

# VEDHIK

## DAILY NEWS ANALYSIS

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**VEDHIK**  
IAS ACADEMY

*The New Learning Mantra*



## FOREWORD

We, at Team Vedhik is happy to introduce a new initiative - “Vedhik - Daily News Analysis (DNA)\_The Hindu” compilations to help you with UPSC Civil Services Examination preparation. We believe this initiative - “Vedhik - Daily News Analysis (DNA)\_The Hindu “ would help students, especially beginners save time and streamline their preparations with regard to Current Affairs. A content page and an Appendix has been added segregating and mapping the content to the syllabus.

It is an appreciable efforts by Vedhik IAS Academy helping aspirants of UPSC Civil Services Examinations. I would like to express my sincere gratitude to Dr. Babu Sebastian, former VC - MG University in extending all support to this endeavour. Finally I also extend my thanks to thank Ms. Shilpa Sasidharan and Mr. Shahul Haameed for their assistance in the preparing the compilations.

We welcome your valuable comments so that further improvement may be made in the forthcoming material. We look forward to feedback, comments and suggestions on how to improve and add value for students. Every care has been taken to avoid typing errors and if any reader comes across any such error, the authors shall feel obliged if they are informed at their Email ID.

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# The Karnataka-Maharashtra border row

What is the dispute between the States of Karnataka and Maharashtra? What has been the politics around the border dispute? What is the Mahajan Commission? How does the dispute resonate in the cultural arena?

## EXPLAINER

Nalme Nachiyar

### The story so far:

The border town of Belagavi has been a part of Karnataka since boundaries were demarcated along linguistic lines under the States Reorganisation Act, 1956. But the inter-State border dispute between Karnataka and Maharashtra erupts every now and then. The decades-old dispute flared up again in 2022 when Karnataka Chief Minister Basavaraj Bommai said the Karnataka government was considering laying claim to Jath taluk in Maharashtra, evoking a strong response. The Karnataka Legislative Assembly, on December 22, unanimously passed a resolution to protect its interests and called the dispute a “closed chapter”. On December 27, the Maharashtra government retaliated by passing a unanimous resolution in its Assembly to legally pursue the inclusion of 865 Marathi-speaking villages from Belagavi, Karwar, Nipani, Bidar, Bhalki and others in Karnataka into the State.

### What are the claims of the two States?

The raging boundary dispute between the two States dates back to the reorganisation of States along linguistic lines. In 1957, unhappy with the demarcation of boundaries, Maharashtra demanded realignment of its border with Karnataka. It invoked Section 21 (2)(b) of the Act, submitting a memorandum to the Union Ministry of Home Affairs stating its objection to Marathi-speaking areas being included in Karnataka. It filed a petition in the Supreme Court staking a claim over Belagavi.

Karnataka has argued that the inclusion of Belagavi as part of its territory is beyond dispute. It has cited the demarcation done on linguistic lines as per the Act and the 1967 Mahajan Commission Report to substantiate its position. Karnataka has argued for the inclusion of areas in Kolhapur, Sholapur and Sangli districts (falling



Activists burn effigy during a protest against the Maharashtra-Karnataka border issue, in Bengaluru, PTI

under Maharashtra) in its territory. From 2006, Karnataka started holding the winter session of the Legislature in Belagavi, building the massive Suvarna Vidhana Soudha in the district headquarters to reassert its claim.

### What has been the politics around the dispute?

In the immediate decades of the formation of States, no national party was willing to take the risk and address the dispute, especially the Congress which has a social base in both States. This helped Maharashtra Ekikarana Samiti (MES) sustain its fight with a single agenda – Belagavi's inclusion into Maharashtra.

The MES-supported candidates, who have been winning one or more seats in the district since the 1957 Karnataka Assembly elections, were defeated in the 2018 Assembly elections. As another election draws close in 2023, the MES is keen to revive its political fortunes.

The dispute strongly resonates in the cultural arena too. For instance, two Sah-

itya Sammelanas – the 73rd Akhil Bharatiya Marathi Sahitya Sammelana (ABMSS) and the 70th Akil Bharatiya Kannada Sahitya Sammelana – were held in Belagavi in 2000 and 2003, respectively. Both events prepared the ground for the re-opening of an otherwise muted issue.

### What were the terms of the Mahajan Commission?

In 1966, at Maharashtra's insistence, the then Prime Minister Indira Gandhi established a one-man commission led by Mehr Chand Mahajan, which recommended that 264 villages be transferred to Maharashtra and that Belagavi (Belgaum) and 247 villages remain with Karnataka.

Maharashtra rejected the report, while Karnataka welcomed it. Karnataka argued that either the Mahajan Commission Report should be accepted fully, or the status quo maintained.

