

04 Jun 2020: UPSC Exam Comprehensive News Analysis

TABLE OF CONTENTS

A. GS 1 Related

B. GS 2 Related

POLITY AND GOVERNANCE

1. [Shah Faesal, 2 PDP leaders released](#)

INTERNATIONAL RELATIONS

1. [India, Bhutan ink MoU for environment cooperation](#)

C. GS 3 Related

ECONOMY

1. [Cabinet sets up Secretaries' group to attract investment](#)
1. [Cabinet nod for agri marketing reforms](#)

SECURITY

1. [Govt. to boost infrastructure in areas along China border](#)

ENVIRONMENT AND ECOLOGY

1. [NGT holds LG Polymers India liable for the loss of life](#)

D. GS 4 Related

E. Editorials

POLITY

1. [India's Parliament is missing in action](#)

INTERNATIONAL RELATIONS

1. [Seven to eleven: On India and G-7](#)

ECONOMY

1. [Time to discontinue free power for farmers](#)

F. Prelims Facts

G. Tidbits

1. [U.S. to bar Chinese flights](#)
2. [Nation's name plea can be sent to Centre: SC](#)
3. [Can't force waiver of interest on loans: RBI](#)
4. [Data of over one lakh Indians posted for sale on dark web](#)

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. Shah Faesal, 2 PDP leaders released

Context:

The J&K administration has released former IAS officer and J&K People's Movement party founder Shah Faesal and two PDP leaders, who were booked under the Public Safety Act (PSA).

Public Safety Act has been covered in 17th September 2019 Comprehensive News Analysis. [Click here](#) to read.

Category: INTERNATIONAL RELATIONS

1. India, Bhutan ink MoU for environment cooperation

Context:

The Union Cabinet has approved the signing of a memorandum of understanding (MoU) with Bhutan for cooperation in the field of environment protection and management of natural resources.

Details:

- The MoU, signed at a meeting chaired by the Prime Minister, will enable establishment and promotion of closer and long-term cooperation in environment protection and management of natural resources on the basis of equity, reciprocity and mutual benefits, taking into account the applicable laws and legal provisions in each country.
- It will cover air, waste, chemical management, climate change and other areas and will remain in force for 10 years from the date of signing.
- The Memorandum of Understanding shall facilitate the exchange of experiences, best practices and technical know-how through both public and private sectors and shall contribute to sustainable development.
- The development followed an earlier MoU between the two countries. An MoU was signed between the [Central Pollution Control Board \(CPCB\)](#), Ministry of Environment, Forest and Climate Change (MoEFCC) and the National Environment Commission (NEC), Bhutan in 2013, but it expired in 2016.

C. GS 3 Related

Category: ECONOMY

1. Cabinet sets up Secretaries' group to attract investment

Context:

The Union Cabinet has approved the setting up of an empowered group of secretaries (EGoS) and project development cells (PDCs) in Ministries and departments for attracting investments to India.

Details:

- Industries are thinking to diversify their investments in different localities, so to ensure that investment is enhanced in India, an EGoS has been formed.
- It will make India a more investor-friendly destination and give a fillip to the mission of [Atmanirbhar Bharat](#) by handholding and further smoothening investment inflows into the country.
- The two decisions are expected to help domestic industries and lead to direct and indirect employment.

Empowered Group of Secretaries (EGoS):

- The EGoS would be chaired by the Cabinet Secretary.
- It would include the Secretary of the Department for Promotion of Industry and Internal Trade as member convener.
- NITI Aayog CEO, the Commerce Secretary, the Revenue Secretary and the Economic Affairs Secretary would be members.
- The Secretary of the Department concerned would be co-opted, depending on the project.

Objectives of EGoS:

- To bring synergies and ensure timely clearances from different departments and ministries.
- To attract increased investments into India and provide investment support and facilitation to global investors.
- To facilitate investments of top investors in a targeted manner and to usher policy stability and consistency in the overall investment environment.

Project Development Cell (PDC):

- In every Ministry, there will be a project development cell. This will make India a more investor-friendly destination and there will also be hand-holding of the new industries.
- PDC was approved for the development of investible projects in coordination between the central and state governments.
- Under the guidance of the secretary, an officer not below the rank of joint secretary of each relevant central line ministry, who will be in-charge of the PDC, will be tasked to conceptualise, strategise, implement, and disseminate details with respect to investable projects.

