

**NATIONAL SOCIAL ISSUES- WOMEN, POPULATION, URBANISATION,  
EMPOWERMENT ETC****Rural Sanitation Strategy (2019-2029)**

The Department of Drinking Water and Sanitation (DDWS), Ministry of Jal Shakti, GoI launched the 10 Year Rural Sanitation Strategy (2019-2029).

**About:**

- This strategy has been prepared by Department of Drinking Water and Sanitation (DDWS), Ministry of Jal Shakti, in consultation with State Governments and other stakeholders.
- The strategy focuses on sustaining the sanitation behaviour change that has been achieved under the Swachh Bharat Mission Grameen (SBM-G) through capacity strengthening, IEC (Information, education and communication), organic waste management, plastic waste management, grey water management and black water management.
- It lays down a framework to guide local governments, policy makers, implementers and other relevant stakeholders in their planning for Open Defecation Free (ODF) Plus, where everyone uses a toilet, and every village has access to solid and liquid waste management.

**CONSTITUTION AND POLITY****Amendment of the Sixth Schedule**

A sub-committee constituted by the Meghalaya government has decided to recommend to the Standing Committee of Parliament the removal of the word “unrepresented tribes” from the proposed amendment of the Sixth Schedule to the Constitution of India.

**About:**

- Meghalaya is divided into autonomous councils in the names of the three major matrilineal communities — Garo, Khasi and Jaintia.
- The minority tribes include the Hajong, Koch, Rabha, Boro and Mann. Currently, members of such “unrepresented tribes” are nominated to the autonomous district councils.
- Parts or the whole of the four northeastern States — Assam, Meghalaya, Mizoram and Tripura — fall under the Sixth Schedule, which makes special provisions for “tribal areas”.

**Sixth Schedule**

- Sixth Schedule deals with Article 244(2) and 275(1).
- It has provisions related to the Administration of Tribal Areas in the States of Assam, Meghalaya, Tripura and Mizoram.
- It provides for the setting up Autonomous District Councils (ADCs) for administration of these tribal areas. Term of the District Councils is for five years from the date of their constitution. It is governed by an Executive Committee.

**Animals Sacrifice**

The Tripura High Court has ordered to ban the centuries-old tradition of animals sacrifice in religious places across the state.

**Judgement:**

- The High Court said that no person including the state shall be allowed to sacrifice any animal or bird within the precincts of any one of the temples within the state of Tripura. The order has to be implemented with immediate effect.
- The court also suggested that the Government can earmark land for an opening shelter home for rearing the livestock.
- The ban has been imposed on a PIL filed by former District Judge who raised a concern about animal sacrifice in religious places including Tripura Sundari and Chaturdash Devta temples.

**Arguments given:**

- It said that the sacrifice of an animal in a temple is not an essential part of religion.
- Animals also have fundamental right to life under Article 21 of the Constitution of India.
- Section 28 of the Prevention of Cruelty to Animals Act does not in any way allow sacrifice of animal in temple.

- Part IVA of the Indian Constitution casts duty upon every citizen under Art 51A(g) with a moral obligation to protect and improve the natural environment including forests, lakes, rivers, and wildlife, and to have compassion for living creatures.
- Article 51A(i) further mandates humanism to abjure violence, which sense of duty would only be against human, but in ones considered view against every living creature on this earth.

**GOVERNANCE- WELFARE SCHEMES, E-GOVERNANCE, SERVICES ETC.****Rule 56(J) of Central Civil Services (Pension) Rules, 1972**

The Central Board of Direct Taxes (CBDT) has compulsorily given retirement to 15 more senior tax officers on corruption and other charges under Fundamental Rule 56(J) of the Central Civil Services (Pension) Rules.

**About:**

- Since June, this is the fourth round of sacking of corrupt tax officials. In the previous three rounds, 49 high ranking tax officers, including 12 from the CBDT, were compulsorily retired.
- The action was in line with PM Modi's address to the nation from the Red Fort when he had said some black sheep in the tax administration may have misused their powers and harassed taxpayers, either by targeting honest assesses or taking excessive action for minor or procedural violations.
- The Rule 56(J) of Central Civil Services (Pension) Rules, 1972 provides for periodical review of the performance of government servants with a view to ascertain whether they should be retained in service or retired in public interest.
- As per these instructions, the cases of government servants covered by FR 56(J), 56(1) or Rule 48(1) (b) of CCS (Pension) Rules, 1972 should be reviewed six months before they attain the age of 50-55 years, in cases covered by FR 56(j) and on completion of 30 years of qualifying service under FR 56(1) or Rule 48 of CCS (Pension) Rules, 1972.

