

8 Jan 2020: Comprehensive News Analysis

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B. GS 2 Related

Category: POLITY AND GOVERNANCE

1. It is up to States to provide 10% EWS quota: Centre

Context:

- The Centre has informed the [Supreme Court](#) that it would be the States' prerogative to provide 10% economic reservation in government jobs and admission to educational institutions.

Background:

- As per the notification issued by the Department of Personnel and Training in January 2019, persons whose family has a gross annual income below 8 lakh are identified as those belonging to the economically weaker section.
- It said the 10% reservation law was enacted to promote the welfare of the poor not covered by the 50% reservation policy for the Scheduled Castes and the Scheduled Tribes and the Socially and Educationally Backward Classes.
- The economic reservation was introduced in the Constitution by amending Articles 15 and 16 and adding clauses empowering the government to provide reservation on the basis of economic backwardness.
- The court had refused to pass any interim order to stay or hamper the implementation of the Constitution (103rd Amendment) Act, which provides for the 10% reservation in government jobs and educational institutions for the economically backward in the unreserved category.

Details:

- In an affidavit, the Centre said: “Whether or not to provide reservation to the economically weaker section in appointment to State government jobs and admission to State government educational institutions, as per provisions of the newly inserted Articles 15(6) and 16(6) of the Constitution, is to be decided by the State government concerned.”
- However, the Centre said its Department of Social Justice and Empowerment “has no role in deciding the reservation policy of any State government”.

Issues:

- It has been nearly six months since a Bench, led by Justice Sharad A. Bobde, now the Chief Justice of India, had reserved orders on the preliminary question that whether a bunch of writ petitions challenging the economic reservation law should be referred to a Constitution Bench.
- The petitions have challenged the validity of the law, saying the 50% quota limit is part of the [basic structure of the Constitution](#), and the new law has tinkered with it.

The “renewed quota debate” (10 per cent reservation in government jobs and educational institutions to “economically weaker” sections in the General category) has been covered in 13th January 2019 Comprehensive News Analysis. [Click here](#) to read.

C. GS 3 Related

Category: ECONOMY

1. ‘Reaction to Operation Twist as expected’

Context:

The Governor of the [Reserve Bank of India](#) has said that the market’s reaction to the simultaneous buy-sell of government bonds is on expected lines.

Background:

- The simultaneous buy-sell of government bonds, known as Operation Twist, was conducted to bring down the long-term interest rate while allowing short term rates to inch up.
- The move was aimed at addressing liquidity. It was opined that the move will help in monetary transmission.

Read more about [Operation Twist](#).

Details:

- The central bank has so far carried out three rounds of simultaneous bond buy-and-sell via open market operations.
- In the third such open market operation, the RBI bought 10,000 crores of three long-term securities while selling a similar amount of three short-term bonds.

Way forward:

- The RBI Governor emphasised on reform of agricultural markets to improve supply chain management which could result in bringing down the gap between the price paid by end customers and the price received by farmers.
- He also said that the mandate given to RBI on maintaining price stability, financial stability and economic growth was not only important from a macroeconomic perspective, but also for the objective of inclusive growth.

2. 'Mindset to blame for poor response to NPS'

Issue:

- Of the 7,000 corporates in the country that are currently registered with the Pension Fund Regulatory and Development Authority (PFRDA), only 10 lakh employees are covered under the National Pension System (NPS).
- The pension segment is yet to see a quantum growth and NPS currently covers only a tiny number of individuals and corporates, while a large population of small, medium, and micro enterprises and thousands of start-ups are yet to be part of the pension market.
- It is found that only 2-4% of employees of the 7,000 registered companies are covered under NPS. This is considered too low a coverage and experts opine that this has to be improved.

Read more about [National Pension Scheme](#).

