

NATIONAL SOCIAL ISSUES- WOMEN, POPULATION, URBANISATION, EMPOWERMENT ETC**Mob Lynching**

The West Bengal Assembly has passed a bill to prevent and punish mob assaults and lynching.

- The West Bengal (Prevention of Lynching) Bill, 2019 provides for three years to life imprisonment to those injuring a person and capital punishment or rigorous life imprisonment for those causing death.
- Recently, Rajasthan also passed an anti-lynching bill.
- Manipur was the first state to pass a law against lynching.
- In 2018, the Supreme Court had also issued guidelines to curb lynching.

The Supreme Court's Guidelines on Preventing Mob Lynching

- The state governments shall designate a senior police officer in each district for taking measures to prevent incidents of mob violence and lynching.
- The state governments shall immediately identify districts, sub-divisions and villages where instances of lynching and mob violence have been reported in the recent past.
- The nodal officers shall bring to the notice of the Director General of Police (DGP) any inter-district co-ordination issues for devising a strategy to tackle lynching and mob violence-related issues.
- It shall be the duty of every police officer to cause a mob to disperse, which, in his opinion, has a tendency to cause violence in the disguise of vigilantism or otherwise.
- The Central and the state governments should broadcast on radio and television and other media platforms including the official websites that lynching and mob violence of any kind shall invite serious consequence under the law.
- Curb and stop the dissemination of irresponsible and explosive messages, videos and other material on various social media platforms which have a tendency to incite mob violence. Register FIR under relevant provisions of law against persons who disseminate such messages.
- State governments shall prepare a lynching/mob violence victim compensation scheme.
- Ensure that there is no further harassment of the family members of the victims.
- If a police officer or an officer of the district administration fails to do his/her duty, the same will be considered as an act of deliberate negligence for which an appropriate action must be taken against him/her.

India's longest electrified railway tunnel between Cherlopalli and Rapuru (AP)

Vice President inaugurated the country's longest electrified rail tunnel between Cherlopalli and Rapuru and the electrified railway line between Venkatachalam and Obulavaripalli.

About the tunnel

- The 6.7-km-long tunnel is an "engineering marvel" and said it would provide viable rail connectivity between the Krishnapatnam Port and the hinterland for the seamless movement of freight.
- It also reduces the distance for trains coming from Guntakal Division to Krishnapatnam by 72 km and eases traffic density in the Obulavaripalli-Renigunta-Gudur section.
- This newly commissioned line of 112 km reduces the travel time to five hours as compared to the 10 hrs earlier for a goods train from Krishnapatnam Port to Obulavaripalli.
- Besides facilitating operation of freight trains the new line would also provide the shortest path on the Chennai-Howrah and Chennai-Mumbai rail routes.
- It would also ease congestion of both passenger and freight-carrying trains in the Vijayawada-Gudur-Renigunta-Guntakal sections.

INDIAN HERITAGE AND CULTURE, HISTORY**Ek Bharat, Vijayi Bharat**

- Kanyakumari-based Vivekanand Kendra and its state units will launch a year-long nation-wide contact programme to spread the messages of Swami Vivekananda
- The mass contact programme, titled "Ek Bharat Vijayi Bharat", coincides with the 50th foundation year of Vivekanand Rock Memorial in Kanyakumari
- The programme will focus on spreading the messages of Swami Vivekananda, making people aware of the inspiring story of Vivekanand Rock Memorial and the activities of Vivekanand Kendra.
- Vivekananda Rock Memorial is a monument in Kanyakumari, Tamil Nadu at the Tri-junction of Indian ocean, Bay of Bengal and Arabian sea.
- It was built in 1970 in honour of Swami Vivekananda who is said to have attained enlightenment at this place in 1892, prior to his famous Chicago trip
- The memorial consists of two main structures, the Vivekananda Mandapam and the Shripada Mandapam. The design of the mandapa incorporates different styles of temple architecture from all over India.

