

**GOVERNANCE****Status of Radicalisation in India**

The Ministry of Home Affairs (MHA) has, for the first time, approved a research study on ‘status of radicalisation’ in the country.

**Key Points**

- Study will be conducted by G.S. Bajpai, Director of the Centre for Criminology and Victimology, National Law University, Delhi.
- The study will attempt to legally define ‘radicalisation’ and suggest amendments to the Unlawful Activities (Prevention) Act, 1967.
- Radicalisation is yet to be defined legally, this leads to misuse by the police.
- Aggressive policing measures could be counter-productive as the youth who were radicalised were “misguided” and not the culprits.
- A huge local population engulfed by systematic radicalisation can create a major security challenge for the state.
- The United Nations’ 26th report of the Analytical Support and Sanctions Monitoring Team concerning the IS (Islamic State), al-Qaeda and associated individuals and entities had pointed out “significant numbers” of the IS and al-Qaeda members in Kerala and Karnataka.

**Instances of Radicalisation in India:**

- Cases have revealed instances of internet-facilitated indoctrination and active radicalisation in multiple states.
- Instances of Left Wing Extremism (LWE) have grown despite the continued government intervention. Encounters, ambushes and arrests still occur with regular frequency in the red corridor districts.
- Increased incidents of mob lynching, cow vigilantism and the string of assassinations of rationalists such as Narendra Dabholkar, Govind Pansare and Gauri Lankesh point towards rising extremism in the right wing cadres.

**Maharashtra Model:**

- The Maharashtra Government has rolled out a Deradicalisation Programme for the minority community to counter both home-grown extremism and the global Islamic State (IS) threat. The plan has been chalked out by the State Home Department that includes a 50-point socio-economic strategy.
- Deradicalisation is a process in which people reject the ideology they once embraced. This is a step further than disengagement, characterised by a change in behaviour (leaving the radical group, stopping violence) without giving up.

**Radicalisation****Meaning:**

- The word “radical” refers to change in the fundamental nature of something, thus Radicalism is a set of beliefs or actions of people who advocate thorough or complete political or social reform.
- Radicalisation refers to the process of an individual’s transformation from a moderate, law-abiding citizen into an active, anti-state, violent extremist.

Types of Radicalisation:

**Right-Wing Extremism:**

- It is characterized by the violent defence of a racial, ethnic or pseudo-national identity, and is also associated with radical hostility towards state authorities, minorities, immigrants and/or left-wing political groups.

**Politico-Religious Extremism:**

- It results from political interpretation of religion and the defence, by violent means, of a religious identity perceived to be under attack (via international conflicts, foreign policy, social debates, etc.). Any religion may spawn this type of violent radicalization.

**Left-Wing Extremism:**

- It focuses primarily on anti-capitalist demands and calls for the transformation of political systems considered responsible for producing social inequalities, and that may ultimately employ violent means to further its cause.
- It includes anarchist, maoist, Trotskyist and marxist-leninist groups that use violence to advocate for their cause.

**Factors behind Radicalisation:**

- Individual socio-psychological factors, which include grievances and emotions such as alienation and exclusion, anger and frustration and a strong sense of injustice.
- Socio-economic factors, which include social exclusion, marginalisation and discrimination (real or perceived), limited education or employment etc.
- Political factors, which include weak and non-participatory political systems lacking good governance and regard for civil society.
- Social media, which provide connectivity, virtual participation and an echo-chamber for like-minded extremist views, accelerates the process of radicalisation.

**Way Forward**

- At the primary level, the government needs to reinvest in educational institutions. The aim should be to decrease prejudice, stereotyping and discrimination and to increase knowledge about democracy. Collective sports and citizen programmes based on exchanges have been found helpful.
- The success of Kerala and Maharashtra programmes of deradicalisation indicates how community-based programmes may work in vulnerable states. The disaffected youth with no real job prospects and limited futures are vulnerable. The war on terror is to be countered more in the human mind, and requires different skills and tactics.

**SCIENCE AND TECHNOLOGY****Supercomputer Param Siddhi**

- India's Artificial Intelligence (AI) supercomputer Param Siddhi ranked 63rd among top 500 most powerful non-distributed computer systems in the world.
- Distributed computing is a field of computer science that studies distributed systems. A distributed system is a system whose components are located on different networked computers, which communicate and coordinate their actions by passing messages to one another. The components interact with one another in order to achieve a common goal.
- In a non-distributed (or co-located) system, all the parts of the system are in the same physical location. In a distributed system, parts of the system exist in separate locations.

