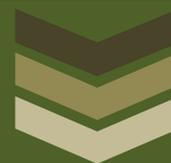


**WEEKLY CURRENT AFFAIRS MAGAZINE for**



# **U.P.S.C. - C.S.E.**

**FEBRUARY-VOL-III-2021**

16 February to 22 February



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*Success is born of action...*

## Topic 1: National Commission for Minorities

### *Importance for Prelims: International Agreements*



THE Delhi Monday on weekday questioned the Centre relating to vacancies at the National Commission for Minorities (6 out of 7) and asked it to file a status report in response to a petition seeking filling of all vacant posts within the statutory body

- The govt says that the pendency is especially because of Covid-19 imposed impact and delaying the method.
- However, this is often not the primary instance. Even earlier this has been a regular occurrence. In 2017 moreover all vacancies were vacant for few months.

### **About National Commission for Minorities**

- It may be a statutory body underneath the National Commission for Minorities Act, 1992 for the purpose of safeguarding and protective the interests of minorities as provided in the Constitution of India and laws enacted by the Parliament and therefore the State Legislatures.
- National Commission for Minorities contains chairperson, a Vice-Chairperson and five Members.
- The Members together with the chairperson shall be from amongst the

minority communities.

- The Act mentions an annual report, beside the note of action taken on the recommendations contained in this, moreover because the reasons for nonacceptance of the recommendations, if any, be tabled before Parliament annually.
- Initially five religious' communities, viz., Muslims, Christians, Sikhs, Buddhists and Zoroastrians (Parsis) were notified as minority communities by the Union Government. more in 2014, Jains were also notified as another minority community.
- State Government constituted State Minorities Commissions in their respective State Capitals.
- Functions:
  - Evaluating the progress of the event of minorities under the Union and States.
  - Safeguarding for minorities rights provided within the Constitution and in laws enacted by Parliament and therefore the state legislatures
  - Making recommendations for the effective implementation of safeguards for the protection of the interests of minorities by the central or state governments.
  - Looking into specific complaints relating to deprivation of rights and safeguards of minorities
  - Getting studies to be undertaken into the issues arising out of any discrimination against minorities and recommending measures for their removal.

## Topic 2: Sandes

### *Importance for Prelims: Science and Technology*



National informatics Centre (NIC) has launched a moment messaging app on the lines of What'sApp.

- The launch of the app is additionally a part of the government strategy to push to be used of India-made software package so as to build an ecosystem of indigenously developed products.
- In August 2020, the NIC discharged the primary version of the app, that said that the app can be employed by each central and government officers “for intra and inter-organization communication.
- Open at first only to government officers, it's currently been discharged for the common public moreover.
- The want of app was felt in Post-Covid situation for secure communication as a lot of and more individuals worked from home.
- It has interface almost like on the market electronic messaging apps.
- The chats on government instant messaging systems or GIMS are often backed up to users' email (right currently it doesn't ought to transfer chat history between two platform forms)
- It desires a sound mobile range or email id for registration and has options such as group creating, broadcast message, message forwarding

and emojis.

- As a further safety feature, it permits a user to mark a message as confidential, which, the app's description says, can permit the recipient to be created aware the message should not be shared with others.
- Current limitation is app doesn't permit the user to alter their email id or registered phone number.

### Topic 3: Mandarin duck or the (*Aix galericulata*)

#### *Importance for Prelims: Environment*



Considered the most lovely duck within the world, the mandarin duck created an appearance in Assam's Tinsukia last week once more than a century.

- It was found in Maguri-Motapungbeel (or wetland) in Assam's Tinsukia district.
- It may be a "small-exotic trying bird" native to East Asia. "It's terribly beautiful, with majestic color's and may be noticed from a distance
- In this species the males (ornate with massive orangey 'sail fins' on the rear, streaked orangey cheeks, and a little red bill with a whitish tip) are a lot of colourful than the females (narrow white spectacles on a shaggy gray head, daring pale mottled spots along flanks, and pale bill tip).
- It may be a migratory bird and breeds in Russia, Korea, Japan and northeastern parts of China.
- It has established populations in Western Europe and America too.
- It is never seen in India because it isn't in its migratory path. It appears it strayed from its path.
- It isn't a threatened bird species because it is under "Least Concern"

under IUCN.

#### **Topic 4: Digital Intelligence Unit**

##### ***Importance for Prelims: Security***

The central government can set up a digital intelligence unit (DIU) as a nodal agency to alter complaints of unsought industrial communication (UCC) and cases of financial fraud, particularly within the digital payments area.

