

ASSESSMENT OF INDIA'S INTERNAL SECURITY

Background:

- Internal security has been among the top priorities of the Indian government.
- Since its independence, the country has faced several internal security challenges presented by terrorism, the insurgencies in Left Wing Extremist (LWE) zones and the Northeast, and the security situation in Jammu and Kashmir.

Left Wing Extremism (LWE) Theatre

- In April 2006, then PM Manmohan Singh called Naxalism “**the single biggest internal security challenge ever faced**” by India.
- **Status**
 - By 2014, Maoism had either been virtually finished or was on its last legs in states such as West Bengal, Jharkhand, Bihar and Odisha.
 - Andhra had already pushed them out.
 - Government, after 2014, embarked on what it called “the final push” against the Maoists.
 - This involved intelligence-based operations in core Maoist areas, setting up of camps deep in the jungles etc.
 - This was coupled with the building of roads, setting up of mobile phone towers, and helping state police forces to modernise and to train them to fight the Maoists.

Jihadist terrorism

- **Status**
 - The major Pak-sponsored group in mainland India, the Indian Mujahideen, had already been annihilated by the time Modi govt. came to power.
 - As the new phenomenon of Islamic State took shape with some young Muslims from India joining the outfit in Syria and Iraq, the government took the approach of prevention over cure.
 - Agencies mounted surveillance on social media activity discussing Islamic State ideology, and counselled potential recruits out of it.
- **Steps taken**

- The govt. amended the NIA Act and the UAPA to allow the government to designate even individuals as terrorists.
 - It banned the Popular Front of India (PFI).
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GILGIT MANUSCRIPTS

Recently, the Minister of State for Culture inaugurated an exhibition under the Azadi Ka Amrit Mahotsav (AKAM) titled "Hamari Bhasha, Hamari Virasat" and mentioned about Gilgit Manuscripts to celebrate 75th International Archives Day at National Archives of India, New Delhi.



About Gilgit Manuscripts:

- It was written between the **5 - 6 centuries CE**, which is the oldest surviving manuscript collection in India.
- It was written **on the birch bark folios documents** written on pieces of inner layer of the bark of birch trees were found in Kashmir region.
- It contains both canonical and non-canonical Jain and Buddhist works that throw light on the evolution of **many religious-philosophical literature**.

What are Manuscripts?

- A manuscript is a **handwritten composition on paper, bark, cloth, metal, palm leaf** or any other material dating back at least seventy-five years that has significant scientific, historical or aesthetic value.
 - These are **found in hundreds of different languages and scripts**. Often, one language is written in a number of different scripts.
 - For example, Sanskrit is written in Oriya script, Grantha script, Devanagari script and many other scripts.
 - These are distinct from historical records such as epigraphs on rocks, farmans, revenue records which provide direct information on events or processes in history. Manuscripts have knowledge content.
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PM SVANIDHI: IN SOUTH MORE WOMEN AVAILED LOAN SCHEME FOR STREET VENDORS

Why in News?

- About 41% of the beneficiaries of the government's loan scheme for street vendors - **PM SVANidhi (PM Street Vendors' AtmaNirbhar Nidhi)** - are women, but southern states fare much better than those in the north.

What is the PM SVANidhi Scheme?

- It was launched in **2020 amid the pandemic** by the **Ministry of Housing and Urban Affairs (MoHUA)**, Government of India.
- It is a **micro-credit facility that provides street vendors a collateral-free loan of Rs 10,000** with low rates of interest (below 12%) for a period of one year, **aiding the vendors at getting back on their feet financially.**
- In the long term, it aims at -
 - **Establishing a credit score for the vendors**
 - **Creating a digital record of their socio-economic status**
- This will enable street vendors to **avail the Central government schemes later, formalise the informal sector of the economy** and provide them safety nets and a means of availing loans in the future.

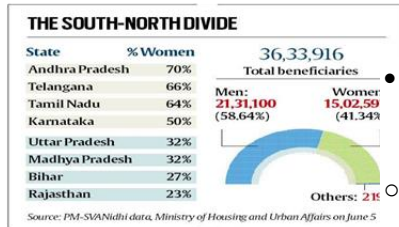
Need for the Scheme:

- Many vendors belong to the informal economy, and **often borrow from private lenders which charge them exorbitant rates of interest.**
- The COVID-19 pandemic and the **nationwide lockdown left daily wage workers and street vendors out of work.**

Who is Eligible for the Loan?

