

## 25 Jan 2021: UPSC Exam Comprehensive News Analysis

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*Nothing here for today!!!*

### B. GS 2 Related

#### Category: POLITY AND GOVERNANCE

1. **Govt. has taken many steps to empower the girl child: Modi**

#### **Context:**

On the occasion of National Girl Child Day, the Prime Minister said that the Central government has undertaken many initiatives that focus on empowering the girl child, including access to education, better healthcare and improving gender sensitivity.

This topic has been covered in [24<sup>th</sup> January 2021 PIB Summary and Analysis](#).

## Category: INTERNATIONAL RELATIONS

### 1. U.S. vows support to Taiwan as Chinese incursions enter Day 2

#### Context:

As a part of the second day of incursions by China, a total of 15 Chinese aircraft, including 12 fighter jets, entered the southwestern corner of Taiwan's air defence identification zone.

- The overflights are a part of a long-standing pattern of incursions aimed at pressuring the government of Taiwan into caving to Beijing's demand that she recognise Taiwan as a part of Chinese territory.

Read more about the [One China Policy](#).

#### The U.S. support to Taiwan:

- The U.S. State Department statement said that Washington would continue to deepen ties with Taiwan and ensure its defence from Chinese threats, while supporting a peaceful resolution of issues between the sides.
- Also, a U.S. aircraft carrier group led by the USS Theodore Roosevelt entered the South China Sea to ensure freedom of the seas, build partnerships that foster maritime security.

### 2. U.S. interfering in domestic affairs: Russia

#### Context:

Russia has accused the U.S. Embassy of interfering in its domestic affairs after the mission distributed a demonstration alert to U.S. citizens in Russia recommending they avoid protests.

#### Details:

- Tens of thousands took to the streets across Russia following Kremlin critic Alexei Navalny's call to demonstrate against President Vladimir Putin's 20-year rule.

Read more about the related issue covered in [3<sup>rd</sup> July 2020 Comprehensive News Analysis](#).

- Nearly 3,500 protesters were arrested at demonstrations.
- Ahead of the demonstrations, the U.S. Embassy issued a safety warning to Americans based in Russia.
  - The Russian President, accusing the U.S. Embassy of indirectly supporting the violation of Russian legislation, said that the U.S was backing unauthorised protests.

## C. GS 3 Related

### Category: SECURITY

#### 1. Terror groups in Pakistan switch to new messaging apps

##### Context:

Amid a raging debate over data privacy while using messaging platforms such as WhatsApp, terrorist groups and their handlers from Pakistan are switching to new applications, including one developed by a Turkish company.

##### Details:

- The three new apps came to light from evidence collected following encounters with terrorists or from details provided by those who surrendered before the Army about the mode of radicalisation by the groups.
- Efforts are on to block such apps.

##### Virtual Sim:

- This comes at a time when the security agencies are fighting the menace of virtual SIM cards.
  - Terror groups have been using these to connect with their handlers in Pakistan.
- In this technology, the computer generates a telephone number and the user needs to download an application of the service provider on the smartphone to use it.
- The penetration of this technology came to light in 2019 when a request was sent to the U.S. to seek details from a service provider of virtual SIMs used by a Jaish-e-Mohammed suicide bomber in the Pulwama attack.
  - A detailed investigation of the attack by the [National Investigation Agency \(NIA\)](#) indicated that over 40 virtual SIM cards were used in the attack alone.

### Category: ENVIRONMENT AND ECOLOGY

#### 1. Sunderbans is home to 428 species of birds, says ZSI

##### Context:

“Birds of the Sundarban Biosphere Reserve” has been released by the [Zoological Survey of India \(ZSI\)](#).

### **Details:**

- The publication documents the avifauna of the Sunderbans.
- It also serves as a comprehensive photographic field guide, with detailed distribution and locality data for all the species from the region.
- According to the publication, the Indian Sunderbans, which is part of the largest mangrove forest in the world, is home to 428 species of birds.
  - India has over 1,300 species of birds and if 428 species of birds are from the Sunderbans, it means that one in every three birds in the country is found in the unique ecosystem.
  - Of the 428 birds listed, some, like the masked finfoot and the Buffy fish owl, are recorded only from the Sunderbans.
  - The area is home to nine out of 12 species of kingfishers found in the country as well as rare species such as the Goliath Heron and the spoon-billed sandpiper.

