

THE HINDU ANALYSIS



2ND NOVEMBER

BY PRASHANT MAVANI



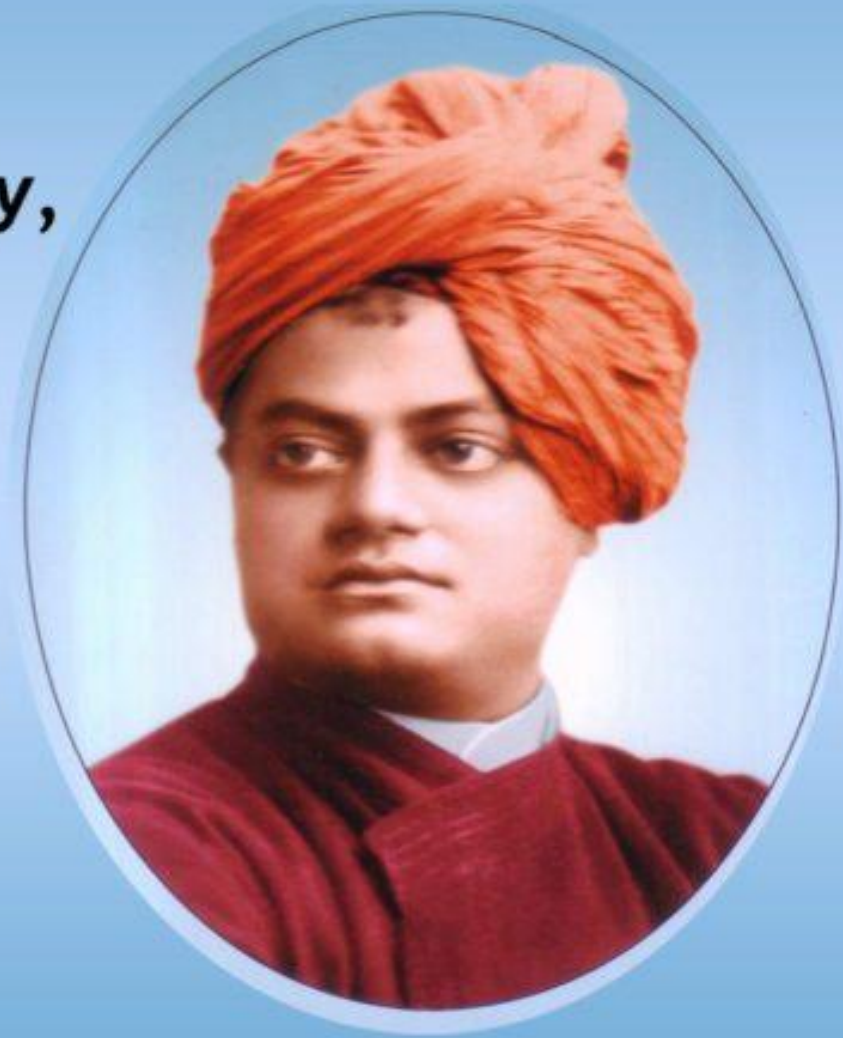
IN HINDI



Prashant Mavani, is an expert in current affairs analysis and holds a MSc in Management from University of Surrey (U.K.). Above all he is a passionate teacher.

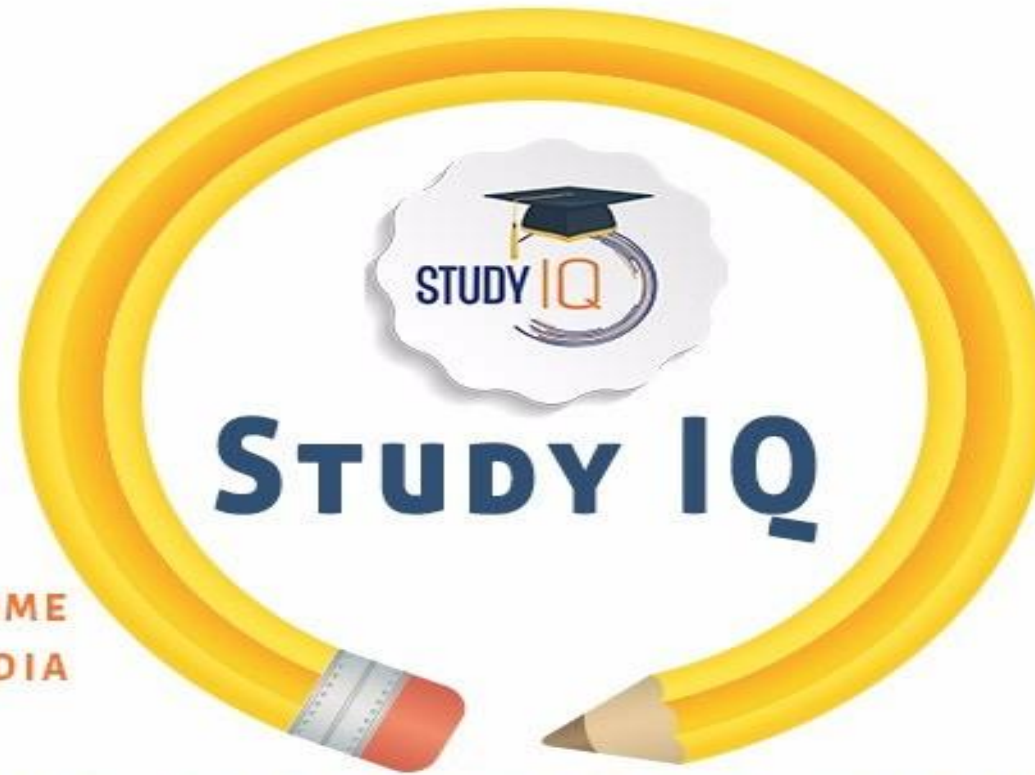
***Be a Hero. Always say,
'I have no fear'.***

