



GS III

SYLLABUS: INDIAN ECONOMY AND ISSUES RELATING TO GROWTH.

MONETARY POLICY COMMITTEE

THE HINDU, PG.NO: 17.

News: "A wake-up call."

Context: Expectations of 7%-plus growth in 2024-25, which followed a robust 8.2% GDP increase last year, appear uncertain or overly optimistic. The first half's growth was only 6%, while the Monetary Policy Committee forecasted a 7% growth rate for Q2 in its October review and projected a 6.8% growth rate, but actual growth was 5.4%.

About Monetary Policy Committee:

- Type: Statutory body under RBI Act 1934. (Established in 2016).
- *Urjit Patel committee* recommended the formation of MPC.
- Constituted by: Central Govt. where 3 members from RBI and 3 nominated by government (nominee must not be a government official).
- Responsibilities & Functions of MPC:
 - Entrusted with the responsibility of *deciding the different policy rates*, including MSF, Repo Rate (RR), Reverse Repo Rate (RRR), LAF etc.
 - To ensure price stability with sustainable growth.
 - Inflation targeting @ 4% with 2% buffer.
 - Required to meet at least four times in a year.
 - Decisions are taken by majority, Governor has a casting vote incase of tie.
 - RBI must publish half-early MPC report explaining sources of inflation, forecast of 18 months ahead.
- Incase of failure, it should *submit report to Central Govt.*
- Instruments of MPC:
 - LAF, MSF, MSS, OMO (RR & RRR), CRR, SLR, Bank Rate.
- Failure of MPC: when average inflation is higher or lower than the desired limit for 3 consecutive quarters.

Challenges to Inflation Targeting:

Food inflation challenges:

- Monsoon dependent agriculture.
- Lack of cold storage facilities for perishable goods.Rising input costs.
- Policy related Challenges:
 - Ineffective monetary policy transmission shows implementation challenges in Banking system.
 - **Fiscal policy:** fiscal deficit remained above FRBM norms since 4 years, adding to increased inflation.
 - GST Moderations: high GST rates on some items.
 - Unemployment issues all year around.

Global Challenges:

- · Wars and Pandemics.
- Disruption of Supply chains.
- · Foreign central bank Policies.
- Climate change Eg. El Niño phenomenon, droughts.

Suggestions:

For Food Inflation:

- · Creation of Buffer stocks for essential food items.
- Banning exports and imposing stock limits.
- For Core inflation:
- Higher R&D allocation: Climate smart agri- reduces Supply shocks.

• Rationalising Fertiliser subsidies: ₹5T in 2022-23, needs to be reduced.

Policy measures:

- Coordinated monetary and fiscal policy: To tackle global disruptions Eg: Oilseeds, Cereals.
- Check to freebies: instead promote rural investments, rural infrastructure, competitiveness in agriculture.
- **Spending on Infrastructure:** increases multiplier effect Eg: During Covid India showed World how to manage inflation while protecting GDP growth.
- **Different inflation targets:** Benefits for different classes Eg: Food-3-4%.
- Improving Data quality and frequency: Al based Data processing.

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PYQs: CSE (M).

G5 III 2022: Besides the welfare schemes, India needs deft management of inflation and unemployment to serve the poor and the underprivileged sections of society. Discuss.

E-GOVERNANCE

PRE-CONTEXT

THE HINDU, PG.NO: 12.

News: "Oxford study laudsPRAGATI system for fast-tracking projects."

About PRAGATI Platform:

- Pro-Active Governance And Timely Implementation.
- PRAGATI infrastructure monitoring system for accelerating 340 projects worth \$205 billion across the country and bringing about economic transformation.
- Designed by the *Prime Minister's Office (PMO) and the National Informatics Centre (NIC)* as part of *Digital India program.*

PRAGATI Platform impacts:

- Multiplier effects: For every rupee spent on infrastructure, India sees a gain of ₹2.5 to ₹3.5 in GDP —RBI studies.
- Commitment to overcoming Bureaucratic Hurdles: facilitated faster environmental clearances, land acquisition process, inter ministerial coordination.
- Promoted the use of green technologies.
- Timely Implementation of projects.
- Fostering a Team India mindset and culture of accountability and efficiency.

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SYLLABUS: BASICS OF CYBER SECURITY.

CYBERSECURITY

THE HINDU, PG.NO: 6.

News: "New crimes, old tools."

"Cyber-attacks can bring a nation to its knees."