### **Indian Sundarbans:**

- The Indian Sunderbans covers 4,200 sq. km, and includes the Sunderban Tiger Reserve of 2,585 sq. km.
  - The tiger reserve is home to about 96 royal Bengal tigers (census 2020).
  - It is a world heritage site and a [Ramsar site](#) (a wetland site designated to be of international importance).

## **D. GS 4 Related**

*Nothing here for today!!!*

## **E. Editorials**

### **Category: INTERNATIONAL RELATIONS**

#### **1. Troubled waters - The Palk Bay conflict**

#### **Context:**

- The death of four fishermen from Tamil Nadu, allegedly when the Sri Lankan Navy was about to arrest them last week, is yet another example of the unresolved fisheries conflict in the Palk Bay taking an unacceptable toll of lives.

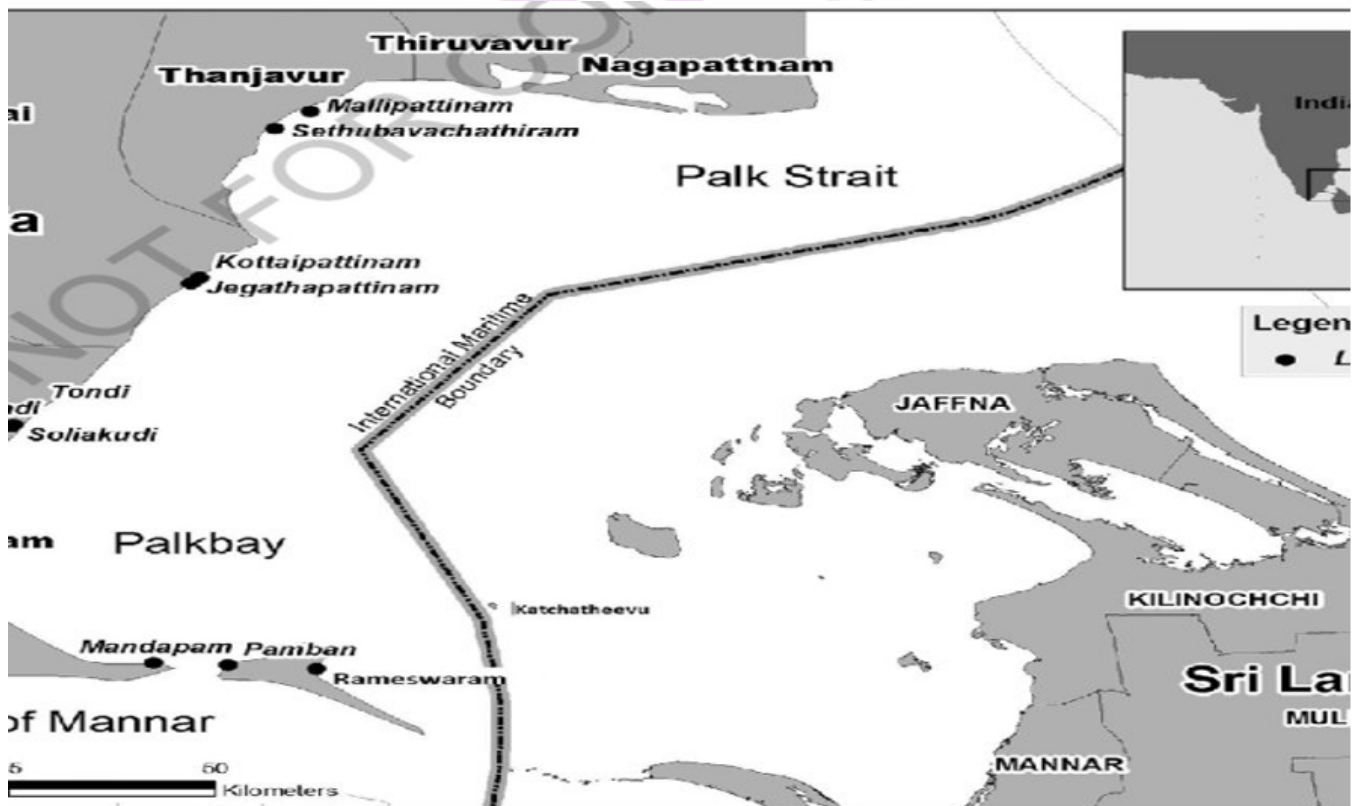
#### **Background:**

- Given the proximity of the territorial waters of both countries, especially in the Palk Straits and the Gulf of Mannar, incidents of straying of fishermen are common.

- The problem mainly emerged only after a maritime agreement was signed by India and Sri Lanka in 1974, wherein, Kachchatheevu Island was gifted to Sri Lanka. The Indian fishermen have been barred from fishing around the rich fishing grounds around that Island leading to skirmishes and incidents.
- From the Indian fishermen's point of view, historically, the contested waters belonged to India and they have every right to fish in the traditional waters.
- India and Sri Lanka have agreed to set up a Joint Working Group (JWG) on Fisheries between the concerned ministries of both the countries as the mechanism to help find a permanent solution to the fishermen issue.
- The Indian side assured that bottom trawling would be phased out in a graded time-bound manner within a practicable timeframe keeping in mind the capacity building of the fishermen who have to be diversified into deep-sea fishing as well as other coastal fisheries activities including mariculture, pearl farming, seaweed culture, etc.

### Details:

- Illegal, unreported and unregulated fishing has been a bone of contention between India and Sri Lanka for a long time.
- Sri Lanka has been expressing concerns over illegal fishing being carried out by Indian fishermen.
- The issue of Kachchatheevu Island also has been one of the causes of disputes between the two South Asian nations.



