

**INTERNAL ISSUE****Police Reforms**

In a recent reply in the Parliament, the government disclosed that between 1st April and 30th November, 2015, 25,357 cases were registered under police category which included 111 deaths in police custody, 330 cases of custodial torture and 24,916 in others. This data again lays emphasis on the need to make police accountable and carry out police reforms.

**Key Points****Police Reforms (Meaning):**

- Police reforms aim to transform the values, culture, policies and practices of police organizations.
- It envisages police to perform their duties with respect for democratic values, human rights and the rule of law.
- It also aims to improve how the police interact with other parts of the security sector, such as the courts and departments of corrections, or executive, parliamentary or independent authorities with management or oversight responsibilities.
- Police come under the state list of schedule 7 of the Indian constitution.

**Issues Concerning Police Forces:**

- **Colonial Legacy:** The Police Act of 1861 was legislated by the British right after the revolt of 1857 to bring in efficient administration of police in the country and to prevent any future revolts. This meant that the police were to always comply with those in power.
- **Accountability to the Political Executives vs Operational Freedom:** The Second Administrative Reforms Commission (ARC-2007) has noted that political control has been abused in the past by the political executive to unduly influence police personnel, and have them serve personal or political interests.
- **Psychological Pressure:** While improvements in pay scale and promotions are necessary aspects of police reforms, little has been spoken about reforms needed at the psychological level.
  1. In the Indian police force, the lower ranks of police personnel are often verbally abused by their superiors or they work in inhuman conditions.
  2. This non-harmonious work environment ultimately affects their relationship with the public.
- **Public Perception:** The Second ARC has noted that police-public relations is in an unsatisfactory State because people view the police as corrupt, inefficient, politically partisan and unresponsive. Further, citizens in general fear going to a police station or dealing with the lower ranks of the police forces.
- **Overburdened Force:** While the sanctioned police strength was 181 police per lakh persons in 2016, the actual strength was 137 police. This is way too low when compared with the United Nations' recommended standard of 222 police per lakh persons. Further, a high percentage of vacancies within the police forces exacerbates an existing problem of overburdened police personnel.
- **Constabulary Related Issues:** The constabulary constitutes 86% of the State police forces and has wide-ranging responsibilities.
- **Infrastructural Issues:** Modern policing requires strong communication support, state-of-the-art or modern weapons, and a high degree of mobility.
  1. However, CAG audit reports of year 2015-16, have found shortages in weaponry with state police forces.
  2. For example, Rajasthan and West Bengal had shortages of 75% and 71% respectively in required weaponry with the state police.
  3. Also, the Bureau of Police Research and Development has also noted a 30.5% deficiency in stock of required vehicles with the state forces.

**Suggestions****Modernisation of Police Forces:**

- The Modernisation of Police Forces (MPF) scheme was initiated in 1969-70 and has undergone several revisions over the years. However, there is a need to fully utilize the finances sanctioned by the government.
- **MPF scheme envisages:**
  1. Procurement of modern weapons
  2. Mobility of police forces
  3. Logistics support, upgradation of police wireless, etc
  4. A National satellite network

**Need For Political Will:**

- The Supreme Court in the landmark Prakash Singh case (2006) gave seven directives where considerable work in police reforms is still needed. However, due to the lack of political will these directives were not implemented in letter and spirit in many states.

**Revamping Criminal Justice System:**

- Along with Police reforms, there is a need to reform the criminal justice system too. In this context, the recommendations of the Menon and Malimath Committees can be implemented. Some of the key recommendations are as follows:
  1. Creation of a fund to compensate victims who turn hostile from the pressure of culprits.
  2. Setting up separate authority at the national level to deal with crimes threatening the country's security.
  3. A complete revamp of the entire criminal procedure system.

**ECONOMY**
**External Benchmarks Lending Rate**

According to a recent RBI report on 'Monetary transmission in India', the share of outstanding loans linked to External Benchmarks Lending Rate (EBLR - like repo rate), increased from as low as 2.4% during September 2019 to 28.5% during March 2021. This increase in EBLR linked lending will contribute to significant improvement in monetary policy transmission. However, still 71.5% of outstanding loans are Internal Benchmark Lending Rate (IBLR- like base rate and MCLR) linked loans, which continues to impede the monetary policy transmission.

