TABLE OF CONTENTS

A. GS 1 Related
B. GS 2 Related

POLITY AND GOVERNANCE
1. Income scheme to cover fewer farmers

INTERNATIONAL RELATIONS
1. ‘Most feared military equipment’on offer
2. Is Trump doing a balancing act on Pakistan?

C. GS 3 Related

INTERNAL SECURITY
1. Mizoram asks Centre to review border with Assam
2. Sensitive information leaked by naval personnel, says NIA

D. GS 4 Related

E. Editorials

POLITY AND GOVERNANCE
1. The issues around data localisation

INTERNATIONAL RELATIONS
1. A U.S. strategy only meant to isolate China
2. Guns, gas and technology

F. Prelims Facts

G. Tidbits
1. Banks’ profitability remains fragile, says Das

H. UPSC Prelims Practice Questions
I. UPSC Mains Practice Questions

A. GS 1 Related

Nothing here for today!!!

B. GS 2 Related

Category: POLITY AND GOVERNANCE

1. Income scheme to cover fewer farmers

Context:

One year after the launch of the Pradhan Mantri Kisan Samman Nidhi, the Centre has revised the beneficiary target down to just under 12 crore from 14 crore.

Pradhan Mantri Kisan Samman Nidhi:

- Pradhan Mantri Kisan Samman Nidhi is a farmer income support scheme in which all small and marginal farmers would get up to Rs.6,000 per year as minimum income support.
• The initiative was announced during the 2019 Interim Union Budget.

Read more about **PM KISAN Scheme**

**Details:**

• The Centre’s beneficiary estimate of 14 crore was initially based on the number of landholdings recorded in the agricultural land census.
• Empirical evidence suggests that saturation level will reach around 10 crore families.
• So far, almost 8.5 crore farmers have benefited from the scheme.

**Issues:**

• The West Bengal government has refused to join the scheme.
• It has been pointed out that of West Bengal’s 70 lakh farmers, 10 lakh have already self-registered through an online process. However, they cannot receive the cash benefit until the database is verified by the State government.
• In Bihar, the potential beneficiaries number 158 lakh.
• However, only 59.7 lakh farmers have uploaded their data on the PM-KISAN portal so far. The State has adopted a beneficiary application-based approach, which is delaying identification and upload.

**Category: INTERNATIONAL RELATIONS**

1. ‘Most feared military equipment’on offer

**Context:**

The U.S President, while announcing that defence deals worth around $3 billion would be signed during his visit, offered a range of high-tech defence equipment to India.

**Details:**

• The deals are for 24 MH-60R Multi-Role Helicopters for the Navy worth $2.2 billion and six AH-64E Apache attack helicopters for the Army worth $800 million.
• The other big-ticket deals in the pipeline are for armed drones, an air defence system, MK-45 127mm naval guns and six more P-8I long-range maritime patrol aircraft among others.
• While these are at various stages of procurement, the U.S. State Department has recently notified the sale of an air defence system to Delhi in a deal worth $1.8 billion.
• The long-pending proposal to procure armed Predator drones from the U.S. for the three services is back on the table and the Qualitative Requirements are currently being finalised.

The two deals were earlier approved by the Cabinet Committee on Security (CCS). This issue has been covered in 19th Feb 2020 CAN. [Click here](https://byjus.com) to read.

2. Is Trump doing a balancing act on Pakistan?
Addressing the crowd at Ahmedabad’s Motera Stadium, the U.S. President Donald Trump also referred to Washington’s relationship with Pakistan, which he described as “a very good one”.

Concerns:

While both India and the U.S sit together for bilaterals, the Pakistan factor may continue to be an irritant in the larger scheme of the strategic partnership.

Details:

