

24 Sep 2019: UPSC Exam Comprehensive News Analysis

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Category: POLITY AND GOVERNANCE

1. Shah moots 1 card for all utilities

Context:

Union Home Minister Amit Shah has suggested one card for all utilities in future - a multipurpose identity card for citizens with all utilities like Aadhaar, passport, driving licence and bank accounts.

Census:

- Census provides detailed and authentic information on demography, economic activity, literacy and education, housing and household amenities, urbanisation, fertility and mortality, scheduled castes and scheduled tribes, language, religion, migration, disability and many other socio-cultural and demographic data.
- The first complete census of India was conducted in 1830 by Henry Walter in Dacca (now Dhaka). In this census, the statistics of the population with sex, broad age group, and the houses with their amenities were collected.
- However, the first synchronous census in India was held in 1881. Since then, censuses have been undertaken uninterruptedly once every ten years.
- India saw its last census seven years ago in 2011 and it will again be conducted in 2021 as it happens in an interval of 10 years.

Digital Census:

- The Home Minister also made an announcement that the 2021 census would be carried out digitally.
- The decennial census exercise will be undertaken in 2021 and, for the first time, move from paper to digital format.
- It was said that the digital census had the potential to bring all cards such as Aadhaar, passport, bank account, and driving licence on one platform.
- He said there was no formal proposal for the common utility card, but digital census had the potential of preparing the base for it.
- 12,000 crore would be spent on preparation of the **National Population Register (NPR)** and census. Census will be carried out in 16 languages.
 - The NPR would be updated on a priority basis as it helps in tracking criminal activities, and better planning and execution of government schemes.
 - The NPR links biometric and demographic details of any ordinary resident, thus making it a comprehensive database of residents.
 - The NPR exercise is different from the census and is not linked to the National Register of Citizens (NRC).
 - For the purpose of the NPR, an ordinary resident is defined as a person who has resided in a local area for the past six months or more or a person who intends to reside in that area for the next six months or more.
 - Under the NPR, a Resident Identity Card will be issued to individuals aged over 18. This will be a chip-embedded smart card containing the demographic and biometric attributes of the individual.

Why is Census data important?

- The utilisation of census data is multi-dimensional and will be a significant contribution in nation's progress.
- Census data will be the base for the country's future planning, development initiatives and welfare schemes.
- Census will help in demarcating boundaries of municipal wards, assembly and Lok Sabha constituencies.
- On the basis of the 2011 Census, the government had planned 22 welfare schemes related to electricity connection to every homes, gas connection, construction of roads, houses for the poor, toilets, bank accounts, opening of bank branch, etc.

2. Centre nudges Delhi on fast-track special courts

Context:

The Centre has written to the Delhi government for a quick response on a scheme to set up 16 more fast-track special courts to dispose of the over 10,000 cases of sexual assault against women and children, including rape, pending in special courts in the city.

Details:

The issue has been covered in 10th September 2019 Comprehensive News Analysis, under GS Paper 2, Polity and Governance. [Click Here](#) to read.

3. 'Nutrition Mission awareness has surpassed our expectations'

Details:

- September is being observed as 'Poshan Maah' (nutrition month) across the country to ensure mobilisation at the grassroots level to achieve the targets laid down under the 'Poshan Abhiyaan' or the National Nutrition Mission (NNM).

Progress made by the scheme:

- The NITI Aayog member asserts that the Poshan Abhiyaan has surpassed expectations in terms of awareness at the grassroots level.
- The focus on the holistic interventions ensuring optimum care in the first 1,000 days has also percolated down well.
- The Integrated Child Development Scheme-Common Application Software (ICDS-CAS) is the biggest-ever IT-driven public health programme in the world.
- Artificial Intelligence is being used to map how various cohorts of small children are doing over a period of time, what is the coverage, and why are some districts lagging behind and then required interventions are being made.

Poshan Abhiyaan:

- Poshan Abhiyaan, the world's largest nutrition programme, expected to benefit 10 crore people.
- It was launched in 2018 by Prime Minister Narendra Modi.
- Poshan Abhiyaan or National Nutrition Mission (NNM) was launched with the aim of reducing the prevalence of stunting, underweight, low birth weight and anaemia in women and children by 2022.
- It aims to reduce:
 - Stunting, underweight, and low birth weight, each by 2% per year;
 - Anaemia among young children, adolescents and women each by 3% per year until 2022.
 - A special target for stunting is set at 25% by 2022.

Read more about [POSHAN Abhiyaan](#).

4. Won't brook 'interference': CJI

Context:

The Supreme Court has issued a general reprimand against “interference” in judicial appointments and transfers, saying such intrusions did not augur well for the institution.

Issue:

- The Supreme Court Collegium has come under intense public criticism with its recent recommendation to modify its May 10, 2019 proposal to transfer Justice Kureshi to the Madhya Pradesh High Court as Chief Justice and instead shift him to the Tripura High Court.
- The Collegium had changed its mind after the government expressed its displeasure in two back-to-back letters on August 23 and 27, following several months of silence, about Justice Kureshi taking charge of the Madhya Pradesh High Court.
- The government had not acted on the recommendation for months, raising the suspicion that it was blocking his appointment.
- In another case, recently, Justice V.K. Tahilramani chose to resign as the Madras High Court Chief Justice when the Collegium proposed her transfer to the Meghalaya High Court.
- Many senior lawyers from the Madras High Court Bar opposed the transfer, calling it punitive.