- It are going to be a Nodal agency to coordinate between varied agencies dealing with unsolicited commercial communication (UCC) and cases of financial fraud.
- For UCC (Unsolicited industrial Communication) and money fraud related complaints, time is of utmost essence and a fast time sure action will help in reducing such menace.
- The main perform of DIU are going to be to coordinate with varied Law enforcement Agencies, money institutions and telecommunication service suppliers in work any fraudulent activity involving telecom resources.
- At License spot level, telecom Analytics for Fraud Management and Consumer Protection (TAFMCP) system also will be created.
- It can promote the trust of people within the digital system and can build financial digital transactions primarily through mobile safer and reliable, that will result in promotion of Digital India.
- A web/ mobile application and SMS based mostly system also will be developed for effective handling of unsolicited industrial Communication (UCC) and also financial frauds being done through misuse of telecom resources.

## Topic 5: BHIMBEDKA PAINTING6

### *Importance for Prelims: Art and Culture*



India and Australia were evolutionary neighbors, a link found in Bhimbetka shows.

- The Bhimbetka rock shelters are an archeologic site in central India that span the prehistoric Paleolithic and Mesolithic periods, further back into the historic period.
- It exhibits the earliest traces of human life in Bharat and proof of Stone Age starting at the site in Acheulian times.
- It is found within the Raisen District in Madhya Pradesh concerning 45 kilometres (28 mi) south-east of Bhopal.
- It could be a UNESCO World Heritage web site that consists of seven hills and over 750 rock shelters distributed over 10 kilometers (6.2 mi).
- At least a number of the shelters were populous over a hundred,000 years ago.
- Some of the Bhimbetka rock shelters feature prehistoric cave paintings and the earliest are concerning 10,000 years recent (c. 8,000 BCE), such as the Indian Mesolithic.

- These cave paintings show themes like animals, early proof of dance and looking.
- The Bhimbetka rock shelters were found by V S Wakankar 64 years ago. Since then, thousands of researchers have visited the site, however this rare fossil went unobserved.

## Topic 6: WHOLESALE PRICE INDEX

*Importance for Prelims: Economy*

### Whole Sale Price Index

- \* Wholesale price indexes (WPIs) report monthly to show the average price changes of goods sold in bulk, and they are a group of the indicators that helps to measure the inflation and growth in the economy.
- \* An index that measures and tracks the changes in price of goods in the stages before the retail level.
- \* It is calculated for wholesale prices in which the quantities of the base year and current year are different

**WPI quickens to 2.03% when easing in december. Wholesale price index • It is that the most generally used inflation indicator in India.**

- Published by the workplace of Economic consultant, Ministry of Commerce and Industry.
- All transactions at the primary purpose of bulk sale within the domestic market are enclosed.
- Major criticism for this index is that the final public doesn't get products at wholesale value.
- The base year of All-India WPI has been revised from 2004-05 to 2011-12 in 2017.

### **WPI Vs CPI**

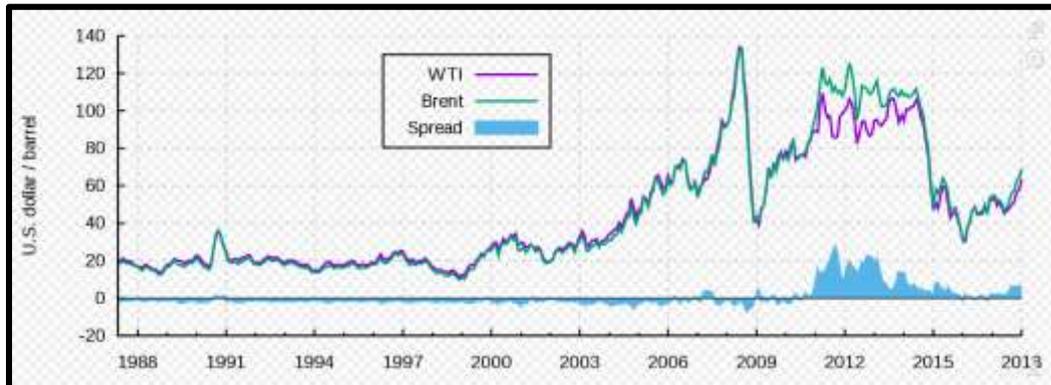
- While WPI keeps track of the wholesale value of products, the CPI measures the average value that households buy a basket of various product and services.
- Even because the WPI is employed as a key measure of inflation in

some economies, the RBI no longer uses it for policy functions, as well as setting repo rates.

- The central bank currently uses CPI or retail inflation as a key line of inflation to line the monetary and credit policy.

