

16 Jul 2019: UPSC Exam Comprehensive News Analysis

TABLE OF CONTENTS

A. GS1 Related

B. GS2 Related

INTERNATIONAL RELATIONS

- [1. No intent to exclude India from Afghan diplomacy](#)

C. GS3 Related

DISASTER MANAGEMENT

- [1. Use drones to identify waterlogging sites: HC](#)

ECONOMY

- [1. RBI fines Union Bank, SBI for flouting norms](#)

ENVIRONMENT AND ECOLOGY

- [1. 12 Indian beaches in the race to crest the 'Blue Flag' challenge](#)

D. GS4 Related

E. Editorials

POLITY AND GOVERNANCE

- [1. A test of law and justice](#)

SCIENCE AND TECHNOLOGY

- [1. Waiting for daybreak](#)

ECONOMY

- [1. Creating a fair digital payments market](#)
- [2. A WASH for healthcare](#)

F. Tidbits

- [1. Plea to link voter ID with Aadhaar](#)

G. Prelims Facts

- [1. Non-Convertible Debentures \(NCDs\)](#)

H. UPSC Prelims Practice Questions

I. UPSC Mains Practice Questions

A. GS1 Related

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Category: INTERNATIONAL RELATIONS

1. No intent to exclude India from Afghan diplomacy

Context:

China sought to reassure India that it does not intend to exclude New Delhi from international diplomacy on Afghanistan. The assurance comes following last week's quadrilateral talks in Beijing among China, Russia, the U.S. and Pakistan.

Background:

- S Special envoy to Afghanistan recently visited Qatar where he held talks with the Taliban and

Afghan government officials.

- He then joined his counterparts from Russia and China for the third trilateral mechanism on Afghanistan.
- The meet was followed by the first quadrilateral meeting on Afghanistan, in which Pakistan was also present.
- The U.S. special envoy also attended the third trilateral consultation of Afghan issue between China, Russia and the U.S. in Beijing.
- He also attended the first China, Russia, the U.S. and Pakistan meeting.

Details:

- Asked why India, which also has high stakes in Afghanistan, was not invited, it was said that there was no deliberate intent among the participants to exclude India from discussions.
- However, analysts say that with the institutionalisation of the quadrilateral mechanism, India is not on the table where key decisions on Afghan reconciliation will be taken.
- A joint statement issued at the end of the meeting points out that a broader group that includes “other stakeholders” will meet only after an internal dialogue among Afghans has begun.
- The four sides agreed to maintain the momentum of consultation, and that they would invite other important stakeholders to join on the basis of the trilateral consensus.

C. GS3 Related

Category: DISASTER MANAGEMENT

1. Use drones to identify waterlogging sites: HC

Context:

The Delhi High Court has suggested use of drones to aid civic authorities in identifying sites where waterlogging takes place so as to tackle traffic snarls in the city during the monsoon.

Details:

- The high court, took up the issue on its own. It had earlier said that the fallout of waterlogging was not only the loss of man-hours with people unable to reach on time to their destinations, including hospitals, but the idling engines of vehicular traffic would add to the air pollution in the city.
- The High Court observed that, while on one hand there is water clogging, on the other, there is acute scarcity of water.
- The court asked the authorities to ensure that the pumps are manned by operators every day during the monsoon season and the moment water starts collecting, the pumps should be put to use so that there is no waterlogging and the citizens are not inconvenienced by traffic jams.
- A bench of Justices G S Sistani and Jyoti Singh suggested the setting up of a control room so that quick information on traffic jams and water logging could be reported.
- Addressing the issue of water clogging would serve two purposes as the area would stand clear of water logging and the collection of water (rain water harvesting) would help raise the underground level.

Steps taken to address the problem:

- In most of the sites where water clogging is common, water pumps are installed.
- Desilting of drains has already been carried out.