### What is the recent controversy around Jath taluk?

A war of words broke out between BJP

leaders in Karnataka and Maharashtra over the border row last month after CM Basavaraj Bommai said the BJP-led government was “seriously considering” laying a claim on Jath taluk and held meetings with senior advocates to resolve the boundary issue.

In 2021, all 40 gram panchayats of the drought-prone Jath taluk passed a resolution to join Karnataka, stating that the Maharashtra government was unable to provide water to its people and they were being treated unfairly.

This fuelled tension between the two states, with Maharashtra Deputy CM Devendra Fadnis saying they would not cede even an inch of land to Karnataka. Mr. Bommai then upped the ante by stating that Solapur and Akkalkot ought to be part of Karnataka as well.

In the same week, violence broke out at Dhound village in Maharashtra when some pro-Marathi activists vandalised a KSRTC bus. In retaliation, a few pro-Kannada activists blackened the boards of an MSRTC bus in Kalaburagi district.

## THE GIST

▼ The raging boundary dispute between the two States dates back to the reorganisation of States along linguistic lines. In 1957, unhappy with the demarcation of boundaries, Maharashtra demanded realignment of its border with Karnataka.

▼ Karnataka has argued for the inclusion of areas in Kolhapur, Sholapur and Sangli districts (falling under Maharashtra) in its territory.

▼ A war of words broke out between BJP leaders in Karnataka and Maharashtra over the border row last month after CM Basavaraj Bommai said the BJP-led government was “seriously considering” laying a claim on Jath taluk.

# Friendly neighbours

India must boost ties with Maldives  
without taking sides in its politics

**T**he conviction of former Maldivian President Abdulla Yameen by a criminal court in the Maldives just a year ahead of general elections could affect his plans to lead the PPM-PNC opposition alliance. He faces 11 years in prison and a \$5 million fine after being found guilty of corruption and money laundering links to a company he was accused of taking kickbacks from, during his tenure as President (2013-2018). The Maldives Constitution disqualifies any candidate convicted of criminal charges and sentenced to a term of more than a year unless they are later acquitted or a three-year period has elapsed since their release. In a sense, history has now come full circle for Mr. Yameen, as he had pursued cases against his predecessor Mohamed Nasheed and ensured that he would step down in favour of his party colleague Ibu Solih ahead of the last election. The conviction was his second in three cases. Mr. Yameen has had a rough relationship with India during his presidential term after he declared an emergency in the island state. As opposition leader he has spearheaded the “India Out” campaign, and has been unrepentant despite the latest verdict, trying to link his incarceration to pressure from India.

Given the inimical relationship, as well as Mr. Yameen’s past close links with China, there may be some relief in South Block over the possibility of Mr. Yameen’s disqualification. However, the Government needs to tread carefully when it comes to the domestic politics roiling its close maritime neighbour. India’s infrastructure aid, credit lines, loans and commissioning of various projects (Greater Male Connectivity Project, Hanimaadhoo airport, Hulhumale cricket stadium, Gulhifalhu port) have meant high visibility. In addition, close ties and high-level military exchanges since 2018 have raised speculation that India is eyeing a base. Even as the Solih government has been prompt in countering Mr. Yameen’s allegations, condemning the “India Out” campaign, and arresting a senior opposition leader for threatening violence against the Indian High Commission, the protests have gained some traction in parts of the country. While Mr. Yameen may not be allowed to run in the next election, this might make space for even more radical elements in the opposition combine. New Delhi must keep a close watch on other parts of Maldivian politics, including the rift between India’s closest friends there, President Solih and former President Nasheed, who is threatening to split the ruling Maldivian Democratic Party. Despite having obvious favourites in the polity, New Delhi must actively project the image of the friendly and helpful neighbour without explicitly seeking to sway next year’s election in any direction.

# Maldives probing threat to Indian High Commission: MEA

**Press Trust of India**

NEW DELHI

The government of the Maldives has taken “swift action” after an Opposition leader called for an arson attack on the Indian High Commission in Male, the Ministry of External Affairs (MEA) said on Thursday.

It also said all precautions were being taken in the wake of the threat by the Opposition leader linked to the island nation’s former President Abdulla Yameen’s party.

Abbas Adil Riza, who earlier held official positions in the Maldivian government, tweeted on December 23 alleging that the February 8, 2012, arson attack in Addu City in the Indian Ocean nation was ordered by India, and called for attacking the Indian High Commission.

The Maldivian govern-



Arindam Bagchi

ment has launched an investigation into the threat, which has been condemned by the ruling MDP and several other political parties.

External Affairs Ministry spokesperson Arindam Bagchi said the matter was being investigated. “The Indian High Commission there is in close contact with the government of the Maldives and it is taking necessary precautionary measures,” he said.

# Remote EVM ready to help migrants vote outside States: EC

The machines can handle multiple constituencies from a single remote polling booth; panel to demonstrate prototype's functioning on Jan. 16

**The Hindu Bureau**  
NEW DELHI

**T**he Election Commission (EC) on Thursday announced the development of a prototype of a multi-constituency remote electronic voting machine (RVM) to enable remote voting by migrant voters.