- All vendors who have been vending from or before (March 24, 2020) and with a **certificate of vending can avail the loan.**
- As per the **Street Vendors Act 2014**, the Town Vending Committees (which comprises the local authorities and vendors from an area) issue a certificate of vending after a survey has been conducted of all the vendors.

Performance of the Scheme on 3-year Completion:



• **In 10 states and UTs, almost all in the Southern and North-East region, women are the majority of the beneficiaries.**

○ **Kerala is an exception, but this state has been a pioneer in fostering women's empowerment through its own programmes**

like the **Kudumbashree**.

- **The social fabric of the regions** has a part to play in women outnumbering men in the number of beneficiaries.
- **For example**, in the matrilineal societies of **Meghalaya** where the youngest daughter inherits property and women operate most enterprises.
- In some states, **the local authorities targeted women's self-help groups (SHGs) as beneficiaries.**
- **For example**, Andhra Pradesh's MEPMA [Mission for Elimination of Poverty in Municipal Areas] was already working with SHGs.

Various Challenges in Implementing the Scheme:

- **Uneven implementation of the Street Vendors Act across the states:** The Act necessitates a survey of the vendors to issue a certificate of vending. However, many states and cities have not conducted the survey yet.
- **Some municipalities are also slow in issuing LORs:** In the absence of the survey, the urban local bodies (ULBs) can provide a Letter of Recommendation (LOR), if the vendor is a member of a vendor association.

WHAT IS NEOLITHIC AGE?

A celt, belonging to the neolithic period, was recently discovered in Poothinatham village in



Tamil Nadu.

About Neolithic Age:

- Neolithic, also called New Stone Age, is the final stage

of cultural evolution or technological development among prehistoric humans.

- The Neolithic stage of development was **attained during the Holocene Epoch** (the last 11,700 years of Earth's history).
- The **starting point of the Neolithic** is generally thought to **have occurred sometime about 10,000 BCE**.
- The **Neolithic followed the Palaeolithic Period**, or the age of chipped-stone tools, and **preceded the Bronze Age**, or the early period of metal tools.
- The Neolithic Revolution **started in the Fertile Crescent, a region of the Middle East** where humans first took up farming.
- The **term Neolithic is most frequently used in connection with agriculture**, which is the time when cereal cultivation was introduced.
- **Features:**
 - It was **characterized by stone tools shaped by polishing or grinding, dependence on domesticated plants or animals, settlement in permanent villages**, and the appearance of such crafts as **pottery and weaving**.
 - The **houses were built of mud and reed and rectangular or circular shapes**.
- Some of the **important Neolithic sites in India include Mehrgarh**, the oldest Neolithic site in the province of Pakistan called Baluchistan, **Burzahom in Kashmir, Chiron in Bihar and Uttar in Andhra Pradesh, Edakkal caves in Kerala**.

WHO IS A WILFUL DEFAULTER?

As per a recent circular by the Reserve Bank of India (RBI), **Wilful defaulters and companies involved in fraud can go for a compromise settlement or technical write-offs by banks and finance companies.**



About Wilful Defaulter:

- They are considered as **entities that do not pay back money despite the ability to do so**.
- The concept of **'Wilful Defaulter'** was introduced when the RBI, as per its power under Sections 21 and 35A of the Banking Regulation Act, 1949, issued the **Master Circular, which**

defined **Wilful Defaulter** and detailed the measures to be adopted by the Banks and Financial Institutions (FIs) to **adjudge the instances of default**, i.e., whether the same is a wilful default or not.

- **According to the RBI, a wilful default is deemed to have occurred in any of the following four circumstances:**
 - When there is a **default in repayment obligations by the unit (company/individual) to the lender, even when it has the capacity to honour the said obligations, there is a deliberate intention of not repaying the loan.**
 - **The funds are not utilised for the specific purpose for which finance was availed but have been diverted for other purposes.**
 - **When the funds have been siphoned off and not been utilised for the purpose for which it was availed. Further, no assets are available which justify the usage of funds.**
 - **When the asset bought by the lenders' funds have been sold off without the knowledge of the bank/lender.**
- **Further, in cases where a letter of comfort or guarantees furnished by group companies of wilfully defaulting units are not honoured when they are invoked by the lender, then such group companies are also considered to be wilful defaulters.**
- **Consequences:**
 - **Banks and institutions are required to submit the list of suit-filed accounts of wilful defaulters at the end of every quarter to the Credit Information Bureau (India) Ltd (CIBIL).**
 - **Banks also report the names of current directors as well as directors who were associated with the company at the time the account was classified as a defaulter. This helps to put other banks and institutions on guard against such individuals. This list can also include independent and nominee directors.**
 - **A wilful defaulter is not permitted to float any new business for a period of five years from the date of being declared a wilful defaulter.**
 - **Lenders are also expected to initiate legal process, which can include criminal proceedings, if necessary, against the borrowers/guarantors and foreclosure of recovery of dues is expedited.**

