

# 17 Dec 2019: Comprehensive News Analysis

## TABLE OF CONTENTS

### A. GS 1 Related

### B. GS 2 Related

#### **POLITY AND GOVERNANCE**

1. [RTI 'abuse' led to 'fear' among officials: CJI](#)
2. [Citizenship Act rules get ready](#)

### C. GS 3 Related

#### **ENVIRONMENT AND ECOLOGY**

1. [SC orders status quo in Aarey case](#)
2. [Pollution fight: painting roads, lasers among options](#)

#### **ECONOMY**

1. [Govt. releases Rs. 35,298 cr. in GST compensation](#)

### D. GS 4 Related

### E. Editorials

#### **ENVIRONMENT AND ECOLOGY**

1. [Climate of inaction](#)

#### **POLITY AND GOVERNANCE**

1. [Unfulfilled promise](#)

#### **ECONOMY**

1. ['If India has to grow faster, States have to grow faster'](#)

### F. Tidbits

1. [RBI kept out Muslim long-term visa holders from property-buying right](#)

### G. Prelims Facts

### H. UPSC Prelims Practice Questions

### I. UPSC Mains Practice Questions

## A. GS 1 Related

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## B. GS 2 Related

**Category:POLITY AND GOVERNANCE**

### **1. RTI 'abuse' led to 'fear' among officials: CJI**

**Context:**

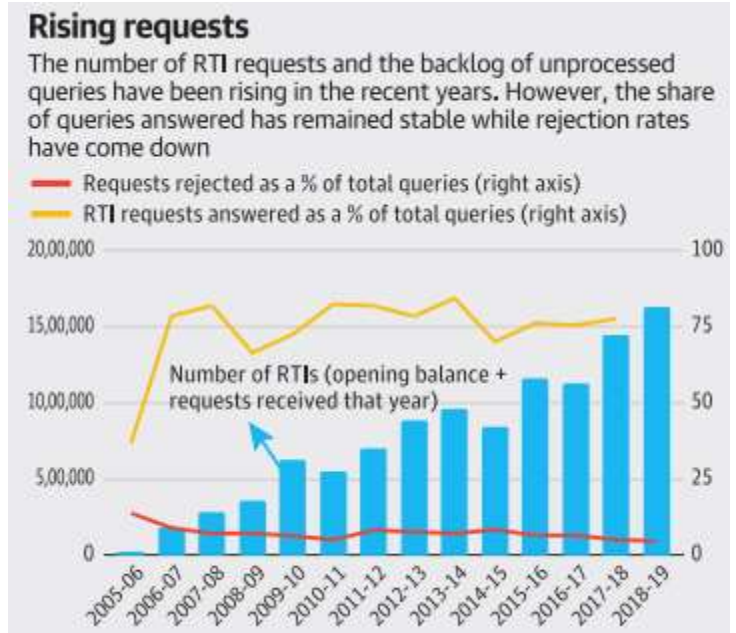
The Supreme Court was hearing an application about the lack of transparency in the appointment of information commissioners.

**Details:**

- The Supreme Court has directed the Centre and the state governments to appoint within three months information commissioners in the Central Information Commission and the State Information Commissions.
- It has also said that there was a need to evolve guidelines to stop misuse of the Right to Information Act.

**Issue:**

- Chief Justice of India (CJI) Sharad Arvind Bobde has said that the unbridled use of the Right to Information (RTI) Act had created a sense of “paralysis and fear” in the government and norms were needed to “filter” the requests.
- There is the serious problem of people filing RTI requests with malafide intentions, people set up by rivals.
- The CJI highlighted that the RTI Act had become a source of criminal intimidation by people.



**Way forward:**

Besides highlighting that the court was not against the exercise of the right to information, the Chief Justice has said that guidelines need to be laid down to check the locus of the RTI applicant and put a filter on the kind of requests made under the 2005 Act.

**2. Citizenship Act rules get ready**

**Context:**

- President Ram Nath Kovind has given his assent to the Citizenship (Amendment) Bill, 2019, turning it into an act.
- The Citizenship (Amendment) Act 2019 has amended the Citizenship Act of 1955, which grants Indian Citizenship to the Hindus, Sikhs, Parsis, Jains, Buddhists and Christian from Pakistan, Bangladesh and Afghanistan.

