**The Hindu News Analysis – 04th & 05th August 2019 – Shankar IAS Academy**

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*C – Chennai; B – Bengaluru; D – Delhi ; T – Thiruvananthapuram*
Lower rates the growth key?
What does the government need to do to stimulate the economy? Is cutting interest rates enough?

The Reserve Bank of India (RBI) lowered the repo rate to 6.25% for the Monetary Policy Review in June. This was the fourth such reduction in the repo rate since May 2019. The RBI, under Governor Shaktikanta Das, has been lowering interest rates to stimulate the economy. The government has also announced various measures to boost economic growth. However, some economists believe that further rate cuts may be necessary to achieve the desired impact.

What is the repo rate and why is it important?
The repo rate is a key policy instrument used by the government to manage the economy. It is the interest rate at which the central bank lends money to commercial banks. Lowering the repo rate makes it cheaper for commercial banks to borrow money, which in turn helps to reduce the cost of borrowing for businesses and individuals.

What is the monetary policy?
The monetary policy is a set of measures taken by the government to control the money supply and regulate the economy. It is designed to achieve economic growth, price stability, and sustainable development. The monetary policy includes measures such as changes in interest rates, inflation targeting, and the use of reserve requirement ratios.

Monetary Policy Committee:
- 6 member committee constituted by the Central Government (Sec 45 ZB of RBI Act, 1934)
- Chairperson - Governor of RBI
- Fixes policy interest rates to achieve inflation target.
- Required to meet at least 4 times in a year

Policy Repo Rate:
- Rate at which the commercial banks borrow from RBI by mortgaging their government securities and treasury bills

Part A—Preliminary Examination
Paper I—200 marks
- Current events of national and international importance.
- Economic and Social Development—Sustainable Development, Poverty, Inclusion, Demographics, Social Sector Initiatives, etc.

Part B—Main Examination
PAPER-IV
General Studies-II: Technology, Economic Development, Bio diversity, Environment, Security and Disaster Management
- Indian Economy and issues relating to planning, mobilization, of resources, growth, development and employment.

- If repo rates are reduced
  - Increase the borrowing from RBI
  - Banks must pass the rate cut benefits to borrowers

- If repo rates are increased
  - Reduce the borrowing from RBI
  - Banks will borrow money from RBI and pass on rates to borrowers

News
- RBI’s assessment → 21/75 basis points only passed into the borrowers

Reverse Repo Rate:
- Interest for the money deposited by the commercial banks with RBI
Why banks are not ready for immediate transmission of rate cuts?

- Deposits
  - Higher deposit rates
    - Due to higher interest rates in the govt's Small Savings Schemes
      - Public Provident Fund
      - National Savings Certificate
    \[ \text{Vs} \]
    - SBI - 6.8%

- Liquidity crunch due to IL & FS Crisis
  - Higher Banks should pass on the rate cut benefits

Govt Vs Central Banks → On Repo rates:

- Govt - Supports lower interest rates
  - Lower Interest → Job Creation → Higher growth
- Central Banks - Support high interest rates
  - Targeting the inflation

Govt - Short term view
Central Banks - Long term view

Fiscal Deficit and Repo rates:

- Fiscal Deficit = Expenditure > Revenue
  - More spending → High inflation (Govt)
    - High interest rates (Central) to control inflation (Bank)

Are repo rates enough for the growth in the economy?

- Three factors of Production
  - Capital (cheap)
  - Land
  - Labour (skilled)

  →

  Demand in the market to purchase Goods and Services

Solution:

- Govt → Stimulate the demand
- RBI → Should keep the interest rates low
- Only rate cuts will not help in reviving the economic activity
Ministry of Earth Sciences – Deep Ocean Mission will be launched in October 2019

Rs. 8,000 Crore plan in Indian Ocean

Deep Sea Mining: extracting mineral deposits from the area of ocean below 200m

IUCN – Deep Sea Mining – Process of extracting mineral deposits from the area of ocean below 200m
- mining below the epipelagic zone

- Continental shelf – gradually sloping area bordering each continent
- Continental slope – marked by steady incline
- Seamount – peaks does not break into the surface
- Abyssal plains – vast, flat plains – thick sediments – dead organisms
- Hydrothermal vent – opening in the seafloor through which geothermally heated mineral rich water rises (1000 m – 4000 m)
Deep Sea Mining Hotspots:
- Iron-manganese nodules - Ocean bed or abyssal planes - (4000m - 6000m)
- Metal rich crusts - Seamounts - 800 - 8500m
- Sulphide deposits → hydrothermal vents (1000m - 4000m)
  - Mineral rich rocks

Polymetallic nodules:
- Small rounded accretions of minerals - nickel, cobalt, copper, iron hydroxide
- Can be used in - electronic devices, smartphones, batteries and solar panels
- Identified in - Indian Ocean Region - 6000m depth
  - Clarion Clipperton Zone in eastern Pacific Ocean

resource potential in Central Indian Ocean Basin (C108)

1987: International Seabed Authority (ISA)
- Granted 'Pioneer Investor' status to India - first to receive
  - ISA - allots areas for deep sea mining
  - Allowed 1.5 lakh sq.km to India; now India retained 75,000 sq.km.