Category: ECONOMY

1. RBI fines Union Bank, SBI for flouting norms

Context:

The Reserve Bank of India has penalised State Bank of India and Union Bank of India for violating certain regulatory guidelines.

Details:

- Post the PNB fraud last year, the RBI has been tough on banks to tighten all kinds of transactions.
- SBI was fined Rs. 7 crore for non-compliance with the directions issued by the RBI on Income Recognition and Asset Classification (IRAC) norms, code of conduct for opening and operating current accounts and reporting of data on Central Repository of Information on Large Credits (CRILC), and fraud risk management and classification and reporting of frauds.
- The central bank also imposed a Rs. 10 lakh fine on Union Bank for non-compliance with the directions on the cyber security framework in banks issued by the RBI.
- In 2016, the RBI carried out an examination of the cyber security framework after reports of generation of seven fraudulent messages worth \$171 million through the SWIFT system of the bank.
- The RBI said the penalty has been imposed in exercise of powers vested under various sections of the Banking Regulation Act, 1949.
- This action is based on deficiencies in regulatory compliance.

Category: ENVIRONMENT AND ECOLOGY

1. 12 Indian beaches in the race to crest the 'Blue Flag' challenge

Context:

The Union Environment Ministry has selected 12 beaches in India for a 'Blue Flag' certification.

Blue Flag certification:

- It is an international recognition conferred on beaches that meet certain criteria of cleanliness and environmental propriety.
- The Blue Flag Programme for beaches and marinas is run by the international, non-governmental, non-profit organisation FEE (the Foundation for Environmental Education).
- It started in France in 1985 and has been implemented in Europe since 1987, and in areas outside Europe since 2001, when South Africa joined.
- Japan and South Korea are the only countries in South and south eastern Asia to have Blue Flag beaches.
- Spain tops the list with 566 such beaches; Greece and France follow with 515 and 395, respectively.
- There are nearly 33 criteria that must be met to qualify for a Blue Flag certification, such as the water meeting certain quality standards, having waste disposal facilities, being disabled- friendly, have first aid equipment, and no access to pets in the main areas of the beach. Some criteria are voluntary and some compulsory.

Details:

- The selected beaches are at Shivrajpur (Gujarat), Bhogave (Maharashtra), Ghoghla (Diu), Miramar (Goa), Kasarkod and Padubidri (Karnataka), Kappad (Kerala), Eden (Puducherry), Mahabalipuram

(Tamil Nadu), Rushikonda (Andhra Pradesh), Golden (Odisha), and Radhanagar (Andaman & Nicobar Islands).

- If approved, beaches are given the qualification for a year and must apply annually to continue meriting the right to fly the flag at their locations.
- To help beaches meet these criteria, the Union Environment Ministry has allowed structures such as container toilet blocks, change rooms, shower panels, mini grey water treatment plants in an enclosed structure, mini solid waste recycling plants and off-grid solar photovoltaic panels, at a minimum 10 metres from the high tide line.

D. GS4 Related

Nothing here for today!!!

E. Editorials

Category: POLITY AND GOVERNANCE

1. A test of law and justice

Note to the Students:

- The points and perspectives expressed in the paragraphs that follow can prove to be valuable while writing essays and mains level answers that concern topics dealing with reservation in appointments to posts under the state and in admissions to educational institutions to **economically weaker sections of citizens [EWS]**.

Editorial Analysis:

- Constitutional challenges are often described as hard cases.
- One can debate over what theories of interpretation to apply and over whether the text of a clause needs to be read literally or in light of its historical background, but in most cases, the Supreme Court's own precedent and commonly accepted legal theories provide an easy enough guide to finding a principled answer.
- The challenges made to the **103rd constitutional amendment**, though, which a two-judge bench of the Supreme Court is slated to hear in the month of July, 2019, present a rather more difficult test.