Details:

- It is in the background of these flows of events that Chief Justice Gogoi Bench made the observation in the judicial order.
- The warning from a Bench led by Chief Justice of India (CJI) Ranjan Gogoi came in a petition filed by the Gujarat High Court Advocates Association regarding a proposed appointment of Justice A.A. Kureshi.
- The Supreme Court said that the scope for judicial review in appointment, posting and transfer of judges was “severely limited”.

Way forward:

- It is acceptable if the Collegium and the government resolve their differences through consultation and correspondence, but the final decision should not be opaque, mysterious and indicative of executive pressure.
- Collegium, for long has been charged with lack of transparency, but in this case, the government is equally guilty.
- If the Law Ministry had a bonafide objection to Justice Kureshi, it should have disclosed its opinion on his suitability.
- The failure to do so has the inevitable consequence of the public imagination concluding that the ruling party is blocking his elevation because of judicial orders he had passed while serving in Gujarat.
- Under the current procedure, the Collegium may reconsider a recommendation, but the government is bound to implement a decision that is reiterated.

Conclusion:

- This episode raises questions on the prevailing narrative that the Collegium system is a shield against executive interference in judicial appointments.
- The time may have come for the two sides to come up with fresh clauses in the existing procedure of appointments under which the Collegium’s decisions are implemented within a time-frame, and the government’s objections and reservations, if any, are made public.
- Only then can the credibility deficit be bridged.
- But, what is indisputable is that the Collegium system is deeply flawed, and is in need of urgent remedy.

5. Justice Bhat who put CJI under RTI is now SC judge

Context:

Among the four sworn in as Supreme Court judges by Chief Justice of India Ranjan Gogoi is Justice S. Ravindra Bhat, who, exactly 10 years ago as a Delhi High Court judge had declared the Office of the Chief Justice of India subservient to the Right to Information regime.

Background:

- The CJI had consistently been maintaining that his office does not come within the ambit of the RTI Act and the information including the declaration of assets of its judges cannot be made public under it.
- The High Court, on the controversial issue held that the CJI was a public authority and his office came within the purview of the RTI Act.
- In September 2009, as a Single Judge Bench, Justice Bhat had declared the Chief Justice of India a “public authority” under the Right to Information (RTI) Act.
- Challenging the order, the Supreme Court registry had contended that the single judge (Justice Bhat) had faltered in holding that the CJI's office comes within the ambit of the transparency law and had interpreted its provisions too broadly which were unnecessary and illogical.
- The apex court also contended that judges cannot be put under public scrutiny as it would hamper their functioning and independence.

Details:

- Justice Bhat's judgment was later upheld by a three-judge Bench of the Delhi High Court.
- In a landmark verdict, in 2010 the Delhi High Court had held that the office of the Chief Justice of India comes within the ambit of the Right to Information (RTI) law.
- It was said that judicial independence is not a judge's privilege but a responsibility cast upon him.
- It was held that the CJI's office has a duty to disclose the details of personal assets of other apex court judges.

Category: HEALTH

1. 'Healthy life a basic right'

Context:

At the first-ever high-level meeting on Universal Health Coverage in New York, PM Modi emphasised that a healthy life is a basic right, underscoring that a healthy life is the right of every person.

Details:

- It was said that India's experience and capabilities in providing affordable healthcare is available for use to all developing countries.
- India's efforts on affordable healthcare are not limited to just its own boundaries.
- India has helped to provide access to affordable healthcare by way of telemedicine to several other countries especially African countries and will continue to do so.
- India has taken a holistic approach towards the health sector.
 - **The first pillar is preventive healthcare.**
 - India has laid special emphasis on yoga, ayurveda and fitness.
 - India is building more than 125,000 wellness centres and this focus has helped in controlling

lifestyle diseases such as diabetes, blood pressure and depression.

- India has also recently banned e-cigarettes considering its harmful effects.
- Clean India Campaign has contributed towards saving millions of lives and the government has paid special attention to immunization.
- Apart from introducing new vaccines, the government has also improved access to vaccination in far flung areas.
- **The second pillar for India is affordable healthcare.**
- Under this the government has rolled out the world's largest health insurance scheme — Ayushman Bharat.
- Under the scheme, 500 million poor people have been given the facility of free treatment worth up to 500,000 rupees every year.
- India has opened more than 5000 special pharmacies where more than 800 varieties of vital medicines are available at affordable prices.
- The cost of stents for heart patients has been slashed by 80% and the cost of knee implants has been cut down by 50 to 70 per cent.
- Hundreds of thousands of kidney patients in India are also taking advantage of the free dialysis services provided by the government.
- **The third pillar is improvements on the supply side.**
- The government has taken several historic steps for quality medical education and medical infrastructure development.
- **The fourth pillar is mission mode intervention.**
- National Nutrition initiative has been started in the mission mode.
- While the United Nations has set a deadline of 2030 in its Sustainable Development Goals to ending the TB epidemic, the target year that India has set for itself to end TB is five years ahead of the UN deadline.
- India has also launched Fit India Movement in order to raise awareness and control lifestyle diseases such as diabetes, blood pressure, depression etc,

Access to not just a disease-free life, but to a healthy life is the right of all people, and for this the responsibility is on the government and social institutions to prepare and provide requires services.