-Swami Vivekananda





LEARN WITH COMFORT OF HOME
FROM BEST FACULTIES OF INDIA



STUDY IQ

- ◎ SSC Exams
- ◎ BANK Exams
- ◎ All Govt.Exams
- ◎ UPSC Exams

India's Biggest Online E-Learning Platform
Pendrive & Tablet Courses



+91 9580048004

+91 7291059476

011 41323204



www.studyiq.com

Moving up

India moves up the doing business Index,
but the challenges remain formidable

India's surge in the latest World Bank report on "the ease of doing business" around the world – from the 130th position last year to the 100th – could not have come at a better time for the government. Facing sustained criticism of late over its handling of the economy, it was not entirely surprising that Finance Minister Arun Jaitley held a press conference just to discuss the findings of the Bank's report. He reiterated the commitment to pursue more reforms, especially in areas where the Index still rates India poorly among 190 countries. Prime Minister Narendra Modi has set for his government the target of entering the top 50 in the Bank's Index, from the 142nd rank India was placed at in 2014 soon after he assumed office. Specific steps to cut red tape seem to be paying off, with the Bank recognising India as one of the top 10 countries that have made improvement over the past year, and the only large country to see a significant shift. The introduction of the new insolvency and bankruptcy resolution process, simplifications in the payment of statutory dues such as provident fund contributions and corporate taxes and easier access to credit are among the key changes that spurred India's latest ranking. It is also notable that India is now the fourth best placed in the world for minority investors, well ahead of several developed nations.

The Bank's report, based on executive actions and ground-level feedback from businesses in Mumbai and Delhi till June 1 this year, however, does not take into account the impact of the goods and services tax launched a month later. The quality and pace of course correction on the GST in the coming months will determine if India can hold its 100th position or move up further. Talking up the Modi government's approach, Mr. Jaitley sought to contrast the UPA era with the NDA's tenure by saying that the ease of doing corruption has been replaced by the ease of doing business. While the government has valid reasons to be upbeat, it must not lose sight of the larger challenges. The enforcement of contracts now takes longer than it did 15 years ago, while procedures to start a business or secure a construction permit remain cumbersome. As the country's largest urban agglomerations, Mumbai and Delhi cannot host the kind of large factories that India needs to generate adequate employment. It is critical that such procedural reforms reach the hinterland and a road map be drafted for the larger legislative changes needed in matters such as land acquisition. Lastly, while foreign investors are important, they often take their cue from the mood of domestic businesses. Last week, for instance, Sunil Bharti Mittal said the ease of doing business remains a concern despite the government's best intentions, and mooted a structured dialogue between India Inc. and policy-makers on the irritants to investment. The government, with great orators in its ranks, could perhaps be a better listener.

- **World Bank** report on “the ease of doing business”: **100/190**.
 - Bank recognising India as one of the **top 10 countries that have made improvement over the past year**, and the only large country to see a significant shift.
- Arun Jaitley reiterated the commitment to pursue more reforms.
- **Target**: entering the top 50 in the Bank’s index
- The Bank’s report, based on executive actions and ground-level feedback from businesses in **Mumbai** and **Delhi** till **June 1** this year, however, does not take into account the impact of the **goods and services tax** launched a month later.
- New insolvency and bankruptcy resolution process, simplifications in the payment of statutory dues such as provident fund contributions and corporate taxes and easier access to credit are among the key changes that spurred India’s latest ranking.
 - India is now the fourth best placed in the world for minority investors, well ahead of several developed nations.
- The **enforcement of contracts** now takes longer than it did 15 years ago, while procedures to start a business or secure a construction permit remain cumbersome.
- While foreign investors are important, they often take their **cue from the mood of domestic businesses**.

The war on TB

India registers a few successes but the surveillance systems remain inadequate

There is a glimmer of hope with India registering a slight drop in the number of new tuberculosis cases and TB deaths in 2016 compared with 2015. From an estimated 2.84 million new cases in 2015, the number dropped marginally to 2.79 million in 2016, according to the World Health Organisation's Global tuberculosis report, 2017. Incidence estimates for India are considered interim, pending a national TB prevalence survey scheduled for 2017-2018. In terms of mortality, the drop was from 0.51 million in 2015 to 0.43 million in 2016. The number of deaths and the incidence rate have been falling both globally and in India. The targets set in the End TB strategy are global reduction of 20% in incidence and 35% in mortality by 2020, taking 2015 as the base year. To reach that target, the global drop in incidence has to be 4-5% a year – currently it is about 2% a year. Also, the percentage of deaths should come down from the current 16% to 10%. With India accounting for the highest TB incidence (23%) and mortality (26%) globally, success in realising the End TB targets hinges largely on the country strengthening its systems. The first step in defeating the disease and achieving the targets is to record every diagnosed patient through case notification (that is, when a person is diagnosed with TB, it is reported to the national surveillance system, and then on to the WHO). There was a 3.4% increase in case notifications by health-care providers in the private sector between 2013 and 2015. It improved from 61% in 2015 to 69% in 2016. But much work remains to improve case notifications as only 1.9 million TB cases in the public and private sectors were notified in 2016, leaving a 25% gap between incidence and notification, the largest in the world. Though notification was made mandatory in 2012, multiple surveys and surveillance data still show large under-reporting of detected TB cases, especially in the private sector.

