Priyanka Gandhi Vadra had received a text message from WhatsApp alerting her to a possible privacy breach about a month.

When WhatsApp sent out messages to all hacked phones, one such message was sent to Priyanka Gandhi Vadra’s phone too. WhatsApp did not say the phone was hacked in itself.

Haven’t we seen Congress imagining things? Remember them claiming that Rahul’s life was in danger when a green light, off a video camera flashed on his face. Well, that is the

Gave an alert in Sept.: WhatsApp

WhatsApp informed the government in September that 121 Indian users were targeted by the Israeli spyware Pegasus, but the
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*C – Chennai; B – Bengaluru; D – Delhi; H – Hyderabad; T – Thiruvananthapuram;
Part A—Main Examination

PAPER-III

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

- Functions and responsibilities of the Union and the States, issues and challenges pertaining to the federal structure, devolution of powers and finances up to local levels and challenges therein.

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

- Issues relating to development and management of Social Sector/Services relating to Health, Education, Human Resources.

- Important aspects of governance, transparency and accountability, e-governance- applications, models, successes, limitations, and potential; citizens charters, transparency & accountability and institutional and other measures.

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.

- Economic and Social Development-Sustainable Development, Poverty, Inclusion, Demographics, Social Sector Initiatives, etc.
- Demands of TSRTC employees
  - Merger of RTC with State Govt.
  - Revision of Salaries → 'demand for pay parity with the govt. employees'
  - Fresh recruitment to reduce overload

- Demands rejected by State Government
  - Warning recently
  - Privatisation of routes

- Previous plan → Trifurcation of RTC
  - 50% run by RTC,
  - 30% will be hired → operated by private owners,
  - 20% entirely privately operated.

- Negative outcome → Private operators not obliged to pay staff in accordance with their experience.

Operational Inefficiencies → Problems & reasons

1. No increase in fares even when fuel cost increased
   - rapid decrease of income
2. No new capital infusion
   - Usage of reserves
   - Denial of general employee benefits
   - Borrowing from banks to meet operational costs
   - No replacement for retiring workforce

3. Growth of private and hire vehicles
   - Developments gradually destroyed operational spaces of buses

Solution

4. Acknowledging public transportation is key capacity of the Govt.
   4. Favourable impact on general economy
   4. Environment friendly

2. Focus on retaining Govt’s core capacities and roles in regional and urban economy
   4. Work with unions
   4. Provide some degree of professional autonomy to the management
      4. Admit financial obligation
         4. New capital infusion

3. Proper negotiations and careful calibration

4. Publish white paper and immediate steps to solve the issue
   4. Revitalizing RTC
Why women need financial planning

Not only do women get paid lesser than men, they also have to stretch the rupee longer and may receive poor advice as well.

Mediaviva

When it comes to matters of money, the gender “what is good for the goose is good for the gander” is not true. Men and women undergo different life experiences, differ in their knowledge and attitude toward money, and in household planning is a very personal exercise; there is a need to look at the situation of a woman who is a breadwinner or even an active partner for women differently.

More than men, women have a greater need to think hard and actively manage their finances, for at least four reasons. Unfortunately, they are less likely to consider investment as a priority, there are four key factors why women should take an active role in money management.

Lower earnings

It is a well-documented fact that women earn 20% less than men on average, globally. Their lifetime earnings are, hence, lower compared to men in similar careers. This reduces their saving and retirement kitty.

Women also tend to save smaller amounts.

For example, they may take a few years after the birth of a child. This break may affect their savings at least in the two ways. One, there is less of salary, or they may stop any or all other regular savings, affecting investments early in the career.

Two, they may fall behind slightly in their career when they return after a break. These losses may add up, especially if they take a different job profile to balance work and home.

Also, many women choose not to work due to various reasons, as data from the labor force participation rates for women in her 2017 report by the World Economic Forum points out. Gender gap in India, in terms of economic participation.

Marriage

Women must also make their money stretch far longer. Data from the WHO show that women are more likely to be single parents. This lowers their earning potential, making it more likely for them to have smaller retirement kitty.