2. 60% PM-JAY fund used in tertiary care

Context:

Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (PM-JAY) which completed a year has recorded 46.4 lakh hospital treatments worth Rs.7,500 crore with 60% of the amount being spent on tertiary care.

Details:

- PM-JAY, has resulted in saving of over 12,000 crore to the beneficiary families.
- Currently, 32 States and Union Territories are implementing the scheme.
- More than 10 crore beneficiary cards have been issued.
- PM-JAY aims to ensure improved healthcare delivery, through a combination of government hospitals and strategic purchasing of services from private hospitals, in health care deficit areas.

Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY):

- Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is a Centrally Sponsored Scheme having central sector component under Ayushman Bharat Mission anchored in the Ministry of Health and Family Welfare (MoHFW).
- It is an umbrella of two major health initiatives, namely Health and wellness Centres and National Health Protection Scheme.

- PM-JAY is the flagship scheme of the government with an aim to bring quality healthcare to around 50 crore poor and vulnerable Indians.
- The scheme gives annual healthcare benefits of up to Rs. 5 lakh for every entitled family.

Health and Wellness Centre:

- Health and Wellness Centres have been envisioned as the foundation of India's health system under the National Health Policy, 2017.
- Under this 5 lakh centres will bring health care system closer to the homes of people.
- These centres will provide comprehensive health care, including child health services, maternal and non-communicable diseases.
- Free diagnostic services and free essential drugs will also be provided in these centres.
- Contribution of private sector through philanthropic institutions and Corporate Social Responsibility in adopting these centres is also envisaged.

National Health Protection Scheme:

- The second flagship programme under Ayushman Bharat is National Health Protection Scheme.
- It covers approximately 50 crore beneficiaries over 10 crore poor and vulnerable families providing coverage upto 5 lakh rupees per family each year for secondary and tertiary care hospitalization.
- This will be the world's largest government-funded health care programme.
- The mega health insurance scheme for the poor will give the sector a big boost.
- To ensure that nobody is left out (especially women, children and elderly) there will be no cap on family size and age in the scheme.
- The benefit cover will also include pre and post-hospitalisation expenses.

C. GS3 Related

Category: ENVIRONMENT AND ECOLOGY

1. Renewable energy target to be more than doubled

Context:

- At the United Nations Climate Action Summit, Prime Minister Narendra Modi has said that India's renewable energy target will be increased to 450 GW.
- The Climate Action Summit aims to boost action to implement the Paris Agreement, which was signed in 2015.
- The Paris deal aims to strengthen the global response to the threat of climate change by keeping a global temperature rise this century well below 2 degrees Celsius above pre-industrial levels and to pursue efforts to limit the temperature increase even further to 1.5 degrees Celsius.

Details:

- The PM reiterated India's commitment to the creation of 175 GW renewable energy capacity by 2022 under the Paris Climate Agreement.
- It was announced that India will increase share of non-fossil fuel, will increase renewable energy capacity to beyond 175 GW by 2022 and take it to 400 GW.
- It was added that India would spend approximately \$50 billion in the next few years on the Jal Jeevan Mission to conserve water, harvest rainwater and develop water resources/
- India's plans to considerably increase the proportion of the biofuel blend in petrol and diesel were also highlighted along with India's commitment to make the transport sector green through the

promotion of use of electrical vehicles.

Steps taken by India:

- There is a call for banning single-use plastics in the country.
- The International Solar Alliance is an alliance of more than 122 countries initiated by India. The focus of the alliance is on solar power utilization.
- Ujjwala scheme has provided 160 million families with cooking gas connections. One of the objectives of the scheme is preventing the degradation of purity of environment that is compromised by widespread usage of unclean cooking fuel.
- India is also focusing on the use of compressed biogas.

New initiatives:

- Two new international initiatives were announced by the PM.
 1. First, a platform with Sweden and other countries, for governments and the private sector to work together to develop low carbon pathways for industry.
 2. Second, a Coalition for Disaster Resilient Infrastructure.
 - This initiative was approved by the Union Cabinet and Rs.480 crore has been allocated for technical assistance and projects.
 - The U.K., Australia and island nations such as Fiji and the Maldives will be part of this coalition.

2. Survey of dragonflies hints at impact of floods

Context:

A survey of dragonflies and damselflies population in Kerala has raised concerns over the ecological impact of the successive floods in the State.

Concerns:

- A survey of dragonflies and damselflies held in the Silent Valley National Park (SVNP) has reported an alarming decrease in the odonate population.
- The showed that several dragonfly species, including the Global Wanderer (*Pantala flavescens*), were missing from the national park.
- The abnormal rain pattern and the successive floods in the State could have decimated the population of dragonflies and damselflies in the SVNP.
- Odonates spend much of their lifetime as eggs and larvae underwater. There are concerns that the floods could have washed them off.
- Many Indian odonates are endemic and most of them are restricted to the riverine ecosystem.
- Large scale habitat alterations such as damming, channel diversion, sand mining and pollution is seriously threatening the habitat of survival of these species.