**INTERNATIONAL AFFAIRS- BILATERAL, GROUPINGS, ORGANISATIONS****Fake News**

20 countries, including France, Britain and India, have signed an agreement at the United Nations (UN) to stop the spread of fake news online.

**About:**

- The signatories committed to promoting independently reported, diverse and reliable information on the internet under an accord initiated by Reporters Without Borders (RSF), a press freedom watchdog.
- The agreement underlined the responsibility of internet providers to promote trustworthy content and pluralism to escape the current information chaos.

**Reporters Without Borders**

- Name: Reporters Without Borders is also known under its original name Reporters Sans Frontières (RSF).
- Type: Non-profit organization, non-governmental organization with consultant status at the United Nations.
- Headquarters: Paris, France.
- Functions: To conducts political advocacy on issues relating to freedom of information and freedom of the press.
- Its key Publications are: World Press Freedom Index, Predators of Press Freedom ad Press Freedom Barometer.

**INDIAN ECONOMY****Prompt Corrective Action (PCA)**

The Reserve Bank has initiated Prompt Corrective Action (PCA) against Lakshmi Vilas Bank (LVB) due to a high level of bad loans, lack of sufficient capital to manage risks, and negative return on assets for two consecutive years. The regulatory action may cast doubts over the proposed merger of Indiabulls Housing Finance with LVB, which is awaiting RBI nod.

About:

- Meaning: PCA Framework are the corrective measures suggested by RBI that should be taken by commercial banks when its financial condition worsens beyond a level.
- Objective: To maintain sound financial health of commercial banks.
- Parameters: Under it, RBI has specified trigger points in terms of three parameters:
  - Capital to risk weighted assets ratio (CRAR),
  - Net non-performing assets (NPA) and
  - Return on Assets (RoA).
- Actions: If a bank hits the trigger point (like CRAR of 9%, 6%, 3%) then RBI initiates certain structured/mandatory and discretionary actions in respect of that bank.
  - Structured actions are those which are essential to restore the financial health of banks.
  - Discretionary actions are taken by RBI depending upon the profile of each bank.
  - banks are restricted from certain riskier activities such as expanding the number of branches, increasing the size of their loan book and paying dividend.
- Type of institutions covered: The PCA framework is applicable only to commercial banks. It is not applicable to –
  - Co-operative banks,
  - Non-Banking Financial Companies (NBFCs) and
  - Financial Management Institutions (FMIs).

**Horse Racing**

The Goods and Services Tax (GST) Council has referred the matter of horse racing and how it must be taxed to a Group of Ministers, even though the Fitment Committee had made its recommendations clear to the Council.

About:

The Fitment Committee had recommended that the GST on horse-racing should be payable only on commissions and not include the prize money.

Arguments sighted:

- The prize money which is currently being taxed under GST is leading to much more illegal betting.
- Also, lotteries and casinos were different from horse racing. Horse racing was a game of skill while lotteries and casinos were games of chance, and so the two should be taxed differently.
- The Race clubs in India, have also pushed for a lower rate of GST — 18 per cent — on transactional value of betting — on the total bet value. At present, GST is levied at the rate of 28 per cent.

Related Info :

In 1996 the Supreme Court has declared horse racing as 'game of skill' and not a 'game of chance.' it stated that "Horse racing is neither gaming nor gambling as defined and envisaged under the two acts (Police Act and Gaming Act).

**Industry 4.0**

A Pilot Project for ushering in 'Industry 4.0' in the country, has been launched for implementation at the Modern Coach Factory (MCF), Raebareli.

About:

- The project would be undertaken under the aegis of "Technology Mission for Indian Railways" (TMIR).
- It would be implemented by a consortium of Ministry of Railways, Ministry of Human Resource Development and Ministry of Science & Technology.
- It would be implemented on an investment sharing model for taking up identified railway projects for applied research and use on Indian Railways for advancement and modernization.

