

05 Nov 2019: UPSC Exam Comprehensive News Analysis

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Category: INTERNATIONAL RELATIONS

1. [India, Russia to conclude mutual logistics agreement](#)

Context:

India and Russia are expected to conclude a mutual logistics agreement and review the setting up of joint ventures for manufacturing spares for Russian defence platforms in India during the visit of Defence Minister Rajnath Singh to Moscow.

Background:

- Moscow sent a draft ARLS in 2018 and discussions have been on since.
- Earlier, it was expected to be signed during the meeting between Prime Minister Narendra Modi and

President Vladimir Putin on the sidelines of the Eastern Economic Forum (EEF) in Vladivostok, but was held back.

Details:

Logistics agreements are administrative arrangements facilitating access to military facilities for exchange of fuel and provisions on mutual agreement when the Indian military is operating abroad.

What is Agreement on Reciprocal Logistics Support (ARLS)?

- The ARLS is an arrangement that will allow access to India and Russia, to each other's military facilities for supplies and fuel, expanding the logistics support and operational turnaround of the Indian military.
- This will be beneficial for the Indian Navy, which has a large number of Russian origin ships, that will get access to Russian ports for supplies and refueling. It would be crucial for joint exercises.
- The air force too will benefit by finding it easier to deploy aircraft for the same purpose.
- This access will also be for ports in the Russian part of the Arctic, allowing access to energy resources there.
- Russia, on the other hand, will be able to access Indian ports and air bases.
- Russia has also assured India access to energy resources in the vast Arctic region.
- The pact reflects India's willingness to continue nurturing defence ties with Russia.

Similar agreements with other countries:

- India has a similar arrangement with the US called the Logistics Exchange Memorandum of Understanding (LEMOA), signed between the two countries in August 2016.
- Another such arrangement was also signed with France in 2018.

2. Act against cross-border insurgents, Modi tells Suu Kyi

Context:

Prime Minister Narendra Modi has told Myanmar's State Counsellor Aung San Suu Kyi that a stable and peaceful border will help the bilateral partnership to expand further. He also asked her to prevent insurgent groups from finding a space to operate across the India-Myanmar border.

Background:

- Myanmar is one of India's strategic neighbours and shares a 1,640-km-long border with a number of north-eastern states including militancy-hit Nagaland and Manipur.
- According to security agencies, there were over 50 camps of insurgent groups from the north-east in Myanmar till last year.
- The armies of India and Myanmar carried out a three-week-long coordinated operation from May 2019 in their respective border areas, targeting several militant groups operating in Manipur, Nagaland and Assam.
- During the "Operation Sunrise 2", the armies coordinated with each other to bust camps of militant outfits.
- In June 2015, the Indian Army had carried out an operation against NSCN(K) militants in areas near the Indo-Myanmar border, days after militants killed 18 army men in Manipur.
- Recently, India handed over to Myanmar government 250 prefabricated houses, it built in the Rakhine State in an effort to encourage the Rohingya Muslims to return to their homeland.

Details:

- The Prime Minister has informed her of India's readiness to expand its socio-economic projects in Rakhine. Earlier, New Delhi had implemented a housing project in the restive province.
- He emphasised the priority India attached to Myanmar as a partner at the crossroads of India's Look East and Neighbourhood First policies.
- He made the proposal at a meeting on the sidelines of the ASEAN summit.
- The two leaders also agreed that a stable and peaceful border was an important anchor for the continued expansion of bilateral partnership.
- PM also emphasised that the speedy, safe and sustainable return of the displaced people from Bangladesh to their homes in the Rakhine State was in the interests of the region.

Category: POLITY AND GOVERNANCE

1. Sasikala's assets attached under Benami Act

Context:

Sources from the Income Tax Department have stated that, properties worth about Rs. 1,600 crore, said to belong to ousted AIADMK leader V.K. Sasikala, have been provisionally attached under the provisions of the Benami Transactions (Prohibition) Act.

What is benami property?