Details:

- The same study has discovered other new species of odonates.
- The new species found in the survey include:
 - Dragonflies:
 1. **The Hemicordulia asiatica (Asian Emerald):**
 - This was reported from the Periyar Tiger Reserve in 2017.
 - This rare dragonfly had gone unreported for over 80 years.
 - This was its second sighting from any protected forest in the State.

2. **Macrogomphus wynadicus** (Wayanad Bowtail)
 3. **Onychogomphus nilgiriensis** (Nilgiri Clawtail)
 4. **Epithemis mariae** (Rubytailed Hawklet)
 5. **Palpopleura sexmaculata** (Blue-Tailed Yellow Skimmer)
 6. **Neurothemis intermedia** (Paddy Field Parasol)
- Damselflies:
 1. **Agrocnemis splendidissima** (Splendid Dartlet)
 2. **Lestes dorothea** (Scalloped Spreadwing)
 3. **Onychargia atrocyana** (Black Marsh Dart)
 4. **Phylloneura westermanni** (Myristica Bambootail)
 5. **Euphea disper** (Nilgiri Torrent Dart)
 6. **Protostica gravely** (Pied Reedtail)

Odonates:

- Odonata is an order of carnivorous insects encompassing the dragonflies and the damselflies.
- Odonates are amphibiotic (having aquatic larval form and terrestrial adult form) insects.
- Dragonflies are generally larger, and perch with their wings held out to the sides.
- Damselflies have slender bodies, and hold their wings over the body at rest.
- Odonates are great biological indicators and studies on them would provide crucial information on the health of aquatic habitats and variations occurring in the climate.
- Regular monitoring of odonates over a long period will help assess the changes in the natural landscape.
- Odonates are good pest controllers, too.
- Among the 488 species of odonates found in India, the Western Ghats is home to 193.

Category: ECONOMY

1. India, Emirates discuss areas of future cooperation

Context:

- The seventh meeting of the UAE-India High Level Joint Task Force on Investments (the Task Force) was held on 22nd September 2019 in Abu Dhabi.
- The UAE-India High Level Joint Task Force on Investments, was co-chaired by Sheikh Hamed bin Zayed Al Nahyan, Managing Director of Abu Dhabi Investment Authority (ADIA), and Indian Minister of Commerce Piyush Goyal.

Details:

- The aim of the Task Force was to review and maintain the significant progress made in enhancing bilateral trade and investment between the two countries.
- At the meeting, India and the United Arab Emirates discussed:
 - Areas for future cooperation including **civil aviation**.
 - Growth opportunities for **Indian banks, asset managers** and **technology companies** at Abu Dhabi Global Market (ADGM).
 - The potential for private banks operating at the ADGM to offer **private wealth services in India**.
- Both sides stressed the importance of the **bilateral judicial cooperation** through the recognition and enforceability of court judgment in civil and commercial cases and arbitration awards in each other's country - to increase the confidence of the business communities.

India-UAE Relations:

- The UAE occupies a key place in India's West Asia Policy.
- About 2.8 million Indians live in the UAE. The Indian diaspora has been an important driver of the UAE's economy, from labour force to investments.
- Both countries enjoy an age-old relationship based on age-old economic ties between the two nations.
- UAE is one of the important crude oil suppliers to India and important for India's energy security.
- UAE is geographically located at Strait of Hormuz. This is the world's most important oil artery, which is also strategically important for India's energy security.

D. GS4 Related

Nothing here for today!!!

E. Editorials

Category: ENVIRONMENT

1. Maradu Flat Demolition Controversy

Background

- The CPM-ruled Maradu Panchayat granted permission for the construction for five waterfront apartments overlooking the scenic canals of Kochi backwaters.
- The 343 flats in the five buildings cover an area of 68,028.71 sq mts.
- But after granting permission, the panchayat issued a notice to the builders following a directive by the **Kerala Coastal Zone Management Authority (KCZMA)**.

Why did KCZMA object the construction?

- The government body said the site **fell under the CRZ-III vulnerable category where no construction is allowed within 200 metres from the coast**.
- Any such act will be identified and acted upon as **a violation of the Coastal Regulatory Zone (CRZ) rules**.
- It was also revealed that a directive issued by the KCZMA **makes it mandatory for self-government bodies to obtain its clearance before approving constructions in coastal areas**.
- But Maradu panchayat didn't forward any application to gain a CRZ permit for the five complexes.

What is CRZ?

- The CRZ norms are framed under Section 3 of the Environment Protection Act, 1986 to promote sustainable development based on scientific principles.
- No construction is allowed within 200 metres from the coast in areas falling under CRZ-III zone

How did the Supreme Court come into the picture?

- The builders managed to get an interim stay order from the Kerala High Court in 2007 and finished the construction before starting selling the flats.
- The **KCZMA** approached the Supreme Court in 2016 and argued the panchayat issued construction permit **without their concurrence**.

