

EASTERN COMMAND'S EX-CHIEF ANIL CHAUHAN IS CHIEF OF DEFENCE STAFF

In News:

- The Union Government has appointed former Eastern Army Commander **Lt. General Anil Chauhan** as the next Chief of Defence Staff (CDS).
- The post has been vacant since the death of the country's first CDS **Gen. Bipin Rawat** in a helicopter crash in December 2021.

About Chief of Defence Staff (CDS):

- The Chief of Defence Staff is the highest-ranking uniformed officer on active duty in the Indian military.
- The first Chief of Defence Staff, **General Bipin Rawat**, took office on 1 January 2020.
- The position was created with the aim of –
 - Improving coordination,
 - Tri-service effectiveness and
 - Overall integration of the combat capabilities of the Indian armed forces.
- Integration refers to the process by which the army, air force and the navy discard their single service approach and embrace a joint vision.
- **Age limit** – The retired officer should not have attained **62 years** on the date of appointment.

Need for a CDS:

- The need for a Chief of Defence Staff was felt as early as 1960s following wars with **Pakistan** and **China**. Over the years the creation of such as post was raised, repeatedly.
- However, officially, it was only following the **Kargil Review Committee's** recommendation in 1999 that the Group of Ministers (GoM) officially proposed the creation of the post of CDS in 2001.
- Following committees, including the **Naresh Chandra task force** (2012) and the Lieutenant General **D. B. Shekatkar committee** (2016), also proposed their own versions of a CDS.

- In 2017, the Cabinet Committee on Security started the process of making the final decision related to the creation of a post for the CDS.

Roles & Powers of the CDS:

- The CDS is a **four-star General/Officer** who acts as the Principal Military Advisor to the Defence Minister on all tri-services (Army, Navy and Indian Air Force) matters.
 - Earlier, the Government of India has notified new rules to appoint the CDS who could be anyone from the three serving chiefs, any serving three-star officer, any retired chief who is below 62 or any retired three-star officer also below the same age
- He also acts as the military advisor to the Nuclear Command Authority.
- The CDS is the –
 - Permanent Chairman of the existing Chiefs of Staff Committee,
 - Member of the Defence Acquisition Council and
 - Member of the Defence Planning Committee.
- The CDS has a responsibility for coordination among the three services in equipment and arms procurement, training and staffing.
- The CDS **assigns inter-services prioritisation** to capital acquisition proposals based on the anticipated budget.
- The CDS is also charged with bringing about reforms in the functioning of the three services with the aim to augment combat capabilities of the Armed Forces by reducing wasteful expenditure.

Department of Military Affairs (DoMA):

- The CDS heads the Department of Military Affairs within the Ministry of Defence and acts as its secretary.
- The mandate of the Department of Military Affairs includes, among other things, facilitation of restructuring of military commands for optimal utilisation of resources by bringing about jointness in operations, including through establishment of joint/theatre commands.

About Lt. Gen. Anil Chauhan (Retired):

- He is an alumnus of the National Defence Academy, Khadakwasla, and Indian Military Academy, Dehradun.
- In 1981, he was commissioned into **11 Gorkha Rifles**, a Gorkha regiment of the Indian Army.
- When he was in the rank of Major General, then he oversaw an Infantry Division in Northern Command's critical Baramulla area.
- From September 2019 until his retirement from the service in May 2021, **he served as the General Officer Commanding-in-Chief of the Eastern Command.**

SAUDI ARABIA'S POWERFUL CROWN PRINCE IS NAMED COUNTRY'S PRIME MINISTER

In News:

- By royal decree, Saudi Arabia's powerful Crown Prince **Mohammed bin Salman** was recently appointed as the Prime Minister of the Kingdom of Saudi Arabia.
- The 37-year-old Crown Prince, abbreviated MBS, has taken the lead of Vision2030, the kingdom's comprehensive plan to transform its economy and end its reliance on oil.
- In this context, we will attempt to examine the India-Saudi Arabia bilateral relationship.