A Look at the Issues Involved:

- Here, the issues involved concern questions both over whether the amendment infringes the extant idea of equality, and over whether that idea is so intrinsic to the Constitution, that departing from it will somehow breach the document's basic structure.
- The court's answers to these questions will operate not merely within the realm of the law but will also likely have a deep political bearing — for at stake here is the very nature of justice that India's democracy embodies.
- The law, which was introduced in January 2019, **amends Articles 15 and 16 of the Constitution**, and grants to government the power to provide for reservation in appointments to posts under the state and in admissions to educational institutions to **economically weaker sections of citizens [EWS]**.
- At first glance, experts opine that this reservation, which can extend up to 10% of the total seats available, may not appear to impinge on the existing constitutional arrangement.
- However, what it does mandate is a quota that will apply only to citizens other than the classes that

are already eligible for reservation.

- Consequently, persons belonging to Scheduled Castes and Scheduled Tribes and persons who are not part of the creamy layer of the Other Backward Classes will not be eligible to the seats available under the quota.

What do the petitioners in the Supreme Court Say?

- According to the petitioners in the Supreme Court, the central hypothesis of the amendment, where reservation is predicated on individual economic status, violates the Constitution's basic structure.
- In their belief, the law, by providing for affirmative action unmindful of the structural inequalities inherent in India's society, overthrows the prevailing rationale for reservations.
- In doing so, they argue, the amendment destroys the Constitution's idea of equal opportunity.
- It is important to note that the Union of India argues that while the Constitution demands equality, it does not confine Parliament to any singular vision.
- According to it, the power to amend the Constitution must necessarily include a power to decide how to guarantee equal status to all persons.

Meaning and purpose:

- In some senses, the whole history of the struggle for reservation has also been a debate about its very meaning and purpose.

Looking at the policies followed by the Princely States:

- It is important to note that when reservations were first introduced by some of the princely states, the policy was seen largely as an alleviative measure.
- For instance, in the princely State of Mysore, where privileged castes had cornered virtually every post available under the government, **a system of reservations was introduced denominating communities as "Backward Classes", and providing for them a larger share in the administration.**
- However, by the time the Constitution was being drafted as a reading of the Constituent Assembly's debates shows us, the rationale for reservations had broadened.
- The Constitution's framers saw the measure as a promise against prejudice, as a tool to assimilate deprived groups into public life, and as a means of reparation, to compensate persons belonging to those groups for the reprehensible acts of discrimination wrought on them through history.
- This has been referred to by some as a compensatory discrimination principle.
- Yet, despite the expanded justification, the basic foundational logic for reservations was still predicated on a demand for a fairer and more representative share in political administration.
- Importantly, by providing for a more proportionate distribution of the share in administration, the programme of reservations, it was believed, would end at least some of the caste-based domination of jobs, particularly of employment in the public sector.
- As a matter of fact, this domination was built over thousands of years, where Dalits and Adivasis were denied access to equal status.

Theory of justice:

- It is important to note that even when the Constitution's first amendment was introduced in 1951, to allow the state to make special provisions beyond reservations in public employment for **the advancement of any socially and educationally backward classes of citizens, or for the Scheduled Castes and the Scheduled Tribes**, the rationale, has remained constant.
- Attempts made at the time to categorise individuals on the basis of economic status were expressly rejected. Behind this thinking was a distinctive theory of justice: that by according a greater share in public life to historically disadvantaged groups the relative position of those groups would stand

enhanced.

- Indeed, the policy and the idea of justice that undergirds it have been seen as so indispensable to the Constitution's aims and purposes that the Supreme Court in **State of Kerala v. N.M. Thomas (1975)** held that **reservations based on social and educational backwardness, far from being an exception ought to be seen as an intrinsic facet of the idea of equality.**

Unseating equality:

- Some experts opine that it is in departing from this logic that the 103rd amendment unseats the Constitution's code of equality. They add that pure financial ability is a transient criterion; it doesn't place people into a definite group requiring special privileges.
- If anything, allowing for reservation on such a principle only further fortifies the ability of powerful castes to retain their positions of authority, by creating an even greater monopolisation of their share in administration.
- When the court hears the challenges made to the 103rd amendment, it must see the petitioners' arguments as representing a credibly defensible view.
- Experts point out that the least the court ought to do, therefore, is to refer the case to a constitution bench, given that Article 145(3) mandates such an enquiry on any issue involving a substantial question of law concerning the Constitution's interpretation, and, in the meantime, stay the operation of the amendment until such a bench hears the case fully.