- Vivekananda Kendra works in the field of yoga, education, rural development, youth motivation, natural resource development, cultural research among other areas

GEOGRAPHY

Hurricane Dorian

- Recently the Hurricane Dorian became the strongest storm in modern records to hit the northwestern Bahamas (a country in the Caribbean Islands).
- It is an extremely powerful tropical cyclone currently affecting the Bahamas and threatening the Southeastern United States.
- It is developed from a tropical wave in the Central Atlantic.
- It is categorised as a Category 5 storm on Saffir–Simpson hurricane wind scale (SSHWS) with maximum sustained winds of 285 km per hour.

GOVERNANCE- WELFARE SCHEMES, E-GOVERNANCE, SERVICES ETC.

7 Star Rainbow scheme

The 7-Star Rainbow Scheme was launched by Haryana state government in 2018. It focuses on incentivising and encourage the working of Gram Panchayats in Haryana.

- Under the scheme, the gramPanchayats are assessed on seven parameters which are recognised with a star. Further, each parameter is a given a specific colour.
- The different parameters are: a) Sex Ratio (pink), b) Education and No dropouts (Sky Blue), c) Hygiene and Sanitation (White), d) Peace and Harmony (Saffron), e) Environment preservation (Green), f) Good Governance (Golden), and g) Social Participation (Silver)
- Haryana government has also included another parameter of digital literacy under Education's head from 2019
- Gram Panchayats scoring full marks in any of the parameter are facilitated with "Star" of that parameter.
- Villages for achieving each parameter are awarded Rs. 1 Lakh. Villages having equal or more girl population are given Rs. 50000 as bonus with the reward money.
- Gram Panchayats scoring maximum in all parameters are recognised as Indradhanush Gram Panchayats

INTERNATIONAL AFFAIRS- BILATERAL, GROUPINGS, ORGANISATIONS

Spacecom: A New Pentagon Command

Recently, the US President has launched a new Pentagon command (Spacecom) dedicated to warfare in space.

- The US has announced this, due to threat perception it feels from China and Russia in Space.
- The Space Command is the Pentagon's 11th full command and the second to be launched in two years.
 - In 2018, the Pentagon elevated its cyber warfare operations to CyberCom, recognizing that online attacks and defence constituted a unique theatre of combat.
- US president also announced that SpaceCom will be followed by the establishment of the United States Space Force as the sixth branch of the United States armed forces.
 - There are 5 existing forces in the US: the Army, Air Force, Navy, Marines and Coast Guard.
- The U.S. Air Force already has a dedicated space warfare operation.
 - However, the SpaceCom will elevate space facilities (largely the satellites and high-altitude aircraft essentials) to modern-day warfare, which has emerged as a focused theatre of combat.
 - The challenges In the Space domain range from adversaries jamming communications and GPS satellites to ground-launched missiles used to physically destroy satellites.
- It can be noted that India recently tested its anti-satellite missile under Mission Shakti.
- Also, in order to address the new-age challenges to national security, the Government of India decided to set up three new agencies — the Defence Cyber Agency, the Defence Space Agency and the Special Operations Division in late 2018.
 - Moreover, the newly instituted Defence Space Agency will administer the Defence Space Research Organization (DSRO) whose objective is to create weapons to deny, degrade, disrupt, destroy or deceive an adversary's space capability.

Indonesia's New Capital

Recently, Indonesia's President has announced that the country's capital (currently Jakarta) will be relocated to East Kalimantan province on Borneo island. Jakarta is the largest Indonesian city with a population of 1 crore people and is located on the North West coast of the most populous island in the world, Java.

Reasons for Relocation:

- Jakarta was built on a marsh, (already a few meters below sea level), thereby prone to be submerged.
- Due to climate change, the water levels in the Java Sea are rising and weather events are becoming more extreme.
- Jakarta is among the world's fastest sinking city.
- Moreover, the Jakarta is the centre for administration, governance, finance and trade, it has inevitably led to relentless construction in the city, due to which the water is not able to seep into the ground in many areas, leading to increased run-off.