With a higher number of people with TB being tested for drug resistance, the percentage with resistance to the drug rifampicin alone more than doubled to 0.58 million in 2016 over the previous year. Also, the number of estimated multi-drug-resistant TB cases increased marginally to 84,000. But the number of people with MDR-TB enrolled for treatment improved marginally between 2015 and 2016 (from 26,996 to 32,914). For the first time, baby steps have been taken to offer preventive TB treatment to a small (5%) number of people who are HIV-positive, and 1.9% of children below five years who are household contacts of people recently diagnosed with pulmonary TB. Notably, domestic funding (74%, \$387 million) for anti-TB work has been more than that from international sources (26%, \$124 million). While better funding might help India inch closer to its stated goal of ending TB by 2025, much more is needed in terms of funding and commitment on all fronts.

- India registering a **slight drop** in the number of new tuberculosis cases and TB deaths in 2016 compared with 2015.
 - 2.79 million in 2016 from an estimated 2.84 million new cases in 2015
 - **World Health Organisation's Global tuberculosis report, 2017.**
 - The number of deaths and the incidence rate have been **falling both globally and in India.**
 - The targets set in the **End TB** strategy are **global reduction of 20% in incidence and 35% in mortality by 2020**, taking **2015 as the base year.**
- To achieve targets
 - The global drop in incidence has to be 4-5% a year — currently it is about 2% a year.
 - Deaths should come down from the current 16% to 10%.
- The **first step** in defeating the disease and achieving the targets is to record every diagnosed patient through case notification (that is, when a person is diagnosed with TB, it is reported to the national surveillance system, and then on to the WHO).
 - Large under-reporting of detected TB cases, especially in the private sector.
- Resistance to the drug ***rifampicin***
- While **better funding** might help India inch closer to its **stated goal of ending TB by 2025**, much more is needed in terms of funding and commitment on all fronts.

The stimulus and after

The recapitalisation of public banks is a welcome move but will be a lost effort without accompanying reforms



AJIT RANADE

The Financial Times of London described the recent recapitalisation of public sector banks in India as collecting used tiffin boxes. It said banks are like intermediaries, not unlike the dabbawalas of Mumbai who deliver home cooked meals to offices, and return used tiffin boxes back in the evening. Banks collect savings from depositors and give it to borrowers. The intermediaries have not been collecting their deliveries back (that is, the bad loans), and the clean-up is as messy as uncollected used tiffin boxes!

Low credit offtake

The metaphor is a bit mixed up but catches the imagination. A better metaphor would be "cleaning the carburettor" of the credit pipeline. Bad loans have clogged the pipes, and new credit has stopped flowing.

One of the most reliable leading indicators of economic growth is the growth of non-food credit. High growth in credit forecasts healthy growth of GDP, since credit goes mostly into investment and building of new capacity. India is predominantly a bank finance-led economy, so when bank lending slows down, it surely impacts future growth. Bank credit growth has been at nearly a 60-year low. Even the growth of money supply is at a 55-year low. This stark metric tells us about the growth slowdown. Of course, there are many proximate causes as well, such as demonetisation and the roll-out of the goods and services tax (GST).

Credit offtake slowed down because of both demand and supply side factors. On the demand side is



the fact that industry has low capacity utilisation rates (factories lie idle); domestic industry is losing market share to low cost imports, made worse by GST, which has tilted the field in favour of imports, and also by the strong currency. The corporate sector is also deleveraging and paying off its past high debts. All this means demand from the private sector for large-scale new credit is muted.

Burden of bad loans

On the supply side, the big constraint on fresh lending is the burden of non-performing assets (NPAs). The NPA ratio has been deteriorating for more than six years, and worse is yet to come. The diagnosis of worsening NPAs reveals five different causes, not all caused by the bankers themselves. The first is the disproportionate share of loans that went to infrastructure. These projects are of long gestation and long payback period, so unsuitable for bank lending. That creates an asset liability mismatch for banks, since the liability side is of a short-term nature. During the UPA regime, public-sector banks were under pressure to fund the ambitious \$1 trillion infrastructure vision. Normally such projects ought to be funded by long-term bonds or developmental organisa-

tions like the World Bank or the Asian Development Bank, or the IDBI in its original avatar. But in the absence of those options of development finance, it fell to public sector banks to provide infrastructure finance. This led to over-exposure.

The second reason for deterioration of loans could be the impact of key judicial decisions like abrupt cancellations of coal mines and spectrum allocation. When the same were re-allocated through expensive auctions, it proved to be a fatal burden on respective business models of power, steel and telecom. The third reason for worsening NPA ratios could be the delays caused by land acquisition and environmental clearances. This reason for NPAs was adequately documented in the Economic Survey. The fourth reason is the Asset Quality Review mandated by the Reserve Bank of India (RBI) in 2015. This was much needed, since it put a stop to the "extend and pretend" culture around worsening credit.

To be fair, the RBI showed great regulatory forbearance in allowing lenders to work out remedies for genuine cases which faced a business cycle downturn. Various options were made available, including extending duration of loans,

debt restructuring, swapping equity for debt and so on. But it does not seem to have made any significant difference. The NPA recovery process has since got a boost due to the new insolvency and bankruptcy law. The government too announced the Indradhanush scheme focused on banking reforms and recapitalisation of NPA-burdened banks. Two instalments of infusion in the past two years proved woefully inadequate as the NPA ratio continued to mount.

The fifth reason for worsening NPA is an omnibus called "malfeasance". This includes cosy relationships between banker and borrower, crony capitalism, political interference in lending decisions (a legacy of the past), a less than vigorous attempt to recover past dues, careless due diligence, etc.