Details:

- PFRDA, that is currently in the process of conducting pension awareness campaigns across the country, has the mandate to add five lakh new NPS subscribers and 75 lakh [Atal Pension Yojana \(APY\)](#) subscribers by March 2020.
- The PFRDA is also in the process of creating a strategy to approach each of these companies directly through HRs or through public campaigns.
- NPS would soon be extended to OCIs (Overseas Citizens of India) and to facilitate this, PFRDA's record-keeping department is building an online system as per directives from RBI and the Ministry of External Affairs.
- To make NPS more attractive, the central government is considering to double tax benefits to Rs. 1 lakh, from 50,000, under Section 80CCD (1b) and to make the annuity income tax-free.

- Also, the Finance Ministry may soon allow PFRDA to become a single regulator for all pension products, to give the entity more validity and standing in the country's under-tapped pension market.

Conclusion:

According to the Pension Fund Regulatory and Development Authority (PFRDA), it's not the money people must put into it, but a certain mindset of individuals and corporates that makes National Pension System (NPS) a less-preferred saving option.

Category: SCIENCE AND TECHNOLOGY

1. Genome of Indian cobra sequenced

Context:

A consortium of scientists, including some from India, have mapped the genome of the Indian Cobra, among the most poisonous snakes in the country.

Details:

- India is the snakebite capital of the world.
 - The Sind Krait from western India is over 40 times more potent than that of the Spectacled cobra, making it the most toxic Indian snake.
- Though bites from 60 of the 270 species of Indian snakes are known to kill or maim, anti-venom now available is only effective against the 'Big 4.'
- Every year, approximately five million people worldwide are bitten by venomous snakes resulting in about 400,000 amputations and more than 100,000 deaths.
- Each year, about 46,000 people die and 140,000 people are disabled in India from snakebites by the 'Big 4' — the Indian cobra, the common krait, Russell's viper, and the saw-scaled viper.
- Currently, anti-venom is produced by immunising horses with extracted snake venom and is based on a process developed more than 100 years ago. The process is laborious and suffers from a lack of consistency leading to varying efficacy and serious side-effects.

Why is it significant?

- Sequencing a genome is an important step to making anti-venom but wouldn't on its own solve the problem of making and supplying enough of the product to address the huge volume — and variety — of snakebites in India, according to independent scientists.
- High-quality genomes of venomous snakes would enable the generation of a comprehensive catalogue of venom-gland-specific toxin genes that can be used for the development of synthetic anti-venom of defined composition.
- Knowing the sequence of genes could aid in understanding the chemical constituents of the venom and contribute to the development of new anti-venom therapies, which have remained practically unchanged for over a century.

Category: INTERNAL SECURITY

1. Army gets working on Government Owned Contractor Operated model to improve efficiency

Context:

The Army has initiated the process of identifying potential industry partners to implement the Government Owned Contractor Operated (GOCO) model for its base workshops and ordnance depots intended to improve operational efficiency.

Details:

- The GOCO model was one of the recommendations of the Lt. Gen. DB Shekatkar (Retd.) Committee to “enhance combat capability and re-balancing defence expenditure.”
- Based on the recommendations, the government has “decided to disband two Advance Base Workshops (ABW), one static workshop and four ordnance depots” and eight ABWs are recommended to be corporatized on GOCO model.
 - On the whole, the Indian Army operates eight workshops all over the country. They are located in Jabalpur, Allahabad, Meerut, Kirkee, New Delhi, Agra, Bengaluru and Kakinara.
 - The tasks undertaken by these workshops include depot-level (D level) repairs and overhaul of T-72 and T-90, guns, mortars and small arms, vehicles, communication systems, radars, air defence systems, armoured personnel carriers and manufacture of spares (indigenisation) and overhaul of aviation rotables.
- In GOCO model, the assets owned by the government will be operated by the private industries.
- Under the GOCO model, the private companies need not make investments on land, machinery and other support systems. The missions are set by government and the private sectors are given full independence in implementing the missions using their best practices.
- The main advantage of the model is that the targets are achieved in a lesser time frame. Also, it will boost competitiveness among the private entities paving the way for newer technologies.
- The GOCO model is being evaluated to drive “higher operational efficiencies”.

D. GS 4 Related

Nothing here for today!!!

