes and the Scheduled Tribes, it does not in any manner tinker with the Presidential List under Article 341 or 342 of the Constitution. The caste or group or sub-group named in the list continues exactly as before, Justice Nariman had reasoned.
  - c. "It is only those within that group or sub-group, who have come out of untouchability or backwardness by virtue of belonging to the creamy layer, who are excluded from the benefit of reservation,"
  - d. He had observed that unless the creamy layer principle was applied, **those genuinely deserving reservation would not access it and those who were undeserving within the same class would continue to get it.**
  - e. The court held that the principle was based on the fundamental right to equality. "The benefits, by and large, are snatched away by the top creamy layer of the backward caste or class, **keeping the weakest among the weak always weak and leaving the fortunate layers to consume the whole cake,**" Justice Nariman had observed.

### Case history

Salient points from the past verdicts which dealt with the application of creamy layer concept in reservation

■ **Nine-judge Bench in 1992 Indra Sawhney case:** SCs/STs are the most backward among backward classes. Once part of the Presidential List under Articles 341 & 342, there is no question of showing their backwardness again

■ **Five-judge Bench in 2006 M. Nagaraj case:** Quota benefits should go to the weakest of weak and not be snatched away by members of the class who are in the "top creamy layer"

■ **Five-judge Bench in 2018 Jarnail Singh case:** Creamy layer ensures that only the deserving among the SCs/STs get the benefits of reservation



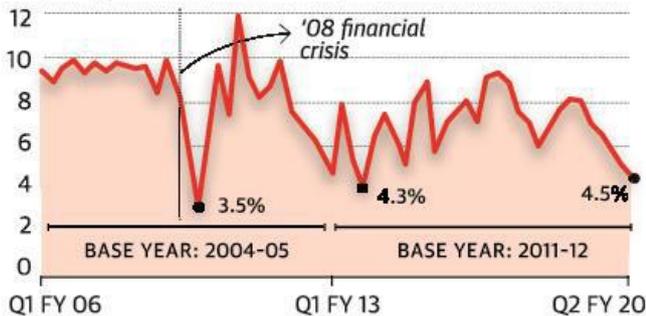
# FACTS for ANSWER WRITING

## 1. GDP GROWTH

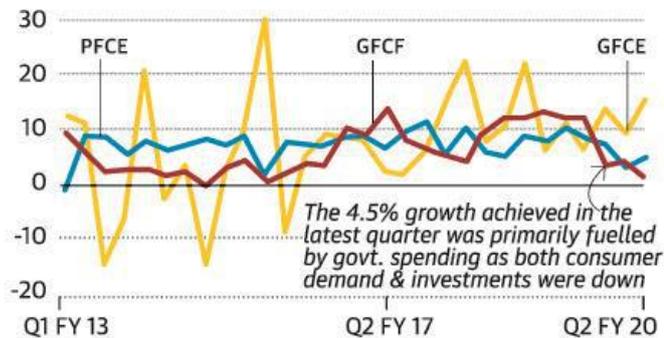
### A new low

In the latest quarter, India's Gross Domestic Product (GDP) grew at the slowest pace in 6.5 years. Also, the growth was not fuelled by private consumption or investment, the prime drivers of the economy, but through government spending which surged in recent quarters. By **Sumant Sen** and **Vignesh Radhakrishnan**

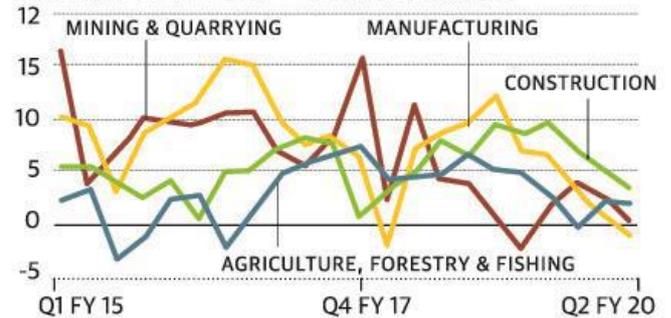
**1. Among the slowest |** GDP grew at 4.5% in the latest quarter (July-Sept. FY20). It is the third slowest rate of growth since FY06. Graph shows GDP growth rate across two base years: 2004-05 and 2011-12