"₹3,000 crore was lost because of ~6,00,000 cases of cyber fraud between FY2020 and FY2024"**–response to RTI** by RBI 2024.

Context: As the government pushes for universal banking and greater access to digital services, it is critical that these advances do not become vulnerabilities for ordinary people.

Cybercrime methods (most common):

- Social Engineering Attacks: Manipulating people into revealing confidential information.
- Ransomware Attacks: Malicious software that locks data until a ransom is paid. 53% increase in the ransomeware incidents in 2022 – CERT-In report.
- Phishing: Tricking individuals into revealing sensitive information via fake emails or messages. 150 million phishing emails sent globally every day.
- *Identity Theft: stealing personal information* to impersonate someone for financial gain.
- Cyberstalking and Harassment: Using the internet to stalk, harass, or bully individuals.
- Denial of Service: Blocking access to websites.
- Cyber Espionage: using stealthy IT malware to spy on both corporate & military data.
- *Digital arrest scam:* fraudsters target individuals or businesses, posing as law enforcement or government officials, victims are *threatened with a digital arrest warrant.*

Challenges with Cybercrime:

- Innumerable entry points to internet Eg. As an open source, Android is highly susceptible to risk.
- Lower levels of *digital literacy* among users of internet: Eg. Clicking exploitative links, spam calls etc.
- Few domestic companies: in Cyber security domain.
- Outsource the cybersecurity services: due to lack of skilled cyber security professionals eg. virtual CISOs.
- Lack of Robust Implementation: Eg. National Cyber security policy 2013 have serious implementation issues.
- **Digital Data Threat:** Data is considered a New age Oil, Eg. Data leaks on Dark net.
- *Dark Net:* 90% of total internet but expertise in this Ecosystem is questionable.
- Technologies used for attack are advanced to defense technology which are currently in use.

Cyber-Security Laws in India:

- Police and Public Order are State Subjects 7th Schedule of Constitution.
- *IT-Act 2000:* primary law to deal with Cybersecurity and Digital Commerce.

P.T.O

• *Digital Personal Data Protection Act 2023:* introduces stringent data protection measures for public and private entities.

Notable cyber attacks:

- Cryptowall 2014-16: extorted 18million USD from victims.
- WannaCry 2017: hit 2 lakh+ systems.
- Kudankulam Nuclear Power Plant Malware infection.
- 2020 Mumbai grid failure: in Mumbai by the Chinese malware "ShadowPad"- New York Times.

Measures in Place:

- National Critical Information Infrastructure Protection Centre (NCIIPC).
- Indian Cyber Crime Coordination Centre (14C): for comprehensive management of Cyber issues.
- www.cybercrime.gov.in: portal to enable complainants to report Eg. Child Pornography/Child Sexual Abuse Material.
- *Mandatory reports* by Digital services providers: on cyber security incidents to CERT-In expeditiously.
- Cyber Swachhta Kendra: to detect malicious programmes and free tools to remove such programmes.
- Crisis Management Plans: to counter cyber-attacks and cyber terrorism.
- Mock drills and exercises: for regular assessment and preparedness.
- · Digital India Platform: for awareness.

Strengthening measures:

- P-P-P model for cybersecurity govt. shall partner with private sector to strengthen cybersecurity posture.
- Information security Policies and practices: Eg. Websites to adhere to international standards.
- Establishment of State Computer Emergency Response Team(SCERT): in conjunction with CERT in coordination with NCIIPC.
- Assurance framework: Eg. Security certification framework, Qualification criteria, Security audits etc.
- Appropriation of Security Budget: helps govt. agencies to maintain compliance with IT Act 2000.
- Capacity Building and Awareness:
 - Citizens and small businesses: Develop a little healthy scepticism could prevent many people from falling prey to scams.
 - For large Businesses: mock drills and information sharing etc.
 - **Students:** introducing cybersecurity academic curriculum, Extending International Security Education and Awareness (ISEA) program etc.

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PYQs: CSE (M).

GS III 2022: What are the different elements of cyber security? Keeping in view the challenges in cyber security, examine the extent to which India has successfully developed a comprehensive National Cyber Security Strategy.
GS III 2020: Discuss different types of cybercrimes and measures required to be taken to fight the Menace.
GS III 2017: Discuss the potential threats of Cyber attack and the security framework to prevent it.



GS II & ESSAY

SYLLABUS: GOVERNMENT POLICIES AND INTERVENTIONS FOR DEVELOPMENT.

