



GS ARTICLES

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Ramakrishna Mission

- In 1897 Vivekanand founded the Ramakrishna Mission. Vivekananda was a great humanist and used the Ramakrishna Mission for humanitarian relief and social work.
- The Mission stands for religious and social reform. Vivekananda advocated the doctrine of service—the service of all beings. The service of jiva (living objects) is the worship of Siva. Life itself is religion. By service, the Divine exists within man.
- Vivekananda was for using technology and modern science in the service of mankind. Ever since its inception, the Mission has been running a number of schools, hospitals, dispensaries. It offers help to the afflicted in times of natural calamities like earthquakes, famines, floods and epidemics. The Mission has developed into a worldwide organisation.
- It is a deeply religious body, but it is not a proselytising body. It does not consider itself to be a sect of Hinduism. In fact, this is one of the strong reasons for the success of the Mission. Unlike the Arya Samaj, the Mission recognises the utility and value of image worship in developing spiritual fervour and worship of the eternal omnipotent God, although it emphasises on the essential spirit and not the symbols or rituals. It believes that the philosophy of Vedanta will make a Christian a better Christian, and a Hindu a better Hindu.
- It was in 1898 that Swami Vivekananda acquired a large piece of land at Belur where the Ramakrishna Math was finally shifted and registered as such. The monastic order is open to all men without discrimination on the basis of caste or creed.

Geographical Indication tag/ GI Status

Geographical Indications

A geographical indication (GI) is a sign used on products that have a specific geographical origin and possess qualities or a reputation that are due to that origin. In order to function as a GI, a sign must identify a product as originating in a given place. In addition, the qualities, characteristics or reputation of the product should be essentially due to the place of origin. Since the qualities depend on the geographical place of production, there is a clear link between the product and its original place of production.

Importance of GI Tag:

- A geographical indication right enables those who have the right to use the indication to prevent its use by a third party whose product does not conform to the applicable standards. For example, in the jurisdictions in which the Darjeeling geographical indication is protected, producers of Darjeeling tea can exclude use of the term “Darjeeling” for tea not grown in their tea gardens or not produced according to the standards set out in the code of practice for the geographical indication.
- However, a protected geographical indication does not enable the holder to prevent someone from making a product using the same techniques as those set out in the standards for that indication. Protection for a geographical indication is usually obtained by acquiring a right over the sign that constitutes the indication.
- GI tag helps the producers to differentiate their products from competing products in the market. It enables the producers to build a reputation and goodwill around their products, which often fetch a premium price. The products help in export earning, promotion of tourism, cultural heritage and national identity.
- For example, Kanjeevaram silk sarees and Pochampally Ikat contribute to exports and popularity. GIs have great potential to play a major role in trade between countries.
- Legal protection to GIs protects livelihoods and encourage employment
- Owing to the premium prices that many GIs command today, there is a possibility of preserving many traditional skills.
- Benefit to the rural economy by improving the incomes of farmers or nonfarmers.
- GI allows genuine producers to capture the market and creates entry barriers for fakes.

How are geographical indications protected?

- There are three main ways to protect a geographical indication:
 - o so-called sui generis systems (i.e. special regimes of protection);
 - o using collective or certification marks; and
 - o methods focusing on business practices, including administrative product approval schemes.

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- These approaches involve differences with respect to important questions, such as the conditions for protection or the scope of protection. On the other hand, two of the modes of protection — namely sui generis systems and collective or certification mark systems — share some common features, such as the fact that they set up rights for collective use by those who comply with defined standards.
 - Broadly speaking geographical indications are protected in different countries and regional systems through a wide variety of approaches and often using a combination of two or more of the approaches outlined above. These approaches have been developed in accordance with different legal traditions and within a framework of individual historical and economic conditions.
- (ii) prepares for terrorism,
 - (iii) promotes terrorism, or
 - (iv) is otherwise involved in terrorism. The Bill additionally empowers the government to designate individuals as terrorists on the same grounds.

Approval for seizure of property by NIA: Under the Act, an investigating officer is required to obtain the prior approval of the Director General of Police to seize properties that may be connected with terrorism. The Bill adds that if the investigation is conducted by an officer of the National Investigation Agency (NIA), the approval of the Director General of NIA would be required for seizure of such property.

Investigation by NIA: Under the Act, investigation of cases may be conducted by officers of the rank of Deputy Superintendent or Assistant Commissioner of Police or above. The Bill additionally empowers the officers of the NIA, of the rank of Inspector or above, to investigate cases.

List of geographical Indications in India-
<https://ipindia.gov.in/registered-gls.htm>

THE UNLAWFUL ACTIVITIES (PREVENTION) AMENDMENT ACT, 2019

GS Article

(Section: Indian Polity and Constitution)

Unlawful Activities (Prevention) Act is an Indian law aimed at prevention of unlawful activities associations in India. Its main objective was to make powers available for dealing with activities directed against the integrity and sovereignty of India.

The Act 2019 amends the Unlawful Activities (Prevention) Act, 1967 to make it more effective in preventing unlawful activities, and meet commitments made at the Financial Action Task Force (an intergovernmental organization to combat money laundering and terrorism financing).

In July 2019, the ambit of UAPA was expanded. It was amended allowing the government to designate an individual as a terrorist without trial. The previous versions of the Bill allowed for only groups to be designated as terrorists.

