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NOVEMBER 2018

Shankar IAS Academy™

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NOVEMBER 2018

I N D E X

G.S PAPER I	3
1. Indian History.....	3
G.S PAPER II.....	3
2. Polity.....	3
3. Social Justice	5
4. Health	6
5. International Relations	7
G.S PAPER III	11
6. ECONOMY.....	11
7. Agriculture	14
8. Science & Technology	16
9. Environment.....	17
10. Disaster Management.....	20
11. Internal Security	22



NOVEMBER 2018

G.S PAPER I

1. INDIAN HISTORY

Satyagraha was more successful in bringing various sections of people into the political movement than the extremism. Analyse

Satyagraha's Success

- Almost anyone could participate in the nonviolent protest. It was a method that encouraged dialogue and negotiation and did not alienate potential allies.
- Gandhi built a mass base through “**Constructive Programme**”, activity in which his followers worked at the local level, helping people in their everyday needs, they gained the sympathy of the masses. It involved millions of workers.
- The Principle of **Struggle-Truce-Struggle** gave enough time for masses to rebuild themselves and made them ready for another mass movement.
- Satyagraha undermined the ideological hegemony of British, exposed their real face and hidden motive to exploit people.
- During the Non-cooperation Movement of 1920-22, many revolutionaries participated in the nonviolent campaign with enthusiasm, especially women participated in huge numbers.

Flaws of Extremism

- Extremists methods consisted of heroic actions, using arms and ammunition to overthrow British, this could be done by very few; this hindered the participation of common people.
- Despite having the intent to mobilise masses, Extremists were unsuccessful.
- Lacked in spreading political awareness among people. The passive resistance was confined to Bengal during the Swadeshi Movement.
- British were able to suppress them. Eg: Ghadar Movement.
- Extremists method were short-lived, mostly resulted in the loss of lives. Eg: Baghat Sing, Khudiram Bose lost their lives.
- Interpretations might differ, we suggest you write your own.

G.S PAPER II

2. POLITY

Examine how private member's bills in India are introduced and discussed? What chance does such a bill have of becoming into a law?

KEY POINTS

Mode of introduction

- The admissibility of a private member's Bill is decided by the Chairman in the case of Rajya Sabha and the Speaker in case of Lok Sabha.
- The Member must give at least a month's notice before the Bill can be listed for introduction.
- While government Bills can be introduced and discussed on any day, private member's Bills can be introduced and discussed only on Fridays.
- Rajya Sabha draws a ballot to decide the sequence of discussion of Bills.



- A private member's Bill that is introduced but not discussed in Rajya Sabha, lapses when Member retires.
- Upon conclusion of the discussion, the Member piloting the Bill can either withdraw it on the request of the Minister concerned, or he may choose to press ahead with its passage.
- In the latter case, the Bill is put to vote and, if the private member gets the support of the House, it is passed.
- For example, in 1977, Rajya Sabha passed a private member's Bill to amend the Aligarh Muslim University Act.

Chances of passing

- The last time a private member's Bill was passed by both Houses was in 1970, which was the Supreme Court (Enlargement of Criminal Appellate Jurisdiction) Bill, 1968.
- Fourteen private member's Bills, five of which were introduced in Rajya Sabha, have become law so far.
- Some of the important legislations among them include 26th amendment, which related to abolition of privy purses and 61st amendment, which reduced the voting age from 21 to 18.

How do vacancies in subordinate judicial services affect the smooth functioning of the judiciary? Given an account of the appointment procedure and the impediments therein.

KEY POINTS

- The State-wise figures of vacancies-Uttar Pradesh having a vacancy percentage of 42.18 and Bihar 37.23. Among the smaller States, Meghalaya has a vacancy level of 59.79%.
- According to Vidhi Centre for Legal Policy, the recruitment cycle in most States far exceeded the time limit prescribed by the Supreme Court.

Effects of Vacancies in Subordinate Judiciary

- High pendency of cases.
- According to the National Judicial Data Grid, a total around 20 Lakhs cases, which are 10 years or older, are pending in the lower courts.
- Delay in conducting trials, settling civil and criminal disputes which affects the life of common man.
- Affects the ease of doing business environment in India leading to delay in completion of projects; eventually cost of implementing the projects gets increased.

Appointment procedure

- According to the Constitution of India, District judges are appointed by the Governor in consultation with the High Court.
- Other subordinate judicial officers are appointed as per rules framed by the Governor in consultation with the High Court and the State Public Service Commission.
- Staffs in Subordinate judiciary are appointed by District and Sessions judges.

Impediments in filling the vacancies

- Significant delay in the process of calling for applications, holding recruitment examinations and declaring the results.
- Poor infrastructure, from courtrooms to residences for judges, and a sheer lackadaisical approach to conducting the appointment process on time.
- Lack of funds to pay and accommodate the newly appointed judges and magistrates.
- Delay in State Public Service Commissions in recruiting the staffs to assist these judges.



In the context of recent judgements, the Supreme court is progressively encroaching the legislative domain. How far do you agree with this statement? Examine with relevant illustrations

KEY POINTS

Judges can legislate in these situations:

- Where such judicial legislation is for furthering the mandates of the constitution and breathing fresh life into them, e.g. decisions of the Indian Supreme Court expanding the scope of Articles 14 and 21 of the Constitution.
- Where there is a gap in the statutory law, judges can fill in the gap.
- Where a legal norm is required by society for its smooth running, and for some reason the legislature is unwilling or unable to create it

Judiciary has involved in judicial activism in following instances

Judiciary in legislative domain

- **Arun Gopal vs Union of India (2017)** the Supreme Court fixed timings for bursting Diwali fireworks and prohibited the use of non-green fireworks, although there are no laws to that effect.
- **Subhash Kashinath Mahajan vs State of Maharashtra (2018)**, the court amended the Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) Act, 1989, by annulling Section 18 which said that no anticipatory bail will be granted to persons accused under the Act
- **Joginder Kumar vs State of UP**, the Supreme Court directed that arrests should not be done in every case disclosing a cognizable offence.

But judiciary has to step in legislative domain in some instances to uphold the system of checks and balances

Illustrations

- **Vishaka and others vs State of Rajasthan**, provided Vishaka Guidelines and acted as basis for The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013
- **Prakash Singh vs Union of India**, provided directives by Supreme Court on Police reforms.
- **Pavement dwellers case**, where right to livelihood became a part of fundamental rights

3. SOCIAL JUSTICE

Despite the efforts by some states, Right to education act 2009 needs a comprehensive framework to provide education to children of migrants. Examine.