**Key Points**

- Param Siddhi is a High Performance Computing-Artificial Intelligence (HPC-AI) supercomputer developed by Department of Science and Technology (DST), Ministry of Electronics and Information Technology (MeitY) under National Supercomputing Mission (NSM) at Centre for Development of Advanced Computing.
- The supercomputer has Rpeak of 5.267 Petaflops and 4.6 Petaflops Rmax.
- In high-performance computing, Rmax and Rpeak are scores used to rank supercomputers based on their performance using the LINPACK Benchmark.
- The LINPACK Benchmarks are a measure of a system's floating point computing power.
- A system's Rmax score describes its maximal achieved performance, the Rpeak score describes its theoretical peak performance. Values for both scores are usually represented in teraFLOPS or petaFLOPS.
- A petaflop is the ability of a computer to do one quadrillion floating point operations per second (FLOPS). Additionally, a petaflop can be measured as one thousand teraflops.

**National Supercomputing Mission**

- The Mission envisages empowering our national academic and Research and Development (R&D) institutions spread over the country by installing a vast supercomputing grid comprising more than 70 high-performance computing facilities.
- Launched in 2015, this seven-year mission was allocated Rs 4,500-crore.
- These supercomputers will also be networked on the National Supercomputing grid over the National Knowledge Network (NKN).
- The NKN is another programme of the government which connects academic institutions and R&D labs over a high speed network.
- Academic and R&D institutions as well as key user departments/ministries would participate by using these facilities and develop applications of national relevance.
- The Mission also includes development of highly professional High Performance Computing (HPC) aware human resource for meeting challenges of development of these applications.

- The Mission is implemented and steered jointly by the Department of Science and Technology (DST) and Department of Electronics and Information Technology (DeitY).
- The (C-DAC) has recently launched the second phase of this project wherein more institutions will be supported by supercomputing facilities.

**Objective of NSM**

- To make India one of the world leaders in Supercomputing and to enhance India's capability in solving grand challenge problems of national and global relevance
- To empower our scientists and researchers with state-of-the-art supercomputing facilities and enable them to carry out cutting-edge research in their respective domains

**INDIAN ECONOMY****Lakshmi Vilas Bank Crisis**

Recently, the Reserve Bank of India (RBI) has decided to impose a 30-day moratorium on Chennai-based Lakshmi Vilas Bank Ltd (LVB).

**Key Points****Background:**

- LVB was placed under the prompt corrective action (PCA) framework in September 2019 considering the breach of PCA thresholds as on 31st March, 2019.
- The RBI has specified certain regulatory trigger points, as a part of prompt corrective action (PCA) Framework, in terms of three parameters, i.e. capital to risk weighted assets ratio (CRAR), net non-performing assets (NPA) and Return on Assets (RoA), for initiation of certain structured and discretionary actions in respect of banks hitting such trigger points.
- After taking into consideration various developments, the RBI had come to the conclusion that in the absence of a credible revival plan, with a view to protect depositors' interest and in the interest of financial and banking stability, there is no alternative but to apply to the Central Government for imposing a moratorium under section 45 of the Banking Regulation Act, 1949.

**Challenges Faced by LVB:**

- Domino Effect of Yes Bank Crisis: The LVB episode started unfolding after the RBI and banks led by State Bank of India bailed out fraud-hit Yes Bank in March 2020.
- Yes Bank illustrated the widening damage from India's shadow banking crisis, highlighted by the collapse of IL&FS in 2018.
- On the same lines, Punjab and Maharashtra Cooperative Bank was hit by a loan scam highlighting the riskiness of banks, especially cooperative banks.
- Declining Net Worth: The financial position of the LVB has undergone a steady decline, with continuous losses over the last three years eroding the bank's net worth.
- Almost one-fourth of the bank's advances have turned bad assets.
- Inadequacy to Raise Capital: LVB has not been able to raise adequate capital to address the issues and was also experiencing the continuous withdrawal of deposits and low levels of liquidity.
- Governance Issues: Serious governance issues in recent years have led to a deterioration in the performance of the bank.
- Lack of Promoters: The functioning of LVB, along many such banks, has been under scrutiny as most of them do not have strong promoters, making them targets for mergers.
- Rising NPAs: Its gross non-performing assets (NPAs) stood 25.4% of its advances as of June 2020, as against 17.3% in 2019. Due to which, it was unable to raise capital to shore up its balance sheet.
- NPAs in the banking sector are expected to increase as the pandemic affects cash flows of people and companies.