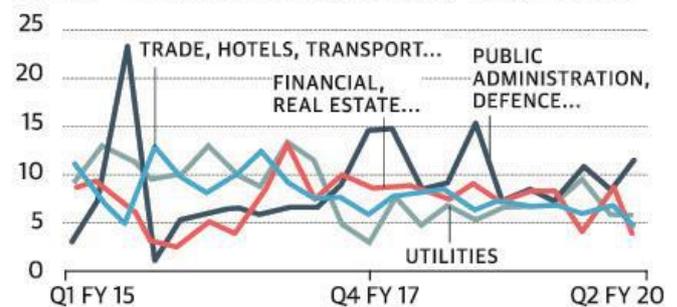
**2. Fuelled by govt. |** Consumption (Private Final Consumption Expenditure-PFCE) — picked up marginally due to the festival season, while investment (Gross Fixed Capital Formation-GFCF) — slipped further in the latest quarter. But, government expenditure (Government Final Consumption Expenditure-GFCE) — recorded a steep rise



**3. Gloomy industry |** The fall in consumption and investment impacted the industry segment in the latest quarter. Particularly, the manufacturing sector (-1% growth) and mining sector (0.1% growth) recorded the second slowest since FY15. Construction sector slipped further while agriculture sector remained stagnant



**4. Riding on services |** The service sector growth, though not as muted as the industry segment, recorded many lows. Trade, hotels, transport services — registered the slowest growth in the latest quarter since FY15. The only component which saw a steep rise was the public admin. and defence services — which were mostly fuelled by the government

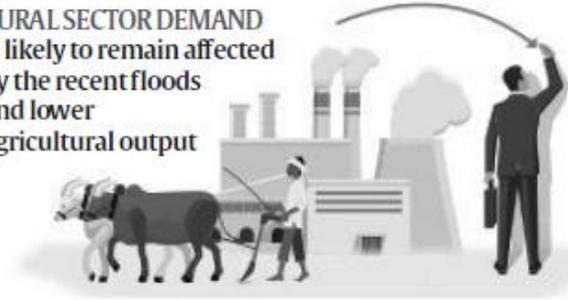


# Reinforcing confidence will be one of the biggest challenges for the govt'

Growth is expected to remain subdued in near future as the slowdown has deepened and may remain extended longer, says a Dun & Bradstreet report

GDP GROWTH hit an over six-year low of 4.5 per cent in July-September 2019, dragged mainly by deceleration in manufacturing output and subdued farm sector activity, according to official data released on Friday

RURAL SECTOR DEMAND is likely to remain affected by the recent floods and lower agricultural output



REINFORCING CONFIDENCE of stakeholders in the ecosystem will be one of the biggest challenges for the government to tackle; there are no easy fixes, said Arun Singh, chief economist at Dun & Bradstreet India

THE CONUNDRUM of soaring domestic stock market indices in India, slowing growth, rising inflation, and elevated unemployment presents a complex challenge for policymakers to address

## SECTORS UNDER STRESS

Most sectors, from auto to real estate, are under stress and this is reflected in the profit margins of the corporate and revenue collections of the government

## CO-OPERATION BETWEEN CENTRE AND STATES

Both the Centre and the states should gear up to execute infrastructure projects in pipeline

## BENEFITS

This will provide employment opportunities for the rural and urban poor. Secondly, it should work towards ensuring that auditing norms become more stringent, the report said adding boosting consumption seems difficult when incomes are not growing, food inflation is rising and governance issues have increased