UNESCO's Global Education monitoring report recently highlighted the gaps in education policy for children of migrants.

Efforts by states

- In 2009, the Right to Education Act made it mandatory for local authorities to admit migrant children.
- Gujarat introduced seasonal boarding schools and started an online child tracking system.
- In Maharashtra, village authorities worked with local volunteers to provide after-school psychosocial support to children left behind by seasonal migrating parents.
- Tamil Nadu provides textbooks in other languages.
- The children of seasonal workers are neglected in the policy framework.
- According to the Global Education Monitoring Report 8 out of 10 migrant children in worksites across Indian cities did not have access to education.

Challenges faced by states



- The interventions designed by states are aimed at helping children who are in their home communities, but they do not actively address the challenges faced by those who are on the move.
- A pilot programme used on brick kiln sites in Rajasthan to track the progress of out of school children did not improve learning in any substantial way but teachers on the sites reported culture, language, lifestyle, cleanliness and clothing as major barriers between them and the kiln labour community.
- Urban planners neglected the growth of slums.

Needed Framework

- Urban planners to be trained to understand the needs of slum dwellers under SMART cities plan.
- Emphasis on settlements of urban slums and identify the drop outs in it.
- Special classes for the children of seasonal migrants by specially trained teachers.

4. HEALTH

Economic Growth oriented development has taken a toll on nutrition in India. In this context Discuss the major challenges in tackling malnutrition and suggest measures to address it?

Challenges in Context of economic growth oriented development

- According to National Family Health Survey-4, one thirds of stunted/underweight children are from developed states like Maharashtra, TamilNadu, Gujarat.
- Tribals, rural, poor, and illiterate mother's children are badly off in so called developed states
- Around two-thirds of stunted/underweight children are not only developing states but are also developed states.
- On the other hand Odisha being a low income state has better network of Integrated Child Development Services, public health facility, workforce per lakh of population, these translated to a better nutritional status when compared with developed states.
- Impact on early childhood health , imposing disease burden, affects wages, educational attainment, productivity.
 - (India performed poorly in Human development index(0.642), affected mean years of schooling due to malnutrition)

Measures to handle nutrition problem

- Linking agriculture and nutrition, sowing of more millets, pulses solve the problem of Hidden Hunger.
- Diversifying the diet to prevent undernourishment/malnourishment of children.
- Controlling/regulating the food rice, strengthening the PDS and making the food cheaper
- Broadening the network of ICDS and filling the vacant posts of Anganwadi workers with proper training will go a long way in handling the problem of nutrition in India

The recent decline of malarial cases in Odisha has shown the way to bring down the incidence of new cases. In this context, discuss the strategy to combat malarial diseases in India.

- The **World Malaria Report 2018** of the World Health Organisation notes that India's record offers great promise to cut the number of new malaria cases and deaths globally by at least 40% by 2020.
- The WHO report highlights a sharp drop in the number of cases in the State of Odisha, malaria cases have been coming down steadily since 2003, attributed to greater political and administrative commitment.

Strategy to combat malaria cases in India



- Eliminating malaria requires an integrated approach, and this should involve states like West Bengal, Chhattisgarh, which have a higher burden of the disease.
- Recruiting specialized accredited social health workers and large-scale distribution of insecticide-treated bednets, Washing hands, clean hygiene helps in eliminating malaria.
- Public health education as a tool and reaching out to remote populations. Puppetry can be used to spread awareness about malaria disease.
- One issue that requires monitoring in India is resistance to combination therapy using artemisinin, this causes higher number of deaths. So there needs to be change in treatment protocol in states based on disease diagnosis.
- Behavior Change Communication (BCC) and Community Mobilization across the states.
- Integrated Vector Management, Case based surveillance and rapid response.
- Effective implementation of The National Framework for Malaria Elimination (NFME) 2016-30.

The criteria in the maternity benefit programme must conform with provisions of the National Food Security Act 2013 to ensure proper outcomes. Comment

- Pradhan Mantri Matru Vandana Yojana (PMMVY) is a Maternity Benefit Programme that is implemented in all the districts of the country in accordance with the provision of the National Food Security Act, 2013.
- Under the National Food Security Act (NFSA) of 2013, every pregnant woman is entitled to maternity benefits of Rs 6,000.

Flaws in maternity programme

- Pradhan Mantri Matru Vandana Yojana (PMMVY), it violates the NFSA in several ways. The benefits have been reduced from Rs 6,000 to 5,000 per child; they are now restricted to the first living child; they are further restricted to women above the age of 18 years.
- The Programme excludes more than half of all pregnancies because first-order births account for only 43% of all births in India.
- The application process is cumbersome and exclusionary, a separate form has to be filled, signed and submitted for each of the three instalments, as the entitlement will be given in 3 installment as per the scheme.

Future Course of Action

- Maternity benefits should be raised to Rs 6,000 per child at least, for all pregnancies and not just the first living child.
- Simplifying the application process.
- Monitoring and evaluation of the scheme should be done at both Central and state level.

5. INTERNATIONAL RELATIONS

India and Japan has recently signed a bilateral currency swap arrangement. Discuss how such an agreement will help India to strengthen its economy.

KEY POINTS

Indo-Japan Currency swap agreement

- The currency swap arrangement will allow the Indian central bank to draw up to \$75 billion worth of yen or dollars as a loan from the Japanese government whenever it needs this money.

- The RBI can either sell these dollars (or yen) to importers to settle their bills or to borrowers to pay off their foreign loans.
- The RBI can even hang on to the money to shore up its own foreign exchange reserves and defend in the rupee.
- While the RBI had amassed foreign currency reserves of over \$426 billion by April 2018, it has had to use up some of this in recent weeks to prop up the rupee.
- Though present forex reserves at over \$390 billion are still comfortable, having a \$75-billion loan-on-demand from Japan gives the RBI an additional buffer to fall back on.

Road to future

- Similar bilateral swap agreements need to be signed with other major trading partners too, so that the settlement can be done in local currencies.

Examine the opportunities for India through the ongoing U.S-China trade war and discuss how India can grab those opportunities?

KEY POINTS

Opportunities for India

- Over the years, taking advantage of low costs, US companies have increased their dependence on China for their supply chain needs and manufacturing.
- Over 50% of the products such as of HP, IBM, Dell, Cisco, Microsoft and Intel or their suppliers use come from China.
- The list of sectors heavily dependent on China is long and US companies are realising the need to de-risk their operations in both supply chain as well as manufacturing.
- The US is already pushing ICT players to reduce their dependence on China.
- This situation presents a clear opportunity for Indian companies, since the US and India see each other as natural allies.
- US companies have already started making enquiries about sourcing from Indian players, especially in the auto-component space.

