

CURRENT AFFAIRS

WEEKLY

WEEK-4
JULY, 2020

MAINS

- Is it time for Universal Basic Income (UBI) Programme in India?

- Unified Gas Price System

ECONOMY

- Iran drops India from Chabahar rail project

- Issue of cattle smuggling along India-Bangladesh border

INTERNATIONAL RELATIONS

- Grants-in-aid to Rural Local Bodies in 28 States

POLITY & GOVERNANCE

- How immunity is developed?

SCIENCE & TECHNOLOGY

- More Decentralized form of Governance Model in India

- The India-Nepal Dispute: What, and Why?

CONTEMPORARY ISSUES

- Panchayat Banks: Providing banking facilities at the village level in Jharkhand

GOOD GOVERNANCE

PRELIMS

- Spike-LR Anti-Tank Guided Missiles
DEFENCE

- Decrease in Dolphin Number
ENVIRONMENT

- Retail inflation
ECONOMY

- Mizoram quake zone caught between two geological faults
GEOGRAPHY

- PRAGYATA - Guidelines on Digital Education
GOVERNANCE

- Language of the Tangams
INDIAN HERITAGE & CULTURE

- Disabled are entitled to the same benefits of SC/ST quota: Supreme Court
POLITY & GOVERNANCE

- ARCI develops Low-cost Super-capacitor

- Comet C/2020 F3 Neowise
SCIENCE & TECHNOLOGY

- Population Trends by the Lancet
SOCIAL ISSUES

GS SCORE

An Institute for Civil Services

www.iasscore.in

— NOTE —

The current affairs articles are segregated from prelims and mains perspective, such separation is maintained in terms of structure of articles. Mains articles have more focus on analysis and prelims articles have more focus on facts.

However, this doesn't mean that Mains articles don't cover facts and PT articles can't have analysis. You are suggested to read all of them for all stages of examination.

CURRENT AFFAIRS ANALYST

WEEK- 4 (JULY, 2020)

CONTENTS

Section - A: MAINS CURRENT AFFAIRS		
Area of GS	Topics in News	Page No.
ECONOMY	• Is it time for Universal Basic Income (UBI) Programme in India?	02
	• Unified Gas Price System	04
INTERNATIONAL RELATIONS	• Iran drops India from Chabahar rail project	06
	• Issue of cattle smuggling along India-Bangladesh border	08
POLITY & GOVERNANCE	• Grants-in-aid to Rural Local Bodies in 28 States	11
SCIENCE & TECH	• How immunity is developed?	13
CONTEMPORARY ISSUES	• More Decentralized form of Governance Model in India	14
	• The India-Nepal Dispute: What, and Why?	16
Section - B: PRELIMS CURRENT AFFAIRS		
Area of GS	Topics in News	Page No.
DEFENCE	• Spike-LR Anti-Tank Guided Missiles	20
ENVIRONMENT	• Decrease in Dolphin Number	21
ECONOMY	• Retail Inflation	22
GEOGRAPHY	• Mizoram quake zone caught between two geological faults	23
GOVERNANCE	• PRAGYATA - Guidelines on Digital Education	24
	• Language of the Tangams	25
POLITY & GOVERNANCE	• Disabled are entitled to the same benefits of SC/ST quota: Supreme Court	27
SCIENCE & TECH	• ARCI develops Low-cost Super-capacitor	28
	• Comet C/2020 F3 Neowise	29
SOCIAL ISSUES	• Population Trends by the Lancet	30
Section - C: GOOD GOVERNANCE		
Topic in News		Page No.
• Panchayat Banks: Providing banking facilities at the village level in Jharkhand		34

GS SCORE

An Institute for Civil Services

IAS 2021-22

LIVE & INTERACTIVE CLASSES

LEARNING NEVER STOPS!

Due to the current situation of COVID Pandemic, we continue to put our efforts for IAS Aspirants exclusively through

Online Live & Interactive Classes for:

01

**GS
FOUNDATION**

02

**OPTIONAL
SUBJECTS**

03

**MAINS
COURSES**

04

**TEST
SERIES**

Visit:  www.iasscore.in

📍 1B, 2nd Floor, Pusa Road Karol Bagh, New Delhi-110005, (Adjacent to Karol Bagh Metro Gate No. 8)

☎ 91 8448496262 ✉ info@iasscore.in 🌐 [/iasscore](https://www.facebook.com/iasscore)

SECTION: A
(MAINS)

CURRENT AFFAIRS

IS IT TIME FOR UNIVERSAL BASIC INCOME (UBI) PROGRAMME IN INDIA?

CONTEXT

The ongoing crisis is creating changes that could end up dividing society into pre- and post-COVID-19 days. These changes are also likely to exacerbate the novel challenges accompanying the fourth industrial revolution.

Meaning of Universal Basic Income (UBI)

- In its purest form, a basic income is an unconditional, periodic cash payment that the government makes to everyone. It is not based on means-testing: A hedge fund manager and a homeless person receive the same amount. It has no strings attached, meaning it carries no requirements to work, attend school, receive vaccines, register for military service, or vote. It is not paid in kind—housing, food—or in vouchers. It is a floor below which no one's cash income can fall.

Need for UBI at this time

• A tool to eradicate poverty

- ▶ UBI is deliberated as an effective poverty-eradication tool. Supporters of this scheme include Economics Nobel Laureates Peter Diamond and Christopher Pissarides, and tech leaders Mark Zuckerberg and Elon Musk.
- ▶ UBI in its true sense would entail the provision of an unconditional fixed amount to every citizen in a country. Nevertheless, countries across the world, including Kenya, Brazil, Finland, and Switzerland, have bought into this concept and have begun controlled UBI pilots to supplement their population.
- ▶ India's huge capacity and infrastructure-building requirements will support plenty of hands in the foreseeable future. Nonetheless, even before the pandemic, India was struggling to find enough opportunities for more than a million job aspirants who were entering the job market each month.
- ▶ The 2016-17 Economic Survey and the International Monetary Fund (IMF) had proposed quasi-basic income schemes that leave out the well-off top quartile of the population as an effective means of alleviating poverty and hunger. The fiscal cost of a UBI pegged at ₹ 7,620, at 75% universality, was 4.9% of the GDP. A UBI on par with the numbers suggested by the Economic Survey could lead to targeted household incomes increasing by almost ₹ 40,000 per annum since the average Indian household size is approximately five.

• Different times

- ▶ The times now are very different. IMF has projected global growth in 2020 to be -3.0%, the worst since the Great Depression. India is projected to grow at 1.9%. The U.S. economy is expected to fall by 5.9%.
- ▶ The unemployment rate and unemployment claims in the U.S., since President Donald Trump declared a national emergency, are the highest since the Great Depression. Unfortunately, India does not even have comparable data.
- ▶ Lockdowns in some formats are expected to be the norm till the arrival of a vaccine. With almost 90% of India's workforce in the informal sector without minimum wages or social security, micro-level circumstances will be worse in India than anywhere else.
- ▶ The frequent sight of several thousands of migrant laborers undertaking perilous journeys on foot in inhumane conditions is a disgraceful blight on India. One way to ensure their sustenance throughout these trying times is the introduction of unconditional regular paychecks at maximum universality, at least till the economy normalizes.

Challenges in implementing UBI in India

- ▶ The biggest issue is that India doesn't have the fiscal capacity to implement Universal Basic Income. For example, the Economic Survey calculations showed that a 75% universality rate with an annual Universal Basic Income of ₹ 7,620 per year at 2016-17 prices will cost about 5% of the GDP.
- ▶ It is often assumed that resources can be raised by rationalizing subsidies and capturing a part of the revenue forgone on account of various tax exemptions, including in the personal income tax. These may not happen.
- ▶ Politically, it will be extremely difficult to roll back subsidies to create fiscal space for Universal Basic Income. It is always advisable for the government to work on reducing non-merit subsidies, but the gains should be used to increase capital spending, which will help boost growth in the medium-to-long term.

- ▶ Universal Basic Income can create distortions in the labor market. A steady, permanent, and guaranteed income without any work is likely to affect labor mobility and participation. It is also likely to increase wages, as has been witnessed after the implementation of the Mahatma Gandhi National Rural Employment Guarantee Act.
- ▶ Higher wages without a commensurate increase in productivity will affect India's competitiveness. This could also have longer-term implications in terms of higher inflation and lower growth. The distortions in the labor market will, of course, depend on the amount of Universal Basic Income.
- ▶ The nature of Indian politics can create complications. It is highly likely that political parties, to improve their chances in elections,

would want to increase the amount of Universal Basic Income or try to bring back subsidies in some form or the other, which will have fiscal implications. To be sure, India still has to prove that it can run balanced budgets for an extended period. The political class always has this temptation to declare premature victories and give away fiscal gains.

◎ **CONCLUSION:**

Despite challenges in implementing UBI many consider a universal basic income (UBI) programme to be a solution that could mitigate the looming crisis caused by dwindling job opportunities. Thus, it can be said that if universal basic income ever had a time, it is now.

Universal Basic Income	
Pros	Cons
<ul style="list-style-type: none"> • Simple and efficient to administer • Avoids poverty trap of means tested benefits. • Reduces Inequality, poverty and homelessness. • Encourages socially beneficial tasks such as old age care. • Encourages individuals to take risk and set up business. 	<ul style="list-style-type: none"> • Could encourage laziness. • Could discourage part-time work. • Cost higher than current benefit system leading to higher taxes. • Higher Income taxes could lead to disincentives to work. • Could lead to welfare support for undesirables like criminals.

UNIFIED GAS PRICE SYSTEM

CONTEXT

The Petroleum and Natural Gas Regulatory Board (PNGRB) has published a discussion paper on moving from a system where buyers of gas are charged for every pipeline they use in the system to a single charge across a pipeline network.

◎ OBJECTIVE

The proposal is part of a larger effort by the government to boost the **share of natural gas in India's energy basket from around 6 percent currently to 25 percent by 2030.**

What is the proposed move?

- The government is aiming to cut down the cost of transportation of natural gas by setting a fixed tariff for longer distances to boost consumption.
- The government is proposing a unified price system with one price for those transporting gas nearby within 300 km and one price for those transporting gas beyond 300km.
- The move would fix tariff prices within an integrated pipeline network such as that of GAIL, which has India's largest gas transportation pipeline network in the country preventing buyers from having to pay charges for the use of multiple pipelines.
- Such a move would help connect new markets and would benefit consumers in parts of the country far from the western coast

Current Gas Pricing in India and issues associated with it

- Multiple pricing regimes are existing in the country for Natural gas supplies. This could be broadly divided into three categories:
 - ▶ Administrative Price Mechanism (APM) Gas
 - ▶ Non-APM Gas
 - ▶ LNG
- Further, there is differential pricing existing for different sectors.
 - ▶ Subsidized sectors such as power and fertilizer get relatively fewer prices as compared to other sectors.
 - ▶ Also, region-specific pricing exists in the country with North Eastern states getting gas at relatively cheaper prices as compared to other parts of the country.
- Currently, tariffs for transportation of gas are set by the Petroleum and Natural Gas Regulatory

Board (PNGRB) separately for each pipeline based on the assumptions of the volume of gas transported on the pipeline and its operating life aimed at providing the operator a pre-tax return of 18%.