For an in-depth understanding of the Citizenship Amendment Bill 2019, [Click Here](#)

**Act explained**

Select provisions of the Citizenship (Amendment) Act:

- It inserts December 31, 2014 as the cut off date for non-Muslim communities from Pakistan, Afghanistan and Bangladesh to be eligible for the Indian citizenship
- It reduces the mandatory requirement of 12 years stay in India to five years to be eligible for citizenship
- All cases against illegal non-Muslim migrants, before any authority shall stand abated



■ The Act shall not apply to tribal areas of Assam, Meghalaya, Mizoram, Tripura, Arunachal Pradesh, Mizoram and Nagaland

## C. GS 3 Related

### Category: ENVIRONMENT AND ECOLOGY

#### 1. SC orders status quo in Aarey case

##### Context:

- Petitioners, who have challenged the felling of trees in the Aarey forest in Mumbai to construct a metro car shed, told the Supreme Court that the new government in the State had set up a committee to identify alternative land for the project.
- A Bench of Justices Arun Mishra and Deepak Gupta ordered the status quo, that is, there would be no felling of trees.
- The question in the case is whether the area allotted for the metro car shed is forest land or not.

The Issue has been covered comprehensively in 12<sup>th</sup> October Comprehensive News Analysis in the editorials segment. [Click Here](#) to read.

#### 2. Pollution fight: painting roads, lasers among options

##### Context:

The Supreme Court has directed to form a High Level Committee (HLC) and look into the feasibility of technologies to control and monitor pollution.

##### Details:

- The HLC has members from the Central Pollution Control Board (CPCB), Delhi Pollution Control Committee (DPCC), NEERI, professors from IIT-Delhi, IIT-Kanpur and heads of environmental departments of Delhi, Haryana, Punjab and Uttar Pradesh.
- Painting roads with photocatalytic coating to clean air, using anti-smog guns at construction sites to reduce dust pollution and setting up of a 20 metre-high 'smog tower' with air purifiers are among the pilot projects suggested by the High Level Committee (HLC) to the Supreme Court to control air pollution in Delhi and NCR.

##### Painting roads:

- There are companies that develop photocatalytic paints, which can remove pollutants from the air in the presence of sunlight and ultraviolet (UV) rays.
- It can be applied on a range of surfaces, such as roofing tiles or even on the surface of roads.
- Photocatalytic paints contain titanium dioxide [TiO<sub>2</sub>] which acts as a catalyst when exposed to UV rays and removes atmospheric pollutants. The catalyst converts the pollutants into other species.
- But there is a risk that nanomaterials may result in the production of other undesirable species such as nitrous acid and formaldehyde, which will have adverse health impacts. However, such products have been used by the Dubai municipality in parks and also in Mexico.

##### Smog tower:

- The HLC has also suggested that a pilot project of “smog tower”, as suggested by an expert panel of IIT-Delhi, IIT-Bombay and Department of Science and Technology, may be taken up.
- The proposal had stated that 65% reduction in pollution can be achieved on an average up to 700 metres from the tower.

**Anti-smog gun:**

- Anti-smog gun is a device that sprays nebulised water droplets into the air through high-pressure propellers, which helps particles to settle down.
- Anti-smog guns may be effective in controlling localised dust during the period of application and more suitable to high dust emission zones such as large construction sites.

**Oxy furnace:**

- Oxy furnace uses only oxygen as fuel instead of atmospheric air (which contains nitrogen), thus reducing the production of NOx by about 90% in industries.

**Wireless Sensor Network (WSN):**

- WSN technology to monitor air pollution is still in the developmental stage and IIT and NEERI are reviewing its performance.
- The committee has informed that WSN may be used as an indicative monitoring tool for a few activities like mining, large construction sites, to supplement air quality data and report to regulator for conducting further investigation.

**LiDAR:**

- LiDAR or Light Detection and Ranging is a high-end application of LASER-based technology for monitoring pollution.
- The HLC has recommended that this technology may be adopted for vertical monitoring at a few places to track transport of pollutants at higher altitude.

**Category: ECONOMY**

**1. Govt. releases Rs. 35,298 cr. in GST compensation**

**Context:**

The Central government has released GST compensation of Rs.35,298 crore to States and Union Territories.