Challenges

- Taking a share of China's supply chain or manufacturing is easier said than done.
- Over decades China has invested a lot in upgrading its infrastructure.
- Also, the scale of manufacturing is such that it will be difficult for India to match China in terms of cost.
- However, the recent imposition of tariff by the US has created a level-playing field, at least in select sectors like auto components, leather and textiles.
- These sectors have certain common traits that help them to be as competitive as those in China.
- They can also take advantage of a strong domestic market in India.
- They have already built a solid supply-chain network, since India cannot grab a share of the ICT exports from China unless it develops proper supply chain, especially in semi-conductors.
- They also export a fair share of their production and, consequently, their quality is tested and is as good as anywhere in the world.

Suggestions

- Thus the government must direct its 'Make in India' initiative on these sectors with suitable incentives.



- Along with low manufacturing cost, logistics cost to move the manufactured goods from the factory to the destination is also critical.
- For this, India has been building roads, improving port infrastructure/connectivity to the hinterland through Sagarmala and Bharatmala programmes.
- It is also trying to enhance coastal shipping and boost transportation through inland waterways.
- Also, despite improvements in 'ease of doing business', India has a long way to go in reforming labour laws and the land-acquisition process which are essential for lowering costs further.
- Indian entrepreneurs, for their part, must take advantage of the situation and invest aggressively.

China's push for greater influence in the Indo-Pacific region has highlighted the geopolitical importance of island states. In what ways does it affect the national interest of India? How should India respond to the situation?

China's influence affecting India's National interest

- Hambantota port was leased to China for 99 years by SriLanka. This was a strategic port for India with regard to crude oil supplies.
- China's Dominance in major choke points (naval base in Djibouti, dominance in St of Malacca which connects to the South China Sea) of Indo-Pacific region will affect the trade and commerce for India, as more than 70% of trade takes place via sea route.
- China's heavy investment in India's neighbourhood region has affected India's strategic importance in the Indo-Pacific region. Eg: China Myanmar Economic Corridor.
- **Belt Road Initiative** enables Mauritius, SriLanka, Seychelles tilting towards China due to huge investments, thus weakening India's foreign policy. Eg: China won strategic contracts to build the Colombo port city in SriLanka.

India's Response

- Completing the unfinished infrastructure projects like the Kaladan multi-modal project, Indo-Myanmar-Thailand trilateral highway etc.
- Effectively applying **the I.K.Gujral doctrine** to strengthen the relationship with neighbourhoods, especially with SriLanka, Mauritius.
- According to the World Bank, SAARC is the least integrated regional grouping in the world (economically). This needs to be strengthened to establish a close relationship with the Maldives.
- Effective implementation Project Sagarmala and Project Mausam will help in strengthening the influence of India in the Indo-Pacific region.

In what ways can India and European Union reshape their regional and global influence? Explain with illustrations?

Regional influence

- The 13th India-EU Summit held after a gap of four years in Brussels (2016), was the spotlight of India-EU bilateral relations .
- The release of the first tranche of € 200 million of the loan from the European Investment Bank for the Lucknow Metro project was also finalised during the Summit.
- EU supports the Clean Ganga initiative to remove waste from the holy river and its banks; Ganga is the heart of India's history, culture and economy, and the river's health is also vital to the country.

- Grand Naine, a variety of large size banana produced using scientific-technological interventions in Tamil Nadu, is on its way to European Markets; this paves way for opening up professional banana exports from Tamil Nadu and explores the business opportunities for India grown banana varieties.

Global Influence

- EU's Horizon 2020 programme, the biggest EU research and innovation programme ever is co-funding projects with the Indian government. Every year, almost 50,000 students from India travel to 4,000 European universities.
- India and the EU reaffirmed their support for the continued full implementation of the Joint Comprehensive Plan of Action (JCPOA) regarding the Iranian nuclear issue.
- India and the EU reaffirmed their commitment to enhance maritime security cooperation in the Indian Ocean and beyond. Both sides noted the recent joint manoeuvres (PASSEX) between the EU Naval Force and the Indian Navy off the coast of Somalia, as a successful example of naval cooperation.
- EU's approach on General Data Protection Regulation (GDPR) will help India to develop a robust framework on Cyber security laws, help protecting people's right to privacy.

Vietnam plays a critical role in strengthening India's Look East and Act East Policy. Examine

- Look East policy focus on India's strategic, economic relations with Southeast Asian Nations to have a regional stability.
- Act east policy focus not only on Southeast Asian Nations but also Pacific countries; emphasise centrality of North eastern Region in strengthening relations among neighbours.

Role of Vietnam

Act East policy

- Vietnam's foreign policy is characterised by 'multidirectionalism', which addresses regional asymmetries of the power. Eg: Vietnam invited India to explore and exploit natural resources within its Exclusive Economic Zone (EEZ) in the South China Sea (SCS).
- Vietnam even normalised relations with the U.S, which is crucial strategic partner for India to have a balance of power in Indo-Pacific Region.
- Vietnamese National Assembly referred to a 'rules based order in the Indo-Pacific', reiterating India's own concerns over troubled maritime spaces, finding compatibility between the 'Indo-Asia-Pacific' and the U.S.
- Emphasis on Mekong- Ganga Cooperation framework to strengthen the relationship with ASEAN. This will help in development of Northeastern region. Eg: Kaladan Multimodal project, IMT trilateral highway.

Look east Policy

- Honourable President of India referred to the 'cooperation model' where India offers, providing choices and opportunities for its friends, \$500 million line of credit was offered to Vietnam.
- 'VINBAX', for the first time, armies of India and Vietnam began a six day-long military exercise in Jabalpur in Madhya Pradesh, to strengthen defence cooperation.
- Focus on furthering cooperation in agriculture and innovation-based sectors, pushing the potential for increasing bilateral trade to \$15 billion by 2020.

In the era of multipolar world, Afghanistan plays a crucial role in shaping the geopolitics of South Asia. Comment.

Afghanistan acts as gateway to Europe and Central Asia and gifted with various mineral resources like rare earth elements copper, iron ore, thus shaping the geopolitics in Asia.