Who may commit terrorism: Under the Act, the central government may designate an organisation as a terrorist organisation if it:

- (i) commits or participates in acts of terrorism,

Insertion to schedule of treaties: The Act defines terrorist acts to include acts committed within the scope of any of the treaties listed in a schedule to the Act. The Schedule lists nine treaties, including the Convention for the Suppression of Terrorist Bombings (1997), and the Convention against Taking of Hostages (1979). The Bill adds another treaty to the list. This is the International Convention for Suppression of Acts of Nuclear Terrorism (2005).

Apprehensions

- Experiences of Anti-terror laws in India such as POTA (Prevention of Terrorism Act) and TADA (Terrorist and Disruptive Activities (Prevention) Act) reveals that they are often misused and abused.
- It gives the state authority vague powers to detain and arrest individuals who it believes to be indulged in terrorist activities. Thus, state gives itself more powers vis-a-vis individual liberty guaranteed under Article 21 of the constitution.
- Some experts feel that it is against the federal structure since it neglects the authority of state police in terrorism cases, given that 'Police' is a state subject under 7th schedule of Indian Constitution.
- Some experts feel that designating individuals as terrorists is unnecessary when they are already being prosecuted for the crime.

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UN Convention to Combat Desertification

(Section: Environment and Ecology)

Established in 1994, the United Nations Convention to Combat Desertification (UNCCD) is the sole legally binding international agreement linking environment and development to sustainable land management. The Convention addresses specifically the arid, semi-arid and dry sub-humid areas, known as the drylands, where some of the most vulnerable ecosystems and peoples can be found.

The new UNCCD 2018-2030 Strategic Framework is the most comprehensive global commitment to achieve Land Degradation Neutrality (LDN) in order to restore the productivity of vast expanses of degraded land, improve the livelihoods of more than 1.3 billion people, and reduce the impacts of drought on vulnerable populations to build the Convention's 197 parties work together to improve the living conditions for people in drylands, to maintain and restore land and soil productivity, and to mitigate the effects of drought. The UNCCD is particularly committed to a bottom-up approach, encouraging the participation of local people in combating desertification and land degradation. The UNCCD secretariat facilitates cooperation between developed and developing countries, particularly around knowledge and technology transfer for sustainable land management.

As the dynamics of land, climate and biodiversity are intimately connected, the UNCCD collaborates closely with the other two Rio Conventions; the Convention on Biological Diversity (CBD) and the United Nations Framework Convention on Climate Change (UNFCCC), to meet these complex challenges with an integrated approach and the best possible use of natural resources.

The convention's 2018 – 2030 Strategic Framework is a comprehensive international commitment to attain Land Degradation Neutrality (LDN) aiming at:

- The restoration of productivity of degraded land.
- Enhancing the livelihoods of people dependent on them.
- Mitigating the impact of droughts on vulnerable populations.

Lessons learnt while implementing 2008-2018 framework

- Need to focus on capacity building - there exists significant gap between the current capacity-building initiatives and the required capacity to implement the action programmes.
- Other limitations - insufficient financing in comparison with the two other Rio conventions, weak scientific indicators and measurement mechanisms, insufficient advocacy and awareness among various stakeholders, and institutional weaknesses and challenges in reaching consensus among the members on various key issues (e.g - North-South environment debate).

India ratified the Convention to Combat Desertification in 1996 and Ministry of Environment, Forest and Climate Change is the nodal ministry for the convention.

India is also a part of the Bonn Challenge, which is an international effort to bring 150 million hectares of the world's degraded and deforested land into restoration by 2020, and 350 million hectares by 2030.

India and UNCCD

The UNCCD COP 14 ended on 13 September 2019, after ten days of meetings, 11 high-level, 30 committee and over 170 stakeholder meetings, 44 exhibitions and 126 side events. The Conference adopted the Delhi Declaration in which parties expressed commitment for a range of issues, including gender and health, ecosystem restoration, taking action on climate change, private sector engagement, Peace Forest Initiative and recovery of 26 million hectares of degraded land in India.

UNCCD COP14 agreed on 36 decisions to ramp up and elaborate further action on the ground to ensure that the Convention's goals for 2018-2030 are achieved. At the closing of COP14, UNCCD Executive Secretary Mr. Ibrahim Thiaw shared these takeaway messages:

- Land restoration is the cheapest solution to climate change and biodiversity loss
- Land restoration makes business sense if regulations and incentives to reward investment are in place
- Drought preparedness and response are critical in the face of climate change
- To put people first is to ensure gender balance, engage youth, secure land rights

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WHAT IS JUNETEENTH?

CIVIL WAR IN THE UNITED STATES

- The Civil War in the United States began in 1861, after decades of simmering tensions between northern and southern states over slavery, states' rights and westward expansion
- The election of Abraham Lincoln in 1860 caused seven southern states to secede and form the Confederate States of America; four more states soon joined them
- The War Between the States, as the Civil War was also known, ended in Confederate surrender in 1865.
- The conflict was the costliest and deadliest war ever fought on American soil,

CAUSES OF THE CIVIL WAR

- **Economic Difference:** While the United States was experiencing an era of tremendous growth, a fundamental economic difference existed between the country's northern and southern regions.
- **Slavery**

At the heart of the divide between the North and the South was slavery. The South relied on slavery for labor to work the fields. Many people in the North believed that slavery was wrong and evil. These people were called abolitionists. They wanted slavery to be illegal throughout the United States. This made wealthy landowners in the South fearful that their way of life would come to an end.

- **States' Rights**

Since the Constitution was first written there had been arguments about how much power the states should have versus how much power the federal government should have. The southern states felt that the federal government was taking away their rights and powers.