- Benami in Hindi means without name. So, a property bought by an individual not under his or her name is benami property. It can include property held in the name of spouse or child for which the amount is paid out of known sources of income. A joint property with brother, sister or other relatives for which the amount is paid out of known sources of income also falls under benami property. The transaction involved in the same is called benami transaction.
- As a usual practice, to evade taxation, people invest their black money in buying benami property. The real owner of these properties are hard to trace due to fake names and identities. The person on whose name the property is purchased is called benamdar.
- The benami transactions include buying assets of any kind — movable, immovable, tangible, intangible, any right or interest, or legal documents.

What are the laws against benami properties?

- The first act against benami properties was passed in 1988 as the Prohibition of Benami Property Transactions Act, 1988.
- To curb black money, the government of India in July 2016 decided to amend the original act.
- So after further amendment, Benami Transactions (Prohibition) Amendment Act, 2016(PBPT) came into force on November 1, 2016.
- The PBPT Act defines benami transactions, prohibits them and further provides that violation of the PBPT Act is punishable with imprisonment and fine.
- The PBPT Act prohibits recovery of the property held benami from benamdar by the real owner.
- Properties held benami are liable for confiscation by the Government without payment of compensation.

C. GS3 Related

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E. Editorials

Category: SOCIAL ISSUES

1. A rights-based framework to theorise poverty

Context:

The Nobel Prize in Economic Sciences was awarded to Esther Duflo, Abhijit Banerjee and Michael Kerner for their work in the field of the experimental approach to alleviating global poverty.

Background:

- Eradicating poverty in all its forms remains one of the greatest challenges facing humanity. While the number of people living in extreme poverty dropped by more than half between 1990 and 2015, too many are still struggling for the most basic human needs.
- The Nobel committee has stated that the experimental approach would considerably improve countries' ability to fight global poverty and would transform development economics.
- Critics have argued that the experimental method avoids important questions like income inequality and redistribution. The focus on RCTs obscures deeper, more fundamental drivers of poverty – such as systemic inequality – that must be addressed if there's any hope of truly improving lives on a mass scale.

Lacunae in Previous movements:

- There have been many global efforts in the recent past to address poverty and associated problems like inequality but their effective and guiding principles have often been questioned.
- The 'global justice debate' of the 1980s though caught imaginations across the world but were considered extremely exclusionary. It divided the world into the poor in need of support in the global south and the affluent people living in the West who owed the global poor for reasons, ranging from compassion, guilt, charity and philanthropy to injustice wreaked by global institutions, like the World Trade Organization, dominated by Western powers.
- Though the problem was labeled as 'universal' and 'global' there was no emphasis on the obligation to the poor of the first world.
- The 2005 campaign 'Make Poverty History' though had celebrities but focused only on symbolic gestures. The interests of the poor remained on the margins. They focused only on providing for the basic material needs of the poor. Equality for the poor was not an agenda. There was no demand for economic redistribution, creative use of political power or progressive taxation.
- Colonialism which mainly benefitted the western powers at the cost of the now global south was never recognized as a factor that was responsible for poverty.
- The global poor continued to be mere inert recipients of concern and charity doled out by the West. Though poverty was a cause for anxiety, the moral status of the global poor in poverty reduction schemes was not of interest to even the most concerned.
- Poverty is not only about poverty; it is also about inequality. The poor are not only deprived of access to material benefits, but they are also socially marginalized. To be poor is to be robbed of the opportunity to participate in social, economic and cultural transactions from a plane of equality.
- Poverty is a product of and a signifier of a deeply unjust and unequal society. The lack of intent on

changing society first as a solution to addressing poverty is a major lacuna in the approach.

Movements by the “poor”:

- On many occasions, the poor have acted not just as passive, inert subjects but as active agents of change to tackle poverty which was holding them back
- The debate on global poverty accelerated in the 1990s. By then, the first phase of the globalization project had run into trouble in countries like Mexico, Thailand, Japan, Russia and Brazil impoverishing thousands and generating rage and discontent.
- Since the 1980s, countries in South America and in Sub-Saharan Africa had been rocked by what came to be known as ‘anti-IMF riots’, wherein activists proceeded to target multilateral institutions identified as responsible for the generalized misery of the global south.
- A major shift in the rhetoric and strategy of global institutions was in response to aggressive and sustained campaigns like the ‘50 years [of the World Bank] is enough’ in the concrete and virtual spaces of global civil society.
- In many cases, the global poor fought alongside activists against terrible outcomes of globalization.
- Across the global south, grass-roots organizations have struggled to implement ‘social protection’ schemes.