Importance of Afghanistan



- Recently USA waived sanctions on Iran of the Chabahar port indirectly handing the development of port to India(countering China),this allows India to access the markets of Aghanistan by passing Pakistan.
- China's heavy investment in Gwadar port via Belt road initiative to have access to Afghan acting as tough competition to India.
- Heart of Asia Conference(Istanbul Process) mostly dominated by China to enable peace process in Aghan,where USA acts as supporting member.
- India recently constructed new Afghan parliament and delivery of Mi-25 attack helicopters shows the strategic importance of Afghan.
- The Russian government recently hosted a peace conference on Afghanistan(Moscow meet), which was attended by representatives from the terror groups, thus Russia trying to act as key player in Afghan peace process.
- USA also plays major role in shaping Afghan national security forces and setting the condition to lay down the terrorist groups.
- Thus major powers are trying to have political, economic, strategic control over Afghan to dominate South Asia.

G.S PAPER III

6. ECONOMY

What are the factors that drives retail sector in India and examine the potential role of retail sector in driving India's growth.

KEY POINTS

Factors

- Large and aspiring middle class
- Rising disposable income
- Supportive business environment
- Strong GDP growth
- Growing smart phone and internet penetration and use
- Complementing the above is the tremendous push by the government to improve business and investment climate.

Driving growth

- The retail sector per se has immense potential to contribute to the country's economy in various ways, such as
- **Being the engine of growth** – Retail drives the virtuous cycle of growth because it is not at the end of the chain but is at the beginning of it.
- **Spurring manufacturing** – Retail drives consumption which in turn drives demand and hence therefore leads to capacity creation/utilisation.
- **Contributing to jobs** – This cycle spurs local job creation, more disposable income in the hands of people to further sustain the consumption cycle as part of this growth engine.
- **Strengthening supply chain and logistics** – A vibrant retail ecosystem plays a critical role in growing the economy and also leads to huge exports.
- It also transforms logistics, supply chain, cold storage techniques etc.



- **Creating shared value** – In an interconnected world facing unprecedented environmental and social challenges, society will demand and have a basic expectation from the companies that their business should provide significant net positive return to the society at large.
- This is what “Shared value” is. Retail sector, offline or online, has the tremendous ability to create shared value.

India moves up several notches in ease of doing business ranking in the last two years, but grey areas still remain. Analyse

KEY POINTS

- India has moved up 53 ranks in two years (from 2016 to 2018) in the World Bank’s Ease of Doing Business Index, its ranking now at 77.
- More remarkably, it stands out among the top five reformers among 190 countries.
- Its score up by 6.63 points to 67.23; the four countries whose score has jumped more are Afghanistan, Djibouti, China and Azerbaijan.
- This implies that an improvement in rank is based on India’s absolute performance, and not on the under-performance of other countries.
- Ease of doing Business Index which maps reforms across 10 parameters, of which India has done well in six – starting a business, dealing with construction permits, getting electricity, getting credit, lowering taxes and trading across borders.

Grey areas

- There has been a setback in time taken to register property and pay taxes.
- Also, the survey which is restricted only to Mumbai and Delhi raises serious concerns about the credibility of the index.
- Meanwhile, the index does not take qualitative factors into consideration.
- The notion of a supportive business environment cannot be seen in isolation of a country’s health and education indices, its political climate and the robustness of key institutions.
- The index has evoked criticism in the past, notably by this year’s Nobel prize winner Paul Romer who suggested that its methodology was biased.

Road to future

- An index that takes social and physical infrastructure as well as grievance redressal systems for all stakeholders into account would be more insightful.

Data is to the Information Age as is Oil to the Industrial Age. Discuss

KEY POINTS

- The industrial age was a time of great innovation; this period produced inventions like the steam engine, the cotton gin, and the electrical telegraph.
- It was through these developments that new possibilities were created and society was pushed forward.
- Oil became so valuable because it served as the lifeline of these inventions, taking them from conceptual ideas to working models.
- Another wave of advancement came in the 21st century. The 21st century marked a new age in society, a rapid shift from traditional industry to an age based on information technology.
- Similar to how oil powered the steamboat, data powers computers.

- In short, data is to the information age what oil was to the industrial age.
- The introduction of computers and the evolution of the internet have shined a new light on the importance of data in today's society.
- Every second, tens of millions of data points are created through regular interactions, data points that companies like Amazon, Facebook, and Google have used to build new-age empires.
- And similar to oil, data is fuelling advancement.

Ease of doing business index published by World Bank doesn't capture the ground reality of the business environment in India. Do you agree with this view? Comment

Ease of doing business index

Improvement in business environment in India

- India's rank in 2017 is 100, now it has jumped to 77 in 2018 showing the effectiveness of reforms in governance
- Permissions and form submissions of various types have become much easier at centre and state level
 1. The turnaround time for ships has been drastically reduced thus avoiding the delay in transshipments.
 2. Improved use of information technology, Ex: Invest India portal.
 3. Online billings, appointments, filing of income taxes etc have improved the business environment in India

What the index doesn't capture

- There is no deep understanding of the substantive and qualitative changes to the regulatory framework governing enterprises across different states.
- They do not capture the out-of-the-process issues related to the daily running of a business, the various investigations conducted by the revenue department.
- India specific issues like problem of employability, poor skills, corruption, and controls on internal trade, avenues for accessing capital for small and micro-businesses are not addressed properly.
- Input costs, demand factors and infrastructure issues business are not captured
- Thus the index doesn't address the ground reality issues in case of India properly.

Skill development in India needs to be revamped to reap the benefits of the Demographic Dividend. What are the major impediments? Recommend measures to overcome it.

Impediments in Skilling youths

- There were very few who support vocational education, primarily due to deep-rooted social prejudices against working with one's hands as it is considered lowly and demeaning.
- Lack of Cooperation and Communication with other ministries related to skill development. Eg: Ministry of Skill Development Enterprise at the launch of Skill India in 2015 made no mention of the Ministry of Human Resources Development as a partner.
- Skill India has also been afflicted by insufficient industry partners and the failure to attract genuine skill knowledge providers.
- Lack of horizontal integration with Ministries, State Governments, Industry partners.
- Inadequate industry interface in vocational education and training system.

Measures for Skilling youths



- The university system in vocational education can bring in uniformity throughout the country in terms of enforcing the National Occupation Standards and National Skill Qualification Framework.
- Creation of National Skills University.
- Certification of skills training in India must be standardised, in order to ensure the quality of delivery and trust among employers.
- A long-term skill development strategy must account for persistent gender gaps in training and labour force participation rate.