**Key Points**
**Internal Benchmark Lending Rate (IBLR):**

- The Internal Benchmark Lending Rates are a set of reference lending rates which are calculated after considering factors like the bank's current financial overview, deposits and non performing assets (NPAs) etc. BPLR, Base rate, MCLR are the examples of Internal Benchmark Lending Rate.

- **Benchmark Prime Lending Rate (BPLR):**

1. BPLR was used as a benchmark rate by banks for lending till June 2010.
2. Under it, bank loans were priced on the actual cost of funds.
3. However, the BPLR was subverted, resulting in an opaque system. The bulk of wholesale credit (loans to corporate customers) was contracted at sub-BPL rates and it comprised nearly 70% of all bank credit.
4. Under this system, banks were subsidising corporate loans by charging high interest rates from retail and small and medium enterprise customers.

- **Base Rate:**

1. Loans taken between June 2010 and April 2016 from banks were on base rate.
2. During the period, base rate was the minimum interest rate at which commercial banks could lend to customers.
3. Base rate is calculated on three parameters — the cost of funds, unallocated cost of resources and return on net worth.
4. Hence, the rate depended on individual banks and they changed it whenever their cost of funds and other parameters changed.

- **Marginal Cost of Lending Rate (MCLR):**

1. It came into effect in April 2016. It is a benchmark lending rate for floating-rate loans. This is the minimum interest rate at which commercial banks can lend.
2. This rate is based on four components—the marginal cost of funds, negative carry on account of cash reserve ratio, operating costs and tenor premium.
3. MCLR is linked to the actual deposit rates. Hence, when deposit rates rise, it indicates the banks are likely to hike MCLR and lending rates are set to go up.

**Issues Related to IBLR Linked Loans:**

- The problem with the IBLR regime was that when RBI cut the repo and reverse repo rates, banks did not pass the full benefits to borrowers.
- In the IBLR Linked Loans, the interest rate has many variables including bank's spread, their current financial overview, deposits and non performing assets (NPAs) etc.
  1. Due to this, such internal benchmarks did little to facilitate any swift change in interest rates as per changes in RBI repo rate policy.
  2. The opacity in interest rate setting processes under internal benchmark regime hinders transmission to lending rates.

**EBLR and Its Benefits:****About:**

- To ensure complete transparency and standardization, RBI mandated the banks to adopt a uniform external benchmark within a loan category, effective 1st October, 2019.
- Unlike MCLR which was internal system for each bank, RBI has offered banks the options to choose from 4 external benchmarking mechanisms:
  1. The RBI repo rate
  2. The 91-day T-bill yield
  3. The 182-day T-bill yield
  4. Any other benchmark market interest rate as developed by the Financial Benchmarks India Pvt. Ltd.
- T-Bill or Treasury bills are money market instruments issued by the Government of India as a promissory note with guaranteed repayment at a later date.
- Financial Benchmarks India Pvt. Ltd was recognised by the Reserve bank of India as an independent Benchmark administrator on 2nd July 2015.

**Benefits:**

- Banks are free to decide the spread over the external benchmark. However, the interest rate must be reset as per the external benchmark at least once every three months.
- Being an external system, this means any policy rate cut decision will reach borrowers faster.
- The adoption of external benchmarking will make the interest rates transparent. The borrower will also know the spread or profit margin for each bank over the fixed interest rate making loan comparisons easier and more transparent.

**Way Forward**

Higher interest rates offered by competing saving instruments such as small saving schemes and debt mutual fund schemes have impeded transmission especially during the easing cycle. Thus, the government should synchronise the Fiscal policy with the monetary policy in the long-term.

**AGRICULTURE****Dragon Fruit**

In June 2021, India exported its first consignment of dragon fruit from a farmer of Maharashtra to Dubai in the United Arab Emirates.

**Key Points****About:****• Introduction:**

1. The dragon fruit (*Hylocereus undatus*) is indigenous to the Americas. It is a member of the cacti family.
2. It is also known as 'Pitaya', 'Pitahaya', strawberry pear, noblewoman and queen of the night throughout the world. In India, it is also known as 'Kalamam'.

**• Climatic Condition:**

1. It is hardy and grows in diverse climatic conditions with varied soils, especially in the semi-arid and arid regions of India.
2. It prefers slightly acidic soil and can tolerate some salts in soil too.
3. Flowering and fruiting of dragon fruits coincide with the monsoon season in India (June to November).

