

# 24 Nov 2020: UPSC Exam Comprehensive News Analysis

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*Nothing here for today!!!*

## B. GS 2 Related

### Category: POLITY AND GOVERNANCE

#### 1. Kerala puts new libel law on hold

##### Context:

The Kerala government has decided not to put into immediate effect the ordinance revising the Kerala Police Act, 2011, seeking to empower the police to prosecute persons spreading defamatory content.

##### Background:

Kerala Governor recently signed an ordinance amending the law to give the police more powers to prosecute persons who exploit various communication platforms to slander fellow citizens.

This topic has been covered in [23<sup>rd</sup> November 2020 Comprehensive News Analysis](#).

### Details:

- In *Shreya Singhal vs. Union of India* (2015), the Supreme Court struck down Section 66A of the [IT Act](#).
  - The section had criminalised the sending of any message through a computer resource that was grossly offensive, menacing, or caused annoyance, inconvenience, danger, insult, injury and intimidation.
- The Court found the offence was ‘overbroad’, that is, it was defined so widely that both innocent and offensive messaging could be brought under its ambit.
  - The failure to define the offence narrowly fell short of the constitutional protection for free speech and expression.
- The same judgment, for the same reason, also struck down Section 118(d) of the Kerala Police Act, which made causing annoyance in an indecent manner through verbal comments or on telephone an offence.

### Issue:

- The new offence is also defined, and is made cognisable, whereas criminal defamation under the IPC is non-cognisable.
  - While upholding the validity of criminal defamation, the Court made it clear that no police officer can register an FIR for the offence.
  - It can only be prosecuted as a private complaint, for Sec.199 Cr.P.C. says no court shall take cognisance of defamation unless the aggrieved party files a complaint.
- Section 118A lays down a three-year prison term.
  - It is two years under the IPC.
- It is in conflict with the central laws.
  - By making defamatory statements cognisable and raising the prison term, the Kerala ordinance effectively amends the IPC and Cr.P.C., a move for which the Centre’s assent is mandatory.
- The ordinance itself required prior presidential assent.

### Conclusion:

It is regrettable that the State sought to arm itself with extraordinary powers to deal with a problem that can be dealt with through other provisions relating to stalking, harassment, criminal intimidation and verbal abuse.

## **Category: INTERNATIONAL RELATIONS**

### **1. PM met MBS, report Israeli media; Saudi Arabia denies it**

#### Context:

Israeli media reports and a government source said that Israeli Prime Minister Benjamin Netanyahu had met for landmark talks in Saudi Arabia with Crown Prince Mohammed bin Salman (MBS), but Riyadh denied that the meeting took place.

### **Details:**

- The reports fuelled speculation that Israel may be getting closer to normalising ties with Saudi Arabia after its recent historic U.S.-brokered deals with the United Arab Emirates and Bahrain.
- Saudi Foreign Minister strongly denied the report that suggested Saudi Arabia was moving away from its decades-old stance of refusing dialogue with Israel until the Palestinian conflict is resolved.

### **Note:**

- The Abraham Accords were brokered under U.S. President Donald Trump, who leaves office in less than two months.
  - It is Israel's normalisation deals with UAE and Bahrain.
- Sudan has also agreed in principle to normalise ties with Israel.
- There has been speculation that the U.S may push for other Arab States to join the Accords before President-elect Joe Biden is sworn in.
- While Israel has hailed the Accords as historic diplomatic agreements, the Palestinians have condemned them and urged Arab states to hold firm until Israel ends its occupation of Palestinian territory and agrees to the creation of a Palestinian state.
- Saudi Arabia (a close U.S. ally and oil-rich buyer of military goods) has publicly insisted it will stick to the Arab League position of not having ties with Israel until it reaches a peace deal with the Palestinians.
- Prior to the Abraham Accords, Israel only had peace treaties with two Arab nations, Egypt and Jordan.

Read more about Abraham Accords and its implications on India, covered in [22<sup>nd</sup> September 2020 Comprehensive News Analysis](#).

## C. GS 3 Related

### **Category: ECONOMY**

#### **1. Move to allow corporates to set up banks attracts flak**

### **Context:**

Former RBI governor Raghuram Rajan and ex-deputy governor Viral Acharya's comments on the recent recommendations by RBI working group to allow corporate houses to set up banks.