- Tariffs for pipeline usage are divided into zones of 300km, with the tariff increasing for zones further away from the point where gas is injected.
- Further, if a buyer needs multiple pipelines even from the same operator, that transport tariff would increase. These tariffs increase the cost for buyers of gas further away from the point of injection of natural gas.
- All of India's imported natural gas arrives at terminals on the west coast leading to costs for buyers increasing, the further east they are located.
 - ▶ For example- A consumer in Bihar or West Bengal has to use 2-3 pipelines of GAIL to get natural gas from Hazira and the tariff becomes additive.
- Transport cost accounts for as much as 10% of the final cost of gas to an industry currently because of low international prices but usually accounts for around 2-3% of the price of natural gas.
 - ▶ This cost would increase significantly for buyers of gas in far-flung areas of the country because of the current gas transport tariffs.
- There is no trading hub yet in India, although its creation has been suggested for 2019. The creation of a gas hub would allow transparent price discovery based on buyers and sellers interacting in an open market and has the potential to remove the multiple price regimes in India.
- The price of domestic gas is lower than that of (imported) LNG and is defined by indexation to international markets. Since India sources around 50% of its LNG imports via long-term contracts and the other half from spot markets, the price difference between oil-linked and spot gas is very important for Indian buyers. As spot gas has become noticeably cheaper, buyers of oil-indexed gas are likely to seek contractual renegotiations.
- Since natural gas does not fall under the GST, gas consumption is taxed at several state and

central government levels, in addition to the gas transport tariffs.

- ▶ Bringing natural gas under the GST and introducing a postage stamp gas transport tariff would reduce these costs and create a level playing field with other fuels.

Some of the deliberations done by the government of India on pricing include

- **Pooled Pricing of Gas:** As multiple pricing regimes exist in the country, pooling of gas from different sources has been deliberated by the policymakers.
 - ▶ A sectoral pool was being considered with separate pools of power and fertilizer customers.
 - ▶ Separate pools were considered because of avoiding cross-subsidies between the customer groups and related administrative issues arising.
- **Rangarajan Committee recommendations on Pricing:** The committee has suggested a uniform gas-pricing, at 'unbiased arms-length'.

- ▶ The formula of domestic gas pricing should be a 12-month trailing average of volume-weighted average at well-head (on the net-back basis) for gas imports and the volume-weighted average of US Henry Hub, UK NBP and Japanese Crude Cocktail prices.
- ▶ Gas prices are expected to increase based on the suggested framework by the Rangarajan committee.

◎ CONCLUSION

As the share of natural gas is on the rise, it is advisable to embark on developing a gas security policy based on a well-functioning domestic gas market and robust gas infrastructure. The GoI should, therefore, promote the development of a functioning gas market that can allow supply to meet demand. This includes market-based price discovery, robust gas infrastructure, an independent regulator, third-party access to infrastructure, and competition among multiple buyers and sellers.

IRAN DROPS INDIA FROM CHABAHAR RAIL PROJECT

CONTEXT

The Iranian government has decided to proceed with the construction of the rail line from Chabahar port to Zahedan on its own, citing delays from the Indian side in funding and starting the project.

◎ ABOUT

- Four years after India and Iran signed an agreement to construct a rail line from Chabahar port to Zahedan, along the border with Afghanistan, the Iranian government has decided to proceed with the construction on its own, **citing delays from the Indian side in funding and starting the project.**
- The railway project, which was being discussed between the Iranian Railways and the state-owned Indian Railways Construction Ltd (IRCON), was meant to be part of India's commitment to the trilateral agreement between India, Iran, and Afghanistan to build an alternate trade route to Afghanistan and Central Asia.
- Despite several site visits by IRCON engineers, and preparations by Iranian railways, India never began the work, ostensibly due to worries that these could attract U.S. sanctions.
- The U.S. had provided a sanctions waiver for the Chabahar port and the rail line to Zahedan, but it has been difficult to find equipment suppliers and partners due to worries they could be targeted by the U.S. India has already "zeroed out" its oil imports from Iran due to U.S. sanctions.

Iran-China deal connection

- The development comes at a time when Iran is seeking to finalize a 25-year economic and security partnership with China. The deal is worth \$400 billion.
- The deal between Iran and China — if finalized — could result in a vast expansion of Chinese presence in various sectors of Iran including banking, telecommunications, ports, railways, and numerous other projects.
- In return, China will receive a heavily discounted supply of Iranian oil regularly for the next 25 years. An 18-page document listing the proposed agreement also talks about deeper military cooperation.

Concerns for India

- Considering that Iran has been an important strategic ally for New Delhi, the deal could hurt India's prospects in the region, especially at a time when its relations with China have soured further in the aftermath of the recent border standoff.
- The development of Chabahar and the future of the India-Afghanistan-Iran Trilateral Agreement for the development of Chabahar has also not seen anticipated progress. Similarly, China-backed Pakistan-Iran-Taliban alignment emerging in India's immediate neighborhood is also a reason for Indian concern.
- India's relations with Iran cooled off substantially after India agreed to reduce its trade relations with Iran after the imposition of sanctions. The visit of President Trump and increasing Indo-US economic and strategic partnership seems to have been the last straw. It is unlikely that relations with Iran would improve in the near term.
- From the Indian perspective growing Iran -China relationship is a reason for worry and changing strategic landscape. It points to growing Chinese dominance in alignment with Pakistan which threatens our relationship with not only Iran but also on Afghanistan and Central Asian nations.

Chabahar Project

- In May 2016, India signed a series of twelve memorandums of understandings that centered upon the Port of Chabahar.
- The trilateral transit agreement** signed by India, Iran, and Afghanistan allows Indian goods to reach Afghanistan through Iran. It links ports on the western coast of India to the Chabahar port and covers **the road and rail links** between Chabahar and the Afghan border.
- The bilateral agreement between India and Iran gives India the right to develop two berths of the Chabahar port as agreed in 2015 and allows them to be operated for 10 years by India Ports Global, a joint venture between Jawaharlal Nehru Port Trust and Kandla Port Trust, in partnership with Iran's Aria Banad.



- India has already built a 240-km road connecting Afghanistan with Iran. Also in planning was a rail route connecting Chabahar with the India-promoted \$11-billion Hajigak iron and steel mining project in central Afghanistan, as seven Indian companies in 2011 acquired rights to mine central Afghanistan's Hajigak region, which contain Asia's largest deposit of iron ore.

Reasons why the Chabahar port is crucial for India:

- The first and foremost significance of the Chabahar port is the fact that India can bypass Pakistan in transporting goods to Afghanistan. Chabahar port will boost India's access to Iran, the key gateway to the International North-South Transport Corridor that has sea, rail and road routes between India, Russia, Iran, Europe, and Central Asia.
- Chabahar Port provides direct access to India's Farkhor Air Base in Tajikistan. Chabahar route will result in a 60% reduction in shipment costs and a 50% reduction in shipment time from India to Central Asia.
- Chabahar port will be beneficial to India in countering Chinese presence in the Arabian Sea which China is trying to ensure by helping Pakistan develop the Gwadar port. Gwadar port is less than 400 km from Chabahar by road and 100 km by sea.
- With Chabahar port being developed and operated by India, Iran also becomes a military ally to India.

Chabahar could be used in case China decides to flex its navy muscles by stationing ships in Gwadar port to reckon its upper hand in the Indian Ocean, the Persian Gulf, and the Middle East.

- With Chabahar port becoming functional, there will be a significant boost in the import of iron ore, sugar, and rice to India.
- Chabahar port will ensure the establishment of politically sustainable connectivity between India and Afghanistan. This will, in turn, lead to better economic ties between the two countries.
- From a diplomatic perspective, Chabahar port could be used as a point from where humanitarian operations could be coordinated.

◎ CONCLUSION:

Regardless of the reasons for India's inability to join the railway project, the decision can only be seen as an opportunity lost. The impression that India wavered due to U.S. pressure, especially after India canceled oil imports from Iran, also questions New Delhi's commitment to strategic autonomy. While Iran claims it will fund the railway using its resources, it seems to have embarked on the Chabahar-Zahedan project with a confidence borne from an imminent deal with China for a 25-year, \$400 billion strategic partnership on infrastructure, connectivity and energy projects. In a world where connectivity is seen as the new currency, India's loss could well become China's gain, and New Delhi must watch this space, created by its exit, closely.

ISSUE OF CATTLE SMUGGLING ALONG INDIA-BANGLADESH BORDER

CONTEXT

In first such official articulation on cattle smuggling, the Border Security Force (BSF) has said the Border Guard Bangladesh (BGB) supports the “inhuman, merciless and seditious” activity.

The cattle trade between India and Bangladesh

- The US\$500 million worth cattle trade between India and Bangladesh is mostly illegal.
- The demand for meat in Bangladesh and the hide for the country's leather industries keep the trade running.
- Moreover, the unofficial ban on cow slaughter in many Indian states could be adding to the availability of cattle for smuggling into Bangladesh.
- Notwithstanding the efforts of the border guarding forces, the trade goes on almost in full public spectacle and knowledge.

How the cattle smuggling takes place?

- Cattle traverse hundreds of kilometres from states like Rajasthan, Haryana, Punjab, Uttar Pradesh, Bihar, and Jharkhand to reach the Bangladeshi cattle markets, called the '**khattals**'.
- They are transported in trucks to their border destinations in West Bengal and Assam. Chilies are stuffed into the eyes of the animals to keep them standing and save space on the trucks in which they are transported.
- From these border points, smugglers use either the porous land route or the waterways through the rivers Kalindi, Ichhamati, Raimangal, and Hariabhanga of Bangladesh to finally enter the country.
- There have also been instances of secret tunnels dug up, by the miscreants, between Bangladesh and India. The man-made tunnel uses fitted drain pipes and to stay hidden, the cover of the dense forest.
- Apart from these innovative ways of trafficking the animal, may smugglers also attach heavy wood logs to the animal's legs and raft them across the river to reach the shore of the neighbouring country.

Steps taken by India

- The BSF guards the Indo-Bangladesh border. Its 45 battalions have been deployed in 725 BOPs

along the border. The task of the BSF along the Indo-Bangladesh border toughens as the density of the population rises. BSF was instructed to bring the trade to a halt.

- The government has adopted the use of a non-lethal strategy to deal with the smuggling issue. The troops operate with non-lethal weapons like pump action guns, stun grenades, and chili grenades. On at least two occasions, this has resulted in casualties in the BSF. There have been casualties amongst the cattle smugglers too.
- The BSF who patrols the area in groups of three or four are often outnumbered by hundreds of cattle smugglers who are armed with self-made weapons like dah, a long thick dagger; crude bombs; and even homemade pistols.
- A similar scenario plays out at the fenced border where the smugglers cut the fences without much resistance from the outnumbered BSF personnel. The BSF has taken proactive steps to address this problem.