- Both the Trump administration and Islamabad have taken sustained efforts in recent months to improve bilateral ties, despite India’s earnest attempts to isolate Pakistan over its support for terrorist groups operating from its soil.
- Trump’s visit to India happens at a time when the U.S. and the Taliban are observing a seven-day period of violence-reduction in Afghanistan.
  - If the test period passes without any major violent incident, both sides are expected to sign a peace agreement under which the U.S. would pull out its troops from the war-torn country.
  - Pakistan, which hosts the leadership of the Afghan Taliban as well as the Haqqani Network which is a key constituent of the Taliban, had played a critical role in facilitating direct talks between the insurgents and the Americans.
  - If the U.S. leaves Afghanistan, it will directly strengthen the hands of the Taliban in Afghanistan, which means Pakistan’s profile in Afghanistan will be lifted. This would leave the U.S. overly dependent on Pakistan to shape Afghan politics in the future.
- After the February 2019 Pulwama attack and the subsequent dogfight between India and Pakistan, Islamabad has taken efforts to charm the Trump administration.
  - When Prime Minister Imran Khan visited Washington in July 2019, Mr. Trump offered mediation between India and Pakistan to resolve the Kashmir crisis — in doing so, he practically endorsed the Pakistani position as India has always maintained that Kashmir is a bilateral issue between India and Pakistan.
- In the most recent example of the U.S.’s soft policy towards Pakistan, Washington and its allies along with China raised no adverse remark on Pakistan in the review meeting of the Financial Action Task Force (FATF), an inter-governmental organisation combating money laundering.
  - Pakistan has already been put on the FATF “grey list” with warnings to do more to combat terror financing.

Conclusion:

- The Trump administration’s policy is to stay engaged with Pakistan with offers for limited protection, while seeking to strengthen trade, defence and strategic ties with India.
- The biggest challenge before the Indian side, while pushing to deepen ties with Washington, is to reconcile with the Pakistan factor or find ways to address it.

C. GS 3 Related

Category: INTERNAL SECURITY

1. Mizoram asks Centre to review border with Assam
Context:
The Mizoram Government has been making efforts to resolve the long-pending boundary dispute with Assam and has asked the Centre to review the inter-State border.

Background:
- The border dispute between Mizoram and Assam is a long-pending issue which remains unresolved till date.
- The border issue has remained relatively calm, except a few instances in 1994, 2007 and 2018 when tensions flared up. But because of timely intervention by the Central Government, a major crisis was averted.
- Several dialogues held since 1995 to resolve the border dispute have yielded little result.

Details:
- The three Mizoram districts of Kolasib, Aizawl and Mamit share about 123 km long border with south Assam’s Cachar, Hailakandi and Karimganj districts.
- While Mizoram claimed that a 509 square-mile stretch of the inner-line reserve forest notified in 1875 under the Bengal Eastern Frontier Regulation of 1873 belongs to Mizoram, the Assam side agreed with the constitutional map and boundary drawn by the Survey of India in 1993.
- The last border stand-off between the two States had taken place at Zophai in March 2018 when members of a students’ body of Mizoram attempted to construct a wooden resting shed there.
- The 2018 border dispute was put under control with the intervention of the Centre, which asked both the Mizoram and Assam governments to maintain status quo on the disputed land till issues are resolved.
- A joint committee was also constituted by both the state governments under the Union Home Ministry.
- The committee carried out an inspection of illegal structures in the inner line reserved forest area along the Mizoram-Assam border, which was suspended again following a dispute at zero point in Dholchera-Phaisen area in April 2018.
- The Mizoram Cabinet had in July 2019 declared that the inner-line reserve forest area belonged to Mizoram and is the actual boundary of the State.

The Mizo Zirlai Pawl (MZP) has been constantly demanding the state government to immediately resolve the border dispute.

2. Sensitive information leaked by naval personnel, says NIA

Context:
Thirteen Navy personnel, who were arrested on charges of espionage, have reportedly leaked highly sensitive information to the Pakistan intelligence operatives.

Details:
- The National Investigation Agency (NIA), Naval Intelligence and the Counter Intelligence of Andhra Pradesh have arrested the sailors from different States and naval bases.
- The NIA’s investigations have found that huge sums of money were transferred to the Navy personnel who passed on crucial information.
- The investigating agencies are questioning bank officials on why suspicious transactions were not
flagged and the concerned authorities alerted.

Concerns:

- The arrested Navy personnel reportedly revealed the names of the ships and submarines, top-level officers, routes they operate and details of other colleagues recruited recently from various naval bases.
- They also disclosed some vital locations and movements of warships and submarines.
- The Naval Intelligence, NIA and the State and Central agencies, who collected the details of the bank transactions and the chats between the sailors and the women reportedly arranged by the Pakistani handler, confirmed that several transactions were made.

Operation ‘Dolphin Nose’:

- The Intelligence wing in concert with Central Intelligence agencies and Naval intelligence had launched Operation Dolphin's Nose.
- They kept a vigil on the movements of suspects in the Navy of different bases, their mobile phones & social media contacts and unearthed the espionage racket.

Terror angle:

- The National Investigation Agency is also probing whether any terror groups were involved and the plan behind gathering this intelligence.
- The investigating agencies are checking if terror groups were planning to target the Navy or carry out a major operation through the sea route.