E. Editorials

Category: INTERNAL SECURITY

1. There is a design flaw with this military post

Context:

General Bipin Rawat’s appointment as India’s first Chief of Defence Staff (CDS). The article discusses the concerns associated with the creation of the post of CDS.

Background:

World Wars and the system in western countries:

- During the World Wars years, especially during the Second World War, the issue of military higher command and control structures received considerable attention.

Britain:

- With the declaration of the Second World War, the task of the higher direction of the war in Britain was assigned to the **War Cabinet serviced by the Chiefs of Staff Committee.**
- Winston Churchill who was the serving Prime Minister in Britain during the Second World War, assumed the portfolio of Minister for Defence, with the resultant duty of overseeing the British War effort.
- This allowed Winston Churchill, as Chairperson of Chiefs of Staff Committee, to exercise both tactical and strategic options.
- **Winston Churchill was given supreme powers but was kept accountable to Parliament through the War Cabinet.**

United States:

- The United States which initially preferred to stay out of World War 2, entered the war following the Pearl Harbour attack by Japan.
- Given the fact that during the war diverse allies had to work in unison, **an integrated command became the norm.**
- **A unified command required a single commander, supported by a joint staff and exerting command over all constituents of his allocated force.** Such a commander would be accountable to the Joint Chiefs of Staff.

Post World War scenario:

- The end of the Second World War witnessed the world being split into two ideological blocs, led by the U.S. and Soviet Union. **The North Atlantic Treaty Organization (NATO) and the Warsaw Pact** became the fronts of these two opposing ideological blocs.
- Given that NATO and Warsaw Pact had many constituent nations, a supreme commander was appointed for each to take care of the military leadership.
- General Dwight D. Eisenhower became the first NATO Supreme Commander. The first Supreme Commander of the Warsaw Pact Forces was Marshal Ivan Konev.

United States:

- The United States, despite the experience of the Second World War, chose not to appoint a Chief of Defence Staff (CDS). Instead, **vide the National Security Act 1947, the U.S. established the Joint Chiefs of Staff.**
- The Joint Chiefs of Staff were tasked to be Military Advisers to the President as well as the Secretary of Defence.
- The U.S. amended this structure vide the Goldwater–Nichols Act in 1986 by having a chairperson and vice-chairperson of the Joint Chiefs of Staff. The chairperson was only a ceremonial post given that it held no precedence over the other members of the Joint Chiefs of Staff. **The Joint Chiefs in unison were still the principal military advisers to the government.**
- The military chain of command runs directly from the theatre commanders through **a civilian Defence Secretary to the President.**

Britain:

- Britain, in 1959, created the post of Chief of the Defence Staff.

Outline in India:

- In India, during 1947, Lord Ismay, the Chief of Staff to Lord Mountbatten, Governor-General of India, recommended a **three-tier higher defence management structure** to Prime Minister Jawaharlal Nehru.
- Subsequently, three committees were constituted which operated till the middle of the 1950s:
 - Defence Minister's Committee chaired by the Defence Minister.
 - **The Chiefs of Staff Committee** integrated into the military wing of the Cabinet Secretariat. The chair of the committee was rotational, with the senior-most Service Chief in the committee becoming the chairperson and was referred to as the Commander-in-Chief.
 - **Defence Committee of Cabinet** presided over by the Prime Minister. **The Commander-in-Chief was an invitee to the Defence Committee of Cabinet meetings.**
- The **designation of the Commander-in-Chief of the three services was consciously altered to Chiefs of Staff in 1955.**
- After the 1962 Sino-Indian war, **the Defence Committee of the Cabinet** transformed into the Emergency Committee of Cabinet and then later into the Cabinet Committee on Political Affairs. It is now the **Cabinet Committee on Security (CCS).**

Details:

