

MONTHLY CURRENT AFRAIRS MAGAZINE

MARCH 2023

-Disclaimer-

The current affairs articles are segregated from prelims and mains perspective, such separation is maintained in terms of structure of articles. Mains articles have more focus on analysis and prelims articles have more focus on facts.

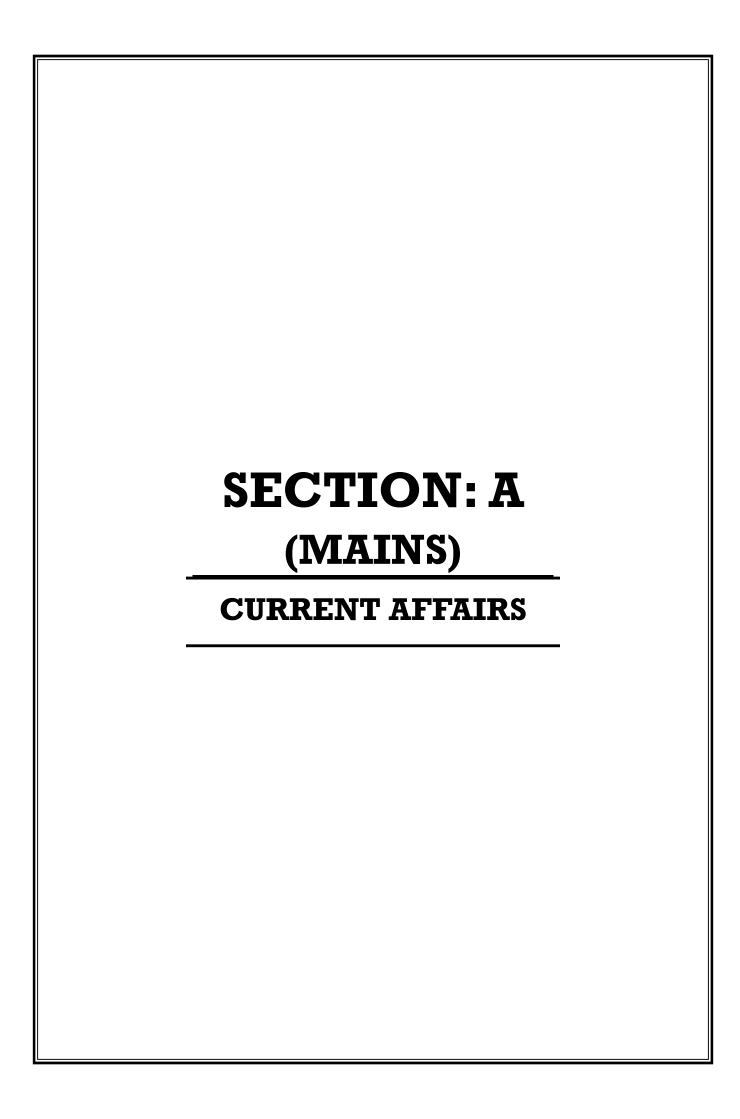
However, this doesn't mean that Mains articles don't cover facts and PT articles can't have analysis. You are suggested to read all of them for all stages of examination.

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EDUCATED WOMEN ARE LIKELY TO MARRY LATER

CONTEXT:

National Family Health Survey-5 (NFHS) data shows that higher education levels could play a greater role than wealth in delaying a woman's marriage in today's Indian Society.

Highlights of NFHS-5:

- The median marriage age of a woman who has completed over 11 years of schooling is 23 compared to 17.6 for a woman with less than five years of schooling.
- The data also reflect wide variations between the marital age of rural and urban women, and Dalit and upper-caste women.
- Social evils like dowry system, poverty, caste biasness remained a major reason for girls fluctuating age of marriage.

Factors responsible for early marriages of girls in India:

- Poverty is the greatest determinant of early marriage.
- Societal barriers: It is believed that Marriage is a woman's primary economic security.
- Lack of Literacy
- Norms associated to fertility
- Wrong perception of providing social security to daughters from societal offences than an unmarried woman.

Impacts of early marriages:

- Multiple diseases: The nutritional needs are high in late adolescence (15-19 years) and a fair measure of adolescent girls suffer from multiple forms of under nutrition, from chronic energy deficiency, iron deficiency to micronutrient deficiency.
 - ➤ The **marriage** and delivery during adolescence drain their already poor nutritional reserves and also lead to child stunting and mortality to multiple diseases at a later stage.

What do the Laws/Acts say?

- The law of land prescribes the minimum age of marriage shoud be 21 years and 18 years for men and women respectively.
- Special Marriage Act, 1954 and Prohibition of Child Marriage Act, 20006: Prescribed 18 and 21 years as teh minimum age of consent for marriage for women and men respectively.

• **Hindu Marriage Act, 1955 Section 5(iii):** 18 years as teh minimum age for the bride and 21 years as the minimum age for the groom.

- Age of Consent Bill, 1927: IT amended the provision of rape in 1927 adn declared teh marriage with a girl under 11 invalid.
- **Sarda Act was** amended in 1978 and it prescribed 18 and 21 years as the age of marriage for a woman and a man respectively.
- **In teh 1880s a** legal framework for a age of consent for marriage began.
- **The Indian Penal Code, 1860:** Criminalised sexual intercourse with a girl below the age of 10.
- **In Islam,** the marriage of a minor who has attained puberty is conisered valid.
- Toll on mental health: Psychologically, women married as children are more likely to suffer from symptoms related to post-traumatic stress disorder (PTSD) and symptoms of depression.
- **Low access to education:** Marriage dramatically limits a girl's access to education.
- Domestic violence: According to the International Council of Research on Women (ICRW), women with low levels of education and married adolescents between the ages of 15-19 years old are at a higher risk of domestic violence than older and more educated women.

Factors responsible for changing trends of marriage:

- To reduced maternal deaths: Increase in marriageable age of girls will help in lowering maternal deaths and improving nutrition levels in the near term by putting more number of girls in college and enabling them to achieve greater financial independence in the long-term.
- To keep population in check: Helpful in controlling the population as it may help in keeping the population in check.
- Improved health: It would be helpful for Children's health and Women's overall development as the children who are born to mothers who tend to get married at an early age may develop health problems.
- **Equality**: Increasing the age of marriage will make the marriage age equal for both men and women.
- **Women's Health**: Increasing the Marriage age can reduce Mortality Rates and can reduce the diseases like anaemia among them. (young mothers are more susceptible to anaemia)
- **Enormous opportunities:** Increasing women's legal marriage age will give more power and legal support



to all women so that they can choose the opportunities to educate and empower themselves, before being burdened with marriage and motherhood.

 Increased participation in labour force: India will get a large number of labour forces by increasing the marriageable age. In India Female labour Force participation is too low as compared to world average.

Practice Questions:

- 1. NFHS data shows that higher education levels could play a greater role than wealth in delaying a woman's marriage in today's Indian Society. Discuss
- 2. Do you think minimum age for marriage for women should be raised? Discuss.

RUSSIA'S SUSPENDS PARTICIPATION IN NEW START

CONTEXT:

Russian President has announced that Moscow was unilaterally suspending the last remaining nuclear arms control treaty with the U.S., stating that the West was trying to destroy Russia.

Background:

Overview

• **Signed:** 8 April 2010

• Entered into Force: 5 February 2011

- Duration: Ten-year duration with option to extend for no more than five years
- Parties: United States, Russian Federation
- The New START treaty was signed in 2010 by former U.S. President Barack Obama and Russian President Dmitry Medvedev.
- It was extended for **five years** when current U.S. President Joe Biden took office in 2021.

What is the New START nuclear treaty?

Under the New START (Strategic Arms Reduction Treaty), there exist the following agreements:

- Russia and the U.S. exchange data twice a year on the ballistic missiles under the treaty's purview, on bombers, test sites, nuclear bases and so on.
- The treaty also mandates the two parties to send notifications within five days if they change or

- updates something in their stockpile, like moving missiles to a new base or deploying a new warhead to the system.
- It allows each side to carry out up to 18 short-notice (32 hours) on-site inspections of strategic nuclear weapons sites annually to ensure the other has not crossed the limits of the treaty.
- Under the Treaty, America and Russia cannot deploy more than 1,550 strategic nuclear warheads and more than 700 long-range missiles and bombers.
- It also limits each country to 800 deployed and nondeployed launchers and delivery vehicles.

Statement of conflict between US and Russia:

- Russia's view: The North Atlantic Treaty Organisation (NATO) and the U.S. wanted to "inflict 'strategic defeat' on Russia and try to get to our nuclear facilities at the same time.
- USA's view: In its New START annual implementation report 2023, the U.S. State Department stated that Moscow was not complying with the pact as it had not let Washington carry out on-site inspections.

What are the concerns after Russia's suspends the treaty?

- Uncontrolled use of arms and weapons: The two largest nuclear powers could get an opportunity to other nuclear-armed countries, especially China and others like Pakistan, Iran, Israel, and India among others, to increase their arsenals.
- **Effect global peace**: The arms treaty was aimed to hold the global peace and no use of nuclear weapons. However, the Russia's decision to suspend it causes concerns for developing countries.

Practice Questions:

- **Q.** What is New start treaty? Under which background New start treaty was signed?
- Q. Russian President has unilaterally suspended the last remaining nuclear arms control treaty with the U.S. (ie. New start). In this context, explain the new start treaty. Also, discuss the implications of such suspension.

INDIA-AUSTRALIA RELATIONS

CONTEXT:

Recently, Australian PM Anthony Albanese's visited India to further strengthen India-Australia relations.

What are the major areas of Cooperation?

 India and Australia share warm and friendly relations based on common values and democratic principles. The Strategic Partnership between the two countries was elevated to a Comprehensive Strategic Partnership in June 2020.

• Economic:

- ➤ India and Australia signed concrete **Economic Cooperation and Trade Agreement (ECTA)** to strengthen their economic ties
- ► In 2018, Australia announced implementation of "An India Economic Strategy to 2035".
- Defence ties: Australia participated in Malabar exercise along with India, japan and USA.
 - AUSINDEX-naval engagement between India and Australia.
- Education: Australia also has a strong fit with the Indian effort to modernise its higher education sector under the New Education Policy.
 - Australia is now set to open two universities in Gujarat's GIFT city.

o Diaspora:

- ➤ Indian's emerged as one of the Australian's largest community. It is largest diaspora to acquire citizenship
- ➤ Nearly 60,000 Indians are studying in Australia at the end of 2022.
- Technology: Australia-India Technology Framework agreement on cyber and cyber-enabled technology was signed between both the countries.
- Critical minerals: Both India and Australia cooperates in mining and rare earth minerals. Australia is the major supplier of critical minerals.
- Converging interest: Both India and Australia are concerned about the aggressive rise of China. Therefore, both the countries have signed the Mutual logistic support agreement.
- **International fora:** Commonwealth, Quad, G20, IORA.
 - Both have shared interests in vision of a free, open, inclusive and rules-based Indo-Pacific region. Both are part of QUAD, and also proposed Supply Chain Resilience Initiative.
- An Australia-India Strategic Research Fund was established in 2006 for scientists to collaborate on leading-edge research.

What are the persistent between India and Australia?

• **India opted out from** Regional Comprehensive Economic Partnership (**RCEP**).

- ➤ Among other things, India and Australia could not agree regarding market access over agriculture and dairy products.
- Differences over china: Australia's economy is heavily dependent on China, with China being Australia's largest trading partner, accounting for 26 % of its trade with the world.
 - ➤ Also, Australian concerns have to do with China's increased activities in the Pacific; while India is concerned about China's greater presence and influence in the Indian Ocean
- Nuclear Mineral resources: Australia is one of the world's largest exporters of uranium ore, but exports to India were banned because the country is not party to the NPT.

Way forward:

- Both nations reassure neighbouring states, particularly those in South East Asia, that the Indo-Pacific region's public goods are the Quad's primary goal rather than containing China.
 - India's emphasis on a "multipolar Indo-Pacific" and Australia's focus on "strategic equilibrium" provide the basis for a productive Indian and Australian regional engagement.
- The political coordination and strategic cooperation between Delhi and Canberra in the numerous subregions, such as the southern ocean, Arabian Sea, Bay of Bengal, eastern Indian Ocean, and South Pacific, also needs to be improved.

Practice Questions:

- **Q.** Economic ties between India and Australia while growing in the recent years are still far below their potential. Elucidate the constraints which are inhibiting this growth.
- **Q.** In the 21st century, India-Australia relations have found many reasons for strategic convergence. However, there is also a pressing need to weed out the divergences. Analyse.

IRAN-SAUDI ARABIA DIPLOMATIC AGREEMENT

CONTEXT:

Recently, Iran and Saudi Arabia signed an agreement to resume diplomatic relations which was brokered by China.



Background (Tensions between Iran-Saudi Arabia):

- The feud between Iran and Saudi Arabia is a struggle for regional dominance and religious supremacy.
- The Middle East regional rivals, Iran and Saudi Arabia have had tense relationship since 2016.
- Over the years both countries have supported proxies across the region, including in Lebanon, Syria, Iraq and Yemen.
- Iran has supported Shia Houthi rebels in Yemen who forced out the Saudi-backed government in 2014, while Saudi Arabia has responded with devastating air campaign against the Houthis since the following year.
- In January 2016, Saudi Arabia cut its diplomatic ties with Iran after its embassy in Tehran was attacked

- by demonstrators following Riyadh's execution of a prominent Shia Muslim cleric.
- In 2019, drones and missiles struck major Saudi Arabian oil facilities, which were blamed on Iran causing further tense situation.
- Previously, there have been many attempts to broker a peace deal between the two countries but without any success.

Key-highlights of the Agreements:

- The agreement has been brokered by **China**.
- According to the agreement, Iran and Saudi Arabia will resume diplomatic relations after 7 years and reopen embassies within two months.
- The countries will also re-establish trade and security relations.

Impacts on the region:

- The agreement will complement the on-going peace efforts in the region.
- In September 2022, Israel, US and UAE signed Abraham Accords which paved the way for resumption of trade and diplomatic relations between Israel and the UAE.
- The latest agreement will lead to improved regional stability and security as well as increased cooperation among Persian Gulf nations.

Impacts on India:

- India has been walking tight a tight rope in balancing its ties with Iran and Saudi Arabia over the years.
- Both of these countries are important for India for its trade, connectivity and energy security.
- Normal trade and diplomatic relations between Iran and Saudi Arabia will provide India an opportunity to increase its cooperation in the extended neighbourhood.

Practice Questions:

Q. Analyse Iran-Saudi Arabia relations in amid the geopolitical flux of South west Asia.

AUKUS DEAL ON NUCLEAR SUBMARINE PROJECT

CONTEXT:

The US, UK and Australia have unveiled details of their plan to create a new fleet of nuclear-powered submarines, aimed at countering China's influence in the Indo-Pacific region.

Background:

- The AUKUS pact was signed on September 2021.
- In June 2022, US lawmakers introduced a bill called the 'Australia-US Submarine Officer Pipeline Act' to train Royal Australian Navy officers in the operation of nuclear submarines.

The AUKUS pact:

- The **AUKUS Australia**, **U.K.**, **U.S**. defence pact is a three-way cooperation program which essentially brings the former into the nuclear sub club while extending Britain and America's reach into a **Pacific region** rapidly becoming the key **global threat** for the century to come.
- The agreement is aimed at preserving a "free and open" Indo Pacific.
- The core of AUKUS is a pledge by America and Britain to help Australia build at least eight nuclear-powered but not nuclear-armed—attack submarines, which are known as SSNS (subs that carry intercontinental nuclear missiles are known as SSBNS, the "B" standing for "ballistic").
- Important Pillars:
 - ➤ **Pillar One:** The first and largest part of the agreement is the submarine contract, also known as Pillar One.
 - ▶ **Pillar Two:** The second AUKUS pillar will involve improving our defence capabilities with the assistance of the UK and the US in general.

Key features:

- The British work to replace their Astute-class submarines will be "leveraged" to continue design and development work on a brand-new submarine known as 'the SSN-AUKUS'.
- Submarine, which will eventually be operated by the UK and Australia employing US combat systems, will be referred to as the 'AUKUS Class'.
- Funding mechanism: Australia will also provide \$3
 billion over the next four years to production lines in
 the US and the UK as part of its financial commitment,
 with the US receiving the majority of the funding for
 improvement.

What is a nuclear-powered submarine?

- A nuclear-powered submarine is powered by a nuclear reactor. But it is not a nuclear weapon.
- Every nuclear-powered submarine draws from its own miniature nuclear reactor on board, which is typically fuelled with uranium.
- For such a reactor to work, uranium has to be 'enriched' to contain 50 percent of a key isotope, uranium-235.

Only six nations own and operate these submarines currently: **China, France, India, Russia, the UK and the US.**

Types of nuclear-powered submarines:

SSNs are the oldest type of **nuclear-powered submarines** and the first of these, the American-made Nautilus, was deployed in 1954 by the US.

- Nuclear-powered submarines can be divided into three broad categories:
 - the nuclear-powered fast-attack submarines or SSNs
 - the nuclear-powered ballistic submarines or SSBNs
 - the nuclear-powered cruise missile submarines or SSGNs

Impacts of the deal:

- China's Concern: China is delayed more by AUKUS than Quad and other Indo-Pacific arrangements for the following reasons,
 - ➤ **First**, AUKUS aims to protect the strategic interests of the partner in the region across the two seas and 38 countries.
 - Second, it is a message to China that the US will one day do the same to other countries in the region. Sharing military and critical skills such as

- cyber, artificial intelligence, and computing. It is a cause for concern in China, as these are the key areas in which China currently governs.
- ► **Third**, AUKUS is a security group, unlike QUAD, which is a communication group.
- ➤ **Fourth**, the Declaration marks a new decline in Australia-China relations. China is Australia's largest trading partner, with about US \$ 200 billion trading in two ways. But the relationship has been strained over the past few years.

India and the nuclear submarine industry:

- The Navy currently has 15 conventional submarines-
- Akula class SSN Chakra, on a decade-long lease from Russia, has been returned recently, slightly ahead of schedule.
- India has already signed a deal for the lease of another such submarine and the project is underway.
- It does not have a nuclear-powered conventional attack submarine.
- For these reasons alone, China called the new AUKUS alliance "extremely damaging to the peace and stability of the region".

What does the AUKUS Security Alliance mean in India?

- According to Indian Observers, the partnership is very beneficial to India. As India has been at the forefront of uniting the unity of the Indo-Pacific countries. Benefits include.
 - ➤ **Develop Indian partners in the region:** AUKUS and the future US military base on Australian soil will support India's efforts to protect the Indo-Pacific
 - ➤ Provide much needed time in India to build naval capabilities: In addition, AUKUS will buy some valuable time for India to strengthen its rural military capabilities.
 - ➤ Develop India's ambitions for international relations: Partnerships will allow India to demand more of its foreign policy and defence strategy.

Practice Questions

- **Q.** The Newly concluded Tri-nation partnership of AUKUS has huge ripple effects on the Indo-pacific region. Discuss.
- **Q.** The newly tri-nation partnership AUKUS is aimed at countering China's ambitions in the Indo-Pacific region. In this context, discuss the necessity of AUKUS in the present geo-political scenario.



BIMSTEC AND ENERGY SECURITY

CONTEXT:

Despite being abundant with resources and developed energy sector, BIMSTEC countries are not much advance in generation and utilisation to provide affordable energy access to all.

Status of energy access in BIMSTEC countries:

- Bhutan has achieved 100 per cent energy access through off-grid energy sources.
- Nepal has achieved 78 per cent of energy access, while Bangladesh achieved 95 per cent of energy access.
- Myanmar reported its access to energy as 50 per cent in 2019.

Sri Lanka, India, and Thailand have achieved 100 per cent or near **100 per cent energy access**.m

BIMSTEC energy Centre (BEC):

 India hosted the first meeting of Governing Board of BIMSTEC Energy Centre in February 27, 2023.

Energy Resources in the region:

The BIMSTEC region encompasses vast energy resources, including:

- 331 billion tonnes of coal
- 718 million tonnes of oil
- 76 trillion cubic feet (TCF) of natural gas
- 386 GW of large hydropower
- renewable energy of 1,359 GW potential
- BIMSTEC Energy Centre is situated in Bengaluru, India.
- It aims to create free-trade and power grid interconnectivity agreements, and a master plan for transport connectivity in the Bay of Bengal region (adopted at the current summit).
- Considering the current energy scenario in the region, the meeting recommended to add the additional following areas under the specialized Wings of BEC:
 - ➤ Cyber Security
 - ➤ Green Hydrogen
 - ▶ Energy Transition
- In 2021, the initiative was reorganised into seven sectors.