**• Features:**

1. Its flowers are hermaphrodites (male and female organs in the same flower) in nature and open at night.
2. The plant sustains yield for more than 20 years, is high in nutraceutical properties (having medicinal effects) and good for value-added processing industries.
3. It is a rich source of vitamins and minerals.

**Popularity in India:**

- The dragon fruit was introduced to home gardens in India in the 1990s.
- The low maintenance and high profitability of dragon fruits has attracted the farming community throughout India.
- This has led to a steep increase in dragon fruit cultivation in Maharashtra, Karnataka, Andhra Pradesh, West Bengal, Telangana, Tamil Nadu, Odisha, Gujarat and the Andaman and Nicobar Islands, as well as in many north eastern states.
- The country produces approximately 12,000 tonnes of the fruit every year.

**Related Issues:**

- **High Investment:** Dragon fruit is a climber that needs support and hence farmers need to invest around Rs. 3.5 lakh per acre in infrastructure. Drip irrigation also adds cost to the initial investment.
- **Issues in Flowering:** Generally, sunburn is a common problem in semi-arid and arid tracts and it can be managed by providing 25-30% shade either by planting shade-providing trees (such as moringa, sesbania and Melia dubia) or installing artificial shade nets during the harsh summer months.

**Government Initiatives:**

- The Government of Maharashtra has taken the initiative to promote dragon fruit cultivation in different areas of the state by providing good quality planting material and subsidies for its cultivation through the Mission on Integrated Development of Horticulture (MIDH).
- MIDH is a Centrally Sponsored Scheme for the holistic growth of the horticulture sector covering fruits, vegetables, root & tuber crops, mushrooms, spices, flowers, aromatic plants, coconut, cashew, cocoa and bamboo. The Ministry of Agriculture and Farmers Welfare is implementing MIDH with effect from 2014-15.

**SCIENCE & TECHNOLOGY****NASA's New Spacecraft: NEA Scout**

Recently, National Aeronautics and Space Administration (NASA) has announced that its new spacecraft, named Near-Earth Asteroid Scout or NEA Scout, has completed all required tests and has been safely tucked inside the Space Launch System (SLS) rocket.

**Key Points****About NEA Scout:**

- Near-Earth Asteroid Scout, or NEA Scout, is a miniaturized spacecraft, known as a CubeSat, developed under NASA's Advanced Exploration Systems (AES) Program. AES pioneers new approaches for rapidly developing prototype systems, demonstrating key capabilities, and validating operational concepts for future human missions beyond low-Earth orbit.
- Its main mission is to fly by and collect data from a near-Earth asteroid. It will take about two years to cruise to the asteroid and will be about 93 million miles away from Earth during the asteroid encounter.
- It will also be America's first interplanetary mission using a special solar sail propulsion. So far, spacecraft have been using solar energy to power them and execute critical functions. This will be the first time that a spacecraft uses it as wind to generate thrust and move forward.
- It is one of several payloads that will hitch a ride on Artemis I, which is expected to be launched in November, 2021. Artemis I will be an uncrewed test flight of the Orion spacecraft and SLS rocket. It is the first in a series of increasingly complex missions that will enable human exploration to the Moon and Mars.
- NEA Scout launches to the Moon in 2021 with a fleet of other small satellites aboard Artemis 1. At the Moon, NEA Scout will deploy its 86-square-meter solar sail and slowly spiral out of lunar orbit. It will travel to a near-Earth asteroid and perform a slow fly-by, capturing up-close images of the surface.

**Significance:**

- The images gathered by NEA Scout will provide critical information on the asteroid's physical properties such as orbit, shape, volume, rotation, the dust and debris field surrounding it, plus its surface properties.
- The spacecraft will pave the way for the Solar Cruiser, which will use a sail 16 times larger when it flies in 2025.
- Studying Near-Earth asteroids can help in developing strategies for reducing the potential damage caused in the event of an impact.
- Data can be used to determine what is required to reduce risk, increase effectiveness, and improve the design and operations of robotic and human space exploration.

