

**ECONOMIC GROWTH AND DEVELOPMENT**

**Context**

The International Monetary Fund recently raised its prediction for India's GDP growth to 6.3% for 2023–2024, up 40 basis points from its April estimate. The 6.5% prediction from the RBI has not changed. Even though the most recent geopolitical crisis in West Asia might have opened a Pandora's box, we still think the Indian economy could expand more quickly than anticipated. The growth rate for India is expected to be 6.7% for the entire year.

**The possible four causes of India's economic expansion**

- **The first is the favourable monsoon.**
  - Due to 36% shortfall rains in August, the overall rainfall throughout the monsoon season was 6% less than anticipated; nonetheless, the spatial distribution is quite uniform.
  - 29 states and UTs saw normal to above-average rainfall out of 36. Better growth in the agriculture industry will come from it
- **Second, there is still a push for capital spending.**
  - As of the current year's first five months, the states' capital expenditures represent 25% of the projected objective, while the center's stands at 37%.
  - Almost all states are going beyond with their spending, with Andhra Pradesh topping the charts up to 51% of the allocated amount.
  - It will cover infrastructure bottlenecks and advance the economy's use of Ease of Doing Business..
- **Third, the comprehensive registration of new companies indicates a strong desire for expansion.**
  - In the first half of 2023–24, there were about 93,305 registered corporations, down from 59,241 five years earlier.
  - It is important to notice that, from 395 in 2018–19 to 622 in 2023–24 (a 58% rise), the average daily registration of new companies grew.
  - It will contribute to the economy's growth and job creation
- **Fourth, credit growth is still gaining traction.**
  - Since the beginning of 2022, the credit growth of all scheduled commercial banks (SCBs) has been increasing annually.
  - Up until September, aggregate deposits increased by 13.2% and credit increased by 20% (excluding HDFC, it was 15.3%, although it was still essentially comparable to FY22).
  - Because of the holidays, we anticipate that credit demand will continue to be strong in the upcoming months. As a result, it will encourage demand and investment within the economy.

**Financial inclusion's function in formalising lending facilities that promote potential for economic growth**

- Reputable borrowers can continue to access the financial system through repeat loans under government programmes like PM SVANidhi, given that they have a solid credit payback history.
- Through initiatives such as the Jan Dhan Yojana, banks are able to provide credit to households that were not part of the official banking system. Furthermore, these households' goals have grown significantly, so there's no reason to be concerned about these changes.
- Furthermore, this steady, healthy expansion in credit might keep accelerating the nation's economic pace.

**Conclusion:**

The ratio of credit to nominal GDP may reach 1.7 times in 2023–24, up from 0.93 times in 2022–23. This would increase the flow of capital to the whole economy and support the momentum. India is therefore in for a prolonged period of growth if the signs from the banking sector are considered the new normal.

**SCIENCE AND TECHNOLOGY**

**CONTEXT: The long-term risks associated with artificial intelligence**

**Risk is a dynamic and constantly changing term that can be influenced by changes in scientific discoveries, technology breakthroughs, and societal ideals. For example, it was generally safe to share one's personal information in public prior to the digital era. However, the same behaviour has risks in the era of cyber attacks and data leaks.**

**Artificial Intelligence**

The intelligence of computers or software, as opposed to the intellect of people or animals, is known as artificial intelligence (AI). Additionally, computer science research in this area focuses on creating and studying intelligent devices. The term "AI" may also apply to the actual devices.

**Risks associated with AI:**

- Once the possibilities of AI become more apparent, our perspective of the risk associated with the technology could significantly shift. This emphasises how crucial it is to recognise both short- and long-term dangers.
- Some hazards that could arise right away are more concrete, making sure an AI system doesn't break during regular operations. Long-term dangers could address more existential concerns about the place of AI in society and what that means for humankind.

- It takes a diversified strategy to address both kinds of risks, balancing present difficulties against possible long-term consequences.

#### **In the long run**

- Concerning the combination of biotechnology with AI, Yuval Noah Harari has pointed out how this might drastically change human existence by controlling human emotions, desires, and thinking.
- In the future, as AI becomes more and more integrated into basic infrastructure (e.g., water and power), one should be concerned about the intermediate and existential threats associated with these increasingly sophisticated AI systems.
- These essential services could be disrupted by any failure or manipulation of such AI systems, which could have a negative impact on public health and societal functions.
- Similarly, even though it seems unlikely, a "runaway AI" could do greater harm, including changing the chemical balance in water sources or manipulating vital systems like water distribution, which could have disastrous consequences even in cases when such possibilities seem remote.
- Some who doubt AI are afraid of these existential threats because they see it as more than simply a tool; they see it as a potential trigger for catastrophic events that could even result in extinction.