The machines can handle multiple constituencies from one remote booth.

The EC invited all recognised political parties – eight national and 57 State parties – to a demonstration of the prototype on January 16. The panel has already shared a concept note with them on the legal, operational, administrative and technological

## What is an RVM?

The machine allows migrant voters living outside their home constituencies to vote from their current residence

- The remote voter must register online/offline within a pre-notified time before the elections with their home constituency Returning Officer

- After successful verification at their home constituency, the voter will be approved for the remote voting facility

- Booths will be set up near their current homes



EVMs being sealed after an election

- In an RVM, a single ballot unit can cater to many constituencies at a single polling station by using dynamic ballot display instead of the usual printed paper ballot sheet

challenges. The commission urged the parties to submit their views by January 31.

Opposing the proposal, the Congress said the move

could seriously “undermine trust in the electoral system”.

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## RVM to help migrants vote outside States: EC

“The voter turnout in General Elections of 2019 was 67.4% and the Election Commission is concerned about the issue of over 30 crore electors not exercising their franchise and also differential voter turnout in various States/Union Territories,” the commission added in the statement.

The EC noted there were multifarious reasons for a voter not opting to register in a new place of residence, thus missing out on exercising the right to vote. The inability to vote due to internal migration is one of the prominent reasons to be addressed to improve voter turnout and ensure participative elections. Out-migration due to the need to work, marriage, and education is predominant among the rural population in overall domestic migration. Approximately 85% of the internal migration is within the States.

It is expecting comments on changes required in legislation, administrative procedures and voting method. Sources in the commission told *The Hindu* that the idea was to implement voter portability as a pilot project in the Assembly elections in nine States in 2023. If the pilot is successful, then voter portability can be fully implemented in the 2024 Lok Sabha election.

### Concept note

The EC said it had circulated among the political parties a concept note highlighting the challenges of defining domestic migrants, implementation of the Model Code of Conduct, ensuring secrecy of voting, facility of polling agents for identification of voters, process and method of remote voting and counting of votes and other issues.

Among the laws and rules that would need amendment to implement remote voting are the Representation of the Peoples Act of 1950 and 1951, the Conduct of Election Rules, 1961 and the Registration of Electors Rules, 1960.

### Migrant voters

The definition of migrant voter will also need to be reworked with respect to retaining registration at the original place in the context of the legal construct of “ordinary residence” and “temporary absence”. Also, the territorial constituency concept of remote voting and defining remoteness itself, that is an outside constituency, outside district or outside State will need to be dealt with.

The administrative challenges include enumerating remote voters’ self-declaration, ensuring secrecy of voting at remote locations, provision of polling agents at remote voting booths, and ensuring identification of voters to avoid impersonation. Other areas to work on would include the appointment of polling personnel for remote polling stations and supervision thereof, the number of polling booths to be set up and their locations, and implementation of the Model Code of Conduct in remote locations. Some of the technological challenges will be the method of remote voting, the familiarity of the voters with the multi-constituency RVM and counting of votes.

The EC said it was now ready to pilot an RVM with a public sector undertaking. This modified form of EVM can handle up to 72 multiple constituencies from a single remote polling booth. “The initiative, if implemented, can lead to a social transformation for the migrants and connect with their roots as many times they are reluctant to get themselves enrolled at their place of work for various reasons such as frequently changing residences, not enough social and emotional connect with the issues of an area of migration, and unwillingness to get their name deleted in the electoral roll of their home/native constituencies as they have permanent residence/property,” the EC said.



# What is the Videocon-Chanda Kochhar case all about?

What are the charges levied against Chanda Kochhar and her husband, Deepak Kochhar? When did the allegations first come to light? What does Fitch's report say?

**Saptaparno Ghosh**

## The story so far:

In December 23, the Central Bureau of Investigation (CBI) arrested private lender ICICI Bank's former Managing Director and Chief Executive Officer (MD & CEO) Chanda Kochhar along with her husband, Deepak Kochhar. This was in a case pertaining to fraudulent disbursement of loans amounting to ₹1,875 crore between 2009-11 to the Videocon group of companies, during her tenure at the helm of the private lender. The CBI also arrested Videocon promoter Venugopal Dhoot.

## What is the case about?

Ms. Kochhar is accused of conspiring with her husband to abuse her powers at the

helm of the private lender for extending loans to the Videocon Group. Between June 2009 and October 2011, ICICI Bank had sanctioned six high value loans to varied companies owned by Videocon. The financial transactions resulted in wrongful loss to the private lender. Further, they were in violation of the credit (extending) policy and were later deemed to be non-performing assets (NPAs) for the lender.