- In December 2019, the Cabinet cleared the appointment of a Chief of Defence Staff (CDS) and subsequently, **General Bipin Rawat was appointed as India's first CDS.**
- **The CDS will head the Department of Military Affairs (DMA), to be created in the Ministry of Defence, and function as its Secretary.** The following areas will be dealt with by the Department of Military Affairs:
 - The Armed Forces of the Union, namely, the Army, the Navy and the Air Force.
 - Integrated Headquarters of the Ministry of Defence comprising Army Headquarters, Naval Headquarters, Air Headquarters and Defence Staff Headquarters.
 - The Territorial Army.
 - Works relating to the Army, the Navy and the Air Force.
 - Procurement exclusive to the Services except capital acquisitions, as per prevalent rules and procedures.
- **The Chief of Defence Staff will function as the Permanent Chairman of the Chiefs of Staff Committee.** He will act as the **Principal Military Adviser to the Raksha Mantri [RM]** on all tri-Services matters even though the three Chiefs will continue to advise RM on matters exclusively concerning their respective Services.
- As Secretary of the DMA, the CDS is **tasked with facilitating the restructuring of military commands, bringing about jointness in operations** including through the establishment of joint/theatre commands.
- The CDS will not exercise any military command, including over the three Service Chiefs.

Concerns:

Concerns of subordination:

- There are concerns that the envisaged provisions with respect to the CDS have **inherent contradictions and design flaws.**
- As Secretary in charge of the Department of Military Affairs (DMA) and having **superintendence over the Indian Army, Indian Navy and Indian Air Force, there would be an implied subordination of the three service chiefs to the CDS** despite the contradictory declarations made by the Cabinet note.
- The major objective and task for the CDS involves restructuring the command structures and bringing in jointness, which may **encroach upon the domain of the service chiefs.**

- The CDS, as Permanent Chairperson of Joint Chiefs of Staff Committee, **would outrank the three service chiefs** even though theoretically all are four-star.

An increased concentration of power:

- Given the envisaged structure, the **advice of the CDS could override the advice of the respective Service Chiefs on critical tactical and strategic issues.**
- There are concerns that with the creation of the DMA, **the reporting structure of the three services to the Defence Minister would now be through the CDS.**

Erosion of civilian supremacy:

- Though the provisions suggest that the Secretary DMA would be in charge of military affairs and the Defence Secretary would look after the defence of India, it ignores the fact that the defence of India is managed by the three services who would now report to the DMA.
- Since the DMA would exercise control over the three services, it **virtually makes the CDS the ‘Supreme Commander of the Indian Armed Forces’.**
- There are concerns about the **erosion of civilian supremacy over the defence establishment in the Ministry of Defence.** It will **undermine the principle of constitutionalism and democratic polity.**

For more information on this issue: [Check CNA dated Dec 25, 2019](#)

2. The road to radicalisation

Context:

Three attacks in 2019, one in the U.K. and two in the U.S.’s military facilities, were characterized by sections of the media and by analysts as **‘lone wolf’ attacks.**

Details:

- The stabbing at London Bridge in the U.K., and the shootings at Joint Base Pearl Harbor-Hickam and Pensacola Naval Air Station in the U.S., were all quickly characterised as ‘lone wolf’ attacks.
- **There has been an increasing trend of labelling acts of violence, as acts of terror.**
- **The basis for categorisation of violent acts as terrorist acts includes the type of weapons used in the killings, the beliefs of the accused, the number of people killed, etc.**
- Categorising violence is important, as it provides a framework for future remedial actions.
- Though the mentioned acts of violence have been termed as lone-wolf attacks, the reality is more complex. Though all three cases are still under investigation, going by the news reports, except the attack in Pensacola Naval Air Station, the other two attacks do not qualify as acts of terror.

Concerns:

Discounting structural factors:

- **The focus of counterterrorism programmes have been on individuals and do not take into consideration overarching structural factors in play.**
- No society can benefit by oversimplifying the factors that push an individual towards violence. **Oversimplification will mean that we will be left with poor policies.**

- The influence of an extremist organisation's concerted efforts at recruiting individuals to its cause is often discounted and individuals getting radicalized because of propaganda on the Internet is simply called "self-radicalised".