#### **The evolution to human level**

- A significant change in these hazards will occur when AI surpasses human cognitive skills.
- These AIs have the potential to rapidly advance on their own, becoming super intelligences that far surpass human intelligent in the process.
- Worse case situations arise from the possibility of this super-intelligence acting on distorted, misaligned, or malignant aims.

#### **AI and Ethics:**

- Aligning AI with generally acknowledged human values is the difficult part. Concerns regarding unrestrained AI growth are raised by the quick rate of AI advancement, which is driven by market demands and frequently overshadows safety issues.
- The fundamental goal of AI governance, which is to guarantee the long-term safety and moral use of AI technology, may suffer from the absence of a cohesive worldwide strategy to AI regulation.
- **AI Index** from **Stanford University** reveals that legislative bodies in 127 countries passed 37 laws that included the words "artificial intelligence"

#### **International collaboration:**

- There is a conspicuous absence of collaboration and cohesive action at the international level, and so long term risks associated with AI cannot be mitigated.
- In the event that a country China remains unrestricted while other nations do, it is probable that China will acquire a competitive advantage in the development and use of AI.
- The development of AI systems that could not be in line with international ethical norms could result from this unchecked advancement, raising the possibility of unanticipated and possibly permanent outcomes.
- Destabilisation and violence could arise from this, jeopardising global peace and security.

#### **Threats posed by military AI**

- The confluence of technology with warfare amplifies long term risks.
- To regulate such powerful technology, the international community has created treaties like the Treaty on the Non-Proliferation of Nuclear Weapons (NPT),
- It proves that creating international standards for AI in combat is an urgent but doable objective.
- Other instances of international agreement to limit dangerous technologies are treaties like the Chemical Weapons Convention.

#### **Conclusion**

Countries need to establish clear guidelines for AI's use in warfare and define the boundaries where its deployment is unacceptable. It's important to keep in mind that decisions we make today will have an impact on the planet we inherit tomorrow in this dynamic landscape of AI dangers

### **PRELIM FACTS**

#### **1. Indian Ocean Rim Association**

**Context: The Indian Ocean Rim Association's Council of Ministers met recently under the topic "Reinforcing Indian Ocean Identity."**

#### **What is Indian Ocean Rim Association (IORA)?**

- A vibrant intergovernmental organization as well as a regional forum.
- It is a three-way meeting that brings together government, corporate, and academic officials.
- Founded on March 7, 1997.
- Objective: To strengthen regional cooperation and long-term development in the Indian Ocean region.
- The Council of (Foreign) Ministers (COM), which meets annually, is the apex body.
- India is a member.
- Membership consists of 23 member countries and 11 dialogue partners.

- Pakistan and Myanmar are not members.
- France is the newest member.
- Italy, Japan, Germany, China, the United States, the United Kingdom, Russia, Turkey, Korea, and Egypt are dialogue partners.
- Saudi Arabia has been accepted as IORA's 11th Dialogue Partner in 2023.
- Troika- It was formed by the Council of Ministers, which is made up of
  - ✓ Chair-Srilanka.
  - ✓ Vice Chair- India
  - ✓ Previous chairperson- Bangladesh

## 2. Berlin Process

**Context:** Leaders from the European Union and the Western Balkans gathered in Tirana, Albania, to explore the road for six Balkan countries to join the bloc.

**About-**

A venue for high-level cooperation among the leaders of the six Western Balkan countries (WB6) Establishment - 2014

**Objective-**

- WB6 connection, neighborly, and interpersonal ties should be improved.
- To integrate the WB6 into a single market and assisting them with their green and digital transformation
- To support to EU integration

**Goals -**

- It was stated in the German Chair's 2014 Declaration.
- Bilateral and internal conflict resolution
- Reconciliation between and between the region's societies
- Increased regional economic collaboration
- Laying the groundwork for long-term growth
- **WB6** - Albania, Bosnia, Kosovo, Montenegro, North Macedonia and Serbia
- **Balkan Countries** - Croatia, Slovenia, Bulgaria, Romania, Moldova, Greece, Turkey and WB6

## 3. PLFS Annual Report 2022-2023

**Context:** The National Statistics Service (NSSO) has released the 6th Annual Report of the Periodic Labour Force Survey (PLFS) performed between July 2022 and June 2023.