Way forward:

- Urgent need to address the moral status of the poor in the efforts to address the global poverty problem.
- We need to imagine human beings as bearers of the right to a fair share in the collective resources of society. If these resources have been disproportionately monopolized by upper-class groups, and if others have been historically subjected to injustice, disadvantaged persons have the right to demand that they are granted their rightful share.
- Need to remove the conception that the poor are people approaching the system as victims in need of support and reimagining them as people fighting for their fair share of rights.
- A fair share in the resources of the society can be conceptualized as ownership of enough resources to allow human beings a reasonable chance of living decent lives.
- The wider objective of redistributive justice is that persons should participate in society, politics, and the market as equals. Tackling poverty must lead to reduced inequality in society.
- The global community should have a shared vision of an egalitarian democracy where people can live fulfilling lives. Debates on deprivation need to be grounded in the language of equality, opportunity and justice. This will help realize the true spirit of the Sustainable development goal 1 which talks about eradicating poverty in all its forms.

Category: HEALTH

1. Fusing traditional medicine with the modern

Context:

Growing impetus to Indian systems of medicine, which comprises Ayurveda, Yoga and Naturopathy, Unani, Siddha, and Homeopathy (AYUSH).

Details:

- The Indian systems of medicine have been perennially neglected especially Ayurveda as an alternative medicine sector. However, that seems to be changing with the present government providing much-needed attention and resources towards this sector.

- A number of initiatives to promote AYUSH have been recently announced.
 - Creation of AYUSH wings in defence and railway hospitals.
 - Providing soft loans and subsidies for the establishment of private AYUSH hospitals and clinics.
 - Establishing institutes of excellence in teaching and research in AYUSH.
 - 12,500 dedicated AYUSH health and wellness centers are planned to be set up under the Ayushman Bharat mission.

Potential of AYUSH:

- AYUSH, represent a pluralistic and integrative scheme of health services. AYUSH can play an important role in realizing the dream of 'New India' by providing quality healthcare and medical care for its citizens. The 'New India' also needs to be a 'Healthy India' where its own traditional systems can play a significant role.
- With statistics repeatedly indicating that there is a severe shortage of doctors in India with a mere 80 doctors per lakh population. AYUSH provides a way to increase healthcare access
- AYUSH presents an opportunity to realize the potential of medical pluralism in the current environment where prevention is emphasized along with curative aspects.
- AYUSH industry may create 26 mn jobs by 2020 according to Government reports.
- Given the rising popularity of AYUSH and alternative medicine, AYUSH could help boost medical tourism in India.

Present Scenario and challenges:

- The present approach to mainstreaming AYUSH is presenting significant policy concerns that need to be understood and addressed.
- One common perception in our efforts to mainstream AYUSH medicine has been to regard that the major problem lies in the fact that there is a very less proportion of AYUSH in the present mix. Hence, the integration of AYUSH into the health-care system has been focused on having more AYUSH facilities or having them in the place where there aren't any without worrying about the actual effectiveness of such a move.
- The subservient status of AYUSH has been the major hurdle. AYUSH has been fraught with multiple issues like including dishonest practices and claims by some AYUSH practitioners leading to the ridicule of AYUSH treatments and procedures by skeptics. The mindless cosmeticisation and export promotion of AYUSH products has led to a bad perception of AYUSH. These issues are reflective of a sharp status gap between modern medicine and AYUSH that is highly detrimental for the optimal deployment of AYUSH resources.
- There have been no efforts for true integration between AYUSH and the modern medicine system. True integration is very important to address the subservient status of AYUSH and to foster its legitimate inclusion into mainstream health care. A solid road map to address the above challenge still fails to gain the legitimate attention it needs.
- Historically, attempts at integration have been foiled by parties from both within and outside the AYUSH sector. In keeping with the recommendations of the Chopra Committee (1948), baby steps were taken to integrate the teaching of traditional and modern systems of medicines, proposals that were later scrapped. While the AYUSH lobby feared a loss of identity following such integration, the allopathic lobby alleged that standards of medical care would be diluted.
- The isolationist approach goes against the cherished ideal of modern medicine to embrace concepts that are backed by evidence. In the case of traditional medicine, an isolationist attitude could deter scientific scrutiny and block some potential value addition.