Understanding the process of radicalization:

- There is a concern regarding how the process of radicalisation is perceived by analysts and academics. Most consider radicalisation as a linear process where the individual goes through a number of stages. However, recent studies point to an aggregation of factors, structural and causal, that may push an individual to an act of terror.
- **The final cognitive step of actually committing violence cannot be prejudged accurately every time.**

Failure of deradicalization attempts:

- There is **no statistical correlation between the number of people admitted to deradicalization programmes and the number of people who emerge 'deradicalised'**. The U.K. attacker was at the Healthy Identity Intervention Programme at Belmarsh prison for eight years. Yet he indulged in the act of violence post his release.
- A majority of programmes on counter-extremism or terrorism aim to change the thinking of the individual without taking into account a host of factors.

Divide between the state and the family:

- The state's institutions do not directly interfere into familial structures and hierarchies, where **the likelihood of influencing factors on an individual is very high.**
- A significant number of attacks have been carried out by second-generation or later generations of immigrants. The patriarchal nature of the immigrants' families may be one of the reasons behind this phenomena and this needs to be investigated further.
- The state's right to intrude into the family has been limited by a **number of regulations on the state.**
- Given the increasing attention being received by the right to privacy, **the state is having to find the right balance between security and autonomy.** The states have not been able to perform well on this front. **'Prevent' programme in the U.K., an attempt at involving civil society and local communities in its fight against terrorism, did not fare well.**

Wrong policies:

- Categorising violence is important, but if it is done without due thought or diligence, it could end up harming the affected state or community and **lead to vastly different policy imperatives.**

For more information on this topic: [Check CNA dated 3 Dec 2019](#)

Category: INTERNATIONAL RELATIONS

1. Amidst a tragedy, an opportunity

Context:

The destruction caused by **bushfires in Australia** and the opportunity to **strengthen the bilateral relationship between India and Australia.**

Background:

- Wildfires have affected more than 12 million hectares of land in Australia and the tragedy of the bushfires is still unfolding.
- The wildfires have caused **large scale loss to life and property** leading to the **displacement of many residents**.
- The wildfires have **destroyed the native flora and fauna, killing thousands of wild animals**. Australia is home to many **endangered and rare species**.
- **Tourism** which constitutes a major source of revenue for Australia has been **affected** by the raging bushfires.

Details:

- **India and Australia have many converging interests**. There is an opportunity to translate these **converging interests and coalescing of values into a formidable partnership**. There is the scope for partnership in diverse areas, including the most relevant challenge of climate change facing the planet.
- Post the **tragedy of the bushfires, the debate on global warming, climate change and fossil fuels and the need for climate action is only going to intensify**.
- Australia's celebrated novelist Richard Flanagan has lamented the fact that Australia has become the ground zero for the climate catastrophe. He notes with concern the ominous signs:
 - The deterioration of the **Great Barrier Reef**.
 - Wildfires burning the **world-heritage rain forests of Australia**.
 - The reduction in area and quality of the **kelp forests off Australia's coasts**.
 - **Water scarcity** in the towns of Australia.
- **The Indian Ocean Dipole may have triggered the drought that is related to the fires**.
- Given that environmental activism has gained ground throughout the country, the **campaign against fossil fuels and the export of coal** is sure to intensify in the days to come.

Dialogue on energy:

- **India and Australia are two economies with large stakeholding in fossil fuels**.
- India, given its large population and despite its intended nationally determined contributions for the Paris climate deal, is still heavily reliant on fossil fuels to meet its energy requirements. Australia has huge reserves of fossil fuels, especially coal. The export of coal contributes a substantive amount to Australia's revenues.
- **Given the complementarity of India and Australia's needs**, it is critical for India and Australia to ensure that their **dialogue on energy acquires momentum**. The envisaged cooperation could take the form of:
 - A joint scientific task force to investigate the latest evidence linking climate change and extreme climatic events. The role of fossil fuels in fuelling climate change needs further understanding.
 - **To collaborate on "clean" coal technology**.
 - R&D on alternative green fuels.
 - **Both countries must simultaneously strengthen the [International Solar Alliance](#)**.