- Launched by - National Sample Survey Office (NSSO)
- The year of introduction was 2017.

**Indicators**

- Labor Force Participation Rates (LFPR) - The percentage of people in the labor force (working, looking for employment, or available for work) in the population.
- Worker Population Ratio (WPR) - The percentage of the population who is employed.
- Unemployment Rate (UR) - The percentage of the labor force that is unemployed.

**Objective**

- To estimate employment and unemployment indicators for urban regions exclusively in the 'Current Weekly Status' (CWS) in 3-month intervals.
- Annually estimate employment and unemployment indicators in 'Usual Status' (ps+ss) and CWS in rural and urban areas.
- The sixth report's time frame is 2022-2023.
- In metropolitan areas, a rotational panel sample design was adopted, with each selected residence being visited four times.
- Trends - The LFPR and WPR have increased, but the unemployment rate (UR) has decreased in 2022-2023 compared to 2017-18.

## 3.NexCAR19

**Context:** Recently, India's native CAR-T cell treatment, a type of immunotherapy, received market approval.

It is an indigenously developed CD19-targeted CAR-T cell therapy

- NexCAR19 is the first CAR T-cell therapy approved by India's Central Drugs Standard Control Organization (CDSCO).
- Produced in Mumbai by Immunoadoptive Cell Therapy Private Limited (ImmunoACT).
- Relapsed refractory B-cell lymphoma and leukemia were treated.

CD-19 is biomarker for B lymphocytes that is utilised as a target for leukaemia immunotherapies.

- Working Mechanism - It works in the laboratory by guiding a genetically altered patient's own immune cells (T-cells) to directly target and destroy cancer cells.
- CAR T-cells have the potential to operate as "living drugs," offering long-term relapse prevention.
- Cytokine release syndrome (CRS) is one of the CAR T-cell treatment adverse effects.

- When CAR T-cells multiply, a flood of cytokines is released into the bloodstream, boosting the immune system.

**Advantages**

- NexCAR19 has a stronger safety profile than CRS.
- It has a great efficacy-to-toxicity ratio.
- Data from phase I and II clinical trials revealed an overall response rate of 70%.
- **Improved Accessibility** - It is available at 20 Indian government and commercial hospitals in key cities.
- **Reduced Cost** – It will around Rs 30-35 lakh per patient which were previously around \$400,000 or over Rs 3.3 crore.

**4. Dhib and Nimr**

*Context: In light of recent Israel-Palestine conflicts, the status of Arabian wolf and leopard becomes endangered in the region.*

- **Dhib** – Arabian wolf (*Canis lupus arabs*)
  - **Nimr** – Arabian leopard (*Panthera pardus nimr*)
- Dhib is world's smallest wolf and Nimr is the world's smallest leopard.

**Geographical Range** – Whole of the Arabian Peninsula

The Negev desert stretches from southern Israel to the Gulf of Aqaba, the Judaeen desert separates Israel from the Palestinian West Bank, and the Arava Valley separates Israel from Jordan.

In the northern portion of their range, both are critically endangered.

**Challenges** -

- Hunting both prey and predators
- Prey competition between wild and domestic
- Overgrazing of sensitive vegetation
- Conflict between humans and animals if leopards are forced to hunt cattle
- Conflicts between Israel and Palestine on the battlefield

**Conservation** - Increase tolerance and coexistence within pastoralist landscapes.

Reduce hunting of both animals and prey.

**Status of Nimr**

- It has lost up to 98% of its previous range.
- Its populations are dispersed and isolated.
- It is extinct throughout its northern range, including the Sinai Peninsula, the Negev, and the Judaeen Desert.
- Oman, Yemen, and southern Saudi Arabia are remnant nuclei.

**Status of Dhib**

- Throughout most of its range, it is the sole apex predator.
- Their stable population is restricted to Israel's Arava Valley and Negev Desert.
- They face a threat in pastoral areas since their acceptance is minimal, as opposed to crop growing areas.