## Topic 7: WEST TEXAS INTERMEDIATE & BRENT CRUDE

### *Importance for Prelims: Economy*



Oil prices soared on Monday to their highest in regarding 13 months as vaccine roll-outs promised to revive demand and producers kept supply reined in.

- Brent crude was up seventy seven cents, or 1.2%, at \$63.20 a barrel, when climbing to a sessionhigh of \$63.76, the highest since January 22, 2020. U.S. West Texas Intermediate(WTI) crude futures gained \$1.04, or 1.8%, to \$60.51 a barrel.

### **Brent and WTI**

- Brent crude oil originates from oil fields within the north sea between theShetland Islands and Norway, whereas West Texas Intermediate (WTI) issourced from USA oil fields, primarily in Texas, Louisiana, and North Dakota.
- WTI with a lower sulphur content (0.24%) than brant (0.37%), is considered“sweeter”.
- Both oils are comparatively light, however brant has a slightly higher API gravity, creating WTIthe lighter of the 2.
- American petroleum Institute (API) gravity is associate degree indicator of the density of crude oilor refined merchandise.
- Brent crude value is that the international benchmark value employed by the Organization of Petroleum-Exporting Countries whereas WTIcrude

value could be a benchmark for USA oil costs.

- Since Asian country imports primarily from Organization of Petroleum-Exporting Countries countries, brant is that the benchmark for oilprices in Asian country.
- Cost of shipping for brant crude is often lower, since it's created close to the seaand it is placed on ships straight off. Shipping of WTI is priced higher since it isproduced in inland areas like Harvey Cushing, Oklahoma wherever the storage facilitiesare limited.

## **Topic 8: LEATHERBACK TURTLES**

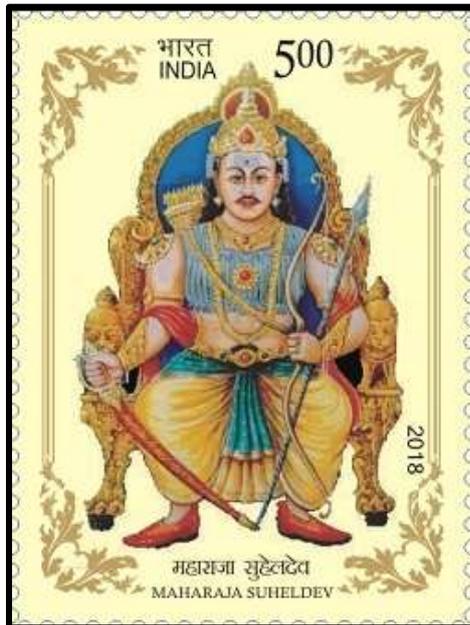
### ***Importance for Prelims: Environment***

Proposals for tourism and port development within the Andaman and Nicobar (A&N) Islands have conservationists troubled over the fate of some of the most important nesting populations of the enormous *Dermochelys coriacea* during this part of the ocean.

- Leatherback marine turtle (*Dermochelys coriacea*) is largest of the seven species of sea turtles on the world and conjointly the foremost long-ranging, being found altogether oceans except the Arctic and the Antarctic
- Within the Indian Ocean, they nest solely in Indonesia, Sri Lanka and also the Andaman and Nicobar Islands.
- It is that the only living species within the genus *dermochelys* and family *dermochelyidae*.
- It will simply be differentiated from different trendy sea turtles by its lack of a bony shell, therefore the name. Instead, its exoskeleton is covered by skin and oily flesh.
- They are listed in Schedule I of India's wildlife Protection Act, 1972, according it the highest legal protection.