There may be other reasons as well. The fact is that 10% of all loans have gone bad. No wonder that after provisioning, for many public-sector banks their net worth would be completely eroded. Hence the days of piousness and feeble remedies are gone.

More reforms needed

In the light of this background, the decision to inject ₹2.11 lakh crore of capital into public sector banks is a welcome boost. This was also evident from the reaction of the stock market as some bank stocks soared by as much as 35%. It is somewhat a moot point that this injection could have been done at least one year ago.

The injection is clever because it has been done without busting the promised fiscal deficit target. It has been financed by the sale of recapitalisation bonds. Banks are currently flush with cash which was deposited after demonetisation. Much of that same cash will be used to buy those bonds. The proceeds of the sale of these bonds will be put back into the bank as fresh equity by the government. It's a

neat roundtrip of depositors' cash coming back as capital. To that extent it is taxpayers who are funding this equity injection. More details are awaited. For instance, since banks are listed entities, should not other shareholders apart from the government also be asked to make a matching equity infusion? What about the windfall gains that arose as a result of this equity infusion? How will the bonds be repaid by the government? What will be their duration? Will they be traded? Would they instead be converted into perpetual bonds, never to be repaid, as was done to the 1992-93 bonds?

Suffice to say that this capital infusion provides banks with the much-needed room to make fresh loans. In the coming days of Basel-3 where much capital is needed for risk provisioning, the NPAs are a milestone which prevent fresh lending.

With this big bang recap effort, we can expect the growth pipes to be unclogged. Of course, the recapitalisation effort is useless without accompanying reforms which can prevent a recurrence. Those reforms are mostly about governance, meaning granting genuine autonomy to banks in their functioning, including all aspects such as lending, recovery, and recruitment decisions. Banks have to be accountable to shareholders, including the government, through their respective boards. That's the fourth crucial "R" that was part of this recap package - recognition, recapitalisation, resolution and reform. Without reform of credit functioning, culture, treatment of delinquencies and even ownership structure in banking, this recap effort will only be stopgap. Assuming reform is coming (witness the huge increase in India's global rank in ease of doing business), let's raise a toast to the bank recap.

Ajit Ranade is an economist

- One of the most reliable leading indicators of economic growth is the growth of non-food credit.
 - High growth in credit foretells healthy growth of GDP, **since** credit goes mostly into investment and building of new capacity.
 - Bank credit growth has been at nearly a 60-year low. Even the growth of money supply is at a 55-year low.
- Credit offtake slowed down because of both **demand** and **supply** side factors.
 - **Demand side**: Low capacity utilization rates, domestic industry is losing market share to low cost imports.
 - **Supply side**: Non-performing assets (NPAs). The diagnosis of worsening NPAs reveals five different causes, not all caused by the bankers themselves.

1 Disproportionate share of loans that went to infrastructure

Projects with long gestation and long payback period, so unsuitable for bank lending.

2 Impact of key judicial decisions like abrupt cancellations of coal mines and spectrum allocation.

3 The delays caused by land acquisition and environmental clearances.

4 The fourth reason is the Asset Quality Review mandated by the Reserve Bank of India (RBI) in 2015.

This was much needed, since it put a stop to the “extend and pretend” culture around worsening credit.

5 Malfeasance: This includes cosy relationships between banker and borrower, crony capitalism, political interference in lending decisions (a legacy of the past), a less than vigorous attempt to recover past dues, careless due diligence, etc.

- The fact is that **10%** of all loans have gone bad.
- The injection is **clever** because it has been financed by the sale of recapitalisation bonds.
- Of course, the recapitalisation effort is **useless without accompanying reforms** which can prevent a recurrence.
- Without reform of **credit functioning, culture, treatment of delinquencies and even ownership structure in banking**, this recap effort will only be stopgap.

Tackling fake news

We need uniform guidelines, regulation and policy regarding fabricated content



RAKISH REDDY DURBIDU &
TAJEWATI PRATIMA DADDA

Indians and the 'Indian National Anthem' being adjudged the best by UNESCO is probably the most common fake news going around the Internet. While this false information may have been innocuous, it captures the larger menace we face today. With the advent of new age digital and social media, fake news has pervaded all spheres of life, political and social.

Rampant misinformation

Caire Wardle of First Draft, a UK-based non-profit organisation which is now part of the Shorenstein Center on Media, Politics and Public Policy at Harvard, categorised misinformation into seven categories, namely satire or parody, misleading content, fabricated content, false connection, false content and manipulated content.

While all these forms exist in India, fabricated and manipulated content are gaining steam, leading to the possibility of potential violence and impacting society. The rise of digital and social media as powerful platforms has only magnified the effect of fake and false news. Umpteen number of news/information portals are being set up as there are few entry barriers unlike in the traditional media. In addition, growing polarisation of society on ideological lines has made the job of spreading fake news easier. Content that denigrates leaders/groups of the opposite ideology based on falsehoods, deepens communal polarisation or incites hatred have gained traction in the last few years. In the past, communal violence in India was a localised affair. Today, it is extensively being fed and triggered through the Internet. Provocative content, inaccurate information, doctored videos, and pictures are being disseminated through various online and mobile platforms. The platforms serve like nodal agencies distributing unverified information.

While media researchers around the world are investigating the fake news scene, little credible information is available on the creators and the intention behind it. But if what has been found is true, it is purely a way to make advertising money through click baits, enticing people to click and continue reading, and is organised by political or other social groups. In India, numerous sites are set up to peddle fake news with

click bait headlines. They are also very well organised with multiple linked pages on social media platforms that are used to make the content go viral.