### Differing claims

- The fishermen from Tamil Nadu claim that the four were killed in an attack by the Sri Lankan Navy, while the Sri Lankan Navy's communication states that fishermen died as a result of a collision between their trawler and a naval vessel while trying to escape without being arrested.
- India has let its counterparts from Sri Lanka know of their grievances by lodging a strong protest.
- Sri Lanka has gone ahead and constituted a committee to iron-out a permanent solution to the incursions by Indian fishermen.

### **Joint working group**

- There were signs of optimism recently with the resumption of talks between the two countries through their Joint Working Group (JWG) after a hiatus of three years.
- India sought the early release of fishermen arrested in Sri Lankan waters along with the return of the boats in Sri Lankan custody.
- Sri Lanka underscored the need to curb illegal fishing, which adversely affects the livelihood of its war-affected fishermen. When the two sides decided to create a joint working group some years ago, they had agreed that there would be no violence or loss of life in the handling of the fishermen and that a hotline would be established between the respective Coast Guards.
- Unfortunately, the hotline is yet to be operationalised, and deaths continue to occur.

### **Situation on ground**

- The plan to keep the fishermen from Tamil Nadu from resorting to exploiting the remaining fishery resources on the Sri Lankan side by replacing their trawlers with deep-sea fishing vessels has not really taken off.
- There has been no breakthrough in talks between the fishermen from both countries.
- The sticking point has been a differing approach that is being suggested from both sides. Sri Lanka is backing the joint patrolling by both countries, and a ban on unsustainable fishing practices such as bottom trawling by the Tamil Nadu fishermen.
- The Indian side wants a more gradual phase-out period and not an immediate one. Political leaders in Tamil Nadu rarely acknowledge that the state's fishermen contribute immensely to the problem by crossing territorial waters.
- The incursion into Sri Lankan waters are largely driven by trawler owners who compel their poor employees to do so and while obeying the orders, the poor employees either get killed or arrested.
- A comprehensive solution, one that would severely curtail unauthorised fishing and help in an orderly sharing of and sustainable use of resources by fishermen from both sides, is long overdue.