Factoring China:

- **The growth of China has led to a lot of disruption in inter-country relations in the Indo-Pacific region**.
- China's increasingly unilateralist, interventionist and mercantilist approach in dealing with other countries is a big challenge to **India and Australia who share the same region of Indo-Pacific with the Chinese**.

- India and Australia both have a strategic interest in **ensuring a free, open, inclusive and rules-based Indo-Pacific region in which the principles of sovereignty and territorial integrity are ensured.**
- There is a near consensus within the political leadership and the strategic community that the Australia-India relationship should be strengthened given the benefits it would lead to. “**The Quad**” grouping is one such platform where the two countries have come together with Japan and the U.S. to counter China.

Scope for cooperation:

- There are many sectors where India and Australia could work in coordination. This would benefit both countries. Potential areas of cooperation include:
 - **Water management technologies**, given the problem of water stress being faced by both countries
 - **Skills and higher education**
 - Maritime technology and **maritime security**
 - Cybersecurity
 - Counterterrorism

Economic cooperation:

- **Indians are today the largest source of skilled migrants to Australia** and the economic relationship between the two is already robust.
- There is still scope for enhanced economic cooperation between the two countries and efforts in this direction are afoot.
- The Government of India will be officially releasing the **Australia Economic Strategy (AES)**, authored by Ambassador Anil Wadhwa. This will complement **Australia’s India Economic Strategy 2035** which was authored by Former High Commissioner of Australia to India, Peter Varghese.
- **Post India’s decision to exit from the RCEP trade deal, India aims to strengthen economic ties with Australia.** In Canberra, there is considerable sensitivity to India’s concerns over the [Regional Comprehensive Economic Partnership](#). Efforts are on for an early conclusion of a **bilateral Free Trade Agreement between India and Australia.**

Increasing Bonhomie and people to people contacts:

- The Australia-India Institute at the University of Melbourne, in partnership with the Sydney-based Lowy Institute, commissioned one of the most comprehensive surveys of Indian public opinion on key foreign policy issues. Indians ranked Australia in the top four nations towards which they feel most warmly.
- **Australia is home to an increasing number of the Indian diaspora.**

Shared Values:

- India and Australia have large English-speaking populations. **Language is not a major barrier for the two nations.**
- India and Australia are both **multicultural, federal democracies that believe in and respect the rule of law.**

Heralding a new front for the Indo-Pacific:

- India-Australia relationship for more than six decades had been characterized by misperception, lack of trust, neglect, missed opportunities and even hostility.

- **In 1955, Australia did not take part in the Bandung Afro-Asian conference.** India and Australia should bring this chequered past to a closure, and herald a new united front for the Indo-Pacific.

Way forward:

There is the need to **elevate the ‘two plus two’ format talks between India and Australia**, from the secretary level to the level of foreign and defence ministers. That would signal that **New Delhi recognises Canberra as important a partner as Washington and Tokyo**. This will help take the bilateral relations to the next stage.

For more information on India-Australia relations, [Click Here](#).

F. Tidbits

1. Govt. plans to cut spending by Rs. 2 lakh crore to curb deficit

- Three government sources have said that the Government of India is likely to cut spending for the current fiscal year (2019-20) by as much as Rs. 2 lakh crore as it faces one of the biggest tax shortfalls in recent years.
- Lack of demand and weak corporate earnings growth in the economy led to lagging tax collections in 2019-20. Analysts said growth will be hurt.
- Even a surprise corporate tax rate cut announced by the Finance Minister failed to spur private investment in the economy.

2. India must create 70 mn jobs to achieve \$5 tn economy by 2024

- Prime Minister Narendra Modi has announced the aim to achieve a \$5 trillion dollar economy by 2024. But dwindling economic growth has made the task much tougher than thought earlier.
- Tharman Shanmugaratnam, Senior Minister of Singapore, a renowned economist and a political personality, has opined that India needs to significantly increase employment and productivity levels to achieve a \$5 trillion economy by 2024.
- “Job growth and productivity growth are fundamental. It is critical particularly for India because it has the largest young population in the world... much larger than China’s,” he added.