About BIMSTEC:

- The Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC) is a regional multilateral organisation.
- BIMSTEC countries are home to 1.7 billion people with a combined GDP of \$3.7 trillion.
 - ▶ Its members lie in the littoral and adjacent areas of the Bay of Bengal constituting a contiguous regional unity.
 - ➤ Headquarter is situated in Dhaka, Bangladesh.
- Out of the 7 members, Five are from South Asia -
 - ▶ Bangladesh
 - ▶ Bhutan
 - ▶ India
 - Nepal
 - Sri Lanka
- Two are from Southeast Asia
 - ▶ Myanmar
 - Thailand
- BIMSTEC not only connects **South and Southeast Asia**, but also the ecologies of the Great Himalayas and the Bay of Bengal.
- It mainly aims to create an enabling environment for rapid economic development; accelerate social progress; and promote collaboration on matters of common interest in the region.
- **The ADB (Asian Development Bank)** has become BIMSTEC's development partner since 2005, to undertake a study which is designed to help promote and improve transport infrastructure and logistic among the BIMSTEC countries.
- So far, ADB has already finished the project so called **BIMSTEC Transport Infrastructure** and **Logistic Study** (BTILS).



Practice Questions:

- **Q.** "Despite being abundant with resources and developed energy sector, BIMSTEC countries have not advanced much affordable energy". Comment
- **Q.** BIMSTEC faces a multiple threats in bringing a paradigm shift in raising the level of cooperation and regional integration. Elucidate.

NEW E-WASTE (MANAGEMENT) RULES 2022

CONTEXT:

In November 2022, the Ministry of Environment and Forests further notified a new set of e-waste rules, which will come into force from April 1, 2023.

So, let us analyse the provisions under the new rules.

Background:

- The first set of e-waste Rules was notified **in 2011** and came into effect in 2012.
- An important component of the Rules (2011) was the introduction of Extended Producer Responsibility (EPR).
- Under EPR compliance, 'producers' are responsible for the safe disposal of electronic and electric products once the consumer discards them.
- E-waste rules 2016, which were amended in 2018, were comprehensive and included provisions to promote 'authorisation' and 'product stewardship'.
- Other categories of stakeholders such 'Producer Responsibility Organisations (PRO)' were also introduced in these rules.

Need for a new set of rules:

- Most of the 'refurbishers' or the 'repair shops' operating was found as not authorised under the Central Pollution Control Board of India.
- Further, many formal recyclers undertake activities only up to the pre-processing or segregation stage, and thereafter channelize e-waste to the informal sector, which is a pure violation of law.

Provisions of E-waste rules 2022:

 Application: It will apply to every manufacturer, producer, refurbisher, dismantler and recycler involved in manufacturing, sale, transfer, purchase, refurbishing, dismantling, recycling and processing of e-waste or electrical and electronic equipment.

➤ The rule is applicable to all electrical devices and radiotherapy equipment, nuclear medicine equipment and accessories, Magnetic Resonance Imaging (MRI), electric toys, air conditioners, microwaves, tablets, washing machine, refrigerator and iPad among others.

Restrictions:

- ➤ The government has restricted the use of hazardous substances in manufacturing electrical and electronic equipment (EEE) following deaths due to exposure to radioactive material.
- ➤ It mandates the reduction of the use of lead, mercury, cadmium among others in the manufacturing of electronic equipment.

Reuse and recycling:

➤ Manufacturers shall use the technology or methods so as to make the end product recyclable and shall ensure that components or parts made by different manufacturers are compatible with each other so as to reduce the quantity of e-waste.

Strict monitoring:

- ➤ The Central Pollution Control Board shall conduct random sampling of electrical and electronic equipment placed on the market to monitor and verify the compliance of reduction of hazardous substances provisions.
- ➤ If a product does not comply with the e-waste management rules, the manufacturer will have to withdraw all samples from the market.

Extended Producer Responsibility Certificates:

➤ Draft rules aim to incentivise registered electronic waste recyclers by introducing EPR or Extended Producer Responsibility certificates (which was not part of 2016 Rules).

E-waste exchange facilities:

- ➤ The EPR requires producers to set up e-waste exchange facilities to facilitate collection and recycling, and assign specific responsibility to bulk consumers of electronic products for safe disposal.
- Imports: Imports or placement in the market for new electrical and electronic equipment shall be permitted only for those which are compliant with provisions laid down by the government.

o Disposal:

➤ It is the responsibility of the manufacturer to collect e-waste generated during manufacture and to ensure its recycling or disposal.



However, the rule does not apply to waste batteries, packaging plastics, micro enterprises and radio-active waste, as covered under the provisions of the law.

Concerns associated:

- Left Unorganised sector behind: The informal sector is the 'face' of e-waste disposal in India as 95% of e-waste is channelized to the sector.
 - ➤ Therefore, they also hold immense potential to improve the state of e-waste management.
- Responsibility given to dismantlers for data updation: The new notification does away with Producer Responsibility Organisations (PRO) and dismantlers and vests all the responsibility of recycling with authorised recyclers where they will have to collect a quantity of waste, recycle them and generate digital certificates through the portal.

Practice Questions:

Q. Discuss the elements of New e-waste Management rules 2022. Highlight the amendments made and suggest measures with arguments in support of your answer.

SECTION 153A: USES & MISUSES

CONTEXT:

The Supreme Court granted interim bail to Pawan Khera, chairman of the media and publicity department of the All India Congress Committee, who had been arrested for alleged hate speech.

 The invocation of these laws are often criticised for restricting free speech and misusing the legal processes for political purposes.

What does section 153A says?

- Section 153A of the Indian Penal Code (IPC) penalises "promoting enmity between different groups on grounds of religion, race, place of birth, residence, language, etc., and doing acts prejudicial to maintenance of harmony".
- This is **punishable with imprisonment** up to three years, or with fine, or with both.
- The provision was enacted in 1898 and was not in the **original penal code**.
- At the time of the amendment, promoting class hatred was a part of the English law of sedition, but was not included in the Indian law.

In the pre-Independence **Rangila Rasool case**, the Punjab High Court had acquitted the Hindu publisher of a tract that had made disparaging remarks about the private life of the Prophet, and had been charged under Section 153A.

What is hate speech?

- There is no international legal definition of hate speech, and the notion of what constitutes "hateful" speech is debatable.
- Hate speech is defined as "any form of communication, whether spoken, written, or physical, that criticizes or discriminates against a person or a group based on their religion, ethnicity, nationality, race, colour, descent, gender, or other identity factor."

In 2020, **1,804 cases** were registered, six times higher than the 323 cases in 2014.

Legal Provisions of Hate Speech in India:

- Responsible speech is the essence of the liberty granted under **Article 21** of the Constitution.
- **Article 19(2)** of the Constitution guarantees freedom of speech and expression to all citizens of India.
- Hate speech has not been defined in any law in India. However, legal provisions in certain legislations prohibit select forms of speech as an exception to freedom of speech.

Acts defining hate speech:

The Indian Penal Code, 1860 (hereinafter IPC);

- Section 153B(1) (Making imputations, assertions prejudicial to national integration)
- Section 295A (Deliberate and malicious acts, intended to outrage religious feelings of any class by insulting its religion or religious beliefs)
- Section 500 (Defamation)
- **Section 504** (Intentional insult with intent to provoke breach of the peace)

What are the safeguards against laws for hate speech?

- Sections 153A and 153B require prior sanction from the government for initiating prosecution. But this is required before the trial begins, and not at the stage of preliminary investigation.
- To curb indiscriminate arrests, the Supreme Court laid down a set of guidelines in its 2014 ruling in Arnesh Kumar v State of Bihar.



- ➤ As per the guidelines, for offences that carry a sentence of **less than seven years**, the police cannot automatically arrest an accused before investigation.
- In a 2021 ruling, the SC said that the state will have to prove intent for securing a conviction under **Section** 153A.

Concerns associated:

- Misuse of Laws: Lower conviction rates for these provisions indicate that the process where a police officer can arrest without a warrant is often the punishment.
- Violation of free speech: Critics have pointed out that these laws are intended for the state to step in and restore "public order" rather than protect free speech.
- Vague terms in the law: The broad, vague terms in the laws are often invoked in its misuse.
- Old-aged Laws: Section 295A lie in the communally charged atmosphere of North India in the 1920s.

Practice Questions:

- **Q.** "Hate speech strikes at strikes at the foundational values of the society." In this backdrop, evaluate the effectiveness of the section 153A in dealing with hate speech.
- **Q.** What is section 153A of the IPC? To what extant section 153A of the IPC has been able to achieve its objective.

TRANSPARENCY IN OTT REGULATION

CONTEXT:

A survey of Over-The-Top regulation in different countries suggests that most of them are yet to come up with a clear statute-backed framework, same as for India.

Key findings:

- o For India:
 - ➤ The survey highlighted that India's OTT regulations policy needs a clarification and a more transparent framework.
 - ➤ There is **no specific body**, to scrutinise the misdeeds and loopholes in policy.
- Other Countries like Singapore, the Infocomm Media Development Authority is the common regulator for different media.

➤ Aside from instituting a **statutory framework** and promoting industry self-regulation, its approach to media regulation emphasises on promoting media literacy through public education.

What are OTT platforms?

- The acronym OTT stands for Over-the-Top.
 This convenient term explains the new delivery method of film and TV content over the internet whenever we want, across many different devices, without the need for traditional broadcast, cable or satellite pay-TV providers.
- In simple terms, OTT streaming means paying an internet provider, like Xfinity, for internet access to watch Netflix, without paying for cable TV.

India's OTT regulations:

- In India, the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules 2021 provides task of regulating content on OTT and online platforms to Ministry of Broadcasting.
- India's approach can be termed as a light-touch 'co-regulation' model where there is 'self-regulation' at the industry level and final 'oversight mechanism' at the Ministry level.

The Rules mandate access control mechanisms, including parental locks, for content classified as U/A 13+ or higher and a reliable age verification mechanism for programmes classified as 'A' (18+).

What are IT Rules, 2021?

- The Rules aim to empower ordinary users of social media and OTT platforms with a mechanism for redressal and timely resolution of their grievance with the help of a Grievance Redressal Officer (GRO) who should be a resident in India.
- Safety measures: Special emphasis has been given on the protection of women and children from sexual offences, fake news and other misuse of the social media.
- Source identification: Identification of the "first originator of the information" would be required in case of an offence related to sovereignty and integrity of India.
- Appointment of Chief Compliance Officer: A Chief Compliance Officer, a resident of India, also needs to be appointed and that person shall be responsible for ensuring compliance with the Act and Rules.
- Complaint monitoring: A monthly compliance report mentioning the details of complaints received and action taken on the complaints would be necessary.



 Code of Ethics: The OTT platforms, online news and digital media entities, on the other hand, would need to follow a Code of Ethics.

- Self-classification: OTT platforms would be called as 'publishers of online curated content' under the new rules.
- They would have to self-classify the content into five categories based on age and use parental locks for age above 13 or higher. They also need to include age verification mechanisms for content classified as 'Adult'.
- Redressal mechanism: A three-level grievance redressal mechanism has been mandated.
 - ➤ This includes the appointment of a GRO, selfregulatory bodies registered with the Ministry of Information & Broadcasting (MIB) to look after the **Code of Ethics** and a Charter for the selfregulating bodies formulated by MIB.

Challenges in existing policy:

- The Rules require disclosure of grievance details by publishers and self-regulating bodies, the reporting formats only capture the number of complaints received and decided.
 - Instead, the full description of complaints received by OTT providers and self-regulatory bodies and decisions given thereon may be published in the public domain.
- OTT providers and appellate/self-regulatory bodies should be made to upload the details of grievances and redressal decisions, which will be visible for the public and government authorities.
- The current Rules provide for the third/final tier as the Inter-Departmental Committee (IDC) comprising officer-nominees from various ministries of Central government, and domain experts.
- There is no provision for the disclosure or publication of an apology/warning/censure on the platform or website.

Practice Questions:

- **Q.** "India's OTT regulatory model seeks to be an efficacious combination of self-regulation and legal backing." Comment
- **Q.** Throw light on the regulation of OTT platforms in India. Also discuss the issues with the present regulatory structure.

REGULATING ONLINE SALE OF DRUGS

CONTEXT:

Recently, the Ministry of Health has asked the pharma giants to ban the sale of online drugs/medicines, after the All India Organisation of Chemists and Druggists (AIOCD), a powerful lobby of over 12 lakh pharmacists, threatened to launch a country-wide agitation against the government.

About the e-pharmacy culture in India:

- In the past eight years, the market penetration of e-pharmacies has seen **from 3% to 5%.**
- The concept of e-pharmacy has boomed during the COVID times when medicines were needed at doorsteps.

After, these **e-pharmacies** gave competition to **retail and physical stores**, the Ministry of Health in early February 2023 pulled up at least **twenty companies** including **Tata-1mg**, **Flipkart**, **Apollo**, **PharmEasy**, **Amazon and Reliance Netmeds**, by issuing them a show cause notice, for selling medicines online.

Prospects and Benefits of E-pharmacy:

- Economic Potential: At present, e-Pharmacy is at its nascent stage in India, but like other e-commerce categories, it has the potential to be a very large industry segment in the near future.
- According to the Federation of Indian Chambers of Commerce and Industry (FICCI), the online pharmacy model could account for 5-15% of the total pharma sales in India.
- The major factors driving the growth of the sector are a large population with unmet medical needs, increasing internet penetration in both urban and rural areas and changing consumer needs.

Benefits to consumers:

- Increased Convenience: E-pharmacy enables consumers to order medicines in a convenient manner, from their mobile or computer.
- Increased Access: Online platforms can aggregate supplies, making otherwise hard-to-find medicines available to consumers across India. Further, e-Pharmacies also enable access to rural areas where there is a limited presence of retail pharmacies.
- Improved drug information and patient Awareness:
 E-pharmacies have the technology infrastructure to provide value-added information to consumers, such



as drug interactions, side effects, medicine reminders, and information on cheaper substitutes

 Affordability: The e-pharmacy model reduces working capital, overhead costs, and trade margins for pharmacists. This finally translates into a cost advantage for consumers.

Issues with E-pharmacies in India:

- Regulatory issues: Medicines come under the purview of the Drugs and Cosmetics Act, of 1940.
 However, the current Drugs and Cosmetics Act, of 1940 doesn't explicitly deal with e-pharmacies.
 - ➤ Thus, there is no clear-cut guidelines to regulate, control and monitor e-pharmacies in India.
- Promotion of self-medication: There are concerns that e-pharmacies will encourage self-medication or irrational use of medicines which is already a common practice in India.

o Misuse:

- Prescriptions submitted to e-pharmacies may be fake, and it could be difficult to verify their authenticity.
- ➤ There are concerns that scheduled drugs can be reordered and misused by consumers leading to drug abuse and other criminal activities.
- Fake/Illegal sites and substandard medicines:
 There are concerns over fake or illegal sites coming up thus undermining consumer interest. Further, there are concerns over substandard and counterfeit drugs being sold.
- Effect on retail sellers: The growth of e-pharmacies has given rise to concerns among retail sellers that their business would be adversely affected as they would not be able to compete with the discounted pricing provided by online platforms.
- Privacy issues: There are medical privacy concerns associated with the online transactions of drugs as the patient's medical history could be leaked.

Draft rules for E-pharmacy 2018:

- Definition of E-pharmacy: "Business of distribution or sale, stock, exhibit or offer for sale of drugs through a web portal or any other electronic mode"
- Mandatory Registration: The draft rules make it mandatory for e-pharmacy businesses to register with the Central Licensing Authority
- Data Localization: It mandates e-pharmacy portals to be established in India through which they are conducting their business and the data generated has to be kept localised.
- Privacy: It states that the details of the patient should

- be kept confidential and not to be disclosed to any third party except the central government or the state government concerned.
- Prescriptions: For carrying out the sale of prescription drugs (i.e. drugs listed under Schedule H, H1 of the Drugs and Cosmetic Rules) a prescription by a Registered Medical Practitioner has to be uploaded by the customer.
- Prohibition on sale of certain drugs: The sale of drugs covered by the Narcotic Drugs and Psychotropic Substances Act, 1985, tranquillizers and drugs listed under Schedule X has been prohibited.

Note: 'Schedule X 'drugs include narcotics and psychotropic substances.

- Prohibition on Advertisement: Advertisement of drugs is prohibited on any media for any purpose by an e-pharmacy.
- Compliance with the IT Act: E-pharmacies have to comply with the provisions of the Information Technology Act, 2000 (IT Act) and Rules.
- 24*7 helpline: The rules state that complete information on the medicines will have to be provided by the e-pharmacy holders and a 24/7 helpline should be made available.

Practice Questions:

- **Q.** The demand for online delivery of drugs is burgeoning. In this context, discuss the need of regulating online sale of drugs.
- **Q.** Draft e-pharmacy rules intend to whip e-pharmacy businesses into a proper shape. Discuss.

MANUAL SCAVENGING AND LAWS

CONTEXT:

In a recent video which got viral from Dharampuri region of Tamil Nadu, shows the dark reality of India's caste system and still prevalent manual scavenging in parts of the country by a specific caste group.

This is a violation of **Fundamental rights** and **Laws** made against scavenging.

What is Manual Scavenging?

 Manual evacuation refers to the process of removing human and animal waste from dry toilets and transporting it for disposal.



- As per the "Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013 (MS Act, 2013)" manual scavenging means manually cleaning, carrying, disposing of, or handling in any manner, human excreta in an insanitary latrine.
 - ▶ It is prohibited with effect from December 2013.
- It was **officially banned** by the **anti-manual scavenging Act** in 1993 as a degrading practice.

Threats:

- Risk of death from asphyxiation due to poisonous gases.
- Disease exposure: cholera, hepatitis, meningitis, jaundice, skin disorders and even cardiovascular diseases.
- Commonly associated people: Dalit men and women (of various sub-castes, most notably Valmiki).
 - According to the Socio Economic Caste Census 2011, 1.8 million families have joined the scam to earn a living.
- Not only does it violate basic human rights to life but it also poses a serious threat to human health.

The data:

- In April 2022, has been reported no manual scavenging deaths in the country but 161 workers died cleaning sewers and septic tanks in the last three years.
- Tamil Nadu reported the highest number of such deaths at 27 followed by 26 in Uttar Pradesh, according to government data.

Laws related to manual scavenging:

- The Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013prohibits the construction or maintenance of unhygienic toilets, and the hiring of any person by hand cleaning or hazardous cleaning of sewer pipes and swimming pools.
- Article 21: The Article guarantees the 'Right to Life' and also with dignity.
- o Others:
 - ➤ Swachh Bharat Abhiyaan (Clean India initiative)
 - ➤ Safaimitra Suraksha Challenge
 - Swachhta Abhiyan App
- Amendment Act: Introduction of 'The Prohibition of Employment as Manual Scavengers and their Rehabilitation (Amendment) Bill, 2020' as part of the National Action Plan for the Department of Justice and Empowerment.

 Mechanical Cleaning: The Bill proposes to completely clean sewage systems and provide better occupational safety and compensation in the event of an accident.

Currently, engaging any person for the purpose of hazardous cleaning of sewer pipes and sewerage tanks by any person or agency is punishable by imprisonment for up to five years or a fine of up to Rs.5 lakh or both.

Who is to be blamed?

Unemployment

- Social pressure
- Failure in implementing laws by administrative bodies like Panchayats in villages and municipal corporations in cities (At times, these bodies even perpetuate the practice).

How it is an Institutional failure?

- Persistence in various provinces: Recent examples from communities involved in genocide in the provinces of Gujarat, Madhya Pradesh, Maharashtra, Rajasthan, and Uttar Pradesh underscore the government's failure to eradicate genocide and eradicate deeply entrenched ideologies and practices that still bind members of affected communities.
- Law Enforcement: India's constitution prohibits the practice of non-compliance, and the Bill of Rights, 1955, prohibits forcing anyone to use hand-scratching. The Employment of Manual Scavengers and Construction of Dry Latrines (Prohibition) Act, 1993 declared that the employment of hand guards and the construction of dry toilets would be punishable by fines and imprisonment. Yet its persistence reflects the failure of the law and the country.
- **Deaths**: Safai Karmachari Andolan, reported 1,269 people killed in the 2014-16 genocide.
 - ➤ Reports of deaths of workers involved in cleaning and repairing pits in the mines, during the 'Swachh Bharat' period show the state's failure to eradicate the practice.

Recent developments:

- The Ministry of Social Justice and Empowerment will amend the law for making machine cleaning mandatory, whereas the Ministry of Housing and Urban Affairs has launched the 'Safaimitra Suraksha Challenge.'
- o Technological development:
 - ➤ The **Indian Institute of Technology (IIT) Madras** has developed a robot with the aim to eliminate manual scavenging in India.



Around 10 units will be deployed across Tamil Nadu and the plan is to put them to use in Gujarat and Maharashtra next.

Practice Questions:

- **Q.** Discuss the laws for prevention of manual scavenging in India. Also mention its efficacy to control the menace.
- **Q.** Caste based jobs in India are still prevalent, even after the abolition of untouchability under Article.17 of the Constitution? Comment

GOVERNMENT NOTIFIES PMLA AMENDMENT RULES, 2023

CONTEXT:

The Ministry of Finance has notified the amendment to the Prevention of Money-laundering (Maintenance of Records) Rules, 2005.