## Topic 9:Maharaja Suheldev

*Importance for Prelims: Medieval history*

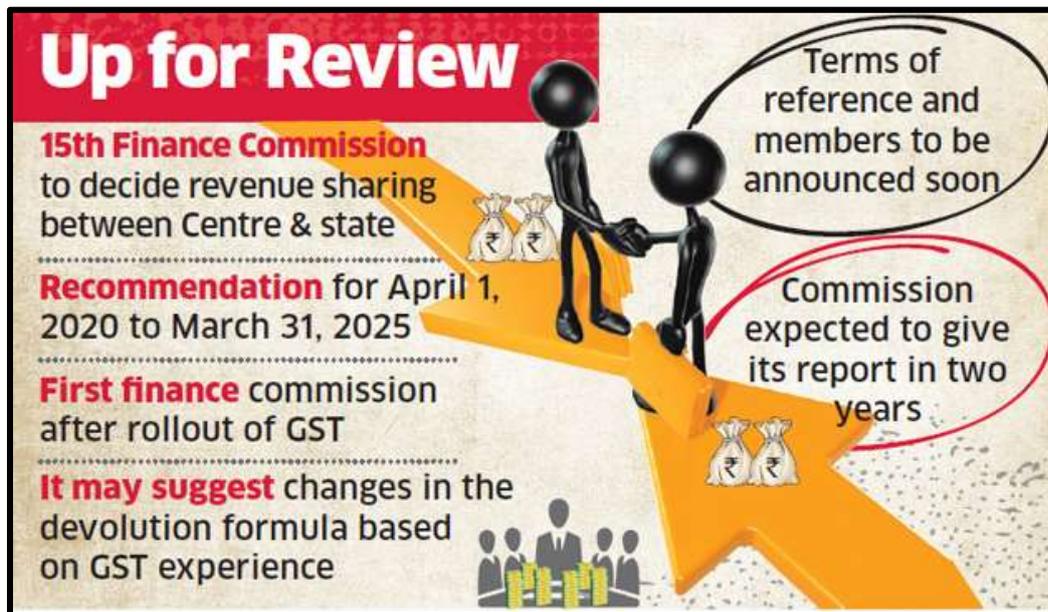


PM ordered down the foundation stone of maharajah Suhuldeve Memorial and development work of Chittauralake in Bahraich district UP.

- Maharaja Suheldev is an 11th-Century ruler who killed Ghaznavid general Salar Masud and credited to halt unfold of Islam within the region. Suheldev was a legendary medieval-era warrior-king.
- He is mentioned in Mirat-i-Masudi (written by Abdur Rahman Chishti). According to the legend, Suhaldev was the eldest son of King Mordhwaj of Shravasti, during the eleventh
- Though his historical existence is not such a lot known, he's nowadays popular as a caste icon among the Rajbhars (OBC) and also the Pasis (second largest Dalit caste in U.P.), both of whom are competitive for his legacy.

## Topic 10: Grants by the Finance Commission

### *Importance for Prelims: Economy*



The 15th finance commission recommended a complete of Rs 10, 33, 062 large integer as grants under numerous heads.

- The Finance Commission may be a Constitutionally mandated body that's at the Centre of business federalism.
- It is ready up under Article 280 of the Constitution, its core responsibility is to evaluate the state of finances of the Union and State Governments, recommend the sharing of taxes between them, lay down the principles crucial to the distribution of these taxes among States.

### **Types of grants by the Finance Commission**

1. Grants for rural native bodies: Post 73rd the Finance Commission (FC) additionally has role to guarantee these local bodies square measure adequately funded. Nearly half the Finance Commission Grants in Union Budget goes to village native bodies.

2. Grants for urban native bodies: under 74th modification urban native bodies like municipal councils receive the biggest chunk of Finance Commission Grants when Rural native Bodies and Post Devolution

Deficit Grants to states.

3. help to SDRF: The central government additionally provides funds to State Disaster Relief Fund (on its recommendations) additionally to funding the National Disaster Management Authority (NDMA).

4. Post devolution revenue deficit grants: a few third of the full revenue collected by the Centre is directly transferred to states as their share within the cleavable pool.

- However, the Finance Commission additionally provides a mechanism for compensation of any loss incurred by states, that is named post-devolution revenue deficit grants.
- It forms 2nd largest chunk of grants by the FC.

#### **Other grants:**

- Assistance to states from NDRF (separate from the grants given to state SDRF)
- under Finance Commission Grants)
- Central pool of resources for north-eastern region and geographical area
- Externally aided project grants
- Externally aided project loans
- Schemes for north-east council
- Schemes under Article 275 (1) of the Constitution
- Special help under the demand: Transfers to states. Special central assistance
- to regular castes and special central assistance to social group area.

## **Topic 11:IMF's Extended Fund Facility**

### ***Importance for Prelims:***

The International monetary fund (IMF) and Pakistan on Tues reached a staff-level agreement that Pakistan had completed reforms needed for the discharge of around \$500 million in IMF funds. more review of reform might provides it access to \$6thbillion from the IMF's Extended Fund Facility (EFF)

- The International Monetary Fund funding for Pakistan had been suspended for a few year subject to thereforms.
- The would like for International Monetary Fund support arose as Pakistan economy has been facing economicwoes (Declining growth, unsustainable debt, exchange worries etc.)
- The package strikes an applicable balance between supporting the economy,ensuring debt property and advancing structural reform.