On August 26, 2009, the private lender sanctioned Rupee Term Loan (RTL) of ₹300 crore (of which ₹283.45 crore was eventually disbursed) to Videocon. The loan was disbursed on September 7. It was on the very next day that Mr. Dhoot transferred ₹64 crore to NuPower Renewables Ltd (NRL) managed by Mr. Kochhar.

The ₹64 crore in question, thus, is being alleged to be part of a reciprocal

arrangement between Mr. Kochhar and Mr. Dhoot.

## What have been the key developments?

The allegations first came to light in 2016. Back then, the Reserve Bank of India (RBI) did not find anything concrete in the allegation. However, in June 2017, the accounts belonging to Videocon Industries Ltd (VIL) were deemed to be non-performing assets.

The allegations re-emerged in March 2018 following a whistleblower complaint alleging that assets were not being correctly classified. The private lender's board initially denied any wrongdoing on part of Ms. Kochhar to shift its stance and initiate an independent probe under retired Justice B.N. Srikrishna. Ms. Kochhar was thereby sent on leave pending the outcome of the investigation.

She later stepped down from her position in October 2018. It was in November 2020 that the ED filed a chargesheet against the former MD and CEO. The CBI filed its FIR against Ms. Kochhar in May 2022.

## What is their defence?

Arguing for his bail plea in the Bombay High Court, Mr. Kochhar's defence had stated that Videocon has been a client of the private lender since 1985. It had extended several loans and credit facilities to the group as part of their long-standing relationship. It also stated that Videocon's investment in NRL was in the nature of equity where the return "would be gathered by capital appreciation on the basis of growth of the company and valuation of its assets".

## What were its broader implications?

Ratings agency Fitch stated in April 2018 that the development "raises questions over the bank's governance and creates reputational risk". In a separate development back then, the Serious Fraud Investigation Office (SFIO) had sought permission from the Ministry of Corporate Affairs to probe ICICI Bank about the ₹3,250 crore line of credit extended to the Videocon Group.

Fitch's note had added the presence of the bank's CEO on the credit committee had "created doubts over the strength of its corporate governance practices".

## THE GIST

Chanda Kochhar is accused of conspiring with her husband, Deepak Kochhar, to abuse her powers at the helm of the private lender for extending loans to the Videocon Group.

On August 26, 2009, the private lender sanctioned Rupee Term Loan (RTL) of ₹300 crore (of which ₹283.45 crore was eventually disbursed) to Videocon.

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# Credit challenges

## Credit flow and all-round capital spending must stay supportive

**T**he RBI's 'Report on Trend and Progress of Banking in India', paints a picture of credit growth having rebounded smartly, with the consolidated balance sheets of Indian commercial banks showing double-digit expansion after a seven-year gap. While at first flush this would be reason for cheer, this growth came on the back of the pandemic-hit year, when economic activity including demand for loans was depressed. However, credit momentum seems to be sustaining in the current fiscal year too with loan growth logging a decade high in the first half. And in the fortnight to December 2, credit expanded 17.5% from a year earlier. Still, disappointingly, deposit growth lagged behind, increasing by only 9.9% in the period. With retail inflation and concerns about price stability eroding savers' real returns as well as confidence to save, banks have found themselves needing to redouble efforts to shore up deposits to help fund credit demand. Lenders would want to avoid finding themselves relatively short of lower-cost capital to lend, especially when the economy is facing the headwinds of a global slowdown.

With the quickening of credit growth, the RBI also urged banks to guard against loan slippages. Bank balance sheets have become healthier over the past few years thanks to the central bank's asset quality reviews, mandates for stressed assets recognition and write-offs by commercial banks, as well as loan recoveries under the Insolvency and Bankruptcy Code. The bank's caution is salutary as the sector cannot afford to take its eye off the bad-loans status, especially after gross non-performing assets (NPAs) – which impinge on banks' ability to lend – saw a decline from the "peak in 2017-18" to 5% in September 2022. Banks' due diligence on borrowers and solid credit appraisal will help keep NPAs under control even while credit growth helps fund capital expenditure (capex). The Chief Economic Adviser had noted this month that private capex had touched ₹3 lakh crore in the first half of the year and if the same pace were maintained, full-year figures would be the highest in the last few years. Worryingly, he had also hinted that government capex need not continue to maintain the pace so as to allow private players the space to borrow and invest. However, even given the constraints of fiscal discipline, the Government should keep the tempo up on capex as it may take a while for private capex growth to find consistency. With industrial production still on a bumpy ride, having contracted in two of the seven months, policy-makers must ensure credit flow and all-round capital spending stay supportive.