Key points:

 The amendment was done in line with the recommendations of FATF.

There are **40 FATF recommendations** that cover **seven areas** and provide a framework of measures to help countries tackle **illicit financial flows** through laws, regulations and operational measures to ensure authorities can take action to **detect and disrupt financial flows that fuel crime and terrorism.**

- Disclosure of beneficial owners: The new rules prescribe disclosures of beneficial owners beyond the current requirement of KYC norms through documents such as registration certificates and PAN by reporting entities such as financial institutions, banking companies or intermediaries.
- Lowering the threshold for identifying beneficial owners: In line with existing provisions of The Income-Tax Act and The Companies Act, the amended rules have now lowered the threshold for identifying beneficial owners by reporting entities, where the client is acting on behalf of its beneficial owner
 - ➤ Lowering of the threshold for beneficial ownership has been done to bring PMLA in line with the Companies Act and Income-tax Act.
 - Reporting entities are also required to register details of the client if it's a non-profit organisation on the DARPAN portal of NITI Aayog.

 Meaning of non-profit organization: The definition of a non-profit organisation has been amended and linked to the definition of charitable purpose provided under Section 2(15) of the Income Tax Act, 1961.

- Definition of Politically Exposed Persons (PEP): PEP is referred to individuals who have been entrusted with prominent public functions by a foreign country.
 - They include the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials.
 - ➤ The move to define PEPs under PMLA is to bring uniformity with a 2008 circular of the Reserve Bank of India (RBI) for KYC norms/anti-money laundering standards for banks and financial institutions, which had defined PEPs in line with FATF norms.

The Financial Action Taskforce (FATF):

- The FATF is the global money laundering and terrorist financing watchdog.
- FATF members include 39 countries, including the United States, India, China, and Saudi Arabia as well as European countries such as Britain, Germany and France and the EU as such.
- It was established in July 1989 by a Group of Seven (G-7) Summit in Paris, initially to examine and develop measures to combat money laundering.
- In October 2001, the FATF expanded its mandate to incorporate efforts to combat terrorist financing, in addition to money laundering.
- Since its inception, the FATF has operated under a **fixed life span**, requiring a specific decision by its Ministers to continue.
- Its secretariat is housed administratively at the OECD.

Significance:

 The amendments assume significance ahead of the proposed FATF assessment of India, which is expected to be undertaken later this year.

What is the Prevention of Money Laundering Act (PMLA)?

- The prevention of Money Laundering Act is a criminal law of the Parliament of India passed in 2002 to prevent money laundering and confiscate property derived from the laundered money.
- PMLA became law and came into force on July 1, 2005.



o Core objectives:

- > Prevention and controlling money laundering
- Confiscation and seizing of property involved in or derived from money laundering
- > Providing punishment to offenders
- Appointment of adjudicating authority and appellate tribunal concerning money laundering matters
- ➤ Maintaining records and putting obligations on financial institutions, banking companies and institutions
- ➤ Dealing with every issue related to money laundering

Money Laundering: People do crimes for money, and the money created by crimes gets converted into white money, this whole process or system is called money laundering. In simpler language, money laundering is a process of converting illegally earned money into legitimate money.

Practice Questions:

- Q. "The Enforcement Directorate is assigned almostblanket powers under recent amendment to the Prevention of Money Laundering Act 2002". Comment
- **Q.** Recent amendment to the Prevention of Money Laundering Act (PMLA) may violate personal liberty, procedures of law and the constitutional mandate. Comment

E-POSTAL BALLOT FOR OVERSEAS INDIAN VOTERS

CONTEXT:

The Election Commission of India (EC) has proposed to change the rules pertaining to the conduct of elections rules to facilitate the 'electronically-transmitted postal ballot system' for overseas Indian voters.

Background:

- In 2014, a committee constituted by the ECI concluded that **proxy voting** was the most viable solution.
- A Bill was passed in the 16th Lok Sabha (2014-19) to enable this. But Bill lapsed with the dissolution of the 16th Lok Sabha.

• The ECI then approached the government to permit NRIs to vote via postal ballots similar to a system that is already used by service voters, (a member of the armed Forces of the Union; or a member of a force to which provisions of the Army Act, 1950 which is the Electronically Transmitted Postal Ballot System or ETPBS.

About the development:

- The Election Commission of India has taken up a proposal to amend the Conduct of Elections Rules, 1961 to facilitate electronically-transmitted postal ballot system for overseas electors.
- The matter is under discussions with the Ministry of External Affairs to iron out the logistical challenges involved in the implementation of the proposal.

What is the issue?

- Citizens who leave the country for short-term work often miss out on exercising their voting rights.
- Overseas citizens, although can cast their vote, the necessity to vote in person comes with a monetary cost and acts as a disincentive for their wanting to exercise their mandate.

Voting Rules for overseas voters:

- Representation of the People (Amendment) Act,
 2010: After the passing of the Act, NRIs have been able to vote, but only in person at the polling station where they have been enrolled as an overseas elector.
 - ➤ The provision of having to visit the polling booth in person has discouraged eligible voters from exercising their mandate.
- Amendment to Conduct of Election Rules, 1961:
 The Rule was amended in 2016 to allow service voters to use the Electronically Transmitted Postal Ballot System (ETPBS).
 - ► Under this system, postal ballots are sent electronically to registered service voters.
 - ➤ The service voter can then register their mandate on the ballot and send it back via ordinary mail.
 - ➤ The ECI proposed to extend this facility to overseas voters as well.
- In the case of overseas voters: the address mentioned in the passport is taken as the place of ordinary residence and chosen as the constituency for the overseas voter to enroll.

Significance of electronic voting:

 Greater turnout among service voters in the process of voting.



• It is a more trustworthy way of registering mandates rather than appointing proxies.

Practice Questions:

- Q. Electoral reforms help in making Indian democracy a real democracy in the letter as well as in spirit. Comment
- **Q.** Discuss the issues with the Indian electoral process. Suggest some measures to solve such issues.

INTER-SERVICES ORGANIZATIONS BILL, 2023

CONTEXT:

Recently, the Inter-Services Organisations (Command, Control and Discipline) Bill, 2023, was introduced in Lok Sabha to empower designated military commanders to take charge of soldiers and enforce discipline, regardless of the service they belong to.

About

Need of the Bill:

➤ The bill came ahead of the impending move to establish integrated or joint commands, where all the manpower and assets will be under the operational control of a single three-star general of the Indian Army, Navy and IAF (Indian Air Force).

Key Provisions:

- ➤ The system is likely to include **five** joint services commands **western**, **eastern**, **northern**, **maritime**, **and air defense**.
- ➤ The central government may constitute an **Interservices Organisation**, which may include a Joint Services Command.
- It will empower the Commander-in-Chief/ the Officer-in Command of Inter-Services Organisations to maintain discipline and ensure proper discharge of duties of all the personnel from the army, navy and IAF serving under his command.
- ➤ The Commander-in-Chief or the Officer-in-Command of an **Inter-services Organisation** shall be the head of such Inter-services Organisation.

Significance:

➤ The bill will pave way for various tangible benefits such as expeditious disposal of cases, saving

time and public money by avoiding multiple proceedings and greater integration and joint Manship amongst **Armed Forces personnel.**

What is the present set-up for the Tri-services?

- At present, soldiers from their respective services are governed by different Acts of Parliament.
- o They are;

- ➤ The Navy Act of 1957,
- ➤ The Air Force Act of 1950, and
- The Army Act of 1950.
- In a current joint services setup, an army soldier commanded by a navy officer would have to be sent back to his parent unit for any disciplinary proceedings. The navy officer does not have administrative powers over the said soldier.
- The Indian armed forces currently have 17 commands.
 There are 7 commands each of the Army and the Air Force. The Navy has 3 commands.
- Each command is headed by a 4-star rank military officer.

There is one joint command in **Andaman and Nicobar Islands** which is the **first Tri-Service theatre command** of the Indian Armed Forces, based at Port Blair in Andaman and Nicobar Islands of India.

- The other tri-service command, the Strategic Forces Command (SFC), looks after the delivery and operational control of the country's nuclear assets.
- There are also some tri-service organisations like the Defence Intelligence Agency, Defence Cyber Agency, Defence Space Agency, etc.

Concerns:

- **Cumbersome disposal process**: The personnel serving in the **Inter-services Organisations** need to be revert to their **parent Service units** for any disciplinary or administrative action.
 - ➤ The problem becomes more cumbersome when the proceedings arise from the same set of facts and circumstances but involves personnel belonging to different services.
- Affect standard of discipline: Multiple sets of proceedings under the respective Service Acts are required to be initiated, which impedes expeditious disposal of cases.
- Different mechanism for administrative action:
 The bill also provides that the service personnel will continue to be governed by their respective Service Acts for the purposes of disciplinary or administrative action, if any, when serving in or attached to an Interservices Organisation.



Practice Questions:

Q. Discuss the important features of Inter-Services Organisations (Command, Control and Discipline) Bill, 2023.

Q. Inter-Services Organisations (Command, Control and Discipline) Bill, 2023 is giant step towards strengthening the Indian Armed forces. Comment

SECTION 144 OF CRPC

CONTEXT:

- Former Chief Justice of India U.U. Lalit stated that conferring drastic powers upon the executive or the police through Section 144 of the Code of Criminal Procedure (CrPC) is not acceptable in a nation governed by the rule of law.
- The CJI made the comment while speaking at the launch event of a report titled 'The Use and Misuse of Section 144 CrPC'.

Key-highlights of the Report:

- The report states that prohibitory orders were issued over 6,100 times in the national capital in 2021.
- In some cases, Section 144 was used to regulate the sale of balms or cough syrups, which are often used as drugs
- The report categorises the prohibitory orders into four broad themes, including establishing CCTV surveillance and regulating businesses.
- Section 144 is an emergency provision to prevent rioting, and maintain tranquillity and peace. But as per this report, the State uses it to snoop on regular life.

About Section 144 of CrPC:

- Section 144 of CrPC is meant for emergency situations.
- It empowers a district magistrate, a sub-divisional magistrate, or any other executive magistrate empowered by the state government, to issue orders to prevent and address urgent cases of apprehended danger or nuisance.
- The written order by the officer may be directed against an individual or individuals residing in a particular area, or to the public at large.
- In urgent cases, the magistrate can pass the order without giving prior notice to the individual targeted in the order.

Powers under the Provision:

 The provision allows the magistrate to direct any person to abstain from a certain act, or to pass

- an order with respect to a certain property in the possession or under the management of that person.
- This usually means restrictions on movement, carrying arms, and unlawful assembly. It is generally understood that an assembly of three or more people is prohibited under Section 144.
- When aimed at restricting a single individual, the order is passed if the magistrate believes it is likely to prevent obstruction, annoyance or injury to any lawfully employed person, or a danger to human life, health or safety, or a disturbance of the public tranquility, or a riot, etc.
- Time limit: Orders passed under Section 144 remain in force for two months, unless the state government considers it necessary to extend it. But in any case, the total period for which the order is in force cannot be more than six months.

Issues with section 144 of Crpc:

- The criticism is that it is too broad and the words of the section are wide enough to give absolute power to a magistrate that may be exercised unjustifiably.
- The immediate remedy against such an order is a revision application to the magistrate himself.
- An aggrieved individual can approach the High Court by filing a writ petition if his fundamental rights are at stake. However, fears exist that before the High Court intervenes, the rights could already have been infringed.

Court's Ruling on Section 144:

- **Dr Ram Manohar Lohiya case 1967,** the Supreme Court held that "no democracy can exist if 'public order' is freely allowed to be disturbed by a section of the citizens".
- 'Madhu Limaye vs Sub-Divisional Magistrate': SC said the power of a magistrate under Section 144 "is not an ordinary power flowing from administration but a power used in a judicial manner and which can stand further judicial scrutiny".
- The Supreme Court in another recent judgement said that the section cannot be used to impose restrictions on citizens' fundamental right to assemble peacefully, cannot be invoked as a 'tool' to 'prevent the legitimate expression of opinion or grievance or exercise of any democratic rights'.
 - ➤ In 2012, the Supreme Court criticised the government for using **Section 144** against a sleeping crowd in **Ramlila Maidan**. Such a provision can be used only in grave circumstances for maintenance of public peace. The efficacy of the provision is to prevent some harmful occurrence immediately.



Practice Questions:

- **Q.** "Section 144 of the Code of Criminal Procedure (CrPC) is not acceptable in a nation governed by the rule of law". Comment
- **Q.** What is Section 144 of CrPC? Does democratic India needs draconian features like section 144 of CrpC?

PREVENTION OF CRUELTY TO ANIMALS ACT

CONTEXT:

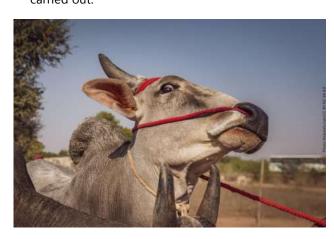
Sixty-three years after the implementation of the Prevention of Cruelty to Animals Act in 1960, the central government made reforms under the legislation.

Highlights of the development:

 The Government has laid down the procedures for dehorning cattle and castration, branding or noseroping of any animal.

The **castration method** involves crushing the blood vessels, nerves and vas deferns to cause the testicles to become defunct.

- **Dehorning of horned cattle** is the process of removal of their horns or the process of preventing their growth.
- The new law defined how painful procedures such as castration of bulls, horses and other animals are to be carried out.



 All procedures are to be carried out with the involvement of a registered veterinary practitioner, along with the mandatory use of general and local anaesthetics.

- The rules prescribe a methodology for euthanasia for ill animals to avoid a painful death, adding the rules also require using pain-reducing methods for dehorning and nose roping.
- The rules also demand the breeding of naturally hornless cattle over dehorning and using face halters and other humane procedures for nose roping and preventing cold and hot branding on live tissues.

Need for reforms:

- These procedures were earlier 'undefined' under Sections 11 and subsection 3 of the Act, which made it difficult to prevent cruelty against animals.
- **Section 11** defined the acts that amount to treating animals with cruelty.
- But subsection 3 allowed exceptions for animal husbandry procedures, which involve dehorning cattle and castration, branding and nose roping of animals in a prescribed manner

Existing methods:

- The existing methods involve pushing a bull to the ground to use a castrator sans painkillers.
- Dehorning is done by disbudding by chemical or hot-iron destroys the horn-producing cells of the horn bud.

Animal rights and safety:

- None of the guarantees contained in Part III of the Constitution, which deals with fundamental rights, is explicitly conferred on animals.
- Therefore, when efforts to legislate on animal welfare were first made, it came from a more elementary ethical precept that it was morally wrong to inflict unnecessary pain and suffering on animals.
- It was with this vision in mind that Parliament enacted the Prevention of Cruelty to Animals Act (PCA Act), in 1960.

Prevention of Cruelty to Animals Act in 1960:

- The legislative intent of the Act is to "prevent the infliction of unnecessary pain or suffering on animals".
- The **Animal Welfare Board of India (AWBI)** was established in 1962 under Section 4 of the Act.
- This Act provides for punishment for causing unnecessary cruelty and suffering to animals. The Act defines animals and different forms of animals.
- Discusses different forms of cruelty, exceptions, and killing of a suffering animal in case any cruelty has been committed against it, so as to relieve it from further suffering.



- Provides the guidelines relating to experimentation on animals for scientific purposes.
- The Act enshrines the provisions relating to the exhibition of the performing animals, and offences committed against the performing animals.
- This Act provides for the limitation period of 3 months beyond which no prosecution shall lie for any offences under this Act.

Concerns:

While it criminalizes several types of actions that cause cruelty to animals, **it exempts** the use of animals for **experiments** with a view to securing **medical advancement**.

Other Government Interventions:

- Rashtriya Gokul Mission (RGM): To undertake breed improvement programme for indigenous breeds so as to improve the genetic makeup and increase the stock.
- E-Pashu Haat Portal: This portal is for connecting breeders and farmers regarding availability of quality bovine germplasm.
- National Animal Disease Control Programme: It has been launched for Foot and Mouth Disease (FMD) and Brucellosis with a total outlay of Rs.13, 343 crore to ensure 100% vaccination of cattle, buffalo, sheep, goat and pig population.
- National Livestock Mission: IT is for intensive development of livestock, especially small livestock along with adequate availability of quality feed and fodder.
- Livestock Health & Disease Control Scheme: Assistance is provided for prevention and control of animal diseases like Foot and Mouth Disease (FMD) etc.
- Disease Protection of Livestock: For livestock protection, the diagnostic kits against Japanese Encephalitis (JE) and Bluetongue (BT) diseases and Sub-viral Particle based Infectious Bursal Disease Vaccine were developed.

Practice Questions:

- **Q.** Explain the key features of the Prevention of Cruelty to Animals Act. Also highlight the significance of legislation in securing the animal rights.
- **Q.** Recently, central government made reforms in the Prevention of Cruelty to Animals Act in 1960. In this backdrop, critically analyse need for such amendments in the Prevention of Cruelty to Animals Act in 1960.

WEAPONISING THE DEFAMATION LAW

CONTEXT:

Recently, the Congress leader Rahul Gandhi was held guilty and sentenced to two years in jail by a Surat Court in a 2019 defamation case.

What was the case?

- The Rahul Gandhi commented that "Why do all thieves, be it Nirav Modi, Lalit Modi or Narendra Modi, have Modi in their names". These remarks were made during a rally in Kolar, Karnataka, in the run-up to the 2019 Lok Sabha elections.
- However, none of the three named Modis filed a criminal complaint or a civil suit for defamation on being called thieves. A former Gujarat Minister and current MLA, Purnendu Modi, filed a criminal complaint in a Surat court saying that all Modis had been defamed.
- His complaint was based on the second explanation to Section 499 of the IPC, which reads: "It may amount to defamation to make an imputation concerning a company or an association or collection of persons as such."
 - ➤ Section 500 of the Indian Penal Code (IPC) prescribes for defamation a simple imprisonment for a "term which may extend to two years, or with fine, or with both."

Ground of Disqualification:

Disqualification of a lawmaker is prescribed in **three situations**.

- One of the prescriptions is under The Representation of People Act (RPA), 1951.
 - ➤ There are several provisions that deal with disqualification under the RPA.
- Section 8 of the RPA deals with disqualification for conviction of offences.
 - ➤ The provision is aimed at "preventing criminalisation of politics" and keeping 'tainted' lawmakers from contesting elections.
- Section 8(3) of RPA states: "A person convicted of any offence and sentenced to imprisonment for not less than two years shall be disqualified from the date of such conviction and shall continue to be disqualified for a further period of six years since his release."

Law of criminal defamation:

• The law of criminal defamation was not intended to



have political consequences. It has been in **the Indian Penal Code (IPC)** since its inception in the times of

- The basic logic of making defamation a criminal offence was to prevent people from fighting in the streets to protect their honour or that of their loved ones.
- When the Constitution of India came into being, the right to freedom of speech and expression was made subject to the laws of defamation and contempt of court, along with a few exceptions.
- Free India ought to have done away with criminal defamation and continued with defamation as a civil law that envisages compensation in terms of damages.

What about 'free speech'?

Under the Constitution of India, all Indian citizens enjoy free speech subject to reasonable restrictions under Article 19, but the speech of MPs and Members of Legislative Assemblies in Parliament and other legislative bodies is particularly protected under Articles 105 and 194 as a parliamentary privilege, subject only to provisions of the Constitution and standing orders of such a legislative body.

Important SC's Judgment:

Lilly Thomas Case:

- Under the RPA, Section 8(4) stated that the disqualification takes effect only "after three months have elapsed" from the date of conviction. Within that period, lawmakers could file an appeal against the sentence before the High Court.
- However, in the landmark 2013 ruling in 'Lily Thomas v Union of India', the Supreme Court struck down Section 8(4) of the RPA as unconstitutional.

The Subramanian Swamy case:

- The constitutionality of criminal defamation was challenged in the Supreme Court, but in 2015, in the Subramanian Swamy case, the court upheld Sections 499 and 500 of the IPC, with the argument that the provision had existed in the statute books for a long time.
- It was also argued that even the makers of the Constitution had made an exception in the freedom of speech provisions in favour of defamation laws.
- MPs cannot be punished "in connection with" any vote or speech made in Parliament.
- Courts are also specifically barred from making inquiries into proceedings in Parliament.
- These additional greater protections for legislators are neither accidental nor a carve-out for special interests,

but recognition of how important free speech of legislators has been, historically, and continue to be in our parliamentary democracy.

Practice Questions:

- **Q.** What does defamation means in context of India? How is it responsible for disqualification of a member of parliament?
- **Q.** How freedom of speech and expression is breached under the defamation law?

INDIA'S CURRENT ACCOUNT DEFICIT

CONTEXT:

India's merchandise trade deficit dipped to 12-month low in January 2023, while services trade surplus rose.