### **About EFF:**

- It may be a fund created by IMF for serving to economies to deal with serious medium-termbalance of payments issues owing to structural weaknesses that need time toaddress.
- Assistance beneath an extended arrangement options longer program engagement tohelp countries implement medium-term structural reforms with a extended repaymentperiod.
- It provides for support for comprehensive programs as well as the policies required tocorrect structural imbalances over AN extended amount.
- Typically approved for periods of 3 years, however could also be approved for periods aslong as four years (repaid over four.5–10 years in 12 equal semiannual installments unlike Stand By Agreement facility that provides support for brief amount withrepayment period of 3.5–5 years.)

## Conditions to get help

- When a rustic borrows from the International Monetary Fund, it commits to undertake policies to overcome economic and structural issues
- The IMF's government Board often assesses program performance and may adjust the program to adapt to economic developments.
- Lending is tied to the IMF's market-related interest rate, called the essential rate of charge, that is coupled to the Fund's Special Drawing Rights (SDR) interest rate.
- EFF is target-hunting by a country's funding desires, capability to repay, and track record with past use of IMF resources:
- Normal access: Borrowing under an eff is subject to the normal limit of 145 percent annually of a country's International Monetary Fund quota, (IMF quota loosely reflects a country's position within the world economy), and a additive limit over the lifetime of the program of 435 p.c of its quota, web of regular repayments.
- Exceptional access: The Fund may lend amounts exceeding these limits in exceptional circumstances given that a country satisfies a preset set of criteria.

## **Topic 12: Perseverance rover**

### ***Importance for Prelims: Science and Technology***

The NASA's Perseverance rover is about to land on MARS on Friday.

- Closely on the heels of UAE's Hope mission entered Martian orbit, and was followed closely by a Chinese mission Tianwen-1 the NASA's Perseverance rover is scheduled to touch down on Mars.
- It shows increased spread of planetary exploration generally, and Mars exploration in specific.
- This mission can see landing on Jezero Crater, that was probably full of water in the past.
- Perseverance is NASA's 4th generation Mars Rover — beginning with occupier from the Mars pathfinder Mission in 1997, followed by Spirit and Opportunity from the Mars Exploration Rover Mission in 2004, and Curiosity from the Mars Science Laboratory in 2012
- The goal is to search for biosignatures within the dried up bottom at Jezero Crater.
- It is to explore belief that early life on Mars could have resembled early ocean-dwelling life on Earth, like stromatolites.
- If so this was the case, Perseverance would find fossils or some biosignatures — hints of life — in either the chemical measurements or morphological observations.
- Perseverance can produce oxygen on the Martian surface for the primary time, using atmospheric greenhouse emission from the Martian atmosphere.
- Perseverance can cache rock samples which will be brought to Earth by a subsequent European Space Agency/NASA mission.

### Why so many mission in short period?

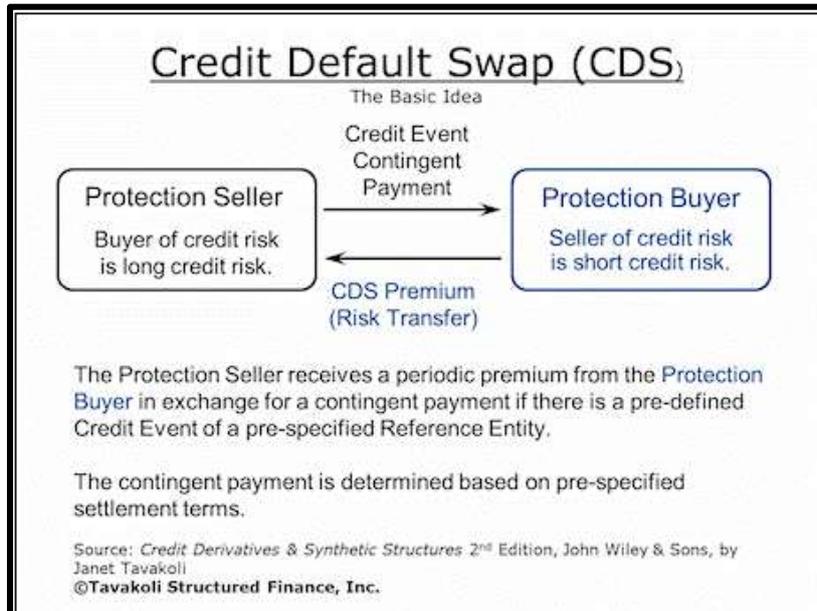
- Earth and Mars are at their closest distance relative each } different every 26 months providing for launch window and this is often once Earthlings attempt to send missions to Mars.
- But ne'er in history have 3 space agencies headed to Mars in a very single launch window.
- And ne'er in history have so many space agencies at the same time operated a mission to Mars or the orbit of Mars. There are presently 10 spacecraft from five different area agencies — the United States, European Union, India, China, and the United Arab Emirates — either orbiting or on the bottom on Mars.
- The rise in missions is principally because of a discount in launch prices and therefore the cheaper availability of the technology needed in area exploration.