Source: PTI

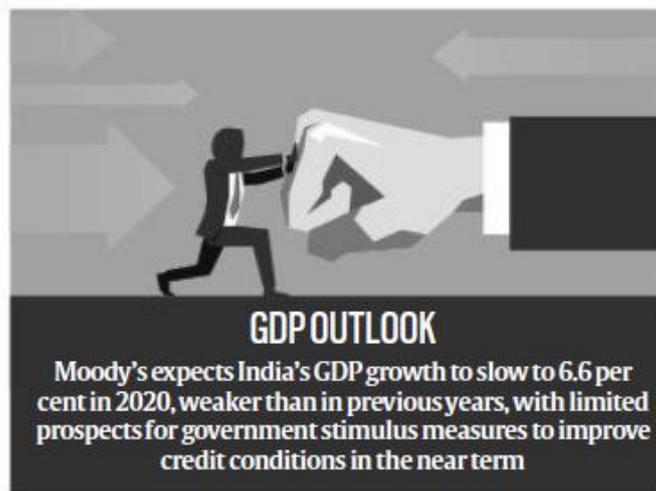
# 'Challenges ahead for most Indian non-financial firms in 2020'

Driven by sluggish economic growth and slowing earnings, credit conditions will weaken for most Indian non-financial companies in 2020, Moody's Investors Service said

Rated companies' credit profiles are unlikely to improve significantly over 2020-2021 due to elevated debt levels, weakening profitability and the continued economic slowdown, which is pressuring both investment and consumption, said Kaustubh Chaubal, Moody's vice-president and senior credit officer

Continued depreciation of the rupee against the US dollar, meanwhile, has limited negative credit implications for rated companies, as most have natural hedges in place

Refinancing risk for long-



term debt maturities remains manageable for most rated companies, although they are reliant on continued annual rollovers

of short-term working-capital financing

Upside factors for Moody's outlook on India's NBFCs

include a ramp up of government's stimulus measures aimed at reviving consumption demand, and better funding and market liquidity conditions whereby domestic demand and consumer funding both get a boost, it said

Funding conditions remain tight, slowing demand for consumer goods and leaving banks selective in extending loans to companies

Silver lining: The agency said infrastructure firms' strong market position will position them to weather the weakening economy

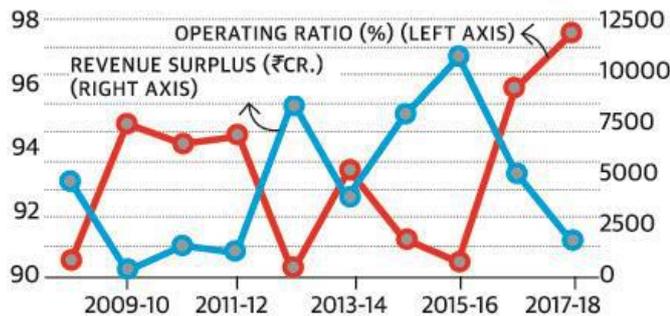
Source: PTI

## 2. INDIAN RAILWAYS

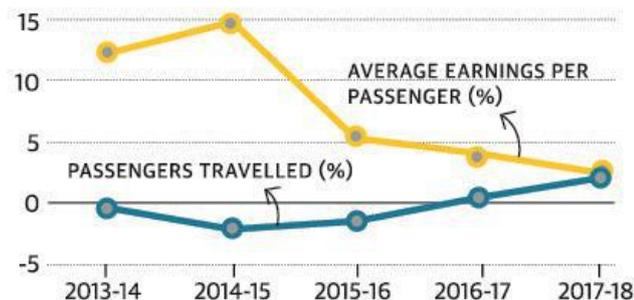
# Raising red flags

In FY2018, the efficiency of the Indian Railways dropped to its lowest in a decade, according to a recent report by the Comptroller and Auditor General of India. The organisation's financial health worsened in recent years as its earnings from passenger traffic grew at a sedate pace while its expenditure on salaries and pensions multiplied. By **Sumant Sen**

**1. Dwindling returns** | In FY18, railways spent ₹98.44 for every ₹100 it earned: an operating ratio (OR) of 98.44%, the lowest in 10 years. Its surplus revenue dropped to 1,665.6 cr., a six-year low. Importantly, if not for the advances paid by NTPC\* (₹4,761.9 cr.) & IRCON (₹2,580 cr.), the operating ratio would have shot up to 102.66% with a non-existent surplus



**2. Sedate growth** | The decline in operating ratio and revenue surplus can be attributed to poorer income growth in FY17 and FY18. In FY18, growth of "earnings per passenger" slackened significantly for the third consecutive year while passenger traffic grew at a robust pace