Site of Relocation

- East Kalimantan is located over 1,400 km from Jakarta, on the island of Borneo.
- Mineral-rich East Kalimantan was once almost completely covered by rainforests.

INDIAN ECONOMY

Amalgamation of National Banks

The Finance Minister has announced the biggest consolidation plan of Public sector Banks (PSBs)- merging 10 of them into just 4.

New Banks After the Merger

SI	Amalgamated Banks	Anchor Bank
1	Punjab National Bank (PNB), Oriental Bank of Commerce (OBC), and United Bank of India	PNB
2	Canara Bank and Syndicate Bank	Canara Bank
3	Union Bank of India, Andhra Bank, and Corporation Bank	Union Bank of India
4	Indian Bank and Allahabad Bank	Indian Bank

Now, the total number of PSBs after consolidation has come down to 12 from 27 in 2017. The earlier mergers were:

- Vijaya Bank and Dena Bank with Bank of Baroda (BoB) – effective from April 01, 2019.
- State Bank of India absorbed five of its associates and the Bharatiya Mahila Bank in 2017.

Benefits of Merger

- **Competitive:** The consolidation of PSBs helps in strengthening its presence globally, nationally and regionally.
- **Capital and Governance:** The government's intention is not just to give capital but also give good governance. Hence, post-consolidation, boards will be given the flexibility to introduce the chief general manager level as per business needs. They will also recruit chief risk officer at market-linked compensation to attract the best talent.
- **Efficiency:** It has the potential to reduce operational costs due to the presence of shared overlapping networks. And this enhanced operational efficiency will reduce the lending costs of the banks.
- **Technological Synergy:** All merged banks in a particular bucket share common Core Banking Solutions (CBS) platform synergizing them technologically.
- **Self-Sufficiency:** Larger banks have a better ability to raise resources from the market rather than relying on State exchequer.
- **Recovery:** The loan tracking mechanism in PSU banks is being improved for the benefit of customers.
- **Monitoring:** With the number of PSBs coming down after the process of merger – capital allocation, performance milestones, and monitoring would become easier for the government.

Challenges

- **Decision Making:** The banks that are getting merged are expected to see a slowdown in decision making at the top level as senior officials of such banks would put all the decisions on the back-burner and it will lead to a drop in credit delivery in the system.
- **Geographical Synergy:** During the process of merger, the geographical synergy between the merged banks is somewhat missing. In three of the four merger cases, the merged banks serve only one specific region of the country.
 - However, the merger of Allahabad Bank (having a presence in East & North region) with the Indian Bank (having a presence in South) increases its geographical spread.

- Slowdown in Economy: The move is a good one but the timings are not just apt. There is already a slowdown in the economy, and private consumption and investments are on a declining trend. Hence, there is a need to lift the economy and increase the credit flow in the short-term, & this decision will block that credit in the short-term.
- Weak Banks: A complex merger with a weaker and under-capitalized PSB would stall the bank's recovery efforts as the weaknesses of one bank may get transferred and the merged entity may become weak.

Indian Economy: Slowest Growth in Six Years

According to data released by the government, the Gross Domestic Product (GDP) grew 5% in the first quarter of the Financial Year (FY) 2019-20, significantly lower than 8% recorded in the same quarter last year.

- It is the slowest growth in over six years since 2013.
- It marked the fifth straight quarterly decline in growth — the first time since June 1997 that such a prolonged slump has been recorded.
- The slowdown is because of a sharp deceleration in consumer demand and tepid investment.
 - Consumption which was the bedrock of growth in the past few years, collapsed to an 18-quarter low of 3.1% from 10.6% in the March quarter of 2018-19.
 - Investments grew only 4%, up from 3.6% in the previous quarter.
- This slowdown in investment and consumer demand have further derailed manufacturing, which grew just 0.6%.
- A meagre 2% rise in farm sector added to the demand slowdown.
- Automobile sales, a barometer of the economy, have declined sharply in recent months, forcing production cuts and jobs losses.
- Weak global economy and trade tensions have kept export growth subdued.
- According to the Reserve Bank of India (RBI), the slowdown is cyclical, rather than structural, which would have required deeper reforms.
 - The experts believe that policies such as demonetisation and Goods and Services Tax (GST) only worsened things for the informal sector which in turn gave a structural blow to aggregate demand in the economy.
- Recently, the government had already announced a series of measures as part of its efforts to put growth back on track.