Both Google and Facebook, as the largest platforms for content distribution, are said to be creating systems that will filter fake news. But these efforts are relatively new. The biggest vector of fake news in India – WhatsApp – is still grappling with compromising mechanisms for privacy like encryption and the urgent need to weed out fake news spread through its application.

No accountability

The advent of fake news is not new or recent, only its potential to reach people has amplified due to online platforms and applications that are free. Users creating hate content and sharing it can be booked under relevant sections of the Indian Penal Code (IPC). But the sheer expanse of the Internet and the anonymity it grants makes it difficult to track down people. Unlike mainstream media that falls under comprehensive regulation, online platforms have scope for

wrongdoing due to the lack of binding rules, and the ability to keep owners and editors private like in the case of fake news sites. In the absence of such crucial information, there is no understanding of the liability and the credibility of the information that is being hosted on their respective sites. This is the main strength of the creators of fake news, the ability to remain anonymous in the guise of a media outlet. Most

digital media outlets do not have basic information regarding editors, publishers or the physical address of the registered entity. We could do well to begin with some basic regulation for digital media outlets like compulsory and online registration of details.

In the past few months, people have been booked in isolated incidents in different States for the content they shared on messaging and social media platforms. On some occasions, the Internet has been shut down on the pretext of inciting violence and to stop the spread of doctored videos. But treating every symptom in a localised way is not an efficient or productive way to tackle the disease.

The lack of uniform guidelines, regulation and policy regarding such fabricated content needs to be addressed urgently. Considering the rapid penetration of mobile phones and the rise in use of social media in India, the dissemination of fake news is no longer a problem limited to the online world, especially because it has political, social and economic ramifications on the ground.



- With the advent of new age digital and social media, **fake news** has pervaded all spheres of life, political and social.
- The advent of fake news is **not new or recent**, only its potential to reach people has amplified due to online platforms and applications that are free.
- Fabricated and manipulated content are gaining steam in India, leading to the possibility of **potential violence and impacting society**.
 - Umpteen number of news/information portals are being set up as there are **few entry barriers** unlike in the traditional media.
 - In addition, **growing polarisation of society on ideological lines** has made the job of spreading fake news easier.
- To make advertising money through click baits
 - the ability to remain **anonymous** in the guise of a media outlet.
- The biggest vector of fake news in India — **WhatsApp**
- The lack of uniform guidelines, regulation and policy regarding such fabricated content needs to be addressed urgently.
- Considering the **rapid penetration of mobile phones** and the rise in use of social media in India, the dissemination of fake news **is no longer a problem limited to the online world, especially because it has political, social and economic ramifications on the ground.**

A list to move on with

The definition of harassment needs to be constantly updated, and the process for justice made more robust



VEENA VENUGOPAL

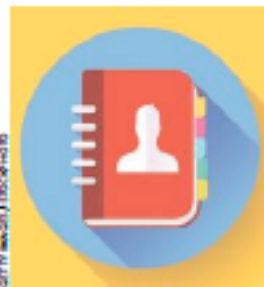
It's both fitting and ironic that there is no better way to describe what's happening now, other than to say sexual harassment is 'trending'. The details of the high profile indictments that have happened so far, mostly in the U.S., have helped blow the lid off the silence and complicity that allowed powerful men to be impudent sexual predators. In India, this manifested in two things – a scream of women unburdening themselves of their victimhood through the #MeToo campaign, as well as a list on Facebook calling out men in academia as serial sexual abusers.

Even if the shock in this public list was about its shade of vigilantism, the substance of it is in the nature of abuse detailed. These accounts of what happened and how, often substantiated by publishing screenshots of private conversations, highlight the utter lack of

clarity on what is appropriate behaviour in a world where social media has shrunk the boundary between the public and the private.

Question of definition

To begin with, the very definition of sexual harassment has to be updated for the digital age. Where does "icky" behaviour end and sexual harassment begin? Does sending a Facebook friend request constitute sexual harassment? Does the answer change if that request was from a doctor you consulted? In Pakistan this week, the Oscar-winning film-maker, Sharmeen Obaid-Chinoy, complained online about a doctor sending her sister a Facebook friend request after she consulted him for a treatment. Her tweet went viral and the doctor was suspended from duty. It isn't ideal behaviour on the part of the doctor, but is it harassment enough to warrant a serious disciplinary action? When bosses and subordinates are Facebook friends, can a personal update on that media be referred to at the workplace? The dystopian future where everything is judged purely by reactions on social media is upon us now. Unless institu-



tions and organisations get down to the task of writing clear rules of engagement, they heighten the risk of improper behaviour as well the need for knee-jerk measures for damage control.

Second, with our demographic spread there is an urgent need to codify what is permissible social behaviour. What rules do millennials live by? And are non-millennials familiar enough with those rules? One of the experiences quoted against a professor named in the Facebook list, for instance, is an account of a party in which there is close physical intermingling of the victim and perpetrator after every one left. In India, especially, where we simultaneously straddle the ex-

treme ends of a regressive and progressive society, where does the line of harassment lie? In this story, the perpetrator goes on to touch the victim inappropriately. It is non-consensual, therefore it is harassment. But if she were to initiate legal proceedings, the circumstances leading up to the infraction lay open the possibility of that old line, "she was asking for it", being thrown back at her.