Way forward:

- It is important to gather scientific evidence for the safety and efficacy of AYUSH medicines and

practices. Work towards capacity building and developing a critical mass of competent professionals in the AYUSH sector through quality education and training at national and international levels.

- True integration of traditional and modern systems is the need of the hour. This would require a concerted strategy for facilitating meaningful cross-learning and collaboration between the modern and traditional systems on equal terms.
- The Chinese experience of integrating Traditional Chinese Medicine with Western medicine makes for a good example.
- An Indian parallel could envision the integration of education, research, and practice of both systems at all levels. This can include training of AYUSH practitioners in modern medicine through curriculum changes and vice versa.
- Need to ensure substantial groundwork with respect to the prerequisites of an effective integration.
 - Building a strong traditional medicine evidence corpus.
 - Standardizing and regulating AYUSH practices and qualifications.
 - Delineating the relative strengths, weaknesses, and role of each system in an integrated framework.
 - Negotiating the philosophical and conceptual divergences between systems.
 - Addressing the unique issues associated with research into AYUSH techniques.
- An integrated framework should create a middle path — fusing the two systems, while still permitting some autonomy for each. Accordingly, a medium- and long-term plan for seamless integration should be developed expeditiously in view of the massive drive for achieving universal health care already underway in the country and considering the vast potential of AYUSH to contribute to this cause.

Category: ECONOMY

1. Refusing to bite the bullet

Context:

India's announcement of its withdrawal from the Regional Comprehensive Economic Partnership (RCEP) at the RCEP summit in Bangkok.

Details:

- Seven years after India joined negotiations for the 16-nation ASEAN (Association for Southeast Asian Nations)-led RCEP (Regional Comprehensive Economic Partnership) or Free Trade Agreement, India dropped out of the agreement, citing its negative effects on “farmers, MSMEs, and the dairy sector”.
- India has stated that the present form of the RCEP agreement does not address satisfactorily India's outstanding issues and concerns, making it not possible for India to join the RCEP agreement.
- The RCEP would have had a profound impact on Indian farmers, traders, professionals and industrialists, all of whom have protested against the government's decision to go ahead with the negotiations.

The Dilemma of RCEP:

RCEP exit good for India:

- India had registered a bilateral trade deficit with 11 of 15 RCEP participating countries in 2018-19. There was every reason to believe that these deficits would increase if India joined the RCEP.
- An unmistakable pattern is evident in India's prior preferential trade agreements with East Asian countries. An uptick in overall exports is overshadowed by a larger rise in manufactured goods

imports, which displaces many vulnerable domestic producers. The scale of deficit in electronic goods and related parts could have even tipped the economy towards a current account contingency.

- Being part of RCEP would mean that the domestic small and medium enterprises would have to compete and integrate with East Asia's vibrant value chains which could have led to the likelihood of displacement and steep unemployment.
- Other sectors of the economy would have also suffered. The farmer's interests specifically the dairy sector and plantation sectors could have been hit due to the dumping of the cheaper products from other members.

RCEP exit a missed opportunity:

On the economic front:

- India desperately needs to consider an export-oriented growth model and a regional integration strategy if it is to ever stimulate its latent manufacturing prowess and overcome its steep development challenges. RCEP provided a gateway on both these fronts.
- Export sophistication, i.e. the production of sophisticated tradable goods, has been shown to be the most important determinant of sustained growth in late-developing and industrializing economies. No major industrializing economy has maintained a 7% plus growth rate without a sharp and sustained growth in manufactured goods exports. Investment and exports acting in concert must become a key foundation of India's growth. RCEP furnishes a concerted liberalization framework which, if paired with domestic factor market reforms, could have propelled the country towards its 'Make in India' targets.