D. GS 4 Related

Nothing here for today!!!

E. Editorials

Category: POLITY AND GOVERNANCE

1. The issues around data localisation

Background:

- The Personal Data Protection (PDP) Bill, 2019 was introduced in the winter session of the Lok Sabha.
- The Bill was subsequently referred to a joint parliamentary committee, which is currently engaged in the process of public consultation.

Significance:

- The Personal Data Protection (PDP) Bill, seeks to give individuals greater control over how their personal data is collected, stored and used.
- Once implemented, the law promises a huge improvement on current Indian privacy law, which is both inadequate and improperly enforced at present.
The move to **liberalize the provisions in the 2019 version of the Bill** will help both businesses and users. Liberalized requirements will limit costs to businesses and ensure users have greater flexibility in choosing where to store their data.

The changes in the 2019 draft reflect a **more proportionate approach** as against the 2018 draft which tilted heavily in favour of privacy rights.

The present draft bill envisions the implementation of a **tiered system for cross-border data transfer**, based on the sensitivity/vulnerability of the data.

This approach seems to be **in line with the Supreme Court’s observations in the 2017 Puttaswamy case**, where the Court noted that any interference in the fundamental right to privacy would only be permissible if it is deemed necessary and proportionate.

**Concerns:**

1. The PDP Bill has attracted criticism on various grounds:
   - The exceptions created for the state with respect to regulations.
   - The limited checks imposed on state surveillance.
   - **Deficiencies in the structures and processes of the proposed Data Protection Authority.**
   - Provisions pertaining to **data localization**.

**Data localization in draft Bill:**

- The phrase data localization refers to **restrictions on cross-border transfer of data** which can take the form of compulsory requirement to seek permission for the transfer of data, the imposition of taxes for foreign transfers of data, etc.
- The phrase data localization has largely come to refer to the need to physically locate data within the territory of the country.
- Data processing/collecting entities are barred from transferring critical personal data (a category that the government can notify at a subsequent stage) outside the country.
- The Bill, however, enables the transfer of personal data outside India, subject to the fulfilment of the requirement that a copy of the sensitive personal data will be kept in the country.

**Arguments in favour of data localization:**

- There are broadly three sets of arguments advanced in favour of data localization:
  - It helps **uphold the sovereignty of the nation over the data** as data localization norms recognize Indian data as a resource to be used to further national interest in economic and strategic aspects. It also ensures effective government functioning as the local storage of data would enable enforcement of Indian law and state functions.
  - Data localization will help bring in many economic benefits to the country. It will provide a boost to the local industry in terms of creating local infrastructure, employment and contributions to the AI ecosystem.
  - Data localization will enable more effective protection of civil liberties. Local hosting of data will enhance the privacy and security of private data by ensuring that Indian law applies to the data and users can access local remedies.

**Concerns with data localization:**

There seems to be an unnecessary emphasis on data localization.

**The fallacy of data localization implying data protection:**

- It would be wrong to assume that data localization will necessarily lead to better privacy protections.
- The security of data is determined more by the technical measures, skills, cybersecurity...
protocols, etc. put in place rather than the location of the data.
- Though data localization may enable the better exercise of privacy rights by Indian citizens against any form of unauthorized access to data by foreign intelligence, data localization may make it easier for domestic surveillance over citizens.
- The degree of protection afforded to data will depend on the effectiveness of the applicable data protection regime.

Extra-territorial applicability of PDP:
- Notably, the extra-territorial application of the PDP Bill ensures that the data protection obligations under the law continue to exist even if the data is transferred outside the country, hence, reducing the need for data localization.

Way forward:

Maintaining the provisions of the 2018 draft bill:
- The present provisions mark a drastic change from the earlier version of the draft Bill, released by the Justice Srikrishna Committee in 2018.
- The 2018 draft imposed more stringent measures that required both personal and sensitive personal data to be mirrored in the country (subject to different conditions).
- It would be better in view of data protection if local copies were retained for all the categories of personal data as provided for in the previous draft of the law.

Implementing international best practices:
- Privacy could be better protected through less intrusive, suitable and equally effective measures such as requirements for contractual conditions with the data collectors and processors and using adequacy tests for the jurisdiction of transfer as included also in the European Union’s General Data Protection Regulation.

Empowering the individuals to choose:
- If privacy protection is the ultimate goal of the law, individuals should be allowed to choose to store their data in any location based on what they feel will afford them the strongest privacy protections.
- Given the fact that European Union and California have strong data protection laws and advanced technical ecosystems, there have been arguments that given the deficiencies in India’s PDP Bill, the data of Indians will continue to be more secure if stored and processed in the European Union or California.