Category: SCIENCE AND TECHNOLOGY

1. Waiting for daybreak

Background:

Significance of the Mission:

- A soft landing on another planetary body, which is a feat achieved by just three other countries so far, **would be a huge technological achievement for ISRO and India's space ambitions.**
- As a matter of fact, it would pave the way for future Indian missions to land on Mars and an asteroid.
- More importantly, it would open up the possibility of India sending astronauts to the Moon.
- India also wants to assert itself as a space power to be reckoned with - and national pride is riding high as it aims to hoist its flag on the surface of the Moon.
- A successful mission to the Moon would also be a win for India's ambitious space agency, which has had a string of successes recently.
- Leveraging nearly a decade of scientific research and engineering development, the mission is aimed at helping in better understanding of the origin and evolution of the Moon by **conducting detailed topographical studies, comprehensive mineralogical analyses, and a host of other experiments on the lunar surface.**
- It will explore the topography of the moon and its composition and will search for water besides conducting in-situ studies.
- The mission's studies of lunar topography, mineralogy, elemental abundance, the lunar exosphere, and signatures of hydroxyl and water ice will contribute to scientific progress for all of humankind.

A Brief Note on the Mission:

- Chandrayaan-2, India's second lunar mission, has three modules namely Orbiter, Lander (Vikram) & Rover (Pragyan).
- The Orbiter and Lander modules will be interfaced mechanically and stacked together as an integrated module and accommodated inside the GSLV MK-III launch vehicle.

- The Rover is housed inside the Lander.
- After launch into earth bound orbit by GSLV MK-III, the integrated module will reach Moon orbit using Orbiter propulsion module.
- Subsequently, Lander will separate from the Orbiter and soft land at the predetermined site close to lunar South Pole.
- Further, the Rover will roll out for carrying out scientific experiments on the lunar surface. Instruments are also mounted on Lander and Orbiter for carrying out scientific experiments.

What's in the news?

- India's second moon mission, Chandrayaan-2, was pulled back from launch just 56 minutes before its scheduled lift-off.
- This was owing to a technical glitch in the GSLV Mark-III rocket launcher.
- As of now, no rescheduled date has been announced for the launch.

Editorial Analysis:

- This development has no doubt served as a damper on those who eagerly looked forward to India being only the fourth country to launch a mission that would land on the moon, and the very first to land on and **explore its South Pole region**.
- Experts opine that it was best that the glitch was discovered before the launch.
- Moreover, rocket launches always have a nail-biting finish. Even the **GSLV-D1**, the lighter predecessor to the GSLV Mark-III, **suffered such a setback when it was about to be launched for its first developmental test flight in 2001**. It was called off exactly one second before launch, as it was discovered that one of the four liquid propellant strap-on stages had not developed the required thrust. This test flight was conducted just 21 days later, paving the way for several successful launches of the GSLV rocket subsequently.