- The apex court formed a technical committee to study the issue - whose findings were in favour of the **CZMA**.
- In May 2019, the Supreme Court declared the construction permission granted by the Panchayat "illegal" and ordered the demolition of the complexes.
- The court said CRZ violations should not be treated lightly in view of the natural calamities happening in different parts of the country.

What are the builders' arguments?

- The construction was **granted in 2006 when Maradu was a panchayat**. However, it was upgraded a municipality in 2010.
- The builder's claim that the **building permit was granted before the Coastal Regulation Zone Act came into force**. There was no CRZ mapping available when the project was sanctioned.

Why is the demolition of the apartments problematic?

- If the entire structure is **demolished at one go without proper study and planning, it will result in larger ecological disaster**, seriously affecting the environment and inhabitants of nearby places.
- The method of demolition, if carried out, should be carefully decided **in consultation with experts, though implosion by explosives seems most appropriate**.
 - Even so, it would be practically impossible to remove the foundation, especially with the 35m-deep cast-in-situ bored reinforced concrete piles expected under the buildings in Maradu.
- This could also result in significant **environmental impact, including air pollution caused by fine material** over a radius of more than 1 km and noise pollution.
 - The fine material and debris could even **contaminate water bodies and set on the leaves of plants**.
- The demolition could also cause serious vibrations that may affect nearby heritage structures and buildings.
- The falling debris on nearby water surfaces (in this case, the canals connected to the Vembanad Lake), could lead to **increase in hardness, alkalinity, heavy metal concentration, COD, turbidity and slight variations in pH of the water**.

Blind spots and concerns

- The case raises multiple concerns regarding environmental governance and adjudication. Even the key **question of whether the apartments fall within CRZ-III**, which would prohibit construction within 200 metres from the High Tide Line, **or the less restrictive CRZ-II is unsettled**.
- The three-member panel appointed by the Supreme Court stated that as per the CRZ notification of 1991 and the Kerala Coastal Zone Management Plan, 1996, **the area in question came under CRZ-III**.
- Maradu became a municipality in 2010 and consequently, **the 2011 CRZ notification categorised it under CRZ-II**, though the Union Environment Ministry approved this only in February 2019.
- The Court held that since **at the time of construction, the area fell within CRZ-III, these were unauthorised constructions**.
- The Supreme Court has adopted a narrow view by merely **examining the bureaucratic categorisation** and ignored that the construction was based on permission granted by the local government and orders of the High Court.
- The process of adjudication through a three-member committee also raises questions since it further delegated the task to another technical committee, which the **residents allege, did not give them a fair hearing**.
- Alarming, the court is silent on the fate of the owners and residents of the apartments. Unlike most judgments on evictions, the **court does not pronounce on the question of rehabilitation or**

compensation for those who would lose their homes.

Conclusion

- While State authorities and courts were complicit in allowing the buildings to be constructed in the first place, liability is now being placed squarely on the apartment owners.
- For environmental justice, what we need is a **strong environmental governance system that enables all stakeholders to prevent violations** instead of the court becoming India's new demolition man.

Category: ECONOMY

1. Making the grand Indian PSB mergers work

Introduction

Please read about it here:

[CNA dated Aug 31, 2019](#)

To smoothen the merger process, some measures may be worth considering.

- First, it needs to be ensured that there is **no leadership vacuum in the anchor banks**. Mergers require strong skills in thought leadership, results leadership and people leadership. It is vital to give the current heads of anchor banks a three-year term, or a tenure that lasts till the incumbents reach the age of 62 years, **to avoid uncertainties in managing the transformation**, and to enable the chiefs develop a second line. It is equally important that the top leadership comes from within the banks **based on performance**.
 - The **technical skills** needed for integration planning, transforming business support functions and value build-up have to be cultivated.
 - There is a **strong need to revamp Human Resources (HR)** practices and culturally integrate the expanded workforce through sustained training initiatives.
- Second, there is a need to **recruit professionals from the market in key areas of technology, HR and risk management**, in all of which PSBs are grossly under-equipped.
 - Such recruitments should obviously be at market pay, which is the norm in joint ventures promoted by PSBs such as SBI.
- Third, the government should **actively plan steps to offset a possible slow expansion in bank credit in the near term**. There is a decelerating trend in loan approvals by PSBs, as brought out in the last RBI report on Trend and Progress of Banking.
 - Loan melas and directed lending measures would not be the ideal solution.
 - Instead, Non-Banking Financial Institutions (NBFCs), which have a better understanding of the market needs, need to be tapped to ensure better credit flow. In terms of size, NBFCs are about 15% of the combined balance sheet of all banks.
 - They should be **enabled to step in more actively to fill the gap in funding Small and Medium-sized Enterprises**, which are facing real issues as regards credit availability.
 - It may be good to consider expanding the scope of the partial credit guarantee scheme to cover all NBFCs treated as Asset Finance Companies, **instead of restricting it to the top-tier NBFCs**, which anyway have access to multiple sources.
 - Further, the Credit Guarantee Fund Trust for Micro and Small Enterprises managed by SIDBI may be revamped to assist more NBFCs.
- Fourth, the government should **resolve the tangles in the ownership** of the merging PSBs in insurance, asset management and other ventures.