- The cell is aimed at creating projects with all approvals, land available for allocation and with the complete detailed project reports for adoption/investment by investors; and to identify issues that need to be resolved in order to attract and finalise the investments and put forth before the empowered group.

2. Cabinet nod for agri marketing reforms

Context:

- The Union Cabinet has approved an amendment to the 65-year-old Essential Commodities Act.
- Cabinet also approved ordinances to remove restrictions on farmers selling their produce outside notified market yards, as well as to facilitate contract farming and allow farmers to engage in direct marketing.

Details:

- The amendment will be made effective immediately via an ordinance, according to the Agriculture Ministry.
- The Essential Commodities Act (ECA) empowers government to impose curbs on stocking of farm produce.
- The amendment to the ECA, which has been under discussion for more than a decade, will deregulate the production, storage, movement and distribution of these food commodities.
- By removing the private sector's fears of excessive regulatory interference, the Centre hopes to increase private and foreign investment, especially in cold storage facilities and the modernisation of the food supply chain.
 - According to the government, even as India has become surplus in most agri-commodities, farmers have been unable to get better prices due to lack of investment in cold storage, processing and export.
 - Adequate processing and storage facilities will reduce wastage and increase income for farmers of perishable commodities.
- The amendment would remove cereals, pulses, oilseeds, edible oils, onions and potatoes from the list of essential commodities.
- However, to protect consumers, the amendment allows regulation during war, famine, extraordinary price rise and natural calamity, while providing exemptions for exporters and processors at such times as well.

Farming Produce Trade and Commerce (Promotion and Facilitation) Ordinance, 2020:

- It aims to open up agricultural marketing outside notified mandis for farmers.
- It will help in the creation of one agriculture market across the country wherein farmers and traders will enjoy freedom of choice of sale and purchase of agri-produce.
- It will also allow for hassle-free inter-state and intra-state trade in agriculture produce.
- While both agriculture and markets are State subjects, the Centre is counting on the fact that trade and commerce in foodstuffs is part of the concurrent list to push through its ordinance.

- Industry sources suggest that 60% of agricultural trade already takes place outside the mandis through unregulated sales. By legalising and facilitating such sales, the Centre hopes that farmers will benefit, rather than middlemen.
- It is believed that allowing the farmer more choices will raise his income and also reduce wastage and improve quality.
- Not all States have been on board with these reforms, especially as State governments will not be allowed to levy fees on these sales.

Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Ordinance, 2020:

- It is aimed at facilitating contract farming, where a private buyer contracts to purchase a crop at a certain price at the beginning of a season.
- The ordinance empowers farmers to engage with processors, aggregators, wholesalers, large retailers and exporters.
- This would facilitate transferring the risk of market unpredictability from the farmer to the corporate sponsor.
- It would help attract private investments to the farm sector.
- However, farmers groups have expressed concern that corporates will benefit more than small farmers from such direct marketing measures.

Category: SECURITY

1. Govt. to boost infrastructure in areas along China border

Context:

To ramp up infrastructure along the China border, the Ministry of Home Affairs (MHA) has decided to spend 10% funds of a Centrally sponsored scheme only on projects in Ladakh, Arunachal Pradesh, Himachal Pradesh, Uttarakhand and Sikkim.

Background:

- Stand-offs in at least four locations along the LAC remain unresolved, with reports of a build-up in Galwan valley, Pangong Tso and Hot Springs in Ladakh, and Naku La in Sikkim, with Chinese troops present on India's side of the LAC in some of these spots.
- Talks at the level of Lieutenant Generals are set for June 6, 2020.

Details:

- The Border Area Development Programme (BADP) has been allocated ₹784 crore in the 2020-21 fiscal and the money is distributed to the border States and Union Territories depending on various criteria such as the length of the international border and population.
- Around ₹78.4 crore has been parked for projects in areas inhabited along the 3,488 km China border.
- In 2019-20, ₹825 crore was granted for the scheme.

- The new BADP guidelines said, “10% of the total allocated funds will be additionally allocated to the States/UTs abutting Indo-China border [Arunachal Pradesh, Himachal Pradesh, Ladakh, Sikkim and Uttarakhand] for taking up works/projects in the districts abutting Indo-China border.”
- According to the new guidelines, approved by the Union Home Minister, the projects for developing strategically important villages and towns in border areas that have been identified by the border guarding forces will be given priority.
- According to the MHA, creation of infrastructure would help integrate these areas with the hinterland, create a positive perception of care by the country and encourage people to stay on in the border areas leading to safe and secure borders.
- Forces such as the Border Security Force (BSF), deployed along the Bangladesh and Pakistan borders; the Indo-Tibetan Border Police (ITBP) on the China border; the Sashastra Seema Bal along the Nepal border; and the Assam Rifles stationed along the Myanmar border would provide independent feedback on the projects in the blocks concerned and may be tasked to conduct social audit of the works.
- As per the guidelines, no NGO or private institution could be hired for infrastructure related work.