The Impacts of the steps taken by India

- The government has sanctioned new attack motorboats and larger troop strength at the border. This has proved itself useful, at least according to the official figures regarding the number of figures seized.
 - ▶ 1, 01, 751 heads of cattle were seized in 2014, 1, 53, 602 in the year 2015 and 1, 68, 801 heads during 2016.
 - ▶ In the first few months of 2017 around 30,99,744 cattle, heads were seized along the border with the number rising to 1.3-1.5 lakh heads towards the end of the year.
- The operations carried out by the BSF, have somewhat obviated the cattle smuggling regimes occurring via land routes. This has forced the cattle smugglers to improvise and come up with new routes of smuggling using pipe culverts in the Karimganj district. These pipes facilitate water supply in the region and allow the smugglers to take advantage of the gaps in the riverine regions of the border.

- The locals try and employ 'Ghat Maliks' who acts as a muscleman and a form of contact with the BSF, trying to bribe the guards. The BSF has also aimed at improving the local community relations to aid their vigil and this has proven fruitful.
- Preventing cross border smuggling is especially difficult during the winter months along the riverine stretches, where the fog hampers the vision of the patrolling guards and the poor infrastructure doesn't abet any surveillance difficulties.
- With the withdrawal of the monsoon season, the water level remains low in the rivers; this coupled with the fog allows the most felicitous environment that the smugglers could hope for.
- Moreover, for the BSF the winter months also mean deserted villages and low temperatures leading to neglectful vigilance on behalf of the villagers too.

Bangladeshi Narrative

- Bangladesh has traditionally been dependent on the supply of cattle from India and other countries. Both the meat and the hide are in great demand.
- According to an estimate Bangladeshi traders associated with cattle auctions, thus providing cattle legally to slaughter-houses, bone-crushing

industries, etc. contributed 3 percent to the entire nation's GDP of US\$19 billion. The illegal trade is much larger and unaccounted for.

- Unlike the illegal migration of Bangladeshi nationals into India, which Dhaka disputes, Bangladesh appears to have extended its cooperation in stopping the illegal cattle trade.
 - ▶ The Bangladesh Rifles (BDR) guards the Bangladesh side of the Indo-Bangladesh border. They have deployed around 30 battalions in roughly 650 BOPs.
- The BSF and BGB hold two 'coordination conferences' each year, which are organized alternatively in Bangladesh and India. The BGB officials are on record saying that the illegal cattle trade harms Bangladesh's economy.
- The Bangladeshi government, along with their enhanced security, is also promoting local cattle rearing amongst the residents to discourage or dissipate the need for illegal cattle exchange.

CONCLUSION

Despite the BSF's intervention which has reportedly resulted in the reduction in the scale of the illegal cattle trade, it is a huge challenge to completely halt the cattle smuggling from India into Bangladesh.

GS SCORE

An Institute for Civil Services

IAS 2021 LIVE & INTERACTIVE CLASSES



IAS 2021-22 GS FOUNDATION

BATCH STARTS

10
AUGUST
2020

OPTIONAL
FOUNDATION

BATCH -2 POLITICAL SCIENCE FOUNDATION

by: Dr. Piyush Choubey

STARTS: **30** JULY, 2020

HISTORY FOUNDATION

By: Piyush Kumar

BATCH STARTS: **20** JULY, 2020

IAS 2021
**INTEGRATED
TEST SERIES**
PRELIMS CUM MAINS

BATCH STARTS

25 JULY
2020

IAS 2021
**PRELIMS
TEST SERIES**

BATCH STARTS

2 AUGUST
2020

IAS 2021
MAINS TEST SERIES
**GS MAINS
Q & A**

BATCH STARTS

8 AUGUST
2020

IAS 2021
**MAINS
ADVANCE**

BATCH STARTS

16 AUGUST
2020

📍 1B, 2nd Floor, Pusa Road Karol Bagh, New Delhi-110005,
(Adjacent to Karol Bagh Metro Gate No. 8)

✉ info@iasscore.in 📱 /iasscore

Visit: www.iasscore.in

☎ **8448496262**

GRANTS-IN-AID TO RURAL LOCAL BODIES IN 28 STATES

CONTEXT

An amount of Rs.15187.50 crore, as grants-in-aid, in respect of 2.63 lakh Rural Local Bodies (RLBs) spread in 28 States of the country has been released by the Ministry of Finance.

◎ ABOUT

- The amount was released upon the recommendations of the Ministry of Panchayati Raj and the Department of Drinking Water and Sanitation, Ministry of Jal Shakti.
- This grant-in-aid forms part of the Tied Grant as recommended by Fifteenth Finance Commission (XV-FC) for the period FY 2020-21.

Panchayati Raj Institutions

- In India, the Panchayati Raj system is identified as the prime instrument of decentralization through which democracy becomes truly representative and responsive.
- The Panchayati Raj institutions are considered as local self-government meant for providing basic infrastructure facilities, empowering weaker sections of the society, and initiate the development process at the grass-roots level of rural India, where the sole of India lives.
- India has created history in fiscal federalism in the world through the landmark 73rd and 74th Amendments to its Constitution in 1992 which adds a three-tier of local self-government to its federal structure.
 - ▶ The three-tier system of panchayats at the village, intermediate block/taluk/Mandal, and district levels except in States with the population is below 20 lakhs (Article 243B).
- The 73rd Amendment established a Finance Commission in each State to determine the principles based on which adequate financial resources would be ensured for panchayats and municipalities (Article 243I).
- The Constitution (73rd Amendment) Act, 1992 that came into force with effect from 24th April 1993 has vested constitutional status on Panchayati Raj institutions.

Finance Commission (FC)

- It is a constitutional body for the allocation of certain revenue resources between the Union and the State Governments.

- It was established under Article 280 of the Indian Constitution by the Indian President. It was formed in 1951.
- **The 15th FC headed by N.K. Singh** was constituted by the President of India on 27th November 2017, against the backdrop of the abolition of the Planning Commission and the introduction of the Goods and Services Tax (GST).
- It shall be the duty of the Finance Commission to make recommendations to the President to the:
 - ▶ The distribution between the Union and the States of the net proceeds of taxes which are to be, or maybe, divided between them and the allocation between the States of the respective shares of such proceeds.
 - ▶ Principles which should govern the grants in aid of the revenues of the States out of the Consolidated Fund of India.
 - ▶ Any other matter referred to the Commission by the President in the interests of sound finance.
 - ▶ The Commission shall determine their procedure and shall have such powers in the performance of their functions as Parliament may by law confer on them.

Fifteenth Finance Commission (XV FC)

- It submitted its interim report for the period FY 2020-21 and the Government of India accepted its recommendations in respect of the Local Bodies.
- The Commission has worked out the total size of the grant to be Rs.60, 750 crores for the period FY 2020-21 for the Rural Local Bodies (RLBs) which is the **highest ever allocation made by the Finance Commission in any single year.**
- The Commission has recommended Grants-in-aid to all tiers of the Panchayati Raj including the Traditional Bodies of Fifth and Sixth Schedule areas, in 28 States, in two parts, namely, (i) a Basic Grant and (ii) a Tied Grant.
 - ▶ Fifty percent of the grant will be Basic Grant and fifty percent will be the Tied Grant.

- **The basic grants** are untied and can be used by RLBs for location-specific felt needs, except for salary or other establishment expenditure.
- **The Tied Grants** are to be used for the basic services of sanitation and maintenance of open-defecation free (ODF) status and supply of drinking water, rainwater harvesting, and water recycling.
 - ▶ The RLBs shall, as far as possible, earmark one-half of these Tied Grants each to these two critical services.
 - ▶ However, if any RLB has fully saturated the needs of one category it can utilize the funds for the other category.
- The State Governments will be distributing the XV FC Grants to all the tiers of panchayats – village, block and district and the traditional bodies of Fifth and Sixth Schedule areas based on the accepted recommendations of the latest State Finance Commission (SFC) and in conformity of the following bands recommended by XV FC.
 - ▶ 70-85 % for village/gram panchayats
 - ▶ 10-25 % for block/intermediate panchayats
 - ▶ 5-15 % for district/Zilla panchayats
- In states having a two-tier system with the only village and district panchayats, the distribution will be in the bands of 70-85 % for village/

gram panchayats and 15-30% for district/Zilla panchayats

- The intra-tier distribution among the relevant entities in a tier across the State (including Fifth and Sixth Schedule areas) will be based on population and area in the ratio of 90:10 or as per the accepted recommendations of the latest SFC.
- The Ministry of Panchayati Raj would actively support the States in effective utilization of the XV FC Grants by providing Web/IT-enabled platforms for planning, monitoring, accounting/auditing of the works and funds flow at the level of each of the RLBs.

◎ SIGNIFICANCE

- The amount is to be used by RLBs to facilitate taking up of various developmental work concerning supply of drinking water, rain water harvesting, water recycling, sanitation and maintenance of ODF status, which are national priorities.
- Availability of this fund with the RLBs will boost their effectiveness in delivery of basic services to the rural citizens and would also empower them in providing gainful employment to migrant laborers who have returned to their native places owing to Covid-19 pandemic situation as well as in augmenting rural infrastructure in a constructive way.

HOW IMMUNITY IS DEVELOPED?

CONTEXT

A longitudinal study by the researchers from King's College London has suggested that immunity to Covid-19 might be lost in months. The suggestion is based on a steep drop in patients' antibody levels three months after the infection..

◎ ABOUT

- The researchers analysed the immune response of 90 recovered Covid-19 patients and healthcare workers. In their study, they found that antibodies that specifically help in neutralising the coronavirus SARS-CoV-2 decreased 2-23-fold during an 18-65 day follow-up period. This is similar to the decrease in antibodies seen in seasonal coronaviruses associated with the common cold.
- The researchers suggested that immunity developed by the formation of antibodies against SARS-CoV-2 lasts only a few months, and recovered Covid-19 patients are likely to remain susceptible and could get re-infected.
- The analysis found "a potent" level of antibodies produced in 60% of participants during the peak of their infection; and that only 16.7% retained that level of potency 65 days later.
 - ▶ While the level of antibodies was at a higher level in patients with severe symptoms, the researchers said it is not clear why antibody response correlates with disease severity.
 - ▶ The researchers noted that asymptomatic individuals also generate antibodies against the virus.

Does a decrease in antibodies result in losing immunity against the virus?