Need for review:
- There is the need for the joint parliamentary committee currently examining the Bill to conduct an in-depth evaluation of the localization provisions in the law. The joint parliamentary committee needs to identify the need, purpose and practicality of localization provisions in the law.

Need to focus on supplementary aspects:
- For localization-related norms to be beneficial, there has to be renewed focus on aspects such as:
  o Reforming of domestic surveillance-related laws.
  o The signing of detailed and up-to-date mutual legal assistance treaties with other countries.
  o Enabling the development of sufficient digital infrastructure to support data localization.
  o Creating appropriate data-sharing policies that preserve privacy and other third party
rights, while enabling data to be used for socially useful purposes.

For more information on this issue, please read Personal Data Protection Bill 2019 and December 15th Comprehensive News Analysis.

Category: INTERNATIONAL RELATIONS

1. A U.S. strategy only meant to isolate China

Context:

The U.S. President’s visit to India and the renewed focus on the Indo-Pacific Strategy of the U.S.

Background:

China’s Belt and Road Initiative (BRI):

- Adopted in 2013, the Belt and Road Initiative (BRI) is intended to use China’s massive surpluses to build infrastructure in key parts of Africa, Asia, and Latin America.
- It is intended as a mechanism to end China’s reliance upon the markets of the West and to develop new markets in other continents.
- According to estimates by Morgan Stanley, by 2027, China will spend about $1.3 trillion on the BRI.
- The U.S. government has repeatedly expressed its concerns regarding China’s Belt and Road Initiative (BRI).
- BRI has signed on more than 70 countries in the world. Even Saudi Arabia, a close ally of the U.S., has made the BRI one of the cornerstones of its Saudi Vision 2030 plan.
- The scale of Chinese investment, and the participation of a range of countries with different political identities in the BRI, is astonishing.
- The U.S. views the BRI as a Chinese attempt to increase its influence in the region.
- Despite massive U.S. expenditure through the Department of State and the USAID (United States Agency for International Development) and through its U.S. Millennium Challenge Corporation (MCC) and the Overseas Private Investment Corporation, it will still not be able to match the amount spent by China. Given the ‘America First’ attitude, there are very fewer chances of more money being funneled towards investments in the region.
- Since 2017, the United States government has released reports and fact sheets on its new Indo-Pacific strategy.

Concerns:

Lack of clarity:

- Despite the increased focus on the Indo-Pacific, there is very less clarity on the U.S. intentions.
- The U.S. has repeatedly claimed that the Indo-Pacific Strategy is going to promote free, fair, and reciprocal trade despite failing to clarify what exactly the terms ‘free’, ‘fair’, and ‘reciprocal’ actually mean.
- It appears that the U.S. unable to outspend the Chinese, is making rhetorical arguments by claiming more respect for transparency, human rights, and democratic values than China, which it accuses of practising repression at home and abroad.
- Important documents like the Free and Open Indo-Pacific report of November 2019 released by
the U.S. seem plainly rhetorical.

Targeting China:

- The Indo-Pacific strategy of the U.S. seems more like the agenda of the U.S. government to use the three large states of Australia, India, and Japan to isolate China.
- This will create power blocs in the region which can prove to be detrimental to the region’s peace in the long run.

Military intentions of the U.S.:

- It is very likely that the U.S. investments will come with subsequent military claims.
- The U.S. has offered Nepal a grant of $500 million under its Millennium Challenge Corporation (MCC).
- Nepal is currently considering whether it should accept the grant given the possibility that acceptance of the grant money would mean that the Nepali government would have to allow U.S. troops and U.S. bases in the country.
- Given the fact that in the recent past, Nepal discovered a large amount of uranium in Mustang, near the Nepal-China border, there is considerable U.S. interest in Nepal’s economy. If the U.S. money comes with U.S. military presence, this will create a possible flashpoint in the Himalayas.
- In May 2018, the U.S. military’s Pacific Command was renamed the Indo-Pacific Command, a symbolic gesture that provides a military aspect to the Indo-Pacific Strategy.
- The U.S. government, despite its tall claims for a “free and open Indo-Pacific”, what it actually wants is an Indo-Pacific with fewer Chinese ships and more U.S. warships.
- The increased military presence in the region is not good for the peace and stability of the region.