The Importance of launch windows:

- **The current launch window ends on July 16, 2019 and if this window is missed, there could be an indefinite delay in rescheduling the launch.** Coupled with news reports that checking and correcting the error could take up to 10 days, this has led to dire pronouncements of an indefinite postponement of the mission.
- The 'launch window' is determined by several factors.
- One of the most important considerations is that **any spot on the moon receives sunlight for approximately 14 (earth) days** before being plunged in night for another fourteen.
- The landing has to be timed so that it maximises the overlap with the sunlit days on that spot.
- This is because the lander and the rover need solar energy to power them and to keep the instruments warm.
- Therefore, given a landing spot that can be seen from the earth, the landing date has to coincide with the sixth phase of the moon (first quarter) as seen from the earth, on that spot.
- Secondly, **once placed on the moon orbit, Chandrayaan-2 must have full visibility to the ground station, which will determine the time of operation of the landing.**
- From the date of launch to the date of landing, **the planned interval is about 54 days.**
- Much of this time is needed for the Chandrayaan-2 mission to make various orbital manoeuvres and operations, but there is a leeway of a day or two to take some decisions.
- **A window that takes all this into account, is available for about 10 minutes on each day now for about a week.** Such a window can be found every month.
- Other tighter windows are available but are high-risk options.
- Thus, even if Chandrayaan-2 were to miss its current launch window with the moon, there are other launch windows within the same calendar year of 2019 which would also be suitable.

1. Creating a fair digital payments market

Editorial Analysis:

- Since early 2018, WhatsApp has busily piloted its payment system in India. This payment system is called **WhatsApp Pay**.
- WhatsApp Pay relies on the Indian government's **Unified Payments Interface (UPI) system** to facilitate inter-bank transactions.
- However, regulatory approval that would allow its nation-wide introduction is stuck on one point: the Indian government has asked WhatsApp to localise all data processing related to payment transactions in India and not on Facebook's servers in the U.S.

What do the Critics Say?

- Critics of this demand from the government opine that the government's existing technology vision for the digital economy, hinges **on data localisation as the magic bullet to solve multiple problems ranging from prevention of personal data misuse to promotion of local enterprises**.
- Unfortunately, it misses a number of other issues and hidden costs of this current deal and raises broader issues on big tech's foray into financial services, especially payments.

Examining the case of WhatsApp Pay:

- In the case of WhatsApp Pay, its parent company, Facebook, has come under scrutiny for harmful content, lack of privacy, and data misuse in recent years.
- The large amounts of social media data that Facebook sits on, its habit of using private user data to promote business, and its reluctance to adhere to policy have led to radical suggestions of breaking up big tech.
- As a matter of fact, Facebook, in response, has rolled out a new plan to reinvent its business, which is to build a new privacy-focused platform that integrates WhatsApp, Instagram and Messenger.
- It is believed that this move by Facebook will provide end-to-end encryption for consumers and business services along with direct payment options.
- Experts opine that if this succeeds, it would make it more difficult to argue for big tech to be sliced up.

A Stumbling block in the news business plan:

- The only hitch in this new business plan is that Facebook is relatively new to the digital payments market and cannot gain a foothold in the U.S., where **PayPal has the largest consumer base**.
- This is where it becomes important to make WhatsApp Pay successful in India.
- Further, India is WhatsApp's largest market in the world with over 250 million monthly users.
- Once WhatsApp Pay catches on in India, Facebook intends to introduce it in other developing countries.
- Thus, the decision to allow WhatsApp Pay in India can catapult Facebook into the big league in the global digital payments market where companies like **Alibaba's Alipay** and **Tencent's WeChat** are making waves.

A Look at the digital payments market:

- It is important to note that India's digital vision talks about data sovereignty and giving domestic firms an advantage.

- The digital payments market, with 800 million mobile users in the country of which more than 430 million have Internet access, is estimated to grow to over \$1 trillion by 2025.

(a) Giving local firms an advantage:

- Experts opine that if India is serious about giving local firms an advantage, it should leverage this immense opportunity.
- With the right policy incentives, local firms could capture large shares of the digital payments market to become e-commerce players on a global scale, as China's experience shows.
- In China, domestic enterprises were strategically enabled to use the local market to emerge as global champions.
- Today, WeChat combines the functional features of several online platforms including Facebook, WhatsApp, PayPal and Uber Eats.
- Over 300 million users worldwide use WeChat payments for everything, right from ordering food to paying hospital bills- this is a model that all firms want to emulate.