### Current missions on Mars

- NASA features a lander (Mars Insight), a rover (Curiosity), and 3 orbiters (Mars Reconnaissance orbiter, Mars Odyssey, MAVEN)
- India has an artificial satellite (Mangalyaan-1) the EU has 2 orbiters (Mars specific and ExoMars Trace Gas Orbiter)
- China and UAE can have an orbiter every (Hope and Tianwen-1 respectively).
- SpaceX is finance in beginning a billboard service to move passengers to Mars through its project "Starship".

## Topic 13: Credit Default Swaps

### *Importance for Prelims:*



RBI releases draft norms for Credit Default Swaps

### **Draft guidelines on credit default swaps (CDS) by RBI:**

Retail users are going to be allowed to undertake transactions in permitted credit derivatives for hedging their underlying credit risk.

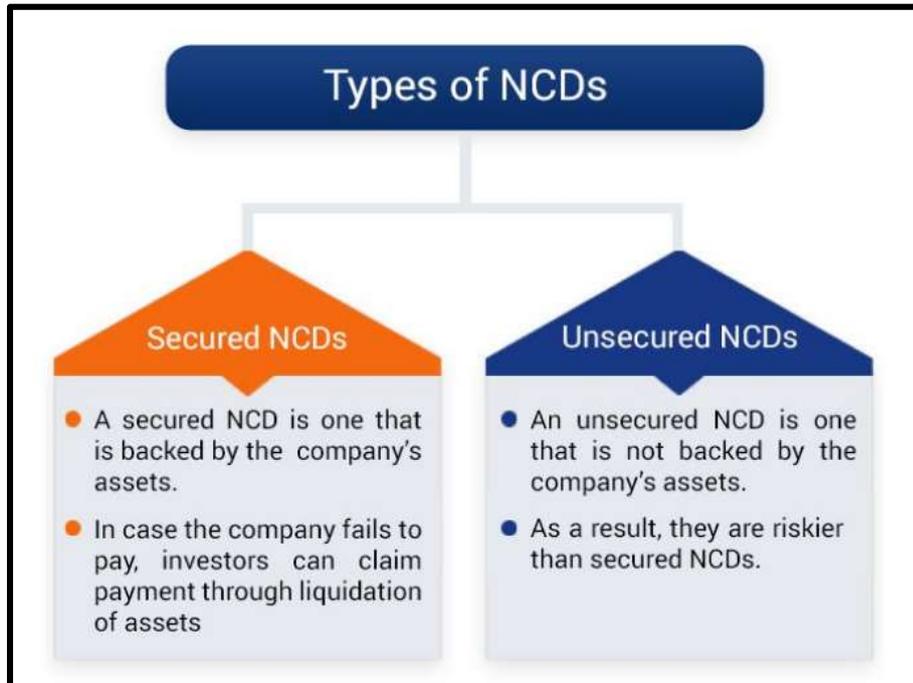
- non-retail users will be allowed to undertake transactions in credit derivatives for both hedging and guaranteed purposes.
- A person resident in India and a non-resident — to the extent laid out in the RBI directions — will participate within the market.
- Exchanges might supply standardized single-name CDS contracts with bonded cash settlement.
- Retail users shall undertake transactions in exchange-traded CDS just for hedging their underlying credit risk.
- The central bank said commercial papers, certificates of deposit and non-convertible debentures of original maturity up to 1-year, rated rupee company bonds (listed and unlisted) and unrated rupee bonds issued by the special purpose vehicles set up by infrastructure corporations are

going to be eligible to be a reference or deliverable obligation in a CDS contract. Credit Default Swap (CDS)

- Credit default swap could be a money by-product or contract that permits an investor to “swap” or offset his or her credit risk therewith of another investor.
- In this the lender buys a CDS from another capitalist WHO agrees to reimburse the lender within the case the receiver defaults.
- Just like an insurance policy CDS wants to be maintained through regular premium.
- It is an example of Over-the-Counter derivative (OTC).
- An over the counter (OTC) derivative could be a money contract that doesn't trade on an plus exchange, and which may be tailored to every party's wants. What are derivatives?
- A derivative could be a security with a value that's dependent upon or derived from one or more underlying assets.
- Its price is decided by fluctuations within the underlying plus. Concerns with CDS
- CDS played a big role within the global financial crisis as Lehman Brothers, the biggest casualty, owed \$600 billion in debt, out of that \$ 400 billion was lined by CDS.