Women often rely on property or other asset ownerships. While the law provides equal rights, the practical situation is that men tend to own assets and are socially and other dependents on property rights of women. So, they end up having to explain to others to fund their old age.

Women can take up more responsibility and need to look more competent. For example, the financial planning process is more difficult.

Two, based on the side note that they may be more hesitant to invest in a diversified portfolio.

Unadvised advice

Even when they are advised of financial products, women may not invest right. One reason for this is that they need a different style of advice. Instead of receiving the help they need to think about investing, rather than investing. Many do not know how to approach financial advisors, so they opt out of addressing the problem.

Starting late, a challenge

Women may have a large amount of investments and when they are vulnerable. For instance, the responsibility may be on them when their spouse is unable to have a financial advisor who may not be in a position to help. The best advice they need is the women's financial knowledge and market valuation ability.

Even, there may also be stereotypes at play which may lead to women being given inferior investment advice. As a result, they may stick to low-risk instruments that give low returns, even if they had the ability to take risks early in their careers.

(Please refer to a Chartered Financial Analyst and an independent consultant)

Part A—Preliminary Examination

Paper I - (200 marks)

- Economic and Social Development-Sustainable Development, Poverty, Inclusion, Demographics, Social Sector Initiatives, etc.

Part B—Main Examination

PAPER-II

General Studies-I: Indian Heritage and Culture, History and Geography of the World and Society.

- Role of women in women's organization, population and associated issues, poverty and developmental issues, urbanization, their problems and their remedies.

PAPER-III

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

- Welfare schemes for vulnerable sections of the population by the Centre and States and the performance of these schemes; mechanisms, laws, institutions and Bodies constituted for the protection and betterment of these vulnerable sections.

PAPER-IV


- Inclusive growth and issues arising from it.
• ‘What is good for the goose is good for the gander’ - Not true

- Basic differences between men and women

Need for financial planning for women - 4 factors

1. Less earnings
   - 20% less payment for women for the same job

2. Lower lifetime earnings and savings

3. Women tend to have career breaks - affects income.

4. Fall behind their peers when they re-enter

4 World Economic Forum - 2018 report
   - 66% gender gap in India in economic participation

2. Longer life expectancy

4 WHO Report - Life expectancy
   - Women - 70.3 years
   - Men - 67.4 years

‘living longer means, needs larger savings’

4 Women cannot rely on property
   - Men’s domination, patriarchy

Eg: Divorce - Women - most affected
3. Lack of financial literacy

- Globally only 20% women understood financial concepts

- Gender gap in financial literacy
  - more in developed countries

- Reasons
  - Lack of discussion among peers
  - Money management by men: belief

4. Lack of women oriented financial advice

- More concerned about savings
- Lack of trust on financial institutions
- Financial advises directed to men
  - Returns focussed
  - Risk mitigation
- Women opts low risk investments
- Misguided by commission based agents

Need
- Means for financial management
- Increase financial literacy

Overall well-being of women
Home Ministry warns of ‘lone wolf’ attacks by IS operatives

High alert issued to all States ahead of Republic Day

S. VIJAY KUMAR
CHENNAI

A high alert has been issued to security forces across the country by Central Intelligence agencies, warning of possible ‘lone wolf’ attacks by Islamic State (IS) operatives targeting high-risk dignitaries in the run-up to the Republic Day celebrations in January next year.

A communication issued by the Ministry of Home Affairs to all the States on November 1 stated that the overall security scenario in the country remained a cause for concern on account of the threat emanating from Pakistan and the Afghanistan-Pakistan belt.

Pakistan’s Inter-Services Intelligence (ISI) continued to provide infrastructural and other financial/logistical assistance to terror groups, particularly the Lashkar-e-Taiba and the Jaish-e-Mohammad, operating in that country, the note said.

New dimension
“The reported nexus between home-grown terror outfits and Pakistan-based extremist organisations in terms of procurement of weapons, technology and training has added a new dimension to the threat scenario,” it added.

The intelligence machinery has taken cognizance of anonymous threatening letters/communications and derogatory content on social media against the Prime Minister and other high-risk dignitaries. A high level of alert would be necessary for intelligence agencies to collect inputs having a bearing on VIP security during the Republic Day functions in Delhi.