# Current account deficit widens in Q2 to 9-year high of 4.4% on trade gap

Private transfer receipts, mainly representing remittances by Indians overseas, expand 29.7%; services exports grow 30%, spurred by rising software exports, business and travel services; for the six months to Sept., CAD came in at 3.3% of GDP

**The Hindu Bureau**  
MUMBAI

India's current account balance recorded a deficit of \$36.4 billion (or a nine-year high of 4.4% of GDP) in the quarter ended September, rising from \$18.2 billion (2.2%) in the previous quarter. Deficit for the year-earlier period came in at \$9.7 billion (1.3%), according to data released by the Reserve Bank of India (RBI) on Thursday.

Underlying the current account deficit (CAD) in Q2 was the widening of the

## Bulge in deficits

Merchandise trade deficit ballooning to \$83.5 bn in Q2, from \$63 bn in April-June, contributed to widening of the CAD



- Net foreign direct investment slid to \$6.4 billion from \$8.7 billion
- Net foreign portfolio investment in Q2 saw higher inflows of \$6.5 billion compared with \$3.9 billion a year earlier
- The CAD for April-June has been revised to a lower level due to downward adjustment in Customs data

merchandise trade deficit to \$83.5 billion in Q2 from \$63 billion in April-June and an increase in net outgo under investment in-

come, the RBI said.

In the first six months to September, India recorded a CAD of 3.3% of GDP, again on the back of a

sharp increase in goods trade deficit, compared with 0.2% a year earlier.

Net invisible receipts were higher in the first six months, year-on-year (y-o-y), due to higher net receipts of services and private transfers. Services exports in Q2 grew 30.2% y-o-y on rising software exports, business and travel services. Private transfer receipts, mainly representing remittances by Indians employed overseas, rose 29.7% to \$27.4 billion.

Net foreign direct investment slid to \$6.4 billion from \$8.7 billion. Net fo-

reign portfolio investment in Q2 saw higher inflows of \$6.5 billion compared with \$3.9 billion a year earlier.

### 'Q1 CAD revised down'

Net external commercial borrowings clocked an outflow of \$0.4 billion versus an inflow of \$4.3 billion.

Non-resident deposits saw net inflow of \$2.5 billion versus net outflow of \$0.8 billion. The CAD for the first quarter has been revised downwards from \$23.9 billion (2.8% of GDP) due to downward adjustment in Customs data, the Reserve Bank said.

# India's CAD widens in Q2 to nine-year high of 4.4%

**The Hindu Bureau**

MUMBAI

India's current account balance recorded a deficit of \$36.4 billion – or a nine-year high of 4.4% of GDP – in the second quarter ended September, rising from \$18.2 billion (2.2% of GDP) in the previous quarter, according to Reserve Bank data released on Thursday.

The RBI said a spike in merchandise trade deficit to \$83.5 billion in Q2, from \$63 billion in April-June, contributed to a wider CAD – which is the highest as a proportion of GDP since June 2013.

**FULL REPORT ON**

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# Indian economy presents a picture of resilience amid global shocks: Das

**The Hindu Bureau**  
MUMBAI

The Indian economy is confronting strong global headwinds, yet sound macroeconomic fundamentals and healthy balance sheets are providing strength and resilience, engendering financial system stability, the Reserve Bank of India (RBI) said.

“Buoyant demand for bank credit and early signs of a revival in investment cycle are benefiting from improved asset quality, return to profitability and



strong capital and liquidity buffers of scheduled commercial banks (SCBs),” the RBI said in its Financial Stability Report.

The gross non-performing asset ratio of scheduled commercial banks (SCBs)

fell to a seven-year low of 5% while net non-performing assets dropped to 10-year low of 1.3% in September as per the report.

“Macro stress tests for credit risk reveal SCBs would be able to comply with the minimum capital requirements even under severe stress scenarios.

“The system-level capital-to-risk weighted assets ratio in September 2023, under baseline, medium and severe stress scenarios, is projected at 14.9%, 14% and 13.1%, respectively,” the RBI said.

“The banking system is sound and well-capitalised,” said Reserve Bank of India Governor Shaktikanta Das.

“In spite of formidable global headwinds, external accounts remain well-cushioned,” he added.

Going forward, climate change, dealing with unanticipated shocks, further strengthening financial system buffers, harnessing fintech innovations and deepening financial inclusion would continue to get priority from regulators and policymakers.

# 'India 5G smartphone shipments to cross 4G by end of 2023'

**Reuters**

BENGALURU

India's 5G smartphone shipments will exceed that of 4G shipments by the end of next year, driven by the mass adoption of the high-speed network and the rise in sale of handsets in the lower-price bands, market research firm Counterpoint said on Thursday.

Although India's smartphone shipments are estimated to dip this year on component supply issues and macroeconomic factors, 5G will continue to



push demand in 2023, the firm added. 5G data speed is expected to be about 10 times faster than that of 4G. 5G handset share in the sub-₹20,000 price band is expected to surge to 30% in 2023 from 4% last year.