**5. Ecomark and the Green Credit Program (GCP)**

*Context: To advance the LiFE (Lifestyle for Environment) movement, the Ministry of Environment, Forests, and Climate Change has implemented the GCP and Ecomark schemes.*

**Objective-**

- Both projects promote Living in a sustainable manner Environmental protection Individual and collective choice should be used to implement eco-friendly activities in India.
- They are in line with global sustainability objectives. They represent India's dedication to environmental conservation and protection.

**GCP (Green Credit Program) –**

- It's a novel market-based system.
- Objective -Incentivize voluntary environmental efforts across several sectors by individuals, communities, private sector industries, and businesses.
- GCP governance structure consists of an Inter-ministerial Steering Committee and a GCP administrator.
- ICFRE (Indian Council of Forestry Research and Education) is the GCP Administrator. It is in charge of implementing, managing, monitoring, and running the program.
- Focus- water conservation and afforestation. The digital platform will simplify project registration, verification, and the issuing of Green Credits.
- Green Credit Registry and Trading Platform - It enables the purchase and sale of Green Credits.

**Ecomark Scheme**

- Objective -To promote eco-friendly products.
- To build consumer awareness of environmental issues. To motivate manufacturers to shift towards environmentally friendly production.
- To ensure accurate labelling and prevent misleading information about products.

- Accreditation – It accredits products that meet specific environmental criteria with minimal environmental impact. It also maintains quality standards as per Indian norms.
- Administration – The Central Pollution Control Board (CPCB) and Bureau of Indian Standards (BIS)

### ANSWER WRITING

**Q. The non-binding nature of citizen charters in India is one of their main drawbacks. They do not have the force of law, which means that there are no legal consequences for government agencies if they fail to meet the commitments outlined in the charters. Examine.**

#### Introduction

A Citizens' Charter represents the commitment of the Organisation towards standard, quality and time frame of service delivery, grievance redress mechanism, transparency and accountability. The trust between the service provider and its users is enshrined in the Citizens Charter idea.

The responsibility of organising, creating, and operationalising Citizen's Charters was taken on by the Department of Administrative Reforms and Public Grievances of the Government of India (DARPG).

The Citizens Charter's principal goal is to give citizens more influence over the provision of public services.

**The Citizen's Charter is essential to the governance of developing countries such as India in the following manners**

- To improve government transparency and citizen friendliness.
- To guarantee openness.
- To implement actions aimed at enhancing client service.
- To use a stakeholder-based strategy.
- In order to save time for the citizen and the administration

#### Problems faced in implementation of citizen charter (CC)

- **One size fits all:** A propensity for all offices under the parent organisation to use the same CC. CC is still not in use by every Department or Ministry. This ignores regional problems.
- **Silo activities:** Most of the time lacking in participatory processes and not developed through a consultation process with the cutting edge personnel who will ultimately implement it.
- **Non-Dynamic:** Since charters are rarely modified, they are a one-time, fixed-in-place exercise.
- **Bad content and design:** no clear and meaningful CC, no essential information that end users need to hold agencies responsible.
- **Lack of public awareness:** Because there have been insufficient efforts made to effectively communicate with and educate the public about the standards of delivery guarantee, only a tiny portion of end users are aware of the obligations made in the CC.
- **Stakeholders not consulted:** When CCs are drafted, NGOs, civil society organisations, and end users are not consulted. Stakeholder consultation is essential since the main goal of a CC is to improve the citizen-centricity of public service delivery.
- **Measurable standards of delivery are rarely defined:** which makes it challenging to determine whether or not the intended quality of service has been provided.
- **Poor adherence:** Organisations have not demonstrated much interest in upholding their CC because there is no citizen-friendly mechanism in place to reimburse citizens in the event that an organisation defaults.

#### Way forward:

- **Wide-ranging consultation process:** CC will be developed via in-depth organisational consultations and a substantive conversation with civil society.
- **Engaging procedure:** Involve civil society in the process to help strengthen the Charter's content, ensure its observance, and inform the public about the significance of this essential tool.
- **Firm promises must be made:** CC must be exact and, if at all feasible, provide citizens and consumers with firm promises of service delivery standards in measurable terms.
- **Mechanism for redress in the event of default:** Clearly state the remedy that the organisation is required to offer in the event that it fails to meet the agreed-upon delivery criteria.
- **There is no one-size-fits-all approach:** the creation of CC need to be a decentralised endeavour, with the headquarters offering only broad guidelines.
- **CC should be on a regular updated basis,** ideally by an outside organisation.
- **Assign responsibility:** Make officers answerable for their actions; assign particular blame where CC compliance is lacking.