Referring to the “success” of the IS in radicalising a few Indian youth and attracting certain sections of the local population/Indian diaspora to participate in its activities or support terrorist groups operating in India, the alert warned of a desperate individual resorting to some extreme measures.

“Significantly, the IS has urged its followers to carry out ‘lone wolf’ attacks in the country of their residence,” it added.

The porous coastline in the southeast and southwest of India was an easy landing ground for terror outfits to push their men and material into the country, the note said.

CONTINUED ON PAGE 10

Part A—Preliminary Examination

Paper I - (200 marks)
- Current events of national and international importance.

Part B—Main Examination

PAPER-IV

General Studies-III: Technology, Economic Development, Biodiversity, Environment, Security and Disaster Management
- Role of external state and non-state actors in creating challenges to internal security.
- Challenges to internal security through communication networks, role of media and social networking sites in internal security challenges, basics of cyber security; money-laundering and its prevention.
- Security challenges and their management in border areas - linkages of organized crime with terrorism.
- Islamic State - ISIS, ISIL or Daesh
  4. emerged from al Qaeda in Iraq
  4. reemerged since 2011 - US troop withdrawal from Iraq
  4. Abu Bakr al Baghdadi - formation of Caliphate
  4. Radical ideology + sympathisers across the world
  4. Death of Baghdadi ← Coalition of world leaders

- Still IS is a threat
  4. Reasons
    - Ideology of the Caliphate is still alive
    - Sleep cells - large network
    - Lone wolf attacks
    - Volatile and unstable Middle East

- Important ‘lone wolf’ attacks
  1. 2015 - Paris attack
  2. 2015 - Sanala Mosque Bombings
  3. 2016 - Orlando Nightclub shooting
  4. 2017 - Westminster attack
  5. 2018 - Surabaya Church bombings
  6. 2019 - Sri Lanka Easter bombings

All over the World!
- MHA notification to all states
  - Radicalisation of Indian youth
  - Local population/diaspora
    - Support terrorist groups
  - Threat from Pakistan and Afghanistan
  - Pakistan’s ISI - Infrastructural, financial, logical assistance to LeT, JeM
  - New Dimension: Terrorist outfits in India
    + Extremist organisations in Pakistan

- Threat from porous SW and SE coastlines
- Pakistani terrorist elements using Maldives, Sri Lanka for anti-India activities
- Enhanced threat
  - Recent developments in J&K
  - Pre-emptive strikes in Pakistan by IAF
Delhi chokes as air pollution levels hit a three-year high

Some weather models say plume could move to south India

SPECIAL CORRESPONDENT
NEW DELHI

Pollution levels in Delhi peaked to a three-year high on Sunday, prompting hundreds of distraught people to take to social media to say they wanted to leave the city because of poor air quality.

According to the Central Pollution Control Board (CPCB), the national capital’s 24-hour average air quality index (AQI) stood at 494 at 4 p.m. on Sunday, the highest since November 6, 2016, when it was 497.

The Ministry of Earth Sciences’ air quality monitor, SAFAR, said the city’s overall AQI reached as high as 708 around 5 p.m., which is 14 times the safe level of 0-50.

Some weather models showed that Delhi’s pollution could impact even south India. A chemical-pollutants dispersal model called SLAM (System for Integrated Modelling of Atmospheric Composition), developed by the Finnish Meteorological Institutes, indicated that the plume of dust and smoke hanging over Delhi would travel towards east India, move into the Bay of Bengal and hike pollution levels as far away as Tamil Nadu.

“That is quite unlikely,” said V.K. Soni, scientist at the India Meteorological Department. “The chemical-transport model we’re testing shows a rapid dispersal that will make its presence felt as early as Sunday night. It’s unlikely for this current pattern of wind to transport pollutants so far,” he said.

With the pollution levels worsening in Delhi, Cabinet Secretary Rajiv Gauha will monitor the situation in Delhi and the NCR on a daily basis, it was decided at a high-level meeting chaired by Principal Secretary to the Prime Minister P.K. Mishra.