**Impact on Investors:**

- Equity capital will be fully written off, which means existing shareholders face a total loss on their investments unless there are buyers in the secondary market who may ascribe some value to these.
- Individual investors will face a loss on their investments in AT-1 bonds.
- As per RBI rules based on the Basel-III framework, AT-1 bonds have principal loss absorption features, which can cause a full write-down or conversion to equity.
- Shares of LVB closed at 20% lower circuit which means that there will be only sellers and no buyers.
- The lower circuit is the limit below which a stock price cannot trade on a particular trading day.

- These regulatory mechanisms put in place to temporarily halt trading on an exchange to curb panic-selling.

**Measures Taken by RBI:**

- The RBI monitors the performance of private banks and large Non-Banking Financial Companies (NBFCs).
- On LVB, it has imposed a moratorium whose cash withdrawal limit has been capped at Rs. 25,000.
- It has also put in place a draft scheme for its amalgamation with DBS Bank India.
- The combined balance sheet of DBS India and LVB would remain healthy after the proposed amalgamation, with Capital to Risk Weighted Assets Ratio (CRAR) at 12.51% and Common Equity Tier-1 (CET-1) capital at 9.61%, without taking into account the infusion of additional capital.
- CET-1 capital includes equity instruments where returns are linked to the banks' performance and therefore the performance of the share price. They have no maturity.
- In September 2019, merger of banks, consolidation of 10 public sector banks into four mega state-owned ones, was announced ostensibly to help in better management of capital.
- One safety net for small depositors is the Deposit Insurance and Credit Guarantee Corporation (DICGC), an RBI subsidiary, which gives insurance cover on up to Rs. 5 lakh deposits in banks.
- RBI may ask for capital infusion by other banks and financial institutions, putting in equity capital in the reconstructed entity.
- Budget 2019 had announced a Rs. 70,000 crore bank recapitalisation programme to help Public Sector Banks shore up their capital reserves and enhance credit flow into the economy.

**Way Forward**

- These bank crises are not exactly new or unique and their problems with mounting bad loans reflect the underlying woes in the financial sector ranging from real estate to power and non-banking financial companies.
- In September 2020, an expert committee headed by K V Kamath came out with recommendations on the financial parameters required for a one-time loan restructuring window for corporate borrowers under stress due to the pandemic which would help to deal with the time-specific concerns.
- The crisis provides an opportunity for the various stakeholders to review their existing frameworks and revise them accordingly suiting to timely needs.

**INTERNATIONAL AFFAIRS****APEC Virtual Meet**

Recently, a virtual meeting of the 21-member Asia-Pacific Economic Cooperation (APEC) forum was held.

- The meeting was hosted by Malaysia. New Zealand will also host next year's APEC meetings virtually due to the pandemic.

**Key Points**

- With growth in the Asia-Pacific region expected to decline by 2.7% this year, from a 3.6% growth in 2019, APEC's focus was on accelerating economic recovery and developing an affordable vaccine.
- Focus Areas: Trade and investment, Digital Economy and Technology, Structural Reform, Economic and Technical Cooperation and Thematic and institutional matters.
- APEC leaders adopted the Putrajaya Vision 2040, a new 20-year growth vision to replace the Bogor Goals named after the Indonesian town where leaders agreed in 1994 to free and open trade and investment.
- Recognised the importance of a free, open, fair, non-discriminatory, transparent and predictable trade and investment environment to drive economic recovery at such a challenging time (Covid-19).
- Discussed the Free Trade Area of the Asia-Pacific (FTAAP) agenda and the APEC Internet and Digital Economy Roadmap (AIDER).
- China has become the main driving force behind the grouping after the United States began withdrawing from multilateral bodies during Trump's presidency.
- But Trump made the surprise decision to take part in this year's event, after not participating at APEC since 2017.