- Full transition to the digital factory using ‘Industry 4.0’ across entire value chain from design to production will help enhance productivity.

#### Industry 4.0

- ‘Industry 4.0’ commonly referred to as the fourth industrial revolution, is a name given to the current trend of automation, interconnectivity and data exchange in manufacturing technologies to increase productivity.
- Industry 4.0 is a complex Cyber-Physical Systems which synergizes production with digital technologies, the Internet of Things, Artificial Intelligence, Big Data & Analytics, Machine Learning and Cloud Computing.

#### **Section 35a Of The Banking Regulation Act, 1949 (AACs)**

The Reserve Bank of India (RBI) has placed several restrictions on Mumbai-based Punjab and Maharashtra Cooperative (PMC) Bank for six months.

Restrictions imposed:

- The bank cannot issue loans or open any fixed deposit accounts until February 2020.
- RBI has imposed the directions under sub-section (1) of Section 35A read with Section 56 of the Banking Regulation Act, 1949.

#### **Section 35A of the Banking Regulation Act:**

- The Banking Regulation Act legislated in the year 1949 comprises a set of rules which govern the banking sector in India. The act vests powers in the RBI to grant licenses to banks as well as work as a banking regulator in India.
- Section 35A of the Banking Regulation Act, 1949 vests power in the RBI to give directions to banks and can take action, "to prevent the affairs of any banking company being conducted in a manner detrimental to the interests of the depositors or in a manner prejudicial to the interests of the banking company".
- The RBI under the act can also impose restrictions on banks to ensure better governance and control.
- Meanwhile, Section 56 of the act is applicable to cooperative societies.

#### **RBI Internal Working Group To Review The Liquidity Management Framework**

An internal working group, formed by the RBI to review the current liquidity management framework with a view to simplifying it has submitted its report.

#### **Recommendations made:**

- Guiding principles for an effective liquidity management framework should be: the liquidity framework should be guided by the objective of maintaining the call money rate close to the policy rate; it should be consistent with the policy rate; and it should not undermine the price discovery in the inter-bank money market.
- The current liquidity management framework should largely continue in its present form- a corridor system with the call money rate as the target rate.
- The framework should be flexible. While the corridor system would normally require the system liquidity to be in a small deficit, if financial conditions warrant a situation of liquidity surplus, the framework should be adaptable.
- Minimizing the number of operations should be an efficiency goal of the liquidity framework. Consequently, there should be ideally one single overnight variable rate operation in a day.
- The current provision of assured liquidity – up to 1% of NDTL - is no longer necessary since the proposed liquidity framework would entirely meet the system’s liquidity needs.
- Build-up of a large deficit or surplus should be offset through appropriate durable liquidity operations.

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

#### **Interdisciplinary Cyber Physical Systems (ICPS)**

Secretary of Department of Science & Technology (DST) said that his department has recently launched a new programme “Interdisciplinary Cyber Physical Systems (ICPS).”

About:

- A Cyber Physical System (CPS) is a mechanism controlled or monitored by computer-based algorithms, tightly integrated with internet and its users.
- Programme Objectives: Adoption of Cyber Physical Systems (CPS) to address India specific issues; accelerate entrepreneurship and start-up ecosystem development in CPS,
- States/districts covered: ICPS is a Pan India programme that covers entire Central Ministries, State Governments, Industry and Academia.
- Implemented by: Department of Science & Technology.
- Implementation period: 5 years.

Strategy:

- The Mission aims at establishment of 15 numbers of Technology Innovation Hubs (TIH), six numbers of Application Innovation Hubs (AIH) and four numbers of Technology Translation Research Parks (TTRP).
- These Hubs & TTRPs will connect to Academics, Industry, Central Ministries and State Government in developing solutions at reputed academic, R&D and other organizations across the country in a hub and spoke model.
- The Hubs & TTRPs have four focused areas namely (i) Technology Development; (ii) HRD & Skill Development; (iii) Innovation, Entrepreneurship & Start-ups Ecosystem Development; (iv) International Collaborations.

## DEFENCE

### President's Colours Award

President Ram Nath Kovind presented the prestigious President's Colours to the Corps of Army Air Defence.

About:

- Presidential Colours are Regimental flags that are awarded to a regiment by the president during a ceremony.
- These are one of the greatest honours bestowed upon an armed force unit in recognition of exceptional service rendered by it to the nation, both during peace and war.