**Near-Earth Objects (NEOs):**

- NEOs are comets and asteroids pushed by the gravitational attraction of nearby planets into orbits which allow them to enter the Earth's neighbourhood.
- These objects are composed mostly of water ice with embedded dust particles.
- NEOs occasionally approach close to the Earth as they orbit the Sun.
- NASA's Center for Near-Earth Object Study (CNEOS) determines the time and distances of these objects, when their approach to the Earth is close, through the Asteroid Watch Widget.

## 2. Internet Through High Altitude Balloons

Recently, the US has planned to transmit the Internet to the people in Cuba via high-altitude balloons when their government has blocked access. There is an ongoing protest in Cuba against long standing restrictions on rights, scarcity of food and medicines, and the government's poor response to the Covid-19 pandemic.

### **Key Points**

#### **High Altitude Balloons for Internet:**

- They are commonly known as Loon Balloons as the first High Altitude Balloon for providing internet was used under Project Loon.
- They are made of the commonplace plastic polyethylene and are the size of a tennis court.
- They are powered by solar panels and controlled by software on the ground.
- While up in the air, they act as floating cell towers, transmitting internet signals to ground stations and personal devices. They float 60,000 to 75,000 feet, above the Earth, well above commercial jetliner routes.
- They last for well over 100 days in the stratosphere before being returned to earth.
- Each balloon can serve thousands of people. But they had to be replaced every five months or so because of the harsh conditions in the stratosphere. And the balloons can be difficult to control.

#### **Requirements:**

- **Network** : Beyond the balloons themselves, it needed network integration with a telecom to provide service and some equipment on the ground in the region.
- **Permission** : It also needs permission from local regulators.

#### **Significance:**

- **Cheap** : By allowing phone companies to expand their coverage where needed, the balloons are intended to offer countries a cheaper option than laying cables or building cell towers.
- **Access to Remote Areas** : They are able to bring Internet access to remote and rural areas poorly served by existing provisions, and to improve communication during natural disasters to affected regions.

#### **Challenges:**

- **Need Unused Band:**
  1. It would need an unused band of spectrum, or radio frequencies, to transmit a connection, and spectrum use is typically controlled by national governments.
  2. Anyone trying this would have to find a free block of spectrum that wouldn't be interfered with.
- **Uneconomical** : Balloon- or drone-powered networks aren't likely to be economical over the long term.
- **Operational Challenges** : Developing algorithms to appropriately map balloon positions, determining a good strategy to deal with unpleasant weather and addressing the concern of relying on the non-renewable resources are among other challenges.

#### **Project Loon**

- It was started in 2011 by Alphabet, the parent company of Google. It was a network of stratospheric balloons designed to bring Internet connectivity to rural and remote areas.
- It shut down that project in January 2020 as it wasn't commercially viable.
- Prior to the shutdown, Loon balloons had been providing service in mountainous areas in Kenya through a partnership with a local telecom.
- The service also helped provide wireless communications in Puerto Rico in the aftermath of Hurricane Maria.

### IMPORTANT FACTS FOR PRELIM

#### **Monkey B Virus**

Recently, China has reported the first human infection case with Monkey B virus (BV).

#### **Key Points**

##### **About:**

- Monkey B virus is an alphaherpesvirus enzootic (endemic) in macaques and it was initially isolated in 1932. Alphaherpesviruses are pathogens or neuroinvasive viruses that establish lifelong infections in the peripheral nervous system of humans and many other vertebrates.
- B virus is also commonly referred to as herpes B, herpesvirus simiae, and herpesvirus B.
- B virus can survive for hours on surfaces, particularly when moist.

##### **Transmission:**

- The infection can be transmitted via direct contact and exchange of bodily secretions of monkeys and has a fatality rate of 70% to 80%.

- Human-to-human Transmission: Till date, only one case has been documented of an infected person spreading B virus to another person.

**Symptoms:**

- The first indications of B virus infection are typically flu-like symptoms such as fever and chills, muscle ache, fatigue and headache, following which an infected person may develop small blisters in the wound or area on the body that came in contact with the monkey.
- In the later stage, the virus can lead to the loss of muscle coordination and neurological damage.

**Treatment:**

- Currently, there are no vaccines that can protect against B virus infection.
- Timely antiviral medications could help in reducing the risk to life.