# Leveraging voice technology to combat cyber-fraud

**B**ank and cyber frauds in India are on the rise. According to data by the Reserve Bank of India, frauds have cost the country an estimated ₹100 crore a day over the last seven years. The frauds reported in 2021-22 were 23.69% higher than in the previous year (9,103 cases reported compared to 7,359 in 2020-21), although there was a decline in the amount involved. The main reasons for the rise in fraud include greater use of digital payments, telephone banking, and online banking services. Growing fraud also means rising losses for financial institutions and increasing cases for law enforcement to solve.

## An emerging technology

One way to reduce losses is by adopting Voice Technology (VT), which encompasses voice biometrics or voice/speech recognition technology. The global adoption of smartphones has led to a dramatic increase in biometrics for security. However, these methods are cumbersome, not entirely secure, and vulnerable to deep fakes. With banks and establishments looking for ways to reduce fraud and identity theft risks, one of the best ways to do this is through the use of voice biometrics.

An emerging technology, it uses the unique characteristics of a person's voice as identification. The technology creates a digital voiceprint and compares it to a caller's voice. Voice authentication can significantly improve security over knowledge-based authentication methods, which fraudsters have exploited to scam people. Compared to other biometrics, voice use is the cheapest technology, and does



**K. Jayanth Murali**

is Director General of Police, Idol Wing CID, Tamil Nadu

With rising cyber frauds in India, voice biometrics technology can help financial institutions provide higher levels of protection for customers and data

not require a reader or special device. It is also non-invasive, portable and affords remote identification. Although banks have traditionally relied on the use of passwords, passwords are the weakest link in security (81% of hacking-related breaches involve weak passwords). Unlike a password, a customer's voice is impossible to spoof or copy, and is far more challenging to hack. VT verifies a caller swiftly in seconds by analysing the caller's voice and flags suspicious calls. VT allows privacy because it does not require users to reveal personal information.

Voice biometrics can help financial institutions to ensure higher levels of protection for customers and employees. In February 2019, HSBC became the first bank to take the revolutionary leap in introducing voice recognition for mobile banking customers – telephone banking fraud cases fell by over 50%. The voice biometrics industry is growing exponentially now. Experts expect the market to reach a market size of \$3.9 billion by 2026, with a compound annual growth rate of 22.8%.

## Growing applications

VT is an essential tool for forensics and law enforcement. By adopting VT, police in India can stand to gain tremendously, especially with the recent introduction of 5G. The police can leverage voice to improve investigation efficiency, identify criminals, track criminals, and better respond to and prevent crimes.

Not surprisingly, voice is finding use from criminal background checks to airport security. Face recognition technology has a high error rate and works best when the person is looking

directly at the camera. Voice has a much lower error rate, and requires no eye contact. Besides, in the context of fraud, the Government needs to develop a mechanism for proper coordination between financial institutions and the police to investigate and prosecute fraudsters, as a fraud deterrent, and to maintain an extensive database of such criminals. VT has the advantage of improving user experience, reducing call handle times and call centre costs, besides ensuring high-accuracy authentication in seconds. It also has the ability to resist playback attacks. The technology is sensitive enough to detect if someone is impersonating the user or playing a recording. It can identify even if the user has a cold or a sore throat. On the downside, the technology may not be 100% foolproof, may give false positives, and has an accuracy between 90% and 99%. But some recent systems which come with voice analytics of gender and age identification, claim 100% verification accuracy.

Voice could be an excellent tool for the Government to disburse money for various schemes and verify the proof of life of pensioners from their homes.

Voice biometrics tech is making waves in the world of fraud protection by providing an extra layer of protection for data. Although the technology is not yet perfect, the potential benefits are significant. Once it is in place, user establishments can reap the benefits from a substantial reduction in fraud, making the technology an essential feature in the security toolkit of the future.

*The views expressed are personal*

# Emergency landing runway facility tested successfully

**Sambasiva Rao M.**  
BAPATLA

Four Air Force aircraft – Sukhoi and Tejas combat jets and one AN-32 transport aircraft – on Thursday flew at a height of about 5 metres on the 4.1-km emergency landing runway (ELR) on the National Highway 16 at Pichukalagudipadu village in Bapatla district of Andhra Pradesh. However, the aircraft did not land on the highway.

As part of strengthening the strategic security of the country, the Indian Air Force (IAF) conducted the trial run, which was suc-

cessful. Initially, the IAF authorities had planned to fly the fighter jets at an altitude of around 100 metres, but while they were conducting the emergency drill, they tested the aircraft at a height of around five metres or less.

“Two Sukhoi Su-30 fighter aircraft, two indigenously developed light combat aircraft (LCA) Tejas and another transport plane AN-32 flew on the newly developed ELR,” Air Commodore V.M. Reddy of the Southern Air Command said.