On International relations:

- The implications of not joining RCEP on the regional integration front and for Mr. Modi's 'Act East' policy are considerable.
- India is not part of major regional groupings of the Asian region:
 - India is not part of the Asia-Pacific Economic Cooperation forum, where best practices in trade and digital economy endeavours are formulated.
 - India is not a member of the Chiang Mai Initiative, which has evolved from a currency swap arrangement into an embryonic form of Asian financial regionalism.
 - India was excluded from the Comprehensive and Progressive Trans-Pacific Partnership negotiations and is only marginally attached to the region by way of shallow economic partnership agreements with Japan, South Korea and the ASEAN countries.
- RCEP afforded an opportunity for New Delhi to hitch its wagon to the global epicenter of 'open regionalism' at a time when protectionism and populism are casting doubts over India's economic rise in the global system.
- RCEP provides an opportunity to integrate India within Asian trade regionalism which has promised huge economic potential in the coming times.
- Without an economic integration strategy in Asia, India will have no strategy in Asia and the sum total of its 'Act East' policy will amount to little more than becoming the naval doorman of the Indo-Pacific.

Way forward:

- There is still an opportunity for India to join RCEP later provided that the issues India has raised with the deal are resolved.
- India's participation in RCEP has significant stakes for the other members of the RCEP given India's huge market base and its strength in some sectors.
- India apart from focusing too much on the harm that could arise out of the deal must also consider opportunities it provides. Instituting structural reforms at home and empowering the domestic

manufacturers can help them compete with the other RCEP members should India decide on joining RCEP in the future.

- India and RCEP members must consider a “balanced approach” for future negotiations.

For more Information of RCEP refer:

[CNA Dated Nov 4, 2019](#)

2. Enhancing insurance coverage for bank deposits

Context:

Punjab and Maharashtra Co-operative (PMC) Bank crisis and subsequent RBI restrictions on withdrawal have brought the focus on the need for deposit insurance coverage.

Details:

With the Non-Performing Assets (NPA) situation not improving in most banks, the advent of another major crisis brought into focus, once again, the deposit insurance cover provided by the Deposit Insurance and Credit Guarantee Corporation (DICGC), a subsidiary of the RBI.

Concerns:

- Compared to other BRICS nations, India today has the lowest deposit insurance cover to per capita income ratio, at 0.9 times.
- Denying people the right over their hard-earned money as was observed in RBI's restriction on withdrawal from PMC accounts, is a colossal hazard for the financial system, which runs on the trust of depositors. Already, trust in banks could be waning — in FY18, growth in bank deposits fell to a five-decade low.
- The present insurance limit of ₹1 lakh, set in 1993, is not very relevant in the present times.
- The discussion around deposit insurance must extend beyond the amount of coverage. The lack of DICGC coverage for deposits at NBFCs (many of whom the RBI regulates) and primary cooperative societies is one such aspect. These entities often serve vulnerable sections.
- An important deficiency in the current DICGC cover is that the ₹1 lakh insurance amount only needs to be released if a bank goes belly up. Without liquidation of the bank, no liability accrues on the insurance company to pay such a claim. During crisis periods, at least the statutory amount should be released. This will go a long way in preventing bank runs, which could be triggered when customers get alarmed about the ability of banks to repay their deposits.
- An SBI report states that 93% of the premium collected by the DICGC in 2018-19 came from commercial banks (public sector: 75%, private sector: 18%), but over 94% of the claims settled (ever since the inception of the DICGC) have been those of cooperative banks. Clearly, poor governance in cooperative banks has been cross-subsidized by the better-performing commercial banks.

Way forward:

- The insurance limit of ₹1 lakh, set in 1993, needs to be raised to a higher amount, with some suggestions being made to raise it to ₹15 lakh, which will cover 90% of the accounts completely.
- Customers who want more coverage than the statutory cover on their deposits should be able to purchase this by paying an additional premium. This option should be extended directly to banks that wish to increase the coverage of deposits to above the statutory requirements.
- Currently, the DICGC charges a flat 0.1% insurance premium on the deposits of banks. However, as suggested by an RBI panel in 2015, the premium should be based on differential risk based on the

lending practices of the bank, among other things.