- Not necessarily. Antibodies are like fingerprints that give us evidence that a pathogen has caused an infection and that the immune system has responded.
- The antibodies usually remain in the blood for some time and quickly activate the immune system when the body is exposed to the pathogen again.
 - ▶ Some antibodies not only recognise when the pathogen returns, but also protect the body for a lifetime from re-infection, as in the case of measles.
 - ▶ However, in the case of seasonal flu, the antibodies give protection for a very small period.
 - ▶ In the case of the novel coronavirus, it is not yet clear how long the antibodies provide recovered person protection.

- Further studies are needed to determine the longevity of the antibody response and what level of antibodies is required to protect against re-infection.
- The researchers flagged the fact that antibodies are just one of the ways in which the body can fight a virus such as SARS-CoV-2.

Other Methods

- T cells are a key component of the immune response against a virus. A human body has two mechanisms of immunity response within the adaptive immune system.
 - ▶ First is the humeral immune, which is also called antibody-mediated immunity (as discussed above).
 - ▶ When a virus enters a cell and can no longer be detected by antibody-mediated immunity, a cell-mediated immune response can take over to kill the virus.
- Cellular immunity occurs inside the infected cell and is mediated by cells called T lymphocytes. These are the T cells, which recognise the infected cell. Before that, these cells have to be activated by interacting with an antigen (virus)-presenting cell. Once the T cells are activated, they clone themselves generating numerous T cells, and destroy the infected cells.
- During the process of activation, some of the T cells remain inactive as memory cells. These produce more T cells if the infection returns. Therefore, memory plays a crucial role in providing cell-mediated immunity.
 - ▶ There are also helper T cells, which function indirectly by communicating with other immune cells about potential pathogens.

◎ CONCLUSION

- More research is required to answer questions like what is the contribution of T cells to initial virus control and tissue damage in the context of Covid-19; and how do memory T cells established thereafter contribute to protective immunity upon reinfection.
- While the induction of robust T cell immunity is likely essential for efficient virus control, dysregulated T cell responses may cause immunopathology and contribute to disease severity in Covid-19.

CONTEMPORARY ISSUES

MORE DECENTRALIZED FORM OF GOVERNANCE MODEL IN INDIA

CONTEXT

Governance systems at all levels, i.e. Global, national, and local, have experienced stress as a fallout of the COVID19 pandemic. Architectural flaws have been revealed in their design. The complexities of handling several subsystems at the same time have overwhelmed governance. A solution for one subsystem backfired on other subsystems. For example, lockdowns to make it easier to manage the health crisis have made it harder to manage economic distress simultaneously. The diversion of resources to focus on the threat to life posed by COVID19 has increased vulnerabilities to death from other diseases, and even from malnutrition in many parts of India.

◎ BACKGROUND

- Human civilization advances with the evolution of better institutions to manage public affairs. For example:
 - ▶ Institutions of parliamentary democracy, and the limited liability business corporation, did not exist 400 years ago.
 - ▶ Institutions of global governance, such as the United Nations and the World Trade Organization, did not exist even 100 years ago.
- These institutions were invented to enable human societies to produce better outcomes for their citizens. They have been put through a severe stress test now by the global health and economic crises.
- There is a mismatch in the design of governance institutions at the global level (and also in India) with the challenges they are required to manage.

Interconnectedness of Issues

- The global challenges listed in the 17 Sustainable Development Goals (SDGs) of the United Nations, are systemic. All these systemic problems are interconnected with each other.
- Environmental, economic, and social issues cannot be separated from each other and solved by experts in silos or by agencies focused only on their problems.
 - ▶ For example, solutions for environmental sustainability along with sustainable livelihoods cannot be the same in Kerala and Ladakh, or Wisconsin, and Tokyo.
- **Solutions must be local.** And the support from local people can be achieved only when the local people believe that the solution is the right one

for them and not a solution thrust upon them by an outside expert.

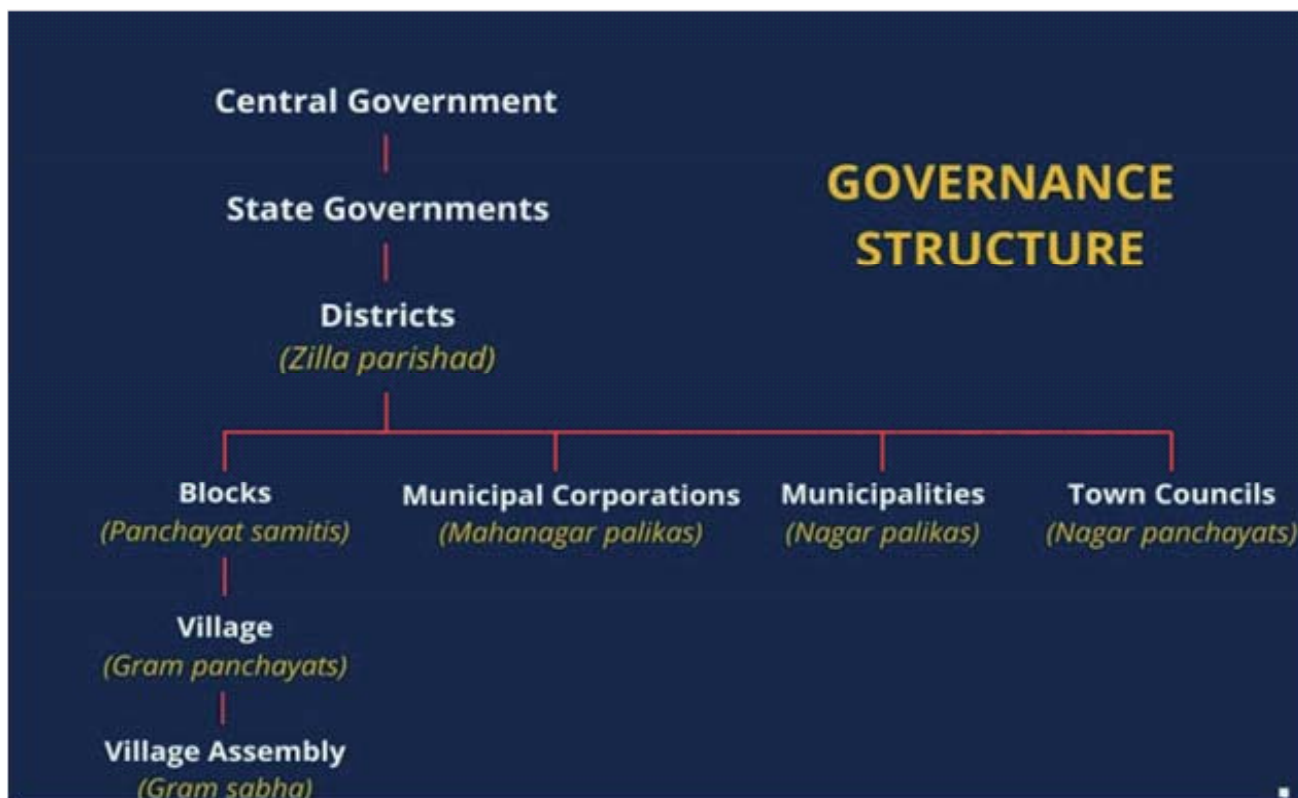
- Therefore a decentralized form of government ensures better policy formulations which can be more effective.
 - ▶ Governance of the people must be not only for the people. It must be by the people too.

Associated Work

- Gandhiji and his economic advisers, J.C. Kumarappa and others developed their solutions of local enterprises through observations and experiments on the ground.
- E.F. Schumacher had pointed out by the 1970s, the flaws in the economic theories that were driving public policy in capitalist as well as communist countries.
 - ▶ He had proposed new economics, founded on local enterprise, very consistent with Gandhiji's ideas.
- Elinor Ostrom, the first woman to win the Nobel Prize in Economics, in 2009, had developed the principles for self-governing communities from research on the ground in many countries, including India.

Constitutional Provisions of Local Governance in India

- Though traditional forms of local governance have existed in India for centuries.
- In 1992, India amended its Constitution with the intent to strengthen grassroots-level democracy by decentralising governance and empowering local administrative bodies.
- The objective was to create local institutions that were democratic, autonomous, financially strong,



and capable of formulating and implementing plans for their respective areas and providing decentralised administration to the people.

- It is based on the notion that people need to have a say in decisions that affect their lives and local problems are best solved by local solutions.
- The passing of the 73rd and 74th Constitutional Amendments made it mandatory for each state to constitute rural and urban local governments, to establish mechanisms to fund them, and to carry out local elections every five years.
- The creation of this new three-tier system of local governance provided constitutional status to rural and urban local bodies, ensuring a degree of uniformity in their structure and functioning across the country.
- It also has promoted inclusivity through the establishment of community-based public health and the self-help group movements.
- Ensure availability and accessibility of the resources to everyone especially to the poor section.

Few emerging examples of States for better performances due to local governance

- The pandemic has not passed yet, but the evidence is emerging that some States in India, such as Kerala, have weathered the storm better than others.
- Some countries, such as Vietnam and Taiwan, are better than others during this ongoing pandemic.
- A hypothesis is that those States and countries in which local governance was stronger have done much better than others. This needs further research by social and political scientists looking for insights into design principles for good governance systems that can solve problems faced by human society.

◎ CONCLUSION

The government has to support and enable people to govern themselves, to realise the vision of 'government of the people, for the people, by the people'. It is also the only way humanity will be able to meet the ecological and humanitarian challenges looming over it in the 21st century. Administrative officers should see their role as 'enablers of governance' rather than as 'deliverers of good government'.

THE INDIA-NEPAL DISPUTE: WHAT, AND WHY?

- The Indo-Nepal territorial dispute around the Kalpani-Limpahua-Lipulekh trijunction region stems from the ambiguity around the original border.
- The current tension is the result of a combination of factors: India's strategic concerns; declined India- Nepal relations; Beijing's stable stance in Nepal; and worsening India-China relations.

A brief overview of Indo-Nepal border issues

- The Indo-Nepal border was originally delineated by the 1816 Sugauli Treaty, which established the Kali River (Sharda, Mahakali) as a border, with the area east of the river going to Nepal.
- Kalapani, Limpiyhura, Lipulekh Triangle Territorial Dispute Centre at the origin of Kalipani River.
- Nepal's stance is that the river originates from a stream northwest of Lipulekh, which brings Kalapani, limpiyaxle, and lipulekh to its territory.
- India's stance is that the river originates in springs beneath Lipulekh, and hence this area falls within Pithoragarh district in the state of Uttarakhand, India.
- Both sides have maps of the British period to claim their position.

Recent Dispute

- India recently inaugurated the Darchula-Lipulekh pass link road, cutting across the disputed Kalapani area, which is used by Indian pilgrims traveling to Kailash Mansarovar.
- The Nepalese government protested this move, pointing out that the construction of the road amounted to territorial encroachment.
- Nepal granted constitutional validity to its stance through the introduction of a constitutional amendment and began tightening border security measures.