**China's Stand:**

- It vowed to keep its "super-sized" economy open for business and warned against protectionism as the world battles the Covid-19 pandemic. It needs to be noted that Trump's "America First" policy has alienated trading partners.
- After the signing of the world's largest trade pact 'Regional Comprehensive Economic Partnership (RCEP)', China is trying to set the agenda for global commerce.
- Although China is promoting openness in trade, its own actions go against it, for example:
- Australian exports of beef, wine and barley to China, their biggest market, have been restricted.

**Asia-Pacific Economic Cooperation**

- Established: 1989
- Members: 21
- India is not a Member.
- Member Nations: Australia, Brunei, Canada, Chile, China, Hong Kong, Indonesia, Japan, South Korea, Malaysia, Mexico, New Zealand, Papua New Guinea, Peru, Philippines, Russia, Singapore, Chinese Taipei, Thailand, Vietnam and the United States.
- Its 21 member economies are home to around 2.8 billion people and represented approximately 59% of world GDP and 49% of world trade in 2015.

**India and APEC**

- India had requested membership in APEC, and received initial support from the United States, Japan, Australia and Papua New Guinea. Officials have decided not to allow India to join as India does not border the Pacific Ocean, which all current members do.
- India was invited to be an observer for the first time in November 2011.

**Reasons for India to join APEC:**

- India will be more integrated with the global economy since APEC economies constitute an important trading bloc in the world.
- It will help India bargain and negotiate a better deal with the countries of the Asia-Pacific region.

**Expected Benefits to APEC:**

- In India, APEC will find an alternate market for labour, consumers and investments, and an additional counterweight to help check unilateral economic ambitions in the region.
- It will also help APEC embrace some notion of 'Indo-Pacific' and give it a renewed purpose in a renewed 21st century.

**IMPORTANT FACTS FOR PRELIM****Willow Warbler**

Recently, Willow Warbler has been sighted for the first time in India at Vellayani-Punchakkari paddy fields, Kerala.

- These paddy fields are a birding hotspot on the outskirts of Thiruvananthapuram and are known to harbour more than 213 species of birds that include both resident and migratory ones.

**Key Points**

- Scientific Name: *Phylloscopus trochilus*.
- Habitat: They breed throughout northern and temperate Europe and the Palearctic.
- Palearctic ecozone is one of the Earth's 8 ecozones and covers Asia north of the Himalayas, with parts of western Asia and most of East Asia and Africa north of the Sahara.
- Migration: They migrate to sub-Saharan Africa during early winter.

**Features:**

- It is one of the longest migrating small birds.
- The bird weighs around 10 grams and its long wing feathers help it fly long distances.
- Warblers are generally difficult to identify owing to the small size and change in plumage twice a year. They are also the most difficult groups of birds to identify in the field for their striking resemblance to each other.
- Threats: The species is affected by drought conditions in its wintering quarters and habitat alterations due to human population expansion.
- IUCN Red List: Least Concern.

**DAILY ANSWER WRITING PRACTICE**

**Qns** “A governor should be discharging his/her duty in accordance with the spirit of the Constitution, not just be an agent of the centre”. Discuss the statement in the light of the role of governor in the Indian polity. (250 words)

**Ans:**

The governor is the constitutional head of the state and the chief executive head of the state whose powers are enshrined in Part VI of the constitution. The governor also acts as an agent of the central government. Therefore, the office of governor has a dual role and forms an important part of the state executive.

**Roles and responsibilities:**

- A governor possesses executive, legislative, financial and judicial powers more or less analogous to the president of India. However, he has no diplomatic, military or emergency powers like the President.
- The governor's primary responsibilities are to:
- Serve as the state's chief executive officer and oversees the functions of the executive branch of government.
- Appoint the leader of the majority party as Chief Minister.
- Appoint the advocate general, chairman and members of the respective State Public Commission.
- Appoint district Judges.
- Recommend imposition of Constitutional Emergency to the President.
- Recommend legislation to the Legislative Assembly.
- Review and sign bills that are approved by both the Vidhan Sabha and Vishan Parishad. If a bill is vetoed, it is returned to the legislative assembly.
- Give approval to the introduction of the money bill.
- He also may pardon, remit and commute the sentence of a person convicted by a state court. Although he can not pardon someone who is awarded a death sentence.