**Background:**

- States have expressed apprehensions about not getting their compensation on time or at all, with some alleging that they had to incur debts to meet the expenses predicated on GST compensation monies.
- The Centre had written to States voicing concern that due to lower GST collections, the compensation cess might not be enough to pay for the losses arising out of the adoption of the tax system.
- While the government had budgeted for Rs. 6,63,343 crore in GST collections for the current fiscal, 2019-20, it had garnered only about 50% of its budget estimate in the first eight months.

The Issue has been covered comprehensively in 13<sup>th</sup> December Comprehensive News Analysis in the editorials segment. [Click Here](#) to read.

## D. GS 4 Related

*Nothing here for today!!!*

## E. Editorials

**Category: ENVIRONMENT AND ECOLOGY**

### 1. Climate of inaction

#### Context:

The 2019 United Nations Climate Change Conference concluded without any major progress or announcement regarding the global effort against climate change.

#### Details:

- The 200 delegates representing rich and poor countries meeting at the UN climate change conference had the benefit of new scientific reports regarding climate change.

#### The Intergovernmental Panel on Climate Change (IPCC) Reports:

- The IPCC in its previous reports had warned that **even 1.5 degrees of warming would wreak havoc on the planet**. Another report outlined both the already-observed impacts and the likely future of lands and forests. The latest report, on the oceans and ice caps, rounds out the trio.
- In its **Special Report on the Ocean and Cryosphere in a Changing Climate**, it outlines the damage climate change has already done to the planet's vast oceans and fragile ice sheets and forecasts the future for these crucial parts of the climate system.
- **The ocean** has borne the brunt of the impacts, **absorbing over 90 percent of the extra heat trapped in the atmosphere by excess greenhouse gases since the 1970s and somewhere between 20 to 30 percent of the carbon dioxide**. That means water has buffered land-dwellers against the worst effects of climate change; without it, the atmosphere would have heated up much more than the average of 1 degree it already has.
- The oceans, polar ice caps, and high mountain glaciers have already absorbed so much extra heat from human-caused global warming that the very **systems human existence depends on** are already at stake.
- For example, Planpincieux glacier on the Italian side of Mount Blanc is expected to collapse at any time, prompting road closures and evacuations of structures in the area. And in the oceans, many fisheries have shifted and shrunken, impacting million-dollar businesses and subsistence fishers alike. The 27 percent of Earth's human population that lives near coasts are bearing the brunt of higher seas and stronger storms. Marine "heat waves" sweep across the ocean twice as often as they did only three

decades ago. And millions that rely on water from high-mountain glaciers and snowpack, the "water towers" of the world, are adjusting to both newly strengthened floods and devastating droughts.

#### United Nations Environment Programme's (UNEP) Emissions Gap Report 2019:

- According to the **United Nations Environment Programme's (UNEP) Emissions Gap Report 2019**, even if all countries do what they had agreed in the **NDCs**, **the global temperature would increase by 3.2°C by 2100**. Not only that, countries — particularly the already rich who have disproportionately used up the carbon budget — are not even doing what they have agreed to do.
- This simply means that if all countries followed this rate of emissions, then the temperature would rise between 2 and 4°C by the end of the century.

#### **Concerns:**

- Despite the availability of scientific reports pointing to the dangers of climate change and the inadequacy of the current global efforts the international community via the UN conference in Madrid still failed to increase ambition on **mitigation, adaptation, and finance** to tackle the climate crisis.

#### Mitigation:

##### Carbon market mechanism:

- Carbon markets continued to be an issue of deep division at the 25th Conference of Parties (CoP 25) in Madrid.

Importance of Carbon markets:

- Given the failure of the countries to limit emissions within their quotas, the **idea of net-zero emissions** seems a good way forward. What this means is that countries will stay below their target that is they will emit GHG emissions, but they will find ways of soaking up or burying the emissions so that in their balance sheet they are net-zero.
- There are **two approaches to accomplish the goal of net-zero emissions**. One being **Sequestration**. Afforestation would sequester carbon dioxide (CO<sub>2</sub>). Then, carbon sequestration technologies would suck CO<sub>2</sub> from the atmosphere and bury it deep underground.
- The other approach to net-zero emissions involves **buying carbon credits** by investing in carbon-friendly projects in other countries and adding them to their balance sheet.
- This is where the discussion on markets becomes critical. It is also a fact that planting trees in vast villages of Africa or Asia are much cheaper than in Europe or Japan. Markets are being designed so that there can be an **investment in developing countries for carbon capture and credits which have been another major demand in global climate policy**.