- **Bleeding Kansas**

In 1854, the government passed the Kansas-Nebraska Act allowing the residents of Kansas to vote on whether they would be a slave state or a free state.

- **Abraham Lincoln**

The final straw for the South was election of Abraham Lincoln to President of the United States. Abraham Lincoln was a member of the new anti-slavery Republican Party. He managed to get elected without even being on the ballot in ten of the southern states. The southern states felt that Lincoln was against slavery and also against the South.

JUVENILE JUSTICE ACT, 2015

- The Act seeks to achieve the objectives of the United Nations Convention on the Rights of Children as ratified by India on December 11, 1992.
- It specifies procedural safeguards in cases of children in conflict with law. It seeks to address challenges in the existing Act such as delays in adoption processes, high pendency of cases, accountability of institutions, etc.
- The Act further seeks to address children in the 16-18 age group, in conflict with law, as an increased incidence of crimes committed by them have been reported over the past few years.
- The Juvenile Justice (Care and Protection of Children) Act, 2015 has come into force from January 15, 2016 and repeals the Juvenile Justice (Care and Protection of Children) Act, 2000.
- The Juvenile Justice (Care and Protection of Children) Act, 2015 states that adoption of a child is final on the issuance of an adoption order by the court. The Bill provides that instead of the court, the district magistrate will issue such adoption orders.
- The Bill seeks to transfer all pending matters related to adoption before any court to the district magistrate having jurisdiction over the area.


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JUVENILE JUSTICE ACT, 2015
to provide better protection to children

Mandatory registration of all child care institutions.
Penal provisions for non-compliance
Providing standardized degree of care for all.
Making adoptions easier.

CHILD PROTECTION ENHANCED WITH ADDITION OF NEW OFFENCES AGAINST CHILDREN ADDED

Sale and procurement of children	Kidnapping and abduction
Illegal adoption	Corporal punishment in childcare institutions
Giving children intoxicants or tobacco products	Use of children by militant groups
Offences against differently abled children	

 **#TransformingIndia**
Ministry of Women and Child Development, Government of India

GENETIC MODIFICATION (GM) OF CROPS

- GM is a technology that involves inserting DNA into the genome of an organism. To produce a GM plant, new DNA is transferred into plant cells.
- There are 3 main types of genetic modifications which are listed below.
 - Transgenic – plants have genes inserted into them that are derived from other species.
 - Cisgenic – plants are made using genes of the same species or closely related.
 - Subgeneric – Alter genetic makeup of a plant without incorporating genes from other plants.
- GM crops were first introduced in the U.S. in the mid-1990s. Most current GM crops grown in the U.S. are engineered for insect resistance or herbicide tolerance. Corn, soybeans, and cotton are the three largest acreage GM crops.
- Bt cotton is the only Genetically Modified (GM) crop that is allowed in India. It has alien genes from the soil bacterium *Bacillus thuringiensis* (Bt) that allows the crop to develop a protein toxic to the common pest pink bollworm.
- Herbicide Tolerant Bt (Ht Bt) cotton, on the other hand is derived with the insertion of an additional gene, from another soil bacterium, which allows the plant to resist the common herbicide glyphosate.
- In Bt brinjal, a gene allows the plant to resist attacks of fruit and shoot borers.
- In DMH-11 mustard, genetic modification allows cross-pollination in a crop that self-pollinates in nature.
- Legal Position of GM crops in India
 - In India, the Genetic Engineering Appraisal Committee (GEAC) is the apex body that allows for commercial release of GM crops.
- In 2002, the GEAC had allowed the commercial release of Bt cotton. More than 95% of the country's cotton area has since then come under Bt cotton.
 - Use of the unapproved GM variant can attract a jail term of 5 years and fine of Rs. 1 lakh under the Environment Protection Act, 1986.

POTENTIAL OF THE GM CROPS :