The combination of shrinking merchandise trade deficit and robust services trade surplus will help in moderating the current account deficit for the present financial year. Let us understand how?

What is Merchandise Trade deficit?

- Merchandise trade statistics record all goods which add to, or subtract from, the stock of material resources of a country by entering (as imports) or leaving (as exports) its economic territory.
- The merchandise trade balance measures the difference between imports and exports of goods.
- A Merchandise trade deficit is an amount by which the cost of a country's imports exceeds its exports.

What is Services trade surplus?

- A trade surplus is an economic measure of a positive balance of trade, where a country's exports exceed its imports.
- It is the opposite of a trade deficit.
- A trade surplus can create employment and economic growth, but may also lead to higher prices and interest rates within an economy as well as a more expensive currency.

A **country's trade balance** can also influence the value of its currency in the global markets, as it allows a country to have control of the majority of its currency through trade.

The Current account deficit (CAD):

 The current account records exports and imports in goods and services and transfer payments.



 It represents a country's transactions with the rest of the world and, like the capital account, is a component of a country's Balance of Payments (BOP).

- There is a deficit in Current Account if the value of the goods and services imported exceeds the value of those exported.
- Major components are:
 - ➤ Goods,
 - ➤ Services, and
 - Net earnings on overseas investments (such as interests and dividend) and net transfer of payments over a period of time, such as remittances.

What are the factors affecting Current Account deficit?

- Overvalued Exchange Rate: If the currency is overvalued, imports will be cheaper, and therefore there will be a higher quantity of imports.
 - ➤ Exports will become uncompetitive, and therefore there will be a fall in the quantity of exports.
- Economic Growth: If there is an increase in national income, people will tend to have more disposable income to consume goods. If domestic producers cannot meet the domestic demand, consumers will have to import goods from abroad.
 - ➤ Therefore if there is **fast economic growth** there tends to be a significant increase in the quantity of imports and deterioration in the current account.
- Decline in Competitiveness/Export Sector:
 - ➤ There might be a decline in the **competitiveness/ export sector** in a country because it has to struggle to compete with the other developing countries. This has led to a persistent deficit in the balance of trade.
- Higher Inflation: If India's inflation rises faster than our main competitors then it will make India's exports less competitive and imports more competitive.
 - This will lead to deterioration in the current account.
 - ➤ However, inflation may also lead to depreciation in the currency to offset this decline in competitiveness.
- Recession in other countries: If India's main trading partners experience negative economic growth, and then they will buy less of our exports, worsening the India's current account.
- Borrowing Money: If countries are borrowing money to invest e.g. third world countries, then this will lead to deterioration in current account position.
- Financial Flows to Finance Current Account Deficit:

If a country can attract more financial flows (either short-term portfolio investment or long-term direct investment), then these flows on the financial account will enable the country to run a larger current account deficit.

➤ For example, the India has run a **persistent current account deficit** since 2005; this reflects the fact the India has attracted capital flows to finance this current account deficit. Without financial flows, the currency would depreciate until equilibrium is restored.

Effects of Current account deficit (CAD):

- Economic growth: In the short-run, a current account deficit is helpful to the debtor nation. Foreigners are willing to pump capital into it. That drives economic growth beyond what then country could manage on its own.
- Weakening of demand: In the long run, a current account deficit saps economic vitality. Foreign investors question whether economic growth will provide enough return on their investment. Demand weakens for the country's assets, including the country's government bonds.
- **Rise in bond yields**: As foreign investors withdraw funds, bond yields rise. The national currency loses value relative to other currencies. That lowers the value of the assets in the foreign investors' strengthening currency. It further depresses investor demand for the country's assets. This can lead to a tipping point where investors will dump the assets at any price.
- **Rise in value of foreign assets**: The only saving grace is that the country's holdings of foreign assets are denominated in foreign currency. As the value of its currency declines, the value of the foreign assets rises. That further reduces the current account deficit.
- Setting in of Inflation: In addition, a lower currency value increases exports as they become more competitively priced. The demand for imports falls once prices rise as inflation sets in. These trends stabilize any current account deficit.
- Lower Standard of Living: Regardless of whether the current account deficit unwound via a disastrous currency crash or a slow, controlled decline, the consequences would be the same. That's a lower standard of living for the country's residents.

Practice Question:

- **Q.** Explain the causes of India's massive current account deficit and suggest some innovative solutions.
- **Q.** What is Current Account Deficit (CAD)? Do you think rising CAD will have serious implications on the economy of the country?



BHUTAN GRADUATED FROM THE 'LEAST DEVELOPED COUNTRY' STATUS

CONTEXT:

Bhutan is consistently ranked one of the happiest in the world and will become the seventh nation to 'graduate' from the United Nations (UN) list of Least Developed Countries (LDC).

What is a Least Developed Country (LDC)?

- The least developed countries are the countries listed by the UN that exhibit the lowest indicators of socioeconomic development.
- Indicators: low levels of income, human capital and economic diversification, high levels of economic vulnerability, and a population that is disproportionately reliant on agriculture, natural resources, and primary commodities.
- The concept first originated in the late 1960s and was codified under UN resolution 2768.

Currently, the **UN lists 46 countries** that qualify as LDCs. Of those, **33 are from Africa**, nine are from **Asia**, three are from the **Pacific and one is from the Caribbean**.

Criteria for LDC designation:

- Calculating Gross National Income (GNI): The country must have a gross national income (GNI) per capita below the threshold of USD 1,230 over a threeyear average.
- Assessing Human Development Index (HDI):
 The country must perform poorly on a composite human assets index based on indicators including nutrition, health and education.
- Viability to Disasters: The country must demonstrate economic vulnerability such as being prone to natural disasters and possessing structural economic constraints.

How does a country get off the LDC list?

 Bangladesh, Laos, and Nepal were suggested for deletion from the list at the UN's triennial review of LDC nations in 2021. For a country to be removed from the status of a least developed country, it must meet 3 criteria:

- ➤ A nation must have a GNI per capita of at least USD 1,242 for two consecutive triennial reviews
- ➤ Improved its human capital, by using measures like education, health, and nutrition, in order to achieve the human assets requirement.
- Improved its ability to withstand external economic shocks like natural catastrophes or shifts in commodity prices in order to pass the economic vulnerability test.
- For these, the country has to make concerted efforts to implement a combination of policies, including promoting economic growth through investment in infrastructure, improving governance etc.
- Global example: For example, Botswana achieved graduation in 1994 primarily due to its strong economic performance driven by its diamond mining industry and investments in education and infrastructure.

How did Bhutan get off the LDC list?

- Socio-economic development: Bhutan has made remarkable progress on a variety of socio-economic metrics.
- Increased national income: Bhutan's economy increased more than eight times in the last 20 years.
 It has an average annual growth rate of more than 7 per cent.
- Reduced poverty: percentage of people living in poverty decreased from 17.8 per cent in 2003 to 1.5 per cent in 2017.
 - ➤ The percentage of people living below the national poverty line decreased from 23.2 per cent in 2007 to 8.2 per cent in 2017.
- Higher exports: Bhutan has mostly accomplished this by increasing hydropower exports to India, which now accounts for 20 per cent of its economy.
 - ➤ The nation also established **Brand Bhutan** in an effort to diversify exports while acknowledging the modest size of its local market.

Advantages of being an LDC:

 Markets of developed countries: LDCs also enjoy duty-free and quota-free (DFQF) access to the markets of developed countries. Thus, LDCs are not restricted by trade restrictions or tariffs when exporting their goods to wealthier nations



Credit on Special terms: LDCs are also eligible for loans with special terms for development, which include loans with a lower interest rate and a longer repayment time than those given to other nations.

Practice Questions:

- **Q.** Explain the criteria for the designation of a country as a least developed country.
- **Q.** Explain how a nation can 'graduate' from the United Nations' (UN) list of Least Developed Countries (LDC).

RBI ALLOWS BANKS OF OTHER NATIONS TO TRADE IN RUPEE

CONTEXT:

Banks from 18 countries have been permitted by the Reserve Bank of India (RBI) to open Special Vostro Rupee Accounts (SVRAs) for settling payments in Indian rupees.

Background:

- The process of SVRAs began in July 2022 when the RBI announced to put in place an additional arrangement for invoicing, payment, and settlement of exports/ imports in INR.
- India has been supporting the idea of trade in local currency mainly to boost exports.

What are Special Vostro accounts?

- A vostro account is an account that domestic banks hold for foreign banks in the former's domestic currency.
- Domestic banks use it to provide international banking services to their clients who have global banking needs.
- It is an integral offshoot of correspondent banking that entails a bank (or an intermediary) to facilitate wire transfer, conduct business transactions, accept deposits and gather documents on behalf of the other bank.
- It helps domestic banks gain wider access to foreign financial markets and serve international clients without having to be physically present abroad.
- The SRVA is an additional arrangement to the existing system that uses freely convertible currencies and works as a complimentary system.

Significance:

To Facilitate Trade: Indian exporters could get advance payments in INR from overseas clients and in the long-term promote INR as an international currency once the rupee settlement mechanism gains traction.

About the initiative:

- SVRAs could be set up by banks of partner countries by approaching Authorised Dealer (AD) banks in India that may get permission from the RBI after the due procedure.
- The RBI had granted approval to domestic and foreign AD Banks in 60 cases for opening SRVAs of banks from 18 nations.
- The countries includes Botswana, Fiji, Germany, Guyana, Israel, Kenya, Malaysia, Mauritius, Myanmar, New Zealand, Oman, Russia, Seychelles, Singapore, Sri Lanka, Tanzania, Uganda and the United Kingdom.
- Procedures for trade in INR have been delineated by RBI in the Circular (No 10 RBI/2022-2023/90 dated on 'International Trade Settlement in Indian rupees'.
- RBI has clarified matters related to operationalization of SRVAs through FAQs, which are available to banks, importers and exporters etc.

What is the eligibility criterion of banks?

- Authorised banks can open multiple SRV accounts for different banks from the same country.
- Further, balances in the account can be repatriated in freely convertible currency and/or currency of the beneficiary partner country depending on the underlying transaction, that is, for which the account was credited.
- **Domestic banks** must also put forth for perusal, financial parameters pertaining to the corresponding bank.

Practice Questions:

- **Q.** Recently, Banks from 18 countries have been permitted by the Reserve Bank of India (RBI) to open Special Vostro Rupee Accounts (SVRAs) for settling payments in Indian rupees. In this context, explain Special Vostro accounts and the eligibility criterion of banks to open Vostro account?
- **Q.** It is necessary to overcome the opposition to rupee convertibility in order to make rupees a freely useable currency worldwide. Examine



PM MITRA: SEVEN STATES SELECTED TO DEVELOP MEGA TEXTILE PARKS

CONTEXT:

The Centre has selected sites in Tamil Nadu, Telangana, Karnataka, Maharashtra, Gujarat, Madhya Pradesh and Uttar Pradesh to set up new textile parks under the PM MITRA scheme.

Key-highlights of the development:

- Each park will come up in at least 1,000 acre land with ready nearby availability of raw material, fullyequipped infrastructure including port, road and rail connectivity, water and power availability etc.
- Objective: The mega textile parks are expected to emerge as manufacturing hubs, create employment, create global champions and enable access to state of the art textile technology.
- Centre's assistance: The Centre's assistance for these parks, categorised into Greenfield and Brownfield, would be 51 per cent and the balance would have to be borne by the respective State governments.
- Cost: The Rs.4, 445-crore centrally sponsored

- **scheme** will be in operation till 2027 under the Ministry of Textiles.
- Implementation: A special purpose vehicle (SPV) owned by the Centre and state governments will be set up for each park, which will oversee the implementation of the project.

About PM MITRA scheme:

- PM MITRA parks are envisaged to help India in achieving the United Nations Sustainable Development Goal 9 — 'Build resilient infrastructure, promote sustainable industrialization and foster innovation'.
- Objective: The scheme aims to realise the vision of building an Atmanirbhar Bharat and to position India strongly on the global textiles map.
- '5F' Formula: PM MITRA is inspired by the '5F Formula':-
 - > Farm to fibre
 - ▶ fibre to factory
 - factory to fashion
 - ► fashion to foreign
- The scheme will develop integrated large scale and modern industrial infrastructure facility for total value-chain of the textile industry for example, spinning, weaving, processing, garmenting, textile manufacturing, and processing & printing machinery industry.

India's Textile Sector:

- The textile sector accounts for more than two per cent of the **total GDP** and more than 12 per cent of the manufacturing sector **gross domestic product (GDP).**
- The sector is also the **second largest provider** of employment in India, after agriculture.
- It provides employment to an estimated 45 million people directly and to another 60 million indirectly through allied activities.
- India is the **sixth largest exporter** of textile and apparel in the world, with **four per cent** share of the global trade in textiles and apparel.
- Schemes launched by the Government in Textile sector:
 - ➤ Production Linked Incentive Scheme
 - ➤ Scheme for Capacity Building in Textile Sector (SAMARTH)
 - Amended Technology Up-gradation Fund Scheme (ATUFS)
 - National Technical Textile Mission
 - Scheme for Integrated Textile Parks (SITP)
 - ► Integrated Processing Development Scheme (IPDS)

Significance:

- Reduced Logistics Cost: It will reduce logistics cost and strengthen the value chain of the textile sector to make it globally competitive.
- Employment Generation: Each park is expected to

directly generate 1 lakh jobs and indirectly generate a further 2 lakh jobs.

Advancement in infrastructure and investment:

Parks would provide state-of-the-art infrastructure for the textiles sector, attract investment of crores.



Practice Questions:

- **Q.** The textile sector accounts for more than two per cent of the total GDP. In this context highlight the significance of textile sector in Indian economy.
- **Q.** Explain the role of PM-MITRA scheme in resolving the issues of the textile sector.

PRUDENT ASSET LIABILITY MANAGEMENT

CONTEXT:

Reserve Bank of India (RBI) governor Shaktikanta Das has mentioned that developments in the U.S. banking sector highlight the importance of ensuring 'prudent asset liability management'.

Background:

- The recent developments in the United States' banking system have brought to the fore the criticality of banking sector regulation and supervision.
- The ripple effects of the failure of the Silicon Valley Bank (SVB), the **16th largest bank** in the US, may be seen globally.
- SVB collapsed because of poor financial management.

What is Asset Liability Management (ALM)?

- ALM in banking means managing the cash flows of assets and liabilities to increase profitability, manage risk, and maintain safety and soundness.
- ALM is all about managing three central risks:
 - ➤ Interest Rate Risk
 - ➤ Liquidity Risk
 - ➤ Foreign currency risk
- For banks with forex operations, it also includes managing
 - ➤ Currency risk

Issues with Banking sector in India:

- NPAs of public sector banks: Parliamentary committee noted that the problem of high loan writeoffs and NPAs, combined with low asset growth, is more severe for public sector banks (PSBs) than private banks.
- Lowering of Capital to Risk-weighted Assets Ratio (CRAR) requirement: The RBI's requirement of a minimum CRAR of 9%, to prevent banks from becoming highly leveraged, is 1% higher than the Basel III norms for internationally active banks.

- Performance of the National Company Law Tribunals (NCLT): Larger NPAs under the Insolvency and Bankruptcy Code (IBC) have been taking much longer than the stipulated time period of 270 days.
- Powers of the RBI in case of PSBs: RBI had stated that some powers available to the RBI under the Banking Regulation Act, 1949 are not available in the case of PSBs. These include: (i) removing and appointing Chairman and Managing Directors of banks, (ii) superseding the Board of Directors etc.

Way forward:

- Reducing CRAR: high CRAR requirement is impractical for these banks, and a relaxation would release capital and increase credit in the market.
- **Strengthening NCLT**: NCLTs' resources be increased to enable them to dispose of such cases swiftly.
- Strengthening RBI: Government should constitute a high powered committee to evaluate the powers of the RBI with respect to PSBs as provided under various statutes.

Practice Questions:

- **Q.** Developments in the U.S. banking sector highlight the importance of ensuring prudent 'asset liability management'. In this context, explain the term 'asset liability management' and its importance in banking system.
- **Q.** Problem of high loan write-offs and NPAs, combined with low asset growth, is more severe for public sector banks (PSBs) than private banks. Comment

SEBI GETTING SET TO REGULATE INDEX PROVIDERS

CONTEXT:

The government is going to regulate the practices of market index providers on the Securities Exchange Board of India (SEBI), amid concerns about the safety of passive investors' savings parked in funds linked to indices that have added or retained several Adani group stocks.

Who are market index providers?

• **Index providers** are companies that design and calculate indexes.



They have the responsibility to set the rules that decide what securities to include in each index, how the index will be managed and how securities will be added or removed from that index over time.

The most prominent indices in India are the **Nifty 50 by NSE Indices**, and Sensex provided by a venture of S&P Dow Jones Indices and BSE Lied.

How they help investors?

- The process of listing usually determine how stocks can be classified, e.g. are a particular stock a Healthcare or an Oil & Gas stock, or are it a **Developed or Emerging** market stock.
- An index allows investors and other stakeholders to get a snapshot/idea of the market.

What are index funds?

- An index fund is a portfolio of stocks or bonds designed to mimic the composition and performance of a financial market index.
- Index funds have **lower expenses and fees** than actively managed funds.
- Index funds follow a passive investment strategy.
- Index funds seek to match the risk and return of the market based on the theory that in the long term, the market will outperform any single investment.

Need for regulation:

- SEBI had stressed the need for greater oversight on currently unregulated index providers like NSE Indices (a National Stock Exchange subsidiary) and the Asia Index Pvt. Ltd. citing their growing dominance due to the "proliferation" of index funds.
- The firms associated with investors could "exercise discretion through changes in methodology resulting in exclusion or inclusion of a stock in the index or change in the weights of the constituent stocks" and their decisions can impact the volumes, liquidity and price of such stocks, as well as investors' returns from index funds.

As of January 2023, almost 16% of the mutual fund industry's ?41 lakh crore assets under management were in index and exchange traded funds (ETFs), including from large investors like the Employees' Provident Fund Organisation (EPFO) which oversees formal sector workers' retirement savings.

About the development:

 The Securities and Exchange Board of India (Sebi) has proposed a regulatory framework for index providers.

- The proposed framework would mandate index providers to adhere to International Organization of Securities Commissions (IOSCO) principles.
- The proposed regulations would prescribe provisions to ensure eligibility criterion, compliance, disclosures, periodic audits, and penal action in case of noncompliance and incorrect disclosures.

Significance:

- **Portfolios of index funds** only change substantially when their **benchmark indexes change**.
- Thus, regulating the market index providers could directly impact the index funds.

Weighting is a method that balances out the influence of any single holding in an index or a portfolio.

Role of Securities Exchange Board of India (SEBI):

- It is the regulator for the securities market in India. It was established in 1988 and given statutory powers on 30 January 1992 through the SEBI Act, 1992.
- o It has empowered to exercise on following areas;
 - ➤ To approve by-laws of Securities exchanges.
 - ➤ To require the Securities exchange to amend their by-laws.
 - ➤ Inspect the books of accounts and call for periodical returns from recognized Securities exchanges.
 - ► Inspect the books of accounts of financial intermediaries.
 - Compel certain companies to list their shares in one or more Securities exchanges.
 - ➤ Registration of Brokers and sub-brokers

Practice Questions:

- **Q.** Discuss the role of SEBI in regulation of stock market.
- **Q.** Recently, concerns have been raised about the safety of passive investors' savings parked in funds linked to indices. Explain what Index Funds is. Also throw light on need for such regulations.

THE UN HIGH SEAS TREATY DRAFTED

CONTEXT:

Recently a draft international agreement referred to as the 'UN High Seas Treaty' was finalised to govern the conduct of governments in 'open seas'.



Background:

- The UN general assembly decided to convene an Intergovernmental Conference (IGC) in December 2017 to elaborate on the text of the legal instrument for protecting biodiversity in areas beyond national jurisdiction (BBNJ).
- The IGC held **four formal sessions** in September 2018, March 2019, August 2019 and March 2022.
- The ambition of the treaty is to reverse the current downward trend in biodiversity and protect marine life, while also guaranteeing safe access to international waters
- The treaty will help conserve biodiversity in areas beyond National jurisdiction (BBNJ) that lie outside countries' 322-kilometre exclusive economic zones.

Need for a universal Law:

- The draft treaty was negotiated under the United Nations Convention on Laws of the Sea (UNCLOS) of 1982 which governs the rights of countries regarding marine resources.
- Till now, there was **no treaty** for conserving the open earth's oceans.
- The proposed treaty concerns the ocean existing beyond the **Exclusive Economic Zones (EEZ)** that lies from the coast of a country to **about 200 nautical miles** (or 370 km into the sea).
- Waters beyond that are known as 'open seas 'or 'high seas'.