Border Area Development Programme (BADP):

- BADP was started during the Seventh Five Year Plan period, for the western border.
- During the eighth Five Year Plan, the coverage was extended to include the Eastern States that shared a border with Bangladesh.
- It has over the years expanded to cover 396 blocks of 111 border districts in 16 States and two UTs.
- Initially, the programme laid emphasis on the development of infrastructure to facilitate deployment of the Border Security Force. Later, the ambit of the programme was widened to include other socio-economic aspects such as education, health, agriculture and other allied sectors.
- The programme aims to meet the special development needs of the people living in remote and inaccessible areas situated near the international border and to saturate the border areas with the essential infrastructure through convergence of Central/State/BADP/Local schemes and participatory approach.
- BADP is an important intervention of the Central Government to bring about development of border areas by supplementing the State Plan Funds to bridge the gaps in socio-economic infrastructure on the one hand, and improving the security environment in border areas on the other.

Category: ENVIRONMENT AND ECOLOGY

1. NGT holds LG Polymers India liable for the loss of life

Context:

The National Green Tribunal (NGT) held that LG Polymers India has absolute liability for the loss of life caused by a gas leak at its factory in Andhra Pradesh's Visakhapatnam.

Details:

- The committee has opined that the company did not take proper care of the storage tank resulting in auto polymerization of styrene releasing excess heat which escaped from the goose-neck and dip hatch in the form of vapour.
- The Bench said that overwhelming material establish liability of the company. The company operated without EC [environmental clearance] and the State PCB, on account of its ignorance of law or otherwise, gave 'Consent to Establish' and 'Consent to Operate' in violation of the law.
- NGT also noted the committee's submissions pertaining to the unit operating without requisite environmental clearances.
- NGT said that the ₹50 crore in compensation, deposited by the company, would be spent on restoration.
- It also constituted a committee to prepare a restoration plan.

The Vizag Gas leak issue has been covered in 8th May 2020 Comprehensive News Analysis. [Click here](#) to read.

D. GS 4 Related

Nothing here for today!!!

E. Editorials

Category: POLITY

1. India's Parliament is missing in action

Context

- Parliament is the temple of Democracy. The legislature needs to keep a check on the executive by means of questions and deliberations.
- As the world faces the toughest battle of [COVID-19](#), Parliament's activities are suspended. This article speaks about exploring ways of conducting parliamentary meetings.

Role of the Parliament

- First and foremost, it is the Parliament that checks and challenges the government of the day.
 - While introducing the draft Constitution, B.R. Ambedkar explained why the drafting committee had preferred a parliamentary form over the presidential system of governance.
 - The reasoning was that while the presidential system provides a higher level of stability, the parliamentary system is better at holding the government to account on a daily basis through questions, motions and debates.
 - Over the decades, our Parliament has evolved procedures of accountability including hearings of committees. The fact that Parliament and its committees have not met for over two months indicates the absence of scrutiny of government actions.

Also read a comparison of the [parliamentary and presidential forms of government](#).

Functioning Parliament matters

- National laws are made by Parliament. The current steps by the central government are being taken under the Disaster Management Act, 2005, which was not designed to handle epidemics.
- The reasoning is that the **central government had no choice as there was no other law that provided it with powers to impose a lockdown** across the country, which was needed to arrest the spread of the disease.
 - This misses the point that Parliament, which was meeting till a day before the national lockdown was announced, could have passed an appropriate Act.
- This is what many other countries have done — an Act with suitable checks and an expiry date, which could be renewed by Parliament, if required.
- The Constitution requires all expenditure by the government to be approved by Parliament. The government has announced a series of measures to address the economic crisis sparked by the health crisis and the lockdown. These have not been subject to parliamentary scrutiny or approval.
- From March to May 2020, central and State governments have issued over 5,000 notifications to deal with the COVID-19 pandemic. The appropriateness of these circulars need to be examined by Parliament and its committees.