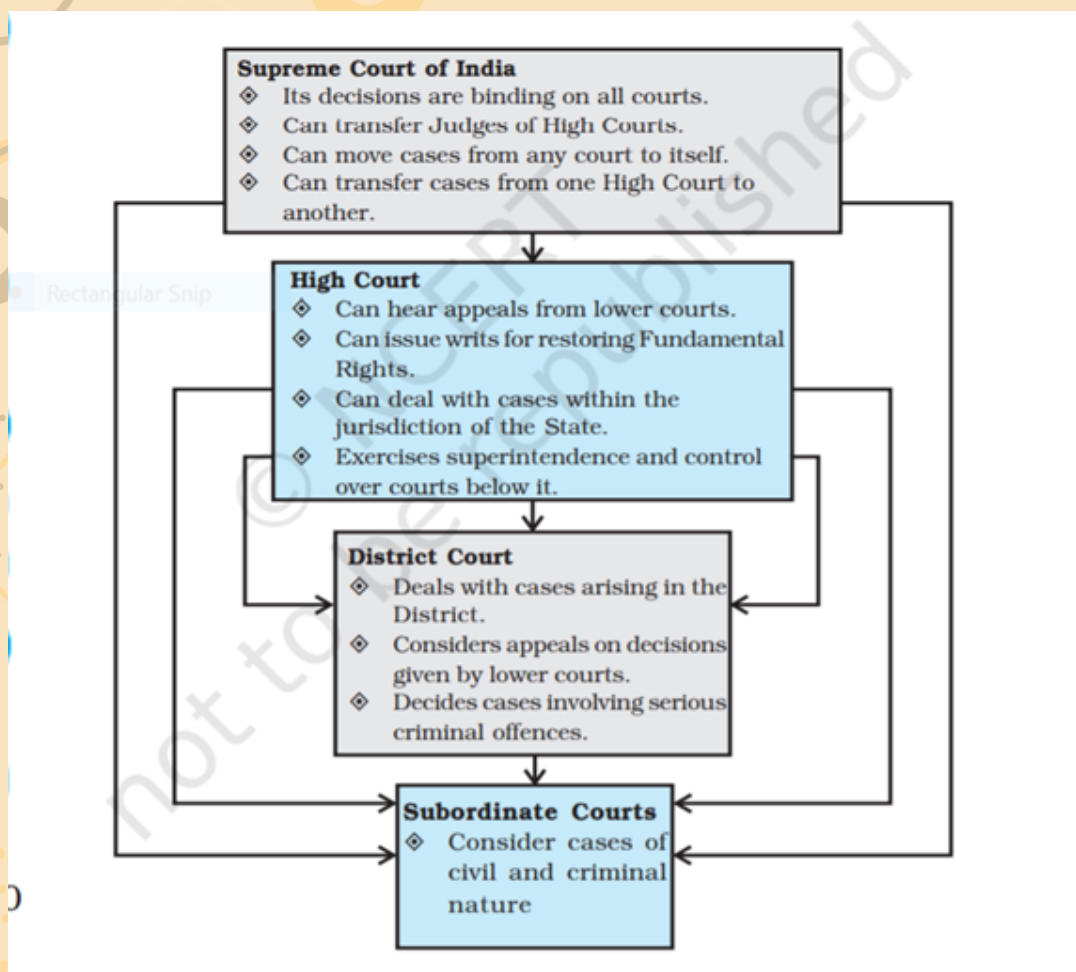
- Nutritional enhancement: Higher vitamin content; more healthful fatty acid profiles;
- Stress tolerance: Tolerance to high and low temperatures, salinity, and drought;

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- Disease resistance: For example, orange trees resistant to citrus greening disease or American chestnut trees resistant to fungal blight;
- Biofuels: Plants with altered cell wall composition for more efficient conversion to ethanol;
- Phytoremediation: Plants that extract and concentrate contaminants like heavy metals from polluted sites.

STRUCTURE OF THE JUDICIARY

- The Constitution of India provides for a single integrated judicial system
- The structure of the judiciary in India is pyramidal with the Supreme Court at the top,
- High Courts below them and district and subordinate courts at the lowest level



Appointment of Judges

- The judges of the Supreme Court are appointed by the President. The CJI is appointed by the President after consultation with such judges of the Supreme Court and high courts as he deems necessary.
- The other judges are appointed by the President after consultation with the CJI and such other judges of the Supreme Court and the high courts as he deems necessary. The consultation with the chief justice is obligatory in the case of appointment of a judge other than Chief justice.
- Appointment of Chief Justice From 1950 to 1973: The practice has been to appoint the senior most judge of the Supreme Court as the chief justice of India. This established convention was violated in 1973 when A N Ray was appointed as the Chief Justice of India by superseding three senior judges. Again in 1977, M U Beg was appointed as the chief justice of India by superseding the then senior-most judge.
- o This discretion of the government was curtailed by the Supreme Court in the Second Judges Case (1993), in which the Supreme Court ruled that the senior most judge of the Supreme Court should alone be appointed to the office of the Chief Justice of India.

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Qualifications of Judges

- A person to be appointed as a judge of the Supreme Court should have the following qualifications:
 - He should be a citizen of India.
 - He should have been a judge of a High Court (or high courts in succession) for five years; or
 - He should have been an advocate of a High Court (or High Courts in succession) for ten years; or
 - He should be a distinguished jurist in the opinion of the president.
- The Constitution has not prescribed a minimum age for appointment as a judge of the Supreme Court.

Oath or Affirmation

- A person appointed as a judge of the Supreme Court, before entering upon his office, has to make and subscribe to an oath or affirmation before the President, or some other person appointed by him for this purpose. In his oath, a judge of the Supreme Court swears:
 - to bear true faith and allegiance to the Constitution of India;
 - to uphold the sovereignty and integrity of India;
 - to duly and faithfully and to the best of his ability, knowledge and judgement to perform the duties of the Office without fear or favour, affection or ill-will; and
 - to uphold the Constitution and the laws.

MicroFinance Institution (MFI):

- Microfinance is a form of financial service which provides small loans and other financial services to poor and low-income households.
- Indian microfinance sector has witnessed phenomenal growth over the past two decades in terms of increase in both the number of institutions providing microfinance and the quantum of credit made available to the microfinance customers.
- Microcredit is delivered through a variety of institutional channels viz.,
 - Scheduled commercial banks (SCBs) (including small finance banks (SFBs) and regional rural banks (RRBs))

- Cooperative banks,
- Non-banking financial companies (NBFCs)
- Microfinance institutions (MFIs) registered as NBFCs as well as in other forms.
- MFIs are financial companies that provide small loans to people who do not have any access to banking facilities.
- The definition of “small loans” varies between countries. In India, all loans that are below Rs. 1 lakh can be considered as microloans.