(b) WhatsApp Pay having an unfair advantage over others?

- However, giving WhatsApp Pay a plum role in the digital payments market achieves the opposite because if the deal goes ahead, it will automatically give WhatsApp Pay a large advantage over all other Indian firms that are currently operating without the advantage of relying on a large social media and messaging base as WhatsApp does.
- This creates a 'winner-takes-most' dynamic that competition authorities worldwide are becoming wary of: simply because WhatsApp already has the economies of scale and network externalities, it will manage to integrate it into an entirely new sector, with undue advantages that it should normally not benefit from.
- To top it all, Facebook will also receive a cut in all WhatsApp Pay transactions conducted in India.
- Similar concerns with market power can exist with allowing other large firms like **Google Pay** and **Amazon Pay**, but these will need to be assessed individually while making decisions for the national digital payments market.
- What matters most is that without a level playing field, even the most well-meaning policy incentives will not safeguard the expansion of local firms in the digital payments arena, thus severely limiting the capacity of local firms to benefit from the potential of India's own digital payments market.
- **Privacy Issues:**
- The largest fallouts of granting market approval to a global player will be in the area of privacy.
- In the particular instance of WhatsApp Pay, the deal will give Facebook access to data on how people across countries are spending their money.
- Even if WhatsApp agrees to set up data localisation in India, the localisation requirement of the government is limited to payments data only. As a result, **Facebook will still have access to metadata on all payment transactions, which can be matched with the data that the company already has access to on Instagram, Messenger and WhatsApp for the same users.**
- With all of that, Facebook will be able to match user profiles on its social media websites with the user profiles that are authenticated by the UPI system in India.
- This would not only make Facebook the second biggest identification issuer in India after the Indian government, it would also make Facebook the best repository of data covering all areas of life — social and financial — on all Indian users.
- It is important to note that this kind of data pooling would never be allowed in the U.S. where financial privacy laws protect against such an outcome. Thus, why should this be allowed in India?
- Similar risks exist in the case of Google Pay or Amazon Pay, where payments data can be matched with other existing repositories with outcomes that are not desirable and may/may not be as drastic as in the case of WhatsApp Pay.

Concluding Remarks:

- These examples of big tech and finance help illustrate some of the complexities of digital markets.
- To address safe digital transformation, we need a policy that focuses on the nitty-gritty of implementation and coordination.
- We need to be clear on how digital technologies will transform different sectors, especially finance and payments, with a view to promoting competition, enabling local firms, protecting consumer welfare and promoting data sovereignty.
- In the specific case of the digital payments market, we need the elaboration of clear guidelines that enable the development of a digital payments market, going beyond requirements for storing and processing payments.
- Data localisation is costly, and consumers not only need protection that these compliance costs will not be passed on to them by businesses, but they also need clarity on how their data will be stored, for how long, and what uses will be prohibited.
- Local firms will need much more space and support in the digital payments market to be able to create new jobs, new prospects and digital dividends.
- These are crucial to guarantee the rights of all Indians as we move from a cash-based to a cashless economy.

2. A WASH for healthcare

Editorial Analysis:

- Healthcare facilities are many and varied. Some are primary, others are tertiary.
- Many are public, some are private. **Some meet specific needs**, whether dentistry or occupational therapy, and **some are temporary**, providing acute care when disaster strikes.

The Importance of WASH Amenities:

- There are certain components which are critical to Healthcare facilities. These include: adequate water, sanitation and hygiene (WASH) amenities, including waste management and environmental cleaning services.
- When a healthcare facility lacks adequate WASH services, infection prevention and control are severely compromised.
- This has the potential to make patients and health workers sick from avoidable infections.
- As a result (and in addition), efforts to improve maternal, neonatal and child health are undermined.
- Lack of WASH facilities also results in unnecessary use of antibiotics, thereby spreading antimicrobial resistance.