### **Proposed solutions**

1. Permit licensed Indian fishermen to fish within a designated area (e.g. 5 nautical miles) of Sri Lankan waters and vice versa.
  - There is precedent in the 1976 boundary agreement, which allowed licensed Sri Lankan fishermen to fish in the Wadge Bank (a fertile fishing ground located near Kanyakumari) for a period of three years.



2. Poaching and Trawling - further limiting the days, timeframe, and location for fishing and an immediate end to bottom trawling.
  - Trawlers have been referred to as the “hoovers of the shelf bottom” and “bulldozers mowing down fish and other benthic species.”
  - Indian fishermen point out that unless its government introduced concrete steps to buy back trawlers, it would not be possible to stop trawling operations. The government should implement a buy-back arrangement as soon as possible. There is unlikely to be much opposition from trawler owners and fishermen because they know the reality.

### **Way Forward**

- India must view the Palk Bay region as a common heritage of the two countries and project this vision.
- We can form a Palk Bay authority, comprising fisheries experts, marine ecologists, fishermen’s representatives, strategic specialists, and government officials.
- The humanitarian approach that has been expected to be the cornerstone of the approach to this conflict has not always been discernible.

## **2. On Iran, it is decision time for Biden**

### **Context:**

- With the change of guard in the US, the new President’s approach in handling Iran will be closely looked at.

### **Details:**

- The new U.S. President Joe Biden will have a number of foreign policy issues in hand, ranging from relations with China, Russia and the need for reconciliation with key European allies who were disillusioned with some of the decisions of the previous U.S. President Donald Trump.
- However, one of the key foreign policy challenges for the former recent US Presidents have been Iran and Mr Biden will be no exception.
- One promising factor going in favour of Biden is that many of his top appointees in the foreign policy and security arenas were involved in the negotiations with Iran under the Obama regime that finally led to the nuclear deal of 2015.

### **Trump action, Iran reaction**

- 2016 saw the coming of Donald Trump to the White House as the new President of the US. His policy was the polar opposite of what the previous administration had worked towards.
- Donald Trump was very vocal in his criticism of the Iranian regime, and singled out Iran for numerous incidents in the Middle-East. Donald Trump went as far as pulling out of JCPOA and imposed strict sanctions on Iran.

- The US argued that the time-frame of 15-years on Iran's nuclear programme was insufficient and that Iran must give up on its right to enrich uranium.
- Some of the demands or conditionalities from the Trump administration was that a moratorium is imposed on Iran's ballistic missile programme and that Tehran withdraws its support to regional allies and proxies opposed to U.S. policies.
- The US pullout came even after the United Nations acknowledged that Iran was compliant with the terms of the agreement. Thus pulling out of the JCPOA and re-imposing severe sanctions meant that Iran was backed into a corner.
- He referred to his policy as 'Maximum Pressure', he was hoping that the US and its allies would pressurize Iran to return to the negotiating table and it would be a perfect opportunity for the US to dictate terms to Iran. This was welcomed by Israel and Saudi Arabia.
- The US actions meant that Israel got the opening it was eyeing to carry out its numerous covert and overt operations against Iran. This was very evident when Israeli agents carried out an audacious operation to steal the documents pertaining to Iran's nuclear programme from a warehouse in Iran.
- Iran's nuclear scientists came under attack as seen in the recent assassination of Mohsen Fakhrizadeh. Iranian military personnel in Syria also suffered at the hands of Israeli bombing.

### **Counterproductive move from the US**

- The other parties to the agreement failed to persuade the US administration to honour the JCPOA, this gave Iran a 'green-signal' to breach the limit for uranium enrichment imposed by the JCPOA.
- Iran also began raising its stockpile of enriched uranium beyond the amount permitted under the agreement.
- The International Atomic Energy Agency (IAEA) estimates have revealed that current Iran's stockpile of low-enriched uranium had reached more than 2,442 kilograms, eight times the limit permitted by the JCPOA.
- These developments indicated that Mr Trump's policy of exerting maximum pressure was counterproductive, bringing Iran closer to weaponisation.
- The 'maximum pressure' policy has meant that the new US administration will have a tough diplomatic riddle to crack in Iran.