Also read: [Functions of Parliament](#)

Responsibility of MP

- MPs have a duty to shape policy and guide the government in the national interest. They represent the concerns of people by raising issues in Parliament.
- The country is facing serious challenges on many fronts as a consequence of the pandemic. These include addressing questions on how to stall the epidemic from spreading, how to treat people who are infected, and how to minimise the loss of life to the virus.
- There is also the question of how the economy is impacted, both from the supply side due to the lockdown, and from the demand side as incomes and spending contract.
- There have been several news reports of migrants being mistreated, not provided transport, being harassed by the police — and being stripped of their dignity, even in cases where they have been provided with food and shelter.
- There needs to be concerted action to alleviate the distress. Parliament is the forum where such issues should be discussed and a plan of action agreed upon.

Practices around the world

- The **Canadian Parliament** had its first lockdown meeting towards the end of April 2020, with roughly 280 of the 338 Members of Parliament attending through **video conference and questioning the government** for three hours.
- The **British Parliament** has adopted a **hybrid model of in-person and video attendance**.
- Several other countries like **France, Italy, Argentina, Brazil, Australia and New Zealand** have held sessions **either with physical distancing** (fewer MPs attend with agreement across parties) or **video conferencing or a combination of the two**.

- Many others are convening their **committees through video-conferencing**.
- The **Inter Parliamentary Union** has documented the processes used by various national parliaments to meet during the pandemic.
- **India's Parliament**, which prides itself as the apex representative body of the world's largest democracy, is a **notable absentee from this list**.

Conducting meetings through video conferencing

- Our Constitution does not prohibit meetings that may require maintenance of physical distancing or remote meetings. It states that the **President may summon Parliament** "to meet at such time and place as he thinks fit".
- The **Rules of Procedure of both Houses** require the Secretary-General to issue summons to each member specifying the "date and place for a session" of the House. These enabling clauses can be used to hold hybrid meetings or remote meetings.
- **Rule 267 of the Lok Sabha** states that committee meetings have to be held in the Parliament building. However, the Speaker has the powers to change the venue.
- Thus, there is no prior parliamentary action required to permit meetings through video-conferencing.

Challenges

- Security is obviously a critical consideration for any application chosen to support the work of parliament.
 - Developing internal home-grown tools are one way to mitigate security risks; however, these take time to be put in place.

Way forward

- The question of security and secrecy may come up. The **meetings of the Houses** are usually telecast live, and there is no issue of confidentiality.
- **Rule 266** mandates that all committee meetings have to be held in private, this has become a roadblock for videoconferencing.
 - This is essentially to protect the confidentiality of the information shared by the government in the meetings. The argument is that it may be difficult to protect confidentiality in virtual meetings, when members function from different places.
 - Officials have also cited the inherent problems with technology that could facilitate breaches.
 - Given that large global corporations as well as parliamentary committees of several other countries seem to have solved this problem, there is no reason that the Indian Parliament cannot adopt these solutions.
- All district headquarters are linked with fibre optic lines, so even if there is a problem of connecting the constituency office of MPs, they could use such government facilities.
- Parliament can meet, but with restrictions. These restrictions include: fewer sittings of plenary sessions or committees; fewer parliamentarians and staff in the building.

Conclusion

- India prides itself on being the world's largest democracy as well as the information technology provider to the world. It is imperative that Parliament harness the country's IT strengths to buttress our credentials as a performing democracy.

Category: INTERNATIONAL RELATIONS

1. Seven to eleven: On India and G-7

Context

- The US President Donald Trump has called the existing Group of Seven (G-7) club a “very outdated group of countries” and he wants to include India, Russia, South Korea, and Australia in the group making it G-11.

The Group of 7

- The **G-7** or ‘Group of Seven’ are Canada, France, Germany, Italy, Japan, the United Kingdom, and the United States.
- It is an intergovernmental organisation that was formed in 1975 by the top economies of the time as an informal forum to discuss pressing world issues.
- Initially formed as an effort by the US and its allies to discuss economic issues, the G-7 forum has deliberated about several challenges over the decades, such as the oil crashes of the 1970s, the economic changeover of ex-Soviet bloc nations, and many pressing issues such as financial crises, terrorism, arms control, and drug trafficking.
- The G-7 was known as the ‘G-8’ for several years after the original seven were joined by Russia in 1997. The Group returned to being called G-7 after Russia was expelled as a member in 2014 following the latter's annexation of the Crimea region of Ukraine.