Causes for concern:

- As a joint report published earlier in the year 2019 by the World Health Organization and the UN Children's Fund (UNICEF) outlines, **WASH services in many facilities across the world are missing or substandard**.
- According to data from 2016, an estimated 896 million people globally had no water service at their healthcare facility.
- More than 1.5 billion had no sanitation service.
- One in every six healthcare facilities was estimated to have no hygiene service (meaning it lacked hand hygiene facilities at points of care, as well as soap and water at toilets), while data on waste management and environmental cleaning was inadequate across the board.

Efforts being made at enhancing primary health-care:

- In WHO's South-East Asia region, efforts to tackle the problem and achieve related Sustainable Development Goal (SDG) targets are being vigorously pursued.
- It is important to note that improving WASH services in health-care facilities is crucial to accelerating progress towards each of the region's flagship priorities, especially the achievement of universal health coverage.
- Notably, improving WASH services was deemed essential to enhancing the quality of primary healthcare services, increasing equity and bridging the rural-urban divide.
- A World Health Assembly Resolution passed in May 2019 is hoping to catalyse domestic and external investments to help reach the global targets.
- These include ensuring at least 60% of all healthcare facilities have basic WASH services by 2022; at least 80% have the same by 2025; and 100% of all facilities provide basic WASH services by 2030.
- For this, member states should implement each of the WHO- and UNICEF-recommended practical steps.

Steps that should be implemented:

1. First, health authorities should conduct in-depth assessments and establish national standards and accountability mechanisms.
 - Across the region, and the world, a lack of quality baseline data limits authorities' understanding of the problem. As this is done, and national road-maps to improve WASH services are developed, health authorities should create clear and measurable benchmarks that can be used to improve and maintain infrastructure and ensure that facilities are 'fit to serve'.
2. Second, health authorities should increase engagement and work to instil a culture of cleanliness and safety in all health-care facilities.

Alongside information campaigns that target facility administrators, all workers in the health system — from doctors and nurses to midwives and cleaners — should be made aware of, and made to practise, current WASH and infection prevention and control procedures (IPC).

To help do this, modules on WASH services and IPC should be included in pre-service training and as part of ongoing professional development.

In addition, authorities should work more closely with communities, especially in rural areas, to promote demand for WASH services.

3. Authorities should ensure that collection of data on key WASH indicators becomes routine. Doing so will help accelerate progress by promoting continued action and accountability.

It will also help spur innovation by documenting the links between policies and outcomes.

To make that happen, WHO is working with member states as well as key partners to develop a data dashboard that brings together and tracks indicators on health facilities, including WASH services, with a focus on the primary care level.

- As member states strive to achieve the flagship priorities and work towards the SDG targets, that outcome is crucial.

Concluding Remarks:

- Indeed, whatever the healthcare facility, whoever the provider, and wherever it is located, **securing**

safe health services is an objective member states must boldly pursue.

F. Tidbits

1. Plea to link voter ID with Aadhaar

- A plea has been filed in the Delhi High Court seeking direction to the Election Commission (EC) to link Voter ID with Aadhaar numbers to curtail bogus and duplicate voting in polls.
- The plea also sought that EC be directed to take appropriate steps to implement 'Aadhaar based election voting system' to ensure maximum participation of citizens in polls and to curtail fake votes.
- The petitioner said "It is pertinent to point out that once Aadhaar is created, mere linking of the same with Voter ID would not tantamount to infringement of any fundamental right guaranteed under the Constitution".
- The proposed Aadhaar-based voting system would involve fingerprint of the voter which is saved in the government's database with an individual's Aadhaar number.
- It was told that the Aadhaar based voting system would address the challenges of current voting system through authentication of voters, security of the voting process and protecting the voted data.
- In a separate petition, a direction was sought to the Centre through the Ministry of Law and Justice to take appropriate steps to link movable and immovable property documents of citizens with their Aadhaar number to curb corruption, black money generation and 'benami' transactions.