China Factor

- The tension over this territorial dispute stems from the fact that it is a strategic trijunction between India, China, and Nepal. The Kalapani area is under India's control.
- Control of the Kalapani trijunction enables India to position itself at a physically strategic elevation, allowing Indian posts to monitor the Tibetan highland passes, which could prove crucial in the event of a Sino-Indian conflict.
- This consideration was vindicated in the 2017 India-China military standoff in Doklam, during which Chinese officials stated that China's People's

Liberation Army (PLA) could enter India with ease through other border trijunctions like Kalapani or Kashmir.

• Recent political developments in Nepal, with the National Communist Party (NCP) coming to power, have increased China's influence in Kathmandu.

• Increasing Chinese investment in physical infrastructure like the trans-Himalayan railways, and Nepal joining the Belt and Road Initiative (BRI), etc. point to Beijing's growing economic influence as well.

• On the other hand, despite the long history of bilateral relations, the India-Nepal relationship has often run into problems in the past decade. For example, being a landlocked country, Nepal depends considerably on India for access to essential goods.



- The alleged 'unofficial blockade' of 2015, which led to the disruption of essential fuel supplies during the Madhesi protests in Nepal, further dented bilateral trust. This incident spurred Kathmandu to strengthen its alternative to India, thereby intensifying its tilt towards China.

Big Picture

- In the big picture of deteriorating China-US relations, Beijing is increasing pressure along borders to deter India's alignment with the US and to assert itself as an ascendant power in the post-COVID-19 world order.
- The possibility of Chinese influence over the Nepalese government to exhibit hostility towards India also fits into the wider pattern of Beijing's aggressive posturing vis-à-vis Hong Kong, Taiwan, and the South China Sea.
- The spike in India-Nepal tensions coincides with India's rising border tensions with China in Ladakh and Sikkim. Overall, clear indications

are suggesting that Beijing is leveraging its relationship with Nepal to put indirect pressure on India.

◎ WAY FORWARD

The two countries had established a Joint Technical Level Boundary Committee to delineate their common borders and resolve territorial disputes. By 2007, this joint initiative led to 98 percent of the 1850-km border being delineated. The two sides have also used high-level bilateral channels to keep border disputes from flaring up in the past. Both countries should use that channel again to resolve the current dispute.

Centuries of social, cultural, political, strategic, and economic ties can only remain strong if they can remain relevant to changing times. The governments of India and Nepal must reset the narrative, modernize their policies, and get out of the way so that the ties between people thrive again.

IAS 2021 INTEGRATED TEST SERIES for MAINS & PRELIMS

Single Source for Integrated Preparation

TOTAL NO OF
93
TESTS:

MAINS

TOTAL NO OF TESTS: **49**

30	GS Mains Topical Tests
08	GS Sectional Revision Tests
03	Essay Mock Tests
08	GS Mock Tests after Prelims

PRELIMS

TOTAL NO OF TESTS: **44**

18	Subsectional Tests
06	Current Affairs Tests
05	Revision Tests
06	Sectional Tests
03	CSAT Tests
06	Mock Tests

BATCH -1 Starts:

25 JULY, 2020

Programme Fee

₹ 30,000 + GST

8448496262



www.iasscore.in

“Some Practice Improves Result”

SECTION: B
(PRELIMS)

CURRENT AFFAIRS

To Attempt
Weekly Current Affairs Test, Visit

www.iasscore.in

SPIKE-LR ANTI-TANK GUIDED MISSILES

◎ CONTEXT:

The Army is set to place a repeat order for Spike-LR (Long Range) Anti-Tank Guided Missiles (ATGM) from Israel as part of emergency procurement. The emergency procurement comes in the backdrop of continuing tensions on LAC with China.

◎ ABOUT:

- The decision comes days after the Army's decision to place a repeat order for 72,400 Sig Sauer assault rifles from the U.S.
- The Spike order will be a repeat order for 12 launchers and around 250 missiles under emergency procurement.
- Last year, the Army procured 12 launchers and around 250 missiles from Israel under the new financial powers for emergency procurements sanctioned by the Defence Ministry after the Balakot airstrike.
- Under the new emergency powers, armed forces were given a free hand to procure equipment worth up to ₹ 300 crores on a priority basis with deliveries stipulated to be completed in three months but extendable up to six months. Entirely new systems not in use were also allowed to be procured under the new powers.
- The Army has a much larger requirement for ATGMs which will be met through indigenous Man-Portable ATGM under development by the Defence Research and Development Organisation (DRDO).

Spike-LR long-range Anti-Armour Missile

- Rafael, based in Haifa, Israel, manufactures the Spike family of anti-armor weapons.
- The Spike family includes:
 - Spike-SR with a range of 800m
 - Spike-MR (Gill) with a range of 2,500m
 - Spike-LR with 4,000m range
 - Spike-ER (formerly known as NTD Dandy) with a range of 8,000m.
- Spike-LR is **the 4th generation Anti-Tank Missile**.
- It is a portable anti-armor weapon system with a **range of up to 4km**, which can be operated in fire-and-forget mode and the fire, observe and update mode using the fibre-optic data link.
- Spike-LR is equipped with a **fibre-optic data link guidance system**, which sends commands to the missile from the launch system and receives, into the gunner's field of view, images from the seeker. The gunner can update his aim point while the missile is in flight using the fibre-optic link. As well as update target information, the datalink allows the gunner to switch targets and also receive real-time intelligence and perform battle damage assessment.
- The Spike system can work in **non-line-of-sight (NLOS) mode** allowing the gunner to operate from a covered position.
- Spike-LR, which can also be installed on light combat vehicles, can be used to engage tanks, armored vehicles, hardened shelters, and low flying slow targets such as helicopters.

Sig Sauer SIG716

- Amid the ongoing dispute with China over boundary issues, the Indian Army decided to place another order of 72,000 Sig 716 assault rifles from the United States.
- It will replace the existing Indian Small Arms System (Insas) 5.56x45mm rifles used by the forces and manufactured locally by the Ordnance Factories Board.

- India had acquired the first slot of the rifles under the fast-track procurement (FTP) programme.
- Around 1.5 lakh imported rifles will be used by the troops in the counter-terrorism operations and frontline duties on the Line of Control (LoC), the remaining forces would be provided with the AK-203 rifles, which are to be produced jointly by India and Russia at Amethi ordnance factory.

DECREASE IN DOLPHIN NUMBER

◎ **CONTEXT:**

According to the latest census report prepared by the Madhya Pradesh forest department dolphins' number in Chambal River has been reduced by 13 percent in four years.

◎ **ABOUT:**

- According to the latest census report of the Madhya Pradesh forest department, there are just 68 dolphins left in 435-kilometer-long Chambal river sanctuary which passes through three states (Madhya Pradesh, Uttar Pradesh, and Rajasthan).
- According to the census report, dolphins' number in Chambal River has been reduced by 13 percent in four years. The decreasing trend is continuing from 2016 when there were 78 dolphins.
- The maximum carrying capacity of dolphins in Chambal is 125.
- The dolphins were spotted for the first time in 1985 in Chambal River near Etawah. That time, the number was more than 110 but poaching reduced the number.
- The Forest Department of MP has collaborated with the scientists of Wildlife Institute of India (WII) to research safeguarding and increasing the population of dolphins in Chambal.
- **Reasons for Decline:**
 - Unfavorable habitat
 - Illegal extraction of sand from the river bed.
 - ▶ In 2006, the Supreme Court's Central Empowered Committee (CEC) ordered a ban on mining in the sanctuary area to save the flora and fauna of the river.
 - Water withdrawal projects in Morena, Dholpur, and Kota are disturbing the whole ecosystem of the river and decreasing the water level and flow.

Gangetic Dolphin

- **Scientific Name:** Platanista gangetica.
- It is India's national aquatic animal and is popularly known as 'Susu'.
- **Habitat:** It is found in parts of the Ganges-Meghna-Brahmaputra and Karnaphuli-Sangu river systems in India, Nepal, and Bangladesh.
 - They are distributed across seven states in India: Assam, Uttar Pradesh, Madhya Pradesh, Rajasthan, Bihar, Jharkhand, and West Bengal.
 - It requires at least 3 metre depth and 266.42-289.67 m³ per sec flow of water for sustainable habitat.
- **Characteristics:** It has rudimentary eyes and uses echolocation (through ultrasonic sound) to navigate and hunt.
- **Protection Status:**
 - **IUCN Status:** Endangered
 - **Wildlife (Protection) Act, 1972:** Schedule 1
 - **Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES):** Appendix-I.

Chambal River

- It is a major tributary of Yamuna which is 960 km long.
- It is the chief tributary of the Yamuna River and rises in the Vindhya Range just south of Mhow, western Madhya Pradesh state.
- Flow: Madhya Pradesh, Rajasthan, and Uttar Pradesh.
- **Right Bank Tributaries:** Parbati, Kali Sindh, Shipra.
- **Left Bank Tributaries:** Banas, Mej.
- **Main Power Projects/ Dam:** Gandhi Sagar Dam, Rana Pratap Sagar Dam, Jawahar Sagar Dam, and Kota Barrage.
- **The National Chambal Sanctuary** is located along river Chambal on the tri-junction of Rajasthan, Madhya Pradesh and Uttar Pradesh.
 - It is known for critically endangered gharial, the red-crowned roof turtle, and the endangered Ganges river dolphin.

RETAIL INFLATION

◎ CONTEXT:

According to the latest data released by the Ministry of Statistics & Programme Implementation (MoSPI), India's retail inflation grew **6.09 percent** in June.

◎ ABOUT:

- India's retail inflation is measured by the Consumer Price Index (CPI). It grew at 6.09% in June.
- The government had not released the headline retail inflation data in April and May.
 - However, in April, it had revised the CPI data for March to 5.84 percent from 5.91 percent.
- The retail inflation has grown beyond the Reserve Bank of India's (RBI) upper margin of 6 percent.
 - The government has mandated the Indian central bank to keep inflation within the range of 4 percent with a margin of 2 percent on either side.
- The Consumer Food Price Index (CFPI) or the inflation in the food basket eased to 7.87 percent in June as the supply related issues because of the nationwide lockdown eased.
 - The CFPI for May was revised to 9.20 percent.
- The retail inflation growth was due to:
 - A rise in **pulses and products** prices that saw a **16.68 percent** on-year rise in June.
 - The **meat and fish** segment saw a rise of **16.22 percent**.
 - **Oils and fats** rose **12.27 percent** and **spices** prices gained **11.74 percent**.

Inflation

- It is the rate at which the general level of prices for goods and services is rising and, consequently, the purchasing power of currency is falling.
- Inflation is classified into three types: Demand-Pull inflation, Cost-Push inflation, and Built-In inflation.
- The most commonly used inflation indexes are the Consumer Price Index (CPI) and the Wholesale Price Index (WPI).
- In India, the NSO under the Ministry of Statistics and Programme Implementation (MOSPI) measures inflation.