- Banks and institutions have been given the right to change the management of wilfully defaulting company.
- At present, there is no specific law for legal action against Wilful defaulters. Reserve Bank of India has framed rules defining wilful default, the process to be followed by banks for declaring borrower as “wilful defaulter”. Banks initiate action against such accounts under laws like SARFAESI Act, Companies Act, 2013, Fugitive Economic Offenders Act etc.

NATIONAL TRAINING CONCLAVE: PM UNDERLINES IMPORTANCE OF CAPACITY BUILDING

Why in News?

- Prime Minister Narendra Modi inaugurated the first 'National Training Conclave' and highlighted the importance of capacity building, ending silos and enhancing service delivery.

About Mission Karmayogi:

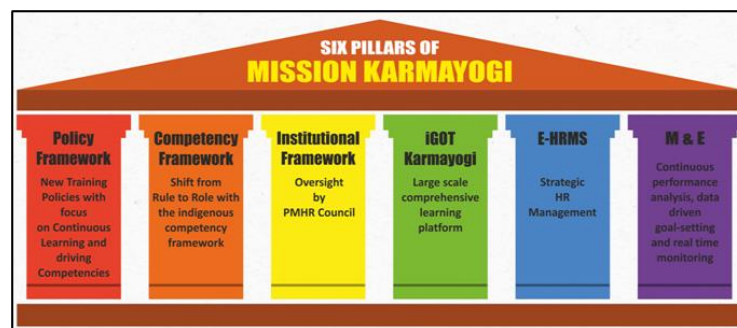
- Referred to as the biggest bureaucratic reform initiative of independent India, the Union government launched Mission Karmayogi in September, 2020.
- **Objective:** To transform capacity-building in the bureaucracy through institutional and process reforms.
- Mission Karmayogi is a scheme that **exhorts the civil servant to maintain a very high standard of conduct and behaviour so that he earns the trust of the people and is emulated by his peers and subordinates.**

Need For the Reforms in Civil Services:

- Civil Servants play a vital role in formulating policy and executing delivery at the cutting edge.
- However, the current civil services capacity building landscape was marred with the following challenges:
 - Existing training policy interventions were sporadic and largely confined to individual and intermittent innovations;

- Stereotyped working in silos or compartments, rather than an overall unifying vision and understanding of national priorities;
- Lack of a lifelong and continuous learning environment for all civil servants;
- Barriers to exchange of knowledge preventing collaborative working.
- Moving from a **RULES-BASED** to a **ROLES-BASED** HR management system.

Prime Minister's Vision of Civil Servant-Karmayogi For the Nation:



Salient Features of the Scheme:

- The transition from Rules Based to Roles Based Human Resource (HR) Management - The focus is to allocate jobs to the civil servants based on their competencies.
- On-Site Learning to complement Off-Site Learning - It is a training given to the civil servants on-site.
- An ecosystem of shared training infrastructure - Civil servants to adapt to an ecosystem of shared learning materials, institutions and personnel.
- Framework of Roles, Activities and Competencies (FRACs) approach - All civil services positions to be calibrated under this approach. Also based on this approach, all learning content will be created and delivered to every single government entity.
- Behavioural, Functional and Domain Competencies - Civil Servants to build their competencies in their self-driven and mandated learning paths.
- Co-creation of the common ecosystem by all the Central Ministries, Departments and their organizations - This is a way to create an ecosystem of learning through an annual financial subscription for every employee.



CROSS & CLIMB ROHTAK



- Partnership with learning content creators - Public training institutions, universities, start-tips and individual experts will be enabled to be a part of this capacity-building measure.

Institutional Structure:

- **PM’s HR Council** is the apex body to provide strategic direction to capacity building reforms.
 - **Cabinet Secretariat Coordination Unit** works to monitor progress and execution and overseas plans.
 - **Capacity Building Commission** works to harmonize training standards, create shared faculty &resources and facilitate world class learning.
 - **Karmayogi Bharat SPV** owns and operates the online platform **iGOT-Karmayogi** to facilitate world class learning.
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