- Some ventures involve foreign partners, and some are market-listed.
- The anchor banks should be free to take the best course that would optimise the value of such investments.
- Lastly, the government should consider **converting a few ‘weak’ PSBs outside the merger into regional banks**.
 - This was one of the recommendations of the Narasimham Committee. Banks such as Bank of Maharashtra and Punjab and Sind Bank that have spread manpower, network, and resources thin could be turned into vibrant regional institutions to serve agriculture, trade and commerce.

Conclusion

- Such a consolidation can result in handsome productivity gains, what matters is the quality of execution by a stable and committed leadership, aided by a shrewd and benign ownership.

Category: POLITY AND GOVERNANCE

1. Inequality of another kind

Background

- A petition was filed by Faheema Shirin, a **third-semester B.A. English student** of the Sree Narayana College at Chelanur in Kerala
- As per the **rules of the girls’ hostel**, students were restrained from using mobile phones from 6 p.m. to 10 p.m. every day.
 - They were informed by the authorities that those not willing to abide by the hostel rules would be required to vacate their hostel rooms.
- She was expelled for not adhering to restrictions on the use of mobile phone.

Context

- Shirin then approached the High Court, saying the **restrictions have affected her learning as she could not access Internet** using her mobile phone.
- A bench of Kerala High Court was acting upon a petition moved by college student Faheema Shirin, questioning the restrictions imposed on the use of mobile phones at her college hostel.

What did the petitioner say?

- The curbs on the use of mobile phones amounted to a violation of fundamental right to **freedom of speech and expression under Article 19(1) (a) of the Constitution of India**
- The petitioner also highlighted that the mobile restriction was discriminatory on the grounds of gender as such restrictions were not imposed in the boys' hostel
 - The petition had also referred to Clause 3.2.(13) of UGC (Prevention, Prohibition and Redressal of Sexual Harassment of Women Employees and Students in Higher Educational Institutions) Regulations, 2015
 - Concern for the safety of women students must not be cited to impose **discriminatory rules for women in the hostels as compared to male students**.
 - Campus safety policies should not result in securitization, such as **over monitoring or policing or curtailing the freedom of movement**, especially for women employees and students.
 - **Anjitha K Jose v State of Kerala**
 - The High Court of Kerala had struck down gender discriminatory rules in a hostel,

observing **that girls have equal freedom as boys**.

- The girls were restricted from attending political meetings, going for movies, etc.

Kerala High Court

- The Kerala High Court declared the right to Internet access as a fundamental right **forming a part of the right to privacy and the right to education** under Article 21 of the Constitution.
 - The Judge observed that the action of the college authorities **infringed the fundamental freedom as well as privacy** and would adversely **affect the future and career of students** who want to acquire knowledge and compete with their peers, such restriction could not be permitted to be enforced.
- "When the **Human Rights Council of the United Nations** have found that right to access to Internet is a **fundamental freedom and a tool to ensure right to education**, a rule or instruction which impairs the said right of the students cannot be permitted to stand in the eye of law"
- Mobile phones, once a luxury, have now become "part and parcel of the day to day life and even to a stage that it is **unavoidable to survive with dignity and freedom**"
- The court added that the hostel authorities were expected to enforce only those rules and **regulations for enforcing discipline**.
 - Enforcement of discipline **shall not be by blocking the ways and means of the students to acquire knowledge**
- The court further said that college authorities, as well as parents, should be conscious of the fact that the **students in a college hostel are adults capable of taking decisions** as to how and when they have to study.

S.Rengarajan and others v. P. Jagjivan Ram (1989) case

- The court while citing the observations of the Supreme Court, in this case, said "the fundamental freedom under Article 19(1) (a) can be reasonably **restricted only for the purposes mentioned in Article 19(2)** and the restriction must be justified on the anvil of necessity and not the quicksand of convenience or expediency."
 - 19 (2) imposes reasonable restrictions on the exercise of the right conferred in the interests of the sovereignty and integrity of India, the security of the State, friendly relations with foreign States, public order, decency or morality or in relation to contempt of court, defamation or incitement to an offence

Kerala first Indian state to declare Internet a basic human right

- Kerala - the most literate state in India, had declared Internet access as a basic right for every citizen just like food, education and water.
- Finland was the first country in the world to recognise 'the right to Internet access'

Why Internet Matters?

- We are now moving to a global economy where knowledge of digital processes will transform the way in which people work, collaborate, consume information, and entertain themselves.
- This has been acknowledged in the **Sustainable Development Goals** as well as by the Indian government and has led to the Digital India mission.
- Offering services online has **cost and efficiency benefits for the government and also allows citizens to bypass lower-level government bureaucracy**.
- Digital literacy allows people to access information and services, collaborate, and navigate socio-cultural networks. In fact, the definition of literacy today must include the ability to access and act upon resources and information found online.