The recent tariff war among major powers is an opportunity in disguise for India. Analyse

Opportunity for India

- India's efforts to export sugar to China, which began in earnest, also paid dividends. Indian Sugar Mills Association had signed its first sugar export contract of 50,000 tonnes with China.
- China has also opened up imports of non-Basmati rice from India on the sidelines of the Qingdao summit of the Shanghai Cooperation Organisation (SCO).
- More FDI and boosting the confidence of investors who are eager to shift or expand their manufacturing facilities to India, additional investments and modern technology from foreign countries will help create jobs for its enormous workforce. Xiaomi, Chinese company recently established factory in India, Andhra Pradesh's Sri City.
- The items where India can make inroads into the American market with greater vigour include shrimps and prawns, yarn, fabrics, man-made filament, copper and products made of such base metals, steel and iron products, sugar confectioneries.
- A chance for India to cut short the trade imbalance with USA and China.

India's Response

- More loans to entrepreneurs under External Commercial Borrowings.
- Diplomatic engagement and frequent meeting to open gates for services sector in USA and China (Information and technology, nursing etc) where India has a significant global foot print.
- China would be looking for long term software partners to replace the US hegemony, India's software industry is capable of graduating to a higher level. It can take up leadership roles in joint projects that it can never do with US or European companies.
- India must start exploring with Chinese partners the high tech development end in the telecom industry.

7. AGRICULTURE

Kisan Credit Cards (KCC), once a noble scheme to help the needy farmers has now rapidly becoming an easy tool for misuse. Analyse the statement and suggest measures to curb such misuse.

KEY POINTS

Kisan Credit Card (KCC) Scheme

- It was launched in India in 1998 to provide affordable and timely credit to Indian farmers.
- Under this scheme, the KCC limit is sanctioned for 3-5 years, with one-time documentation, and is renewed every year based on the farmer's requirements.
- Thus, the farmer does not need to go through time-consuming bank screening processes repeatedly every year.
- The rate of interest on this type of loan is also considerably low compared to agriculture term loan under the scheme farmers have the option of rescheduling the repayment.



- Beneficiaries can utilize the loan amount for various stages of cropping cycle, like sowing of seeds, harvesting of crops and other agriculture activities.
- They can also utilize loan proceeds towards meeting post-harvest/household and consumption requirements.

Misuse of KCC

- Funds borrowed under KCC schemes are often getting diverted for non-agriculture activities.
- Borrowers commonly avail higher loans from banks by inflating the quantum of land under cultivation.
- KCC provides an opportunity for unscrupulous borrowers to exploit the banking channel for placement and layering of black money generated in other business activities like real estate, indigenous money lending and bullion traders, in order convert the same into white in the form of repayment of KCC loan amount.
- Hence, the KCC route being used for money laundering activities cannot be ruled out.
- In case of owned lands, borrowers often resort to “double dipping” borrowers and family members avail multiple loans either from the same bank or from different, for the same piece of land owned by them.
- This largely remains undetected by banks as, in many cases, checks are not performed by them to identify such instances.

Suggestions

- Banks need to strengthen KYC norms, monitor end-utilization of funds, strengthen KCC policies and procedures, and extend KCC facilities only to the needy.
- The use of field intelligence, mystery shopping as well as extensive data analytics can help banks to detect red flags at an early stage and fight this menace.
- In the absence of immediate remedial measures, KCC could be well be the next bubble of money laundering.

Discuss the basis on which the drought is being declared in India and what happens when drought is declared by a state? Examine the criticisms on the latest criterion in the declaration of drought.

Basis of Drought Declaration

- The two mandatory indicators: rainfall deviation and dry spell. Depending on the extent of deviation, and whether or not there is a dry spell.
- Analysis of four impact indicators — agriculture, vegetation indices based on remote sensing, soil moisture, and hydrology. Assessment of each indicator is based various indices. Eg: Moisture Adequacy Index (MAI), to determine amount of moisture in the soil.
- If all three chosen indicators are in the ‘severe’ category, it amounts to severe drought; and if two of the three chosen impact indicators are in the ‘moderate’ or ‘severe’ class, it amounts to moderate drought.
- States will conduct sample survey for ground verification in order to make a final determination of drought. The finding of field verification exercise will be the final basis for judging the intensity of drought as ‘severe’ or ‘moderate’.

When drought is declared

- Drought declaration signifies the beginning of Government response to conditions representing a drought situation.
- Relief operations are started in drought affected areas by the State Governments after the notification of drought using funds available under the State Disaster Response Fund (SDRF).
- If the drought is of a severe nature, the State Government may seek assistance from the Central Government including financial assistance from National Disaster Response Fund (NDRF).



- The Central Government dispatches inter-ministerial teams to carry out assessment of drought and recommend the quantum of relief only after the State Government issues a notification of drought.

Criticisms of latest criterion

- Many States still continue to rely on the traditional practice such as the *annewari/ paisewari/ girdawari* systems of eye estimation and crop cutting experiments to assess if the extent of damage to crops warranted a declaration of drought.
- Increase in number of indicators and indices, Eg: Standardized precipitation index newly introduced under rainfall deviation category.
- The indicators are expected to be developed at the smallest administrative units like panchayat, block level.
- Basic administrative units lack the experts with basic technical capabilities, so the efficiency of data collection is not uniform across the states. Eg: Panchayati raj is not well established in the hinterland of Uttarpradesh.

8. SCIENCE & TECHNOLOGY

Antrix is an effective model to show how a government agency can be as competitive as the private sector. Analyse

ISRO's Competency

- According to Department of Space, In the last three years, Antrix has earned Rs 5,600 crore through commercial activities that include launching commercial satellites and remote sensing services.
- Technological developments in the commercial satellite market, which is estimated to be worth over \$30 billion annually, that favours ISRO.
- While, Isro has demonstrated the capability with a 31-satellite launch (Cartosat-2 series) . It is highly competitive in terms of price and reputedly, the lowest-cost satellite launcher in the world.
- Further ISRO's successful launch of a 3,400-kg communication satellite, GSAT-29, shows that it has developed the capability to lift four-tonne payloads using its new GSLV MK-III rocket to Geosynchronous transfer orbit.
- GSLV MK-III rocket can also carry 10 tonnes of payload to Low Earth Orbit.

Reasons for success

- Most national space agencies (and private operators such as Elon Musk's SpaceX) have focussed on launch vehicles that can carry large payloads. These rockets are inefficient at delivering small payloads.
- The competitiveness is also because of the presence of specialists in Department of Space.
- Moreover Isro has been able to work with the international scientific community since inception.
- Accountability in the form of outcome budgets, Department Of Space submits an outcome budget that contains a detailed breakdown of Isro projects
- ISRO promotes young talent and is not hesitant to allocate important tasks irrespective of your age

Do the new Umbrella scheme Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-Aasha) ensure remunerative prices to farmers for their produce? Analyse.