### **Biden strategy, complexities**

- Mr Biden's team has reaffirmed his stance about the willingness to return to the JCPOA if Tehran does the same, the new policy appears to be the one that is willing to engage with Iran and not isolate it.
- Iran has also expressed its desire to honour the agreement and undo the steps undertaken of late if the U.S. withdraws all sanctions imposed on Tehran by the Trump administration.
- However, it is not a simple task to go back on the JCPOA, as it does not appear to be an alignment with what Washington expects and to what Iran can commit to.
- The U.S. sees a return to the JCPOA as an agreement that encompasses a wide number of issues, thereby thinking that via JCPOA, the US can limit Iran's missile programme and also Iran's regional ambitions that often come in conflict with the U.S. and its allies, especially Israel and Saudi Arabia.
- However, Iran considers the JCPOA as a stand-alone agreement having jurisdiction over Iran's nuclear programme only.



- Iran, on several occasions, has hinted that issues such as Iran's missile programme and its regional policy would have to be dealt with independently and cannot be linked or clubbed with the nuclear deal.
- The faultlines between the two have grown deeper, with both the countries feeling that the other is not meeting them at the half-way line. The U.S. feels that Iran has been steadfast on its regional policy that often challenges the US's interests in the region.
- For example,
  - Iran's Islamic Revolutionary Guard Corps has trained proxy militias that have played a pivotal role in helping the Assad regime in Syria to combat the U.S.-supported opposition forces.
  - Iran is a chief financier of anti-Israeli Lebanese Hezbollah and is the principal supporter of the Houthis in Yemen. Houthis have been able to stonewall Saudi's efforts in Yemen and also have gone on the offensive by attacking major Saudi oil facilities with Iranian-supplied drones and missiles.
  - Iran trains and arms Shia militias in neighbouring Iraq and to spoil any American policies in Iraq.

### **Boost to hardliners**

- The unilateral decision on behalf of the US to withdraw from the U.S. JCPOA has fuelled the voices in Iran to not go back to the JCPOA.
- This section is primarily led by hardliners and have criticized Iran's President Hassan Rouhani for being in favour of the JCPOA.
- It was the Rouhani led government that signed the JCPOA in 2015 with the reluctant endorsement of Iran's supreme leader, Ayatollah Ali Khamenei.
- The unilateral moves of the US have meant that there is a trust deficit, fuelling feelings of paranoia about America's regime change ambitions in Iran.
- The Iranian domestic political dynamics are also very tricky as Mr Rouhani is a lame-duck President and the Iranian laws will forbid him from contesting again as he has already served two terms.
- The recent parliamentary elections have stacked up the Iranian legislature with the hardline conservative faction known as the 'principlists'.
- If the trends were to go by, then it is a foregone conclusion that the next President will belong to the same grouping unless an agreement is reached with the U.S. about lifting economic sanctions and returning to JCPOA, thus vindicating Mr Rouhani's moderate position.
- The situation gets murkier even in the event of Biden and Rouhani administrations coming to an understanding about returning to the JCPOA, the hardliners who dominate the Iranian Parliament are likely to insist that the renewed agreement must include a clause that would prevent a signatory from unilaterally abandoning the JCPOA.

### **Within the U.S.**

- The Senate in the US is finely balanced, thus there will not be overwhelming support in favour of joining the JCPOA.
- One can also expect a great deal of opposition in the U.S. Congress, particularly in the delicately balanced Senate, to a return to the JCPOA without the imposition of some restraint on Iran's ballistic missile programme and a perceptible indication of a change in its adversarial policy in West Asia.

- The US regional allies in Israel and Saudi Arabia have made their intentions clear to the US administration about the need to rein in Iran's growing regional hegemony.

### **Conclusion:**

- The leadership in both countries face a considerable challenge in securing domestic support to go ahead with the deal.
- This will require both the leaders to display statesmanship and use the diplomatic capital to assuage each other's concerns.
- Both the countries will have to meet the other at half-way, by making some concessions wherever possible without endangering the process and this is where statesmanship is required and any attempts to bully the other will only be counterproductive.