Atal Mission for Rejuvenation & Urban Transformation (AMRUT)

- Atal Mission for Rejuvenation & Urban Transformation (AMRUT) is the first focused national water Mission and was launched on 25th June, 2015 in 500 cities covering 60% of the urban population.
- All cities having population above 1 lakh are covered under Mission.
- Providing piped water supply and sewerage & septage management in Mission cities is the major focus of the Mission.
- Storm water drainage, non-motorized urban transport and green spaces & parks are minor components of Mission.
- Overall Mission allocation is 1 lakh crore including central share of 50,000 crore.
- AMRUT has a reform agenda with focus on e-Governance, energy audit, credit rating of ULBs, efficient town planning, online building permission system and raising funds by floating municipal bonds by ULBs.

Smart Cities Mission:

- Smart Cities Mission is an urban renewal and retrofitting programme by the Government of India with the mission to develop 100 smart cities across the country to make them citizen-friendly and sustainable.
- The Union Ministry of Urban Development is responsible for the implementation of this mission in collaboration with the state governments of the respective cities.
- The “100 Smart Cities Mission” was launched on 25th June 2015.
- The implementation of SCM at the city-level is done by a Special Purpose Vehicle (SPV) created for this purpose.

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- The SPVs plan, appraises, approve, implement, manage, operate, monitor and evaluate their Smart City Projects.

What are the facilities provided under this program?

All of the smart cities have the following core facilities:

- Assured electricity supply
- Adequate water supply
- Sanitation facilities, including Solid Waste Management
- Sustainable environment
- Good health and education
- Efficient urban mobility and public transport
- Affordable housing, especially for the poor
- Good governance, especially e-governance and citizen participation
- Robust IT connectivity and digitization
- Safety and security of the citizens, especially for the women, children and the elderly.

How will Smart Cities be selected?

The cities will compete for the selection as a potential smart city in what is called a "City Challenge". There are two stages in the selection process.

- Stage 1: Shortlisting of cities by States:
- Stage 2 of the competition

Industrial Corridor

An industrial corridor is a package of infrastructure spending allocated to a specific geographical area, with the intent to stimulate industrial development. An industrial corridor aims to create an area with a cluster of manufacturing or other industry. Such corridors are often created in areas that have pre-existing infrastructure, such as ports, highways and railroads.

These modalities are arranged such that an "arterial" modality, such as a highway or railroad, receives "feeder" roads or railways. Concerns when creating corridors include correctly assessing demand and viability, transport options for goods and workers, land values, and economic incentives.

Benefits stem from growth, employment, investments, incomes, infrastructure, FDI and the downstream effects that include fiscal collections going up to enable the government to spend on poor.

Characteristics

- Industrial Corridors recognize the inter-dependence of various sectors of the economy and offer effective integration between industry and infrastructure leading to overall economic and social development. Industrial corridors constitute world class infrastructure such as high-speed transportation (rail, road) network, ports with state-of-the-art cargo handling equipment, modern airports, special economic regions/ industrial areas, logistic parks/trans-shipment hubs, knowledge parks focused on feeding industrial needs, complementary infrastructure such as townships/ real estate, and other urban infrastructure along with enabling policy framework.
- Industrial corridor provides opportunities for private sector investment in the provision of various infrastructure projects associated with the exploitation industrial opportunity. However, the successful utilization of opportunities that arises from industrial corridors depends on availability of efficient transport and other infrastructure support systems. Corridor approach for industrial development primarily takes advantage of the existence of proven, inherent and underutilized economic development potential within the influence region.
- Apart from the development of infrastructure, long-term advantages to business and industry along the corridor include benefits arising from smooth access to the industrial production units, decreased transportation and communications costs, improved delivery time and reduction in inventory cost. The strategy of an industrial corridor is thus intended to develop a sound industrial base, served by world-class competitive infrastructure as a prerequisite for attracting investments into export oriented industries and manufacturing.

National Industrial Corridor Development Programme

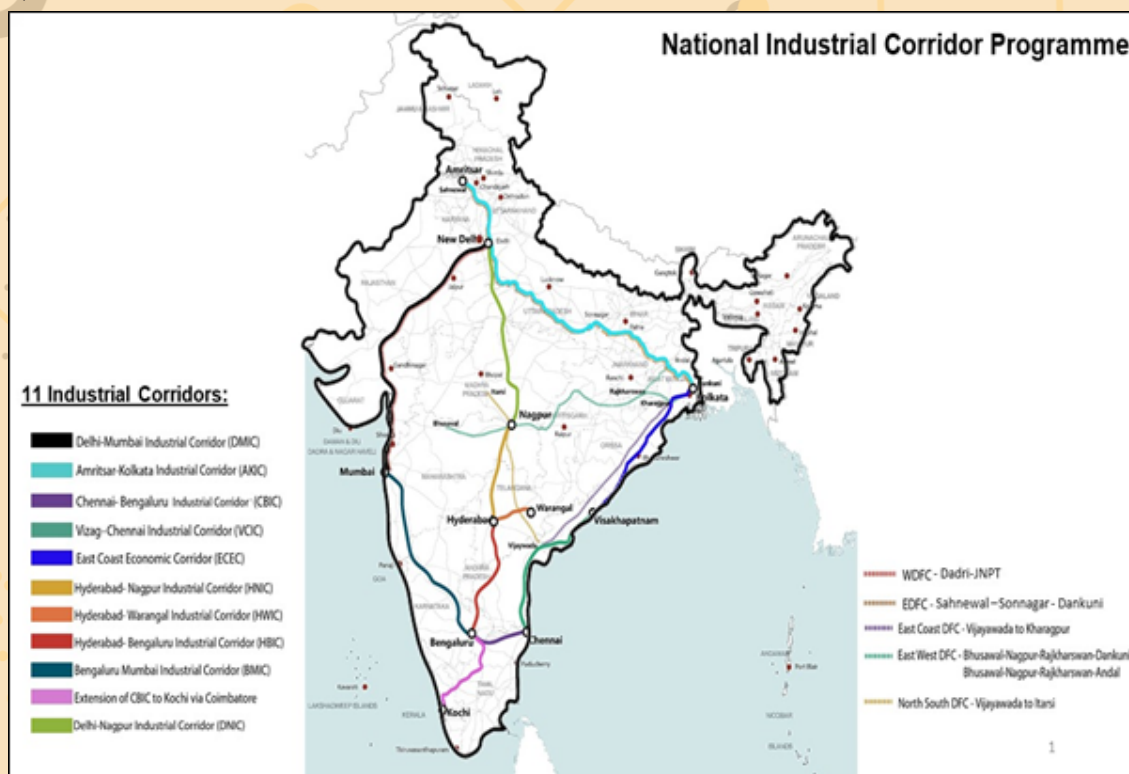
- National Industrial Corridor Development Programme is India's most ambitious infrastructure programme aiming to develop new industrial cities as "Smart Cities" and converging next generation technologies across infrastructure sectors.