Mr. Mishra reviewed the situation with senior officials from the States of Punjab, Haryana and Delhi joining the meeting through video-conference, according to a statement.

Meanwhile, the thick haze in the national capital threw flight operations at the Indira Gandhi International (IGI) airport into disarray. Poor visibility led to 490 flights being delayed, 35 getting cancelled and 32 being diverted to nearby airports.

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Part A—Preliminary Examination

Paper I - (200 marks)

- Current events of national and international importance.
- General issues on Environmental ecology, Bio-diversity and Climate Change - that do not require subject specialization.
- General Science.

Part B—Main Examination

PAPER-IV


- Conservation, environmental pollution and degradation, environmental impact assessment.
**National Air Quality Index**

- Launched in Oct 2014 by MoEF&CC
- ‘One Number – One colour – One description’ by transforming the complex data of air quality
- Released by Central Pollution Control Board
- Pollutants monitored
  - PM 10
  - NO₂
  - CO
  - NH₃
  - PM 2.5
  - SO₂
  - O₃
  - Pb

<table>
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<tr>
<th>AQI</th>
<th>Remark</th>
<th>Color Code</th>
<th>Possible Health Impacts</th>
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<tbody>
<tr>
<td>0-50</td>
<td>Good</td>
<td>Green</td>
<td>Minimal impact</td>
</tr>
<tr>
<td>51-100</td>
<td>Satisfactory</td>
<td>Green</td>
<td>Minor breathing discomfort to sensitive people</td>
</tr>
<tr>
<td>101-200</td>
<td>Moderate</td>
<td>Green</td>
<td>Breathing discomfort to the people with lungs, asthma and heart diseases</td>
</tr>
<tr>
<td>201-300</td>
<td>Poor</td>
<td>Orange</td>
<td>Breathing discomfort to most people on prolonged exposure</td>
</tr>
<tr>
<td>301-400</td>
<td>Very Poor</td>
<td>Red</td>
<td>Respiratory illness on prolonged exposure</td>
</tr>
<tr>
<td>401-500</td>
<td>Severe</td>
<td>Red</td>
<td>Affects healthy people and seriously impacts those with existing diseases</td>
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</table>

Map shows the PM 2.5 particulate matter levels as of 6.30 a.m. on Sunday. Deeper the orange, higher the PM 2.5
System of Air Quality and Weather Forecasting (SAFAR)

- Introduced by Ministry of Earth Sciences
- Developed by
  - Indian Institute of Tropical Meteorology, Pune (IITM)
  - Indian Meteorological Department (IMD)
  - National Centre for Medium Range Weather Forecasting (NCMRWF)
- Provides location specific information on air quality in near real time, and forecast for 1-3 days in advance
- Reported as per AQI parameters
- Releases Advisories for human health

- Pollutants monitored
  - PM 1
  - PM 2.5
  - PM 10
  - Ozone
  - CO
  - NOx (NO, NO₂)
  - SO₂
  - Black Carbon
  - CH₄
  - NH₃
  - VOC
  - Benzene
  - Mercury

- Meteorological parameters
  - UV Radiation
  - Rainfall
  - Temperature
  - Humidity
  - Wind speed
  - Wind direction
  - Solar radiation
News

- AQI of Delhi (3rd Nov) - 708 (Severe Plus)
- Reason by Ministry of Earth Sciences
  - Western disturbances

Less + Lack of
- rain
- wind flow

Retardation of the disbursal of air pollutants

- Reasons for extreme air pollution
  - Western disturbances
  - Stubble burning

- Mitigation measures
  - Daily meeting by the Cabinet Secretary, Govt. of India to monitor the air quality situation
  - Closure of Govt. and pvt. schools till Nov 5.
CII backs signing of RCEP, but farmers are against it

India will stage protests across the country today

Civilspedia Team - Powered by Shankar IAS Academy

New Indian demands may stall RCEP deal

PM makes no mention of signing the pact at leaders' meet

Civilspedia Team - Powered by Shankar IAS Academy

Part A—Preliminary Examination

Paper I—(200 marks)

· Current events of national and international importance.