G. Prelims Facts

1. Non-Convertible Debentures (NCDs)

What are debentures?

A debenture is a medium- to long-term debt instrument issued by companies to borrow money, at a fixed rate of interest. It is a long-term security yielding a fixed rate of interest.

What are Non-Convertible Debentures?

- Some of the debentures are termed as convertible debentures since they can be converted into equity share on maturity.
- A Non - Convertible debenture or NCD do not have the option of conversion into shares.
- On maturity the principal amount along with accumulated interest is paid to the holder of the instrument.

Types of Non-Convertible Debentures:

- There are two types of NCDs i.e, secured and unsecured. A secured NCD is backed by the assets of the company and if it fails to pay the obligation, the investor holding the debenture can claim it through liquidation of these assets.
- Contrary to this there is no backing in unsecured NCDs if company defaults.
- However, any company seeking to raise money through NCD has to get its issue rated by agencies such as CRISIL, ICRA, CARE and Fitch Ratings.
- A higher rating means the issuer has the ability to service its debt on time and carries lower default risk.
- A lower rating signifies a higher credit risk.

H. Practice Questions for UPSC Prelims Exam

Q1. Consider the following statements with respect to Radio-frequency identification:

1. RFID uses electromagnetic fields to automatically identify and track tags attached to objects.
2. RFID tags can be implanted in animals and people.

Which of the given statement/s is/are not correct?

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

Answer: d

Explanation:

Both statements are correct. Radio-frequency identification (RFID) uses electromagnetic fields to automatically identify and track tags attached to objects. The tags contain electronically stored information. RFID tags can be attached to cash, clothing, and possessions, or implanted in animals and people. The possibility of reading personally-linked information without consent has raised serious privacy concerns.

Q2. Consider the following statements with respect to "Blue Flag Certification":

1. Blue Flag is a certification by the United Nations Environment Programme
2. It is a certification for beaches that meet certain criteria of cleanliness and environmental propriety.

Which of the given statement/s is/are not correct?

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

Answer: b

Explanation:

It is an international recognition conferred on beaches that meet certain criteria of cleanliness and environmental propriety. The Blue Flag Programme for beaches and marinas is run by the international, non-governmental, non-profit organisation FEE (the Foundation for Environmental Education). It started in France in 1985 and has been implemented in Europe since 1987, and in areas outside Europe since 2001, when South Africa joined. There are nearly 33 criteria that must be met to qualify for a Blue Flag certification, such as the water meeting certain quality standards, having waste disposal facilities, being disabled- friendly, have first aid equipment, and no access to pets in the main areas of the beach. Some criteria are voluntary and some compulsory.

Q3. Dalma Wildlife Sanctuary is in:

- a. West Bengal

- b. Jharkhand
- c. Bihar
- d. Assam

Answer: b

Explanation:

Dalma Wildlife Sanctuary is a notable wildlife sanctuary in the state of Jharkhand and contains significant population of Indian Elephants. Dalma is known as paradise for elephant. . It is home to elephants, barking deer, sloth bear porcupines and many other animals. The forest cover is denuded because of timber mafia over many years.

Q4. Consider the following statements with respect to Global Counterterrorism Forum (GCTF) :

1. GCTF is an international apolitical, multilateral counter-terrorism platform.
2. India is not a member of GCTF.

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

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

Answer: a

Explanation:

The Global Counterterrorism Forum is an informal, apolitical, multilateral counter-terrorism (CT) platform that was launched officially in New York on 22 September 2011. India is a founding member.

I. UPSC Mains Practice Questions

1. The Persian Gulf provides India an opportunity to step up its strategic engagements beyond investments in the Chabahar port. Discuss. (15 Marks, 250 Words)
2. Analyse how Kra Isthmus Canal project can provide huge strategic opportunities to India. (15 Marks, 250 Words)