- The DICGC must draw inspiration from standard insurance practices and charge higher premiums from banks with a past history of higher claims so that public sector banks (PSBs) — which have made zero claims so far — need not foot the bill for someone else's mistake. This will also provide a level-playing field for PSBs which are often disadvantaged due to tight government control and inflexibility.
- Another possibility that needs to be analyzed is that of bringing private-sector insurers and re-insurers into the deposit insurance segment, which could drive down premium prices. In FY19, the DICGC collected ₹12,043 crores as premium and settled ₹37 crore worth claims. Clearly, this is a lucrative area for private players who can bring in more accurate risk-based pricing of these policies. And since underwriting such policies entail significant risk-bearing on which the country's economy thrives, it needs to be reinsured by credible entities.

Conclusion:

- The realization of important objectives like formal financial inclusion is dependent on the availability of effective insurance coverage of accounts to increase the confidence of citizens in the banking system.
- Take the necessary steps in expanding and rectifying the deposit insurance scheme as a safety net of the financial system.

For more information on the PMC crisis refer:

[CNA Dated Sep 25, 2019](#)

F. Tidbits

1. Pak. skips opening session of SCO joint exercise

- Pakistan did not participate in the inaugural session of the Shanghai Cooperation Organisation (SCO) joint exercise on urban earthquake and rescue in Delhi.
- However, it is expected to participate in the drill being organised by the National Disaster Response Force.
- The joint exercise is aimed at improving the collective preparedness and building a common understanding of internationally recognised procedures to co-ordinate post-earthquake responses. It would be helpful in developing understanding among counterpart teams to tackle any disaster situation.

Read more about [Shanghai Cooperation Organisation](#) here.

2. Iran announces latest nuclear deal violations

- Iran has announced its latest violations of the nuclear deal with world powers.
- The announcement came as the country marks the 40th anniversary of the 1979 U.S. Embassy takeover that started a 444-day hostage crisis.
- It said that it now operates twice as many advanced centrifuges banned by the 2015 accord and is working on a prototype that's 50 times faster than those allowed by the deal. Tehran is now operating 60 IR-6 advanced centrifuges, twice as many as before. Such a centrifuge, an IR-6, can produce enriched uranium 10 times as fast as the first-generation IR-1s.
- The nuclear deal limited Iran to using only 5,060 first-generation IR-1 centrifuges to enrich uranium by rapidly spinning uranium hexafluoride gas.

Background:

- The Iran nuclear deal framework was a preliminary framework agreement reached in 2015 between the Islamic Republic of Iran and a group of world powers: the P5+1 (the permanent members of the United Nations Security Council—the United States, the United Kingdom, Russia, France, and China—plus Germany) and the European Union.
- The 2015 pact curbed Iran's disputed nuclear programme in exchange for relief from sanctions, but has unravelled since the United States pulled out of it in 2018 and acted to strangle Iran's oil trade to push it into wider security concessions.
- EU member states, including Germany and France, have urged Iran to stick to the deal despite the US withdrawal. But Tehran has eroded the deal by steadily violating parts of the accord.

3. End stubble burning immediately, orders SC

- In a bid to save Delhi from air pollution, the Supreme Court has said it would hold the entire State administrative and police mechanisms of Punjab, Haryana and Uttar Pradesh — from the Chief Secretary to the local policeman — responsible if even one instance of stubble burning occurred in the future.
- The court said any instance of stubble burning from now on would be penalised.

G. Prelims Facts

3. Bengal's cities yield new species of tree frog

What's in News?

Recently, a new frog species, *Polypedates bengalensis* was discovered in a residential area in West Bengal. The discovery points to the vulnerability of little-known species in non-protected areas.

Brown Blotched Bengal Tree Frog:

- Brown Blotched Bengal Tree Frog or *Polypedates bengalensis* frog was found in two places in West Bengal – **Badu**, North 24 Parganas District and **Khordanahala**, South 24 Parganas District.
- *Polypedates* are found throughout South and Southeast Asia
- It belongs to the **genus Polypedates**. There are **25 other Polypedates species round the world**. *Polypedates bengalensis* is the 26th.
- The frog's body colour is yellowish-brown to greenish-brown.

