

27 Mar 2019: UPSC Exam Comprehensive News Analysis

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B. GS2 Related

Category: HEALTH

1. Govt. notifies new rules for drugs, clinical trials

Context:

- The Union Health Ministry has notified the Drugs and Clinical Trials Rules, 2019, with the government stating that the move is aimed at promoting clinical research in the country.

Details:

- The rules will apply to all new drugs, investigational new drugs for human use, clinical trials, bio-

equivalence studies and ethics committees.

- The aim is to promote clinical research in India, have predictable, transparent and effective regulations for such trials and also make faster accessibility of new drugs to Indian population.
- The highlights of the notification include reduction in time for approving applications, which has now come down to 30 days for drugs manufactured in India and 90 days for those developed outside the country.
- Compensation in cases of death and permanent disability or other injury to a trial subject will be decided by the Drug Controller General
- As per the new rule, the requirement of a local clinical trial may be waived for approval of a new drug if it is approved and marketed in any of the countries (EU, U.K., Australia, Japan and U.S.) specified by the Drugs Controller General with the approval of the government.
- The new rules will ensure patient safety and an ethics committee will monitor the trials and decide on the amount of compensation in cases of adverse events.
- “Also, in case of no communication from Drugs Controller General of India, the application will be deemed to have been approved,” the notification said.

C. GS3 Related

Category: ECONOMY

1. Very, very serious matters in CBI report on Saradha case: SC

Context:

Serious revelations have been made by the CBI in the Saradha Scam Report.

Saradha Scam:

- The Saradha Group financial scandal is a major financial scam and alleged political scandal caused by the collapse of a Ponzi scheme run by Saradha Group in, a consortium of over 200 private companies that were believed to be running collective investment schemes popularly but incorrectly referred to as chit funds.
- The group collected around 200 to 300 billion from over 1.7 million depositors before it collapsed in April 2013.
- In the aftermath of the scandal, the state government of West Bengal, where the Saradha Group and most of its investors were based, instituted an inquiry commission to investigate the collapse.
- The central government through the Income Tax Department and Enforcement Directorate launched a multi-agency probe to investigate the Saradha scam and similar Ponzi schemes.

Ponzi Scheme:

- A Ponzi scheme is a fraudulent investing scam promising high rates of return with little risk to investors.
- The Ponzi scheme generates returns for older investors by acquiring new investors. This is similar to a pyramid scheme in that both are based on using new investors' funds to pay the earlier backers.
- For both Ponzi schemes and pyramid schemes, eventually there isn't enough money to go around, and the schemes unravel.

Category: ENVIRONMENT

1. Stubble burning menace emerges in Kuttanad

Context:

Paddy fields in Kuttanad, the rice bowl of Kerala, look black these days with some of them emitting plumes of smoke. Relatively a new phenomenon in this part of the region, setting paddy fields on fire after harvest by the farmers is emerging as a major cause for concern.

Details:

- In Punjab or Haryana, residue burning is rampant after harvest, resulting in heavy smog choking the region every year.
- In Kuttanad, the farmers are burning fields to destroy stubble, to check the germination of weedy rice and prevent diseases, as part of preparing their fields for the next crop season. They believe setting the fields on fire will improve the soil fertility.
- Unaware of the dangers, rampant burning of fields has started in paddy fields in Kuttanad.
- The smoke from stubble contains carbon monoxide and other toxic chemicals, which adversely affect human health and environment.
- Burning impacts the quality of soil as it robs the soil of vital nutrients.

Way forward:

- There are other alternatives. For example, the states can purchase the residues from the farmers and handle it for their benefits in a cost-effective way.
- Focus should also be on year-long awareness programmes on the benefits of managing crop residues.
- The farmers need to be made aware that it is not just an urban problem, but, smog and its related dangers kills their own people, and deteriorates the soil quality.
- The State's activism should be focused on generating resources by seeking assistance from the global agencies created under the Paris agreement on climate change, such as the Global Climate Fund, or by involving corporate houses through CSR.
- Media can also play a role in creating awareness among farmers about the long-term benefits of becoming willing partners in putting an end to this harmful practice.
- Rather than trying to enforce a ban on stubble burning, the state governments' efforts should be to spread awareness and ways to incentivise productive use of the stubble.
- There needs to be greater participation by village cooperatives in being able to impose social norms that would dissuade burners.