About the draft treaty:

- The 54-page draft, when it is ratified by countries (requiring them to also pass it in their own Parliaments), will become legally binding.
- Also referred to as the 'Paris Agreement for the Ocean', the treaty to deal with Biodiversity beyond National Jurisdiction.
- Objective: To ensure the conservation and sustainable use of marine biological diversity of areas beyond national jurisdiction through the Convention and to further international cooperation.
- Agreements on the actions of parties are to be taken based on consensus.
- The draft often mentions a clearing-house

mechanism that will be a centralised platform to enable parties to access, provide and give information on activities taking place in relation to the agreement.

Key highlights of the Treaty:

- **Polluter-pays principle**; is an important concept in environmental laws. It means those causing pollution in a particular region are responsible for its reduction, such as a factory owner having to compensate for air pollution.
- **Building ecosystems'** resilience against adverse effects of climate change and ocean acidification, and also maintaining and restoring ecosystem integrity.



- Parties should take legislative, administrative or policy measures with the aim of ensuring that traditional knowledge associated with marine genetic resources in areas beyond national jurisdiction held by Indigenous Peoples and local communities shall only be accessed with their free, prior and informed consent.
- Full recognition of the special circumstances of Small Island Developing States and of least developed countries; Acknowledgement of the special interests and needs of landlocked developing countries.
- Parties are to promote international cooperation in marine scientific research and in the development and transfer of marine technology.

Who governs the High seas currently?

- At present, every country has the right to access open seas, resulting in large-scale drilling and trawling operations for catching fish and other animals for commercial purposes.
- A High Ambition Coalition, which now has more than 100 countries including India, the US, and the UK, came about and put the focus on '30×30' goals – protecting 30 per cent of the ocean by 2030.

30 by 30 goal:

- This round of treaty negotiations comes on the heels of the adoption, by the U.N. Convention on Biological Diversity, of a target to protect 30% of Earth's land and coastal and marine areas by 2030.
- This agreement, known as 30 by 30, is intended to halt and reverse biodiversity loss to help put nature on a path to recovery.
- The new high seas treaty would enable protections that would contribute greatly to the 30 by 30 goal.

Practice Questions:

- Q. Recently, the UN members agreed on a High Seas Treaty to ensure the protection and sustainable use of marine biodiversity of areas beyond national jurisdiction. In backdrop of this, discuss the need for protection on marine biodiversity.
- **Q.** The high seas account for more than 60% of the world's ocean area and home to around 2.7 lakh known species. In this context, explain the role of various conventions in protecting the high seas with specific reference to UN High seas treaty.

BIOTRANSFORMATION TECHNOLOGY

CONTEXT:

A UK-based start-up claims to have developed Biotransformation technology that can alter the state of plastics and make them biodegradable without leaving behind any microplastics.

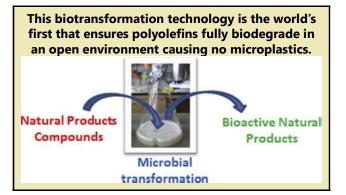
What is biotransformation technology?

 Biotransformation technology is a novel approach to ensure plastics that escape refuse streams are processed efficiently and broken down.

Biotransformation:

Biotransformation is the process by which substances that enter the body are changed from hydrophobic to hydrophilic molecules to facilitate elimination from the body. This process usually generates products with few or no toxicological effects.

- The tech was co-developed by the Imperial College in London, UK, and a Britain-based startup, Polymateria.
- Plastics made using this technology are given a preprogrammed time during which the manufactured material looks and feels like conventional plastics without compromising on quality.
- Once the product expires and is exposed to the external environment, it self-destructs and biotransforms into bioavailable wax.
- This wax is then consumed by microorganisms, converting waste into water, CO₂, and biomass.



Why do we need it?

 Huge plastic waste: the country is generating 3.5 billion kgs of plastic waste annually and that the per capita plastic waste generation has also doubled in the past five years. Of this, a third comes from packaging waste.



- According to Statists, in 2019, plastic packaging waste from e-commerce firms was estimated at over a billion kilograms worldwide.
- Freshwater and marine ecosystems as pollution: Amazon generated nearly 210 million kgs of plastic from packaging waste in 2019. They also estimated that up to 10 million kgs of Amazon's plastic packaging ended up in the world's freshwater and marine ecosystems as pollution in the same year.

Applications:

- Food packaging and health care industries are the two prime sectors that could use this technology to reduce waste.
- "The increase in cost is relatively small compared to conventional plastic that does not contain" this technology.

Alternatives to reducing plastic waste:

- A switch to jute or paper-based packaging could potentially cut down plastic waste. This could also build sustainability within the paper industry, and save on the import bill on ethylene solutions.
- The wooden packaging is yet another alternative, but that will make the packaging bulkier and increase cost.
- Some other alternatives can be like coir, bagasse, rice and wheat bran, plant and agricultural residue, banana and areca leaves, jute and cloth.

Practice Questions:

- **Q.** What is biotransformation technology? Explain the applications of the biotransformation technology.
- **Q.** The country is generating 3.5 billion kgs of plastic waste annually and that the per capita plastic waste generation has also doubled in the past five years. In this context, explain the need of biotransformation technology.

GENERATIVE ARTIFICIAL INTELLIGENCE (GAI)

CONTEXT:

Generative artificial intelligence and its uses for Enterprises is transforming the way it operates by analysing vast amounts of data and generating new ideas.

 It has the potential to change the way businesses interact with customers, create products, and make decisions.

What is generative AI?

- Like other forms of artificial intelligence, generative AI learns how to take actions from past data.
- It creates new content a text, an image, even computer code – based on that training, instead of simply categorizing or identifying data like other AI.
- The rise of GAI can be attributed to the development of advanced generative models, such as Generative Adversarial Networks (GANs) and Variational Autoencoders (VAEs).

Applications:

- Healthcare: By generating new medical images and simulations, improving the accuracy and efficiency of medical diagnoses and treatments.
- Music: GAI can help musicians to explore the new sounds and styles, leading to more diverse and interesting music.
 - ➤ Example, **Amper Music** creates musical tracks from pre-recorded samples.
- Art and Creativity: It can be used to generate new works of art that are unique. This is helping artists and creative explore new ideas and push the boundaries of traditional art forms.
 - Example, DALL-E2 is an AI model from OpenAI generates new images from text descriptions.

Concerns Related to GAI?

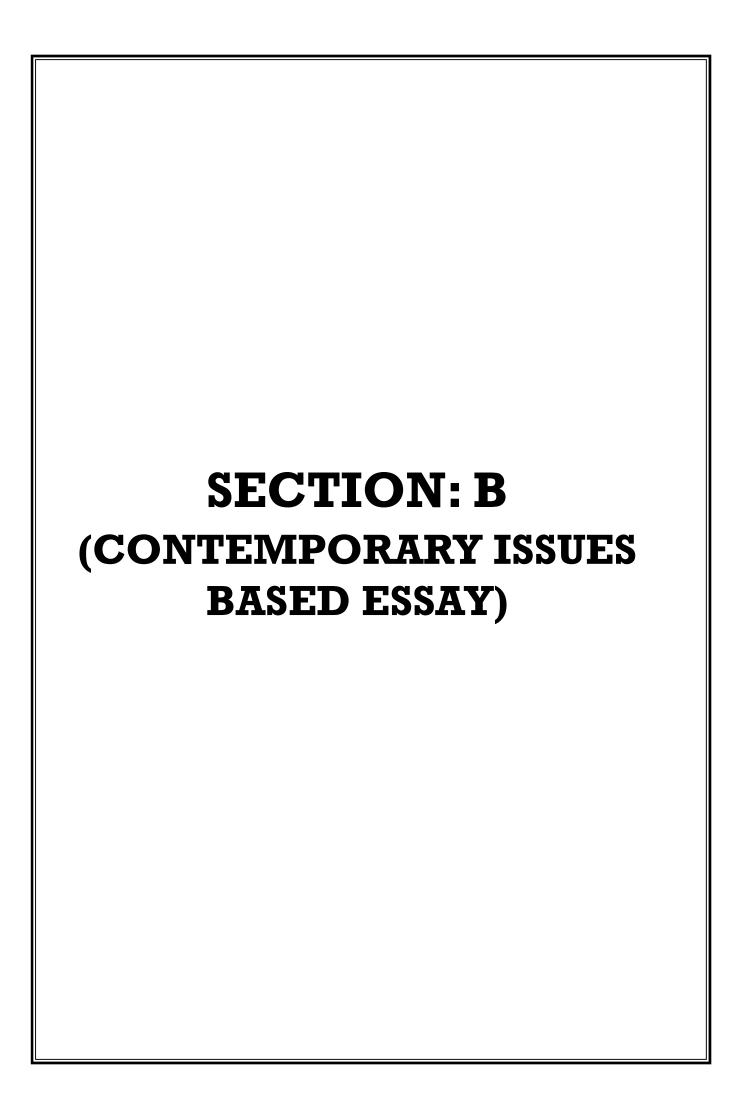
- Accuracy: Ensuring that the outputs generated by GAI are of high quality and accurate is major concern.
- **Privacy:** There is a risk that this data could be used for unethical purposes, such as for targeted advertising or for political manipulation.
- Joblessness: GAI can promote the joblessness as it has potential to replace the humans.

Way Forward:

- Regulation: Regulations and standards must be put in place to ensure that GAI is used in a responsible and ethical manner.
- Collaboration between stakeholders, including industry, government, academia, and civil society, is crucial to ensure that GAI is used in a responsible and ethical manner.

Practice Questions:

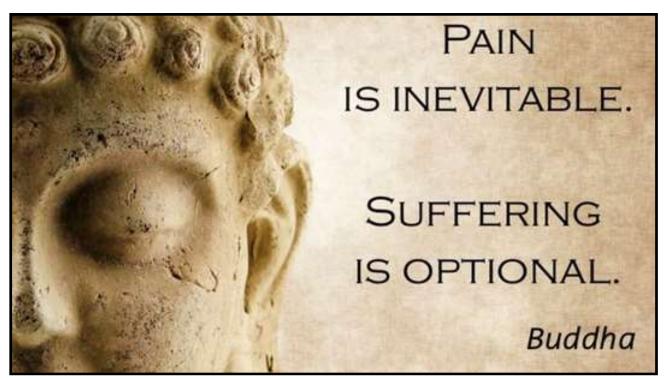
- **Q.** The Generative AI is a revolutionary technological development. However, as is the case with every new technology, it has several associated concerns. Comment
- **Q.** Generative Artificial Intelligence is a rapidlyevolving field that has the potential to revolutionise the way we create and interact with technology. Comment



ENDURING SUFFERING PROVES YOU ARE STILL A MAN; PAIN IS PART OF BEING HUMAN..

Pain in life is inevitable but suffering is not.

- Gautam Buddha



Gautam Buddha says that Pain is what the world does to you; suffering is what you do to yourself. You may suffer by the way you think about the 'pain' you receive. Pain is inevitable; it comes always in different forms. But how we take it and let it suffer from this is optional. You can always be grateful that the pain is not worse in quality, quantity, frequency, duration, etc.

Pain can come in any form such as failure in exams or career, destruction of any relationship, loss of someone dear to us, breaking up of trust by someone, feeling ignored, when someone lies to us etc. We live in an environment surrounded by people where we may get pain from anyone. Pain is inevitable because we are connected with people emotionally and if something happens unexpectedly it may get painful. Pain is not something which causes much nuance rather how we take it matters the most.

Pain does not make things worse rather our attitude which puts it on our head everytime is actually a concern. Certain things are sure, we may not avoid them. For example, death is inevitable, we may lose someone near and dear one, but the thing which matters is not the loss of people rather how we gather courage to face it or how do we let anything to influence ourselves make things complicated and suffering to endure. We do not suffer

instead we let ourselves suffer by thinking too much or getting affected a lot by the things that impact us.

The cause of all the suffering is ignorance. When we live in oblivion we often fail to understand the real cause of our pain and put unnecessary pressure on ourselves. This may prove to be deleterious for us as we are generally driven by the greater cause in our life and driven away by anything that happens to us. Once people become more conscious and aware about the real purpose of life, pain starts looking meager. Ignorance is bliss, it is also necessary sometimes to ignore incidents and things which are not of much relevance. Sticking to things unnecessarily makes pain even more unbearable. So, to reduce suffering and pain it is important to differentiate between being ignorant and to ignore things that may impact us.

A man is the result of his thinking. What we think, we become. If people speak or act with evil thoughts, pain follows them. If people speak or act with pure thoughts, happiness follows them, like a shadow that never leaves them. When we let our negative thoughts such as jealousy, hatred to take over us it enhances suffering emotionally and mentally.

Pain makes us strong and enduring suffering makes us weaker. A weak individual lets himself be driven away by

the pain and takes the things to his head that it might start causing pain so much that pain becomes permanent for such individuals. The continuous pain causes constant suffering. Pain impacts us when we get influenced by this psychologically. A strong character tolerates pain not suffering by strength and brevity. Such people are not easily influenced by things and give precedence to self-care.

To break away the cycle of suffering and pain, people seek spiritualism. This helps in making people to differentiate between the two and reduce suffering of people. Spiritualism gives right knowledge and the right path, which in turn helps in making people more enduring in terms of resistance rather than enduring

suffering. It connects people with the self and with God. This connection is the biggest connection which helps us to trust ourselves and fills us with hope. Trust and hope that pain is not going to last forever, reduce suffering.

To lessen pain, we shall seek control of our senses which may be obtained by practicing right observance and dhyana. When we disconnect ourselves from the pain for a while, we give time to ourselves to heal. This healing reduces the anxiety and sufferings of the human mind and heart. When we let ourselves to be freer from any boundations and fill our heart with compassion and love, the pain looks smaller and suffering fades away.

CURRENT AFFAIRS

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BUDDHIST SITE IN ODISHA

CONTEXT:

The Archaeological Survey of India (ASI) has identified a 1,300-year-old stupa, in the middle of a mining site in Odisha's Jajpur district from where Khondalite stones were supplied for the beautification project around the 12th Century Shree Jagannath Temple in Puri.

About:

- The stupa could be 4.5-metre tall and initial assessment showed it may belong to the 7 th or 8 th century.
- The stupa found is said to the part of Lalitgiri Buddhist site.
- The ASI has asked to stop the mining activity in the area for excavation of **Khondalite stones**.

Khondalite stones were widely used in ancient temple complexes. The State government had come up with an ambitious plan to spend ₹3,208 crore under the Augmentation of Basic Amenities and Development of Heritage and Architecture (ABADHA) scheme in three years to transform Puri into a world heritage city using these stones.

Lalitgiri Buddhist site:

- Lalitgiri is one of the earliest Buddhist sites of Orissa shows the cultural continuity right from the post Mauryan period to 13th century A.D without any break.
- The Lalitgiri site had its continuation from **2nd** century **B.C** to **14th** century **A.D**.
- The development of Buddhism in Lalitgiri could be known from the existing cave monuments such as three numbers of well-built monasteries, Mahastupa, Chaitya, and a plethora of small stupas.
- The ancient Mahastupa yielded bone Relic Caskets, wrapped in golden foil and one sealing revealed the name Chandraditya Mahavihara.
- It also encompasses Mahachaitya like Nagarjunkonda of Andhrapradesh and a series of well-built monasteries for the monks.
- Besides, sculptures, inscriptions of the Kushana Empire, Gupta and Post-Gupta periods indicate its patronage. The site has a continuous history of 1500 years.
- The sculptures talk about the phases of Buddhism i.e
 Hinayana, Mahayana, and Vajrayana

Augmentation of Basic Amenities and Development of Heritage and Architecture (ABADHA) scheme:

The project will include Shree Jagannath Temple Administration (SJTA) building redevelopment, a 600-capacity Srimandir reception centre, Jagannath cultural centre, Badadanda heritage streetscape, beachfront development, Puri lake, Musa river revival plan, etc

AURANGABAD TO SAMBHAJI NAGAR

CONTEXT:

Recently, Aurangabad, has rechristened Chhatrapati Sambhaji Nagar in view to break the Mughal Legacy and promote the Kings from India highlighting their brave deeds.

History of Aurangabad:

- The city, originally known as Khadki, was founded by Malik Ambar ('Anbar) in 1610.
- After the fall of the Nizam Shāhī dynasty in 1633, the city came under Mughal rule.
- It was later renamed Aurangabad after it became the headquarters of Aurangzeb during his viceroyalty over the Deccan.
- Aurangabad remained the headquarters of the independent Nizams (rulers), but it declined when the capital was moved to Hyderabad in Hyderabad princely state.
- With the dissolution of the princely state in 1948, Aurangabad was included in Hyderabad state in newly independent India.
- It later became part of Bombay state (1956–60) before that state was divided into Maharashtra and Gujarat.

The Location:

- Aurangabad lies in the state of Maharashtra.
- Aurangabad District is located mainly in Godavari Basin and its some part towards North West of Tapi River Basin.
- This District's general down level is towards South and East and North West part comes in Purna-Godavari river basin.

Highlights of the City:

 Aurangabad is known for its artistic silk fabrics, particularly shawls.



 The seat of Dr. Babasaheb Ambedkar Marathwada University (1958), it is a prominent educational centre, and several branch colleges are located there.

 The city is also a popular tourist destination, mainly the result of its proximity to the Ellora and Ajanta cave temples, both of which were designated UNESCO World Heritage sites in 1983.



Chhatrapati Sambhaji Maharaj:

- Chhatrapati Sambhaji Maharaj is a Maratha warrior king who was the son of the iconic ruler Shivaji Maharaj
- The Maratha kingdom had raised from scratch, built brick by brick by the sons of the Indian soil who wished to overthrow the powers that swore allegience to descendants of Turkish, Persian and Mongol aggressors.
- Sambhaji Maharaj ruled for a short span of 9-10 years before his death at the hands of AUrangzeb but the Maratha subjects never forgot his sacrifice.
- Chhatrapati Sambhaji Maharaj was the eldest son of Chhatrapati Shivaji Maharaj - the great Maratha warrior king.
- Shivaji Maharaj belonged to the Bhonsle clan and was born on 19th February 1627.
- Shivaji Maharaj built the **Hindawi Swaraj** the Selfrule of Indians as against that of the Mughals who identified themselves as descendants from Tamerlane of Mongolia and also of Turcik - Central Asian (Chagtai) bloodline.

Aurangzeb and links to the city:

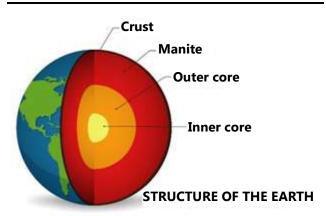
- Aurangzeb was the third son of the emperor Shah Jahān and Mumtaz Mahal.
- He grew up as a serious-minded and devout youth, wedded to the Muslim orthodoxy of the day and free from the royal Mughal traits of sensuality and drunkenness.
- From 1636 Aurangzeb held a number of important appointments, in all of which he distinguished himself.

- He commanded troops against the Uzbeks and the Persians with distinction (1646–47) and, as viceroy of the Deccan provinces in two terms (1636–44, 1654– 58), reduced the two Muslim Deccan kingdoms to near-subjection.
- The first overt sign of change was the reimposition of the jizya, or poll tax, on non-Muslims in 1679 (a tax that had been abolished by Akbar).
- This in turn was followed by a Rajput revolt in 1680–81, supported by Aurangzeb's third son, Akbar. Hindus still served the empire, but no longer with enthusiasm.
- The Deccan kingdoms of Bijapur and Golconda were conquered in 1686–87, but the insecurity that followed precipitated a long-incipient economic crisis, which in turn was deepened by warfare with the Marathas.

MANTLE AND RELATED PHENOMENON

CONTEXT:

Researchers trying to uncover the secrets of Earth's geology have revealed the fifth layer of the planet.



 Seismic waves generated by earthquakes have revealed new insights about the deepest parts of Earth's inner core.

About:

- The Earth has four layers namely;
 - ➤ The solid crust on the outside,
 - ➤ The mantle and
 - ➤ The core split between the outer core and the inner core.
- The crust is everything we can see and study directly.
- The thinnest layer of the Earth, the crust still measures about 40 km on average, ranging from **5–70 km (~3–44 miles)** in depth.



- But at the scale of the planet, that's less than the skin of an apple.
- There are two types of crust: continental and oceanic crust.

Oceanic crust can be found at the bottom of the oceans or below the **continental crust**; it is generally harder and deeper, consisting of denser rocks like basalt, while continental crust contains granite-type rocks and sediments. The continental crust is **thicker on land**.

Key highlights of the study:

o The mantle:

- ➤ The research has revealed that the mantle normally is a 2,900 km thick layer of solid rock sandwiched between the Earth's upper crust and lower core — has been hiding two layers inside it.
- ➤ One is the "low viscosity" zone in the upper mantle, roughly 100 kilometres in thickness.
- ➤ The other layer is the 'low-velocity zone', which is also a part of the upper mantle.
- ➤ The low viscosity zone coincides with the transition zone between the upper and the lower mantle.