Digital inequality

- According to the Deloitte report, ‘**Digital India: Unlocking the Trillion Dollar Opportunity**’, in mid-2016, digital literacy in India was less than 10%.
- In recent times, several government and private sector services have become digital. Some of them are only available online. This leads to a new kind of inequality, digital inequality, where social and economic backwardness is exacerbated due to information poverty, lack of infrastructure, and lack of digital literacy.
- However, in the absence of **Internet access and digital literacy enabling that access, there will be further exclusion of large parts of the population, exacerbating the already existing digital divide.**
- Moving governance and service delivery online without the requisite progress in Internet access and digital literacy also does not make economic sense
 - For instance, Common Service Centres, which operate in rural and remote locations, are physical facilities which help in delivering digital government services and informing communities about government initiatives.
 - While the state may be saving resources by moving services online, it also has to spend resources since a large chunk of citizens cannot access these services.
- The **Bharat Net programme**, aiming to have an optical fibre network in all gram panchayats, is to act as the infrastructural backbone for having Internet access all across the country. However, the **project has consistently missed all its deadlines**
- Similarly, the **National Digital Literacy Mission** has barely touched 1.67% of the population and has been struggling for funds.

This is particularly worrying because Internet access and digital literacy are dependent on each other, and creation of digital infrastructure must go hand in hand with the creation of digital skills.

Responsibility of the state

- In this framework, the state would have
 - A Positive Obligation to **create infrastructure for a minimum standard and quality of Internet access** as well as capacity-building measures which would allow all citizens to be digitally literate and
 - A negative obligation prohibiting it from engaging in conduct that impedes, obstructs or violates such a right.
 - Recognizing the right to internet access and digital literacy will also make it easier to **demand accountability from the state**, as well as encourage the legislature and the executive to take a more proactive role in furthering this right
- A right to Internet access would also further provisions given under Articles 38(2) of the Constitution.
 - The State shall, in particular, strive to minimize the inequalities in income, and endeavor to eliminate inequalities in status, facilities and opportunities, not only amongst individuals but also amongst groups of people residing in different areas or engaged in different vocations

Conclusion

- Therefore, unequal access to the Internet creates and reproduces socio-economic exclusions.
- It is important to recognise the right to Internet access and digital literacy to alleviate this situation, and allow citizens increased access to information, services, and the creation of better livelihood opportunities

F. Tidbits

1. Over 1,000 kg of plastic waste found at Goa beach

- At a campaign organised as a part of the **International Coastal Cleanup Day 2019**, Over 1,000 kg of plastic waste has been found at a beach stretch by a team of scientists and students of the Goa-based **National Institute of Oceanography (NIO)**.
- The NIO, a **constituent laboratory** of the **Council of Scientific and Industrial Research (CSIR)**, undertook the drive in association with the **National Centre for Coastal Research** and the **Ministry of Earth Sciences**.
- The **Indian Navy and Indian Coast Guard** also organised a cleanup drive with the **theme — strive for trash-free seas and coasts**.
- **International Coastal Cleanup Day (ICCD):**
 - The International Coastal Cleanup began more than 30 years ago when communities rallied together with the common goal of collecting and documenting the trash littering their coastline.
 - The day is marked each year on the third Saturday of September as an initiative of the **Washington-based Ocean Conservancy**, a volunteer effort for ocean health.

2. Biofuel planes may fly 10 cr. passengers by 2030

- At the United Nations' Sustainable Development Goals (**UN's SDG**) **Climate Summit** in New York, SpiceJet's chairman and managing director said that India has committed to fly **10 crore passengers on biofuel-propelled planes by 2030**.
- In 2018, SpiceJet operated its first-ever flight propelled by a blend of **jatropha seeds and aviation turbine fuel** for a technological demonstration.
- According to global airlines' body International Air Transport Association (IATA), the **aviation industry contributes to 2% of the total global greenhouse gas emissions**.
- The fuel was developed by the CSIR-Indian Institute of Petroleum (IIP), Dehradun.
- Biojet fuel is **low cost** and helps in significantly **reducing carbon emissions**.
- The chairman said that biofuel has the potential to **reduce our dependence on traditional aviation fuel by up to 50%** on every flight and **bring down fares**.

G. Prelims Facts

1. International Sign Language Day

- International Day of Sign Languages (IDSL) is celebrated annually across the world on 23 September every year along with International Week of the Deaf.
- It the same date that the **World Federation of the Deaf** was established in 1951.
- 2019 Theme: **Sign Language Rights for All!**
- The day is celebrated in order to raise awareness of the importance of sign language in the full realization of the human rights of people who are deaf.
- The first International Day of Sign languages was celebrated in 2018 under the theme “**With Sign Language, Everyone is Included!**”
- India's first-of-its-kind dictionary, which aims to bring uniformity in sign languages used by hearing and speech impaired people across the nation, was released in 2018.
- Union Social Justice and Empowerment **Ministry's Indian Sign Language Research and Training Centre (ISLRTC)** carried out the project.

2. Giant earthworm found at the foot of Western Ghats

- **Giant earthworm** has been spotted in Kollamogaru village, in **the Western Ghats**.
- The earthworm measures over three feet in length i.e, 950 mm.
- It is the first time that such a large earthworm has been sighted in the Western Ghats and the coastal belt.
- Morphological study of the newly discovered earthworm has tentatively indicated that it belongs to the genus of **Moniligaster**.
- **Drawida nilamburensis**, belonging to the **Moniligastridae family**, reported in the year 2008, is by far the largest earthworm spotted in India. This specimen, from **the Nilgiris**, measured up to 1,000 mm in length.

