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DAILY NEWS ANALYSIS

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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 Hameed 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.

CONTENTS

- GSP 02 G Editorials -Hindi imposition and its discontents
- GSP 02 I Editorials -Judicial comity over arithmetic
- GSP 02 K News - 'Public office holder can don the role of private citizen'
- GSP 02 K News -Governor says he can sack errant Ministers Part I
- GSP 02 K News -Governor says he can sack errant Ministers Part II
- GSP 02 K News -Justice Chandrachud appointed the 50th Chief Justice of India
- GSP 02 Q News -About 41.5 crore Indians out of multi-dimensional poverty since 2005-06
- GSP 03 A Editorials -Recovery analysis that points out what India got wrong
- GSP 03 A Editorials -Tread carefully
- GSP 03 A News -'Small savings yield is lower than stipulated by formula'
- GSP 03 A News -Economy is poised to consolidate, recovery set to quicken
RBI officials
- GSP 03 A News -Strengthening dollar shrinks foreign reserves across nations
- GSP 03 J News -Centre will intervene only if wheat price increases 'abnormally'
- GSP 03 K News -PM Modi inaugurates 'One Nation, One Fertilizer' scheme
- GSP 03 L Editorials -How does tokenisation prevent online card fraud
- GSP 03 R Editorials -Today's weapon of choice, its expanding dimensions
- GSP 03 T Editorials -Interpol has no role in curbing state-sponsored terrorism, says official

Hindi imposition and its discontents

What are the reported recommendations of the Parliamentary Committee on Official Language? When did the linguistic row initially start? What is the history of the 'anti-Hindi' agitations in Tamil Nadu? How have regional leaders reacted?

EXPLAINER

T. Ramakrishnan

The story so far:

The reported recommendation of the Parliamentary Committee on Official Language to use Hindi as the medium of instruction in Central institutions of higher education in Hindi-speaking States and regional languages in other States has once again ignited a controversy over, what is called by critics of the BJP, an attempt to impose Hindi on non-Hindi speaking people. Chief Ministers of Tamil Nadu and Kerala, M. K. Stalin and Pinarayi Vijayan have voiced their concerns over the recommendation.

What is the backdrop to the Hindi imposition row?

The origin of the linguistic row goes back to the debate on official languages. In the Constituent Assembly, Hindi was voted as the official language by a single vote. However, it added that English would continue to be used as an associate official language for 15 years. The Official Languages Act came into effect on the expiry of this 15-year period in 1965. This was the background in which the anti-Hindi agitation took place. However, as early as in 1959, Jawaharlal Nehru had given an assurance in Parliament that English would continue to be in use as long as non-Hindi speaking people wanted it.

Why do many parties in Tamil Nadu stand against the recommendation?

Tamil Nadu has had a long history of agitations against "Hindi imposition". In August 1937, in the then Presidency of Madras, the regime headed by C. Rajagopalachari, also known as Rajaji or CR, decided to make Hindi compulsory in secondary schools. E.V. Ramasamy, or Periyar as he was known, who was still in the Justice Party at that time, had spearheaded an agitation against the move, marking the first such stir. A few months after CR's resignation, the British government, in February 1940,



For the mother tongue: The Dravida Munnetra Kazhagam stage a protest against the parliamentary committee's recommendation to make Hindi the medium of instruction in central educational institutes, in Chennai on October 15. PTI

made Hindi optional. In January 1965, the second round of agitations erupted in the wake of Hindi becoming the official language of the Union government coupled with the approach adopted by the Central government towards the whole issue.

At different points in time, leaders, starting from Jawaharlal Nehru in the mid-1950s, assured the people of Tamil Nadu that there would be no "imposition" of Hindi. However, in recent years, be it the National Education Policy or reports of English signage on National Highways in the State getting replaced with Hindi signage, the political class of the State had overwhelmingly expressed its reservations. The reiteration of the age-old assurance by the Central government coupled with the promise of the promotion of other Indian languages have barely mollified the protesters.

The essence of the Official Languages Act, 1963, is to provide something to each of the differing groups to meet its objections and safeguard its position. Whenever the parties in the State see any attempt to disturb this status quo, their reaction is always uniform – a virulent opposition.

What does the present proposal say?

If reports in sections of the media are an indication, English, as a medium of instruction in all technical and non-technical institutions, will be permitted only where it is absolutely essential, as the idea is to replace the language gradually with Hindi in those institutions.

While IITs, IIMs and All India Institute of Medical Sciences are considered technical institutions, Kendriya Vidyalayas and Navodaya Vidyalayas fall under the other category. Also, the committee has recom-

mended the removal of English as one of the languages in examinations held for recruitment to the Central services. It has stated that the requisite knowledge of Hindi among candidates should also be ensured.

What is the alternative suggested by critics of the proposal?

Both Mr. Stalin and Mr. Vijayan have called for equal treatment to all the languages specified under the Eighth Schedule of the Constitution. The Kerala Chief Minister has specifically stated that question papers for competitive examinations should be prepared in all the languages while his Tamil Nadu counterpart has urged the Centre to promote all languages and keep open the avenues of progress in terms of education and employment equal to speakers of all languages.

THE GIST

The reported recommendation of the Parliamentary Committee on Official Language to use Hindi as the medium of instruction in Central institutions of higher education in Hindi-speaking States and regional languages in other States has once again ignited controversy.

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Judicial comity over arithmetic

A Constitution Bench of the Supreme Court has unanimously held that a judgment delivered by a larger Bench will prevail over the decision of a smaller Bench, irrespective of the number of judges constituting the majority in the larger Bench.

It is well-known in law that the decision of a superior court will always be binding on a lower court and that the decision of a larger Bench will always hold force over a smaller Bench of the same court. This canon of law seeks to ensure that there is stability and consistency in the decisions of the court. This principle stems from the assumption that a Bench with more strength is more likely to arrive at a correct decision.