Third, who bears the burden of evidence? The millennial view seems to suggest that it is up to the perpetrator to prove that his behaviour was not appropriate. But how does one prove a negative? Especially a generic negative, where the name of the accuser and the specifics of the crime are also unknown. What happens when some of the accused are dead, and therefore unable to defend themselves or clear their names in any manner? If an innocent person's name creeps in, it is condemned to stay there. Women, and feminists should also worry that a long list which indicates that most men are sexual harassers, without grading the degrees of infraction, could simply be reduced to mean no men are sexual harassers. In the future will victims, who want to follow the

"due process", be subject to even higher standards of scrutiny and evidence collection if it becomes too easy to make allegations of abuse?

Fixing the process

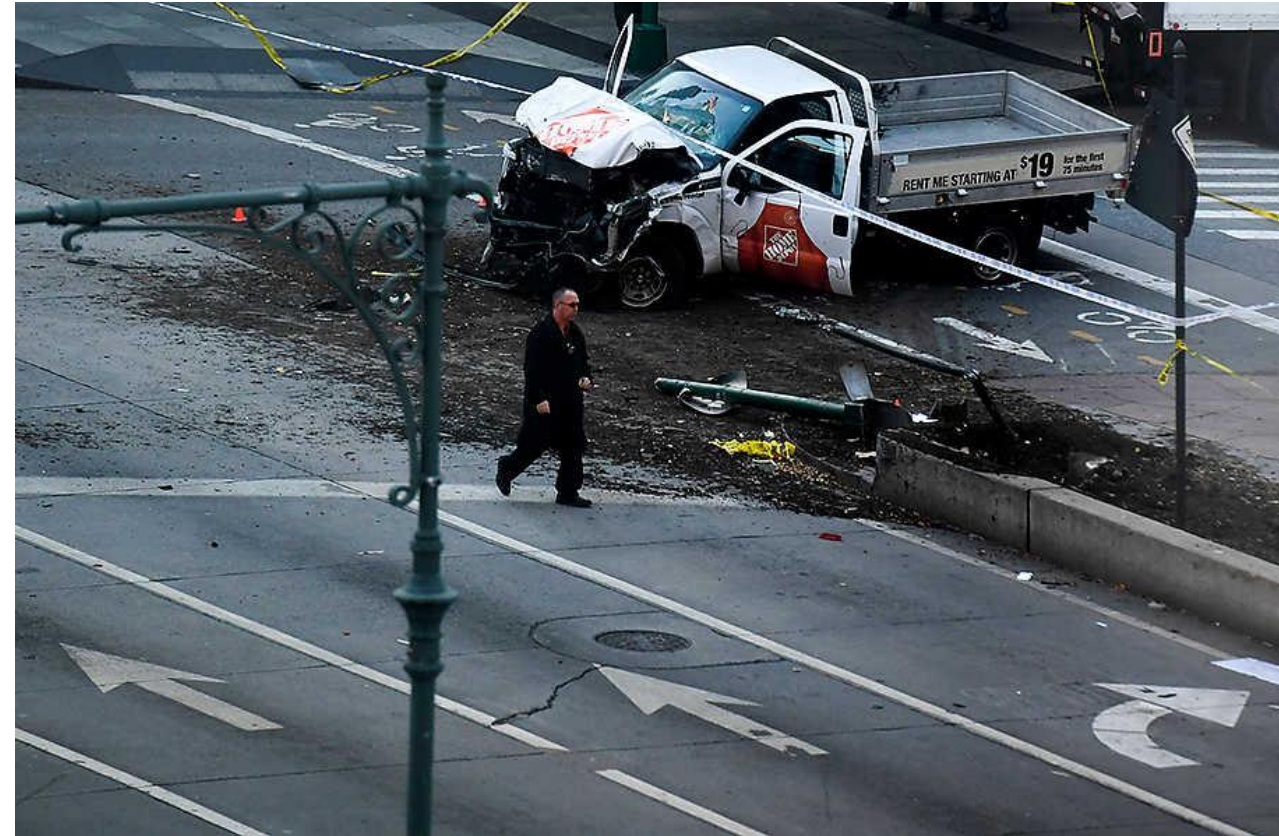
Sexual harassment will continue to trend, and it is only a matter of time before many such lists appear. The Bollywood list, the bureaucracy list, the corporate list. Despite the flawed nature of the exercise, it cannot be denied that the genesis of the list and the support it has received are a result of the apathy that institutions as well as the judicial process have shown to victims of abuse who have tried to follow the "due process". The case against R.K. Pachauri, former head of TERI (The Energy and Resources Institute), is ample illustration of how victims are stonewalled and powerful perpetrators protected, often by even senior women in the team. This, then, really is a final warning to men in power as well as the institutions that they represent. If the "due process" exists in order to deny justice to victims, then the gloves are off, and everyone's fair game.

veena.ve@thehindu.co.in

- The very definition of **sexual harassment** has to be updated for the digital age.
 - Does sending a Facebook friend request constitute sexual harassment?
 - When bosses and subordinates are Facebook friends, can a personal update on that media be referred to at the workplace?
- Unless institutions and organisations get down to the task of writing clear rules of engagement, they **heighten the risk of improper behaviour** as well the need for **knee-jerk** measures for damage control.
- In India, especially, where we simultaneously straddle the extreme ends of a **regressive** and **progressive** society, where does the line of harassment lie?
- If an innocent person's name creeps in, it is condemned to stay there.
- Women, and feminists should also worry that **a long list which indicates that most men are sexual harassers**, without grading the degrees of infraction, could simply be reduced to mean no men are sexual harassers.

Man mows down 8 in Manhattan

- A terror attack in lower Manhattan in New York City on Tuesday claimed eight lives and triggered a fresh clamour, led by President Donald Trump, to restrict immigration to the U.S.
- At least 12, including two children, were injured.
- It was the **15th such incident** in Western cities since 2014, when the IS urged its followers to use **vehicles** and other easily available objects as weapons.