2. India's carbon dioxide emissions up 5%

Context:

According to the **Global Energy & CO₂ Status Report** by the International Energy Agency (IEA), India's CO₂ emissions are up by 5%.

Details:

- India emitted 2,299 million tonnes of carbon dioxide in 2018, a 4.8% rise from last year, according to a report.
- India's emissions growth this year was higher than that of the United States and China — the two biggest emitters in the world — and this was primarily due to a rise in coal consumption.
- China, the United States, and India together accounted for nearly 70% of the rise in energy demand.
- India's per capita emissions were about 40% of the global average and contributed 7% to the global carbon dioxide burden. The United States, the largest emitter, was responsible for 14%.
- As per its commitments to the United Nations Framework Convention on Climate Change, India has promised to reduce the emissions intensity of its economy by 2030, compared to 2005 levels.

- It has also committed to having 40% of its energy from renewable sources by 2030 and, as part of this, install 100 GW of solar power by 2022.
- Showed that India's energy intensity improvement declined 3% from last year even as its renewable energy installations increased 10.6% from last year.

Global Energy Consumption:

- Global energy consumption in 2018 increased at nearly twice the average rate of growth since 2010, driven by a robust global economy and higher heating and cooling needs in some parts of the world.
- Demand for all fuels increased, led by natural gas, even as solar and wind posted double digit growth.
- Higher electricity demand was responsible for over half of the growth in energy needs.
- Energy efficiency saw lacklustre improvement.
- As a result of higher energy consumption, carbon dioxide emissions rose 1.7% last year and hit a new record.
- The United States had the largest increase in oil and gas demand worldwide.

D. GS4 Related

Nothing here for today!!!

E. Editorials

Category: ECONOMY

1. A bridge to nowhere

Larger Background:

- The APB System sub-serves the goal of Financial Inclusion and provides an opportunity to the Government to attempt financial re-engineering of its subsidy management program.
- The implementation of APB System has also lead to electronification of a large number of retail payment transactions which were predominantly either in cash or cheque.

Benefits of Aadhaar Payment Bridge (APB) System?

1. Eliminates inordinate delays, multiple channels & paper-work involved in the existing system.
2. Transfers benefits & subsidies in a seamless & timely manner and directly into the Aadhaar Enabled Bank Account.
3. In case of change in bank account, customer is not required to convey the bank account details or change in bank details to the Government Department or Agency.
4. Customer not required to open multiple bank accounts for receiving benefits and subsidies of various social welfare schemes – Customer just need to open one account and seed his/her Aadhaar number in the bank account to start receiving benefits and subsidies directly into his/her Aadhaar Enabled Bank Account.

Aadhaar Payment Bridge (APB) System, one of the unique payment systems implemented by NPCI, uses Aadhaar number as a central key for electronically channelizing the Government benefits and subsidies in the Aadhaar Enabled Bank Accounts (AEBA) of the intended beneficiaries.

Perspective on NPCI Mapper:

- NPCI mapper is a repository of Aadhaar numbers maintained by the APB System and used for the purpose of routing the APB transactions to the destination banks.
- The NPCI mapper contains Aadhaar number along with IIN of the bank to which the customer has seeded his/her Aadhaar number. Banks need to upload Aadhaar number in NPCI mapper in a specified file format through NACH portal.
- NPCI mapper acts as a repository of the Aadhaar numbers along with the IIN to which the Aadhaar number is mapped. The APB System routes the transaction to the bank against whose IIN the Aadhaar number is mapped.
- APB System participating banks after receiving the Aadhaar number from the customer seeds the same into the bank account details of the customer maintained in the Core Banking System and subsequently uploads such Aadhaar numbers' into the NPCI mapper on a regular basis.