Understanding Bench strength

A vast majority of cases before the Supreme Court is heard and decided by a Bench of two judges (Division Bench) or three (full Bench). It is a settled position that a Bench of equal strength cannot overrule or reconsider a decision of a coordinate Bench; it can, at best, doubt the correctness of it. Whenever there is doubt or conflict between decisions of co-equal Benches, it is referred to the Chief Justice of India and this is where larger Benches are constituted. The larger Benches examine the question or correctness of the decision and the majority opinion expressed by them becomes the verdict, which is binding on the lower Benches.

An anomaly here is that a majority decision is treated as the ruling of the entire Bench, including the dissenting judges, that examined the question. This is where the problem originates. If the correctness of a law laid down unanimously by a five-judge Bench is doubted, could it be overruled by four judges of a seven-judge Bench? Could it be said that the four judges of the larger Bench arrived at the correct decision and not the five judges of the smaller Bench?

The Supreme Court, while



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Changes are required in terms of how larger Benches are constituted

considering the same question, held that if the number of judges is to have salience and not Bench strength, then every decision of a larger bench could be doubted and overruled on the ground of plurality of opinions, thereby toppling the certainty and stability of decisions. The observation holds some rationale, as even in a study, the one with the larger sample space (larger Bench) is assumed to reflect a correct outcome over a study with a smaller sample space. This is the underlying *raison d'être* for the Rule of Precedents.

However, a blanket adherence to the Doctrine of Precedents as enunciated by the Supreme Court can have serious consequences, as the correctness of a decision would become a game of numbers rather than reasons. The Supreme Court justified the binding nature of the larger Bench's view saying that this view was arrived at after deliberation by more judges. But just because a decision was considered by more judges does not mean that it is correct and it certainly would not be perceived to be correct. In fact, if a larger Bench arrived at a decision by a slim majority (say, 4:3 in a seven-judge Bench), its correctness would be all the more doubted on the presumption that had the Bench comprised different judges, the outcome might have been different. After all, it is natural that a decision by a larger majority is perceived to be correct over a decision considered by a larger number.



Such an anomaly is usually avoided in the U.S. and in South Africa owing to the fact that any reconsideration of a precedent is a matter deliberated by the entire sitting strength of the court as opposed to division(s). While both the U.K. and Australia follow a system similar to that of India, the entire act of 'reconsidering a precedent' is viewed as a delicate and grave judicial responsibility in these countries. Rarely do precedents get re-decided more than once, unlike in India, in order to give quietus to litigation and in the limited occasion where a decision is reopened, the only requirement is that it would be examined by a Bench of all 'available judges'.

Recommendations

If such conflicts are to be avoided by the Supreme Court of India, certain changes are required in terms of how larger Benches are constituted. It is recommended that the term 'larger Bench' be understood not in the strict sense of being merely greater in strength than the lower Bench. Instead, there should be an endeavour to have a quorum with a break-even or a greater majority than the lower Bench. Thus, if a five-judge unanimous decision is referred to a larger Bench, it should be considered by a nine-judge Bench rather than seven, so that it would in any case be decided by a majority of at least five judges. After all, correctness of a judicial decision has more to it than just the number of judges deliberating the vexed question of law. Otherwise, a lower number of judges holding a majority opinion could overrule a higher number of judges holding a majority opinion based on the sheer fact that the lower number of majority opinion judges was part of a larger bench. By permitting this possibility, the Supreme Court has opened up the likelihood of its decisions being criticised on the grounds of having a 'narrow majority' in comparison to its previous unanimous decisions.

‘Public office holder can don the role of private citizen’

Krishnadas Rajagopal

NEW DELHI

High constitutional functionaries, from the President of India to government Ministers, need not depend on the state machinery to prosecute his or her defamer, the Supreme Court held in a judgment on Monday.

A constitutional functionary can choose to shed the identity of his high office and don the role of a private citizen to prosecute damaging comments made about his public functions in office.

Justice V. Ramasubramanian, who authored the verdict, also said a political rival’s challenge to a public office holder that he would “expose” the latter’s “scam” would not amount to defamation.

“Statements such as ‘I will expose you’, ‘I will expose your corrupt practices’ and ‘I will expose the scam in which you are involved’, etc., are not by nature defamatory unless there is something more,” Justice Ramasubramanian reasoned.

The judgment clarified the law while refusing to accept BJP leader Manoj Tiwari’s argument that Delhi Deputy Chief Minister Manish Sisodia could not have filed a criminal defamation complaint against him in his individual capacity but should have gone through the public prosecutor after securing prior sanction from the government. Mr. Tiwari had appealed to the Supreme Court after the Delhi High Court refused to quash a Magistrate’s summons in 2019 on Mr. Sisodia’s defamation complaint.

Kerala Governor says he can sack errant Ministers

Cabinet members lowering the dignity of Governor's office will invite action, warns Khan following Higher Education Minister R. Bindu's remark on his refusal to sign University Laws Bill

The Hindu Bureau
THIRUVANANTHAPURAM

Governor Arif Mohammed Khan on Monday opened the next battlefield against the State government by threatening to remove Ministers from their posts if they continued to lower the dignity of his office.

In an official tweet, Mr. Khan said: "The CM and Council of Ministers have every right to advise the Governor. But statements of individual Ministers that lower the dignity of the Governor's office can invite action including withdrawal of pleasure".

Higher Education Minister R. Bindu's remark on Mr. Khan's refusal to sign the University Laws (Amendment) Bill, 2022 in-



 The CM and Council of Ministers have every right to advise the Governor. But statements of individual Ministers that lower the dignity of the Governor's office can invite action including withdrawal of pleasure

ARIF MOHAMMED KHAN
Kerala Governor

to law seemed to have provoked Raj Bhavan.

Dr. Bindu suggested Mr. Khan return the Bill for legislative review instead of withholding assent indefinitely.