## Topic 14: Non-convertible debentures (NCD)

### *Importance for Prelims:*



Future consumer firm has an interest obligation of Rs 13.89 crore, due on NCDs upto November 15, 2020, remains unpaid, raising fears of recent defaults. • Debentures are one among the long-term monetary instruments issued by companies to borrow.

- It is different from “Share” that is that the capital (representing the ownership of the shareholders) of the corporate, however Debenture is that the debt of the corporate.
- The income earned on shares is that the dividend, however the income earned on debentures is interest.
- NCDs are debentures with a feature of convertibility into shares when a definite point of time at the discretion of the debenture holder.
- The debentures that can not be converted into shares are referred to as non-convertible debentures (or NCDs).

### **Types of debentures**

- There are 2 sorts of NCDs-secured and unsecured.

- A secured NCD is backed by the assets of the corporate. If the corporate fails to pay the obligation, the investor holding the debenture will claim that through liquidation of those assets.
- Unsecured non-convertible debentures don't have any backing even if company defaults.

## Topic 15:PLI scheme for telecom

### *Importance for Prelims: Economy*

**The cabinet approved a production-linked incentive (PLI) scheme Worth Rs 12,195 crore for telecom equipment manufacturing**

- The Cabinet today has approved the Production Linked Incentive (PLI) Scheme for Telecom and Networking Products.
- This was done after encouraging success of PLI related to Mobile and component manufacturing launched in April, 2020.
- It seeks to make India a global hub of manufacturing telecom equipment including core transmission equipment, 4G/5G Next Generation Radio Access Network and Wireless Equipment, Access & Customer Premises Equipment (CPE), Internet of Things (IoT) Access Devices, Other Wireless Equipment and Enterprise equipment like Switches, Routers etc.
- As part of AtmaNirbhar Bharat it seeks to offset the huge import of telecom equipment worth more than Rs. 50 thousand crores and reinforce it with “Made in India” products both for domestic markets and exports
- The scheme outlay is Rs. 12,195 Crores over five years.
- The eligibility for the scheme will be subject to achievement of a minimum threshold of cumulative incremental investment and incremental sales of manufactured goods net of taxes.
- Financial Year 2019-20 shall be treated as the Base Year for computation of cumulative incremental sales of manufactured goods net of taxes.
- For MSMEs, one percent (1%) higher incentive at 7% for first 2-years and 6% for next 1 year is proposed compared to other industries.
- Minimum Investment threshold for MSME has been kept at Rs. 10 Crores and for others at Rs. 100 Crores.
- Once qualified, the investor will be incentivized up to 20 times of minimum investment threshold enabling them to utilize their unused

capacity.

## **Topic 16: Changes to Juvenile Justice Act**

### ***Importance for Prelims: Art and Culture***

Amendments to the Juvenile Justice (Care and Protection of Children) Act 2015 Were approved by the government.

- According to the amendments, before anyone becomes a member of the child welfare committees (CWC), their background and educational qualification can be checked
- Increasing the role of district magistrates and additional district magistrates in implementation of the law In each district, the district official and therefore the additional district official will get the ability to observe functions of agencies responsible for implementation of the Act.
- The district child protection unit will operate under the district magistrate
- The district official will independently judge a specialised CWC, juvenile police unit and registered institutions.
- The scope of the Juvenile Justice Act has also been expanded . kid victims of trafficking and drug abuse and people abandoned by their guardians are included in the definition of “child in need of care” and protection
- A new class of offence are accessory to a few classes of petty, serious and heinous crimes. this is often offences wherever the sentence is quite seven years however no minimum sentence is prescribed or a minimum sentence of but seven years is provided shall be treated as serious offences under the Act.

## **Topic 17: Money bill**

### ***Importance for Prelims: Polity***

The Congress party during a pre-emptive move has written to the Lok Sabha speaker not to certify 7 key bills as money bill because it bypasses the Rajya Sabha

### **Bills in question:**

- Bill seeking to interchange the University Grants Commission with a higher Education Commission.
- Amendment to the fiscal Responsibility and Budget Management Act the fixing of a Development Finance Institution the introduction of a securities markets code which will merge all market regulatory laws, amendments to the Deposit Insurance and Credit Guarantee Corporation Act Amendments to pave manner for the initial public giving of LIC The privatization of two public sector banks

### **About money bill**

- A Bill is said to be a money Bill under article 110 of the constitution if it only contains provisions associated with taxation, borrowing of money by the government, expenditure from or receipt to the Consolidated Fund of India.