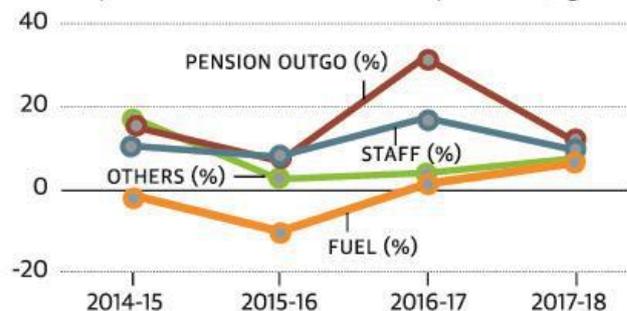
\* NTPC: National Thermal Power Corporation Limited. Source: CAG report No.10 of 2019

**3. Mounting losses** | Earnings from passengers grew at a slow pace as operational losses incurred in classes such as 'sleeper', 'second' & 'ordinary' ballooned in FY16 and FY17. For instance, in FY13, the Railways made a loss of ₹40 crore in operating AC first class. Free tickets/passes and fare concessions contributed to the losses significantly

Figures in ₹ cr.

Class	FY13	FY14	FY15	FY16	FY17
AC 1st class	-40	-47	-127	-175	-139
1st class	-61	-92	-69	-58	-53
AC 2nd tier	-348	-497	-495	-463	-559
AC 3rd tier	495	410	881	898	1,040
AC chair car	-38	-148	-142	-5	117
Sleeper	-6,852	-8,407	-8,510	-8,301	-9,313
2nd class	-5,167	-7,134	-7,642	-8,569	-10,024
Ordinary class	-9,783	-11,105	-11,673	-13,237	-14,647

**4. Towering expenses** | While income growth fell, the rate of expenditure increased for the Railways. Staff expenditure and pension outgo surged in FY16 due to the implementation of the 7th Pay Commission. The robust increase in fuel costs and other expenses added to the burden. Graph shows % growth



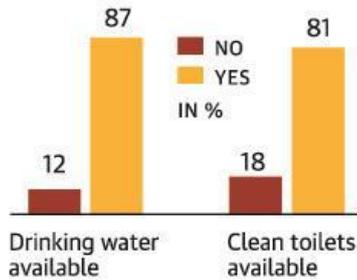
### 3. POLICE

## Police woes

Basic infrastructure and human resources are insufficient in police stations across the country, according to the Status of Policing in India Report 2019. On both counts, West Bengal performed the best, while Chhattisgarh and Uttarakhand were below the Indian average. The survey covered close to 12,000 police personnel across 21 States

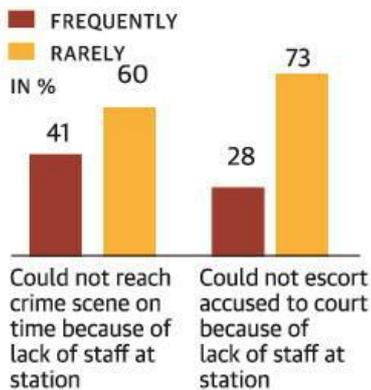
#### 1. Lacks basic infrastructure

Police personnel across the country reported that even basic facilities such as clean toilets and drinking water are lacking in a large number of stations



#### 2. Lack of human resources

A significant % of police personnel reported that their key duties were hampered due to lack of staff



#### 3. State of affairs

The table shows the % of police personnel who said they (a) had drinking water in their stations; (b) had clean toilets in their stations; (c) could not frequently reach crime scenes on time; and (d) could not escort the accused to courts due to lack of staff. Nagaland performed the worst in providing drinking water. Bihar was the most ill-equipped in providing clean toilets. Human resources were most insufficient in Rajasthan. Shaded boxes indicate that basic infrastructure and human resources in that State were below the Indian average