India-Saudi Arabia Bilateral Relations:

- **Background:**
 - India and Saudi Arabia enjoy **cordial and friendly relations** reflecting the centuries old economic and socio-cultural ties.
 - The establishment of diplomatic relations in **1947** was followed by high-level visits from both sides, which further consolidated bilateral relations.
 - The historic visit of King Abdullah to India in **2006** was a watershed moment that resulted in the signing of the '**Delhi Declaration**', imparting a fresh momentum to the bilateral relationship.
 - The reciprocal visit by then Prime Minister of India (Dr. Manmohan Singh) to Saudi Arabia in **2010** and the signing of the '**Riyadh Declaration**' elevated the bilateral relationship to a '**Strategic Partnership**'.
- **Relations gaining momentum in recent years:**

- The visit of the then Crown Prince (now King) Salman bin Abdulaziz Al-Saud to India in **2014** further deepened the relations between the two countries, **particularly in the area of defence cooperation.**
 - The visit of Prime Minister of India to Riyadh in **2016** captured the spirit of **enhanced cooperation in the political, economic, security and defence realms.**
 - The visit of Crown Prince **Mohammad bin Salman** (now Prime Minister) to India in 2019 (February) further took forward this momentum.
 - During the visit, it was announced that the Kingdom would **invest approximately US\$100 billion in India** in the fields of investment, tourism, housing, exchange of audio-visual programmes, etc.
 - An agreement was also signed to pave the way for **Saudi Arabia to join the International Solar Alliance (ISA).**
 - The Prime Minister of India visited Riyadh again in 2019 (October), during which the **Strategic Partnership Council (SPC) Agreement** was signed, which established a high-level council to steer the Indo-Saudi relationship.
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CENTRE BANS PFI, AFFILIATES FOR 5 YEARS UNDER UAPA

In News:

- Recently, the Central government banned the Popular Front of India (PFI) and its affiliates for five years, just days after law enforcement agencies (NIA, ED) launched a nationwide crackdown on the PFI.
- Invoking the **Unlawful Activities (Prevention) Act (UAPA)**, 1967 to impose the ban, the Ministry of Home Affairs stated that the PFI and its affiliates are linked to terror groups like the ISIS, radicalise a specific section of society and pose a major threat to the country's internal security.

What exactly does this "ban" imply?

- **Ban on PFI:**

- The Ministry of Home Affairs (MHA) imposed a five-year ban on the PFI and its associate organisations under the **Unlawful Activities (Prevention) Act (UAPA), 1967** - India's main law against terrorism and terrorist activities.
- The notification stated a number of reasons for the central government's decision to declare the PFI and its various fronts as "**unlawful association**" with immediate effect.
- **The process to declare an association unlawful:**
 - The UAPA (Section 3) allows the Central government (MHA) to declare an organization an "unlawful association" or a "terrorist organization," which is often referred informally as a "ban."
 - **The UAPA defines an "unlawful association"** as any organisation that promotes enmity between different groups and makes assertions that are detrimental to national integration, as defined in (Sections 153A or 153B) the Indian Penal Code (IPC).
 - An unlawful association is also one that encourages or assists people to engage in illegal activity or whose members engage in such activity.
 - The government is required by (Section 4) of the UAPA to send the notification to the **Unlawful Activities Prevention Tribunal** within 30 days of issuing the notification in order for the ban to be ratified.

MAHAKALESHWAR CORRIDOR

Prime Minister Modi is to inaugurate the Mahakaleshwar Corridor, constructed in Madhya Pradesh's Ujjain at a cost of Rs 350 crore, on October 11.



About:

- Mahakal Maharaj Mandir Parisar Vistar Yojna is a plan for the expansion, beautification, and decongestion of the Mahakaleshwar temple and its adjoining area in Ujjain district.
- Under the plan, the Mahakaleshwar temple premises of around 2.82 hectares is being increased to 47 hectares, which will be developed in two phases by the Ujjain district administration. This will include the 17 hectares of Rudrasagar lake.

- The project is expected to increase annual footfall in the city from the current 1.50 crore to nearly three crore.