ISA - formed in 1994, under UNCLOS 1982
- Regulates - exploration of marine non-living resources in international waters
- UN Observer status

How is mining done?

India to start mining by October 2019
- National Institute of Ocean Technology, Chennai says - demonstrated mining technology with artificial nodules at 500 m depth
  - Remotely operated vehicle and In-situ soil testing at 6000m

Other countries in the race:
- ISA - 15 year contracts for exploration for polymetallic nodules, polymetallic sulphides and Cobalt rich ferromanganese crusts - 29 Contracts
  - China, Russia, South Korea, Japan, France, Germany, Cooks Islands, kivibabi
Practice Question – Prelims

Q) Consider the following statements regarding International Seabed Authority.

1. ISA was established under the 1982 United Nations Convention on the Law of the Sea (UNCLOS).

2. It regulates the exploration and exploitation of marine living and non-living resources of oceans in international waters.

Which of the above statements is/are correct?

a) 1 only
b) 2 only
c) Both 1 and 2
d) Neither 1 nor 2
PM released All India Tiger Estimation 2018 - 23% increase in tiger population b/w 2014 and 2018
- Threats to its survival - loss of habitat, poaching, decline of prey
- New threat: Canine Distemper Virus (CDV) Infection

CDV: Contagious disease; affects respiratory, gastrointestinal and nervous system
- Spread: direct or indirect contact
- Inhaling virus
- No cure

Research group: blood samples of dogs around Ranthambore National Park, Rajasthan
- Result: over 86% of the dogs tested - carries CDV antibodies
- Meaning: either currently infected or have been infected sometime i.e., increased risk of transfer of CDV from dogs to tigers

How?
- Dogs along with humans enter forests - tigers and leopards hunting them
- Also through air - sneeze/cough of infected animals

2018 - more than 20 lions died due to CDV in Gir Forest, Gujarat
NTCA - guidelines to prevent spillover of CDV to wild animals
Analysis in Russia and Africa:
- Isolated wildlife populations - more susceptible to CDV
Way forward:
- Understand the role of domestic animals as carriers of CDV
- Vaccination of free-ranging and domesticated animals near national parks

NGOs - animal birth control measures - need Govt. support
Countrywide data of CDV cases - make preventive guidelines
Preventive measures - Govt. initiative to vaccinate dogs
Practice Question – Prelims

Q) Consider the following statements about Canine Distemper Virus.
   1. CDV attacks respiratory and gastrointestinal parts of dogs.
   2. The infection can spread through air.
   3. CDV has resulted in the death of lions in Gir forests in 2018.

   Which of the above statements is/are correct?
   a) 1 and 2
   b) 1 and 3
   c) 1, 2 and 3
   d) 2 and 3
Q. Consider the following statements.

1. The strength of the Supreme Court judges can be modified by amending the constitution of India.
2. The present strength of judges in the Supreme Court is 34 including the Chief Justice of India.

Which of the above statements is/are correct?

a) 1 only  
b) 2 only  
c) Both 1 and 2  
d) Neither 1 nor 2
20,000 genomes to be scanned for cancer study

JACOB KOHYY NEW DELHI

The Department of Biotechnology (DBT) plans to scan nearly 20,000 Indian genomes over five years, in a two-phase exercise, and develop diagnostic tests that can be used for cancer.

The first phase involves sequencing the genomes of nearly 10,000 Indians to capture the biological diversity of the country, Renu Swarup, Secretary, DBT, told The Hindu.

In the next phase, about 10,000 “diseased individuals” would have their genomes sequenced. These data would be compared using machine learning to identify genes that can predict cancer risk, as well as other diseases that could be significantly influenced by genetic anomalies.

While 22 institutions, including those from the Council of Scientific and Industrial Research (CSIR) and the DBT would be involved in the exercise, the data generated would be accessible to researchers anywhere. This would be through a proposed National Biological Data Centre, envisaged in the “Biological Data Storage, Access and Sharing Policy” that is still in the early stages of discussion.

“Genomics research is a major thrust area for us. What is unique about this programme, called the Genome India Initiative, is its scale. The deliverables are genomic-based diagnostics that can be affordably made available through a lab,” Dr Swarup added. The programme is expected to launch in October, with an estimated budget of ₹250-350 crore for phase 1.

The Pune-based National Centre for Cell Sciences – also involved in the project – will collect samples of microbiome from the human gut. The diversity of the bacterial samples is at the frontier of global research, and scientists have said there is an intimate connection between the genome, the gut microbiome and disease.

Part A—Preliminary Examination
Paper I - (200 marks)

✔ Current events of national and international importance.
✔ General Science.

Part B—Main Examination
PAPER-IV


✔ Science and Technology- developments and their applications and effects in everyday life.