Consumer Price Index (CPI)

- It is an index measuring retail inflation in the economy by collecting the change in prices of most common goods and services used by consumers.
- The CPI is used to calculate the inflation levels in an economy.
- In India, there are four consumer price index numbers, which are calculated, and these are as follows:
 - CPI for Industrial Workers (IW)
 - CPI for Agricultural Labourers (AL)
 - CPI for Rural Labourers (RL) and
 - CPI for Urban Non-Manual Employees (UNME).
- While the Ministry of Statistics and Program Implementation collects CPI (UNME) data and compiles it, the remaining three are collected by the Labour Bureau in the Ministry of Labour.
- $CPI = (\text{Cost of basket} / \text{Cost of basket in the base year}) \times 100$.
- The base year for CPI is 2012.

MIZORAM QUAKE ZONE CAUGHT BETWEEN TWO GEOLOGICAL FAULTS

◎ CONTEXT:

A geologist assigned to make a preliminary study on the frequent tremors in Mizoram has said that Mizoram's zone of "scary" earthquakes is caught between two subterranean faults.

◎ ABOUT

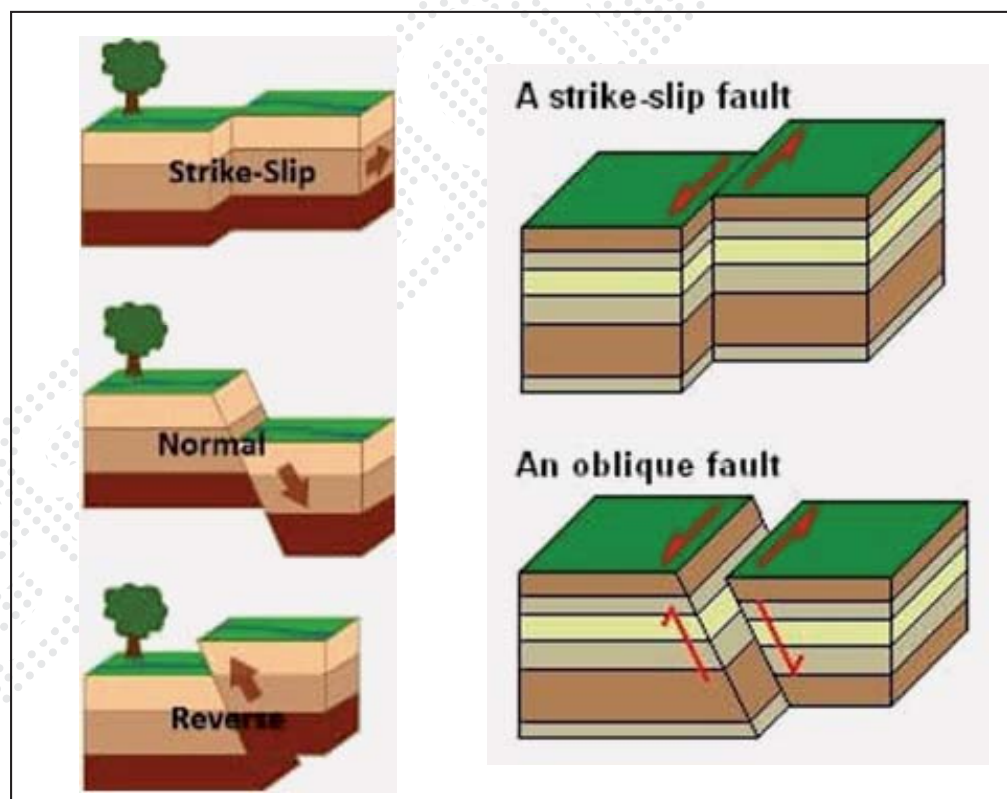
- Mizoram experienced at least eight moderate earthquakes between June 21 and July 9. The tremors ranged from 4.2 to 5.5 on the Richter scale.
- The epicenter of most of these quakes was beneath the Champhai district bordering Myanmar, including the last one of magnitude 4.3 and about 10 kilometres deep. A few were beneath the adjoining Saitual and Serchhip districts.
- The tremors after the strongest of these earthquakes on June 22 have been aftershocks that can happen for a long time. But as long as they are below the intensity of 5, there's nothing to worry about.
- An aftershock of 5 or more on the Richter could be a sign of a major earthquake waiting to happen.

Recent Findings

- As per the study, earthquakes have happened and will happen in that part of Mizoram because it is caught between two geological faults. These are the **Churachandpur Mao Fault and the Mat Fault**.
- The **Churachandpur Mao Fault** is named after two places in Manipur and runs north-south into Myanmar along the border of Champhai.
- The **Mat Fault** runs northwest-southeast across Mizoram, beneath the river Mat near Serchhip.
- There are several shallower transverse or minor faults in between these two major faults that are deeper.

Faults

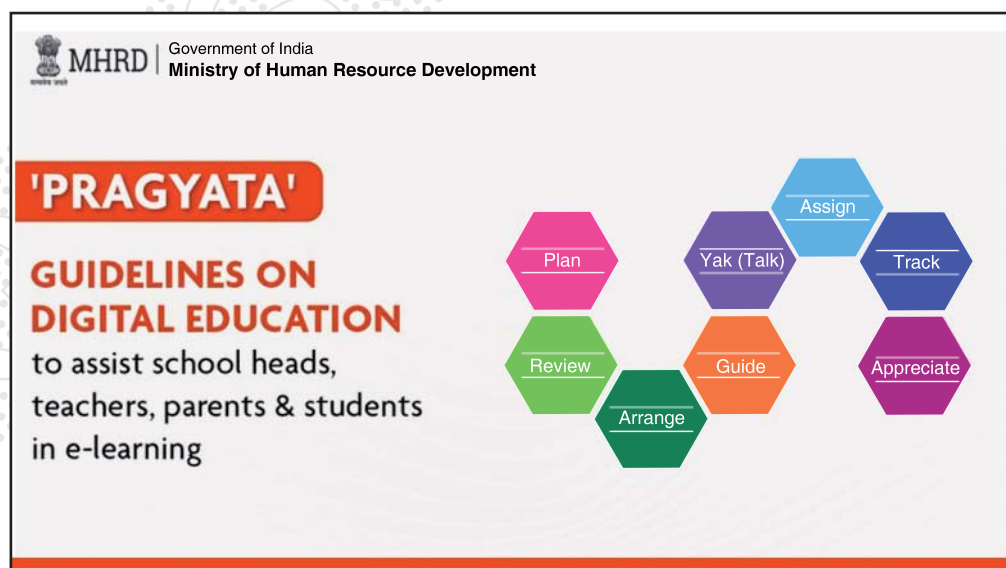
- A fault is a fracture in the crustal rocks wherein the rocks are displaced along a plane called 'fault plane'. In other words, when the crustal rocks are displaced due to tensional forces caused by the endogenetic movements along a plane, the resultant structure is called a fault.
- In fact, 'faulting involves differential movement of strata on either side of fault-plane (involving a single plane of shearing) or fault-zone (involving several closely spaced fault-planes) as a result of either compressional or tensional forces in the earth's crust.
- The differential movement may be upwards, downwards, horizontal, oblique, or even rotatory'.
- The study of fault geomorphology involves 3 aspects of faulting:
 - Types of displacement of rock blocks and thus resultant fault types
 - Tectonic expressions of faulting
 - Geomorphic expressions of faulting.
- Based on different types of movements, as referred to above, different types of faults are created in the crustal rocks viz. normal and reverse faults, lateral or strike-slip faults (also known as transverse, tear or transcurrent faults) divided into two subtypes-right lateral or dextral fault and left lateral or sinistral fault, step faults.



PRAGYATA - GUIDELINES ON DIGITAL EDUCATION

- ◎ **CONTEXT:** Recently the Ministry of Human Resource Development has released PRAGYATA - Guidelines on Digital Education through online medium.
- ◎ **ABOUT:**
 - The guidelines have been prepared by the **National Council of Educational Research and Training (NCERT)**.

- These are **only advisory in nature** and state governments can formulate their own rules, based on local needs.
- It will help in mitigating the CoVID -19 pandemic impact that has led to the closure of schools and has impacted the learning of over 240 million children of the country who are enrolled in schools.
- The guidelines have been developed from the perspective of learners, with a focus on online/blended/digital education for students who are presently at home due to lockdown.
- These guidelines on Digital/ Online Education will provide a roadmap or pointers for carrying forward online education to enhance the quality of education.
- The guidelines stress upon the use of an alternative academic calendar of NCERT, for both, learners having access to digital devices and learners having limited or no access.
- The PRAGYATA guidelines include eight steps of online/ digital learning that is, Plan- Review- Arrange- Guide- Yak(talk)- Assign- Track- Appreciate. These steps guide the planning and implementation of digital education step by step with examples.
- The guidelines outline suggestions for administrators, school heads, teachers, parents, and students in the following areas:
 - Need assessment
 - Concerns while planning online and digital education like duration, screen time, inclusiveness, balanced online and offline activities, etc., level-wise
 - Modalities of intervention including resource curation, level-wise delivery, etc.
 - Physical, mental health, and wellbeing during digital education
 - Cyber safety and ethical practices including precautions and measures for maintaining cyber safety
 - Collaboration and convergence with various initiatives



LANGUAGE OF THE TANGAMS

◎ **CONTEXT:**

Recently, the Arunachal Pradesh Chief Minister released a book titled “Tangams: An Ethnolinguistic Study Of The Critically Endangered Group of Arunachal Pradesh”.

© ABOUT:

Tangams Community

- The Tangams is a little-known community within the larger **Adi tribe of Arunachal Pradesh** and reside in the hamlet of **Kugging in Upper Siang district's Paidem circle**.
- For long, the only account of the Tangams could be found in bureaucrat **Tarun Kumar Bhattacharjee's book, Tangams (1975)** where the community's population was pegged at 2,000 spread across 25 villages.
- From 2016 to 2020, a team from the Centre for Endangered Languages (CFEL) of Rajiv Gandhi University (RGU), carried out extensive field research and documented the community.
 - The survey revealed that Tangams were now concentrated in only one village (Kugging), with 253 reported speakers.

Tangam Language

- As per the **UNESCO World Atlas of Endangered Languages (2009)**, Tangam — an oral language that belongs to the Tani group, under the greater Tibeto-Burman language family — is marked '**critically endangered**'.
- **Reasons for its decline:**
 - Multilingualism: Kugging is surrounded by several villages inhabited by Adi subgroups. To communicate with their neighbours over the years, the Tangams have become multilingual, speaking not just Tangam, but other tongues.
 - They rarely speak their language now since their population is restricted to a single village.
 - The Tangams are relatively unknown, even within Arunachal Pradesh. The village lacks proper infrastructure in all basic sectors of education, health, drinking water facilities, road, and electricity. Roads have reached Kugging only in 2018. Not a single person from the community has gone to university.