Concerns with the carbon market mechanism:

The approach:

- - Though the carbon market mechanism will contribute to global climate actions the overall objective should be to incentivize countries to do more at home and then to buy whatever remains through global trading systems.
  - Only those **projects** should be funded that would be **transformational, and not transitional**, in the developing world. We could avoid first polluting and then cleaning up.

Current system:

- - Article 6 of the Paris Regime creates two types of carbon markets. Article 6.4 creates a **centralized global market referred to as the Sustainable Development Mechanism (SDM)**. This is a **successor to the Clean Development Mechanism (CDM) under the Kyoto Protocol**.
  - The key issues regarding Article 6.4 are whether credits created under the CDM will be carried over to the SDM, how to ensure that **the mechanism delivers an “overall mitigation of global emissions”** and how to ensure that one credit will only be counted toward the national target of one country (referred to as **avoiding “double counting”**).
  - Carry-over of credits from the CDM needs to be avoided because the four billion low-quality credits still usable from the CDM have the potential to tank the new Paris Agreement markets.
  - The cheapest-first approach of the CDM generated a lot of credits with **dubious accounting**; that market may have **contributed to an increase in global emissions**.
  - Developed and large developing countries, seem to be more aligned on prioritizing a market mechanism that churns out large quantities of credits, with **quality being a secondary consideration**.

#### Enhancing the goals:

- **The Paris Agreement mandates an updation of the nationally determined contributions (NDCs) in 2020.**
- Despite the worrying scientific evidence available and the need for urgent action, there was the notable absence of reference to the aspect of updating of NDCs in the draft of the CoP 25 document.
- The final declaration merely expressed serious concern at the emissions gap in seeking to limit the temperature increase to 1.5° C and laid out no future solutions.

#### The rulebook for the Paris deal:

- **The finalisation of the rulebook has been put off, yet again,** to next year’s CoP 26 to be held in Glasgow, which will put great strain on next year’s agenda. It may well put a squeeze on the attention devoted in next year’s CoP to the crucial question of raising the level of climate ambition in the next round of Paris targets.

#### Adaptation:

- **Review of the Warsaw International Mechanism for Loss and Damage, response measures for climate affected nations and communities** did not find much traction in the discussions.
- **The losses from extreme weather events** that climate-vulnerable countries, India included, are facing with frightening regularity were not considered. The insured losses worldwide itself during 2017 and 2018 together stood at a record \$225 billion, while the bulk of destruction had no such risk cover.
- Climate negotiators have avoided addressing the more intractable questions —creating a strong framework to address loss and damage from climate events and transferring technology to poorer countries on reasonable terms and postponed the negotiations to the next conference.
- The US had an issue with the global goals on adaptation which it wanted to be removed from the text.

#### Finance:

- The Warsaw Mechanism has been resisted by these countries due to their paranoia that the provision of finance would imply an admission of legal liability. The creation of a financial mechanism dedicated to loss and damage was kept out of the agenda due to this reason.
- **Financial support is one of the workstreams of the Warsaw International Mechanism on Loss and Damage (WIM), which was set up in 2013.** Work on this front has remained stagnant for six

years, and vulnerable countries and activists were clear that COP25 needed to establish secure, new and additional finance for loss and damage.

- The debate coming into this CoP was initially centred on whether this finance would take the form of a finance arm of the WIM — opposed by developed countries because they consider it an admission of liability for climate change or a financing ‘window’ under the Green Climate Fund (GCF) — opposed by developing countries because it would risk diluting the distinction between loss and damage and adaptation, and effectively reducing the amount of finance available for both.
- **The raising of \$100 billion a year from 2020 for developing countries still has not fructified.**
- Delegates from almost 200 nations endorsed a declaration to help poor countries that are suffering the effects of climate change, although they didn’t allocate any new funds to do so.

#### Positives:

- **The new 5-year gender action plan** which takes into account the challenges faced by women and indigenous people was a significant step towards drawing attention to the enhanced effect of climate change on these vulnerable sections.
- This, in fact, might be the **only reference to human rights in the document**, which has been a demand made by civil society groups all through CoP 25.