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- Govt. of India is developing various Industrial Corridor Projects as part of National Industrial Corridor programme which is aimed at development of futuristic industrial cities in India which can compete with the best manufacturing and investment destinations in the world. The same will create employment opportunities and economic growth leading to overall socio-economic development.

11 Industrial Corridors Projects are being taken up for development with 30 Projects to be developed in 04 phases up to 2024-25:

- Delhi Mumbai Industrial Corridor (DMIC);
- Chennai Bengaluru Industrial Corridor (CBIC);
- Amritsar Kolkata Industrial Corridor (AKIC);
- East Coast Industrial Corridor (ECIC) with Vizag Chennai Industrial Corridor (VCIC) as Phase 1;
- Bengaluru Mumbai Industrial Corridor (BMIC);
- Extension of CBIC to Kochi via Coimbatore;
- Hyderabad Nagpur Industrial Corridor (HNIC);
- Hyderabad Warangal Industrial Corridor (HWIC);
- Hyderabad Bengaluru Industrial Corridor (HBIC);
- Odisha Economic Corridor (OEC);
- Delhi Nagpur Industrial Corridor (DNIC).



Significance of Industrial Corridors

It is argued that benefits of industrial development should be reaped by all states and regions so as to avoid developmental divide between states.

- The establishment of NMIZ in a scattered manner along the industrial corridor across the length of the state would prevent distress migration and provide people with job opportunities close to their dwelling place.
- it will prevent concentration of industries in one particular location which exploited the environment beyond its carrying capacity and caused environmental degradation.
- As efficiency creeps in India's industrial production structure due to improved transportation system and health labour force, the production costs would come down. The lower costs would make Indian goods competitive in the global market and thus open avenues of export.

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4. The production of export surplus would generate employment opportunities and raise per capita incomes.
5. Moreover, people would find job opportunities close to their homes and would not have to migrate to far-off places thereby preserving family as an institution. This will also increase social integration in the country.
6. The spread effects of industrial corridors in socio-economic terms are many such as setting up of industrial townships, educational institutions, roads, railways, airports, hospitals that will generate employment and raise standard of living.

MONEY SUPPLY:

- The total stock of money circulating in an economy is the money supply. The circulating money involves the currency, printed notes, money in the deposit accounts and in the form of other liquid assets.
- RBI publishes figures for four alternative measures of money supply, viz. M1, M2, M3 and M4.

$$M1 = CU + DD$$

$$M2 = M1 + \text{Savings deposits with Post Office savings banks}$$

$$M3 = M1 + \text{Net time deposits of commercial banks}$$

$$M4 = M3 + \text{Total deposits with Post Office savings organisations (excluding National Savings Certificates)}$$

- CU is currency (notes plus coins) held by the public and DD is net demand deposits held by commercial banks.
- The word 'net' implies that only deposits of the public held by the banks are to be included in money supply.
- The interbank deposits, which a commercial bank holds in other commercial banks, are not to be regarded as part of money supply.
- M1 and M2 are known as narrow money. M3 and M4 are known as broad money.
- These gradations are in decreasing order of liquidity.
- M1 is most liquid and easiest for transactions whereas M4 is least liquid of all.
- M3 is the most commonly used measure of money supply. It is also known as aggregate monetary resources.

MONEY MULTIPLIER:

- The money multiplier, sometime called the monetary multiplier, measures the effect that a change in banks' required reserves has on the overall money supply of an economy.
- It is a metric that is closely watched by governmental agencies and their economists. Every time the government thinks that it needs to kick-start the economy, it looks to the multiplier to help decide how much stimulus should be applied and in what way.
- For instance, the FED might want to increase the money supply and make it easier for businesses to access capital. If the FED lowers the required reserves, banks can loan out more money to individuals and businesses because the ratio of deposits kept as a reserve is lower than it was. The opposite is true if the FED wants to decrease the money supply.