Other languages in Arunachal Pradesh

- The languages of Arunachal Pradesh have been classified under the Sino-Tibetan language family, and more specifically under the Tibeto-Burman and Tai group of languages, such as Lolo-Burmish, Bodhic, Sal, Tani, Mishmi, Hruishh and Tai.
- While the education system has introduced Devanagari, Assamese, and Roman scripts for most tribal languages, new scripts such as Tani Lipi and Wancho Script have been developed by native scholars.
- There has been no systematic, scientific or official survey on the number of languages in Arunachal Pradesh till recently.
 - An official linguistic survey by the state government began only in 2018, which is currently underway.
 - Before that, the People's Linguistic Survey of India was published in 2017.
- Experts peg the number of languages at 32-34, with a disclaimer that it is not a conclusive figure. If various linguistic varieties or dialects embedded within these languages are enlisted then the numbers can go up to 90.
- According to the UNESCO Atlas of the World's Languages in Danger (2009), more than 26 languages of Arunachal Pradesh have been identified as endangered. The degrees range from 'unsafe', 'definitely endangered' to 'critically endangered'.

Why are the languages at risk?

- The diversity of languages has led various communities to depend on English, Assamese, and the colloquial variety of Hindi called Arunachalee Hindi as the link languages.

- The younger generations of these tribes especially in the urban areas have mostly discarded the use of their mother tongue.

Levels of language endangerment defined by UNESCO	
<i>Degree of endangerment</i>	<i>Intergenerational Language Transmission</i>
Safe	Language is spoken by all generations; intergenerational transmission is uninterrupted
Vulnerable	Most children speak the language, but it may be restricted to certain domains (e.g., home)
Definitely endangered	Children no longer learn the language as mother tongue in the home
Severely endangered	Language is spoken by grandparents and older generations; while the parent generation may understand it, they do not speak it to children or among themselves
Critically endangered	The youngest speakers are grandparents and older, and they speak the language partially and infrequently
Extinct	There are no speakers left >> included in the Atlas if presumably extinct since the 1950s

DISABLED ARE ENTITLED TO THE SAME BENEFITS OF SC/ST QUOTA: SUPREME COURT

- ◎ **CONTEXT:** Recently, the Supreme Court, in a significant decision, confirmed that persons suffering from disabilities are also socially backward and entitled to the same benefits of relaxation as Scheduled Caste/Scheduled Tribe candidates in public employment and education.
- ◎ **BACKGROUND:**
- The decision came on a petition filed by Aryan Raj, a special needs against a Punjab and Haryana High Court order.
 - Mr. Raj was denied relaxation in minimum qualifying marks in the Painting and Applied Art course in the Government College of Arts, Chandigarh.
 - The college insisted that disabled persons too, need to meet the general qualifying standard of 40% in the aptitude test, whereas SC/ST candidates were given relaxation to 35%.

Supreme Court upheld the Delhi High Court Judgment

- The three-judge bench of the Supreme Court upheld a **2012 judgment of the Delhi High Court in Anamol Bhandari (minor) through his father/Natural Guardian v. Delhi Technological University in a significant decision.**
- The High Court held that people suffering from disabilities are also socially backward, and are, therefore, at the very least, entitled to the same benefits as given to the Scheduled Caste/ Scheduled Tribe candidates.
- Setting aside the college decision, the Supreme Court noted that Scheduled Caste/ Scheduled Tribe candidates require 35% to pass in the aptitude test, the same shall apply so far as the disabled are concerned in the future.
- The apex court allowed Mr. Raj to apply afresh for the current year.

- The Supreme Court also highlighted the Delhi High Court's words in the Anmol Bhandari case that new academic courses should be crafted to specifically cater to the needs of intellectually disabled persons.
 - The court observed that intellectually/mentally challenged persons have certain limitations, which are not there in physically challenged persons.

Some important Constitutional Provisions related to the SC/ST people

- **Article 15 (4)** empowers the State to make special provision for the advancement of the SCs and the STs.
- **Article 15 (5)** empowers the State to reserve seats for SCs and the STs in admission to educational institutions including private educational institutions, whether aided or unaided by the State.
 - However, it excludes minority educational institutions referred to in Article 30 (1).
- **Article 16 (4A)** - Nothing in this article shall prevent the State from making any provision for reservation in matters of promotion to any class or classes of posts in the services under the State in favor of the Scheduled Castes and the Scheduled Tribes which, in the opinion of the State, are not adequately represented in the services under the State.
- **Article 46** - The State shall promote with special care the educational and economic interests of the weaker sections of the people, and in particular, of the Scheduled Castes and the Scheduled Tribes, and shall protect them from social injustice and all forms of exploitation.
- **Article 243D** – This article assures the reservation of seats in Panchayats, both for men and women of Scheduled castes and scheduled tribes and also assures the seats of chairpersons in the Panchayats, according to their population in the constituencies.
 - The actual number of seats is to be provided by the state govt by law, but the percentage should approximate the population of these caste groups in the respective constituencies.
- **Article 243T** - This article makes the similar provision of seats for SC/ST men and women, in the Municipalities.
- **Article 275** – A provision is made for providing grants-in-aid, out of Consolidated Fund of India, each year for promoting the welfare of the Scheduled Tribes in the State or raising the level of administration of the Scheduled Areas.
- **Article 330** – It makes provision for Reservation of seats for Scheduled Castes and Scheduled Tribes in the House of the people.
- **Article 332** – It makes similar provisions for SC and ST people, in the Legislative Assemblies of the States.
- **Article 338** – It makes provision for National Commission for Scheduled Castes & Scheduled Tribes.
- **Article 339** - Control of the Union over the administration of Scheduled Areas and the welfare of Scheduled Tribes.

ARCI DEVELOPS LOW-COST SUPER-CAPACITOR

◎ CONTEXT:

Recently, the International Advanced Research Centre for Powder Metallurgy and New Materials (ARCI) developed a low-cost supercapacitor device. ARCI is an autonomous organization of the Department of Science and Technology, Government of India.

◎ ABOUT

- Indian scientists at ACRI have developed a low-cost and environment-friendly fabrication method for super-capacitor devices by utilizing **industrial waste cotton as the electrode material and natural seawater-based electrolyte.**

- The simple and sustainable supercapacitor developed shows excellent potential for practical implementation as energy storage in self-powered devices using solar cells.
- The seawater-based supercapacitor exhibited maximum capacitances at a current density of 1 ampere per gram. Besides, it can last 10,000 charge-discharge cycles with 99% of capacitance retention and 99% of **Coulombic efficiency (efficiency with which charge is transferred in a system facilitating an electrochemical reaction)**.
- In their search for low-cost materials to make affordable supercapacitors, the ARCI scientists **converted industrial waste cotton into highly porous carbon fibers by the activation process**. They then utilized the porous carbon fibers to make high-performance supercapacitor electrodes.
- They explored natural seawater as an environment-friendly, cost-effective and scalable substitute for the existing aqueous-based electrolytes.
- Supercapacitors could be combined with solar cells to enable low-cost, eco-friendly, and efficient self-powered devices capable of energy storage.
 - Thus, the integrated solar cell with supercapacitor can be used as an energy harvester storage device due to its long cycle life and maintenance-free power supply.
- It is an excellent example of the creative science for the sustainable, green processes embedding principles of waste-to-wealth.

COMET C/2020 F3 NEOWISE

◎ CONTEXT:

The recently discovered comet called C/2020 F3, also known as NEOWISE after the NASA telescope that discovered it, will make its closest approach to the Earth on July 22, 2020.

◎ ABOUT:

- On July 3, the comet was closest to the sun at 43 million km. On this day, the comet cruised inside Mercury's orbit and, due to its proximity to the sun; its outer layer was released creating an atmosphere (referred to as coma) of gas and dust from its icy surface.
 - This atmosphere sometimes leads to the formation of a bright tail of debris that can extend for thousands or millions of kilometres.
- On July 22, the comet, which takes 6,800 years to complete one lap around its orbit, will be at a distance of 64 million miles or 103 million kilometers while crossing Earth's outside orbit.

Comets

- Comets or "dirty snowballs" are mostly made of dust, rocks, and ice, the remnants from the time the solar system was formed over 4.6 billion years ago.
- The word comet comes from the Latin word "**Cometa**" which means "**long-haired**" and the earliest known record of a comet sighting was made by an astrologer in 1059 BC.
- Comets can range in their width from a few miles to tens of miles wide. As they orbit closer to the sun, they heat up and release debris of dust and gases that form into a "glowing head" that can often be larger than a planet.
- The debris forms a tail that can stretch out to millions of miles. Each time a comet passes the sun, it loses some of its material and it will eventually disappear completely as a result.
- While there are millions of comets orbiting the sun, there are more than 3,650 known comets as of now, according to NASA.
- Comets may be occasionally pushed into orbits closer to the sun and the Earth's neighborhood due to forces of gravity of other planets.

- The appearance of some comets, like those that take less than 200 years to orbit around the sun is predictable since they have passed by before. These may be referred to as **short-period comets**.
 - These can be found in the Kuiper belt, where many comets orbit the sun in the realm of Pluto, occasionally getting pushed into orbits that bring them closer to the sun.
 - One of the most famous **short-period comets** is called **Halley's Comet** that reappears every 76 years. **Halley's will be sighted next in 2062.**
- The **less-predictable comets** can be found in **the Oort cloud** that is about 100,000 AU from the sun, or 100,000 times the distance between the Earth and the sun.
 - Comets in this cloud can take as long as 30 million years to complete one rotation around the sun.

Visibility of the Comet

- Comets do not have the light of their own and what humans are able to see from Earth is the reflection of the sun's light off the comet as well as the energy released by the gas molecules after it is absorbed from the sun.
- The visibility of a comet cannot be precisely predicted since a lot depends on the way the "outbursts" of gas and dust play out determining how much of a "good show" the comet will put out for observers.

Importance of studying and tracking the comets

- Astronomers study comets since they believe that they hold important clues about the formation of the solar system and it is possible that comets brought water and other organic compounds, which are the building blocks of life to Earth.
- **NASA tracks all Near Earth Objects (NEOs)** that includes comets and asteroids using telescopes placed all around the Earth, as part of its **NEO Observation Program**.
 - This program has a congressionally directed objective to find, track, and characterize NEOs that are 140 meters or larger since they can pose a risk to the Earth because of the devastation a potential impact can cause.

POPULATION TRENDS BY THE LANCET

- ◎ **CONTEXT:** According to the study by the Lancet, India's population is forecasted to peak in 2048 at 1.6 bn, to decline to 1.09 bn in 2100.
- ◎ **ABOUT:**
 - The study was conducted by researchers at the University of Washington's Institute for Health Metrics and Evaluation (IHME). It analyzed population trends in 195 countries.
 - It used data from the **Global Burden of Disease Study 2017** to model future populations in various scenarios as a function of fertility, migration, and mortality rates.