The trial flight began at 11 a.m. and ended by 11.40 a.m. First in the sequence



**Trial flight:** An Indian Air Force transport plane flying over the emergency landing facility on NH-16. T.VIJAYA KUMAR

of aircraft, the AN-32 flew over the runway at a height of about 5 metres, followed by a twin Su-30 and a cou-

ple of Tejas fighter jets. During their first round of visit, both Su-30 and Tejas came as twins. After pass-

ing through the ELR in their first run, they peeled into two, separated themselves and again flew over the target.

Mr. Reddy said the Tejas and the transport plane came from the Suler Air Force Station, near Coimbatore, while the LCAs flew in from the Thanjavur station. The entire trial run was conducted by the Southern Air Command (SAC) with its headquarters at Thiruvananthapuram. This ELR facility falls under the area of responsibility of the SAC.

Mr. Reddy said the Bapatla ELR was going to be the first-of-its-kind emer-

gency facility in the southern peninsula.

There were other two in operation – one each in Uttar Pradesh and Rajasthan. The government had planned around 20 ELR facilities across the country, which would come up in course of time, he said. Two more would come up in Tamil Nadu.

Reacting to a question on a similar facility being developed in Prakasam district, Mr. Reddy said those stretches had curves more than the acceptable limits. He said the aircraft needed at least 3 km length and 30 metres width of runway without a curve.



# Need patriotic citizens in border villages for national security: Shah

Union Home Minister asks border-guarding forces to strengthen Vibrant Village Programme to make frontier villages self-reliant; calls for ensuring implementation of welfare programmes in such villages to encourage local people to stay back

Vijaita Singh  
NEW DELHI

Union Home Minister Amit Shah said on Thursday that borders could be permanently secured only when border villages were populated by patriotic citizens who had concern for the country, asking the border-guarding forces to use the Vibrant Village Programme (VVP) for the same.

Mr. Shah said boots on the ground and fencing were necessary, but borders could be truly secured when “we create villages with people who have concern for the country”.

Speaking at an event to launch the Prahari app for the Border Security Force (BSF), he said the border-guarding forces should strengthen the VVP on the ground to achieve the objective of securing the bor-



**Assessing situation:** Union Home Minister Amit Shah listening to BSF Director-General Pankaj Kumar Singh during a conference on Union Territories in New Delhi on Thursday. PTI

ders. Finance Minister Nirmala Sitharaman had announced the programme in her Union Budget speech on February 1 this year.

#### In the works

Mr. Shah said the scheme was still in the works, but it should be used by all bor-

der-guarding forces to encourage tourism in border villages, to make them self-reliant and vibrant.

The Budget provisions of the scheme has been sent to the Expenditure Finance Committee for its approval and will be presented before the Union Cabinet headed by Prime

Minister Narendra Modi for approval.

The Minister told senior BSF officers that it was necessary to fully implement all the welfare programmes run by the Government of India and State governments in the border districts with the help of the District Collectors.

“If we equip those people who are leaving the border villages with the Pradhan Mantri Ayushman Bharat Yojana, then they get a reason to stay in the village. If they are provided with gas, electricity and drinking water, they will feel someone is taking care of them and they will stay back,” Mr. Shah said.

#### ‘Drones countered’

Mr. Shah said in the past six months, the BSF had shot down 22 drones/unmanned aerial vehicles

along the Pakistan border.

He said 26,000 kg of narcotics and 2,500 pieces of arms and ammunition were recovered by the BSF in the past three years. The BSF is deployed along the Pakistan and Bangladesh borders.

“We have succeeded to a large extent in countering drones from across the border. There are two aspects – to observe, jam and shoot them down and second is to keep a watch through radars. We have achieved 100% success in the first category,” Mr. Shah said.

He said that fencing could not be done at some places due to difficult topography. However, construction of 140 km of fencing and 400 km of roads had been completed in difficult places, along with construction of 120 border outposts.

General Studies Paper I	
A	History of Indian culture will cover the salient aspects of art forms, literature and architecture from ancient to modern times;
B	Modern Indian history from about the middle of the eighteenth century until the present-significant events, personalities, issues;
C	Freedom struggle-its various stages and important contributors / contributions from different parts of the country;
D	Post-independence consolidation and reorganization within the country;
E	History of the world will include events from 18 <sup>th</sup> century such as industrial revolution, world wars, re-drawing of national boundaries, colonization, decolonization,
F	Political philosophies like communism, capitalism, socialism etc.-their forms and effect on the society
G	Salient features of Indian Society, Diversity of India;
H	Effects of globalization on Indian society;
I	Role of women and women's organization;
J	Social empowerment, communalism, regionalism & secularism
K	Salient features of world's physical geography;
L	Geographical features and their location- changes in critical geographical features (including water bodies and ice-caps) and in flora and fauna and the effects of such changes;
M	Important Geophysical phenomena such as earthquakes, Tsunami, Volcanic activity, cyclone etc.
N	Distribution of key natural resources across the world (including South Asia and the Indian subcontinent);
O	Factors responsible for the location of primary, secondary, and tertiary sector industries in various parts of the world (including India);
P	Population and associated issues;
Q	Urbanization, their problems and their remedies
General Studies Paper II	
A	India and its neighbourhood- relations;
B	Important International institutions, agencies and fora- their structure, mandate;
C	Effect of policies and politics of developed and developing countries on India's interests;
D	Bilateral, regional and global groupings and agreements involving India and/or affecting India's interests.
E	Indian Constitution, historical underpinnings, evolution, features, amendments, significant provisions and basic structure;
F	Comparison of the Indian Constitutional scheme with other countries;
G	Functions and responsibilities of the Union and the States, issues and challenges pertaining to the federal structure, devolution of powers and finances up to local levels and challenges therein; Inclusive growth and issues arising from it;
H	Parliament and State Legislatures - structure, functioning, conduct of business, powers & privileges and issues arising out of these;
I	Structure, organization and functioning of the executive and the judiciary, Ministries and Departments;