PANCHAYATI RAJ INSTITUTIONS

Salient Features of 73rd Amendment

- The 73rd amendment to the Constitution enacted in 1992 made statutory provisions for the establishment, empowerment and functioning of Panchayati Raj institutions
- Some provisions of this amendment are binding on the States while others have been left to be decided by respective State Legislatures at their discretion.
- The salient features of this amendment are as follows:

Some of the compulsory requirements of the new law are:

- Organisation of Gram Sabhas;
- creation of a three-tier Panchayati Raj Structure at the Zila, Block and Village levels;
- almost all posts, at all levels to be filled by direct elections;
- minimum age for contesting elections to the Panchayati Raj institutions be twentyone years;
- the post of Chairman at the Zila and Block levels should be filled by indirect election;
- there should be reservation of seats for Scheduled Castes/ Scheduled Tribes in Panchayats, in proportion to their population, and for women in Panchayats up to

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- one-third seats;
- State Election Commission to be set up in each State to conduct elections to Panchayati
- Raj institutions;
- the tenure of Panchayati Raj institutions is five years, if dissolved earlier, fresh elections
- to be held within six months; and
- a State Finance Commission is set up in each State every five years.

Some of the provisions which are not binding on the States, but only guidelines are:

- Giving voting rights to members of the Central and State legislatures in these bodies;
- providing reservation for backward classes;
- the Panchayati Raj institutions should be given financial powers in relation to taxes, levy fees etc. and efforts shall be made to make Panchayats autonomous bodies.

Functions of Panchayati Raj Institutions

- The civic functions relating to sanitation, cleaning of public roads, drains and ponds, public toilets and lavatories, primary health care, vaccination, supply of drinking water, constructing public wells, street lighting, social health and primary and adult education, etc. are obligatory functions of village panchayats.
- The optional functions depend on the resources of the panchayats. They may or may not perform such functions as tree plantation on road sides, setting up of breeding centres for cattle, organising child and maternity welfare, promotion of agriculture, etc.
- After the 73rd Amendment, the scope of functions of Gram Panchayat was widened.
- Such important functions like preparation of annual development plan of panchayat area, annual budget, relief in natural calamities, removal of encroachment on public lands, implementation and monitoring of poverty alleviation programmes are now expected to be performed by Structure of Government panchayats

Panchayati Raj Institutions

- The concept of panchayati raj is not only based on the ancient Indian belief that "God lives in the Panch", or panch parmeshwar, but was very enthusiastically propounded by Mahatma Gandhi. He believed in the power to all sections of people, and in grassroots democracy. That is possible only through village panchayats.

Importance of Panchayati Raj

- Right up to the British period, panchayats played a very important role in the social life of the village and also resolved minor disputes among villagers
- Under the British rule, panchayats lost the respect and power which they had earlier enjoyed because of the new system of courts, laws and revenue collection.
- Though in independent India one of the Directive Principles of State Policy in the Constitution directed the Union and State Governments to try to take steps to organise village panchayats and give them such powers and authority as may be necessary to enable them to act as units of self-government panchayati raj was not taken up seriously by the states.
- However, they are now given Constitutional status

Recommendations of The Balwant Rai Mehta Committee Structure of Government and The Ashok Mehta Committee:

- The Balwant Rai Mehta Committee (1957) suggested ways of democratic decentralisation in a three-tier structure of panchayati raj:
- They should be furnished with sufficient powers and resources. These three tiers of panchayati raj are:
- zila parishad at district level;
- panchayat samiti at intermediate or block level;
- village or gram panchayat at village level.
- Panchayati raj of the Balwant Rai Mehta Committee pattern was first introduced by Rajasthan in 1959.

The Ashok Mehta Committee set up by the government to review panchayati raj submitted its report in 1978

- However, it had not been successful in carrying out economic development.

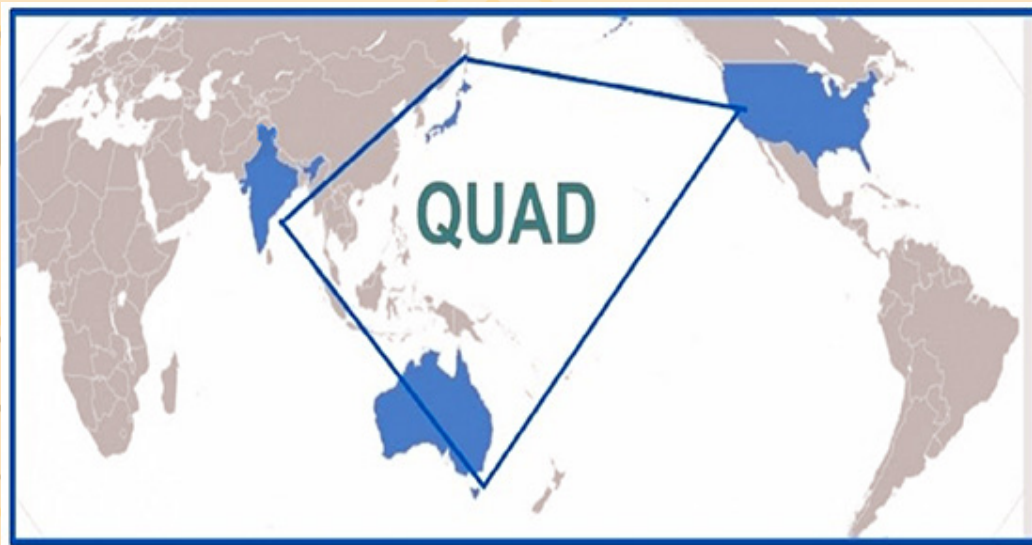
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- Unlike the Balwant Rai Mehta Committee, the Asoka Mehta Committee suggested a two tier structure of panchayati raj. These two-tiers were to be:
- zila parishad at district level;
- mandal panchayat, an administrative unit between village panchayat and panchayat samiti.
- In the two-tier system, the main emphasis was laid on zila parishad and not on panchayat samiti as in the case of the earlier committee report.