Scheme ensures better remunerative prices to farmers

- The new Pradhan Mantri Annadata Aay Sanrakshan Abhiyan is aimed at ensuring remunerative prices to the farmers for their produce as announced in the Union Budget for 2018.
- The procurement support scheme follows a significant increase in the MSP for kharif crops in line with doubling farmers' incomes by 2022.



- The hikes were aimed at offering farmers a 150% return on their input costs on each crop and input costs that include heads such as household labour. This correspondingly will increase the farmers income.
- Private Procurement & Stockist Scheme (PDPS) will ensure the participation of private sector in procurement of food grains; this widens the farmer's choices and the produce can be sold at the remunerative price.

Criticisms

- The whole plan was finalised just before the beginning of kharif marketing, leaving little room for states to do the necessary preparations.
- PM-Aasha has been mandated to be executed through the existing mandis run by the Agricultural Produce Marketing Committees, which are notorious for their inefficiencies and malpractices.
- The price deficiency payment scheme (modelled after the Madhya Pradesh's Bhavantar Bhugtan Yojna) and the private procurement and stocking scheme (involving private trade in market support operations on payment of service charges), mechanisms are already in operation in some states for selected crops, resulting in duplication of resources.
- Lack of effective forward and backward linkages hinders the effectiveness of the scheme, resulting in more number of middle-men, remunerative prices doesn't reach farmers.

Explain the significance of InSight Mars Mission launched by NASA? How is it different from India's Mangalyaan mission?

Significance of InSight Mars Mission

- The mission will study the overall structure of the core, mantle and crust, as well as the rate at which heat escapes from the planet's interior. This will provide glimpses into the evolutionary processes of all of the rocky planets in the inner solar system.
- InSight will help answer questions about how the rocky planets of the solar system formed. It will do this by looking for seismic waves, studying the planet's wobble as it moves in its orbit around the Sun.
- Scientists hope to compare Earth to Mars, and better understand how a planet's starting materials make it more or less likely to support life.

Comparison with Mangalyaan Mission

- InSight won't be looking for life on Mars, while Mangalyaan will look for Exploration of Mars surface features by studying the morphology, topography and mineralogy. This will help scientist to research about life on mars.
- Insight will focus on interior mars, but Mangalyaan will study the dynamics of the upper atmosphere of Mars, effects of solar wind and radiation and the escape of volatiles to outer space.
- Insight focus exclusively on marsquakes(seismic events) while it is absent in case of Mars orbiter mission.
- Mangalyaan is an orbiter mission while Insight is a lander, it landed on surface of mars.

9. ENVIRONMENT

Plastics are posing a serious threat to Marine Biodiversity. What are the impacts of dumping plastics into the ocean? Discuss their consequences and suggest remedial measures to sustain marine biodiversity.

In a 2015 **Science study**, the researchers estimated that India had dumped 0.6 million tonnes of plastic into the ocean in 2010. China was the top dumper, while India ranked 12th.

Impacts of dumping plastics

- Entanglement of marine organisms obstruct their locomotion.

- Fishing nets(Ghost nets) lost at sea, and plastic bags can trap fish and mammals, preventing them from swimming, foraging for food and mating.
- Plastics can block the digestive tract of marine organisms. Laysan Albatrosses(North Pacific Ocean) stomach is found to be filled with plastics because of Pacific Garbage Patch.
- Microplastics settle in phytoplankton, at the base of the marine food chain. So phytoplankton-eating fish are at risk.
- Algae which are at the base of the food chain, were not able to photosynthesise efficiently when exposed to 20 nanometre polystyrene beads.

Consequences of dumping plastics

- Plastics are non-biodegradable and reaches the top positions of Trophic levels, humans due to bio-magnification, causing a lot of diseases in humans.Eg: Liver damage
- Shortening of food webs, thereby causing decreasing in complexity of marine biodiversity ; less ecological stability.
- Disruptions of ecological niche affects the stability of marine ecosystem and there by risking the life of human beings who depend upon it.

Illustrations

- CMFRI's scientists have recovered plastic from the gut of dozens of species: mackerel near Mangalore, yellowfish tuna near Kochi and anchovies off the coast of Alappuzha.
- Gujarat's Sasan Gir Forest Department did a post-mortem on the 1-ton carcass of a Longman's Beaked Whale on a beach in the Sutrapada municipality. They found four large plastic bags in the whale's stomach. The plastic had blocked the whale's digestive system.
- Japanese Medaka, a fish species, has been shown to suffer from liver stress when it ingests marine microplastics.

Remedial Measures for sustaining marine biodiversity

- In 2017, the Kerala government began a program called **Suchitwa Sagaram** to prevent dumping of nets, and to bring back plastic litter as well. Fishermen can now sell their damaged nets in a buyback programme. Also, when fishing nets trap litter, the fishermen bring it back to the shore.This type of programme needs to be implemented all coastal states uniformly.
- Phasing out of microbeads in cosmetics.
- Proper Management of Plastic waste through effective coordination at all levels of government; and implementing the principle of **Reduce,Recycle,Reuse** of plastics.
- Holidays for tourist places to clean up the litters.Eg: Thailand's Maya Bay , Phi Phi Leh island to be closed to tourists indefinitely.

Critically analyse India's progress to meet its Intended Nationally Determined Contributions of Paris Climate Agreement 2015.

India's progress to meet the targets

- According to the biennial update report (UNFCCC), the emissions intensity of India's gross domestic product (GDP) had reduced by as much as 21 per cent below the 2005 levels by 2014, reflecting an average annual improvement of over 2 per cent.
- In the case of clean energy, the share of non-fossil fuels-based power in total electricity production has already surged to 35 per cent.(40% as per INDC of India).



- The Performance Achieve Trade scheme, solar and wind energy upscale, Electric Vehicles by 2030 and the recent announcement to replace all government vehicles with EVs in the next three to five years reflects the low carbon solutions at huge scales in a short period of time.
- According to the World Bank, India's UJALA Scheme, expansion of LED bulbs and tubelights saved up to 20 GW of electricity capacity (that might otherwise have come from coal), resulting in the reduction of Cumulative Carbon Emission.