**DAILY ANSWER WRITING PRACTICE**

**Qns. India must recognise the right to social security for migrant and informal workers in order to prevent the looming migrant crisis in the country. Comment. (250 words)**

**Ans:**

**Introduction**

The migrants' crisis after the two covid waves compelled policy-makers to make certain provisions for them in the schemes announced for the assistance of the poor.

**Body**

**Supreme Court judgement on the issue**

- On June 29, the Supreme Court finally delivered its judgment on the plight of migrant labour.
- The judgement was notable for two main reasons.
- First, it recognised that there was the large-scale exclusion of migrant workers and other informal workers from existing schemes due to the lack of their registration and outdated eligibility lists.
- It noted that no benefits will be denied to migrant workers for want of an Aadhaar card and that food assistance will be provided for migrants who were not covered by the National Food Security Act.
- Second, it connected informal workers and migrant workers, both of whom experience exclusion, and mandated that the portal for registration of all informal/migrant workers should be fully operational before July 31.

**Advantages of providing social protection**

- Investment in social protection is not charity, it is an investment in workers' productivity and in equitable growth.
- Providing social protection is, as the UN mooted in 2009 when it spelt out the social protection floor (SPF) initiative after the global financial crisis, the surest way out of a crisis by boosting demand at the bottom of the pyramid.
- The report of the Advisory Committee of the ILO, in which India was represented by its labour secretary, provides a strong rationale for instituting a universal SPF during economic crises.
- As a result, all constituents of the ILO adopted Recommendation 202 on social protection floors at the International Labour Conference in 2012.

**Inadequate provisions by government**

- The Unorganised Workers' Social Security Act, was approved by Parliament in December 2008.
- But it lacks the mandatory elements of the NCEUS's proposals and included neither a National Minimum Social Security Package, nor the provision for mandatory registration.
- Estimates show that the central government's expenditure on all major social protection programmes declined from 1.96 per cent of GDP in 2008-09 to 1.6 per cent in 2013-14 and to only 1.28 per cent in 2019-20.

**Way forward**

- The National Commission for Enterprises in the Unorganised Sector had pointed out that the circular migrant workers were a disadvantaged segment among informal workers.
- **Comprehensive law** : The NCEUS had advocated a comprehensive law for the protection of the rights of all informal workers, including migrants, home workers, and domestic workers.
- **Universal registration** : NCEUS had also recommended a universal registration mechanism based on self-declaration, with the issuance of a smart social security card, and a National Minimum Social Security Package.
- **Guaranteed social security/social protection** : We need the provision of a minimum level of guaranteed social security/social protection for all informal workers and their households within a definite time frame.
- **More public spending** : Guaranteed social protection would involve a clear framework and a commitment to greater public resources being spent on social protection as a large class of workers in

India do not have an identifiable employer and a contributory social insurance framework will not work for them.

- **Recommendation 202** : Government should embrace ILO's Recommendation 202 and work towards these in a time-bound manner.

### Conclusion

To end the silent, painful, and enduring crisis for the workers, as well as the crisis for the economy, the government must urgently recognise the right to social security, embedded both in the Indian Constitution and international covenants.

### DAILY QUIZ

Q1. Consider the following statements:

1. The Krishna River rises in western Maharashtra state in the Western Ghats range.
  2. The Pranhita River is the largest tributary of Krishna River.
  3. The source of the Godavari River is situated near Trimbak in Nashik District of Maharashtra.
- Which of the given above statements is/are correct?

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

Q2. Consider the following:

1. The River Boards Act
2. The Inter-State Water Disputes Act

Which of the above law/laws has/have been enacted by the Parliament of India?

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

Q3. Which of the following is/are right bank tributaries of River Godavari?

1. Pravara
2. Manjira
3. Maner
4. Sabari

Select the correct answer using the code below:

- a. **1, 2 and 3 only**
- b. 1 and 4 only
- c. 2 and 3 only
- d. 2, 3 and 4 only

Q4. Consider the following statements:

1. Conjugal rights are rights created for marriage relationship.
2. The Special Marriage Act, 1954 provides for restitution of conjugal rights.

Which of the given above statements is/are correct?

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

Q5. Consider the following statements:

1. The Constitution of India defines forced labour and considers it an offence punishable under the law.
2. Article 24 of the Indian Constitution explicitly prohibits and criminalises human trafficking and forced labour.

Which of the given above statements is/are correct?

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