The tweet sparked protests from ruling and Oppo-

sition party leaders, who accused Mr. Khan of overstepping constitutional limits.

The BJP emerged as the sole voice of support for the Governor.

The CPI(M) Polit Bureau said the tweet exposed Mr.

Khan's political bias and hostility toward the LDF government. "The President of India should intervene to prevent the Kerala Governor from making such anti-Constitutional and anti-democratic statements," the statement read.

'Brazen ignorance'

CPI(M) State secretary M.V. Govindan said Mr. Khan's tweet indicated brazen ignorance of the Constitution and principles of Parliamentary democracy.

He said Governors were bound by the advice of Chief Minister in matters relating to appointment and dismissal of Ministers.

Governor says he can sack errant Ministers

Mr. Govindan also slammed Mr. Khan for sitting on crucial Bills passed by the Assembly. The Governor should not assume the mantle of British residents who controlled erstwhile colonial principalities.

Leader of the Opposition V. D. Satheeshan said the Governor had no authority to withdraw Ministers for the government's failures. The Governor should prudently exercise the duties expected of him. However, Mr. Khan was found wanting on that count. For one, the Governor had accepted the government's illegal decision to extend the tenure of the Kannur Vice-Chancellor beyond the retirement age in silent acquiescence.

Former Lok Sabha general secretary and jurist P. D. Achary said the Governor could not assume to possess powers not accorded to him by the Constitution.

Union Minister of State for External Affairs V. Muraleedharan and BJP State president K. Surendran slammed the government "for using every opportunity to denigrate the gubernatorial office". They said in separate statements that the government could not expect the Governor to rubber stamp erroneous legislation and nepotism in universities.

Justice Chandrachud appointed the 50th Chief Justice of India

The Hindu Bureau

NEW DELHI

President Droupadi Murmu appointed Justice D.Y. Chandrachud as the 50th Chief Justice of India (CJI), Union Law Minister Kiren Rijiju said on Monday.

Justice Chandrachud will take oath on November 9, a day after incumbent CJI Justice Uday Umesh Lalit demits office on attaining the age of 65.

“In exercise of the power conferred by the Constitution of India, Hon’ble President appoints Dr. Justice DY Chandrachud, Judge, Supreme Court as the Chief Justice of India with effect from 9th November, 22,” Mr. Rijiju tweeted.

While Justice Lalit has a brief tenure of 74 days, Justice Chandrachud will serve as the CJI for two years. He will demit office on November 10, 2024.

Justice Chandrachud, presently the seniormost Supreme Court judge after Justice Lalit, was elevated to the Supreme Court on



Justice D.Y. Chandrachud

May 13, 2016. Before his appointment to the top court, Justice Chandrachud served as the Chief Justice of Allahabad High Court from October 31, 2013.

He also served as a judge of the Bombay High Court from March 2000 to October 2013.

Notable judgments

His notable Supreme Court judgments include recognising the right to privacy as a fundamental right, decriminalisation of Section 377 of the Indian Penal Code and allowing women to enter Kerala’s Sabarimala temple, among others.

About 41.5 crore Indians out of multi-dimensional poverty since 2005-06

India has by far the largest number of poor people worldwide at 22.8 crore, followed by Nigeria at 9.6 crore. There were also 9.7 crore poor children in India in 2019-2021

Jagriti Chandra
NEW DELHI

About 41.5 crore people exited poverty in India during the 15-year period between 2005-06 and 2019-21, out of which two-third exited in the first 10 years, and one-third in the next five years, according to the global Multidimensional Poverty Index (MPI) released on Monday.

The report produced by the United Nations Development Programme (UNDP) and the Oxford Poverty and Human Development Initiative (OPHI) shows that the incidence of poverty fell from 55.1% in 2005-06 to 16.4% in 2019-21 in the country and that deprivations in all 10 MPI indicators saw significant reductions as a result of which the MPI value and incidence of poverty more than halved.



Slight relief: While there has been a dip in poverty, it still remains a daunting challenge for India. BISWARANJAN ROUT

Improvement in MPI for India has significantly contributed to the decline in poverty in South Asia and it is for the first time that it is not the region with the highest number of poor people, at 38.5 crore, compared with 57.9 crore in Sub-Saharan Africa.

The report doesn't fully assess the effects of the COVID-19 pandemic on poverty in India as 71% of the da-

ta from the National Family Health Survey-5 (2019-2021) relied upon for MPI were collected before the pandemic.

The global MPI constructs a deprivation profile of each household and person through 10 indicators spanning health, education and standard of living. All indicators are equally weighted within each dimension. The glo-

bal MPI identifies people as multidimensionally poor if their deprivation score is 1/3 or higher.

Bihar, the poorest State in 2015-2016, saw the fastest reduction in MPI value in absolute terms. The incidence of poverty there fell from 77.4% in 2005-2006 to 34.7% in 2019-2021.

Despite the strides made, the report notes that the ongoing task of ending poverty remains daunting. India has by far the largest number of poor people worldwide at 22.8 crore, followed by Nigeria at 9.6 crore. Two-third of these people live in a household in which at least one person is deprived in nutrition. There were also 9.7 crore poor children in India in 2019-2021 – more than the total number of poor people, children and adults combined, in any other country covered by the global MPI.

Recovery analysis that points out what India got wrong

A recent World Bank report, titled “Correcting Course”, captures the impact of the COVID-19 pandemic on global poverty. The number of people living in extreme poverty rose by seven crore million in 2020, as the global poverty rate rose from 8.4% in 2019 to 9.3% in 2020. This is the first time in two decades that the poverty rate has gone up. Global inequalities have widened, evident in the relative impacts felt on incomes in the richest countries as opposed to the poorest; and, unsurprisingly, economic recovery has been similarly uneven.