What is an IIN (Institution Identification Number) and what is its significance?

- IIN is a unique 6 digit number issued by NPCI to every APB System participating bank and is used to uniquely identify a bank to which the APB transaction has to be routed in the Aadhaar Payment Bridge (APB) System.

Editorial Analysis:

- When we look at the mass diversion of LPG subsidies to Airtel wallets that came to light in 2017, many important facets come to light.
- Many of the wallets were unwanted, or even unknown to the recipients. Those affected, fortunately, included millions of middle-class Airtel customers who protested when the goof-up emerged. The subsidy money was returned, Airtel was fined by the Unique Identification Authority of India (UIDAI), and the world moved on.
- Experts point out that this is an instance of what might be called “diverted payments” — bank payments being redirected to a wrong account, without the recipient’s consent or knowledge.
- What has escaped attention is that diverted payments have become a widespread problem in recent years, not so much for the middle class as for powerless people such as old-age pensioners and Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) workers. Some experts point out that the main culprit is the Aadhaar Payment Bridge System (APBS).

Loopholes that need to be addressed:

- The basic idea of the Aadhaar Payment Bridge System (APBS), an offspring of the National Payments Corporation of India (NPCI), is that a person’s Aadhaar number becomes her financial address.
- Instead of having to provide multiple account details (say, her name, bank account number and IFSC code) to receive a bank transfer, she only has to provide her Aadhaar number.
- Induction of a bank account into APBS involves two distinct steps, both of which are meant to be based on informed consent.
- Firstly, the account must be “seeded” with the customer’s Aadhaar number. Secondly, it must be connected to the NPCI mapper — a step known as “mapping”.
- In cases of multiple accounts for the same person, the APBS automatically sends money to the latest-mapped account.
- To understand the dangers of this “bridge”, we must rewind to 2014, when the Jan Dhan Yojana (JDY) was launched.
- In the frantic drive that followed, millions of bank accounts were opened and seeded with Aadhaar in a haphazard manner, under relentless pressure from the Central government.
- **Some JDY accounts certainly served a purpose, but many others were superfluous and created**

a confusing multiplicity of accounts. More importantly, Aadhaar numbers were seeded into these accounts without proper verification.

Given short shrift

- It is important to note that haphazard seeding continued well beyond 2014 because the government wanted to bring all direct benefit transfer (DBT) payments — pensions, scholarships, subsidies, MGNREGA wages, and so on — under the Aadhaar payments umbrella.
- Government departments started sending bulk lists of bank accounts and Aadhaar numbers to the banks for accelerated Aadhaar seeding.
- Critics point out that meeting the seeding targets was the top priority and due verification, once again, took the back seat.
- Thus, as a consequence, the groundwork required for APBS to work — reliable seeding of bank accounts with Aadhaar — had simply not been done when the APBS was rolled out.
- The seeding mess, it seems, was sought to be cleaned up by making “e-KYC” compulsory.
- This essentially means that account holders were required to go through biometric authentication to verify their Aadhaar number and identity information. To enforce e-KYC, many banks used the “ultimatum method”: a deadline was set, and people’s accounts were blocked when they missed the deadline.
- **Compulsory e-KYC became a nightmare for poor people**, for a number of reasons: some did not know what they were supposed to do, others had problems of biometric authentication, others still struggled with inconsistencies between the Aadhaar database and the bank database.
- **Among the worst victims were old-age pensioners.**
- To this day, in Jharkhand, many pensioners are struggling to understand why their pension was discontinued after e-KYC was made compulsory.