#### Way forward:

##### Europe green deal:

- One of the promising models that will be closely studied in the global climate action framework would be **the Green Deal** that has been announced by the European Commission, **with binding targets for member nations to cut emissions by at least 50% by 2030 and go net-zero by 2050.**
- This approach could potentially make the EU the leader in global climate action, a position that the U.S. never adopted, and China will take longer to aspire for.

##### India:

##### Global climate action:

- India has argued that unless a stocktaking exercise of the fulfilment of various pre-2020 commitments by developed countries (such as those made at Copenhagen, Cancun and Kyoto) showed that they were making significant progress, India would not raise its climate ambition for its next round of Paris Agreement targets due in 2020.
- It is entirely appropriate for countries such as India to insist on not taking on an even more unfair share of the global mitigation burden unless developed countries deliver on the minimal parameter of fulfilling their existing promises.
- It is crucial that **India continues to push developed countries** in this fashion as the entire global climate action framework has been put in jeopardy by the inaction of big polluters.

##### Domestic Measures:

- India’s own status as a low per capita carbon emitter offers little comfort as its overall emissions are bound to grow. With a **low base compared to other major nations**, it may well achieve its initial voluntary targets under the Paris Agreement, but a shift away from fossil fuels is inevitable in the longer term.
- As it prepares to face calls for higher ambition in 2020 and beyond, **India has to involve its States in mitigation and adaptation efforts.**
- Given the higher vulnerability of India to climate change, the death and destruction by frequent storms, floods and droughts should lead to **urgent cohesive action.**



For more on this issue refer: [Click here](#)

## Category:POLITY AND GOVERNANCE

### 1. Unfulfilled promise

#### Context:

**The Personal Data Protection Bill, 2019** was introduced in Lok Sabha by the Minister of Electronics and Information Technology in December 2019.

#### Details:

- The Bill, which was tabled in Parliament by the Electronics and IT Minister, has now been referred to a joint committee.
- There are concerns that India's efforts to protect the personal data of its citizens **falls short of privacy requirements**.

#### Concerns:

#### Recent events:

- There were some concerns raised when the messaging platform WhatsApp said that some Indian journalists and rights activists were among those spied using technology by an Israeli company, which by its own admission only works for government agencies across the world.
- Google too had alerted 12,000 users, including 500 in India, regarding "government-backed" phishing attempts against them. The Indian Government has still not come out in the clear convincingly regarding these incidents.

#### Exemption for Government agencies:

- The bill rightly requires handlers of data to abide by globally-accepted rules like getting an individual's consent first, but it disappointingly **gives wide powers to the Government** to dilute any of these provisions for its agencies. The bill **exempts the government from many safeguards in the bill**.

[su\_box title="Draft bill recommendations" box\_color="#7960a0" title\_color="#ffffff"]

- **Justice B.N. Srikrishna committee's** report forms the basis of the current Bill.
- In its report, the committee noted that the **dangers to privacy originate from state and non-state actors**.
- The draft bill, therefore, called for exemptions for the government to be "watertight", "narrow", and available for use in "limited circumstances".
- The committee had also recommended that the Government bring in **a law for the oversight of intelligence-gathering activities**, the means by which non-consensual processing of data takes place.

[/su\_box]

#### Data Protection Authority:

- A major concern about the Bill is regarding the constitution of the **Data Protection Authority of India, which is to monitor and enforce the provisions of the Act.**
- It will be headed by a chairperson and have not more than six whole-time members, all of whom are to be selected by a **panel filled with Government nominees.**
- This completely disregards the fact that **Government agencies are also regulated under the Act;** they are major collectors and processors of data themselves.

Against the right to privacy:

- The sweeping powers the Bill gives to the Government renders meaningless the gains from the **landmark K.S. Puttaswamy vs. Union of India case**, which culminated in the recognition that **privacy is intrinsic to life and liberty, and therefore a basic right.** That idea of privacy is certainly not reflected in the Bill in its current form.

For more on this issue: [Click Here](#)

**Category: ECONOMY**

**1. 'If India has to grow faster, States have to grow faster'**

**Context:**

Views expressed by the Chairman of the Economic Advisory Council to Prime Minister regarding the economy.