HALLOWEEN TERROR

The incident, where a 29-year-old drove a rented truck down a bicycle path in Lower Manhattan, is being investigated as an act of terror by the police

8 people were killed



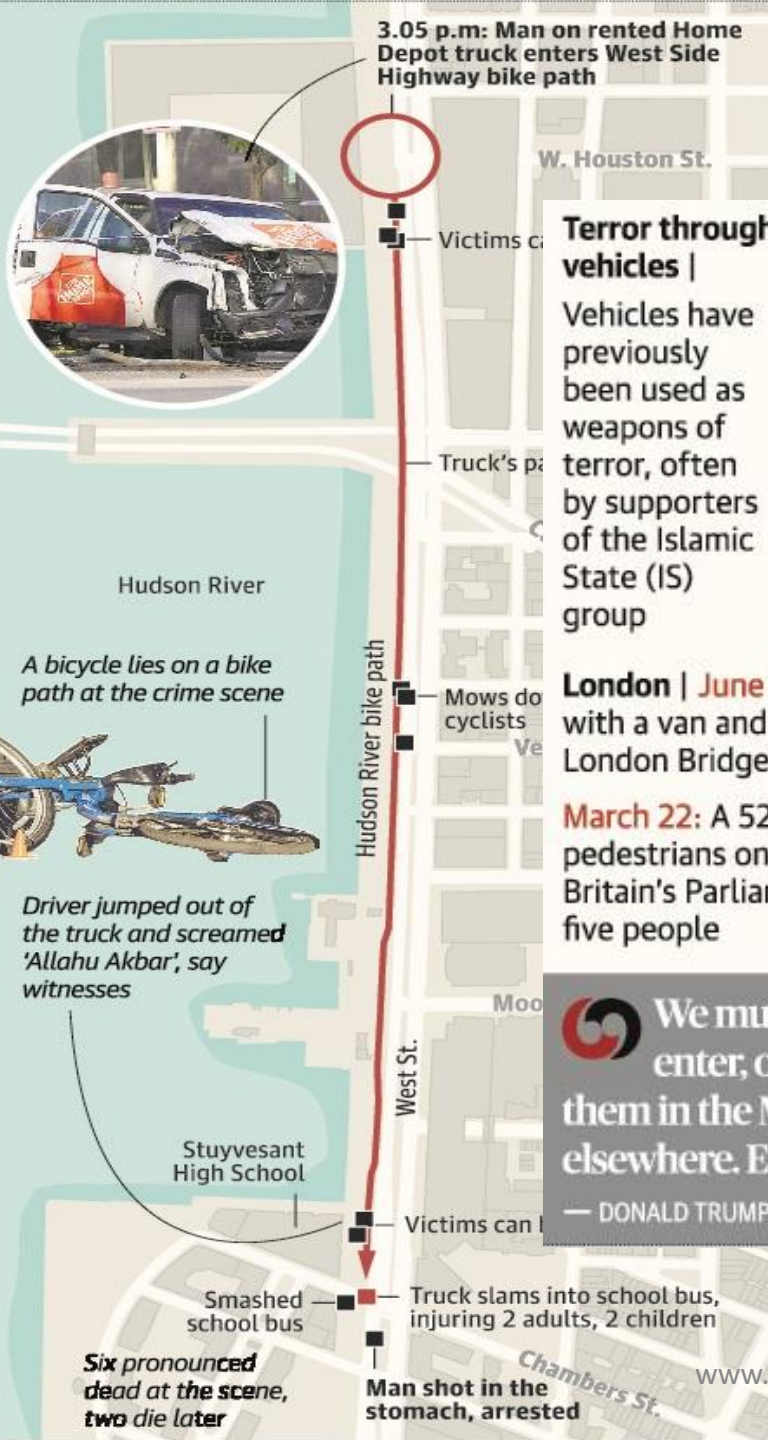
12 injured when the driver hit people on the cycle path; attacker was later shot at by

- Among the dead are **five Argentinian friends** on holiday and a Belgian visitor



The attacker | **Sayfullo Saipov, 29**

- An Uzbek national from Tashkent who arrived in the **United States in 2010** and has lived in Ohio and Florida
- Moved to Paterson, New Jersey – **40 km from the scene** of Tuesday's attack – and started working for Uber
- Had a green card**, says a law enforcement official
- Police records show he was **arrested in Missouri last year** over a traffic fine
- He brandished what appeared to be two handguns (**weapons later determined to be a paintball gun and a pellet gun**)



Terror through vehicles |

Vehicles have previously been used as weapons of terror, often by supporters of the Islamic State (IS) group

Barcelona attack

August 17, 2017: Driver deliberately runs a van into crowds on Barcelona's popular Las Ramblas Boulevard

- It is followed hours later by a car attack in the seaside resort town of Cambrils
- 15 people killed in the carnage

London | June 3: Attackers strike pedestrians with a van and go on a stabbing spree in the London Bridge area, killing eight

March 22: A 52-year-old Briton mows down pedestrians on Westminster Bridge near Britain's Parliament and stabs a policeman, killing five people

We must not allow ISIS to return, or enter, our country after defeating them in the Middle East and elsewhere. Enough!