- However the recommendations of the Ashok Mehta Committee could not be implemented due to the collapse of the Janata Government in 1980.

QUAD: Four Dimensions That Will Shape Quad

- The Quad — composed of the United States, India, Japan and Australia
- The coalescing of four maritime democracies in the Indo-Pacific to address the China challenge compels global attention.



First, India-US ties:

- It received a boost during recent visit of external affairs minister S Jaishankar's substantive discussions in Washington.
- His interactions with key figures of the administration, Congress and corporate America focused attention on advancing cooperation in the fight against Covid, fine-tuning the strategy to deal with China, and deepening of bilateral security, defence, and economic relations.

Second, the European dimension:

- The geopolitical matrix has assumed special significance.
- Leading European countries — France, Germany, United Kingdom and the Netherlands — have been working on their Indo-Pacific policies.
- This was followed by the European Union (EU) announcing its Indo-Pacific strategy in April.
- EU is set to "reinforce its strategic focus, presence and action" in the region, based on the promotion of democracy, rule of law, human rights and freedom of navigation.

Third, the ASEAN dimension:

- It represents the Quad's vulnerability.
- ASEAN nations have been largely silent on the Quad's assertiveness.
- While China's continuing aggression is ignored, Quad's will to constrain it is seen as a new cold war.
- Despite daily provocations ranging from harassment of Philippine fishermen to Malaysian air space violations, Chinese measures are underplayed, partly out of fear and partly economic temptations.
- A major ASEAN grievance is the Biden administration's delay in connecting with ASEAN capitals at the highest political levels.
- Another is the Quad's relative silence and inaction on Myanmar, even as ASEAN's mediation initiative has received public support from China.

Fourth, dimension:

- The Pacific dimension goes beyond the US working closely with Japan, South Korea and the Philippines to enhance maritime security coordination concerning China.

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- It relates to a promising turn for the Quad in the South Pacific.

Other Dimensions:

- Despite a deep-seated hostility towards Russia, the US administration needs to initiate a rapprochement with Moscow.
 - The Joe Biden-Vladimir Putin Summit in Geneva on 16 June offers an opening. Richard Nixon-Henry Kissinger team executed a strategic breakthrough in 1971, by weakening China's alliance with Soviet Union. Today, Russia needs to be weaned off China.
- Second, Quad's conflict with China is not only about maritime security and rule of law, but also about economy and new technology. A comprehensive plan is necessary for both facets

Repo and Reverse Repo Rate:

- Repo rate is the rate at which the central bank of a country (Reserve Bank of India in case of India) lends money to commercial banks in the event of any shortfall of funds. Here, the central bank purchases the security.
- Reverse repo rate is the rate at which the RBI borrows money from commercial banks within the country.

Liquidity Adjustment Facility (LAF):

- It is a tool used in monetary policy by the RBI, that allows banks to borrow money through repurchase agreements (repos) or for banks to make loans to the RBI through reverse repo agreements.

Monetary Policy Committee

- The Monetary Policy Committee is a statutory and institutionalized framework under the Reserve Bank of India Act, 1934, for maintaining price stability, while keeping in mind the objective of growth.
- An RBI-appointed committee led by the then deputy governor Urjit Patel in 2014 recommended the establishment of the Monetary Policy Committee.
- The Governor of RBI is ex-officio Chairman of the committee.
- The committee comprises six members (including the Chairman) – three officials of the RBI and three external members nominated by the Government of India.
- Decisions are taken by majority with the Governor having the casting vote in case of a tie.
- The MPC determines the policy interest rate (repo rate) required to achieve the inflation target (4%).

Seismic Zones in India

- There are four seismic zones (II, III, IV, and V) in India based on scientific inputs relating to seismicity, earthquakes occurred in the past and tectonic setup of the region.
- Previously, earthquake zones were divided into five zones with respect to the severity of the earthquakes but the Bureau of Indian Standards (BIS) grouped the country into four seismic zones by unifying the first two zones.
- BIS is the official agency for publishing the seismic hazard maps and codes.
- Seismic Zone II: Area with minor damage earthquakes corresponding to intensities V to VI of MM scale (MM-Modified Mercalli Intensity scale).
- Seismic Zone III: Moderate damage corresponding to intensity VII of MM scale.
- Seismic Zone IV: Major damage corresponding to intensity VII and higher of MM scale.
- Seismic Zone V: Area determined by pro seismically of certain major fault systems and is seismically the most active region.
- Earthquake zone V is the most vulnerable to earthquakes, where historically some of the country's most powerful shocks have occurred.
- Earthquakes with magnitudes in excess of 7.0 have occurred in these areas, and have had intensities higher than IX.

Seismic Waves, Richter Scale and Mercalli scale

- Seismic waves are the vibrations from earthquakes that travel through the Earth and are recorded on instruments called seismographs.
- Seismographs record a zigzag trace that shows the varying amplitude of ground oscillations beneath the instrument.
- The earthquake events are scaled either according to the magnitude or intensity of the shock.
- The magnitude scale is known as the Richter scale. The magnitude relates to the energy released during the earthquake which is expressed in absolute numbers, 0-10.
- The intensity scale or Mercalli scale takes into account the visible damage caused by the event. The range of intensity scale is from 1-12.