5th Aqua Aquaria India 2019

Recently, the Vice President of India inaugurated the 5th Aqua Aquaria India, 2019 in Hyderabad, Telangana.

- The theme for the 2019 edition is “To take Blue Revolution to India's hinterland”.
- It is the largest aquaculture exhibition in India.
- It is a biennial exhibition organised by the Marine Products Export Development Authority (MPEDA).

Fisheries Sector in India

- India is the second-largest fish producer in the world.
- Fish constituted about 10% of total exports from India and almost 20% of agriculture exports in 2017-18.
- India is the 4th largest exporter of fish in the world.
- Contribution of fisheries to the GDP is about 1% and about 5.37% to the Agricultural GDP.
- Thus, India has the potential to emerge as a leading Blue Economy in the world. Notified existing potentials in the Fisheries sector are:
 - Shrimp Culture: Recently, the government has permitted the regulated introduction of Pacific White Shrimp with the objective of utilizing the potential of the species to cater to the global markets.
 - Cage Culture: It involves the growing of fish in existing water resources while being enclosed in a net cage which allows free flow of water.
 - Pen Culture: It is the system of culturing fish within a fixed net enclosure either at the bank or in a water body

Marine Products Export Development Authority (MPEDA)

- Marine Products Export Development Authority (MPEDA) is a nodal coordinating, state-owned agency engaged in fishery production and allied activities.
- It was established in 1972 under the Marine Products Export Development Authority Act (MPEDA), 1972.
- It functions under the Union Ministry of Commerce and Industry.
- It is headquartered in Kochi, Kerala.

- Its mandate is to increase exports of seafood including fisheries of all kinds, specifying standards, marketing, processing, extension and training in various aspects.

Start-up Cells

- Recently the Finance Minister announced the constitution of Start-up cells to address the specific problems of the start-ups.
- This comes after the withdrawal of Angel Tax provisions for Start-ups and their investors.
- For mitigating the genuine difficulties of Start-ups, a dedicated cell was set up under the Central Board of Direct Taxes (CBDT).
- The Cell will work towards redressal of grievances & tax-related issues with respect to the administration of the Income-tax Act, 1961.
- Start-up entities can directly approach the Cell for the speedy resolution of their grievances.
- The move was taken as a part of several economic measures to boost the economy.

ENVIRONMENT- CONSERVATION, BIO-DIVERSITY AND ISSUES

Australia Downgrades Great Barrier Reef to 'Very Poor' Status

Australia has downgraded the Great Barrier Reef's long-term outlook to "Very Poor" for the first time. Coral along large swathes of the 2,300-kilometre reef have been killed by rising sea temperatures linked to climate change, leaving behind skeletal remains in a process known as coral bleaching.

Great Barrier Reef

- The Great Barrier Reef is the world's largest coral reef system composed of over 2,900 individual reefs and 900 islands.
- The reef is located in the Coral Sea (North-East Coast), off the coast of Queensland, Australia.
- The Great Barrier Reef can be seen from outer space and is the world's biggest single structure made by living organisms.
- This reef structure is composed of and built by billions of tiny organisms, known as coral polyps.
- It was selected as a World Heritage Site in 1981.

Implications of "Very Poor" Status

- The report published by The Great Barrier Reef Marine Park Authority-An Australian Agency will be a major input into UNESCO's Committee.
- There are high chances that Great barrier reef to be considered for " List of World Heritage in Danger"

SCIENCE AND TECHNOLOGY- EVERYDAY SCIENCE, SPACE, NUCLEAR, DEFENCE ETC

Russia to train four Indian astronauts for Gaganyaan

Russia will help in 4-5 critical areas of the Gaganyaan Mission. This includes training of Indian astronauts at Russian facilities.