### **Background:**

- An internal committee of the Reserve Bank of India ([RBI](#)) had proposed an overhaul of the licensing policy for private banks.
- It suggested allowing large corporate and industrial houses to float banks in India after suitable amendments to the Banking Regulation Act, which should be aimed at preventing the concentration of risks and unabated lending among group companies.

### **Details:**

- In an article, the former RBI governor Raghuram Rajan and ex-deputy governor Viral Acharya have opined that the RBI working group's proposal to allow corporate houses to set up banks is a bombshell at this juncture and that it is more important to stick to the tried and tested limits on the involvement of business houses in the banking sector.
- For years, the question of allowing corporates to float banks has been a contentious issue with the banking laws barring it.
- The approach of the RBI regarding ownership of banks by large corporate/industrial houses has, by and large, been a cautious one in view of serious risks, governance concerns and conflicts of interest that could arise when banks are owned and controlled by large corporate and industrial houses.
- Rajan and Acharya have raised questions over how the banks by corporate houses could make good loans when it is owned by the borrowers themselves.
- They noted that the rationales for not allowing industrial houses into banking are two:
  - Industrial houses need financing, and they can get it easily, with no questions asked, if they have an in-house bank.
  - It will further exacerbate the concentration of economic (and political) power in certain business houses.

Read more on other recommendations by the RBI working group covered in [21<sup>st</sup> November 2020 Comprehensive News Analysis](#).

## Category: SCIENCE AND TECHNOLOGY

### 1. China prepares probe to bring back lunar rocks

#### Context:

China is preparing to launch an unmanned spacecraft to bring back lunar rocks.

#### Details:

- It is the first attempt by any nation to retrieve samples from the moon in four decades.
- If successful, China will be only the third country to have retrieved samples from the moon, following the U.S. and the Soviet Union in the 1960s and 1970s.
- The Chang'e-5 probe (named after the mythical Chinese moon goddess) aims to shovel up lunar rocks and soil to help scientists learn about the moon's origins, formation and volcanic activity on its surface.
- The Chinese probe is expected to collect 2 kg of surface material from a previously unexplored area known as Oceanus Procellarum or "Ocean of Storms" which consists of a vast lava plain.

#### Note:

Beijing is investing largely in its military-run space programme, with hopes of having a crewed space station by 2022 and eventually sending humans to the moon.

## D. GS 4 Related

*Nothing here for today!!!*

## E. Editorials

### Category: ECONOMY

## 1. Banking health and the 'K Curve' dynamics

### 'Price to Book Value' ratio (P/BV)

- It is a financial ratio that is used to compare the market value of a stock to its book value.
- It gives an idea about key attributes the market values most:
  - Adequacy of current capital and
  - Runway available to the entity for profitable growth.

### How is P/B ratio calculated?

- $P/B \text{ Ratio} = \text{market price per share} / \text{book value per share}$

### What does P/B ratio indicate?

The P/B ratio measures the market's valuation of a company relative to its book value.

- A **P/B ratio above 1** indicates that the market believes that the company can grow and generate Return on Equity (RoE) above the hurdle rate that investors expect.
  - The faster it can grow or the greater the spread of the ROE above the hurdle rate, the greater the P/B multiple (above 1).
- A P/BV below 1, on the other hand, indicates that the market either does not believe the bank has recognised all its bad loans or has the business model to deliver returns above the hurdle rate.
  - A lower P/B ratio could thus mean the stock is undervalued.
    - However, it could also mean something is fundamentally wrong with the company.
  - This may be because the bank does not have a good deposit franchise, has bad cost discipline or a broken lending model.

### K Curve

- It depicts the inequality existing between different financial entities in terms of their attributes that determine their future growth and profitability.
- Widening of the arms of the 'K' would imply that the inequality is increasing, while narrowing of the span of the 'K' would mean the opposite.

Also Read:

[CNA dated Nov 22, 2020 CNA: Moratorium on banks](#)

**Category: POLITY**

## 1. A conspiracy against inter-faith love

### Context

- The article speaks about interfaith marriages.

### Observations made by various Courts in India

- In the Hadiya case, the **Supreme Court** ruled:

- “The right to marry a person of one’s choice is integral to Article 21 (right to life and liberty) of the Constitution”.
- “The choice of a partner whether within or outside marriage lies within the exclusive domain of each individual. Intimacies of marriage lie within a core zone of privacy, which is inviolable”.
- The Supreme Court held that a person's right to choose a religion and marry is an intrinsic part of her meaningful existence. Neither the State nor “patriarchal supremacy” can interfere in her decision.
- **Allahabad High Court** has said the right to live with a person of one's choice is intrinsic to the [right to life](#) and personal liberty irrespective of religion.
  - "The Courts and the Constitutional Courts in particular are enjoined to uphold the life and liberty of an individual guaranteed under Article 21 of the Constitution of India. Right to live with a person of his/her choice irrespective of religion professed by them, is intrinsic to right to life and personal liberty. Interference in a personal relationship, would constitute a serious encroachment into the right to freedom of choice of the two individuals”.