ONE NATION ONE SUBSCRIPTION

THE HINDU, PG.NO: 8.

News: "India's 'One Nation, One Subscription' plan"

Context: India, with its immense pool of talent and resources, has the potential to reimagine this publishing ecosystem, fostering innovation in the workflow. establishing India as a leader in science and innovation.

About One Nation One Subscription (ONOS):

- ONOS promises to provide equitable access to scholarly journals in all public institutions.
- Delivers scientific knowledge, as a *publicgood* making ideally accessible to all.
- To combat misinformation and drive informed decisionmaking.

Differences:

• Funding:

- **Commercial Publishing (CP):** Publishers generate revenue through direct sales of publications or subscriptions from individual buyers or institutions.
- **ONOS:** *Govt. funds the scheme* through a centralised budget allocation.

• Access:

- **CP:** Access to publications is based on individual or institutional subscriptions.
- **ONOS:** promises to provide equitable access to scholarly journals in all public institutions.
- Pricing:
- CP: Prices for publications and subscriptions are determined by market forces and publisher's costs.
- ONOS: A single, negotiated price is set for all participating institutions.

Challenges with Commercial Publishing:

- Challenges of Commercial Publishing: Excessive subscription fees, inefficiencies, and resistance to innovation.
- Publishers charging high fees for access to work already supported by public institutions.
- Only a few disciplines have fully transitioned to Open Access: Eq. Such as biological science.
- To tackle risks of reliance on western publishers *Eg. lessons from COVID 19.*
- Copyright Concerns: Researchers lose control over their work as publishers hold the copyright *Eg.Taylor & Francis* (*T&F*) and *Microsoft controversy* over AI training.

Issues with ONOS:

- Open Access Publishing Trend: with over 53% of scientific papers being available for open access.
- Subscription model raises questions: about financial prudence, especially with free research articles available.
- U.S. and EU mandates for publicly funded research to be freely accessible by 2026 and 2027, respectively, further complicate the subscription model's viability.
- By 2025, a substantial portion of research will be freely accessible online, raising questions about ONOS's relevance beyond 2025.

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ΡΟΙΙΤΥ

PRE-CONTEXT

PARLIAMENTARY DEVICES & CONCEPTS

THE HINDU, PG.NO: 11.

News: "Opposition stalls both Houses over Adani row and Sambhal violence."

Question Hour

- 1st Hour of parliamentary sitting.
- MPs ask questions and ministers give answers.
- Question hour mentioned in *Rules of Procedure of both* houses.
- Three types of questions raised during Question Hour:
 - *Starred Question:* Require oral answer and Supplementary question can be asked.
 - Unstarred Question: Require written answer and Supplementary question cannot be asked.
 - Short Notice Question: answered orally and asked short notice of less than 10 days.
- Indian Council Act 1892 introduced question hour under colonial rule.

Zero Hour:

- Informal device to raise matters without any prior notice.
 It starts immediately after the question hour and lasts until the agenda for the day.
- It is an Indian innovation (since 1962)
- Not mentioned in the Rules of Procedure.

Adjournment:

- Adjournment of House:
- Temporary Adjournment: Suspending the proceedings of the entire house for a specified period or until the next scheduled sitting.
- Adjournment Sine Die: An indefinite adjournment without setting a date to resume. It usually *marks the end of a parliamentary session*, Eg. the President of India prorogues the Parliament, effectively adjourning both houses sine die until the next session.
- Adjournment of Sitting:
 - Suspending a *particular day's proceedings*, either for a few minutes or hours, often to address unforeseen circumstances or sudden interruptions.
- Motion of Adjournment (Adjournment Motion):
 - Strategic tool primarily utilized by opposition members to draw attention to matters of urgent public importance and compel the govt to address them.
 - Rajya Sabha is not permitted to use this motion, involving an element of censure against the govt.
 - **Procedure:** *support of minimum 50 members* needed to support adjournment motion.

<u>Note:</u> Censure against the government: Unlike, *motion of No-confidence*, which can lead to the government's resignation or dissolution, *censure motions* are primarily *symbolic formal disapproval or criticism* towards govt. actions.

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GS II

SYLLABUS: PROTECTION AND BETTERMENT OF VULNERABLE SECTIONS.

PERSONS WITH DISABILITIES

THE HINDU, PG.NO: 6 & 7.

News: "Citizens with disabilities, making their rights real". News: "Frontline nutrition workers foster disability inclusion." News: "Enabling a level playing field." News: "Breaking barriers with the help of tech".