Key Findings

- The world population is forecasted to **peak at around 9.7 billion people in 2064 and fall to 8.8 billion by the century's end**, with 23 countries seeing populations shrink by more than 50 percent, including Japan, Thailand, Italy, and Spain.
- The **global Total Fertility Rate (TFR)** is predicted to steadily decline from **2.37 in 2017 to 1.66 in 2100** — well below the minimum rate of 2.1.
 - TFR indicates the average number of children expected to be born to a woman during her reproductive span of 15-49 years.

- The new study also predicts huge shifts in the global age structure, with an estimated 2.37 billion individuals over 65 years globally in 2100 compared with 1.7 billion under 20 years.

India Specific Findings

- According to the analysis by the Lancet, India's population is forecasted to peak in **2048 at around 1.6 billion**, up from 1.38 billion in 2017, which will be followed by a **32 percent decline to around 1.09 billion in 2100**.
- India is also expected to surpass China's workforce population in the mid - the 2020s, where the working-age population is estimated to decline from 950 million in 2017 to 357 million in 2100.
- According to the study, **India in 2100 will be the world's most populous country**.
- The number of **working-age adults aged 20-64 in India** is projected to fall from around **762 million in 2017 to around 578 million in 2100**.
 - However, India has been forecasted to have the largest working-age population in the world by 2100.
- From 2017 to 2100 India is projected to rise the rankings of countries with the **largest total gross domestic product (GDP) globally from 7th to 3rd**.
- The country's total fertility rate (TFR) declined to below 2.1 in 2019 and is projected to have a continued steep fertility decline until about 2040, **reaching a TFR of 1.29 in 2100**.
- India is also forecasted to have the **second-largest net immigration in 2100**, with an estimated half a million more people immigrating to India in 2100 than emigrating out.

Challenges

- The new population forecasts are in contrast with projects of "continuing" global growth by the United Nations Population Division.
- The study highlights huge challenges to the economic growth of a shrinking workforce, the high burden on health and social support systems of an aging population.
 - As countries move toward prioritizing development, fertility reduction is inevitable. At the same time, improved survival at all ages, especially at the older ages, would lead to the rapid aging of the population.

Suggestions

- Liberal migration policies could be adopted temporarily but it is not a permanent solution.
- To invest in technological advancements that can compensate for human shortages.
 - For example, Japan has managed the needs of its greying population with virtually no emphasis on migration.
- The effect of fertility decline on women's reproductive health rights has to be accompanied by greater economic independence.
 - This would allow women to negotiate with the system on their terms and for better support services as well.

GS SCORE

An Institute for Civil Services

**IAS 2021
MAINS TEST SERIES**

GS MAINS

Q & A

COMPLETE GS & Essay *through* TEST SERIES

1500⁺ Topics of GS Paper 1, 2, 3 & 4 covered



Classroom



Online



Flexi Format

Total 32 Tests



DETAILED CONCEPT CLASSES

after Every Test (4-5 Hrs.)



Study Material



Supplementary
Notes with
Answers

500+ Applied
GS Topical
Notes

Ethics
Case Study
Workbook

Essay Practice
Workbook

1200⁺ Question
Answer Practice
Workbook

Batch-1
Starts **8** August,
2020



FEE

Sectional + Mock: ₹ 27,000/- (+GST)
Sectional: ₹ 22,000/- (+GST)

+91 8448496262

info@gsscore.com f /iasscore



www.iasscore.in

SECTION: C
(GOOD GOVERNANCE)

CURRENT AFFAIRS

PANCHAYAT BANKS: PROVIDING BANKING FACILITIES AT THE VILLAGE LEVEL IN JHARKHAND

The Panchayat Banks model of Jharkhand has provided rural citizens with improved access to a range of government schemes as well as financial services. The initiative has also led to the creation of local entrepreneurs amongst community members and provided a source of livelihood to bank operators. It has reduced systemic leakages and increased transparency.

Need for such an Initiative

The network of financial institutions in Jharkhand is weak as most of the bank branches are mostly concentrated in urban areas. Residents of rural and far-flung areas face several difficulties in carrying out financial transactions and also to access government schemes such as pensions and MGNREGA payments.

Initiatives taken to increase the reach of the financial network

- Postal savings schemes and regional rural banks have expanded their reach to some extent, although these are still confined to the block level.
- In 2010 the Government of Jharkhand decided to introduce financial services as part of the existing system of Common Service Centres (CSCs), known as **Pragya Kendras in Jharkhand**.
 - ▶ The Pragya Kendra is a Gram Panchayat level centre. Citizens can visit the kendras to avail of e-Governance services such as applying for a birth certificate, caste certificate, etc.
 - ▶ Locally residing Village Level Entrepreneurs (VLEs) build and operate these centres in return for a commission on each service provided.
 - ▶ The Government of Jharkhand decided to integrate the Panchayat Banks into the Pragya Kendras, rather than create stand-alone centres.

Objectives

- The primary objective of this initiative is to provide banking and financial services at the Panchayat level. The idea is also to provide access to government schemes.

Key Stakeholders

- The key stakeholders involved in the programme are Jharkhand Agency for Promotion of IT, banks, Service Centre Agencies (SCAs), and VLEs.

Implementation Strategy

- The first step in implementation was to bring banks on board. This was done through regular

engagements between the government and banks through the State Level Bankers Committee.

- ▶ The first partner banks were the State Bank of India (SBI) and Bank of India (BoI).
- The strategy was to use a 'one block, one bank' approach for streamlined payments.
- Initially, two service delivery models – smart card and kiosk banking – were used. However, over time the kiosk banking model based on online biometric authentication as used by SBI proved to be more successful than smart cards. Hence, a decision was taken to standardise kiosk banking across the state and discontinue the smart card model.
- The initial benefit delivered through the system was MGNREGA wage disbursements. Subsequently, different departments were directed to integrate their systems into the initiative.
- Currently, financial transactions available at the Panchayat Banks are cash deposits, cash withdrawals, money transfers, and account opening. For these two models are available:
 - ▶ One is the SBI model where the biometric data of the account holder is stored with SBI itself.
 - ▶ The other model is the Aadhaar based system where biometrics is stored with the Unique Identification Authority of India (UIDAI).
- To spread awareness the government has held camps and fairs where citizens were mobilised and encouraged to open bank accounts.

Impact of the Project

- **Improved access to financial services in rural areas:** No need to travel for long distances (urban areas) to avail of financial services.
- **Reduction in corruption and leakages:** The usage of biometric authentication and the direct transfer of payments to beneficiary accounts have significantly reduced corruption and leakages.
- **Increase in savings:** As customers are now able to withdraw only as much as they need, since they can access the withdrawal services more easily.



An Institute for Civil Services

IAS 2021

GS MAINS ADVANCE

GS Paper 1, 2, 3, 4 + Essay + Mains Test Series

A Solution for 1250 Marks

Online Live Interactive Classes

BATCH STARTS

16 AUGUST

6:00 PM to 8:30 PM

Fee ₹ 42,000 + GST

Off. 1B, 2nd Floor, Pusa Road
Karol Bagh, New Delhi-110005,
(Adjacent to Karol Bagh Metro Gate No. 8)

+91 8448496262

info@iasscore.in

/iasscore



www.iasscore.in

5 Months Course to cover Key concepts of GS Mains paper 1, 2, 3 & 4

Complete coverage of contemporary issues of last two years

Detailed Answer Writing session on each subject

Mains Test Series including 25 Tests (10 Sectional + 3 Contemporary Issues + 8 Full Mock + 4 Essay Mock)

Essay Classes + Essay Practice Workbook

Study Material of Contemporary Issues

- **Increased efficiency of banks:** The reduced load on bank branches has enabled them to devote more time to core operations such as deposit mobilisation and credit operations.
 - ▶ Livelihood generation: Provides entrepreneurial opportunities to community members.

Key Challenges & Steps taken to overcome these challenges

- Availability of electricity and internet, limited network connectivity, unreliable internet connectivity
 - ▶ Efforts are currently underway to connect Panchayats to the **National Optical Fibre Network** through which 100 MBPS connectivity will be available to the Panchayat headquarters where CSCs are located.
- Delays in processing VLE applications
 - ▶ The importance of the initiative has to be effectively communicated to the local level bank managers to overcome this issue.
- Limited data sharing between agencies.
- Limited inter-operability: There is limited synchronisation between bank switches. Due to which if the customers of one bank go to a Pragya Kendra that is affiliated to another bank, they are unable to conduct transactions.

Replicability of the Project

- **For replicability following preconditions are required:**

- ▶ Willingness and support from banks.
 - Banks should train personnel, especially grassroots functionaries who directly interface with SCAs and VLEs.
 - Banks should also provide training to VLEs to enhance their efficiency and smoothen operations.
 - The banks will also have to ensure interoperability.
 - Systems to make quick payments to SCAs and VLEs have to be established.
- ▶ It needs to be ensured that IT providers share data. All stakeholders need to integrate their IT systems in such a way that relevant information is always and immediately available.
- ▶ Adequate and appropriate infrastructure is necessary for the effective functioning of the Panchayat Banks.

◎ CONCLUSION

Panchayat Banks is an innovative effort to enhance access to financial services in rural areas. It has served a felt need for financial services in rural areas. Efforts should be made to synchronise transaction details of Panchayat Banks with governmental servers. This will help in getting real-time updates. Efforts should be made to further improve this banking model, and the goal of one bank per Panchayat is to be achieved.



An Institute for Civil Services

IAS
2021

PRELIMS 2021 PRACTICE PROGRAMME

BATCH-1 Starts

Test Timings:
9:00 AM to 11:00 AM

2
AUGUST
2020

TOTAL 65 TESTS

33 SUB SECTIONAL	6 SECTIONAL	7 CURRENT AFFAIRS
16 MOCK TESTS	3 CSAT	

4000⁺ Topics Covered through
Smart Solution

PROGRAMME FEE: ₹ 8,500 + GST

📍 1B, 2nd Floor, Pusa Road Karol Bagh, Delhi-110005,
(Adjacent to Karol Bagh Metro Gate No. 8)

✉ info@gsscore.com 🌐 /iasscore

📞 8448496262

🌐 www.iasscore.in



An Institute for Civil Services

IAS PRELIMS 2020

ONLINE

01

TARGET PT 2020

45 Days Online Prelims Classes through 4000+ MCQ

02

PRELIMS Test Series

PRELIMS PRACTICE PROGRAMME | TOTAL: 65 TESTS

03

CSAT Online Classes

4 WEEKS CSAT ONLINE CLASSES

04

PRELIMS MOCK TEST

TOTAL: 20 TESTS

05

PRELIMS Test Series

COMPLETE REVISION TESTS | TOTAL: 38 TESTS

06

Current Affairs Classes

Complete Revision of Prelims Current Affairs in 60 Hrs.

📍 1B, 2nd Floor, Pusa Road Karol Bagh, New Delhi-110005,
(Adjacent to Karol Bagh Metro Gate No. 8)

✉ info@iasscore.in [f /iasscore](https://www.facebook.com/iasscore)

Visit: www.iasscore.in

☎ **8448496262**