States	Drinking water available <sup>a</sup>	Clean toilets <sup>b</sup>	Crime scene <sup>c</sup>	Escort accused <sup>d</sup>
Nagaland	59	83	5	4
Bihar	67	54	10	12
Chhattisgarh	80	68	20	15
Himachal	81	72	15	3
Assam	82	66	7	5
Kerala	84	87	6	1
Uttarakhand	84	67	17	12
Jharkhand	88	95	11	10
Maharashtra	88	84	13	5
U.P.	88	79	19	13
Andhra	91	87	5	3
Karnataka	91	95	14	13
Punjab	91	71	4	5
Gujarat	93	96	8	3
Haryana	93	82	7	3
Rajasthan	94	92	47	40
Delhi	95	88	10	5
Odisha	95	93	16	7
Telangana	95	63	17	12
M.P.	96	96	18	9
W.B.	96	97	1	1
India avg.	87	81	15	10

## 4. BANKING

# 'Banks need \$7 bn additional capital'

Indian banks need an additional \$7 billion (₹50,000 crore) equity by 2020-21 to support loan growth and cover for bad loans, Fitch Ratings said

### SUPPORTING LOAN GROWTH

Indian banks are likely to require an additional \$7 billion of equity by FY'21 (2020-21) to support loan growth, achieve 75 per cent NPL (non performing loan) cover, and build a buffer over the minimum Basel III capital standards, the agency said

### NEGATIVE OUTLOOK

In its 2020 Outlook for 'Asia-Pacific Emerging Market Banks', the rating agency maintained a negative outlook on Indian banks, based on its expectations of continued weak performance despite trends showing this could be past the trough, and ongoing capital requirements



### SYSTEMIC RISK

Systemic stress across non-banks would deal a significant setback to recovery in the banking sector, reversing recent improvements in performance, and posing solvency risks to banks with the thinnest buffers

### STRESS TEST FINDINGS

Fitch conducted a stress test to examine the potential impact on banks of pressures on NBFCs developing into a broad crisis. It estimated the scenario would leave banks with an aggregate shortfall of \$10 billion to meet regulatory minimums, and \$50 billion below the level that would provide an adequate buffer, it said

**NON-BANK STRESS**, coupled with rising macro headwinds, poses further challenges for asset quality, particularly at state banks. More capital is needed to insulate the banks' weak balance sheets and to sustain loan growth

**PUBLIC SECTOR BANKS** will require most of this capital as the \$10 billion being injected into banks in 2019-20 will go mainly towards bridging regulatory capital gaps, providing for ageing impaired loans, and absorbing the costs of merging 10 state banks into four by April 2020

**A SLOWING ECONOMY** could exacerbate asset-quality tensions for a sector which is already grappling with weak recoveries

Source: PTI

## MODEL ANSWER

### SAND MINING

*Unavailability of river sand cannot be compensated by ocean or desert sand. Discuss. Also explain how lack of availability of river sand is adversely affecting India's construction sector? Suggest measures. [15 marks,250 words]*

#### APPROACH (Demand of question)

- a. How river sand is different from ocean and desert sand
- b. How lack of availability of river sand is adversely affecting India's construction sector
- c. Suggest measures?

#### CONTENT

- a. Presently there is shortage of river sand which is adversely impacting our construction sector as river sand is different from ocean or desert sand in following way.
  - i. All kinds of sands are not suitable for construction.
  - ii. In deserts, due to wind effect, sand grains are too round to stick together.
  - iii. Sea sand is better, but its salt content does not work well with steel in reinforced concrete.
  - iv. This makes river sand a prized as well as endangered mineral.
- b. Now we will see How lack of availability of river sand is adversely affecting India's construction sector.
  - i. Poor quality sand affects the quality of concrete and thereby the durability and load carrying capacity of infrastructure.
  - ii. Sand is crucial in the production of cement as well as for making concrete.
- c. We should undertake following measures to deal with shortage of river sand.
  - i. Robust import policy
  - ii. Recycled Construction and Demolition waste (C&D waste)
  - iii. Manufactured sand (m-sand) is produced by the crushing of rocks and quarry stones to a required size of 150 microns.
  - iv. extracting sand from overburden of coal mines, which is the area above coal seam that needs to be removed to carry out mining.
  - v. Desilting on major dams
  - vi. Desalination of sea sand and then using as construction material.