• Awareness in the fields of IT, Space, Computers, robotics, nano-technology, bio-technology and issues relating to intellectual property rights.

⇒ Dept of Biotechnology - Genome India Initiative Programme

- Scan 20,000 Indian genomes
- 2 phases
  - Phase 1: genome sequencing of 10,000 Indians
  - capture biological diversity
  - Phase 2: genome sequencing of 10,000 ‘diseased individuals’

⇒ Genome: Complete set of genes - genes made up of DNAs
- Genome sequencing - figuring out order of DNA nucleotides or bases - Adenine, Guanine, Cytosine, Thymine

⇒ 2 sets of data from 2 phases - compare using machine learning
- identify genes that can predict cancer risk
- diseases that would be influenced by genetic anomalies

⇒ Machine learning: Application of AI (Artificial Intelligence) - ability to automatically learn and improve

⇒ Genome scanning project - 22 institutions from CSIR, and DBT

⇒ Data generated → accessible to researchers anywhere - through National Biological Data Centre
- envisaged under - ‘Biological Data Storage, Access and Sharing Policy’
- Under Dept of Science and Technology
Practice Question – Prelims

Q) Consider the following statements regarding genome sequencing.
1. Genome sequencing is figuring out the order of DNA nucleotides or bases in a genome.
2. The Genome India Initiative aims at sequencing the diverse Indian genomes.
3. Genome sequencing will help to study cancer risks.
Which of the above statements is/are correct?
a) 1 only
b) 1 and 2
c) 1 and 3
d) 1, 2 and 3
M.P. returns over 25% of target under PMAY

Rural Development Minister calls State’s decision an unprecedented situation

PRESIDENT RADMAL

In an interview with Civilspedia, Minister of Rural Development, Mr. R. D. Sharma, has called the State’s decision an unprecedented situation. The State, which is known for its efficient implementation of various rural development schemes, has decided to return over 25% of the target under the Pradhan Mantri Awas Yojana (PMAY). This decision is expected to have a significant impact on the overall rural development in the State.

The minister further explained that the decision was taken after careful consideration of the various factors influencing the rural development in the State. He added that the decision was taken to ensure that the funds available under the scheme are utilized effectively.

The minister also highlighted the importance of rural development and its role in the overall economic growth of the State. He emphasized the need for more focus on rural development to bridge the gap between urban and rural areas.

The State has already been working towards achieving the target under the scheme, and the minister expects that the decision will motivate other States to also focus on rural development.

PMAY (Gramin) - Annual Action Plan - 2019-20

- Allocated 8.32 lakh houses to MP, 2.22 lakh houses surrendered
- Not in a position to meet target
- Rural Development Ministry: first time any state has done so
- Reason: farm loan waiver scheme of MP - financial burden

Pradhan Mantri Awas Yojana - Gramin:

- PMAY (A) - Restructured - Indira Awas Yojana
- Expected to build a total of 2.95 crore houses by 2022
- Beneficiaries identified by SECC 2011

Part A—Preliminary Examination

Paper I - (200 marks)

- Current events of national and international importance
- Indian Polity and Governance-Constitution, Political System, Panchayati Raj, Public Policy, Rights Issues, etc.

Part B—Main Examination

Paper II

General Studies- II: Governance, Constitution, Policy, Social Justice and International relations

- Government policies and interventions for development in various sectors and government outlays arising out of their design and implementation

- Each beneficiary - Rs.1.2 Lakh in plain areas, Rs.1.3 Lakh in hilly areas
- Cost Sharing-60:40 - Centre: States - plain areas
- 90:10 - C:S - North East and Himalayan States
- Geo-tagged photographs
- Construction of toilets - Swachh Bharat
- Pan-India training and certification - rural masons - skilling
Practice Question – Prelims

Q) Consider the following statements regarding Pradhan Mantri Awas Yojana (Grameen).

1. The beneficiaries are identified from the Socio-Economic Caste Census 2011.

2. The cost is shared between the Centre and States in the ratio 60:40 in plain areas and 90:10 in the northeastern and Himalayan states.

3. It is implemented by Ministry of Drinking Water and Sanitation.

Which of the above statements is/are correct?

a) 1 only
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Practice Question – Prelims

Q1) Consider the following statements regarding International Seabed Authority.

1. ISA was established under the 1982 United Nations Convention on the Law of the Sea (UNCLOS).
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1. CDV attacks respiratory and gastrointestinal parts of dogs.
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**Practice Question – Prelims**

Q3) Consider the following statements regarding genome sequencing.

1. Genome sequencing is figuring out the order of DNA nucleotides or bases in a genome.
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d) Neither 1 nor 2

Practice Questions – Prelims
Answers
5th August 2019

Q1. Option ‘a’ – 1 only
Q2. Option ‘c’ – 1, 2 and 3
Q3. Option ‘d’ – 1, 2 and 3
Q4. Option ‘b’ – 1 and 2
Q5. Option ‘d’ – Neither 1 nor 2