Impact of a system that needs to be corrected:

- It is also important to note that without waiting for the seeding mess to be cleaned up, the APBS was forced on millions without consent.
- Mapping (the induction of an Aadhaar-seeded account into the APBS), according to NCPI and UIDAI guidelines, should be based on an explicit request from the customer.
- This gives a measure of protection to educated middle-class customers.
- It ensures, for instance, that they know which account their money is being directed to by the APBS.
- **For poor people, however, consent is a fiction.**
- Critics point out that in Jharkhand at least, bank accounts have been mass-mapped onto the APBS without any semblance of consent, with or without e-KYC being completed — in other words, without necessarily verifying that an account has been correctly seeded with Aadhaar.
- Recent discussions with local managers of 10 different banks spread across Ranchi district revealed that they make no clear distinction between seeding and mapping. The two steps are essentially conflated, based on default options and symbolic consent — sometimes just a signature on a photocopy of the account holder’s Aadhaar card, or below a consent line printed in English.
- The result of this premature and coercive imposition of the APBS is that diverted payments have become a serious problem in Jharkhand. For example, recent victims include Premani Kunwar, an elderly widow in Garhwa district who died of hunger on December 1, 2017, two months after her pension was diverted by the APBS to someone else’s account.
- Others affected are MGNREGA workers. Already discouraged by delays in wage payments, they have to contend now with diverted payments and other pathologies of the APBS.
- A recent study of the Indian School of Business (ISB), based on an analysis of more than 10 million payments in 2014-18, concludes that 38% of all the APBS payments of MGNREGA wages in Jharkhand “redirect wages to a completely unrelated account”. This study should have set alarm bells ringing, but little has been heard of it so far.
- Even if the ISB study’s estimate (38%) is on the higher side, we do know from numerous ground

reports that MGNREGA workers in Jharkhand often have great difficulty tracing or withdrawing their wages.

- For example, hundreds of workers in Boram block were mystified, a few years ago, when their wages stopped being credited to their Bank of India accounts. It turned out that wages had been redirected by the APBS to ICICI accounts that had been opened by business correspondents on their behalf without proper intimation. **This is a precise analogue of the Airtel-wallet mix-up.**

Lack of accountability

- Firstly, diverted payments are not the only problem associated with the APBS. There are others, discussed elsewhere, such as rejected payments — another nightmare for powerless DBT recipients.
- Second, these problems are magnified by a pervasive lack of accountability.
- Some experts point out that the APBS is a very opaque payment system and few people have a clear understanding of it.
- When people have problems of diverted or rejected payments, they have no recourse. More often than not, they are sent from one office to another. Even with the best of intentions, a bank manager may be unable to help them.
- Further, **guidelines for resolving payment problems are conspicuous by their absence.**
- Some cases of diverted payments have taken days to understand and weeks to resolve.
- Third, none of this seems to perturb the agencies that are promoting the APBS and related financial technologies.
- Critics also point out that nobody appears to be in charge of enforcing the consent norms and other “guidelines” issued by the NPCI.
- The RBI may be the nominal regulator, but the real action is at the NPCI, the UIDAI and other strongholds of the Aadhaar lobby.
- Lastly, the UIDAI did take cosmetic damage control measures from time to time in the last two years. Judging from Jharkhand’s experience, however, the pathologies of the APBS continue to cause havoc on the ground.
- An independent and participatory review of the system is long overdue.

2. Maximum gambit

Note to Students:

- The below editorial analysis focuses on the larger issue of ‘Universal Basic Income’.
- **We at BYJU’S have covered a detailed lecture on ‘Universal Basic Income’ as part of our YouTube video release.**

<https://www.youtube.com/watch?v=vEMDVYqfq2Q>

Why in the news?

Recently, the Indian National Congress made a promise of transferring ₹6,000 a month to poor households.

Larger Background:

- UBI (Universal Basic Income) is a form of social security where all citizens receive an unconditional sum of money.
- It was originally considered for one of two reasons; as we are moving towards a more technologically competent world, a large portion of the workforce in various sectors, such as

agriculture, may become redundant.

- As a result, UBI would be granted in order to compensate for the losses to make ends meet.
- Whereas in a developing world, UBI was proposed to help reduce the overall inequality levels.
- The Indian Ministry of Finance's 2016–17 Economic Survey provides the most exhaustive treatment thus far of implementing an Indian UBI. It finds that India's largest welfare schemes are poorly targeted; in comparison, it argues that a UBI distributed directly into bank accounts will limit pilferage, be easier to administer, and prove a more effective antipoverty intervention.