**Issues related to the governor's role**

- Abuse of power by the centre: There are numerous examples of the Governor's position being abused, usually at the behest of the ruling party at the Centre. The process of appointment has generally been the cause behind it.
- Biased ideology: In several cases, politicians and former bureaucrats identifying with a particular political ideology have been appointed as the Governors by the central government. This goes against the constitutionally mandated neutral seat and has resulted in bias, as appears to have happened in Karnataka and Goa.
- Puppet rulers: Recently, the Governor of Rajasthan has been charged with the violation of the model code of conduct. His support of the ruling party is against the spirit of non-partisanship that is expected from the person sitting on constitutional posts.
- Due to such incidents, negative terms like an agent of the Centre, Puppet and rubber stamps are used to describe a governor of the state.
- Favouring a particular political party: Governor's discretionary powers to invite the leader of the largest party/alliance, post-election, to form the government has often been misused to favour a particular political party.
- Misuse of power: The Governors Committee (1971) laid down the responsibility on the governor to see that the administration of the state does not breakdown due to political instability and he must send a regular report about the political situation of the State.
- However, the imposition of President's rule (Article 356) in case of breakdown of constitutional machinery in a State has been frequently misused by the central government.

**Way forward**

- For the smooth functioning of a democratic government, it is equally important that the governor must act judiciously, impartially and efficiently while exercising his discretion and personal judgment.
- There is a need for proper checks and balances to streamline the functioning of this office.
- Recommendations of Sarkaria commission and Punchhi Commission can be followed in true spirit.
- The 'procedure for appointment of governors should be clearly laid down' and conditions of appointment must also be laid down and must assure a fixed tenure for the governor so that the governor is not under the constant threat of removal by the central government.

- It is necessary to invest in the office of the Governor with the requisite independence of action and to rid them of the bane of 'instructions' from the Central Government.

**Conclusion**

- The Supreme Court has ruled that the office of the governor is not subordinate to the central government and is an independent constitutional office.
- However there are numerous cases seen since independence showing the governor making biased decisions in favour of the centre instead of discharging duties in accordance with the spirit of the constitution.
- The role of the governor is indispensable for the successful working of the constitutional democracy. However, there is a strong need for reforms so that the virtue of discharging one's duty impartially is withheld to ensure a free and fair working of Democracy.

**DAILY QUIZ**

1. With reference to New Development Bank (NDB), consider the following statements:

1. It is a multilateral development bank to support infrastructure and sustainable development efforts in Asia.
2. It has observer status in the United Nations General Assembly (UNGA).

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. Consider the following statements about the National Supercomputing Mission (NSM):

1. The mission is a combined effort of the Department of Science and Technology (DST) and the Department of Electronics and Information Technology (DeitY).
2. Param Siddhi and Pratyush are the two supercomputers developed under the NSM ranking in top 500 computers of the world.

Which of the statements given above is/are not correct?

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

3. With reference to Willow Warbler, consider the following statements:

1. Their natural habitat is in Amazon forests.
2. Their status in IUCN Red List is Least Concerned.

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 Lilavati Award, consider the following statements:

1. It is an innovative education program to empower women.
2. It is launched by the Ministry of Education.
3. The award has been named after a book written by Baudhayana.

Which of the statements given above is/are correct?

- a) 1 and 2 only**
- b) 2 only
- c) 2 and 3 only
- d) 1, 2 and 3

5. With reference to Prompt Corrective Action (PCA), consider the following statements:

1. It aims to check the problem of Non-Performing Assets (NPAs) in the Indian banking sector.
2. It was launched by the Ministry of Finance.
3. Capital to risk weighted assets ratio (CRAR) and Return on Assets (RoA) are some of parameters of PCA.

Which of the statements given above is/are correct?

- a) 3 only
- b) 2 and 3 only
- c) 1 and 3 only**
- d) 1, 2 and 3

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Syllabus	No. of Questions
History of Modern India	5
Geography of India	5
General Science	8
Environment & Ecology	7
Indian Constitution	8
Indian Economy	7
Current Affairs	10

### TEST PATTERN: OBJECTIVE TYPE OFFLINE TEST

Total Marks	: 100
Total Questions	: 50 Q
Time Duration	: 1 Hour
Per Question	: 2 Marks
Negative Marking	: 0.66 Marks

- Ex. Vanik Students refers to those students who were previously enrolled in classroom courses like Banking, SSC, Banking+ SSC+ Railway, OSSC, ASO, CT/B.Ed batches.
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