### Corps Of Army Air Defence

- The award was given to the Corps of Army Air Defence on the occasion of 25 years of Army Air Defence College, AADC.
- One of the youngest corps of Army, the Army Air Defence Corps bifurcated from the Regiment of Artillery in 1989 and established the Army Air Defence College. The AADC is the training school for the personnel of the Air Defence Corps.

### Largest Dry Dock of Indian Navy

Raksha Mantri Rajnath Singh commissioned the largest dry dock of Indian Navy - The Aircraft Carrier Dock at the Naval Dockyard in Mumbai.

About:

- The aircraft carrier dry dock is capable of docking aircraft carrier INS Vikramaditya.
- It is also capable to dock IAC-I, the indigenous aircraft carrier which is under construction at Cochin shipyard and ships with tonnage up to 90,000 tonnes, making it the largest dry dock of the Indian Navy.
- The dry dock, measuring 281 metres in length, 45 metres in width and 16.7 metres in depth, will allow multiple ship-docking, including two submarines at the same time.

### Dry Dock

A dry dock is a berthing place to carry out repair, refuelling and maintenance of a ship. The ships need to undergo crucial repairs while waging underwater which can only be done when the vessel is on a dry dock.

**Ins 'Nilgiri'**

Raksha Mantri Rajnath Singh launched Navy's first new stealth frigate, INS 'Nilgiri', at Mazagon Dock Shipbuilders Limited in Mumbai.

- INS 'Nilgiri' is the first of the Navy's seven new stealth frigates under Project 17A.
- Project 17A frigates is a design derivative of the Shivalik class stealth frigates with much more advanced stealth features and indigenous weapons and sensors.

**PRELIMS SPECIFIC FACTS- DAYS, INDICES ETC****National Tourism Awards 2017-18**

Vice President of India Venkaiah Naidu presented the National Tourism Awards 2017-18 on World Tourism Day in New Delhi. A total of 76 Awards under various categories were presented.

**National Tourism Awards:**

- Since the early 1990s, Union Ministry of Tourism annually presents National Tourism Awards to various segments of the tourism industry to encourage healthy competition with an aim to promoting tourism.
- These awards are presented to State Governments/UTs, classified hotels, heritage hotels, approved travel agents, tour operators and tourist transport operators, individuals and other private organizations in recognition of their performance in their respective fields.

**World Tourism Day:**

- World Tourism Day is celebrated annually on 27th September, to coincide with the anniversary of adoption of the statutes of the United Nations World Tourism Organisation (UNWTO).
- The theme for World Tourism Day 2019 is 'Tourism and Jobs: a better future for all'.
- The UNWTO has selected India as the host country for official World Tourism Day 2019.

**Sastra-Ramanujan Award**

The SASTRA Ramanujan prize for 2019 will be awarded to mathematician Adam Harper, Assistant Professor with the University of Warwick, England for several outstanding contributions to analytic and probabilistic number theory.

**About:**

- The prize was instituted in: 2005.
- Every year, this prize is awarded by SASTRA University on its campus near Kumbakonam in Tamil Nadu, on Ramanujan's birth anniversary, December 22.
- The prize is conferred annually on mathematicians from across the world who are less than 32 years of age, working in an area influenced by the Srinivasa Ramanujan. The age limit is 32 years to commemorate the fact that Ramanujan accomplished a phenomenal body of work in this short span.
- Cash prize: It carries a citation and an award of \$10,000
- Importance: The SASTRA-Ramanujan Award has gained global repute ever since it was instituted as four mathematicians, including Manjul Bhargava and Akshay Venkatesh, who were awarded this prize have gone on to win the Fields Medal later.

## DAILY ANSWER WRITING PRACTICE

**Qns; RBI's monetary policy which is based on inflation targeting needs reform. Comment.**

Ans

RBI is the main decision maker for the country's financial system and is mandated with ensuring its stability. RBI currently uses inflation targeting as key to monetary policy. Monetary Policy Framework Agreement 2015 between RBI and the central government mandates RBI to contain Consumer Price Inflation (CPI) within 4% with a band of (+/-) 2%. However, in the era of globalization, the role of the central bank in the economy must be kept in sync with the changing domestic and global economy.