A Perspective on Certain Alternatives:

- There have been alternatives suggested that could be implemented alongside UBI.
- For example, the introduction of a negative income tax (NIT) as a social policy could help bolster the tax base.
- Currently, under 2% of the Indian population pays income tax.
- Simply put, as agricultural activity in the country is not taxable, a significant proportion of people are employed in the informal sector.
- As over 90% of Indians earn less than Rs 2.5 lakh annually and are hence exempt from paying income tax, a significant tax base doesn't exist.
- The lack of adherence from certain sections of the population due to tax morale also plays a vital role in creating the difference between the number of citizens registered under the taxable bracket and those who file for income tax.
- The introduction of NIT would register people under a tax bracket, even though they would not be liable to pay taxes.
- In order to avail accrued benefits, individuals will have to register their income levels.
- In this regard itself, some experts take the view that an NIT is superior to a generic UBI.

Editorial Analysis:

- Some experts have opined that it would be easy to dismiss the Congress party's promise of transferring ₹6,000 a month to poor households as just a pre-poll gimmick by an Opposition party seeking to be one up on the ruling regime's minimal cash transfer scheme in the form of PM-KISAN.
- For now however, the party has not fully spelt out the details of its minimum income guarantee scheme, Nyuntam Aay Yojana (NYAY), and has limited itself to saying this would be a flat transfer of ₹6,000 a month to identified poor households.
- **Currently, there has been little word on how the Congress party expects to finance (Nyuntam Aay Yojana) NYAY.**
- A ballpark estimate of the fiscal expenditure, to transfer ₹72,000 every year to the poorest 20% of the approximately 25 crore Indian households, would be ₹3.6 lakh crore.
- This is twice the estimated amount set aside for food subsidy and five times that for fertilizer subsidy in the 2019-20 Union Budget.

Certain Questions that need to be answered:

- It is not clear whether the Congress, should it come to power, will cut back on other subsidies and programmes in order to finance NYAY.
- There is also the additional problem of the identification of the poor — the Socio-Economic and Caste Census of 2011 is the most comprehensive exercise for this, but it has been split apart by reliability and authenticity issues and has only been partially released to the public as yet.
- Further, by having an inbuilt provision of targeting the beneficiaries, NYAY can fall short as other programmes have, such as the targeted public distribution system.
- It is important to note that the idea behind NYAY is not entirely unsound.
- An unconditional transfer of a specified minimum income support to the poor will go a long way in

helping address immediate needs related to health, education and indebtedness.

- A large section of the targeted poor would include landless workers and marginal farmers in rural areas, and unemployed youth in families engaged in menial labour in urban areas.
- Besides shoring up income to meet such basic needs and pushing wages upwards, the transfer scheme can help spur demand and consumption in rural areas in particular.
- There are disincentives inherent in the scheme as well.
- A section of the beneficiaries could withdraw themselves from employment but this could be mitigated by the expected overall spur in demand in the economy through consumption, and by the rise in real wages consequent to the shrinking of the labour market.
- Limited cash transfers in the form of direct farm income support in States such as Telangana and Odisha have helped ameliorate agrarian crises. This was the reason why the BJP-led government came up with the PM-KISAN Yojana as a countrywide scheme.

Concluding Remarks:

- A massive programme such as NYAY, however, has no precedent.
- It might give a fillip to the Congress election campaign, but much more homework is required for its implementation.
- Lastly, it is important to note that a dole is not a magic bullet; it can only be one among a clutch of robust and prudent welfare policies.

Category: INTERNATIONAL RELATIONS

1. Barring arms (New Zealand banning semi-automatic guns)

What's in the news?

- New Zealand Prime Minister Jacinda Ardern announced a ban on military style semi-automatics (MSSA) and assault rifles.