How the G-7 summit works?

- The G-7 nations meet at annual summits that are presided over by leaders of member countries on a rotational basis. The summit is an informal gathering that lasts two days, in which leaders of member countries discuss a wide range of global issues. The host country typically gets to invite dignitaries from outside the G-7 to attend the Summit.
- The groundwork for the summit, including matters to be discussed and follow-up meetings, is done by the “sherpas”, who are generally personal representatives or members of diplomatic staff such as ambassadors.
- The sherpa for Prime Minister Modi at 2019 summit was former Union Minister Suresh Prabhu.

What prompted US to call for an expansion?

- Not all the countries of G-7 are among the most advanced now. India is both a military and economic giant but isn't part of the G7. So, its expansion, just like that of the **United Nations Security Council**, is called for.
- The US President Trump's decision to postpone the G7 summit calling it outdated, and attempts to expand the grouping to include other countries like India, Russia, Australia and South Korea reflect

American desire to wrest back the global leadership initiative from China, as the US slowly begins to crawl back towards normalcy after the COVID-19 debacle.

Why has Trump chosen the four countries?

- If there's any country in Asia that comes anywhere close to China in population, economic and military numbers, it is India.
 - It is also the larger US policy of aiding the rise of India as a democratic counterbalance to a hegemonic China.
- South Korea is a tech and economic superpower and US is committed to defending it against any enemy.
- Australia is a natural ally for the US in the South Pacific, a region where China has been expanding its influence.
- That leaves Russia, a force to reckon with any day, given its military superiority. Trump has also usually got along with Putin, its unpredictable leader. Russia also shares a large border with China.

Should India play along as US takes on China?

- India has had a complex relationship with China. China's past record—it fought a war with India in 1962—makes it difficult for India to trust it. China and India are in a standoff in Ladakh. India and the US are natural allies. One is the world's largest democracy and the other the oldest.
- There is an urgent need for democracies and rules-based regimes that believe in fair trade and respect for intellectual property rights to come together. It may be time for India to play hardball with China.

Experts also caution India

- India is already a member of G-20, a body responsible for global governance.
 - The G-7 was expanded to the G-20 when the West realized after repeated recessions that the global financial governance was not possible without including countries such as China, India, Turkey, South Africa, Australia and so on.
- The current American push for a new organisation is an attempt to isolate China.
 - While India should have no objection in joining the new club, it should not be pitted against China or Russia.
- Moreover, it is better for India to wait and watch for the time being as one is not certain whether Trump will come back to power after the present term. If a new president joins the White House, terms of engagement would be different.

China's response

- China has reacted by saying any attempts to draw a "small circle" against Beijing will be "doomed to fail" and become "unpopular".

Conclusion

- As former foreign secretary of India Shyam Saran has noted, "It has been New Delhi's experience that strong relations between India and the US, indeed with other major powers, give India greater room for

manoeuvre and ability to manage the China challenge. The more isolated India is, the greater its vulnerability to Chinese pressures.”

- India should, therefore, interpret Trump’s comments on the expansion of G7 as an opportunity, not as a curveball that should be best avoided.

Category: ECONOMY

1. Time to discontinue free power for farmers

Context

- The Centre is pushing for a key reform in the agricultural sector by replacing the free power supply scheme for farmers with an idea of Direct Benefit of Transfer (DBT).

Issues with free power supply to the farmers

- First, the scheme of free power supply has led to widespread wastage of water and electricity. It is inherently against incentivising even a careful farmer to conserve the two precious resources.
- Second, India is the largest user of groundwater at 251 billion cubic meters, exceeding the combined withdrawal by China and the U.S.
 - Be it parts of the Cauvery delta in Tamil Nadu or the Sangrur district of Punjab, the story about the groundwater table is the same — a worrying rate of depletion.
 - To sustain their activity, farmers need to go for submersible or high-capacity pumpsets.
- Third, the extension of the scheme to different States over the years has only encouraged installation of more pumpsets.
 - Karnataka is a classic example, the number of irrigation pumpsets, which was around 17 lakh 12 years ago (2018), is around 30 lakhs in 2020.
 - This has led to widespread groundwater exploitation.
 - Under the traditional system, several farmers are misusing the water by over-irrigating the crops due to free power available to them.
- Fourth, there is misuse of the scheme for which not just a section of farmers, but also field officials have to be blamed.
 - Resource-rich farmers enjoy greater power subsidy benefits than the poor farmers due to political connections.
- Fifth, in the absence of meters for connections or segregation of feeders or metering of distribution transformers, accurate measurement of consumption becomes tricky.
 - Those in charge of power distribution companies find it convenient to reduce their aggregate technical and commercial losses by clubbing a portion of the losses with energy consumption by the farm sector.