H. Practice Questions for UPSC Prelims Exam

Q1. Consider the following statements with respect to Logistics Exchange Memorandum of Agreement:

1. India has signed the Logistics Exchange Memorandum of Agreement with the U.S.A.
2. The agreement covers port calls, joint exercises, training and Humanitarian Assistance and Disaster Relief.
3. It allows basing of the U.S. troops or assets on Indian soil.

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

- a. 1 only
- b. 1 and 2 only

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

Answer: b

Explanation:

LEMOA stands for Logistics Exchange Memorandum of Agreement (LEMOA), a tweaked India-specific version of the Logistics Support Agreement (LSA), which the U.S. has with several countries it has close military to military cooperation with. LEMOA gives access, to both countries, to designated military facilities on either side for the purpose of refuelling and replenishment. The agreement will primarily cover four areas — port calls, joint exercises, training and Humanitarian Assistance and Disaster Relief. Any other requirement has to be agreed upon by both sides on a case-by-case basis. There will be no basing of the U.S. troops or assets on Indian soil. This is purely a logistical agreement.

Q2. Consider the following statements with respect to "Operation Sunrise 2":

1. It is a coordinated operation by armies of India and Myanmar.
2. The operation targeted several militant groups operating in Arunachal Pradesh and Mizoram.

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

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

Answer: b

Explanation:

"Operation Sunrise 2" is a coordinated operation by armies of India and Myanmar. It was a three-week-long operation carried out in their respective border areas, targeting several militant groups operating in Manipur, Nagaland and Assam.

Q3. Consider the following statements with respect to Association of Southeast Asian Nations (ASEAN):

1. The Association of Southeast Asian Nations is a regional intergovernmental organization comprising eight countries in Southeast Asia.
2. Bangkok Declaration is the founding document of ASEAN.
3. The ASEAN Secretariat is located in Myanmar.

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

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

Answer: c

Explanation:

The Association of Southeast Asian Nations is a regional intergovernmental organization comprising ten countries in Southeast Asia - Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand, and Vietnam. The ASEAN Declaration or Bangkok Declaration is the founding document of Association of Southeast Asian Nations (ASEAN). It was signed in Bangkok in 1967 by the five ASEAN founding members, Indonesia, Malaysia, Philippines, Singapore, and Thailand. The ASEAN Secretariat is located at Jakarta, Indonesia.

Q4. Which of the following types of deposit/s is/are NOT insured by Deposit Insurance and Credit Guarantee Corporation (DICGC)?

1. Deposits of foreign governments
2. Inter-bank deposits
3. Fixed Deposits
4. Recurring Deposits

Choose the correct option:

- a. 1 and 2 only
- b. 2 and 3 only
- c. 3 and 4 only
- d. 1, 2 and 4 only

Answer: a

Explanation:

The Centre set up Deposit Insurance and Credit Guarantee Corporation (DICGC) under RBI to protect depositors if a bank fails. All bank deposits i.e, savings, fixed, current and recurring—payable in India are covered by DICGC. However, the DICGC does not include the following types of deposits:

- Deposits of foreign governments
- Deposits of central/state governments
- Inter-bank deposits
- Deposits of the state land development banks with the state co-operative bank
- Any amount due on account of any deposit received outside India
- Any amount specifically exempted by the DICGC with previous approval of RBI

I. UPSC Mains Practice Questions

1. The Indian systems of medicine, which comprises Ayurveda, Yoga and Naturopathy, Unani, Siddha, and Homeopathy (AYUSH) can play an important role in providing accessible quality healthcare to all. Comment on the potential of AYUSH sector and also enumerate challenges in mainstreaming it. (15 Marks, 250 Words)
2. In the backdrop of the Punjab and Maharashtra Co-operative (PMC) Bank crisis and subsequent steps taken by the RBI, discuss the importance of deposit insurance coverage of bank accounts. Comment on the lacunae in the current deposit insurance cover provided by the Deposit Insurance and Credit Guarantee Corporation (DICGC) and suggest suitable remedies. (15 Marks, 250 Words)