On caste-based marriages:

- Supreme Court (SC) in **Lata Singh v. State of U.P. (2006)** ordered “stern action” against all those threatening or carrying out threats against couples.
  - The Supreme Court reiterated the fact that **inter-caste marriages are not banned as per Hindu Marriage Act** and are in the national interest. It is illegal to stop them in any way.
- The SC in the khap panchayats case observed that no third party has the right to interfere between two consenting adults.
  - It said, "When two people get into wedlock, no one should interfere. Neither parents, society, khap or panchayat... no one at all,".

Also read:

[CNA dated Oct 10, 2020: Killing love with caste pride](#)

## Category: HEALTH

### 1. Weaker germs, stronger cures

#### Antibiotics

- Antibiotics are chemical compounds used to kill or inhibit the growth of bacteria.
- The discovery of antibiotics has helped in treating human infections.
- It has demonstrated its efficacy in many cases but its impact has gradually reduced due to two reasons:
  - The ingenuity and survival instinct of germs and
  - The irrational use of antibiotics in humans and animals.
- It has resulted in Antimicrobial resistance.

#### What is Anti-Microbial Resistance (AMR)?

- Antimicrobial resistance is the ability of microorganisms such as bacteria to nullify the effects of antimicrobial drugs, resulting in these drugs becoming ineffective.
- The inability of antibiotics to treat patients and animals is wreaking havoc on human health, nutrition safety and economies.

- The long-term impact of AMR is almost comparable to that of the COVID-19 pandemic.

Read more on [antimicrobial resistance](#) in the linked article.

### A look at key stats

- AMR is estimated to cause 10 million deaths annually by 2050 unless concerted actions are initiated now.
- It will result in a 7.5 % reduction in livestock production and negatively impact the global GDP by 3.5%.

### Tackling the AMR challenge

- There are two major possible solutions to combat the AMR menace:
  - Discovery of new drugs, before the emergence of resistance in germs; and
  - Prudent use of available antibiotics.
- The first option is an expensive and unpredictable process.
  - From the year 1984, the development of new antibiotics is nil. It is said that for the development of a new antibiotic the cost exceeds \$1 billion.
  - Even if one develops the antibiotics, since there is a rapid development of resistance, the life of new antibiotics becomes limited and the return on investment on new molecules gets diminished. This discourages the pharmaceutical industry to invest in these initiatives.
- The world is left with only one option: to use the available antibiotics carefully to ensure their efficacy for as long as possible.

### World Health Organization Global Action Plan on AMR (2015)

It sets out five strategic objectives:

- to improve awareness and understanding of antimicrobial resistance;
- to strengthen knowledge through surveillance and research;
- to reduce the incidence of infection;
- to optimize the use of antimicrobial agents; and
- Develop the economic case for sustainable investment that takes account of the needs of all countries, and increase investment in new medicines, diagnostic tools, vaccines and other interventions.

These objectives are part of national action plans in nearly 80 countries and the plan was also endorsed by the [UN General Assembly](#). These multi-sectoral, multidisciplinary and multi-institutional actions constitute the 'One Health' approach.

### What is 'One Health'?

- It is an approach to designing and implementing programmes, policies, legislation and research in which multiple sectors communicate and work together to achieve better public health outcomes.
- The areas of work in which a One Health approach is particularly relevant include food safety, the control of zoonoses (diseases that can spread between animals and humans, such as flu, rabies and Rift Valley Fever), and **combatting antibiotic resistance** (when bacteria change after being exposed to antibiotics and become more difficult to treat).

### How does it work?

- Many professionals with a range of expertise who are active in different sectors, such as public health, animal health, plant health and the environment, join forces to support One Health approach with a focus on inter-sectoral coordination, collaboration, and communication.
- Other relevant players in a One Health approach could include law enforcement, policymakers, agriculture, and communities. No one person, organization, or sector can address issues at the animal-human-environment interface alone.
- So the 'one health' approach advocates a multi-sectoral response to public health problems, particularly pandemics, as also to address issues related to AMR.
  - The approach supports focused actions on the human-animal-environment interface for the prevention, detection and response to the public health events that influence global health and food security.
  - AMR is one of the biggest challenges to human and animal health.