### Limitations of dependence on monetary policy based on inflation targeting

- Easy money policy is needed to increase economic activity during slowdown. This is done by keeping the interest rates low. Thus, RBI needs to balance inflation targeting and accelerated economic growth. For example, even though the current inflation rate is at around 3%, there is a slowdown in the economy and GDP growth was at 6 year low of 5% in the April-June 2019 quarter.
- Inflation targeting cannot ensure stability in the economy. For ex: It failed to detect financial crisis situations like IL&FS default and the NPA (Non Performing Assets) crisis in the banking industry.
- Inflation targeting in India has coincided with a substantial rise in the real policy rate. This has been accompanied by declining borrowing in the formal sector likely affecting investment and thereby growth.
- Inflation targeted policy cannot ensure enough employment creation in the country. For ex: even though current inflation rates are stable, unemployment in India has been highest in the last 45 years as per NSSO data.
- There is a conflict of interest in RBI managing the monetary policy and selling bonds for the government which require keeping interest rates low and thus is inflationary.
- Inflation in emerging markets such as India is very sensitive to exogenous shocks like global oil prices, a weaker rupee and a poor monsoon.
- Global Financial crisis of 2008 showed that monetary policy defined by inflation targeting can no longer be treated as the centerpiece of macroeconomic policy.
- Thus, RBI needs to follow a pragmatic monetary policy and its current policy that largely focuses on inflation targeting must be reviewed.

### **Way Forward**

- Fiscal policy should be the primary tool to stabilize the economy. Better policies targeted at efficient taxation and government spending should be used to influence the economy in the long run.
- RBI not only needs functional independence, but it needs to follow a more pragmatic financial policy. In this scenario, RBI's role must now be redefined through a recalibrated monetary policy, which is in sync with changing economic conditions.
- Also, the Public Debt Management Agency (PDMA), proposed in Finance Bill, 2015 should be formed at the earliest to avoid any conflict of interest in RBI's role in monetary policy formulation and managing government debt.

**DAILY CURRENT AFFAIRS MCQS**

1. With reference to recommendations made by RBI internal working group to review the current liquidity management framework, consider the following statements:
  1. The current liquidity management framework should largely continue in its present form- a corridor system with the call money rate as the target rate.
  2. There should be ideally one single overnight variable rate operation in a day.

Which of the statements given above is/are correct?

(a) 1 only  
(b) 2 only  
(c) **Both 1 and 2**  
(d) Neither 1 nor 2
2. Which one of the following statements best describes the Section 35A of the Banking Regulation Act, 1949, recently seen in news?
 

(a) **It vests power in the RBI to give directions to banks and can take action.**

(b) It vests power in the central government to appoint the central bank governor.

(c) It empowers the central government to issue directions to the RBI in public interest.

(d) It enables RBI to prescribe CRR for scheduled banks without any floor or ceiling rate.
3. With reference to the Rural Sanitation Strategy (2019-2029), consider the following statements:
  1. It has been prepared by NITI Aayog.
  2. It focuses on sustaining the sanitation behaviour change that has been achieved under the Swachh Bharat Mission Grameen (SBM-G).

Which of the statements given above is/are correct?

(a) 1 only  
(b) **2 only**  
(c) Both 1 and 2  
(d) Neither 1 nor 2
4. With reference to World Tourism Day, consider the following statements:
  1. The theme for World Tourism Day 2019 is 'Tourism and Jobs: a better future for all'.
  2. The United Nations World Tourism Organisation (UNWTO) has selected India as the host country for official World Tourism Day 2019 celebrations.

Which of the statements given above is/are correct?

(a) 1 only  
(b) 2 only  
(c) **Both 1 and 2**  
(d) Neither 1 nor 2
5. Which one of the following statements best describes 'Fundamental Rule 56(J) of Central Civil Services (Pension) Rules, 1972', recently seen in news?
 

(a) **Periodical review of the performance of government servants with a view to ascertain whether they should be retained in service or retired in public interest.**

(b) Pension once authorized after final assessment shall not be revised to the disadvantage of the Government servant.

(c) A Government servant can apply for voluntary retirement after completion of 30 years of qualifying service.