## **Category: ECONOMY**

### **1. After the storm**

#### **Context:**

- The Reserve Bank of India (RBI) in its discussion paper on "Revised Regulatory Framework for NBFCs - a Scale-Based Approach", proposed a framework that resembles a pyramidal structure, comprising NBFCs grouped in four layers -- Base Layer (BL), Middle Layer (ML), Upper Layer (UL) and a possible Top Layer (TL).

#### **Details:**

- The Reserve Bank of India is hinting at possible reforms in NBFC regulations.
- The early signs are that the largest 25-30 non-banking finance companies will be subjected to bank-like regulation and capital requirements.

#### **RBI's proposal**

- The RBI proposal resembles a paradigm shift in the regulation towards India's non-banking financial companies (NBFCs).
- The proposal will bring in more scrutiny for the NBFCs and the monitoring framework will be similar to that of banks.
- The proposals if implemented will be a watershed moment in the regulation, this will be a major overhaul of the regulatory framework for such finance companies (or shadow banks) in over two decades.
- After multitudes of investors were left high and dry as CRB group firms reneged on high-interest fixed deposits in 1997, Parliament bestowed greater powers over such firms to the central bank to fix the mess. The trigger now is similar though the scale of the problem has changed.

#### **Exponential growth of NBFCs**

- The size of NBFC balance sheets has grown in excess of a quarter of that of banks' balance sheets, from just about 12% in 2010.
- To put it in absolute terms, the balance sheets of NBFCs have more than doubled, from ₹20.7-lakh crore in 2015 to ₹49.2-lakh crore in 2020.
- The exponential growth is largely due to watered-down regulations, these regulations which gave NBFCs the luxury to meet a range of financing needs, from home loans to micro-finance and large infrastructure projects, have also exposed them to systemic risk.
- Unlike banks, NBFCs are less cautious while lending, for example, NBFCs have grown their portfolio of small and microloans in a big way where there are risks of lack of credit history, scale and historically high NPAs. The unsecured loan segment is also on the rise in the NBFC segment.
- Default followed by a downgrade of IL&FS recently has created a liquidity squeeze for the entire non-banking financial company (NBFC) sector.
- The collateral damage has resulted in NBFCs not being able to raise funds easily, and are now faced with liquidity pressures that have led to solvency concerns on a few occasions.
- The recent example of Dewan Housing Finance Corporation Limited (DHFL) is a case in point.

### The possible impact of the regulations

- The RBI discussion paper proposes the non-banking finance companies to be split into four categories, depending on their size and systemic relevance for better regulation.
- The four categories include:
  - **Base layer (NBFC-BL)** - These will be NBFCs with an asset size of up to Rs 1,000 crore.
  - **Middle layer (NBFC-ML)**- This category will include all non-deposit taking NBFCs classified currently as 'systemically important' and all deposit-taking NBFCs.
  - **Upper layer (NBFC-UL)** - This layer will be made up of the top 25 to 30 NBFCs identified as systemically significant. This is the category where regulation will move towards what is followed in the case of banks.
  - **Top layer**- This layer will be empty for now and will be populated with NBFCs where the RBI may see elevated systemic risk.
- The timing of RBI's proposed regulatory changes to such large NBFC failures has been spot on.
- The NBFC failures have had a profound impact on the economy as a whole. The regulations will aim to secure a balance between the need to be nimble and mitigate systemic risks, with a four-tiered regulatory structure.
- The regulatory proposal will involve a graded response, with a large number of small NBFCs in the country subjected to the least regulation since they have limited impact on systemic stability, whereas there will be stricter 'bank-like' capitalisation, governance and monitoring norms for the largest players and whose failure will have a ripple effect on the others segments of the economy.

### Conclusion

- The banking sector has had its fair share of troubles with examples like the PMC Bank, Yes Bank, Lakshmi Vilas Bank. Therefore, there is a need to rework the oversight mechanism for NBFCs and banks to ensure there is financial stability and retain confidence.