- A special ISRO unit will be established in the embassy in Moscow to facilitate increased cooperation between India and Russia in view of the Gaganyaan programme
- Gaganyaan is India's first Human Space Flight Programme to be launched by Indian Space Research Organisation (ISRO) by 2022.
- The programme will make India the fourth nation in the world to launch a Human Spaceflight Mission. So far, only the USA, Russia and China have launched human spaceflight missions.
- Space launch vehicle, GSLV MK III will be used for the Gaganyaan mission. It has been modified to fit a crew module and life support to carry astronauts to space.
- Russia has conducted a number of human spaceflight missions viz. the Vostok program, Voskhod program, Soyuz program. Vostok 1 in 1961 was the first human orbital flight and Yuri Gagarin became the first man in space.

QUOTE OF THE DAY

Life doesn't get easier. You just get stronger.

DAILY ANSWER WRITING PRACTICE

Qns: Why the Public Sector Banks are being merged? Examine its implications.

Ans: The Centre announced a mega amalgamation plan, the third in a row, that merged ten public sector banks into four larger entities. With these series of mergers, the number of state-owned banks is down to 12 from 27.

Why merge PSBs?

- According to the government, banks have been merged on the basis of likely operating efficiencies, better usage of equity and their technological platform.
- But the move marks a departure from the plan to privatize some of the banks or bringing in a strategic investors to usher in reform in the sector.
- The government, after consultations, decided that amalgamation is the “best route” to achieve banking sector scale and to support the target of achieving a \$5 trillion economic size for India in five years.
- The amalgamations will help banks to meaningfully scale up operations but will not lead to any immediate improvement in their credit metrics.
- For years, expert committees starting from the M Narasimham Committee have recommended that India should have fewer but bigger and better-managed banks to ensure optimal use of capital, efficiency, wider reach and greater profitability.
- The logic is that rather than having several of its own banks competing for the same pie (in terms of deposits or loans) in the same narrow geographies, leading to each one incurring costs, it would make sense to have large-sized banks.
- This may be true especially in India’s bigger cities and towns.
- It has also been argued that such an entity will then be able to respond better to emerging market trends or shifts and compete more with private banks.
- The proposed big banks would be able to compete globally and improve their operational efficiency once they lower their cost of lending and improve lending.
- But none of India’s banks including the largest, SBI, figures in the list of the top 50 global banks. So that may be a long way away.

Benefits for various stakeholders:

For Banks:

- Small banks can gear up to international standards with innovative products and services with the accepted level of efficiency.
- PSBs, which are geographically concentrated, can expand their coverage beyond their outreach.
- A better and optimum size of the organization would help PSBs offer more and more products and services and help in integrated growth of the sector.
- Consolidation also helps in improving the professional standards.
- This will also end the unhealthy and intense competition going on even among public sector banks as of now.
- In the global market, the Indian banks will gain greater recognition and higher rating.
- The volume of inter-bank transactions will come down, resulting in saving of considerable time in clearing and reconciliation of accounts.
- This will also reduce unnecessary interference by board members in day to day affairs of the banks.
- After mergers, bargaining strength of bank staff will become more and visible.
- Bank staff may look forward to better wages and service conditions in future.

- The wide disparities between the staff of various banks in their service conditions and monetary benefits will narrow down.

For economy:

- Reduction in the cost of doing business.
- Technical inefficiency reduces.
- The size of each business entity after merger is expected to add strength to the Indian Banking System in general and Public Sector Banks in particular.
- After merger, Indian Banks can manage their liquidity – short term as well as long term – position comfortably.
- Synergy of operations and scale of economy in the new entity will result in savings and higher profits.
- A great number of posts of CMD, ED, GM and Zonal Managers will be abolished, resulting in savings of crores of Rupee.
- Customers will have access to fewer banks offering them wider range of products at a lower cost.
- Mergers can diversify risk management.