Part B—Main Examination

PAPER-III

General Studies II: Governance, Constitution, Polity, Social Justice and International relations.

· Bilateral, regional and global groupings and agreements involving India and/or affecting India’s interests.

· Effect of policies and politics of developed and developing countries on India’s interests, Indian diaspora.

Civilspedia Team - Powered by Shankar IAS Academy
RCEP

- Proposed Free Trade Agreement (FTA) between 10 ASEAN Countries + 6 FTA partners of ASEAN (India, China, Australia, New Zealand, Japan and South Korea)

- Advantages
  - Market access for India’s goods and services exports
  - Encourage huge investments and technology into India
  - Facilitate India’s MSMEs to effectively integrate into the regional value and supply chains

- Negotiations started in 2012; Still going on due to concerns raised by certain countries including India

- Concerns (By farmers and organisations)
  - Lowering of subsidies
  - More market access to China
  - Flooding of Chinese goods will overrun the local manufacturing
News

• All India Kisan Sangharsh Coordination Committee will organise a protest against RCEP

• Confederation of Indian Industry (CII) supports RCEP deal

► Once favourable tariffs and Rules of origin kick in, India could become a major hub for coordinating regional value chains.

► India will serve as a major market for final markets and a base for third-country exports

► Trade within RCEP nations is likely to increase → India’s exports will increase.

• Rule of Origin

► Set of rules mentioning where a particular good or product has originated from in order to check the excess flow.

► CII → If India does not sign RCEP deal, the investment flow into India will be affected in the future.
New Indian demands may stall RCEP deal

PM makes no mention of signing the pact at leaders' meet

REUTERS
BANGKOK

Leaders from China and Southeast Asian states called for swift agreement on what could become the world's largest trade bloc at a regional summit on Sunday, but new demands from India left officials scrambling to salvage progress.

Hopes of finalising the Asia-wide Regional Comprehensive Economic Partnership (RCEP), which is backed by China, have been thrown into doubt at the summit of the Association of Southeast Asian Nations (ASEAN) in Bangkok, Thailand.

Summit host Thailand said late on Sunday that the deal could be signed by February 2020.

Thailand had previously said it aimed to conclude negotiations by the end of the year.

But Prime Minister Narendra Modi did not even mention the RCEP deal in opening remarks at a meeting with Southeast Asian leaders.

A Foreign Ministry official later told a media briefing: “Let’s take all the RCEP questions tomorrow.”

A person with knowledge of New Delhi’s negotiations said new demands made last week “are difficult to meet.”
PRACTICE QUESTIONS DISCUSSION
Practice Question – Prelims

Q. Consider the following statements about System of Air Quality and Weather Forecasting (SAFAR).

1. The SAFAR system is developed by Indian Institute of Tropical Meteorology, Pune, along with India Meteorological Department and National Centre for Medium Range Weather Forecasting.
2. This system monitors only the air pollutants.
3. This initiative was introduced by the Ministry of Environment, Forests and Climate Change.

Which of the above statement/s is/are correct?

a) 1 only
b) 2 only
c) 3 only
d) None of the above.

Practice Question – Prelims

Q. Which of the following countries are the free trade partners of the Association of Southeast Asian Nations (ASEAN)?

1. India
2. USA
3. Myanmar
4. Thailand
5. China
6. Australia

Choose the correct answer from the options given below.

a) 1, 3 and 5 only
b) 1, 5 and 6 only
c) 1, 3, 4, 5 and 6 only
d) 1, 2, 5 and 6 only
Practice Question – Mains
GS-III/GS-II
Q. “Road Transport Corporations are the backbone of the economy.” Discuss the operational difficulties associated with the corporations by citing specific examples. Also, suggest some solutions to overcome these difficulties. (15 marks, 250 words)

Practice Question – Mains
GS-I
Q. “An efficient financial planning and management would lead to the overall wellbeing of women”. Discuss. (150 words, 10 marks)

Practice Question – Prelims
Answers
Q1. Option ‘a’ – 1 only
Q2. Option ‘b’ – 1, 5 and 6 only