3. The government invites diplomat delegation to Jammu and Kashmir

What’s in News?

Five months after its decision on [Article 370](#), the government has invited the first group of Delhi-based diplomats to travel to Srinagar and assess the situation there, and is now awaiting a response from them.

Details:

- Unlike the controversial visit of the Members of European Parliament (MEPs) delegation, which was invited to India by a British businesswoman and a think tank in Delhi, this visit is being organised completely by the government, including the Ministry of External Affairs, Home Affairs and Defence.
- The invitation has been extended to about 20 Ambassadors and senior diplomats from the European Union, Gulf countries and others to visit Kashmir, and government agencies have organised for them to meet with various civil society groups, journalists, sarpanchs, municipal councillors as well as local businessmen there.

G. Prelims Facts

Nothing here for today!!!

H. UPSC Prelims Practice Questions

Q1. Consider the following statements with respect to the Pension Fund Regulatory and Development

Authority (PFRDA) :

1. PFRDA is a statutory body having executive, legislative and judicial powers.
2. PFRDA is responsible for regulating and administering both the National Pension System (NPS) and the Atal Pension Yojana (APY).
3. The President of India is the guardian of PFRDA.

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

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

Answer: b

Explanation:

The Pension Fund Regulatory and Development Authority (PFRDA), a statutory body, is the pension regulator of India and was established by the Government of India in 2003. Like other financial sector regulators such as Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority (IRDAI) and Insolvency and Bankruptcy Board of India (IBBI), PFRDA is a government regulatory body having executive, legislative and judicial powers. PFRDA is responsible for regulating and administering the National Pension System (NPS) along with administering the Atal Pension Yojana (APY) which is a defined benefits pension scheme for the unorganized sector, guaranteed by the Government of India. PFRDA consists of a Chairperson and not more than six members, of whom at least three shall be whole-time members, to be appointed by the Central Government. The President was the guardian of PFRDA till Financial Year (FY) 2014-15 and it has become fully autonomous and functions independently from FY 2014-15.

Q2. Consider the following statements with respect to the Model Code of Conduct (MCC) :

1. The MCC is a set of guidelines issued by the Government of India to regulate political parties and candidates prior to elections to ensure free and fair elections.
2. The MCC is operational from the date that the election schedule is announced until the date that results are announced.
3. The MCC is not enforceable by law.

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

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

Answer: a

Explanation:

The MCC is a set of guidelines issued by the Election Commission to regulate political parties and candidates prior to elections, to ensure free and fair elections. The MCC is operational from the date that the election schedule is announced until the date that results are announced. The MCC is not enforceable by law. However, certain provisions of the MCC may be enforced through invoking corresponding provisions in other statutes such as the Indian Penal Code, 1860, Code of Criminal Procedure, 1973, and Representation of the People Act, 1951.

Q3. Which among the following is the most toxic Indian Snake?

- a. Sind Krait
- b. Spectacled cobra
- c. Russell's viper
- d. Saw-scaled viper

Answer: a

Explanation:

The venom of Sind krait from western India is over 40 times more potent than that of the Spectacled cobra, making it the most toxic Indian snake.

Q4. "The final value of the goods and services produced within the geographic boundaries of a country during a specified period of time" is termed as:

- a. Net National Product
- b. Gross Domestic Product
- c. Gross National Product
- d. Purchasing Power Parity

Answer: b

Explanation:

Gross Domestic Product (GDP) is the final value of the goods and services produced within the geographic boundaries of a country during a specified period of time, normally a year. GDP growth rate is an important indicator of the economic performance of a country.

I. UPSC Mains Practice Questions

1. The creation of the post of Chief of Defence Staff (CDS) has been a long-pending demand and forms part of higher-level military reforms. However, there are concerns regarding the current provisions and powers of the CDS. Comment. (15 marks, 250 words)
2. India and Australia have many converging interests and presently there is an opportunity to translate these converging interests and coalescing of values into a formidable partnership. Comment. (10 marks, 150 words)

Read previous [CNA](#).