Precedents:

- Given the numerous historical examples of the US’s lack of transparency in trade deals and the U.S. enabled Third World debt crisis in the 1980s, which was then used by the U.S.-driven International Monetary Fund’s Structural Adjustment Programs to strangle countries in Africa, Asia, and Latin America, there is very little hope for free, fair, and reciprocal trade as claimed by the U.S.
- Recently, the U.S. government has expressed its lack of interest in multilateral deals. The U.S. withdrew from the Trans-Pacific Partnership in 2017. The U.S. has been transactional in its interactions and can change its stance in a changed scenario.

Disinterest in the idea:

- As the military aspect of the Indo-Pacific strategy increased, both Australia and Japan edged away from full-scale adoption of the U.S. project.
- Japan has begun to use the term “Indo-Pacific” without the word “Strategy”.
- Australia has signed onto a “comprehensive strategic partnership” with China.
- At the moment apart from the U.S., only India remains loyal to the agenda set by the U.S.

Independence in Foreign policy:

- Given the historical importance given by India to independent foreign policymaking, the aligning to the U.S.’s Indo-Pacific strategy poses a threat to this cherished ideal of India.
- It is possible that by aligning to the U.S.’s Indo-Pacific strategy, India may remain a subordinate ally of the U.S. and may miss an opportunity to be part of a reshaped Asia.
Way forward:

- India should study the U.S. project thoroughly before becoming a part of it. It should consider both the short term and long term benefits of the proposed Indo-Pacific strategy. **Long term national interest should be paramount in the considerations.**

2. Guns, gas and technology

Context:

U.S. President’s first official visit to India.

Background:

There have been **regular and sustained engagements between the U.S. President and Indian Prime Minister** on the sidelines of forums such as the G7, the G20, and the United Nations General Assembly.

Details:

**Defence and security cooperation:**

- India and the U.S. have been collaborating on issues ranging from **maritime security to international terrorism.**
- The two countries have recently signed a number of agreements, including the Logistics Exchange Memorandum of Agreement (LEMOA) and the Communications Compatibility and Security Agreement (COMCASA), to increase the levels of strategic collaboration.
- Recently, the U.S. has **categorised India as a ‘Major Defense Partner’** and granted it the ‘Strategic Trade Authorisation-1’ status.

**Economic ties:**

**Trade:**

- The trade between the two countries has reached a new high.
- **Total two-way trade flows increased to $142.3 billion in 2018,** with 2019 figures estimated to be even higher given that India has increased purchase of liquefied natural gas (LNG) from the U.S. and has also agreed to buy naval helicopters from the U.S.

**Investment:**

- **The U.S. is the fifth-largest source of Foreign Direct Investment (FDI) to India,** with a cumulative capital stock of $28 billion. Steady inflows of capital from the U.S. point to India’s attractiveness as an investment destination for American companies.
- The presence of U.S. companies is found **across diverse sectors of the Indian economy** including defence and aviation, agriculture, health, education, and insurance.
- **Indian companies are also expanding their investments in the U.S.** with the CII’s data reflecting historic rates of investment and job creation, in the U.S.

**$500 billion intra-country trade goal:**
The goal of $500 billion in two-way trade between India and the U.S. is within sight.

CII research notes that with an improved trade scenario, the $500 billion target could be reached as early as 2030.

Businesses from both sides must come together to explore joint strategies and opportunities to resolve issues and facilitate further business.

Way forward:

- There are many prospective areas of cooperation between the U.S. and India which could be harnessed to reach the set goal of $500 billion trade.

Energy sector:

- Given India’s policy to shift to a gas-based economy, India would continue to rely on U.S. liquefied natural gas imports. India is the sixth-largest buyer of U.S. LNG.
- Indian companies have invested $4 billion in the shale gas sector in the U.S.
- Given the fact that four working groups have been set up for oil and gas, energy efficiency, renewable energy and sustainable development, the energy partnership is set to improve further.

Defence sector:

- In the defence sector, India has increased its sourcing of defence equipment and technology from the U.S.
- The recent 2+2 dialogue between India and the U.S. led to the signing of three agreements under the Defence Technology and Trade Initiative to co-develop and co-produce critical technologies.
- With India’s aspiration to invite FDI in its nascent defence production sector, U.S. companies will have good options for tie-ups with Indian businesses.

Partnerships in technology:

- While defence and energy sectors will continue to dominate the India-U.S. bilateral relationship, an aspirational knowledge economy can be envisioned as the way ahead for the partnership.
- The prospective areas of cooperation could involve robotics, artificial intelligence (AI), electric vehicles, and other emerging sectors.
- Many companies from the U.S. have established research and product development centres in India, gaining from the competitive talent available in India.