**Growth slowdown:**

- The Indian economy's growth rate is expected to be around 5% for the current financial year. This marks a slowdown from the previous rates of growth.

**Reasons for the slowdown:**

- For four successive years, GDP growth was about 9%. During those four successive years, the exports GDP ratio was about 20%. Exports grew 15-20% plus in dollar terms.
- This points to the fact that **at least 3 percentage points of the GDP growth were because of exports.** Given the **global economic slowdown and trade protectionism, the exports have fallen.** If exports are not doing well then the GDP growth would be lesser as is being observed.

**Solutions and associated concerns:**

- To present the slowdown as a binary of structural versus cyclical or demand-side versus supply-side driven factors is completely unwarranted.
- The current slowdown needs to be dealt with.

Focus on states:

- Given the fact that with the exception of railways and defence, 90-95% of the national income is generated in the States, **if India has to grow faster, the States have to grow faster.**
- The data on the States' GSDP notes that half **the States are growing at less than 6%.**

- **The growth multiplier of expenditure by State governments is almost twice** that of expenditure by the Central government. This points to the need to prioritizing attention on the State governments' expenditures as well.

#### Structural reforms:

- Structural reforms in the domain of land, natural resources, labour, privatization, etc. have been pending since 1991.
- Structural reforms are important and necessary but there **are obstacles in the way of structural reforms**. The Seventh Schedule of the Constitution, the judiciary and environment clearances have resulted in tardy progress of the reforms in the past indicating that they are not that easy.

#### Fiscal stimulus:

- **A fiscal stimulus from the Central government can boost the economy.**
- Fiscal stimulus is generally implemented **through either taxes or expenditure.**

#### Government Expenditure:

- **A large part of the growth has come from government expenditure.**
- But there are limits to government expenditure due to **the FRBM [Fiscal Responsibility and Budget Management Act, 2003]**. Though a temporary deviation from the FRBM is always possible in the current circumstances, there are limits to that too.
- **A large part of government expenditure is committed** – salaries, pensions, interest payments, centrally sponsored schemes, schemes that are legislation-mandated thus limiting the avenue for the more desirable capital expenditure with the potential to raise growth rates.

#### Taxation:

##### Direct Tax:

- The Finance Ministry has hinted that it is having a relook at the direct tax rates because the corporate tax rate has come down but the MSMEs don't pay the corporate tax rate, they pay the personal income tax rate.
- There is also a **proposal for a reduction in personal income rate to 15%** for some income brackets provided taxpayers agree to give up exemptions they enjoy currently.
- **Direct taxes have to have an element of progressivity.** So, it cannot be 15% for everyone and also have exemptions at the same time.
- Having reduced personal income tax rates and exemptions at the same time is not tenable. **Increased number of exemptions will lead to a system that is discretionary and completely ad hoc** making it difficult to formalize such a system.

##### Indirect Tax:

- There have been **calls for raising the rates of GST** given the lack of revenue being generated through it and the delay in compensation payments to the states.
- The GST has to be simplified. Previous analysis has shown that the average GST rate ought to be 16% to make it **revenue neutral**. Presently, the average GST rate is 11.6% because a large number of items are at 0%.
- To make the GST a simpler tax, the 28% [highest bracket GST rate] has to come to 18%, which finds popular support but there is no support to move some products out of the 0% bracket, which is being opposed. **Also in the midst of a growth slowdown, it is a bad idea to increase the tax rates.**

- **The growth slowdown has been mainly attributed to a consumption slowdown.** Raising the rates of GST, which, being an indirect tax, is non-progressive since it will only further **curtail consumption due to reduced disposable income.**
- What items can be brought under GST is a decision of the GST Council which will need consensus between the states and the centre.
- **Decreasing the GST rates will limit government expenditure capabilities.** If the objective is to address the issue of lack of disposable income in the hands of the poor, it is best not to do it through indirect tax policy but other means.