Editorial Analysis:

- It is important to note that just days after a terrorist attacked two mosques in Christchurch, gunning dead 50 worshippers and injuring dozens in a hail of bullets, New Zealand Prime Minister Jacinda Ardern announced a ban on military style semi-automatics (MSSA) and assault rifles.
- The terrorist, a self-avowed white-supremacist, had wielded more than one semi-automatic weapon during his murderous assault, heightening the lethality of the attack.
- “On 15 March our history changed forever. Now, our laws will too,” Ms. Ardern said, explaining that the changes to the gun laws were aimed at making the country a safer place.

New Zealand PM- Setting an example:

- The fact that it took the lives of 50 people for New Zealand to tighten its gun laws is tragic, but the alacrity with which Ms. Ardern reacted in imposing the ban on MSSA and assault rifles has deservedly won her global acclaim.
- While New Zealanders don't enjoy a constitutional right to bear arms — like the U.S. Second Amendment protection — the island nation of just under five million people has traditionally had a high level of gun ownership.
- In New Zealand, there are estimates of putting the figure of firearms upwards of 1.2 million.
- In a clear reflection of the national mood and the readiness of the political class to take rapid and resolute action against the deadly weapons, the government won bipartisan agreement ahead of the ban, and the Opposition National Party leader endorsed it.

- **New Zealand joins its neighbour across the Tasman Sea, Australia, in outlawing semi-automatics.**

A Case in Point from Australia:

- In Australia's case too, the 1996 National Firearms Agreement and buyback programme followed a deadly massacre in Tasmania's Port Arthur earlier that year (1996).
- A lone gunman had used a semi-automatic rifle to shoot and kill 35 people, and wound 18 others, in a rampage across multiple locations in the popular tourist area.
- The fact that MSSA are almost twice as deadly in killing and maiming victims at the far end of a violent shooter's sights was affirmed by a study published in September 2018 in The Journal of the American Medical Association.
- The researchers found that given their ease of use, capacity to accept large magazines and fire high-velocity bullets, the semi-automatics were significantly more lethal.

Concluding Remarks:

- It is important to note that both nations (Australia and New Zealand), however, allow licensed ownership of firearms, especially by farmers who need them for "pest control and animal welfare", and Ms. Ardern has now vowed to move on tightening the licensing rules in New Zealand.
- That the terrorist, an Australian, chose Christchurch to carry out his rampage shows Canberra's strict licensing and registration norms have had a deterrent effect.
- In conclusion, it should be a prompt for the U.S. to proactively move to tighten its gun laws, before more innocent lives are lost in preventable mass shootings.

F. Tidbits

1. Network of lakes found beneath Antarctica

- Scientists have discovered a network of lakes beneath the largest glacier in East Antarctica, a finding that may be critical in predicting how the melting of polar ice will change the world's oceans in the future.
- Researchers carried out seismic studies to trace bedrock or water under the ice.
- The flow of water in and out of these lakes has the potential to exert a powerful control on the rate that the ice flows into the oceans.

2. Farm loan waivers kill credit culture, says Rajan

Context:

- According to former RBI governor Raghuram Rajan India needs to focus on resolution of farm distress rather than loan waivers which kills the credit culture.

Details:

- Loan waivers cover only those farmers who have taken loans from the formal system.
- It is only targeted to those farmers who have taken loans from the system, not the poorer farmers who have loans from the money lenders or an agricultural worker who never got a loan in the first place.

3. 'Let Finance Commission function the way it does now'

Background:

- RBI governor Shaktikanta Das bats for permanent status to Finance Commission
- According to the RBI governor, finance commissions have over the past several decades adopted different approaches with regard to principles of tax devolution, grants to be given to states and fiscal consolidation issues.
- He feels at one level, there has to be a framework for fresh and innovative thinking by every finance commission, at another, there is a need to ensure broad consistency between finance commissions so that there is some degree of certainty in the flow of funds, especially to the states.
- During the intervening period, it can also address issues arising from implementation of the recommendations of the finance commission.