It was also found that mantle covers the **largest area inside** the earth of about 44% of the earth.

o About Earthquakes:

- ➤ The study showed that the Earth kept moving months after the earthquake.
- ➤ The mantle's **viscous properties** govern convection and help in **transfer of heat** between areas of different temperatures. This enables to understand **plate tectonics** and related phenomenon.

FATF SUSPENDS RUSSIA'S MEMBERSHIP

CONTEXT:

Global financial crime watchdog Financial Action Task Force (FATF) suspended Russia's membership for Ukraine war and violation of the organisation's principles.

About:

 FATF mentioned that Russia has done a gross violation of the commitment to international cooperation and mutual respect.

What are the Black List and Grey List?

Those are two types of lists that FATF maintains;

- A blacklist is given to the countries that FATF considers uncooperative tax havens. These countries are known as Non-Cooperative Countries or Territories (NCCTs).
- **A Grey list** is a warning given to the country that it might come on the Black list.
 - ➤ But even when a country comes under a grey list it faces many problems like problems in getting loans Economic sanctions Reduction in trade.
- The FATF added South Africa to its "grey list" of countries under special scrutiny to implement standards to prevent money laundering and terrorism financing.
- It also took Morocco out of the grey list.

The Financial Action Task Force (FATF):

- FATF members include 39 countries, including the United States, India, China, Saudi Arabia as well as European countries such as Britain, Germany and France and the EU as such.
- Ukraine is not a member.
- It was established in July 1989 by a **Group of Seven (G-7) Summit** in Paris, initially to examine and develop measures to combat money laundering.
- In October 2001, the FATF expanded its mandate to incorporate efforts to combat terrorist financing, in addition to money laundering.
- Since its inception, the FATF has operated under a fixed life span, requiring a specific decision by its Ministers to continue.
- Its secretariat is housed administratively at the OECD.

Criteria for FATF membership:

- The FATF-Style regional Bodies (FSRB) should be a regional group consisting of at minimum 5 – 6 member jurisdictions.
- The FSRB should be able to consider membership and observership applications of FATF members and observers, of other FSRBs, and of other FSRB members and observers that are active in its region and that otherwise meet the FSRBs membership or observership criteria.
- The members of the body should agree to implement the FATF Recommendations within a reasonable timeframe.



'FAB 4' CHIP GROUP

CONTEXT:

The U.S.-led "Fab 4" semiconductor alliance of Taiwan, the United States, Japan and South Korea held its first video meeting of senior officials to focus on supply chain resilience.

Background:

The United States last September convened the first meeting of the working group, colloquially called "Fab 4" or "Chip 4", to discuss how to strengthen the semiconductor supply chain, after a global chip crunch caused by the COVID-19 pandemic.

About:

- The meeting discussed setting up an early warning system to ensure a steady chip supply.
- The Taiwan representatives suggested that the Fab 4 should exchange information on different parts of the supply chain as early as possible.
- Taiwan and South Korea are going to handle manufacturing issues, Japan will report on materials issues and the US will concentrate on market issues.

What is Fab 4 chip group?

- It is a semiconductor alliance of Taiwan, the United States, Japan and South Korea.
- The "Fab" in the name refers to a shorthand industry expression for the fabrication plants where chips, used in everything from fridges and smartphones to fighter jets, are made.
- The group's members are home to the world's largest contract chip maker Taiwan Semiconductor Manufacturing Co Ltd (2330.TW), South Korean memory chip giants.
- Samsung Electronics Co Ltd (005930.KS) and SK Hynix (000660.KS), and key Japanese suppliers of semiconductor materials and equipment.
- Significance:
 - ➤ As important members of the **Indo-Pacific region**, the countries also play a key role in the global semiconductor industry, and have deep economic and trade relations with countries in the region.

Why is semiconductor industry important?

 A semiconductor is a substance that has specific electrical properties that enable it to serve as a foundation for computers and other electronic devices. **Semiconductor Chips:** Semiconductors are materials which have conductivity between conductors and insulators. They can be pure elements, **silicon or germanium or compounds**; **gallium**, **arsenide or cadmium selenide**.

Government Initiatives in India:

- India Semiconductor Mission (ISM)" will be set up Scheme for setting up of Compound Semiconductors facilities.
- Vedanta and Taiwanese chipmaker Foxconn will set up a ₹1, 54,000 crore semiconductor plant in Gujarat.

WARRIOR SHIELD FTX JOINT EXERCISE

CONTEXT:

The South Korean and U.S. militaries announced to hold their biggest 'joint field exercises' in five years, as the U.S. flew a long-range B-1B bomber to the Korean Peninsula in a show of force against North Korea.

Background:

- The two countries last conducted **Foal Eagle** in 2018.
- Recently, both the countries have been expanding their joint military exercises in the face of an evolving North Korean nuclear threat.
 - ➤ The United States flew a **supersonic bomber** over ally South Korea as part of an enormous combined aerial exercise involving hundreds of warplanes in a show of force meant to intimidate North Korea over its barrage of ballistic missile tests.
 - ➤ The US has fired **B-1B** missiles demonstrated its determination and ability to use the full range of its military capabilities, including nuclear, to defend its allies.

North Korea is highly sensitive to the deployment of **B-1Bs**, which are capable of carrying a large conventional weapons payload.

• It responded to the previous flights of multiple **B-1Bs** by test-launching two short-range missiles.

Details of the exercise:

 The South Korean and U.S. military will conduct the Freedom Shield exercise, computer-simulated command post training, to strengthen their defense and response capabilities, and separate large-scale



joint field training exercises called 'Warrior Shield FTX'

 It is going to be conducted from March 13 to 23, 2023

Why such an exercise being conducted?

- North Korea test-fired more than 70 missiles in the year 2022, the most ever in a single year, and several more this year.
- Many of the missiles were nuclear-capable weapons designed to strike the U.S. mainland and South Korea.
- The Hwasong-15 is one of North Korea's three existing ICBMs (intercontinental ballistic missiles), all of which use liquid propellants that require pre-launch injections and cannot remain fueled for extended periods.
- The North is pushing to build a solid-fuelled ICBM, which would be more mobile and harder to detect before its launch.

Nuclear Diplomacy:

- Nuclear diplomacy deals with prevention of nuclear war and peacetime proliferation.
- It also deals with the use of threat of nuclear warfare to achieve diplomatic goals.

SCO BUDDHIST HERITAGE MEET

CONTEXT:

India hosted the SCO Tourism Ministers' meeting in Varanasi, designated as the first cultural capital of the Shanghai Cooperation Organization (SCO).

About the event:

- The event is a first of its kind, under India's leadership of SCO (for a period of one-year, from 17 September 2022 until September 2023).
- It brought together Central Asian, East Asian, South Asian and Arab countries on a common platform to discuss "Shared Buddhist Heritage".
- o Organized by:
 - ➤ Ministry of Culture, Ministry of External Affairs, and the International Buddhist Confederation (IBC-as a grantee body of the Ministry of Culture).
- Aim: To re-establish trans-cultural links, seek out commonalities, between Buddhist art of Central Asia, art styles, archaeological sites and antiquity in various museums' collections of the SCO countries.

About Buddhism:

- Buddhism is a non-theistic religion (no belief in a creator god), also considered a philosophy and a moral discipline, originating in India in the 6th and 5th centuries BCE.
- It was founded by the sage **Siddhartha Gautama** (the Buddha I. c. 563 c. 483 BCE) who had been a Hindu prince.
- It remained a relatively minor school until the reign of Ashoka the Great (268-232 BCE) of the Mauryan Empire (322-185 BCE) who embraced and spread the belief, not only throughout India, but through Central and Southeast Asia.

Connection of SCO and Buddhism

- Several member states of SCO, such as India, China, Central Asian Republics and even Russia have Buddhist heritage.
- Buddhist heritage can still be found in countries such as Kazakhstan, Kyrgyzstan, and Uzbekistan, where ancient ruins, art, and artefacts bear witness to the religion's former prominence.

Shanghai Cooperation Organization (SCO):

- The SCO comprises China, India, Kazakhstan, Kyrgyzstan, Pakistan, Russia, Tajikistan and Uzbekistan as member-states.
- It has observer-states namely as Afghanistan, Belarus, Iran and Mongolia.
- Armenia, Azerbaijan, Cambodia and Nepal are SCO dialogue partners. Of these, Buddhism is among the dominant philosophies in countries such as China, Mongolia, Nepal and Cambodia.

UK'S NEW IMMIGRATION LAW

CONTEXT:

Prime Minister of United Kingdom (UK) set out details of a new law barring the entry of asylum seekers to the UK in small boats to control unauthorized migration.

Reason behind the Bill:

- o Increasing migration:
 - ➤ The number of people arriving this way has increased in recent years, from the low hundreds before 2020 to 45,755 people in 2022.
- Tragically, more than 130 people have died or gone missing trying to cross the Channel since 2019.



 Of those who arrived safely, the vast majority (around 90%) have claimed asylum.

What is in the proposed plan?

- The new bill aims to deter people from crossing the Channel in small boats by preventing those that do so from claiming asylum in the UK, detaining and removing them from the country.
- Under the terms of the new agreement, the UK will fund a new migrant detention centre in France and an increased French police presence in the English Channel to intercept attempted crossings via boat.
- The bill, if passed, would not only prevent asylum claims, it would shut undocumented immigrants out of the UK's modern slavery protections.

English Channel:

English Channel, also called **The Channel**, is a narrow arm of the Atlantic Ocean separating the southern coast of England from the northern coast of France and tapering eastward to its junction with the North Sea at the **Strait of Dover**.



Opposition:

• The proposed plan to deport to origin or remove asylum seekers arriving in the U.K. by boat to a third

- country has been sharply criticised by the **UN refugee** agency, **UNHCR**, and by **leaders of the European Union**.
- They have argued that the new U.K. policy is incompatible with international law, specifically the 1951 Convention Relating to the Status of Refugees, and the European Convention on Human Rights (ECHR).

Does the bill affect India?

 Indians are the third-largest group of migrants crossing into the UK over the English Channel on risky small boats so far this year, according to the UK Home Office.

Serbia is the **only country in Europe** that allowed Indians without any entry permits.

- Indians now account for about a fifth of 1,180 migrants who have attempted the perilous crossing this year. Afghans were the most numerous, followed by Syrians.
- The arrangement of permitting Indians to enter Serbia without a visa ended on January 1 as part of Serbia's efforts to comply with EU visa requirements, resulting in some Indians travelling in small boats into the EU and then to the UK.
- So, definitely the new illegal immigration bill will impact the Indians who were entering to UK from sea routes, without any permits for taking asylum.

India-UK mobility agreement:

- India and UK signed a landmark migration agreement, which aims to benefit both countries from enhanced arrangements on migration issues.
 - **Migration and mobility partnership:** It will include "covering movement of students and professionals as well as irregular migration keeping in view the UK's new skills based immigration policy".

Important Terms

- **Refugee:** Refugees are persons who are outside their country of origin for reasons of feared persecution, conflict, generalized violence, or other circumstances that have seriously disturbed public order and, as a result, require international protection.
 - ➤ The refugee definition can be found in the 1951 Convention and regional refugee instruments, as well as UNHCR's Statute.
 - ▶ **Migrant:** An international migrant is someone who changes his or her country of usual residence, irrespective of the reason for migration or legal status.
 - ➤ **Asylum-seeker:** An asylum-seeker is a person who has left their country and is seeking protection from persecution and serious human rights violations in another country, but who hasn't yet been legally recognized as a refugee and is waiting to receive a decision on their asylum claim.
 - ➤ Seeking asylum is a human right.
 - ▶ This means everyone should be allowed to enter another country to seek asylum.



- The agreement included a young professionals scheme to allow 3,000 young Indian professionals to come to the UK each year.
- The scheme was confirmed in November 2022 and India and the UK exchanged letters formalising the scheme in January 2023, with an implementation date to be announced.

'ADOPT A HERITAGE' SCHEME

CONTEXT:

In a view to conserve the cultural heritage in the country, the government aims to include 'Adopt a Heritage' scheme as a corporate social responsibility (CSR) for business in India.

Background:

- The President of India launched the Adopt a Heritage Scheme on World Tourism Day i.e., 27th September 2017.
- The scheme will allow private and public sector corporations to adopt most of India's top heritage sites and improve tourism in such sites.
- It is clarified that 'The Adopt a Heritage' is essentially a non-revenue generating project.

The agency will be selected on the basis of the unique concept of **vision bid** and **no financial bid** is involved in the scheme.

About the scheme:

- Private firms, companies, and public sector units can enter into agreements with the Union Ministry of Culture to adopt and maintain State-owned archaeological sites or monuments.
- Businesses that enter such agreements are going to be known as **Monument Mitras**.
- The scheme can lead to the adoption of 500 protected sites by August 15 2023, and the adoption of another 500 sites shortly thereafter.
- Fund allocation: Businesses may use their Corporate Social Responsibility funds at select sites to construct and maintain ticket offices, restaurants, museums, interpretation centres, toilets, and walkways.
- The Ministry of Tourism has the power of termination of MoU of Monument Mitras in case of noncompliance of guidelines and expression of interest (EoI), or any other reason of non-performance.

NATIONAL SURVEILLANCE PROGRAMME ON FISH DISEASES SCHEME

CONTEXT:

The Ministry of Fisheries, Animal Husbandry and Dairying has launched schemes for Genetic improvement, diseases surveillance, Aquaculture and increasing fish species.

About:

- The three programmes launched includes;
 - Genetic Improvement Programme of Indian White Shrimp (Penaeus indicus),
 - National Surveillance Programme on Fish Diseases, launching of aquaculture insurance product and,
 - ➤ A Genetic Improvement Facility.
- Need of the initiative:
 - ➤ To strengthen the farmer-based disease surveillance system,
 - Disease cases in fishes can be reported easily,
 - For investigated and scientific support is provided to the farmers.

The Numbers:

- The **West Coast** produces 59% while the **East Coast** generates 41% of total marine fish.
- **Gujarat**, with 19% of the total marine fish production, is the leading marine fish producing State followed by Andhra Pradesh (16.4%) and Tamil Nadu (13.5%).
 - ➤ Andhra Pradesh (27.4%) and West Bengal (13.8%) combined produce nearly 41% of the country's total fish production.

Status of fishing industry in India:

- India is the third largest fish producing country with a fish production of 14.73 million metric tonnes.
- India is one of the largest exporters of farmed shrimps which is around 7 lakh tonnes.

National Surveillance Programme for Aquatic Animal Diseases (NSPAAD):

- Government of India is implementing the NSPAAD since 2013.
- Aim: Scheme focuses on improving the farmer-based disease surveillance system. Thus the disease cases are reported immediately.



- Consequently, disease gets investigated and scientific support is provided to the farmers.
- Department of Fisheries sanctioned the NSPAAD: Phase-II under the Pradhan Mantri Matsya Sampada Yojana programme to continue the efforts with more intensity.
 - ➤ The phase-II will be implemented at **pan-India**.
- The Marine Products Export Development Authority (MPEDA) and the State Fisheries Departments are anticipated to play a significant role in this crucial national surveillance programme.

The Genetic improvement program of Penaeus indicus (Indian white shrimp):

 Under the Make in India flagship programme, ICAR-CIBA has taken on the genetic enhancement of P. indicus, the Indian white shrimp, as a national priority.

The **shrimp farming sector** mostly depends on one exotic **Specific Pathogen Free stock** of Pacific white shrimp (Penaeus vannamei) species.

- Using indigenous feed, Indicus Plus (35% Protein), CIBA has successfully optimized breeding protocol and showed cultural potential across various geographic locations in coastal states.
- Phase-I of the program is launched under the Pradhan Mantri Matsya Sampada Yojana (PMMSY) under the Central sector scheme to establish a National Genetic Improvement Facility for shrimp breeding.

The Genetic Improvement Facility:

- Genetic improvement of aquaculture species will provide promise in improving production.
- Strains of several species that grow faster, exhibit greater disease resistance, and have other more favourable characteristics for aquaculture have been produced through selective breeding.

LAWS FOR ANTIQUITIES IN INDIA

CONTEXT:

In an investigation by International Consortium of Investigative Journalists and Finance, it has been found that the catalogue of the Metropolitan Museum of Art, New York, includes at least 77 items with links to Subhash Kapoor, who is serving a 10-year jail term in Tamil Nadu for smuggling antiquities.

What is an antiquity?

The Antiquities and Art Treasures Act, 1972 defined "antiquity" as "any coin, sculpture, painting, epigraph or other work of art or craftsmanship; any article, object or thing detached from a building or cave; any article, object or thing illustrative of science, art, crafts, literature, religion, customs, morals or politics in bygone ages; any article, object or thing of historical interest" that has been in existence for not less than 'one hundred years'.

For manuscript, record or other document which is of scientific, historical, literary or aesthetic value, this duration is not less than 'seventy-five years'.

What do Indian laws say?

 In India, Item-67 of the Union List, Item-12 of the State List, and Item-40 of the Concurrent List of the Constitution deal with the country's heritage.

Antiquities and Art Treasures Act, 1972 (AATA):

- The Antiquities and Art Treasures Act, 1972 (AATA)
 was implemented from April 1, 1976.
- The Act states, "It shall not be lawful for any person, other than the Central Government or any authority or agency authorised by the Central Government in this behalf, to export any antiquity or art treasure."
- No person shall, himself or by any other person on his behalf, carry on the business of selling or offering to sell any antiquity except under and in accordance with the terms and conditions of a licence.
- This licence is granted by the Archaeological Survey of India (ASI).

What is 'provenance' of an antiquity?

"Provenance includes the **list of all owners** from the time the object **left its maker's possession** to the time it was acquired by the current owner."

Can India bring back antiquities?

- There are three categories to take note of:
 - Antiquities taken out of India pre-independence;
 - Those which were taken out since independence until March 1976, i.e. before the implementation of AATA; and
 - Antiquities taken out of the country since April 1976.
- For items in the first two categories, requests have to be raised **bilaterally or on international fora**.
 - ► For instance, the **Maharashtra government** on November 10, 2022 announced it was working



to bring back the sword of **Chhatrapati Shivaji Maharaj** from London.

- ➤ This sword was given to Edward, the **Prince of Wales** (the later King Edward VII) by **Shivaji IV in 1875-76.**
- Several antiquities, from Vagdevi of Dhar (MP), to the Kohinoor diamond, to Amaravati marbles to the Sultanganj Buddha to antiquities related to Rani Laxmibai and Tipu Sultan, are currently abroad.
- Antiquities in the second and third categories can be retrieved easily by raising an issue bilaterally with proof of ownership and with the help of the UNESCO convention.

UNESCO Convention:

- The UNESCO 1970 Convention is based on "the Means of Prohibiting and Preventing the Illicit Import, Export and Transfer of Ownership of Cultural Property defined "cultural property" as the property designated by countries having "importance for archaeology, prehistory, history, literature, art or science."
- The Declaration further said that "the illicit import, export and transfer of ownership of cultural property is one of the main causes of the impoverishment of the cultural heritage of the countries of origin of such property and that international co-operation constitutes one of the most efficient means of protecting each country's cultural property."

SUSPENSION OF OPERATIONS (SoO) AGREEMENT

CONTEXT:

The State government of Manipur has decided to withdraw from the Suspension of Operations (SoO) agreement with two hill-based tribal militant groups (Kuki and Zoumi), alleging they were "influencing agitation among forest encroachers".

Background:

- The steps were taken in view of the violent incidents that happened in **Kangpokpi district** during a **protest rally** organised against **Section 144.** Many civilians and police personnel were injured in the ding dong running battles at several places.
- The protest rally was influenced by the two groups, Kuki National Army (KNA) and Zomi Revolutionary Army (ZRA).

Section 144:

- Section 144 of the Criminal Procedure Code (CrPC) of 1973 authorises the Executive Magistrate of any state or territory to issue an order to prohibit the assembly of four or more people in an area.
- According to the law, every member of such 'unlawful assembly' can be booked for engaging in rioting.

What is the matter?

- The recent protests were against the expulsion of residents that some groups claim are "illegal immigrants from Myanmar, Nepal, and Bangladesh".
- The crisis has been fuelled by long-standing tensions between the ethnic Meitei or non-tribals in Imphal valley and Kuki tribal communities living in the hills, as well as growing numbers of refugees fleeing counterinsurgency operations conducted by the junta in Myanmar.
- Many of these refugees belong to the same ethnic group, the **Kuki-Chin-Zomi-Mizo tribe** that live in the hills of Manipur.
- The districts of Kangpokpi, Churachandpur, Tamenglong, Chandel, Ukhrul and Senapati are notified as "hill districts" in Manipur.
 - ➤ The ethnic Kuki population in Manipur is about 30 per cent of the 28.5 lakh population, according to the 2011 Census.
- Leaders of the hills communities have alleged the eviction drive is targeting legitimate residents of the state.

What is the Suspension of Operations pact?