Start-up collaborations between two of the most vibrant and dynamic new entrepreneurship hubs can be identified for areas such as agriculture, healthcare and education.

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**F. Prelims Facts**

Nothing here for today!!!

**G. Tidbits**
1. Banks’ profitability remains fragile, says Das

What’s in News?

The profitability of the Indian banking sector remains fragile, Reserve Bank of India Governor Shaktikanta Das said, despite the sector turning around on the back of improvement in asset quality, with enhanced resolutions through the Insolvency and Bankruptcy Code (IBC).

Issues:

The banks continue to face challenges like the present crisis in the telecom sector.

- The capital position of banks has improved on account of recapitalisation of public sector banks by the government and capital raising efforts by private sector banks.
- The RBI Governor suggested that sector-specific pockets of stress needed policy attention.
- On the issue of resolution of asset quality, the RBI Governor expects to have an integrated framework for resolution of financial firms operating in India, in the near future.
- On consolidation in public sector banks, he said a properly worked out consolidation of PSBs can generate synergies in allocation of workforce and branches.
- He highlighted that the focus has to be on ushering in significant improvements in efficiency and rationalisation of scarce capital to meet the capital adequacy requirements.
- As far as regulation of banks is concerned, he said the RBI was focussing on a sharper and more forward-looking off-site surveillance framework, apart from on-site supervision.
- On non-banking finance companies, he said recognising the systemic importance of such entities and their inter-linkages with the financial system, the RBI had taken steps and the asset-liability management (ALM) position and other aspects of top 50 NBFCs were being closely monitored, covering all NBFCs with asset size above Rs. 5,000 crore.
- The ALM of top 51-100 NBFCs is also being examined by the respective regional offices of the Reserve Bank, he added.
- He reiterated that the RBI would also issue draft guidelines on corporate governance in banks.

H. UPSC Prelims Practice Questions

Q1. Consider the following statements:

1. Speaker of Legislative Assembly addresses his resignation to the deputy speaker.
2. The Governor decides the salary and allowance of the speaker of the Legislative Assembly.
3. The Constitution of India does not provide for joint sessions of State Legislatures.

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

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

Answer: c

Explanation:

- Speaker of Legislative Assembly addresses his resignation to the deputy speaker. The Legislature decides the salary and allowance of the speaker of the Legislative Assembly. The Constitution does
Q2. Consider the following statements with respect Pradhan Mantri Kisan Samman Nidhi:

1. PM-KISAN is a centrally sponsored scheme that provides income support to the farmers and their families.
2. The beneficiaries of the scheme receive Rs.6000 per annum per family member, payable in three equal instalments over the year.
3. Responsibility of identifying the landholder farmer family eligible for benefit under the scheme is with the State/UT Government.

Which of the above is/are incorrect?

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

Answer: a

Explanation:

- PM-KISAN is a central sector scheme that provides income support to the farmers and their families. The Scheme is implemented as a Central Sector Scheme with 100% financial support by Central Government.
- The beneficiaries of the scheme receive Rs.6000 per annum, payable in three equal instalments over the year.
- Responsibility of identifying the landholder farmer family eligible for benefit under the scheme is with the State/UT Government.

Q3. Consider the following statements with respect to Assam:

1. Tripura is the only North-Eastern state that the state of Assam does not share a border with.
2. The state shares international borders with Bangladesh and Bhutan only.

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

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

Answer: a

Explanation:

- The state of Assam shares its borders with Arunachal Pradesh, Nagaland, Manipur, Mizoram, Meghalaya, Tripura and West Bengal. The state shares international borders with Bangladesh and the Kingdom of Bhutan.

Q4. Justice Sri Krishna Committee report deals with:

a. Mobilization of Resources for Major Railway Projects
b. Data Protection Law  
c. Insolvency and Bankruptcy Code  
d. None of the above  

Answer: b  

Explanation:  
Self-explanatory  

I. UPSC Mains Practice Questions  
1. Data localization as envisaged by the Personal Data Protection (PDP) Bill, 2019 has both associated advantages and concerns. Comment. Suggest suitable safeguards to the Bill to truly ensure the protection of privacy rights. (15 marks, 250 words)  
2. Discuss the concerns associated with the Indo-Pacific strategy being propounded by the U.S. What should be India’s response to the Indo-Pacific strategy? (10 marks, 150 words)