Status of Disabilities:

- According to 2011 national Census of India indicate that persons with disabilities constitute 2.2% of the total population.
- India ratified the United Nations Convention on the Rights of Persons with Disabilities in 2007 & Parliament passed the Rights of Persons with Disabilities Act 2016 RPWD Act replaced earlier Act.

Protection of Disabled people:

- RPWD Act provision for the constitution of the office of the State Commissioners for Disabilities at the State level.
 - Powers:
 - Implementation of the disability law.
 - Commissioners, shall have the *same powers of a civil court* under the Civil Procedure Code 1908.
 - *Powers of suo motu* to identify and inquire about any specific policy affecting PwDs.
 - While trying a suit, and every proceeding before the State Commissioner *shall be a judicial proceeding.*

Problems faced by Persons with Disabilities (in general):

· Governance Challenges:

- Lax attitude on the part of the State govts to appoint State Commissioners.
- State Commissioners have been unable to intervene suo motu to address discriminatory policies and practices, eroding faith in statutory offices.
- Rights of Persons with Disabilities Rules: Eg. Prescribing accessibility standards were not even mandatory by nature.
- Lack of implementation of rights of persons with disabilities under Disabilities Act 2016. Leaving them not included.

Emotional and relational challenges:

- · Particularly regarding access to love, desire, and intimacy.
- Right to leisure compromised
- **Society did not even bother** to enquire into the "right to relationships" of persons with disabilities.
- This exacerbates the feeling of Exclusion.
- Privacy of PwDs is often overlooked.

Social Challenges:

- *Face social stigma & Struggle for dignity.* Eg. Considering them as pitiful or helpless, incase belonging to lower caste it doubles or triples the burden.
- Marginalisation in all sectors. Eg. Viewed as incapable of community participation.
- Opportunity Challenges:
- *Discrimination in education and employment.* Eg. Nifty 50 report 2023 highlights, out of 50 companies only 5 companies have more than 1% of PWDs employed of them 4 are public sector companies.
- Accessibility Infrastructure challenges:
- Educational institutions lack the necessary infrastructure. Eg. Less than 1% institutions are disabled friendly, like no Ramps.

- Low floor wheelchair-accessible CNG buses for public transport. Eg. *Many cities lack such buses*.
- Restrooms for persons with disabilities.
- Highlights the lack of compassion and human dignity.
- Support mechanisms and workplaces concern.

Measures for inclusion of Disabled: Best practices:

- Karnataka Mobile Adalats: Reaching out to people with disabilities in *remote areas* and investigating their rights deprivation.
- Mission Vatsalya & ICDS: special provisions for children with disabilities in *Child Care Institutions (CCIs)*.
- Shiv Nader University: Disability support policy *supporting* students case by case basis based on severity of disability.
- Brazil model, Fines and penalties: companies with more than 100 employees *must comprise 2%-5% of total workforce.*
- Japan model, System of subsidiaries for employees: i.e creation of suitable working condition's for disabled.
- Enabling Right to leisure measures: have subtitles and audio descriptions on OTT platforms, sign language interpreter etc.
- Showcasing inclusive stories in popular entertainment. Eg. Films such as *Margarita with a Straw (2014) and Srikanth (2024).*
- · Such above measures need to be institutionalised.

Case study:

This year, *India's Paralympians made history at the 2024 Summer Paralympic Games* by bringing home *29 medals. Sheetal Devi* with her impeccable precision in *archery, Sumit Antil* with his extraordinary *javelin throws*, others.

Their journey underscores the *Ethical principles* like:

- Determination of *Will* despite physical and societal barriers.
- Dedication towards training to achieve excellence.
- · Resilience to overcome setbacks.

Quote:

- "My friend says disabled people can be negative, I (disabled person) agree, we are so negative sometimes the ablebodied mind never reaches us. That distance is too far.. it is thus those who are creating the distance (who) should bridge the gap"—Book Grammar of My Body.
- "Disability is not inherent in the person, but is created by external factors such as physical, organisational, and attitudinal barriers"—Supreme Court of India 2024.

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PYQs: CSE (M).

GS IV 2017: Does the Rights of Persons with Disabilities Act, 2016 ensure effective mechanism for empowerment and inclusion of the intended beneficiaries in the society? Discuss. **GS IV 2022:** The Rights of Persons with Disabilities Act, 2016 remains only a legal document without intense sensitisation of government functionaries and citizens regarding disability. Comment.

Thank you!