For government:

- The burden on the central government to recapitalize the public sector banks again and again will come down substantially.
- This will also help in meeting more stringent norms under BASEL III, especially capital adequacy ratio.
- From regulatory perspective, monitoring and control of less number of banks will be easier after mergers.

Way ahead: Merger is a good idea. However, this should be carried out with right banks for the right reasons. Merger is also tricky given the huge challenges banks face, including the bad loan problem that has plunged many public sector banks in an unprecedented crisis.

DAILY CURRENT AFFAIRS MCQ

1. Which of the following states was the first to pass law against Mob Lynching?
(a) **Manipur**
(b) Rajasthan
(c) Madhya Pradesh
(d) Bihar
2. Which of the following is the longest electrified railway tunnel in India?
(a) Venkatachalam-Obulavaripalle railway line
(b) Jammu–Baramulla railway line
(c) Mumbai-Kalyan railway line
(d) Konkan Railway Line
3. Ek Bharat Vijayi Bharat campaign was to spread the ideologies of which Indian Personality?
(a) Ramakrushna Paramahansa
(b) **Swami Vivekananda**
(c) Mahatma Gandhi
(d) Ram Mohan Roy
4. Recently the Hurricane Dorian hit the northwestern Bahamas. Consider the following statements with reference to Hurricanes:
 1. Hurricanes are a type of tropical cyclone that occurs in the northeastern Pacific Ocean only.
 2. They are formed over the warm ocean waters near the equator.
 3. They typically form between 5 to 15 degrees latitude north and south of the equator.
 4. They are usually not so strong and rarely cause heavy rains, deadly waves and fierce winds.
 Which of the above-mentioned statement is/are correct?
(a) 1 only (b) 4 only
(c) **2 and 3** (d) None of the above
5. With reference to ‘Great Barrier Reef’, which of the following statements is/are correct?
 1. It is the world’s largest coral reef system composed of over 2,900 individual reefs and 900 islands.
 2. The reef is located in the Coral Sea (North-East Coast), off the coast of Queensland, Australia.
 3. It was selected as a World Heritage Site in 1981.
 Select the correct answer using the code given below:
(a) 1 only (b) 1 and 3
(c) 2 only (d) **1, 2 and 3**
6. Recently in news, the Scheme 7-Star Rainbow of Harayana is focused upon
(a) **Panchayati Raj Governance**
(b) Child Care
(c) Maternity Benefit
(d) Environmental Awareness
7. Recently in news, East Kalimantan is a province in which of the following ASEAN Countires?
(a) Malayasia (b) **Indonesia**
(c) Thailand (d) Vietnam
8. Which of the following banks have been merged with the Punjab National Bank recently?
 1. Oriental Bank of Commerce
 2. United Bank of India
 3. Allahabad Bank
 Select the correct answer from codes given below
(a) **1 and 2** (b) 1 and 3
(c) 2 and 3 (d) 1, 2 and 3
9. With reference to ‘Marine Products Export Development Authority (MPEDA)’, consider the following statements:
 1. It is a nodal coordinating, state-owned agency engaged in fishery production and allied activities.
 2. It functions under the Union Ministry of Shipping.
 3. Established in 1972, it is headquartered in Kochi, Kerala
 Which of the statements given above is/are correct?
(a) 1 and 2 (b) 2 only
(c) 3 only (d) **1 and 3**
10. Consider the following statements:
 1. Recently, the largest aquaculture exhibition of India, ‘Aqua Aquaria India, 2019’ in Hyderabad, Telangana.
 2. The theme for the 2019 edition is “To take Blue Revolution to India’s hinterland”.
 3. India is the largest fish producer in the world.
 Which of the statements given above is/are correct?
(a) 1 only (b) **1 and 2**
(c) 2 and 3 (d) 1, 2 and 3