The report focuses on fiscal policy as an instrument for governments in dealing with crises such as the pandemic. Poorer countries were unable to use fiscal policy as effectively, and thus unable to offset the impact of the pandemic to a much lesser degree than richer countries. The report identifies three priorities for fiscal policy for governments to aid with post-pandemic recovery: Targeted subsidies that benefit the poor; public investment to build resilience in the long term; and revenue mobilisation that should rely on progressive direct taxation rather than indirect taxes.

The focus on fiscal policy has merit. A recent ODI paper, “Fiscal policy and income inequality: The role of taxes and social spending”, aggregates evidence on social spending and taxes from across the world and comes to a similar conclusion regarding the importance of fiscal policy in post-pandemic recovery.

How India fared

So how did India fare? And how does our policy response stack up, given the lessons identified in the reports mentioned above? India's economy



Suvojit Chattopadhyay

works on governance and public sector reform projects in South Asia and sub-Saharan Africa

Being fiscally conservative resulted in a rise in extreme poverty, with there being no signs of any course correction

continues to be sluggish in 2022, and one should look back at the policy choices that were made back in 2020. The World Bank report relies on the Consumer Pyramids Household Survey (CPHS) by the Centre for Monitoring Indian Economy (CMIE), in the absence of official poverty data since 2011. By their estimate, 5.6 crore people are likely to have slipped into poverty as India's GDP fell by 7.5% in FY2020-21. The population below poverty line in India stood at 10% in 2020.

Refusal to provide a fiscal stimulus to consumption – the Government announced a fiscal stimulus worth ₹2 lakh crore, or 1% of GDP. However, only a small fraction therein reflected incremental spending. The minor increase to the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) wage by ₹20 per day was a long-pending correction and quite inadequate to say the least. The majority of India's stimulus package took the form of credit lines and refinancing schemes to private enterprises, which are an inefficient mechanism to realise the goal of putting money in the hands of people to boost household-level consumption.

A highlight, but no long-term solution

The only saving grace was the announcement that 80 crore people in India would get food aid through the Pradhan Mantri Garib Kalyan Ann Yojana (PMGKAY), a scheme that continues mainly because of the undeniable household-level distress. PMGKAY is currently estimated to cost about ₹3.90 lakh crore. Started in April 2020, it has been extended till the upcoming Assembly elections are over. However, India ranked 107th out of 121 countries in the 2022 Global Hunger Index, demonstrating that food aid is not a long-term

solution, and certainly does not solve the problem of chronic malnutrition.

Obtuse tax policies

Then there are befuddling tax policies. Through the pandemic and beyond, India persisted with the reduced corporate tax rate that had been announced in September 2019. The reduction of corporate tax from 30% to 22% cost the exchequer ₹1.84 lakh crore over the last two fiscal years, according to the Parliamentary Committee on Estimates. At the same time, corporate profits soared, as reported by the CMIE. Through all of this, and in spite of the World Inequality Report terming India as a ‘poor and very unequal country’, India has refused to reintroduce wealth tax, or indeed, an inheritance tax. India has repeatedly increased the rates on a wide range of products covered by the Goods and Services Tax as well as increased the prices of cooking and transport fuels. While indirect taxes may help prop up public finances, they place a disproportionate burden on the poor.

Mandarins within India's economic management establishment often claim that India kept its powder dry in 2020-2021 by being fiscally conservative. They derided the experts who had called for more cash transfers or other similar mechanisms to put more money in the hands of the poor. In the last two years, the often-promised public capital expenditure has not fructified beyond repeated grand announcements. What we can now see is this – the economic mismanagement we were witness to in India resulted in 5.6 crore people slipping into extreme poverty in 2020. And any signs of a course correction are nowhere to be seen.

Tread carefully

Price, growth trends need to be watched closely before raising interest rates

India's latest inflation data present policy-makers with a fraught choice: whether to respond to the latest acceleration in retail price gains to a five-month high with more sizeable interest rate increases, or pause the monetary tightening so as to allow fragile growth to gain more traction. Inflation figures based on the Consumer Price Index (CPI) show retail price gains on a resurgent trajectory with food prices leading the charge. Vegetables and cereals were the biggest culprits, with the prices of the former surging 18% from a year earlier and rising a substantial 2.6% from the preceding month; staple grains, including rice and wheat, climbed 11.5% from September 2021 and increased 2% from August levels. These two food items have a combined weight of 15.7% in the overall CPI and account for more than a third of the food and beverages category's cumulative weight. Rice prices have continued to rise in the face of a projected 6% shortfall in *kharif* output, the Government's efforts to ease supply through export curbs on non-Basmati rice notwithstanding. Heavy rains at the monsoon's tail end have hit vegetable output, causing wholesale level prices to accelerate by an eye-watering 39.7% in September, with month-on-month gains alone exceeding 10%. The forecast for food prices, therefore, remains clouded with uncertainty, at least in the short term, with the risks tilted to the upside.

The rupee's continuing depreciation against the dollar has further roiled the outlook for price stability, with imported inflation hard to counter through monetary measures. As RBI Deputy Governor Michael Patra noted in the central bank's Monetary Policy Committee meeting last month, that India is a 'net commodity importer, with over a third of the CPI being imported' complicates policymaking, especially when the terms of trade turn unfavourable. Also, with five of the six services categories registering sequential inflation as well, it is hard to disagree with RBI Governor Shaktikanta Das's argument that policy must be aimed at preventing price pressures from broadening. Still, with the latest private sector output trends in S&P Global's survey-based manufacturing and services PMI data for September flagging a renewed slowdown, and a looming global recession pointing to a decline in demand for India's exports, the outlook for growth appears tenuous. Given that monetary policy affects real interest rates with a distinct lag, it may be a difficult but wiser choice to heed the MPC's dissenting voices of Ashima Goyal and Jayanth Varma and refrain momentarily from raising interest rates till the fog of uncertainty lifts and a clearer picture of price and growth trends emerges.