- The SoO pact was signed on August 22, 2008.
- **Objective:** For initiating political dialogue with the militant groups.
- Reason: The Kuki outfits who were initially demanding a separate Kuki state have come down to a 'Kukiland territorial council', which would have financial and administrative powers independent of the Manipur Assembly and government.

There are nearly **30 Kuki insurgent groups** in Manipur, of which 25 are under **tripartite Suspension of Operations (SoO)** with the Government of India and the state.

- Time-period: The duration of the Suspension of Operation agreement is one year, it is extendable according to the progress of its implementation.
- **Implementation:** To oversee the effective implementation of the SoO pact, a committee



called the **Joint Monitoring Group (JMG)**, with representatives from all the signatories, has been formed.

Signatories of the agreement:

- ➤ The signatories of UPF and KNO shall abide by the Constitution of India, the laws of the land and the territorial integrity of Manipur.
- ➤ They are prohibited from committing all kinds of atrocities, extortion, among others.

o Provisions of the agreement:

- ➤ The **militant cadres** are to be confined in designated camps identified by the Government.
- Arms are deposited in a safe room under a doublelocking system.
- ➤ The groups are given arms **only to guard** their camps and protect their leaders.
- As a rehabilitation package, the UG cadres living in the designated camps are given a monthly stipend of Rs.5000.
- Financial assistance is also being provided to maintain the designated camps.

RULES AND PROCEDURE & CONDUCT OF BUSINESS IN LOK SABHA

CONTEXT:

Amid the allegation of the Opposition leader Rahul Gandhi, on the present central government members in Lok Sabha, against which the rule 357 and conduct of Business mentioned under parliamentary functioning gained traction.

Background:

- The Constituent Assembly (Legislative) Rules of Procedure and Conduct of Business in force immediately before the commencement of the Constitution of India were modified and adopted by the Speaker of Lok Sabha in exercise of the powers conferred on the Speaker by article 118(2) of the Constitution and published under the title "Rules of Procedure and Conduct of Business in the House of the People" in the Gazette of India Extraordinary dated the 17th April, 1952.
- Those Rules were amended by the Speaker from time to time on the recommendations of the Rules Committee of the House until September, 1954.
- In September, 1954, Rules Committee decided that their recommendations should be approved by the House before amendments were given effect to.

Consequently, the procedure for amendment of the rules as given in rule 306 of the Fourth Edition (rule 331 of the Present edition) came into force with effect from the 15th October, 1954.

What is Rule 357?

- In the Rules of Procedure and Conduct of Business in Lok Sabha, under the section 'Rules to be observed by the members', there is rule 357 for 'personal explanation'.
- It states that "a member may, with the permission of the Speaker, make a personal explanation although there is no question before the House, but in this case no debatable matter may be brought forward, and no debate shall arise."

Powers of Speaker under the Rules for the Conduct of Business:

- Rule 378 of the Rules for the Conduct of Business states: "The Speaker shall preserve order and shall have all powers necessary for the purpose of enforcing own decisions."
- Rule 373 says: "The Speaker, if is of the opinion that the conduct of any member is grossly disorderly, may direct such member to withdraw immediately from the House, and any member so ordered to withdraw shall do so forthwith and shall remain absent during the remainder of the day's sitting."

NATIONAL SECURITY ACT 1980

CONTEXT:

The National Security Act has been invoked in the case of self-styled Sikh preacher and on-the-run 'Waris Punjab De' chief Amritpal Singh.

 Orders have been passed to detain Amritpal Singh by the District Magistrate Amritsar issued under section 3(2) of the National Security Act, 1980.

National Security Act, 1980:

- It is a preventive detention law that empowers the state and central government to detain a person the authorities are satisfied that he/she is a **threat** to national security or India's relations with foreign countries.
- It is invoked to maintain public law and order.
- NSA "empowers the state to detain a person without a formal charge and without trial".
- The provisions in the Act are is re-notified every quarter.



- It came into existence under the Prime Ministership of Indira Gandhi.
- It also empowers the government to detain foreigners and regulate his/her presence or expel him/her from India.

Under **National Security Act**, Article 22 (1) of the Indian Constitution and **Section 50** of the Criminal Procedure Code (CRPC) are not available to the person detained.

- "Article 22 (1) of the Indian Constitution says an arrested person cannot be denied the right to consult, and to be defended by, a legal practitioner of his choice."
- "According to Section 50 of the Criminal Procedure Code (CRPC), any person arrested has to be informed of the grounds of arrest and has the right to bail."

What are the grounds for detention?

- NSA can be invoked to prevent a person from acting in any manner prejudicial to the defence of India, relations of India with foreign powers or the security of India.
- Among others, it can also be applied to prevent a person from acting in any manner prejudicial to the maintenance of supply and services essential to the community.
- An individual can be detained without a charge for a maximum period of 12 months.
- The detained person can be held for 10 to 12 days in special circumstances without being told the charges against them.

What is the protection available under the Act?

The NSA is granted under Article 22(5), where all the detained persons have the right to make an 'effective representation' before an independent advisory board, which consists of three members; and the board is chaired by a member who is, or has been, a judge of a high court.

DIGITAL VILLAGES PROGRAMME

CONTEXT:

The Reserve Bank of India (RBI) has launched a programme to adopt 75 villages and convert them into 'digital payment enabled' villages.

Details of the programme:

• The programme has been launched as 'Har Payment

Digital' mission amid the 'Digital Payments Awareness Week (DPAW) 2023.'

- Under the initiative, payment system operators (PSOs) will adopt these villages across the country and conduct two camps in each of these villages with an aim to improve awareness and on-board merchants for digital payments.
- To initiate a 75 Digital Villages programme through adoption of 75 villages there will also be involvement of village level entrepreneurs.

Policy Initiatives to promote Digital Payments

- Ministry of Finance has taken a major initiative in drafting a Bill for amendment of Payment and Settlement Systems Act, 2007, as envisaged in the Report of the Committee on Digital Payments 2016
- RBI has taken four major policy initiatives:
 - National Electronic Funds Transfer (NEFT) system
 Settlement at half-hourly intervals
 - ➤ Master Directions on Prepaid Payment Instruments (PPIs)
 - Rationalisation of Merchant Discount Rate
 - ➤ Storage of Payment System Data

How digital ecosystem is changing India?

- Jan-Dhan-Aadhaar-Mobile (JAM) trinity: Ensuring delivery of government schemes to its beneficiaries without leakage or misuse.
- SVAMITVA Yojana: Provided digital land records to the rightful owners by leveraging the power of drones and GIS technologies.
- **Bharat Net:** provided high-speed broadband to the entire village.
- Common Service Centers (CSCs): offering banking, insurance, state and central government services, passport and PAN card services, digital literacy, rural eCommerce services and pre-litigation advice etc.
- Digital payments revolution: UPI and Aadhaar-Enabled Payment Systems (AEPS), AEPS-based micro-ATM at CSCs and post offices.

Recent Government measures for regulating the sector:

- In 2022 itself, the Ministry of Electronics and Information Technology (MeitY) has announced the
 - ▶ draft amendment to the IT Rules 2021 (June 2022)
 - ► the draft India Data Accessibility and Use Policy (February 2022)
 - National Data Governance Framework Policy (May 2022)
 - ▶ the New cyber security directions (April 2022)



• India is also working on a complete overhaul of its technology policies and is expected to soon come out with a replacement of its IT Act, 2000, which is expected to look at ensuring net neutrality and algorithmic accountability of social media platforms, among other things.

LIFE CYCLE OF WORKING WOMEN INDEX

CONTEXT:

The World Bank has released India's score for index on the life cycle of a working woman obtained down to 74.4 out of a possible 100.

A score of 100 on the Index means that women are on an equal standing with men on all the eight indicators being measured.

Highlights of the index:

- Title of the report: The index was developed based on report named 'Women, Business and the Law 2023'.
- India scored higher than the 63.7 average for the South Asian region, though lower than Nepal which had the region's highest score of 80.6.
- Out of the 190 economies covered in the Index, only 14 scored a perfect 100: Belgium, Canada, Denmark, France, Germany, Greece, Iceland, Ireland, Latvia, Luxemburg, The Netherlands, Portugal, Spain and Sweden.
- For India, the Index used data on the laws and regulations applicable in Mumbai.

India's Women workforce:

- Unemployment trends for women in India:
 - ➤ Only a quarter of the females in the country are either working or seeking jobs. Female LFPR is 23.3%.
 - Fall in LFPR was more for females than males.
 - ➤ The decline in LFPR for females was steeper in rural areas than urban.
 - Considerable wage gap between men and women; highest in Asia.
- OECD Economic Survey of India: The OECD survey found that India has the largest difference between employment rates of women and men among OECD nations at 52 percentage points.
 - Unemployment among young, educated women in urban areas is quite higher.

- ► Employment gap between women and men is highest in the 15 to 29 years bracket.
- Underemployment and poor job quality remain important issues.
- Status in other countries: In China, 43.5% women are in the workforce, in Sri Lanka 34.5%, Bangladesh 29.5% and in India 24.3%, according to World Bank data.
- Women in politics: India ranks 20th from the bottom in terms of representation of women in Parliament. Only 9% of MPs or MLAs are women. The 17th Lok Sabha has 14% women representation.

Issues:

 India lags behind when it comes to laws affecting women's pay, laws affecting women's work after having children, constraints on women starting and running a business, gender differences in property and inheritance, and laws affecting the size of a woman's pension.

SWAYATT INITIATIVE

CONTEXT:

Recently, a function was held to commemorate the success of "SWAYATT", an initiative to promote 'Start-ups, Women and Youth Advantage Through e-Transactions'(SWAYATT) on Government E-Marketplace (GeM) in New Delhi.

About:

- SWAYATT is an initiative to promote Start-ups, Women and Youth Advantage Through eTransactions on Government e Marketplace (GeM).
- This will bring together the key stakeholders within the Indian entrepreneurial ecosystem to Government
 e-Marketplace the national procurement portal.

GeM portal:

- GeM is an Online Market platform was setup in 2016 to facilitate procurement of goods and services by the government ministries, departments, public sector undertakings (PSU) etc
- It has been envisaged as National Procurement Portal of India.
- It has been developed by Directorate General of Supplies and Disposals (Ministry of Commerce and Industry) with technical support of National e-governance Division (Ministry of Electronic and Information Technology).



FUGITIVE ECONOMIC OFFENDERS

CONTEXT:

India has called upon G20 countries to adopt multilateral action for faster extradition of 'fugitive economic offenders'.

About:

- India has urged for action against fugitive offenders during the first Anti-corruption working group meeting held in Gurugram.
- Economic offences have been a problem faced by many, especially when the offenders flee from the jurisdiction of the country.
- India has put in place specialised legislation in this regard, in the form of Fugitive Economic Offenders Act, 2018.

Who are 'fugitive economic offender' (FEO)?

- FEO is defined as an individual against whom a warrant of arrest in relation to scheduled offence has been issued by any court in India and the value of the offence is at least Rs. 100 crore.
- The offender has left the country so as to avoid criminal prosecution; and refuses to return to face criminal prosecution.

Fugitive economic offenders act, 2018:

- About: It aims to seize the property of economic offenders who have fled the nation to avoid being prosecuted or who refuse to come back to face charges.
- Declaration of FEO: A special court (established under the PMLA, 2002) may designate someone as a fugitive economic offender after hearing the application.
 - ➤ It has the authority to seize any property, whether it is located in India or outside, including Benami properties and proceeds of crime.
 - ➤ Upon confiscation, the **central government** will become the sole owner of the property and have all rights and titles (such as any charges on the property).
- Bar on Filing or Defending Civil Claims: The Act allows any civil court or tribunal to prohibit a declared fugitive economic offender from filing or defending any civil claim.

CRYPTOCURRENCY TRADE TO BE COVERED UNDER MONEY LAUNDERING LAW

CONTEXT:

In a gazette notification, the Finance Ministry has mentioned that the anti-money laundering legislation is going to be applied to crypto trading, safekeeping and related financial services.

About the development:

- The government has imposed money laundering provisions on cryptocurrencies or virtual assets as it looks to tighten oversight of digital assets.
- After this, Indian crypto exchanges will have to report suspicious activity to the Financial Intelligence Unit India (FIU-IND).
- Need of the initiative: There is a global trend of requiring digital-asset platforms to follow antimoney laundering standards similar to those followed by other regulated entities like banks or stock brokers.

Status of Crypto currencies:

 A cryptocurrency is a medium of exchange, such as the rupee or the US dollar, but is digital in format that uses encryption techniques to both control the creation of monetary units and to verify the exchange of money.

Bitcoin is the largest and most well-known **cryptocurrency** in the world.

- Strong cryptography is used to protect transaction records, regulate the production of new coins, and confirm ownership transfers.
- Generally, it is not issued by a central authority and doesn't exist in tangible form (like paper money).
- Cryptocurrencies typically use decentralized control as opposed to centralized digital currency and central banking systems.
- The majority of cryptocurrencies are seen as alternative currencies or methods of financial exchange. Currently, they fall beyond the purview of official monetary policy and are not regulated by national governments.
 - Recently, El Salvador became the first nation in the world to accept Bitcoin as legal money in September 2021.



Prevention of Money Laundering Act (PMLA), 2002:

• Background:

➤ The PMLA was enacted in response to India's global commitment (Vienna Convention) to combat the menace of money laundering.

o About:

- It is a criminal law enacted to prevent money laundering and to provide for confiscation of property derived from, or involved in, moneylaundering and related matters.
- ➤ It forms the core of the **legal framework** put in place by India to combat Money Laundering.
- The provisions of this act are applicable to all financial institutions, banks (Including RBI), mutual funds, insurance companies, and their financial intermediaries.

Recent Amendments:

- ➤ Clarification about the Position of Proceeds of Crime: Proceeds of the Crime not only include the property derived from scheduled offence but would also include any other property derived or obtained indulging into any criminal activity relate-able or similar to the scheduled offence.
- ➤ Money Laundering Redefined: Money Laundering was not an independent crime rather depended on another crime, known as the predicate offence or scheduled offence.
- ➤ The amendment seeks to treat money laundering as a stand-alone crime.
- ➤ Under **Section 3 of PMLA**, the person shall be accused of money laundering if in any manner that person is directly or indirectly involved in the proceeds of the crime.
- Concealment
- Possession
- Acquisition
- ➤ Use or projecting as untainted property
- Claiming as untainted property
- ➤ Continuing Nature of Offence: This amendment further mentioned that the person will be considered to be involved in the offence of money laundering till the time that person is getting the fruits of activities related to money laundering as this offence is of a continuing nature.

IEA'S ANNUAL REPORT 2022

CONTEXT:

Recently, the International Energy Agency (IEA) released its report for the year 2022, setting alarm for global carbon emitters.

Key findings of the report:

- Around 40% of all average human activity-related **methane emissions** come from the energy industry.
- The greenhouse gas is also released throughout the drilling, extraction, and transportation processes through leaks from valves and other equipment.
- By applying well-known procedures like leak detection and repair programmes and updating leaky equipment, emissions in the oil and gas sector can be reduced by over 75%.
- Ultimately reducing 75 per cent of the wastage of natural gas could lower global temperature rise by nearly 0.1 degree Celsius by mid-century.
- **For industries**: The 80 per cent of the available options to curb the release of methane could be implemented by the fossil fuel industry at net zero cost.

About Methane:

- With only one carbon atom and four hydrogen atoms, methane remains the most basic hydrocarbon (CH4). It is flammable, and is used as a fuel worldwide.
- As per UNEP For its first 20 years in the atmosphere, methane has a warming effect that is more than
 80 times greater than that of carbon dioxide.
- Agricultural practises, coal mining, oil and gas systems, natural gas networks, and wastes are some of the common sources of methane.
- Methane has a significant short-term impact on the rate of climate change because it is approximately 25 times more effective at trapping heat in the atmosphere.

Initiatives to tackle Methane emissions:

- National Action Plan on Climate Change (NAPCC): The NAPCC was established in 2008 with the goal of raising awareness of the threat posed by climate change and the means to counter it
- 'Harit Dhara' (HD): The Harit Dhara (HD) antimethanogenic feed supplement was created by the Indian Council of Agricultural Research (ICAR). It can increase milk output while reducing the methane emissions from cattle by 17 to 20%.



- India Greenhouse Gas Program: The India GHG Program is an industry-led voluntary framework to quantify and manage greenhouse gas emissions.
 - ➤ It is run by the non-profit organisation WRI India, the Confederation of Indian Industry (CII), and The Energy and Resources Institute (TERI).
- Bharat Stage-VI: India changed its emission standards from Bharat Stage-IV (BS-IV) to Bharat Stage-VI (BS-VI).
- Global Methane pledge: About 100 nations had joined forces in a voluntary pledge to reduce methane emissions by at least 30% from the levels in 2020 by 2030 at the Glasgow climate conference (UNFCCC COP 26) in 2021.

BACKGROUND RADIATION AND EFFECTS

CONTEXT:

The Bhabha Atomic Research Centre (BARC) has found that 'background radiation' levels are nearly three times more than being estimated assumed in the State of Kerala.

Findings of the report:

- Background radiation levels that emitted from natural sources such as rocks, sand or mountains, are nearly three times more than what's been assumed in Kerala.
- 1 Gray is equivalent to 1 Sievert, though one unit refers to radiation emitted and the other to biological exposure.
- The average natural background levels of gamma radiation in India were 94 nGy/hr (Nano Gray per hour) (or roughly 0.8 milli sievert/year).

About the Background Radiation:

- Background radiation levels are emitted from natural sources such as rocks, sand or mountains.
- All rocks and soils contain some trace amount of natural radioactivity and can sometimes be ingested or inhaled if disturbed.

Radon is a gas that can concentrate indoors and be inhaled, along with its decay products.

 Radiation results from the disintegrating nucleus of an unstable element and these can be from anywhere, including from inside our bodies to the constituents of matter. Gamma rays are a kind of radiation that can pass unobstructed through matter. Though extremely energetic, they are harmless unless present in large concentrated doses.

Standard Limit:

Public exposure shouldn't exceed 1 milli-Sievert every year; those who work in plants or are by virtue of their occupation shouldn't be exposed to over 30 milli-Sievert every year.

The International Atomic Energy Agency (IAEA) specifies maximum radiation exposure levels and this has also been adopted by India's atomic energy establishment.

Source of background radiations:

Natural Source: Natural sources, such as the earth, air, building materials, and food, provide the majority of background radiation. Cosmic rays from outer space also contain radiation.

- Cosmic Rays- Radiations that reach us from outer space
- Animals- All Animals emit a natural level of radiation.
- Rocks- Some rocks give off radioactive radon gas.
- Soil and plants- Radioactive material from the rock is absorbed by the soil and passed to plants.

Artificial Source: Human activity, on the other hand, has increased background radiation by building and employing artificial radiation sources.

- X-Rays- When going through security or having an X-ray in the hospital, we are exposed to this type of radiation.
- Nuclear missile- Man has exploded bombs in the environment, producing radioactivity.
- Nuclear Power- Radiation has been emitted into the atmosphere by nuclear power plants.

IPCC SIXTH ASSESSMENT REPORT

CONTEXT:

Intergovernmental Panel on Climate Change (IPCC) released the final report of the sixth assessment cycle.

Findings of the report:

- Climate change is a threat to human well-being and planetary health and there is a rapidly **closing** window of opportunity to secure a liveable and sustainable future for all.
- Human activities have 'unequivocally' caused global warming. This has warmed the land and oceans



by 1.1°C as observed for the period of 2011-2020, compared with the period 1850-1900.

About IPCC:

- The Intergovernmental Panel on Climate Change (IPCC) is the international body for assessing the science related to climate change.
- The IPCC was set up in 1988 by the World Meteorological Organization (WMO) and United Nations Environment Programme (UNEP).
- It aims to provide policymakers with regular assessments of the scientific basis of climate change, its impacts and future risks, and options for adaptation and mitigation.
- Nationally Determined Contributions (NDC) announced by countries till October 2021 make it likely that warming will exceed 1.5°C during the 21st century and make it harder to limit warming below 2°C.
- To achieve the 1.5°C goal with 50 per cent likelihood, we need rapid and deep GHG emissions reductions in all sectors this decade.
- Climate justice is crucial because those who have contributed least to climate change are being disproportionately affected,

About the report:

- This report is the final report of the sixth assessment cycle of the UN panel.
- It is a summary of the 5 earlier reports released between 2018 and 2022.
- Through its multiple assessment cycles beginning 1990, the IPCC has collated and analysed research by scientists on global warming, the long-term climate impact from current and future emissions and what people can do about it.

MULTILATERAL EXERCISE DESERT FLAG VIII

CONTEXT:

Five indigenous Light Combat Aircraft (LCA) along with a contingent of 110 Indian Air Force (IAF) personnel arrived at Al Dahfra airbase of United Arab Emirates (UAE) for participating in the multilateral Exercise Desert Flag VIII.