For more on this issue: [Click here](#)

## F. Tidbits

### 1. RBI kept out Muslim long-term visa holders from property-buying right

- With the controversial Citizenship Amendment Act (CAA) coming into force, the spotlight is now on a Reserve Bank of India (RBI) circular issued back in March 2018. The circular allowed the now beneficiaries of the Act to buy immovable property.
- The RBI notification, under the Foreign Exchange Management (Acquisition and Transfer of Immovable Property in India) Regulations, 2018, said, “A person being a citizen of Afghanistan, Bangladesh or Pakistan, belonging to minority communities in those countries, namely, Hindus, Sikhs, Buddhists, Jains, Parsis and Christians, who is residing in India and has been granted a Long Term Visa (LTV) by the Central government may purchase only one residential immovable property in India as dwelling unit for self-occupation and only one immovable property for carrying out self-employment.”
- Since these guidelines were issued, under the foreign exchange management regulations, these were issued after consultation with the government.
- The RBI had allowed citizens of Bangladesh or Pakistan, belonging to the same set of minority communities in those countries, who were residing in India and had applied for an LTV to open one NRO Account.
- “[NRO Account] will be opened for a period of six months and may be renewed at six-monthly intervals subject to the condition that the individual holds a valid visa and valid residential permit,” the RBI norms said.

## G. Prelims Facts

*Nothing here for today!!!*

## H. UPSC Prelims Practice Questions

Q1. Consider the following statements with respect to the Citizenship Amendment Act:

1. The Act gives eligibility for Indian citizenship to illegal migrants who are Hindus, Sikhs, Buddhists, Jains, Parsis and Christians from Afghanistan, Myanmar and Pakistan.
2. The Act does not apply to the tribal areas of Assam, Meghalaya, Tripura, Arunachal Pradesh, Mizoram and Nagaland.

**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: b**

**Explanation:**

The Act gives eligibility for Indian citizenship to illegal migrants who are Hindus, Sikhs, Buddhists, Jains, Parsis and Christians from Afghanistan, Bangladesh and Pakistan. The Act does not apply to the tribal areas of Assam, Meghalaya, Tripura, Arunachal Pradesh, Mizoram and Nagaland.

**Q2. Consider the following statements with respect to Light Detection and Ranging (LiDAR) :**

1. LiDAR is a remote sensing method that uses light in the form of a pulsed laser to measure variable distances to the Earth.
2. Topographic LiDAR typically uses a near-infrared laser to map the land, while bathymetric LiDAR uses water-penetrating green light to also measure seafloor and riverbed elevation.
3. LiDAR can be used for monitoring pollution.

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

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

**Answer: c**

**Explanation:**

Light Detection and Ranging is a remote sensing method that uses light in the form of a pulsed laser to measure variable distances to the Earth. LiDAR can be used for monitoring pollution. Topographic LiDAR typically uses a near-infrared laser to map the land, while bathymetric LiDAR uses water-penetrating green light to also measure seafloor and riverbed elevation.

**Q3. Consider the following statements with respect to NIRVIK:**

1. The aim of the scheme is to ease the lending process and enhance loan availability for exporters.
2. The scheme was introduced by the Export Credit Guarantee Corporation of India (ECGC).
3. The insurance cover guaranteed under the scheme will cover up to 90 percent of the principal and interest.

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

- a. 1 and 2 only
- b. 1, 2 and 3
- c. 2 and 3 only
- d. None of the above

**Answer: d**

**Explanation:**

Export Credit Guarantee Corporation of India (ECGC) introduced 'NIRVIK' scheme to ease the lending process and enhance loan availability for exporters. Under the new 'NIRVIK' scheme, which is also called the Export Credit Insurance Scheme (ECIS), the insurance cover guaranteed will cover up to 90 percent of the principal and interest. The insurance cover will include both pre and post-shipment credit.

**Q4. "SURYA KIRAN" is a joint military training exercise between:**

- a. India – China
- b. India – Nepal
- c. India – Sri Lanka
- d. India – Bangladesh

**Answer: b**

**Explanation:**

Exercise SURYA KIRAN is a bilateral annual military exercise. The joint military training exercise is held between India and Nepal.

## I. UPSC Mains Practice Questions

1. Despite the availability of scientific reports pointing to the dangers of climate change and the inadequacy of the current global efforts, the 25<sup>th</sup> CoP of UNFCCC failed to increase ambition on mitigation, adaptation, and finance to tackle the climate crisis. Comment. (15 marks, 250 words)
2. There are concerns that the Personal Data Protection Bill, 2019 falls short of privacy requirements as envisaged by the Justice B.N. Srikrishna committee report. Comment. (10 marks, 150 words)