Mahakaleshwar Temple

- Mahakaleshwar, which means the ‘Lord of time’, refers to Lord Shiva. As per Hindu mythology, the temple was constructed by Lord Brahma and is presently located alongside the holy river Kshipra.
- Mahakaleshwar Jyotirlinga in Ujjain is one of the 12 jyotirlingas considered the most sacred abodes of Shiva.
- The temple’s Mahakal Lingam is believed to be Swayambhu (self-manifested) and unlike any other jyotirlingas in the country, the idol of Mahakaleshwar faces south.

CLEAN INDIA 2.0 PROGRAM

The Department of Youth Affairs of the Ministry of Youth Affairs and Sports (Government of India) will launch a month-long nationwide Clean India 2.0 from 1st -31st October, 2022 after the successful campaign of last year.



About:

- The programme is being organised in all the villages across the country through the network of Nehru Yuva Kendra Sangathan (NYKS), affiliated Youth Clubs & National Service Scheme Affiliated Institutions.
- This month-long nationwide programme will be launched to collect waste material mainly single-use plastic and create awareness among people.
- One crore kilogram of waste material including plastic and e-waste will be collected and disposed off with the support and voluntary participation of citizens.
- Hotspots for waste collection will be Tourist Places, Educational Institutes, Bus Stand/Railway Stations and the vicinity, National Highways, Historical and heritage buildings, religious places & surroundings, Hospitals and Water Resource etc.

R VENKATARAMANI

Senior advocate R Venkataramani has been appointed as the new Attorney General of India.



R Venkataramani
Senior Advocate

About:

- The Ministry of Law and Justice in a notification said, the President has appointed Mr Venkataramani as the new Attorney General for a period of three years.
- His appointment comes just days after senior advocate Mukul Rohatgi declined the government's offer to become the next AG.
- Mr Rohtagi had earlier served the post for three years and stepped down in June 2017. Mr Venugopal succeeded him and was appointed for a three-year term.
- Since 2020, Mr. Venugopal had been given two one-year extensions at his requests. However, in June, Mr. Venugopal requested the Law Ministry not to extend his tenure beyond three months because of his advanced age.

REDEVELOPMENT OF RAILWAY STATIONS

The Union Cabinet approved the Indian Railways' ₹10,000 crore proposal for the redevelopment of three major stations — New Delhi, Ahmedabad and Mumbai's Chhatrapati Shivaji Maharaj Terminus (CSMT).

About:

- With the redevelopment, expected to be completed in 2.5 to 3.5 years, passengers will be able to enjoy facilities such as food court, waiting lounge, playing area for children, place to shop local products, proper illumination and lifts/escalators/travelators, among other facilities.
- The stations, which will make use of green building techniques with solar energy, water conservation/recycling and improved tree cover, will be integrated with other modes of transportation such as metro and bus.

- The government would be funding the redevelopment project so as to not put any extra monetary burden on passengers. Overall, the government is currently working on redevelopment of 199 stations, of which tenders have been issued for redevelopment of 47 stations.
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CAN POLITICIANS DECOUPLE FROM FREEBIES?

Context

- Freebies seem to have come to a tipping point as polling for crucial state elections, a prelude to the 2024 Lok Sabha election, are set into motion.
- The Supreme Court also recently drew attention to the substantial fiscal cost of freebies, while hearing a petition demanding the de-recognition of political parties that promise “irrational freebies” to voters.
- The article discusses the economic causes and consequences of freebies, and its separation from essential welfare activities.

Freebies and entitlement difference

- Freebies are public welfare measures , goods or services, offered free of cost by the government. These diminish the crucial distinction between those who can afford to pay and who can't.
- Entitlement on the other hand, is a bona fide benefit for those who lack affordability.
- For instance, free electricity for everyone is a freebie while free food grain for 80cr population during pandemic is an entitlement.

Consequences of freebie culture

- **No fresh revenue generation:** If governments spend the loan money on populist giveaways that generate no additional revenue, the growing debt burden will eventually implode and lead to increased fiscal deficit and enhanced interest payments.
- **No new assets creation:** The more States spend on transfer payments, the less they have for spending on physical infrastructure such as power and roads, and on social infrastructure such as education and health, which can potentially improve growth and generate jobs.