‘Small savings yield is lower than stipulated by formula’

Vikas Dhoot

NEW DELHI

The current returns on small savings schemes have slipped below the formula prescribed for determining their rates by 44 to 77 basis points (bps), despite a 10 to 30 bps increase effected by the government on some schemes’ returns for the October-to-December quarter, according to data in the RBI’s latest monthly Bulletin.

Effecting the first increase in small savings rates since January 2019,



the government raised returns on five of 12 such schemes in operation for this quarter. This was the first tweak in small savings since the April-to-June quarter of 2020 when they

were slashed across schemes. Returns on these schemes are linked to market yields on government securities (G-secs) with a lag and are fixed on a quarterly basis at a spread of 0-100 basis points (bps) over and above G-sec yields of comparable maturities.

The formula-based return on the popular Public Provident Fund, the RBI reckoned, was 7.72% instead of the 7.1% currently accruing. Returns are below the formulaic rate by 55 to 77 bps, for as many as nine of the dozen schemes.

Economy is poised to consolidate, recovery set to quicken: RBI officials

Fight against inflation will be dogged, prolonged, caution officials in Bulletin article; 'nowcast' pegs Q2 GDP growth at 6.4%

The Hindu Bureau
MUMBAI

Economic activity in India has remained resilient and is poised to expand further, though aggressive and internationally-synchronised monetary tightening has further weakened global economic prospects, Reserve Bank of India (RBI) officials have asserted.

Domestic demand was seeing an acceleration, with contact-intensive sectors experiencing a bounce-back, the officials led by Deputy Governor Michael D. Patra wrote in



A breather: Inflation is set to ease from its Sept. high on the back of easing momentum, favourable base effect, say RBI officials. AFP

an article on the 'State of the Economy' in the RBI's monthly Bulletin. "Robust credit growth and fortified corporate and bank ba-

lance sheets provide further strength to the economy. Headline inflation is set to ease from its September high... on the back of

easing momentum and favourable base effects."

'Growth impulses'

"Indicators of aggregate demand [show] the onset of the festive season and pent-up demand kept growth impulses strong," they said. "Our economic activity index that employs a dynamic factor model with 27 high-frequency indicators nowcasts GDP growth for Q2... at 6.4%."

India was poised to consolidate and the recovery set to accelerate over the rest of the year, they said.

"The momentum of real GDP growth is expected to

shed the drag embedded in the NSO's [National Statistical Office] estimates for the first quarter... and move into positive territory in the remaining quarters," the officials added. "Although this may not be evident in year-on-year growth rates due to unfavourable base effects, q-o-q annualised rates will reflect the underlying recovery."

However, "the fight against inflation will be dogged and prolonged, given the long and variable lags with which monetary policy operates, and fraught with uncertainties," they cautioned.

Strengthening dollar shrinks foreign reserves across nations

While the fall of the rupee has been relatively moderate, the pace at which India's foreign exchange reserves are dwindling are a cause for concern

DATA POINT

Jasmin Nihalani

The rupee's weakening exchange rate and the pace at which India's foreign exchange reserves are dwindling are back in focus. The Ukraine crisis and the U.S. Federal Reserve's aggressive monetary tightening have led the rupee to depreciate past the 82 per dollar mark, while India's reserves have shrunk to a two-year low.

Reserves include foreign currency assets, gold, special drawing rights with the International Monetary Fund, and reserve tranche position. These external assets, controlled by the monetary authority, are used to absorb shocks during times of crises; provide confidence to the market that external obligations can be met; and build capacity for intervention in foreign exchange markets.

Forex reserves are a crucial indicator of a country's economic health and its import capacity. As per a Bloomberg report, dwindling forex reserves have led to a shortage of dollars in many import-reliant economies. As a result, countries that are dependent on overseas food purchases are finding it hard to pay for commodities such as rice and wheat.

The Fed's steep increases in interest rates have made the dollar more attractive. Consequently, the dollar index has soared by 15% this year - a two-decade high - while other currencies have declined.

Strong currencies such as the pound (-21.62%) and euro (-17%) have also weakened against the dollar. The Japanese yen, considered a safe haven, has slipped to a 24-year low. Several currencies, like the rupee, have touched their all-time lows, but the fall of the rupee has been relatively more moderate. Chart 1 shows the change in a currency's value against the dollar in 2022 (data till October 7).

Central banks across the world

have stepped in to defend their currencies. As a result, reserves have depleted by more than \$100 billion each in China, Japan, Switzerland and Singapore. While Singapore's reserves saw the sharpest decline in percentage terms, China's fell the most in absolute terms. As the yen breached the 145 per dollar mark, Japan's reserves fell by \$54 billion in the last one month. Table 2 lists the drop in reserves in absolute terms and the percentage change in 2022. It also lists the total reserves available.

In the last nine months, India's reserve stockpile fell by \$97 billion. This is significantly higher than the drawdown of reserves during the 2008 global financial crisis (\$37.3 billion) and the period of the taper tantrum in 2013 (\$16.6 billion). A crucial difference between this crisis and the other two has been the size of India's reserves. While India has the fifth-highest reserves in the world, the pace at which they are depleting is causing concern. Reserves as of September 2022 were equivalent to nine months of import cover compared to more than 15 months in September 2021. Chart 3 shows the month-wise level of India's forex reserves in 2008, 2013 and 2022. The depletion in reserves in 2022 has been significantly higher than 2008 and 2013.

With the dollar strengthening, the value of the euro, pound and yen (also part of India's foreign reserves) took a beating. This too led to a reduction in India's reserves. This is called a valuation loss.

Chart 4 shows the change in India's forex reserves due to two factors - through balance of payments (sum of India's capital flows and current account deficit) and through valuation loss/gain.