3. Mukhyamantri Street Light Scheme

- The Chief Minister of Delhi has announced the implementation of the Mukhyamantri Street Light Scheme.
- The scheme seeks to initiate the installation of over two lakh LED lights across the city.
- The scheme is the largest-scale project of its kind in the world which seeks to install 2.10 lakh 20 to 40 watt LED lights.
- The CCTV scheme is already being implemented in Delhi.
- The schemes are committed to ensuring women's safety.

4. Russia formally accepts 2015 Paris climate accord

- Russia has announced that it would implement the 2015 Paris Agreement to fight climate change after Prime Minister approved a government resolution signifying final acceptance of the deal.
- The decision to accept the accord signifies Russia's consent to the obligations under the Paris Agreement.
- The same resolution said Russia would not technically ratify the accord due to a legal nuance.
- One of the world's key energy producers, Russia has remained one of the largest economies and polluters that signed but failed to ratify the accord.
- Russia is the world's fourth-largest emitter of greenhouse gases and the biggest emitter not to have ratified the landmark global climate deal.
- The Paris Agreement is an agreement within the United Nations Framework Convention on Climate Change, dealing with greenhouse-gas-emissions mitigation, adaptation, and finance.
- The Paris Agreement, gives countries a choice in how to join the accords by ratification, acceptance, approval or accession to the agreement, depending on their national legislation.

H. Practice Questions for UPSC Prelims Exam

Q1. Consider the following statements with respect to Biomining:

1. It is the process of using microorganisms to extract metals from rock ores or mine waste.
2. Bioleaching, biooxidation and bioremediation are biomining processes.

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: a

Explanation:

Biomining is the process of using microorganisms to extract metals of economic interest from rock ores or mine waste. Biomining techniques may also be used to clean up sites that have been polluted with metals. When the metal of interest is directly dissolved, the biomining process is called “bioleaching,” and when the metal of interest is made more accessible or enriched in the material left behind, it is called “biooxidation”. Both processes involve microbial reactions that can happen anywhere the microbes, rocks, and necessary nutrients, like oxygen, occur together.

Bioremediation is the use of either naturally occurring or deliberately introduced microorganisms to consume and break down environmental pollutants, in order to clean a polluted site.

Q2. Consider the following pairs:

1. Garba – Rajasthan
2. Changu – Odisha
3. Dhimsa – Assam

Which of the given pairs are correctly matched?

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

Answer: b

Explanation:

- **Garba** is a dance form that originated in the Gujarat region. Traditionally it is performed during the nine-day Hindu festival Navaratri.
- **Changu Dance**, also known as Juang Dance, is a popular dance form native to Orissa. It derives its name from a kind of drum called Changu (Tambourine), which invariably accompanies the dance.
- **Dhimsa Dance** is popular among the tribes inhabiting the Araku Valley region of Vishakhapatnam, in Andhra Pradesh. It is a tribal dance form that is performed primarily by Porja caste women.

Q3. Consider the following statements with respect to The Framework Convention on Tobacco Control (FCTC) :

1. It is the world’s first public health treaty enacted under the World Health Organization (WHO).
2. India has ratified FCTC.
3. The treaty is legally binding on the parties to the convention.

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

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

Answer: d

Explanation:

The WHO Framework Convention on Tobacco Control (WHO FCTC) is the first international public health treaty negotiated under the auspices of the WHO. The objective of FCTC is to provide a framework for supply and demand reduction measures for tobacco control at the national, regional and global levels. The WHO FCTC is an evidence based, legally binding multilateral treaty with 181 parties, and one of the most widely ratified treaties in the UN system. Govt. of India ratified the WHO Framework Convention on Tobacco Control (WHO FCTC) in 2004.

Q4. "Bhut Jolokia" recently seen in news is:

- a. A tribal dance performed by the lotha tribesmen.
- b. The Naga Chilli which is one of the hottest chillies in the world.
- c. India's first dragon blood oozing tree.
- d. An instrument made out of dried gourd and a thin rubber drum associated with Bengali folk music.

Answer: b

Explanation:

Naga Chilli (*Capsicum chinense*) also known as King Chilli, is more popular as Bhut/Bhoot Jolokia. It derives its name from the popular belief that it originated in the hills of Bhutan. The Guinness Book of World Records had in 2007 named it as the hottest chilli but lost its position first to a U.K. variety called Infinity and then the U.S. developed Carolina Reaper. The chilli has now been used by a Naga panchakarma specialist in India for an acupuncture theory

I. UPSC Mains Practice Questions

1. At the Universal Health Coverage meeting in New York, India's Prime Minister emphasised that a healthy life is a basic right, underscoring that a healthy life is the right of every person. Write a note on India's approach towards the health sector. (15 Marks, 250 Words)
2. The recent flow of events in Judicial appointments and transfers have raised questions on the credibility of the collegium system and the prevailing narrative that the Collegium system is a shield against executive interference in judicial appointments. Discuss. (15 Marks, 250 Words)