Background:

 In 2021, the defence ministry awarded a ₹48,000crore contract to Hindustan Aeronautics Limited for 83 LCA Mk-1A jets for the IAF.

- The first Mk-1A aircraft will be delivered in February 2024, with the rest slated to join the combat fleet by 2029.
- The government gave its nod for developing the LCA Mk-2, a platform that will form an important element of future air combat.

About the exercise:

- Exercise Desert Flag is a multilateral air exercise in which Air Forces from UAE, France, Kuwait, Australia, UK, Bahrain, Morocco, Spain, Republic of Korea, and USA would also be participating.
- The exercise is scheduled from February 27 to March 17.
- Aim: To participate in diverse fighter engagements and learn from the best practices of various Air Forces.

This is the first occasion for **the LCA Tejas** to participate in an international flying exercise outside India

Light Combat Aircraft:

- The Light Combat Aircraft (LCA) programme was started by the Government of India in 1984 when they established the Aeronautical Development Agency (ADA) to manage the LCA programme.
- It replaced the ageing Mig 21 fighter planes.
- Designed by:
 - Aeronautical Development Agency under the Department of Defence Research and Development.
- Manufactured by: State-owned Hindustan Aeronautics Limited (HAL).

Features:

- ➤ The lightest, smallest and tailless multi-role supersonic fighter aircraft in its class.
- ➤ Designed to carry a range of air-to-air, air-to-surface, precision-guided, weapons.
- ➤ Air to air refuelling capability.
- Maximum payload capacity of 4000 kg.
- ➤ It can attend the maximum speed of Mach 1.8.
- ➤ The range of the aircraft is 3,000km

Variants of Tejas:

- **Tejas Trainer**: 2-seater operational conversion trainer for training air force pilots.
- **LCA Navy**: Twin- and single-seat carrier-capable for the Indian Navy.
- LCA Tejas Navy MK2: This is phase 2 of the LCA Navy variant.
- **LCA Tejas Mk-1A:** This is an improvement over the **LCA Tejas Mk1** with a higher thrust engine.



H3N2 INFLUENZA A VIRUS

CONTEXT:

The H3N2 virus has recently been gaining traction as the number of people contracting the seasonal flu-like virus has increased in India.

What is H3N2 Virus?

- Influenza is a viral disease. It is caused by Orthomyxovirus (influenza virus) pathogen.
- The four types of influenza viruses that cause the contagious illness known as the flu are A, B, C, and D.
- H3N2 is a subtype of virus in the classification 'A'.
- The virus causes respiratory infection and can infect birds and mammals.
- According to the United States' Centres for Disease Control and Prevention (CDC), H3N2 caused the 1968 flu pandemic that led to the death of around one million people globally.
- **Symptoms**: Cough, runny or congested nose, sore throat, headache, body aches and pains, fever, chills, fatigue, diarrhoea, vomiting
- Vaccine: flu vaccine reduces the risk of flu illness in the general population by between 40 and 60 percent.
- Prevention: Washing hands before eating or touching your face, nose or mouth, carrying pocket sanitiser, and avoiding people already infected with the virus or any other seasonal flu are some of the steps to prevent from infectious disease

LOW TEMPERATURE THERMAL DESALINATION (LTTD) TECHNOLOGY

CONTEXT:

For supplying portable drinking water, Lakshadweep using Low Temperature Thermal Desalination (LTTD) technology which the National Institute of Ocean Technology (NIOT) is working at making this process free of emissions.

About the technology:

- The plants are equipped to provide at least 100,000 litres of potable water every day.
- The desalination plants are powered by diesel generator sets — there being no other source of power in the islands.
- LTTD exploits the difference in temperature (nearly 15°C) in ocean water at the surface and at depths of about 600 feet.

Such de-pressurised water can evaporate even at ambient temperatures and this resulting vapour when condensed is free of salts and contaminants and fit to consume.

Currently there were **five desalination plant**s in operation in the Lakshadweep islands.

Issues/concerns:

The need for diesel power to reduce the water pressure means that the process is not fossil-fuel free and also consumes diesel.

National Institute of Ocean Technology (NIOT):

- NIOT, an institute under the aegis of the Ministry of Earth Sciences (MoES), has worked for years on harnessing energy from the ocean.
- It is a Chennai-based plant.

ONEWEB INDIA-2 MISSION

CONTEXT:

In its second commercial launch, ISRO's (Indian Space Research Organisation) heaviest launch vehicle LVM-3 (Launch Vehicle Mark 3) launched a fleet of 36 OneWeb satellites, completing the first generation of the huge broadband constellation.

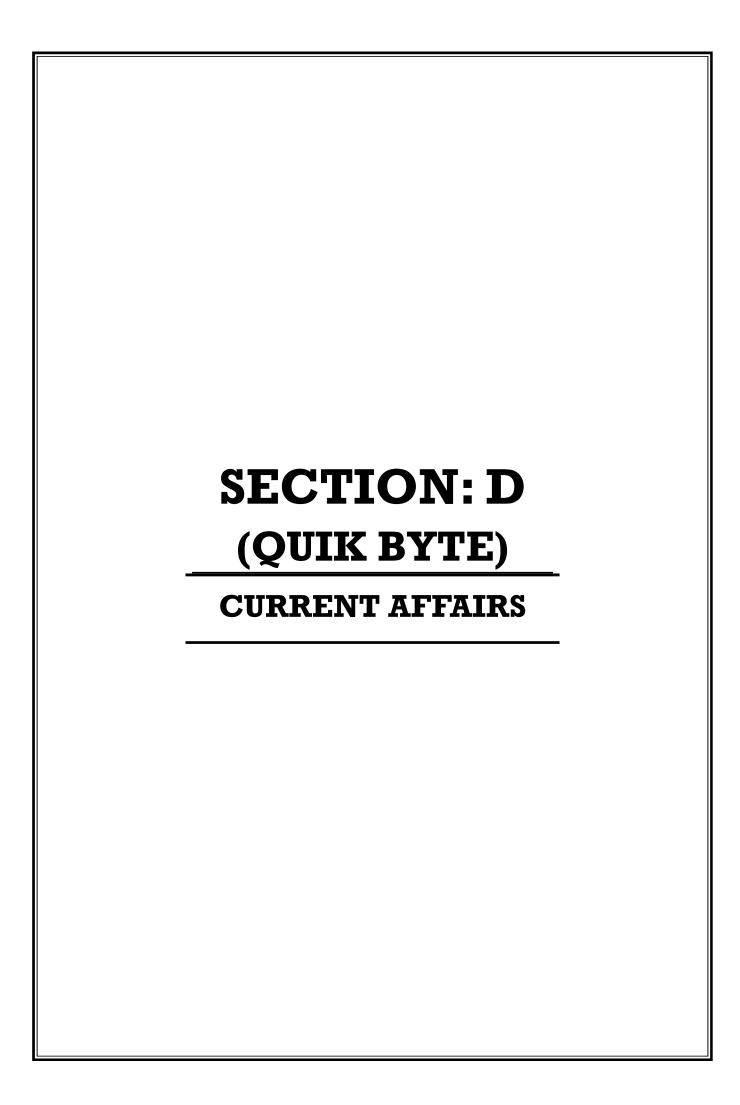
LVM3-M3/OneWeb India-2 Mission:

- This is the 18th launch of OneWeb and got added to the UK-based company's (OneWeb) existing constellation of 582 satellites.
- OneWeb is backed by Bharti Enterprises.
- ISRO's commercial arm NSIL had signed a contract with OneWeb to launch 72 satellites in two phases.
- The first set of 36 satellites was launched in LVM3-M2/ OneWeb India-1 mission on October 23, 2022.
- This is the second OneWeb fleet that India is launching. This initiated India's journey into the commercial heavy lift-off space.

What is OneWeb Constellation?

- OneWeb Constellation operates in a LEO Polar Orbit
- Satellites are arranged in 12 rings (Orbital planes) with 49 satellites in each plane.
- The orbital planes are inclined to be near polar (87.9 Deg.)
- The orbital planes are 1200 km above the Earth. Each satellite completes a full trip around the earth every 109 minutes.





Bumchu Festival



Context: Recently, the Bumchu Festival was celebrated in the **Tashiding Monastery**, located in the **state of Sikkim**.

About the Festival:

- Bumchu Festival is the Tashiding holy water vase ritual which is a unique and important occasion that draws travellers from all over the world.
- Annual performances of this ancient ceremony are held at the Tashiding Monastery, located in the western part of Sikkim.
- The Bumchu festival commemorates a supernatural occurrence that took place in the 18th century under Chogyal Chakdor Namgyal.
- Bumchu means "pot of sacred water" in Tibetan. The vase is opened during the event, and the water inside is shared among the worshippers.
- The water is thought to **have healing qualities** and to grant luck and riches to those who drink it.
- The celebration takes place on the 14th and 15th of the first lunar month, which often falls in February or March.
- In Sikkim, the Bumchu festival is a time of intense delight and celebration.
- At the event, pilgrims travel to Tashiding from all around India as well as from close by nations like Bhutan, Nepal, and Sri Lanka.

Siang Unying Festival



Context: Union Minister of Ports, Shipping & Waterways and Ayush attended the colourful *Siang Unying* Festival in **Arunachal Pradesh**.

About:

- The colourful Siang Unying Festival which is an important festival of the Adi community at Boleng, Arunachal Pradesh.
- The festival of Unying is celebrated to herald the season of cultivation, beginning of the Adi community's New Year, arrival of spring seasons as well as a great way to strengthen the bond among the community.
- In this festival, it is customary for all male members of a family to go on a hunting spree (open season) and stay in the jungles for one week.
- When they return home they come back with various kills such as **deers**, **birds**, **squirrels**, **fish etc**.
- The children perform "Yakjong" (house to house)
 wearing colorful traditional attire and bless the house
 where they perform.



Sant Sevalal Maharaj Jayanti



Context: The Union government has marked celebrations to commemorate the **284th birth anniversary** of **Santh Sevalal Maharaj** for the first time.

About:

- He was a spiritual and religious leader of the Banjara community, a nomadic community that has been declared a Scheduled Tribe (ST) in a few States of India.
- The Samadhi Sthal of Sant Sevalal Ji is situated in Manora Taluka of Washim District of Maharashtra at Pohradevi which is also known as 'Banjara Kashi'.
- The jayanti was declared by **Ministry of Culture.**

Events organised:

- The events consist of cultural and dance programmes, performed along with an exhibition of **Banjara art** for two days from February 26 and 27.
- The celebrations are being organised under the aegis of the government's Azadi Ka Amrit Mahotsav campaign to celebrate 75 years of India's independence.

The Banjara community:

- The Banjara community have been declared as ST in five States (Andhra Pradesh, Telangana, Bihar, Odisha, and Jharkhand),
- **Scheduled Caste** in Himachal Pradesh and Karnataka, and Other Backward Class (OBC) in Chhattisgarh, Daman and Diu, Haryana, Madhya Pradesh, Maharashtra, Rajasthan, Uttar Pradesh, Uttarakhand.

Salt flats



Context: In **salt flats** across the world, the salt on the surface forms ridges that join together in a patchwork of **pentagons and hexagons**, this remains same for all regions they found in.

 The captivating patterns have been photographed from Bolivia, Chile, China, India (in the Rann of Kutch), Iran, Tunisia, and the U.S.

About Salt Flats:

- A salt flat is a **natural landscape** in which a large area of flat land is covered by salt.
- The world's most well-known salt flat is the Salar de Uyuni in Bolivia.

How are they formed?

- A salt flat forms from a natural water body whose recharge rate is lower than the evaporation rate.
- Over time, all the water evaporates, leaving behind the dissolved minerals, usually salts. They reflect sunlight strongly and thus appear bright.
- The underlying soil is highly saline: even if the water table is shallow, the groundwater is too salty for humans to drink.

How do the shapes form?

- The researchers began with the hypothesis that the salt on the surface is influenced by the salt flowing through the soil below.
- The groundwater in the **soil is saline** but the distribution of salt is not uniform.
- The salinity is highest near the top of the soil and decreases towards the bottom.
- The researchers found that the salt penetrated deeper into the soil exactly below the ridges, and remained shallow under the flat areas.

India's first Municipal Bond Index



Context: The **NSE Indices Limited** has launched India's first ever **Municipal Bond Index**.

 Nifty India Municipal Bond Index was launched at a SEBI workshop on Municipal Debt Securities at Bengaluru.

About the Index:

- The Nifty India Municipal Bond Index tracks the performance of municipal bonds issued by Indian municipal corporations across maturities and having investment grade credit rating.
- The index includes municipal bonds issued as per the Securities Exchange Board of India Issue and Listing of Municipal Debt Securities Regulations, 2015.
- The index is computed using the **total return methodology** including price return and coupon return.
- The index has a base date of January 01, 2021, and a base value of 1000, which will be reviewed quarterly.
- It is expected to act as a benchmark for asset managers and be a reference index tracked by passive funds in the form of Exchange Traded Funds (ETFs), index funds and structured products.
- Presently, the index has 28 municipal bonds issued by 10 issuers all having credit rating in the AA rating category.

Trade Receivables Discounting System (TReDS)



Context: The electronic platform Trade Receivables Discounting System (TReDS) — introduced by the Reserve Bank of India (RBI) to finance or discount invoices of MSMEs and finances around 35,000 factoring units (FUs) per month.

About:

- Trade Receivables Discounting System (TReDS) is an invoice discounting platform set up by the Reserve Bank of India (RBI) for regulating the trade receivables between Micro, Small & Medium Enterprises (MSMEs), large organisations and financiers.
- TReDS is beneficial not only to those above but to the entire Indian economy.



- The key objective of the TReDS is to facilitate the financing of invoices of MSME vendors drawn on big organisations and other corporates, including Public Sector Undertakings (PSUs) and Government Departments, by discounting by the financiers.
- The participants in this system work together to facilitate, accept, discount, and settle the invoices.
- TReDS' primary purpose is to **help MSMEs** manage their working capital requirements.

First semiconductor fab

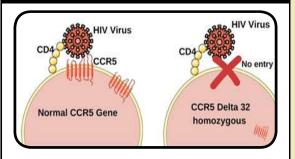


Context: The **first semiconductor fab** is going to unveil and India is poised for a vibrant chip industry in the **next 3-4 years** on the back of enabling policies and the government's firm commitment towards growing the manufacturing ecosystem.

About:

- A semiconductor fab is a **manufacturing plant** in which raw silicon wafers are turned into integrated circuits.
- A fab lab features a clean room where the environment is controlled to eliminate dust and vibration and keep the temperature and humidity within a narrow range.
- In the clean room, the integrated circuits are etched onto wafers through photolithography, a process that involves photographing the circuit pattern on a photosensitive substrate and chemically etching away the background.

HIV-resistant mutation



Context: Recently a Dusseldorf patient has become have been "cured of HIV" achieved with a bone-marrow transplant from people carrying a specific HIV-resistant genetic mutation.

About:

- HIV (Human Immunodeficiency Virus) mainly attacks the CD4 immune cells in the human body, thereby reducing a person's ability to fight off secondary infections.
- The CCR5 receptors on the surface of the CD4 immune cells act as a doorway for the HIV virus.
- However, the CCR5-delta 32 mutation prevents these receptors used by the HIV virus from forming on the surface, effectively removing the doorway.
- Only 1 per cent of the people in the world carry two copies of the CCR5-delta 32 mutation meaning they got it from both their parents and another 20 per cent carry one copy of the mutation, mainly those of European descent.

India's first DNA vaccine for Dengue

Context: In a significant development in DNA vaccination research, **India's first** and only **DNA vaccine candidate for dengue** has shown promising results.

About:

 The world's first DNA vaccine—ZyCoV-D, developed by Ahemdabad-based pharmaceutical firm Zydus Cadila—was approved in 2021 for emergency use against COVID-19.





- Globally, DNA vaccines are being developed for diseases like tuberculosis and chikungunya.
- Some **19 DNA dengue vaccines** are being evaluated, but yet to reach final clinical trials.

How a DNA vaccine works?

- DNA and RNA vaccines use genetic material to deliver information to human cells and elicit an immune response.
- DNA vaccines are safe, easy, affordable to produce, and, unlike RNA vaccines, are stable at room temperature.
- These attributes make them more promising for rapidly immunizing populations, especially in resourcelimited settings.

INS Sindhukesari in Indonesia



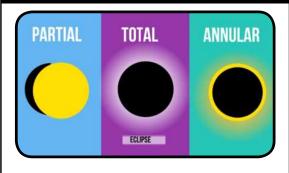
Context: In line with the expanding **military cooperation with Southeast Asian nations**, an Indian Navy Kilo class conventional submarine, **INS Sindhukesari**, docked in **Jakarta, Indonesia**, for the first time from February 22 to 24, 2023.

• It travelled through the **Sunda Strait** and undertook the maiden docking in **Indonesia for Operational Turnaround (OTR).**

What is INS Sindhukesari?

- **INS Sindhukesari** is part of the Russian-made **Sindhughosh-class submarines**.
 - ➤ The submarine was first commissioned to the **Indian Navy** in 1989 before being refitted in 2018.
- Sindhughosh class submarines are the Kilo class diesel-electric submarines. The submarines have a displacement of 3,000 tonnes.

Hybrid Solar Eclipse



Context: A hybrid solar eclipse will happen on **April 20**, **2023**.

About:

- A hybrid solar eclipse is one which will appear either as an annular eclipse or a total eclipse depending on the viewer's location.
- During an annular eclipse, the Moon will not fully cover the Sun and as a result, it will appear as a dark disk superimposed on the Sun.

Types of solar eclipse:

There are **three main types** of solar eclipses:

- **Total solar eclipse:** A total solar eclipse is visible from a small area on Earth.
- **Partial solar eclipse**: This happens when the Sun, Moon and Earth are not exactly aligned.
- **Annular solar eclipse**: An annular eclipse happens when the Moon is farthest from Earth.



Exercise Shinyuu Maitri

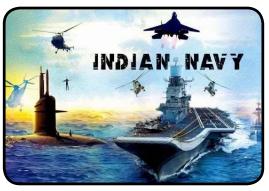


Context: The Indian Air Force (IAF) is participating in Exercise Shinyuu Maitri with the Japan Air Self Defence Force (JASDF).

About the exercise:

- Exercise Shinyuu Maitri is a bilateral military exercise between Indian Air Force (IAF) and Japan Air Self Defence Force (JASDF).
- The exercise is being organized on the sidelines of the Indo-Japan Joint Army Exercise, Dharma Guardian.
- The IAF contingent is participating in the exercise with one C-17 Globemaster III
- The first phase of the exercise consists of discussions on transport operations and tactical manoeuvering, followed by the second phase of flying drills by IAF's C-17 and JASDF C-2 transport aircraft.
- The exercise will enhance mutual understanding and interoperability between the two air forces.

Exercise TROPEX Context: The Indian Navy's major Operational level exercise TROPEX for the year 2023, culminated in the Arabian Sea.



Key-highlights:

- It was conducted across the expanse of the Indian Ocean, over duration of four months from November 2022 to March 2023.
- The exercise took place in Indian Ocean including the Arabian Sea and the Bay of Bengal.

About the exercise:

- TROPEX (theatre-level combat readiness exercise) is the largest exercise of the Indian Navy.
- It sees the participation of all naval combat units, including ships, submarines, aircraft, and units of the Indian Army, Indian Air Force and Coast Guard.

Fluorescence microscopy



Context: Researchers at Winona State University, Minnesota, have created a design for a 'glowscope', a device that could democratise access to fluorescence microscopy at least partly so.

- Fluorescent microscopy is often used to image specific features of small specimens such as microbes.
- It is also used to visually enhance **3-D features** at small scales.
- An **optical microscope** views an object by studying how it absorbs, reflects or scatters visible light.
- A **fluorescence microscope** views an object by studying how it reemits light that it has absorbed, i.e. how it fluoresces.
 - The object is illuminated with **light of a specific** wavelength.



- ➤ Particles in the object absorb this light and reemit it at a higher wavelength (i.e. different colour).
- ➤ These particles are **called fluorophores**; the object is infused with them before being placed under the microscope
- A fluorescent microscope can track the microorganisms as they move inside the object, revealing the object's internal shape and other characteristics.

INS Androth



Context: The **INS Androth**, second in a series of **eight Anti-Submarine Warfare Shallow Water Craft (ASW SWC**), was launched in Kolkata.

Background:

The first ship of the series, the **INS Arnala**, was launched three months ago.

About:

- **Built by**: Garden Reach Shipbuilders and Engineers (GRSE) in Kolkata
- INS Androth is about 77.6 metres long and 10.5 metres wide, and requires a draught of only **2.7 metres**.
- These ships can attain a maximum speed of 25 knots.
- Their primary role is to conduct anti-submarine operations in coastal waters, low intensity maritime operations and mine laying operations.
- INS Androth draws its name from the largest and longest island from Andrott Island, also known as Androth Island, in the Lakshadweep archipelago.