Environmental Damage

- The policy has also increased carbon emissions from the increased use of electricity.

Argument for free power

Proponents of the free power scheme have a couple of valid points in their support.

- Apart from ensuring food security, free power provides livelihood opportunities to landless workers.

How DBT works?

- Under DBT, farmers will have to pay the bill for the power consumed for agriculture purposes. After that, they will get the subsidy in their bank accounts through DBT.
- It is opposed to the current mechanism, where the subsidy is provided en masse by the State government to the distribution company (Discom).
- DBT implementation could potentially help target subsidies, incentivise behaviour change and reduce wastage of scarce public funds.

Concerns with the Centre's move to allow for a transfer of subsidies through DBT

- Farmers will have to pay first from their own pocket, after which they will get subsidies.
- Are the country's farmers in a position to pay Rs 4,000-5,000 in advance and wait for the transfer from their government?

Challenges

- First, farmers are reluctant to relinquish access to subsidized power, even when utilities promise supply quality improvements.
- Second, political decision makers face difficulties implementing a rational price regime for agricultural power supply because it is hugely unpopular.

Way forward

- Before universal DBT for electricity is applied, close attention needs to be paid to on-going pilots and more large-scale pilots are necessary.
- Lessons from multiple pilots for a varied mix of consumers can inform steps needed to ensure smooth implementation.
- Electricity Regulatory Commissions, Discoms and State Governments should allow different kinds of pilots with strong monitoring, evaluation and learning mechanisms, before signing on to universal adoption.
- Further, there is a need for third-party audits authorised by regulatory commissions to check if consumers are aware of subsidies provided, if they are in receipt of promised subsidies and to verify if the impacts due to delays are borne by the government.

F. Prelims Facts

Nothing here for today!!!

G. Tidbits

1. U.S. to bar Chinese flights

- The Trump administration has barred Chinese passenger carriers from flying to the U.S. starting on June 16, 2020 as it pressures Beijing to let U.S. air carriers resume flights amid simmering tensions between the world's two largest economies.
- The move penalises China for failing to comply with an existing agreement on flights between the two countries.
- U.S.-Chinese relations have soured in recent months amid tensions surrounding the novel coronavirus pandemic and Beijing's move to impose new national security legislation for Hong Kong.

2. Nation's name plea can be sent to Centre: SC

What's in News?

The Supreme Court ordered that a plea to change India's name exclusively to 'Bharat' be converted into a representation and forwarded to the Union government for an appropriate decision.

- "Bharat and India are both names given in the Constitution. India is already called 'Bharat' in the Constitution", Chief Justice of India (CJI) Sharad A. Bobde orally said in a virtual court hearing.
- The court had dismissed a similar petition in 2016. The then CJI T.S. Thakur had said that every Indian had the right to choose between calling his country 'Bharat' or 'India'.
- The court said the petition be transformed into a representation and forwarded to the Ministries, primarily the Ministry of Home Affairs.

This topic has been covered in 2nd June 2020 Comprehensive News Analysis.

3. Can't force waiver of interest on loans: RBI

What's in News?

The Reserve Bank of India (RBI) informed the Supreme Court that it considers neither prudent nor appropriate to go for a forced waiver of interest on loans by risking the financial viability of banks it is mandated to regulate and putting the interests of the depositors in jeopardy.

- The RBI was responding to a petition challenging the charging of interest rate on loans even during the three-month moratorium period declared amid the COVID-19 pandemic and national lockdown.
- "The interest charged during moratorium period would be added up into the EMIs at the end of three-month forbearance. It will have to be paid in one go or be equally divided in all future EMIs. The monthly bill for customers will increase. In the present scenario, when all the means of livelihood has been curtailed by the Government of India by imposition of lockdown and the petitioner has no way to earn a livelihood, the imposition of interest will defeat the very purpose of permitting moratorium on loans," the petitioner had contended.
- RBI said that its regulatory package introduced amid the pandemic lockdown was in its essence in the nature of a moratorium deferment and cannot be construed to be a waiver.