Criticisms in India's Progress

- Lacking enough Carbon Sequestration, according to the biennial update report, carbon sequestration through forests has dwindled between 2010 and 2014 though it has increased outside the forests due to the expansion of plantations and agro-forestry.
- Solar energy sector, is also losing its attraction among the prospective investors due to the steep decline in solar power tariff and higher duties on solar equipment imports from China and USA.
- India Thermal power plants contribute around 70% of the energy contribution, increase in Cumulative Carbondioxide emission.
- Issue of power transmission loss while tapping the Geo-Thermal energy, as its source lies far away from the city.
- India needs to effectively implement National Actional Plan on Climate Change(NAPCC) at all levels to reduce the Cumulative carbondioxide emission and meet the desired targets as mention in INDC.

The government of India should apply the inclusive approach to successfully handle waste management in India. Examine

Flaws in Waste Management

- Consumers are mostly not part of the Waste Management Chain.
- Rag pickers are working in the informal sector and lack sufficient knowledge and training in handling the waste.
- Lack of segregation of waste at source.
- WHO lists lead exposure as one of the top 10 environmental health threats globally. But India lead content found in paint samples exceeding the prescribed limit.
- With multiple sets of rules and weak capacity for enforcement, it is not surprising that the situation on the ground remains very bleak.
- Some biomedical waste is included in the definition of domestic hazardous waste, but only waste from healthcare establishments is covered under the Bio-Medical Waste Management Rules 2016.
- E-waste Management Rules 2016 are applicable to e-waste including computers, printers, TV, fluorescent and other mercury containing lamps, while lead acid batteries from home inverters and cars come under Batteries (Management and Handling) Rules 2001.
- Improper management of landfills causes emission of methane and help breed mosquitoes and rats which spread many diseases.

Adopting inclusive approach

- Consumers should participate in the waste management chain and must segregate the wastes at source.Government should provide guidelines for people to segregate the wastes properly.(Dry, wet and hazardous)
- Workers collecting waste must be formalised and proper skills and knowledge need to be imparted to handle the waste properly.



- Establishment of waste disposal centres need to be established at appropriate places. Pune model of waste management need to be implemented across all states.
- States must devolve funds properly to Municipalities to procure needed equipments, protective garments for the workers involved in waste disposal.
- Waste Management rules must be effectively implemented and enforced.

Katowice meet must emphasize on Green Climate Fund for effective adaptation and mitigation. Analyse the statement in the context of Common But Differentiated Responsibilities principle

CBDR principle: The principle balances, on the one hand, the need for all states to take responsibility for global environmental problems and, on the other hand, the need to recognize the wide differences in levels of economic development between states.

Current Situation

- The latest Greenhouse Gas (GHG) Bulletin of the World Meteorological Organization (WMO) says the level of heat-trapping greenhouse gases, carbon dioxide is very high and there are no signs of reversals in this trend.
- The India Meteorological Department (IMD) now concedes that the weather-related normals have changed. The meteorological data shows an increasing frequency of extremely heavy rainfall and rainless. Eg Floods in Kerala.

Reasons for emphasizing on Green Climate fund

- The economic cost of adaptation strategies like water conservation, climate resilient crop varieties etc, can run into billions of dollars which the resource-starved countries will find hard to afford without external assistance.
- As per CBDR principle developed countries has the responsibility of providing financial assistance to mitigate and adapt effects of climate change.
- Though the Cancun 2010 climate summit had decided to create a Green Climate Fund with annual donations amounting to \$100 billion by 2022, the money has not been forthcoming for this purpose.
- Only one project from India on “Installation of Ground Water Recharge System” in Odisha has recently been approved by the GCF for \$34 million. USD 26.56 million for the Bhutan for Life project in Bhutan with the World Wildlife Fund (WWF).
- These shows that the fund is not reaching the desired beneficiaries properly for adaptation and mitigation purpose.
- The Katowice meet will, therefore, do well to deliberate on this issue and get the Fund going to shield this planet from the wrath of the climate change.

Alternatives for resource starved countries

- Emphasis on cap and emissions trading through Kyoto Protocol.
- Investment in Research and development to counter the effects of climate change with available resources. Eg: India's Research in Solar energy sector with help of International Solar alliance.
- Effectively implementing their countries climate action plan; National action plan on climate change in case of Inida.
- Focusing on REDD+ programme to increase the carbon sinks.

10. DISASTER MANAGMENT

Do priorities for action under Sendai Framework for Disaster Risk reduction have been effectively applied in case of Cyclones in India? Comment.



Application of Sendai Framework

Cyclone Phialin(2013)

- At a Central level, the Indian Meteorological Department's ability to accurately predict the cyclone was improved significantly(4-5days in advance)
- An NDMA project – the National Cyclone Risk Mitigation Project by Ministry of Home Affairs ensured that there were enough cyclone shelters along the coastline.
- There are over 200 shelters in Odisha's affected areas built with central assistance, over 50 of them under this project.
- This time, the coordination was excellent, for instance, the state initially wanted 10-12 NDRF teams; but the centre provided 29 teams.

Cyclone Gaja(2018)

- The initiative taken by the State Disaster Management Authority in issuing alerts ahead of Cyclone Gaja helped coastal residents move to camps and adopt safety measures.
- The measures taken by the State after the cyclone; clearing roads, removing fallen trees and repairing power infrastructure and communications, helped restore some stability.

Reforms yet to be implemented from the Sendai Framework

- Proactive disbursement of the relief and compensation.
- Sufficient protection and compensation for the crops and livestock.
- Provision of emergency health intervention and rehabilitation assistance to rebuild lives.
- Coastal States must, focus on reducing the hazard through policies that expand resilient housing, build better storm shelters.
- Quality HAM radio operators to effectively communicate with people in case of failure of communication.

What is a heat wave? Discuss the consequences of heat waves and the policy response from India to curb the impact of heat waves.

A Heat Wave is a period of abnormally high temperatures, more than the normal maximum temperature that occurs during the summer season. The extreme temperatures and resultant atmospheric conditions adversely affect people living in these regions as they cause physiological stress, sometimes resulting in death.

Consequences of heat waves

- According to **Lancet** journal, India was particularly affected by the rising frequency of heat wave events and lost about 75 billion hours of work, a significant part of it in the agricultural sector.
- Crop failures due to intense droughts.
- Drying up of reservoirs, ponds, lakes can cause drinking water shortage.
- Heat strokes, dehydration can cause fatalities especially with older persons.
- Higher summer temperatures will increase electricity demand for cooling, at the same time, higher temperatures lower the ability of transmission lines to carry power, leading to electricity reliability issues during heat waves.

Current frame work in India

The National Disaster Management Act, 2005, and the National Policy on Disaster Management, 2009, do not include heat wave in the list of natural calamities. The government, therefore, does not devote financial and infrastructure resources to the problem.