Details:

- According to former Reserve Bank Governor Y.V. Reddy, the Finance Commission should be allowed to function in the same manner as it is doing currently.
- “Currently, the Finance Commission has a five-year term. The system of appointing a Finance Commission once in five years is fine. Let it continue. The way forward is to stick to the old approach.... New approach is not warranted. What is warranted is to behave more faithfully, with honesty and integrity,”

The proposal for making the Finance Commission a permanent body could evolve in two ways:

- First, the government would abdicate its discretion currently available in designing and implementing the specific purpose transfers.
- Second, it would dilute the neutrality of the Finance Commission between the Union and the States through a process of continuous association with the government.

So in ex-RBI Governor’s view, there was considerable merit in having one apolitical body that provided stability and predictability primarily to share taxes that ensured fiscal balance and another forum of transfers involving continuous political bargaining with a broader mandate.

4. Studying animal sounds for conservation

- In some forests of central Africa, the Amazon and Borneo, the sounds of chainsaws and gunshots — signs of illegal activities such as logging and poaching — are picked up and communicated to forest managers by unlikely tools: acoustic devices.
- While bioacoustics (the study of animal sound production, dispersion and reception) is being used worldwide to not only monitor threats to biodiversity but also study animal behaviour and diversity, the field is still in its nascent stages in India.
- A recent workshop conducted at the Indian Institute of Science Education and Research (IISER) aimed at building capacity among Indian researchers to study bioacoustics.
- The workshop focused on various methods (field methods on how to record animal calls effectively and analytical methods to extract data from these recordings) in the study of bioacoustics.
- The workshop trained 25 participants to use one of the world’s most popular bioacoustics softwares, RAVEN.
- The workshop was funded by the Indo-US Science and Technology Forum.
- A bioacoustics study of bird song involved studying the differences in song dialects between birds on different mountaintops in the Western Ghats. These studies reveal that bird songs across deforested landscapes were extremely different from those in undisturbed areas.
- This field cannot just help understand animal behaviour but also analyse their responses to humans.

G. Prelims Fact

1. 2013 Solar Panel Scam

- The Kerala solar panel scam occurred in 2013, when a solar energy company, Team Solar, in Kerala, used two women to create political contacts with links even to the Chief Minister's office, duped several influential people to the tune of 70 lakhs, by offering to make them business partners, or by offering to install solar power units for them, and receiving advance payments for the same.
- Team Solar was unsuccessful in lobbying Kerala Govt to get include in the Agency for Non-Conventional Energy and Rural Technology (ANERT) programmes.
- The company awarded a "Virgin Earth Golden Feather Environment Award" to several prominent people of Kerala to gain media coverage and credibility.
- The scam came to light when one of the customers who had paid for the installation filed a case against the company.
- The arrangement has defrauded several agencies and people to the tune of crores of rupees and at least one lady actor was used as "brand ambassador" to lure gullible people.

2. Fag Festival

- The Fag festival/ Phag fair is a historic traditional festival is celebrated in the state of Himachal Pradesh to welcome Hindu New Year.
- Phag is derived from the Sanskrit word Phalgun or Fagun.
- The Phag festival showcases the cultural heritage of Himachalis (the residents of Himachal Pradesh). Fourteen deities from five districts; Shimla, Kullu, Manali, Kinnaur and Lahaul and Spiti, take part in the fair that is celebrated with much devotion and cultural display.
- Villagers from Kullu and Shimla districts on both sides of Sutlej River come to take the blessings of the deities.
- Apart from being an auspicious fair, Phag festivities are also an occasion for the farmers to congregate and meet each other.

3. Schizophrenia

Scientists have discovered 413 genes linked to schizophrenia across 13 brain regions, a finding that may pave way for therapies to treat the disorder. Examining gene expression at the tissue level helped pinpoint the regions in which abnormal expression might occur.

What is Schizophrenia?