- Banks are commercial entities that intermediate between depositors and borrowers. They are expected to run on viable commercial considerations, the affidavit said.
- The [RBI](#) had recently extended the moratorium till August 31, 2020.

4. Data of over one lakh Indians posted for sale on dark web

- A fresh instance of Indians' data being leaked on the dark net has come to light, with a massive data packet — nearly 100 gigabytes in size — being put up for sale in the dark web market.
- The data comprises scanned identity documents of over 1 lakh Indians, including passports, PAN cards, Aadhaar cards, voter IDs and driver's licenses.
- The data was found by Cyble, a global cyber intelligence agency founded by cyber expert Beenu Arora, which has also found several other such instances in the recent past, including a massive packet of data of Indian job seekers from across the country.
- Cyble researchers said that they came across a relatively non-reputable threat actor offering over 1 lakh identity documents for sale.

Read more about Dark Web covered in [25th September 2019 Comprehensive News Analysis](#).

H. UPSC Prelims Practice Questions

Q1. Consider the following statements:

1. Deep Web is the area of the Internet which is not accessible through search engines.
2. Dark Web is part of the Deep Web.
3. Dark Web is shielded by specialised software and is deliberately hidden.

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

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

Answer: d

Explanation:

- Dark Net (or Darknet) is an umbrella term describing the portions of the Internet not open to public view or hidden networks whose architecture is superimposed on that of the Internet.
- Deep Web is the area of the Internet which is not accessible through search engines. What can be accessed through search engines is called Surface Web.
- To get into the Deep Web one should know the right address.
- Dark Web is part of the Deep Web.

- While the Deep Web is accessible, the Dark Web is deliberately hidden.
- While incognito mode disables browsing history and web cache, the Dark Web is shielded by specialised software.

Q2. Consider the following pairs:

1. Border Security Force (BSF) – Bangladesh
2. Indo-Tibetan Border Police (ITBP) – China
3. Sashastra Seema Bal – Myanmar border
4. Assam Rifles – Nepal border

Which of the given pairs are correctly matched?

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

Answer: a

Explanation:

- Border Security Force (BSF) is deployed along the Bangladesh and Pakistan borders.
- The Indo-Tibetan Border Police (ITBP) on the China border.
- The Sashastra Seema Bal along the Nepal border.
- The Assam Rifles stationed along the Myanmar border.

Q3. Consider the following statements with respect to Border Area Development

Programme (BADP):

1. Ministry of Defence has been implementing the Border Area Development Programme (BADP) as part of a comprehensive approach to Border Management.
2. The funds under BADP are provided to the States as a 100% non-lapsable Special Central Assistance.
3. The BADP schemes include construction of primary health centres, schools, supply of drinking water and other socio-economic aspects.

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

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

Answer: a

Details:

- The Department of Border Management, Ministry of Home Affairs has been implementing the Border Area Development Programme (BADP) through the State Governments as part of a comprehensive approach to Border Management.
- The funds under BADP are provided to the States as a 100% non-lapsable Special Central Assistance.
- Initially, the programme laid emphasis on the development of infrastructure to facilitate deployment of the Border Security Force. Later, the ambit of the programme was widened to include other socio-economic aspects such as education, health, agriculture and other allied sectors.
- The BADP schemes include construction of primary health centres, schools, supply of drinking water and other socio-economic aspects.

Q4. Consider the following statements with respect to River Yamuna:

1. It is declared a living person.
2. Tons, Hindon and Giri Rivers are its tributaries.
3. It is a major left bank tributary of River Ganga.

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

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

Answer: c

Explanation:

- The Uttarakhand High Court, in March 2017, declared the rivers Ganga and Yamuna as “living persons.”
- However, the Supreme Court in July 2017, overruled the order made by the High Court in Uttarakhand state, which said that the two rivers had the same legal status as human beings by stating that “India’s revered Ganges and Yamuna rivers cannot be viewed as living entities”.
- River Yamuna is a major Right bank Tributary of River Ganga.
- Tons, Hindon, Ken, Betwa, Sengar, Rind and Giri Rivers are the tributaries of River Yamuna.

I. UPSC Mains Practice Questions

1. During these extraordinary times of the COVID-19 pandemic, parliament's activities are suspended. What innovative measures can be taken to ensure the continuity of parliamentary democracy in India? (10 Marks, 150 Words)
2. Evaluate the impact of electricity subsidies given to the farmers. Suggest alternative approaches for farmer welfare and sustainable agricultural development. (15 Marks, 250 Words)