(d) None of the above.
6. With reference to the SASTRA Ramanujan Prize, consider the following statements:
  1. The prize was instituted in 2005 by Union Ministry of Science and Technology.
  2. The prize is conferred annually on mathematicians from across the world who are less than 32 years of age.

Which of the statements given above is/are correct?

(a) 1 only  
(b) **2 only**  
(c) Both 1 and 2  
(d) Neither 1 nor 2
7. 'Reporters Without Borders', often in the news, is:
 

(a) **a non-governmental organization with consultant status at the United Nations.**

(b) an inter-governmental international organization sponsored by G20.

(c) an inter-governmental agency sponsored by European Union.

(d) a specialized agency of the United Nations.
8. What is "INS 'Nilgiri', recently seen in news?
 

(a) Integrated training establishment in the Indian Navy.

(b) Diesel- Electric submarine of the Indian Navy.

(c) Nuclear powered ballistic missile submarines.

(d) **New stealth frigates under Project 17A.**
9. Which one of the following is the largest dry dock of Indian Navy?
 

(a) **Aircraft Carrier Dock in Mumbai**

(b) Dry dock at Cochin Shipyard Limited (CSL)

- (c) Dry dock at Pipavav Shipyard  
(d) None of the above
10. With reference to 'Industry 4.0' launched by railways, consider the following statements:
1. The project would be undertaken under the aegis of "Technology Mission for Indian Railways" (TMIR).
  2. It would be implemented by a consortium of Ministry of Railways, Ministry of Human Resource Development and Ministry of Science & Technology.
- Which of the statements given above is/are correct?
- (a) 1 only  
(b) 2 only  
(c) **Both 1 and 2**  
(d) Neither 1 nor 2
11. With reference to the "Interdisciplinary Cyber Physical Systems (ICPS)", consider the following statements:
1. A Cyber Physical System (CPS) is a mechanism controlled or monitored by computer-based algorithms, tightly integrated with internet and its users.
  2. It is a Pan India programme that covers entire Central Ministries, State Governments, Industry and Academia.
- Which of the statements given above is/are correct?
- (a) 1 only  
(b) 2 only  
(c) **Both 1 and 2**  
(d) Neither 1 nor 2
12. With reference to GST on horse racing, consider the following statements:
1. The Fitment Committee had recommended that the GST on horse-racing should be payable only on commissions and not include the prize money.
  2. The prize money is currently not being taxed under GST.
- Which of the statements given above is/are correct?
- (a) **1 only**  
(b) 2 only  
(c) Both 1 and 2  
(d) Neither 1 nor 2
13. With reference to animal sacrifice, consider the following statements:
1. Recently Tripura High Court ordered that state shall be allowed to sacrifice of any animal or bird within the precincts of any one of the temples within the state of Tripura.
  2. Part IVA of the Indian Constitution casts duty upon every citizen under Art 51A(g) with a moral obligation to protect and improve the natural environment including forests, lakes, rivers, and wildlife, and to have compassion for living creatures.
- Which of the statements given above is/are correct?
- (a) 1 only  
(b) **2 only**  
(c) Both 1 and 2  
(d) Neither 1 nor 2
14. With reference to Presidential Colours Award, consider the following statements:
1. Recently President presented the prestigious President's Colours to the Corps of Engineers of the Indian Army.
  2. Presidential Colours are Regimental flags that are awarded to a regiment by the president during a ceremony.
- Which of the statements given above is/are correct?
- (a) 1 only  
(b) **2 only**  
(c) Both 1 and 2  
(d) Neither 1 nor 2
15. Under Prompt Corrective Action (PCA), RBI has specified trigger points in terms of which of the following parameters?
1. Capital to risk weighted assets ratio (CRAR)
  2. Net non-performing assets (NPA)
  3. Return on Assets (RoA)
- Select the correct answer using the code given below:
- (a) 1 only  
(b) 1 and 2 only  
(c) 2 and 3 only  
(d) **1, 2 and 3**
16. The Sixth Schedule of the Constitution of India allows for the formation of Autonomous District Councils for administration of Tribal Areas in which of the following States?
1. Meghalaya
  2. Assam
  3. Mizoram
  4. Sikkim
- Select the correct answer using the code given below:
- (a) 1 and 4 only  
(b) 2 and 3 only  
(c) **1, 2 and 3 only**  
(d) 1, 2, 3 and 4