- NBFCs are an important part of the Indian economy in the mobilization of resources, they lend for activities banks often do not support.
- Therefore, it is important to establish a framework that is robust enough to prevent any adverse risk-taking behaviour on behalf of the NBFCs and at the same time, it should not stifle its lending abilities.

## F. Prelims Facts

*Nothing here for today!!!*

## G. Tidbits

### 1. Mock trials of remote voting project soon: CEC

#### What's in News?

The Chief Election Commissioner Sunil Arora said that the trials of the Election Commission's remote voting project would be carried out soon.

#### Proposals and Roadmap of the Election Commission:

- A research project on remote voting using cutting-edge technology has been started with IIT-Chennai and other leading institutions.
  - The system being developed by the IIT-M uses blockchain for two-way remote voting at designated centres.
- Another proposal under active consideration is the grant of postal ballot facility to overseas electors.
- Also, going forward, electors will be able to download electronic versions of the elector photo ID card, or e-EPIC.
  - It would be a non-editable PDF version of the EPIC that can be downloaded on the phone and stored on the DigiLocker app or printed from a computer.

Read more on this topic covered in [24<sup>th</sup> January 2021 PIB Summary and Analysis](#).

## H. UPSC Prelims Practice Questions

Q1. Consider the following statements about the Congress-Khilafat Swarajya Party:

1. The party was formed by C. R. Das and Motilal Nehru.
2. It won 42 out of 104 seats to the Central Legislature in 1923.
3. The party merged with the Congress in 1930.

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

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

**Answer: d**

**Explanation:**

All the given statements are correct.

**Read more about the [Congress-Khilafat Swarajya Party](#).**

**Q2. Consider the following statements with respect to Bal Kalyan Puraskar:**

- 1. This award was instituted in 1979 as “National Child Welfare Awards”.
- 2. This is given to individuals only.
- 3. The scheme is under the Ministry of Education.

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

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

**Answer: a**

**Explanation:**

- Bal Kalyan Puraskar was instituted in 1979 as “National Child Welfare Awards”.
- It was renamed in 2018 to “Bal Kalyan Puraskar”.
- This is given to individuals and/or organisations working in the field of child development, child protection and child welfare.
- This award is given in two categories – Individual and Institution. Three awards are given in each of these two categories along with cash prizes.
- The scheme is under the Ministry of Women and Child Development.

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

- 1. It is an Information and Communication Technology (ICT) platform that reviews and monitors various Government Projects across the country.
- 2. It is a three-tier system that comprises the Prime Minister’s Office, Union Government Secretaries, and Chief Secretaries of the States.

3. The platform uses digital data management, video-conferencing and geo-spatial technologies.

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

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

**Answer: c**

**Explanation:**

All the given statements are correct.

**Q4. Consider the following statements with respect to the Montreal Protocol:**

1. It is a protocol to the Vienna Convention for the Protection of the Ozone Layer.
2. It is a treaty designed to protect the ozone layer by phasing out the production of numerous substances that are responsible for ozone depletion.
3. The Kigali amendment is the first amendment to this protocol.

**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 [Montreal Protocol](#) on Substances that Deplete the Ozone Layer (a protocol to the Vienna Convention for the Protection of the Ozone Layer) is an international treaty designed to protect the ozone layer by phasing out the production of numerous substances that are responsible for ozone depletion.
- The Montreal Protocol came into force in 1989. It has 197 member parties to the protocol and become the first international treaty with complete ratification.
- It has undergone several amendments.
- Kigali amendment is the eighth amendment to this protocol.

## I. UPSC Mains Practice Questions



1. “India’s regional ambitions will hinge upon how it resolves disputes with its neighbouring countries.” In light of the above statement, explain the Palk Bay fishermen dispute between India and Sri Lanka. (15 marks, 250 words) [GS 2, International Relations]
2. “The RBI’s plan to tighten scrutiny of large NBFCs is critical for financial stability.” Comment. (10 marks, 150 words) [GS 3, Economy]