What India needs to do

- A dedicated legal framework for heat waves by National Disaster Management agency, with infrastructure and financial support.
- Reduction in the share of coal in the energy mix through sustained support for renewable energy, particularly solar photovoltaics, must form the cornerstone of national policy.
- Need to shift away from use of fossil fuels for transport, and the induction of more electric vehicles.
- Revival of traditional water harvesting structures like Eris of TamilNadu, Johads of Rajasthan across India.

11. INTERNAL SECURITY

Discuss the significance of India's first nuclear ballistic missile submarine – INS Arihant and the challenges that lies ahead.

KEY POINTS

Significance

- With the country's first nuclear ballistic missile submarine, INS Arihant, completing its maiden "deterrence" patrol, India joined the select group of five – US, Russia, China, France and UK – which can boast of this capability.
- This nuclear ballistic missile submarine provides India with an assured second-strike capability.
- While land-based and air-based delivery systems are easier to track, seek and destroy, a SSBN can stay undetected at sea for a long duration, assuring a nuclear retaliation against the adversary.

Challenges

- The command and control structures for an SSBN on a fully-loaded deterrence patrol have to be robust and fool-proof, for an inadvertent error can lead to mass destruction.
- Also, the range of missiles on-board INS Arihant are no match for the range of Chinese missiles.

Analyse the strategic implications of INS Arihant in Southern Asian Region in the light of India's nuclear deterrence.

The INS Arihant, India's first nuclear ballistic missile submarine which will contribute significantly to making India's deterrence capability more robust, has to be seen in the light of the growing naval capabilities of India's potential adversaries.

Strategic Implications

- INS Arihant is bound to make the maritime competition in the Indian Ocean region sharper, despite the lead is being taken by Chinese navy.
- Chinese nuclear-powered submarines (reportedly without nuclear weapons on board) have been patrolling the Indian Ocean on anti-piracy missions, creating unease to India.
- Pakistan's reaction to India's response would be to speed up its submarine-building, with assistance from China; also the Belt and Road Initiative, with its ambitious maritime objectives, poses strategic challenge to India.
- The revival of the Quadrilateral Security Dialogue, or Quad, with India, U.S., Japan, and Australia, causes imbalance to strategic stability to Indian Ocean Region.
- Absence of nuclear confidence-building measures (CBMs) among China and India will complicate the relations.

What India needs to do



- India and Pakistan (as also India and China) to have an 'incidents at sea' agreement like the one between the U.S. and USSR in 1972, to avoid incidents at sea and avoid their escalation if they took place.
- India's nuclear command and control systems should be placed with several layers of security to avoid the misuse.
- India needs to have a defensive posture with respect to nuclear deterrence to avoid the conflicts in southern Asia.

Explain the role of social media in promoting global terrorism? Discuss the measures needed to curb global terrorism in the context of National Cyber Security policy 2013.

Social Media promoting terrorism

- Terrorists use social media to plan, co-ordinate attacks and propagate, radicalise and recruit. Eg: Use of IED explosives are well planned via videos posted in Facebook.
- Social media offers anonymity and security by creating fake accounts.
- Leaks of critical information about strategic security (Indian Military) of countries by corrupting officers through social media platforms.
- Brain washing young talented youths through unlawful posts, blogs, webpages.
- Diversifying the source of funds through Money laundering, ransomware attacks, cryptomining etc.
- Terrorists use botnets to create infection in websites of government and steal the critical information.
- Petya ransomware attack, target is Microsoft based operating systems, affected many companies across the world.

Measures in context of Cyber security policy 2013

- Protection of critical information infrastructure, Cyber Surakshit Bharat, to spread awareness about cybercrime and building capacity for safety measures for Chief Information Security Officers (CISOs) and frontline IT staff across all departments.
- NIC-CERT has been setup with the objective of creating a comprehensive framework that integrates world class security components and inbuilt threat intelligence for detection, prevention and incident response, help correlate events, identify the vulnerabilities and possible exploits.
- Cooperation at international level, first ever Asia Pacific Computer Emergency Response Team (APCERT) Open Conference in India. Government will offer PhD scholarships in cyber security to candidates from Asia Pacific, who do their PhD in any of the 100 leading universities of India.
- Cyber Swachhta Kendra " (Botnet Cleaning and Malware Analysis Centre) to create a secure cyber space by detecting botnet infections in India and to notify, enable cleaning and securing systems of end users so as to prevent further infections which is set up in accordance with the objectives of the "National Cyber Security Policy".

Changing nature of terrorist methodologies makes Indian Security architecture vulnerable to terrorist attacks. Examine

Changing Nature of terrorist methodologies

- Infiltration via land and sea borders.
- Use of Y-SMS technology to have phone conversations without using mobile networks, making it more difficult for the intelligence agencies to gather evidence against them.
- Usage of Social Media to recruit and train terrorists.
- Infiltration using Fake IDs, documents (Aadhar card).



- Activating explosives from remotely located servers.
- Blackmailing corrupt officers to extract critical information about Indian security architecture.
- “Surprise” is the key element in terrorist methodology, which allows them an edge over security forces in selecting targets, time and methods.

What India should do

- Efficient ground intelligence to prevent such plots, need to improve collection of information gathering by state police forces.
- Comprehensive security doctrine for internal security at both Central and State level.
- Effective response to information gathered by security agencies. Eg: Pathankot attack would have been prevented if the information given by Punjab state police was analysed seriously.
- Comprehensive cyber security architecture to collate analyse the critical information gathering.
- As per the recommendation of Administrative reforms commission report on Combating terrorism, Centralised agency for combating terrorism need to be established.

Implementing Blockchain technology would be helpful in eliminating the banking frauds in India. Analyse

Block Chain Technology in Curbing the frauds

- Blockchain is a completely decentralised ledger; all transactions can be viewed by the public, can't be changed by anybody.
- A blockchain-based registry would remove duplication of effort in carrying out KYC checks. It would be useful to identify entities attempting to create fraudulent histories.
- A blockchain platform with SWIFT India will help to prevent frauds and ensure transparency and security of real-time transactions.
- Helps Banks to comprehensively analyse the data bases better which will curb the wrongdoings in banking sector.

Limitations of Block chain technology

- Establishment of this technology needs a huge overhaul in the existing systems which is very difficult in case of India.
- Need huge investment from government and private sectors.
- Digital Public ledgers can be hacked, this will bring distrust of citizens on banking systems.
- Bank employees need to be imparted with additional technical skills to operate system of Block chain. So it will take lot of time to implement completely.

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