Dwindling reserves

The charts and table show how the value of currencies declined, leading to a drop in foreign reserves globally. Data were sourced from the IMF and the RBI. The dollar index soared by 15% this year as a result of which other currencies declined. Central banks across the world have stepped in to defend their currencies, leading to depletion in reserves. While the rupee's fall has been moderate, India's reserve stockpile has fallen by \$97 billion in the nine months of 2022.

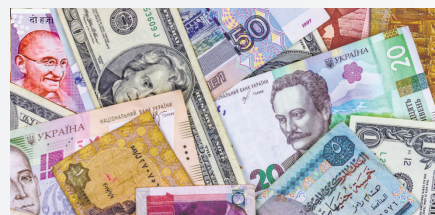


Chart 1: The chart shows the change in a currency's value against the dollar in 2022 (data till Oct. 7). As the dollar index soared by 15% this year, other currencies declined

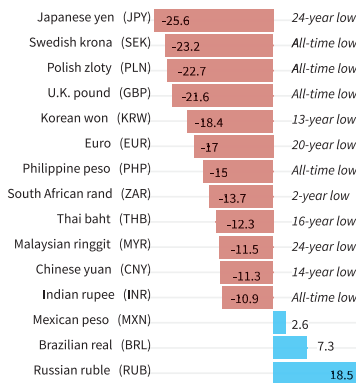


Table 2: The table lists the drop in reserves in absolute terms and the % change in 2022. It also lists the total reserves available (\$ billion)

Country	Absolute	% change	Total reserves
China	-174.5	-5.1	3,223.8
Japan	-147.9	-10.7	1,238.1
Switzerland	-143.5	-13.1	949.1
Singapore	-129.0	-30.8	289.4
India	-97.3	-15.4	532.7
Russia	-64.5	-10.2	565.7
Hong Kong	-60.7	-12.3	431.8
Czech Rep.	-38.4	-22.0	135.9
U.K.	-35.3	-15.5	192.2
Thailand	-27.8	-11.4	215.0
Korea	-25.1	-5.4	436.4
Israel	-22.6	-10.8	186.0
United States	-20.4	-8.2	229.2
Brazil	-18.7	-5.2	339.7
Germany	-12.1	-4.1	280.2

Chart 3: The chart shows the month-wise level of India's forex reserves (in \$ bn) in 2008, 2013 and 2022. The depletion in reserves in 2022 has been significantly higher than 2008 and 2013

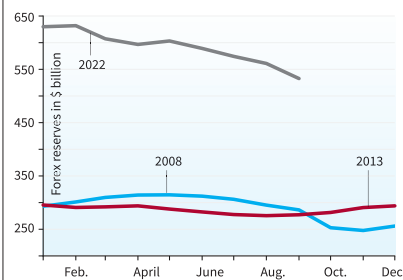
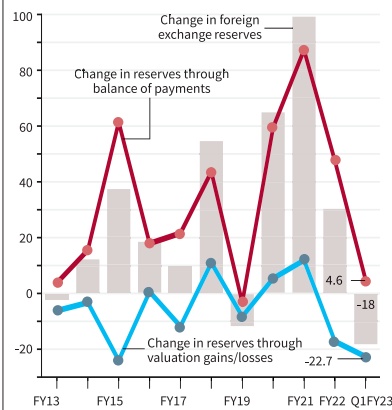


Chart 4: The chart shows the change in India's forex reserves due to two factors - through balance of payments and through valuation loss/gain. Figures in \$ billion.



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Centre will intervene only if wheat price increases ‘abnormally’

The Hindu Bureau

NEW DELHI

Amid reports of increase in the wheat price during the festive season, the Centre said here on Monday that it would intervene in the market if the price increased abnormally.

Talking to presspersons, Union Secretary of Food and Public Distribution Sudhanshu Pandey said sufficient stocks of wheat and rice were available in the Central pool to meet the requirement of the National Food Security Act and other schemes of the Centre.

Mr. Pandey said big farmers had not released last rabi season’s wheat harvest to the market, which was normal, and said that due to better prices, farmers had preferred private traders to the government for selling wheat.

“Price rise is not abnormal as it has been per-

FCI has adequate stocks of wheat and rice, says Food Secretary Sudhanshu Pandey

ceived,” Mr. Pandey said. He said the wholesale price of wheat was ruling at ₹2,331 per quintal on October 14, 2021, as against ₹2,474 per quintal on the same day in 2020.

He added that the procurement of paddy during this kharif marketing season had started and hoped that it would surpass 900 LMT. “A quantity of around 58 LMT paddy (39 LMT in terms of rice) have been procured up to October 16 which is higher as compared to the procurement during the corresponding period in 2021-22. The rainfall condition this year has been fairly good and the production of paddy is expected to remain normal,” he added.

PM Modi inaugurates ‘One Nation, One Fertilizer’ scheme

The Hindu Bureau

NEW DELHI

Prime Minister Narendra Modi on Monday inaugurated 600 Kisan Samridhi Kendras and ‘One Nation, One Fertilizer’ scheme and said that these steps were being taken to modernise agriculture.

The Kisan Samridhi Kendras would function as helping centres for farmers in this process, he added.

The PM was speaking at a conclave of farmers and 1,500 start-ups in the agriculture sector, where he also released the 12th instalment of the PM Kisan Samman Nidhi. Under the scheme, ₹16,000 crore will be credited into the bank accounts of over 8.5 crore farmers. Over ₹2 lakh crore has been transferred to farmers, helping them manage costs, he said.

The amount under the scheme would be credited directly into the accounts of farmers. “There will be no mediators for this,” Mr. Modi added.

He said that earlier urea factories in the country were closed down to benefit importers and added



Narendra Modi addressing the PM Kisan Samman Sammelan.

that after 2014, the government took several steps and now the country was marching towards self sustenance in liquid nano urea production. “Nano urea will help farmers to address the issue of scarcity,” Mr. Modi said.

He said fertilizers would be rebranded as “Bharat” to help farmers and it would reduce the prices of major fertilizers as transportation cost would be regulated.