- **Unsustainable practices:** The electoral calculations tempt political parties to place short-term gains ahead of long-term sustainability.
- **Never ending trail:** The continuity of freebies is another major disadvantage as parties keep on coming up with lucrative offers to lure more number of votes to minimize the risk of losing in the elections.
- **Inflationary pressure:** Such distribution of freebie commodity largely disrupts demand-supply dynamics.
- **Freebies for One, Disaster for Other:** As a result of reducing prices for consumers beneficiaries, the government overcharge industrial and commercial contracts in order to maintain the internal fiscal balance. This reduces competitiveness of growing industries which results in slower industrial growth and commercial price hike.

Flawed argument to support freebies

- **Comparison with haircut:** A recent argument to support freebies draws a parallel with the ‘haircut’ taken by banks through Insolvency and Bankruptcy Code (IBC) mechanism or loan write-offs, but such comparison is a flawed argument owing to the following reasons:
 - Loan write-offs are **purely technical** in nature and are added back to bank books if they are recovered.
 - Also, IBC laws are **adopted internationally** to promote entrepreneurship, while ensuring availability of credit and balancing interest of stakeholders.
- **Definitions:** Haircuts are losses that banks incur on the resolution of stressed assets. It is the **percentage difference** between what an asset is worth relative to how much a lender will recognize of that value as collateral.
- **Loan write off:** It is an action taken by the lender when the chances of loan recovery are almost zero and the bank wishes to maintain a clear record of the unrecovered loan amount in their balance sheets.

[SAVED CARD DETAILS ONLINE? NEW RULES FROM OCT 1](#)

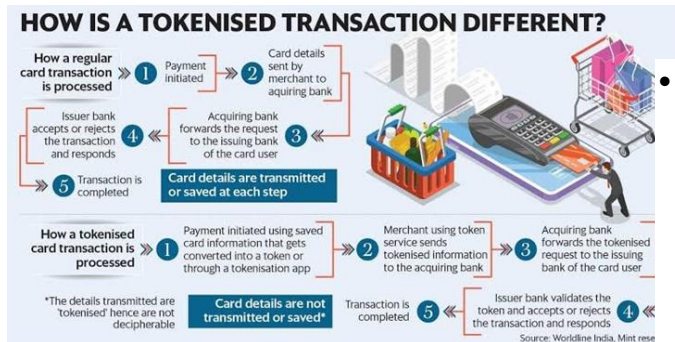
In News:

- RBI is implementing Card Tokenisation norms which will come into effect from 1st October, 2022.
- These new rules will change the way debit and credit card details are stored by online merchants.

What is Card Tokenisation?

- The RBI describes tokenisation as "the replacement of actual card details with an alternate code called the 'token', which will be unique for a combination of card, token requestor and device."
- The 'requestor' accepts a request from the customer to tokenise their card and pass it on to the card network to issue a corresponding token.
- This token will carry the details of your cards such as 16-digit number, names, expiry dates which you used to save earlier for the future payments.
- So, instead of all the above mentioned details, a unique token will be used by the merchant's website for the transaction.

Working:



- Once the new norms are implemented, the cardholder has to go through a one-time registration process for every card, at every online merchant's website they intend to use the card by entering its details and providing consent to create a

token during checkout.

- A token will be generated for a particular card at a single website.

Benefits:

- Currently, the bank card details are saved by a merchant during a transaction.
- If, the merchant's website is hacked, the details of the customers will be exposed.
- Some merchants even force their customers to store card details before using their services and apps which ultimately increases the risk of users' sensitive information being stolen.



CROSS & CLIMB ROHTAK



- A tokenised card transaction is considered safer as **the actual card details are not shared with the merchant** during transaction processing.
- Post implementation of card tokenisation norms, all the customers' data will be with the bank only.
- Customers need not have to pay any charges for availing this service.

Is it a mandatory feature?

- According to RBI, credit/debit card users don't need to use the token system mandatorily.
 - However, if the card user opts **not to** use the tokenisation system, they will be required to manually enter credit/debit card details every time while conducting a transaction on an e-commerce or merchant website.
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