### **Conclusion**

- There is a need to optimally utilize emerging technologies to improve human health and development.
- One Health thus has been acknowledged as the optimum approach to counter the impact of AMR and future pandemics and must be adopted expeditiously.

## **F. Prelims Facts**

*Nothing here for today!!!*

## **G. Tidbits**

### **1. 'Abhayam' app for women passengers in A.P.**

#### **What's in News?**

Andhra Pradesh Chief Minister has launched "Abhayam" mobile phone application.

- The application helps women and children travelling in taxis and autorickshaws to raise an alarm in case of any emergency.
- 1,000 autorickshaws equipped with Internet of Things (IoT)-enabled GPS devices would be rolled out in Visakhapatnam city.

#### **Note:**

Andhra Pradesh was the first state to bring out legislation (Disha Bill) for the security of women.

Read more on this topic covered in [14<sup>th</sup> December 2019 Comprehensive News Analysis](#).

### **2. Single window approval for FDI by Mar.**

#### **What's in News?**



A new, unified single-window clearance system for foreign direct investment (FDI) proposals would be in place by March 31, 2021.

- Access to regulators, policymakers and facilitators are all available at one point, digitally.
- This would not only make approvals transparent but expeditious.
- The single window clearance system being developed will be 'very effective' and enable the potential investor to interact with all the ministries whose approvals are required, at the Centre as well as in the States.

**Note:**

- The Finance Minister stressed that the Centre would continue the momentum of reforms undertaken during the pandemic.
- Centre's industrial information system for potential investors includes details of land availability in as many as 14 states.

## H. UPSC Prelims Practice Questions

Q1. Arrange the following capitals from North to South:

1. Astana
2. Tashkent
3. Bishkek
4. Dushanbe

**Choose the correct option:**

- a. 4-3-2-1
- b. 2-4-3-1
- c. 1-3-2-4
- d. 3-1-2-4

**CHECK ANSWERS:-**

**Answer: c**

**Explanation:**



Q2. Which of the following describes the aim of the KUSUM scheme introduced by the Government of India?

- Providing irrigation facilities to every village in the country
- Promoting decentralized solar power production
- Ensuring that the farmers growing oilseeds, pulses and copra get the minimum support prices
- Providing outcome-based skill training to unemployed youth in rural areas

**CHECK ANSWERS:-**

**Answer: b**

**Explanation:**

- The Kisan Urja Suraksha evam Utthaan Mahabhiyan or KUSUM scheme aims at furthering the production of solar power in India and also give the benefits of solar farming to farmers.
- KUSUM Scheme is a scheme for promoting decentralized solar power production.

Q3. Which of the following pairs is/are correctly matched?

Islands	Country
1. Assumption Island	Seychelles
2. Agalega Islands	Maldives
3. Gaadhoo Island	Mauritius

**Choose the correct option:**

- 1 only
- 1 and 3 only
- 2 only
- 1, 2 and 3

**CHECK ANSWERS:-**

**Answer: a**

**Explanation:**

- Assumption Island is a small island in the Outer Islands of Seychelles north of Madagascar.
- Agaléga Islands are two outer islands of Mauritius located in the Indian Ocean.
- Gaadhoo Island is one of the inhabited islands of Laamu Atoll, an administrative division of the Maldives.

**Q4. Consider the following statements with respect to Chang'e 5:**

1. It is a Navigation Satellite of China to support its global navigation and positioning network.
2. It is being developed as an alternative to the Global Positioning System of the United States.

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

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

**CHECK ANSWERS:-**

**Answer: d**

**Explanation:**

- Chang'e 5 is an ongoing robotic Chinese lunar exploration mission consisting of a service module, lunar lander, ascender, and a sample-return vehicle.
- Like its predecessors, the spacecraft is named after the Chinese Moon goddess, Chang'e.
- The program aims to facilitate a crewed lunar landing.

## I. UPSC Mains Practice Questions

1. 'One Health' approach is the optimum approach to counter the impact of antimicrobial resistance. Discuss. (15 Marks, 250 Words) [Health, GS2]
2. Explain with relevant case laws the views of Courts in India with reference to Inter-Caste and Interfaith Marriages. (10 Marks, 150 Words) [Polity, GS2]