He added that as part of observing the Millets Year in 2023, the Centre would promote cultivation of millets. New varieties of seeds were also being produced to meet the challenges of climate change.

How does tokenisation prevent online card fraud?

Why has the RBI mandated the generation of a token for online merchant purchases? How will this move keep hackers and scammers at bay? Will it lead to better consumer security?

K. Bharat Kumar

The story so far:

The Reserve Bank of India (RBI) has mandated the tokenisation of credit/debit cards for online merchants from October 1. Till then, card details for online purchases were stored on the servers of these merchants in order to help customers avoid keying in their details every time they shopped with that merchant.

What is tokenisation?

As per the RBI's FAQ on tokenisation updated late last month, tokenisation "refers to the replacement of actual card details with an alternative code called the 'token', which shall be unique for a combination of card and the token requestor (i.e. the entity which accepts the request from the customer for

tokenisation of a card and passes it on to the card network to issue a corresponding token)."

So, if you use a mobile app or a website for online purchases, the merchant can, on your behalf but only with your explicit consent, raise a request for a token with the card issuing bank or the card network such as MasterCard.

Why is tokenisation necessary?

When you visit a restaurant, or even an ATM machine, it is possible for card thieves to clone your card with a skimmer, a gadget that quietly reads the magnetic strip at the back of your card. Similarly, hackers can also break into online websites and mobile apps that store your credit card details. Such data breaches could give con artists access to millions of cards in one go which are then sold on the dark web.

To help lessen the chances of such fraud, some banks have mandated the use of an OTP delivered to your registered mobile number to withdraw cash at ATMs. Other banks have enabled the use of their mobile app to allow cash withdrawal without the physical use of cards. Some credit card-issuing banks allow limits that you can set up yourself, per day, per transaction, etc on the bank's app. The tokenisation mandate of the RBI is a similar exercise in caution.

As per the RBI annual report 2021-22, in FY20 there were a reported 2,677 cases of card fraud via the internet involving ₹129 crore. While in FY21, the number of cases decreased to 2,545, it further increased to 3,596 cases in FY22 with the amount involved being ₹155 crore.

What are the benefits of tokenisation?

The RBI says that a tokenised card

transaction is safer as the actual card details are not shared with the merchant.

Even if a hacker/scammer were to get their hands on one's token number, they would not be able to make indiscriminate use of it. Deep Agrawal, head of payments at PhonePe explains: "The token generated upon request for a specific merchant is unique to a specific card number and is usable only on that particular site or mobile app. The token is useless outside of that merchant's ecosystem." He also added that the "new mandate is only for the use of credit/debit cards online. For offline merchants, users would continue to swipe the cards on the POS machines as per previously existing guidelines."

Popular card network Visa further explains the concept of tokenisation through the example of a metro train ticket. It is useful only for that route and not on any other. Similarly, the unique token generated for a specific site is only applicable on that site and nowhere else. And if an undesirable third-party gains access to that specific token and shops within that specific website, the chances of identifying the party are more as their login and phone details would be with the site. However, regardless of whomever you shop with, be it Amazon or Ola or Swiggy, the app should ask your permission to use your credit card details for it to tokenise your card.

THE GIST

▼ The Reserve Bank of India (RBI) has mandated the tokenisation of credit/debit cards for online merchants from October 1.

▼ Tokenisation "refers to the replacement of actual card details with an alternative code called the 'token', which shall be unique for a combination of card and the token requestor (i.e. the entity which accepts the request from the customer for tokenisation of a card and passes it on to the card network to issue a corresponding token)."

▼ The RBI says that a tokenised card transaction is considered safer as the actual card details are not shared with the merchant.

Today's weapon of choice, its expanding dimensions

As the 21st century advances, a new danger – the cyber threat – is becoming a hydra-headed monster. It is hardly confined to any one domain though the military is the one most often touted. Rather, it is the civilian sphere where the cyber threat is becoming more all-pervading today and, in turn, a serious menace. It is beginning to have a cascading effect with questions being raised on how this would fit in with our belief in, and need for, a well-regulated world order.

What is most unfortunate is that not enough attention is being bestowed on the 'all-encompassing nature' of the cyber threat. In the wake of the Russia-Ukraine conflict, the world seems awash with papers on artificial intelligence (AI)-driven military innovations and 'potential crisis hot zones', along with stray references to new forms of hybrid warfare. But there is very little about the threat posed by cyber attacks. Ignored also is the new reality of the 'weaponisation of everything' which has entered the vocabulary of threats. The latter clearly demands a 'proto-revolutionary' outlook on the part of policymakers, which is evidently lacking. Lost in translation is also the nature of today's weapon of choice, viz., cyber. This lack of awareness is unfortunate at a time when states clearly lack the necessary resilience to face a variety of multi-vector threats.

'Grey zone operations'

'Grey Zone Operations' which fall outside traditional concepts of conflicts have become the new battleground, especially in regard to cyber warfare. 'Grey Zone Operations' are already beginning to be employed to undermine the vitals of a state's functioning, a trend likely to grow. The convergence of emerging technologies alongside new hybrid usages, pose several challenges to nations and institutions.

Cyber space has been described by Lt. Gen. Rajesh Pant (retired), India's current national cyber security coordinator, as a "superset of



M.K. Narayanan,

a former Director, Intelligence Bureau, a former Chairman, Joint Intelligence Committee, Government of India, a former National Security Adviser and a former Governor of West Bengal, is currently Executive Chairman of CyQuereX Pvt. Ltd., a U.K.-U.S.A. cyber security joint venture

With non-state actors now engaging in hybrid warfare and distorting day-to-day practices, the world may have to confront a new kind of Wild West

interconnected information and communication technology, hardware, software processes, services, data and systems". Viewed from this perspective, it constitutes a critical aspect of our national power. Cyber threats are not confined to merely one set of conflicts – such as Ukraine, where no doubt cyber tools are being extensively employed – extending well beyond this and other conflicts of a varied nature. The cyber threat is in this sense all-pervading, embracing many regions and operating on different planes. Hence, dealing with the cyber threat calls for both versatility and imaginative thinking. Demands for a cyber command by the Indian military ignore the widely varying nature of the cyber threat. That a group of United Nations government experts have been deliberating endlessly on how to promote responsible behaviour of states in cyber space, without much success is testimony to the difficulties that prevail.