#### Conclusion

The Citizen's Charter is significantly contributing to the goal of "minimum government & maximum governance." By making charters more justifiable and implementing penalties will increase their efficiency and appeal to citizens. One common paradigm for service delivery under citizen-centric governance is the Sevottam model for public service delivery, which was put forth by the 2nd Administrative Reforms Commission.

### MCQs

1. With reference to Karaavali skittering frog, consider the following statements:
  1. They are endemic to Western Ghats and the Indo-Burma region.

2. This frog is named after a coastal region of Karnataka.
3. It is considered to be endangered due to its restricted geographic area.
- How many of the above statements is/are correct?  
(a) Only one (b) Only two  
(c) **All three** (d) None
2. Consider the following statements regarding Special Leave Petition (SLP):
1. A Special Leave Petition can be filed for any civil or criminal matter.
2. By virtue of Article 137 the Supreme Court of India can grant special leave to appeal from any judgment passed or made by any court or tribunal in the territory 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
3. Chungthang dam, recently seen in news is located in:  
(a) Ladakh (b) Meghalaya  
(c) Mizoram (d) **Sikkim**
4. Consider the following statements with respect to 'Zionist Movement':
1. The Zionist movement emerged in the late 19th century, with a goal to establish a national homeland for Jewish people in Palestine.
2. Its momentum increased significantly after World War I, encouraged by the Balfour Declaration of 1917, which expressed support for a Jewish national home in Palestine.
3. The United Nations proposed a partition plan that would divide Palestine into separate Jewish and Arab states after World War- I
- How many of the above statements are not correct?  
(a) **Only one** (b) Only two  
(c) All three (d) None
5. With reference to Ozone Hole, consider the following statements:
1. Ozone hole is an area of the troposphere where the ozone layer is depleted.
2. In response to the ozone depletion crisis, the international community ratified the Kyoto Protocol.
- Which of the statements given above is/are correct?  
(a) 1 only (b) 2 only  
(c) Both 1 and 2 (d) **Neither 1 nor 2**
6. With reference to World Economic Outlook,2023, consider the following statements:
1. It is released by the International Monetary Fund.
2. The report expects global GDP growth to be 3% in 2023.
3. According to the report, the projected economic growth rate for China's GDP is higher than India in the fiscal year 2023-24.
- How many of the statements given above are correct?  
(a) Only one (b) **Only two**
- (c) All three (d) None
7. With reference to the Periodic Labour Force Survey (PLFS), consider the following statements:
1. It is a survey conducted by the National Statistical Office (NSO) under the Ministry of Statistics and Programme Implementation (MoSPI).
2. It estimates the key employment and unemployment indicators in one financial year for the urban areas only.
- Which of the statements given above is/are correct?  
(a) **1 only** (b) 2 only  
(c) Both 1 and 2 (d) Neither 1 nor 2
8. With reference to Gaza Strip, consider the following statements:
1. The Gaza Strip shares borders with Lebanon in the southwest and Israel to the north and east.
2. The term "open air prison" has been widely used by academics to characterize the conditions in Gaza.
- Which of the statements given above is/are correct?  
(a) 1 only (b) **2 only**  
(c) Both 1 and 2 (d) Neither 1 nor 2
9. Consider the following statements regarding millets in India:
1. Millets are primarily grown as a rabi crop in India.
2. Gujarat is the largest producer of millets in India.
3. Andhra Pradesh has the highest millet productivity in India.
4. India is the largest millet producer in the world.
5. India is the largest exporter of millets
- Which of the above statements given above is/are correct?  
(a) **Two only** (b) Three only  
(c) Four only (d) All five
10. In a political landscape reshaped by technology, a groundbreaking event unfolded as a video surfaced, featuring a prominent world leader. This video, disseminated through social media, triggered global confusion and heated debates. Experts raced to dissect the video's authenticity, highlighting the escalating threat of certain technology in manipulating public perception and destabilizing trust in institutions. The incident sparked urgent calls for enhanced detection methods and raised ethical concerns, prompting governments and tech giants to reassess the potential consequences of unchecked technological advancements on the fragile fabric of truth in the digital age.
- In the context of emerging artificial intelligence technologies, which one of the following terms best applies to the above scenario?  
(a) Augmented Reality  
(b) **Deep Fakes**  
(c) Automation  
(d) Natural Language Processing