- Schizophrenia is a chronic and severe mental disorder that affects how a person thinks, feels, and behaves. People with schizophrenia may seem like they have lost touch with reality.
- Although schizophrenia is not as common as other mental disorders, the symptoms can be very disabling.
- Scientists think that an imbalance in the complex, interrelated chemical reactions of the brain involving the neurotransmitters (substances that brain cells use to communicate with each other) dopamine and glutamate, and possibly others, plays a role in schizophrenia.

Symptoms include:

- Hallucinations
- Delusions
- Thought disorders (unusual or dysfunctional ways of thinking)

- Movement disorders (agitated body movements)

4. Sharp rise in H1N1 cases

What is H1N1?

- Swine flu, also known as the H1N1 virus, is a relatively new strain of an influenza virus that causes symptoms similar to the regular flu.
- The H1N1 infection was originally transmitted through contact with pigs, but can also be spread from person to person.
- Its symptoms, which include fever, coughing, a sore throat, and body ache, are similar to the regular flu.
- But if not treated, the H1N1 infection can lead to more serious conditions, including pneumonia and lung infections.
- The risks are especially high for children under the age of five and the elderly.

H. Practice Questions for UPSC Prelims Exam

Q1. Consider the following statements:

1. Rohtang Pass connects the Kullu Valley with the Lahaul and Spiti Valleys.
2. The pass lies between Chenab and Beas basins.

Which of the given statement/s is/are correct?

1. 1 only
2. 2 only
3. Both 1 and 2
4. Neither 1 nor 2

Answer: c

Explanation: Self-explanatory.

Q2. "Chinook" recently in the news is:

- a. A zoonotic disease
- b. A species of monkey endemic to Western Ghats
- c. A heavy lift helicopter
- d. A satellite flying aboard PSLV-C45

Answer: c

Explanation:

Chinook is a heavy lift helicopter that was formally inducted into its inventory at Air Force Station – Chandigarh by IAF. These helicopters will be deployed in the Northern and Eastern regions of India.

Q3. Consider the following statements:

1. A yield curve is a line that plots the interest rates, at a set point in time, of bonds having equal credit quality but differing maturity dates.
2. An inverted yield-curve occurs when long-term debts have a lower yield as compared to short-term

debt.

Which of the given statement/s is/are correct?

- a. 1 only
- b. 2 only
- c. Both 1 and 2
- d. Neither 1 nor 2

Answer: c

Explanation:

A yield curve is a line that plots the interest rates, at a set point in time, of bonds having equal credit quality but differing maturity dates. Most frequently reported yield curve is a graph that depicts yields on all of the U.S. Treasury bills ranging from short-term debt such as one month to longer-term debt, such as 30 years. Normally, shorter-dated yields are less than longer-dated ones.

Q4. Which of the following is/are correctly matched?

- 1. First Anglo Mysore War: Treaty of Seringapatnam
- 2. Second Anglo Mysore War: Treaty of Mangalore
- 3. Third Anglo Mysore War: Treaty of Madras

Select the correct option:

- a. 1 only
- b. 1 and 2 only
- c. 2 only
- d. 1, 2, 3

Answer: c

Explanation:

First Anglo Mysore war resulted in the treaty of Madras and the Third Anglo Mysore War concluded with the treaty of Treaty of Seringapatam, according to which Tipu had to surrender half of his kingdom to the British East India Company and its allies.

Q5. Which of the following is/are correct?

- 1. Tuberculosis is a non-communicable viral disease.
- 2. Theme of World Tuberculosis Day 2019 is "It's time".

- a. 1 only
- b. 2 only
- c. Both 1 and 2
- d. Neither 1 nor 2

Answer: d

Explanation:

Tuberculosis (TB) is an infectious disease caused by bacteria Mycobacterium tuberculosis (MTB).

I. UPSC Mains Practice Questions

1. Are Simultaneous Elections good for India? Critically Comment. (10 Marks)
2. A 'Universal Basic Income' would appear to further the constitutional objective of promoting social and economic justice. Critically Examine. (15 Marks)