— DONALD TRUMP, President



Heartbreaking: People reacting to the incident in New York on Tuesday. • AFP

Berlin | December 19, 2016: A Tunisian national hijacks a truck and speeds into a crowd, killing 12

Nice | July 14, 2016: A Tunisian ploughs a truck into crowd, killing 86

This was... a cowardly act of terror aimed at innocent civilians, aimed at people going about their lives who had no idea what was about to hit them



Speed up trial of politicians, says SC

- The Supreme Court today favoured creation of special courts to exclusively deal with criminal cases involving politicians and their speedy disposal.
 - The court said such a move would be in the interest of the nation.
- Hearing a bunch of petitions today, the apex court directed the Centre to place before it a scheme in this regard within six weeks.
- It asked the Centre about the 1,581 cases involving MPs and MLAs, as declared by politicians at the time of filing of their nominations during the 2014 elections.
 - The court sought details of how many of them have been disposed of within one year as per its directions passed in 2014.
- Additional Solicitor General Atmaram Nadkarni, representing the Centre, told the bench that the government is not averse to setting up of special courts for quick and early disposal of criminal cases involving politicians.
- He said, recommendations of the Election Commission of India and the Law Commission favouring life-time disqualification of politicians convicted in criminal cases was under the active consideration of the Centre.

20 dead in NTPC boiler blast

- In Uttar Pradesh, 20 people were killed and about 100 others injured at NTPC plant at Unchahar in Raebareli district following a blast in an under trial power production unit this evening.
- Sub Divisional Magistrate of Unchahar told that the death toll may increase as condition of some of the injured is very critical.
- The Union Ministry of Power has said an inquiry has been set up by NTPC Management to investigate the reasons for the accident.
- In a statement, the Ministry said, all possible measures are being taken to provide immediate relief to the families of affected people in close coordination with the district administration.

India, Bhutan security indivisible: President

- The security of India and Bhutan is “**indivisible and mutual**”, President Ram Nath Kovind said here on Wednesday.
- The first such statement on the subject since the Doklam standoff with China ended in August indicates a closer engagement between India and Bhutan after the months-long episode.
- Mr. Kovind, who issued the statement after meeting Bhutan’s King Jigme Khesar Namgyel Wangchuck in Delhi, thanked the King for his “**personal involvement**” in addressing the **Doklam crisis**, the first time a reference has been made to his role during the tensions between India and China.



With draft rules, prospects of drones go sky-high

- The **Ministry of Civil Aviation** has come out with a draft policy on civil use of **Unmanned Aircraft System** or **Drones**.
- Civil Aviation Minister Ashok Gajapathi Raju said, the draft policy has been prepared in consultation with all **stakeholders**.
 - The policy will help encourage use of drones for various purposes including **commercial and humanitarian**.
- Minister of State for Civil Aviation Jayant Sinha said, the policy will promote drone industry.
- The Minister said, the draft policy has been put on the website for public comments and after that, it will be finalised.
- Mr Sinha said, the new policy is **expected to be implemented** from 1st of January next year.

Answers

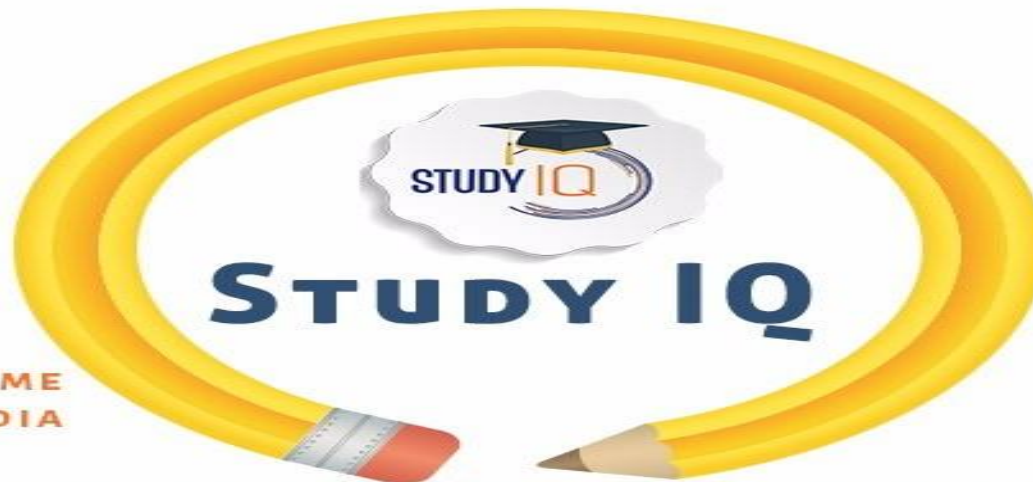
- 1) Revenue Secretary
- 2) Mediterranean Sea and Kagera River
- 3) P5 and 10 non-permanent members with a 2 years term. It is a security arm of UN.
- 4) Too much liability in the books of private firms and too much of blocked assets in the books of banks.

Question/s

1. Keeping in mind the Indian Ocean, name the three continents sharing border with it. Also provide name of at least one country of each continent (excluding India).
2. What is the main aim of Sagarmala project? (One line max)
3. As per World Bank's *Ease of Doing Business Report* how many position India has climbed in last 3 years?



LEARN WITH COMFORT OF HOME
FROM BEST FACULTIES OF INDIA



- ◎ SSC Exams
- ◎ BANK Exams
- ◎ All Govt. Exams
- ◎ UPSC Exams

India's Biggest Online E-Learning Platform
Pendrive & Tablet Courses



+91 9580048004

+91 7291059476

011 41323204



www.studyiq.com

Copyright © Study IQ Education, All Rights Reserved

- Need lecture notes? Get it from www.studyiq.com or Telegram: <https://t.me/Studyyeducation>

- Subscribe
- Share
- Like
- Comment
- Jai Hind



एक कदम स्वच्छता की ओर