J	Separation of powers between various organs dispute redressal mechanisms and institutions;
K	Appointment to various Constitutional posts, powers, functions and responsibilities of various Constitutional bodies;
L	Statutory, regulatory and various quasi-judicial bodies;
M	Mechanisms, laws, institutions and bodies constituted for the protection and betterment of these vulnerable sections;
N	Salient features of the Representation of People's Act;
O	Important aspects of governance, transparency and accountability, e-governance- applications, models, successes, limitations, and potential;
P	Citizens charters, transparency & accountability and institutional and other measures;
Q	Issues relating to poverty and hunger,
R	Welfare schemes for vulnerable sections of the population by the Centre and States, Performance of these schemes;
S	Issues relating to development and management of social sector / services relating to education and human resources;
T	Issues relating to development and management of social sector / services relating to health
General Studies Paper III	
A	Indian Economy and issues relating to planning, mobilization of resources, growth, development and employment;
B	Effects of liberalization on the economy, changes in industrial policy and their effects on industrial growth;
C	Inclusive growth and issues arising from it;
D	Infrastructure Energy, Ports, Roads, Airports, Railways etc. Government budgeting;
E	Land reforms in India
F	Major crops, cropping patterns in various parts of the country, different types of irrigation and irrigation systems;
G	Storage, transport and marketing of agricultural produce and issues and related constraints;
H	e-technology in the aid of farmers; Technology Missions; Economics of Animal-Rearing.
I	Issues of buffer stocks and food security, Public Distribution System- objectives, functioning, limitations, revamping;
J	Food processing and related industries in India – scope and significance, location, upstream and downstream requirements, supply chain management;
K	Issues related to direct and indirect farm subsidies and minimum support prices
L	Awareness in the fields of IT, Space, Computers, robotics, nano-technology, bio-technology;
M	Indigenization of technology and developing new technology;
N	Developments and their applications and effects in everyday life;
O	Issues relating to intellectual property rights
P	Conservation, environmental pollution and degradation, environmental impact assessment
Q	Disaster and disaster management
R	Challenges to internal security through communication networks, role of media and social networking sites in internal security challenges, basics of cyber security;
S	Money-laundering and its prevention;

T	Various forces and their mandate;
U	Security challenges and their management in border areas;
V	Linkages of organized crime with terrorism;
W	Role of external state and non-state actors in creating challenges to internal security;
X	Linkages between development and spread of extremism.
<b>General Studies Paper IV</b>	
A	Ethics and Human Interface: Essence, determinants and consequences of Ethics in human actions;
B	Dimensions of ethics;
C	Ethics in private and public relationships. Human Values - lessons from the lives and teachings of great leaders, reformers and administrators;
D	Role of family, society and educational institutions in inculcating values.
E	Attitude: Content, structure, function; its influence and relation with thought and behaviour;
F	Moral and political attitudes;
G	Social influence and persuasion.
H	Aptitude and foundational values for Civil Service , integrity, impartiality and non-partisanship, objectivity, dedication to public service, empathy, tolerance and compassion towards the weaker sections.
I	Emotional intelligence-concepts, and their utilities and application in administration and governance.
J	Contributions of moral thinkers and philosophers from India and world.
K	Public/Civil service values and Ethics in Public administration: Status and problems;
L	Ethical concerns and dilemmas in government and private institutions;
M	Laws, rules, regulations and conscience as
N	sources of ethical guidance;
O	Accountability and ethical governance; strengthening of ethical and moral values in governance; ethical issues in international relations and funding;
P	Corporate governance.
Q	Probity in Governance: Concept of public service;
R	Philosophical basis of governance and probity;
S	Information sharing and transparency in government, Right to Information, Codes of Ethics, Codes of Conduct, Citizen's Charters, Work culture, Quality of service delivery, Utilization of public funds, challenges of corruption.
T	Case Studies on above issues.