With each passing day, we confront a new reality, viz., the extent to which exploitation of cyber space by criminally minded elements undermines our everyday world and beliefs. The recent arrest in India, of a Russian for hacking into computers involved in the conduct of examinations for entry into the Indian Institutes of Technology (IITs), is a reflection of how cyber criminals are significantly amplifying their 'Grey Zone Warfare' tactics. This is, perhaps, the tip of the iceberg for, as a general rule, it takes a long time for the general public to become aware of the nature and consequences of cyber attacks. At first these look like random accidents and it takes sophisticated cyber forensics to understand the contours of such attacks. It may surprise many that the IIT entrance examination should be an area for 'Grey Zone Warfare', but the real surprise should be that the perpetrators could succeed in compromising an examination software system deemed to be among the most secure across the world. Thus, 'Grey Zone Warfare' is set to become the predominant paradigm for the remainder of the century. This adds urgency to erecting proper defences against Grey Zone attacks.

Distorting the entry-level results of the Joint Entrance Examination is a blow to the nation's prestige, apart from creating chaos across the board, since entry into higher educational institutions and entry-level jobs in the country is driven by examinations which employ various kinds of technology. Till now, technology was perceived as a foolproof means to end malpractices, but the recent incident calls into question the veracity of such assumptions. What is even more consequential is that it significantly raises the bar as far as the intensity and scale of cyber attacks on other national assets and

infrastructure are concerned, with many more of them coming under still more aggravated assaults.

The extent to which the system has been compromised is terrifying to contemplate, even before the full facts are unearthed. Yet, it has grave implications for the entire spectrum of endeavours that are totally dependent on technologically-driven remote access functioning as a part of their everyday business activity. Niche solutions for such cyber intrusions are available (though little known or used) and it is important that those concerned undertake a leap of faith to install such solutions before the situation goes out of control.

Cyber space battles, dilemmas

It can be argued that there may be nothing radically wrong in highlighting cyber space as essentially a locus of geo-political conflict – the Russia-Ukraine crisis being an instance – but there is much more to the cyber threat than this. In the case of the Russia-Ukraine war, cyber space has become an experiment for various players to try and support a weaker nation against a more powerful opponent, through distortion of information and communication flows, which are considered essential to the success or failure of any war strategy. While Russia may not publicly admit to the fact that it is hurting, with most global information networks being ranged against it and distorting realities, it has certainly added a new cyber dimension to the ongoing conflict. While its effect on the course of the conflict may not be decisive, the potential for mischief is immense. Additionally, distortion by private players of the concept of 'the information super highway' casts a dark shadow over the entire current systems of belief, providing a great deal of fuel for thought – more specifically when such influences turn out to be fake or distorted.

All this again brings to mind shades of the past, when the Cambridge Analytica scandal erupted over the issue of its becoming involved in elections. Similar suspicions again surfaced regarding Facebook's manipulation of personal data. Hence, it is evident that the cyber realm is no longer confined to events such as the Russia-Ukraine war and the battle is now in our own backyards, with several non-state actors engaging in hybrid warfare and distorting day-to-day practices, including examinations. These pose legal, ethical and real dilemmas. Left unchecked, the world may have to confront a new kind of Wild West, before states find a common denominator for regulating cyber space and lay down proper rules and practices to prevent anarchy and chaos.



Interpol has no role in curbing state-sponsored terrorism, says official

Secretary-General Jürgen Stock said that less than 1% of illicit financial flows are intercepted by the organisation and cryptos are being increasingly used to move proceeds of crime

The Hindu Bureau
NEW DELHI

Interpol Secretary-General Jürgen Stock on Monday said the international criminal police organisation was not playing any role in curbing state-sponsored terrorism and it focussed primarily on ordinary law crimes.

“We are playing no role to be very specific and concrete. If there is any state activity, Interpol is not conducting any activity. We are focussing primarily on... ordinary law crime. We are going against child abusers, rapists, murderers, drug dealers, cyber criminals who want to make billions of money...that is the majority of crime that occurs around the world,” said Mr. Stock at a press conference



Jurgen Stock, Secretary General, Interpol and Praveen Sinha, Special Director, CBI, in New Delhi on Monday. PTI

ahead of the four-day Interpol general assembly to start on October 18. PM Narendra Modi will address the 90th general assembly on Tuesday, while Union Home Minister Amit Shah will give the valedictory address.

On the issue of terrorism, Mr. Stock said the Interpol had been developing a global early warning system for collection and

sharing of terrorism-related inputs. The organisation had done so successfully as part of the global coalition to defeat Daesh.

He said the Interpol had one of the biggest repositories on information related to the foreign terrorist hideouts and tools for helping the member-countries identify, target and arrest terrorists. On the illicit financial flows, the Secre-

tary-General said less than 1% of the funds could be intercepted and recovered by enforcement agencies. Criminal gangs also used cryptocurrencies to move proceeds of crime and evade detection.

He said the Interpol's global stop-payment mechanism, an anti-money laundering rapid response protocol, had helped the member-countries recover over \$60 million in the past 10 months. “Our Global Crime Trend Report also highlighted the massive increase in online child sexual exploitation and abuse.” The Interpol's International Child Sexual Exploitation database helped investigators identify an average of seven child abuse victims every day. So far, 30,000 victims had been identified worldwide.

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 th 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.
General Studies Paper IV	
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.