### **Qualification as money bill:**

- Under Article 110(1) of the Constitution, a Bill is deemed to be a cash Bill if it contains only provisions addressing all or any of the subsequent matters: the imposition, abolition, remission, alteration or regulation of any tax regulation of borrowing by the government custody of the Consolidated Fund or Contingency Fund of India, and payments into or withdrawals from these Funds
- appropriation of moneys out of the Consolidated Fund of India
- declaring of any expenditure to be expenditure charged on the

Consolidated Fund of India or the increasing of the amount of any such expenditure

- receipt of money on account of the Consolidated Fund of India or the public account of India or the custody or issue of such money or the audit of the accounts of the Union or of a State
- any matter incidental to any of the matters specified in sub-clauses (a) to (f).

### **Power to decide money bill**

- The speaker of the Lok Sabha decides if a bill is money bill or not (Art 110 (3)) and his decision in this regard is final.

### **Power of Rajya Sabha w.r.t Money Bill**

- Under Article 109 (1), a Money Bill cannot be introduced in Rajya Sabha.
- Once passed by Lok Sabha, it is sent to Rajya Sabha — along with the Speaker's certificate that it is a Money Bill — for its recommendations.
- However, Rajya Sabha can neither reject nor amend the Bill, and must return it within 14 days, after which Lok Sabha may choose to accept or reject all or any of its recommendations.
- In either case, the Bill is deemed to have been passed by both Houses. Under Article 109(5), if Rajya Sabha fails to return the Bill to Lok Sabha within 14 days, it is deemed to have been passed anyway.

## Topic 18:Crude oil pricing

### *Importance for Prelims: Economy*

With international crude oil costs rising by 70th since November with goose hitting 63.8 dollar a barrel the gasolene worth in india in some states has reached as high asRs100 per liter.

- Increase will not profit the Centre much as a result of the excise duty on petrol and diesel may be a specific tax, charged on the number of units sold.
- Most States but calculate sales tax/VAT on gasolene and diesel on ad valorem basis, supported the sale worth (however some goes for specific duty structure), thus gaining from the rise within the costs. Ex- Rajasthan, Telangana, Karnataka and Madhya Pradesh

### **Pricing in India**

- The valuation of petrol and diesel in India is predicated on the bitter grade (Oman and Dubai average) and sweet grade (Brent Dated) crude processed in Indian refineries within the magnitude relation of 75.62: 24.38
- The basic assail worth of crude accounts for around 36 per cent of the final price of petrol (in Delhi). Freight charges and dealer commissions account for around 4 %.
- The remaining 60 per cent of the retail worth of petrol and 54 per cent of diesel goes to the Centre and States as taxes.
- The basic excise duty is ₹ one.40, special extra excise duty 11, agriculture, infrastructure and development cess 50 and extra excise duty (road and infrastructure cess) 18.
- The excise duty and cess on diesel are equally coupled to the quantity sold and not the worth. whereas this helps the Centre defend its revenue in periods once crude oil costs decline, it caps

the income once costs increase.

## **Topic 19: Inflation and Rising oil prices**

### ***Importance for Prelims: Economy***

At an event organized by the International Energy Agency (IEA) the oil minister criticized major oil producing countries for cutting oil production which has led to inflation.

- India presently imports 85% of its oil needs. With the increase in crude oil prices its import bill rises significantly.
- This rise ends up in inflationary pressure on the economy as oil is a source of energy is nearly vital for all sectors like transport.
- This is additionally resulting in contraction in economy because the inflationary pressure impacts demand also and it's a worrying trend in post-Covid scenario.
- Current rise in oil prices is higher than previously-announced levels however also added further voluntary cut.

### **About inflation**

- Inflation is defined as a scenario where there's sustained, unrestrained increase in the general price level and a fall in the buying power of money.
- Inflation is measured in India by the Consumer Price Index (CPI) (released by NSO). It is a comprehensive measure used for estimation of price changes {in a basket of products and services} in a very short period.

services representative of consumption expenditure in an economy is termed client price index.

- RBI goes for inflation targeting under its financial policy Review with 4-dimensional being set as the consumer index number (CPI) inflation target for the amount from August five, 2016, to March thirty one, 2021, with the higher tolerance limit of 6 june 1944 and also the lower tolerance limit of 22.

## **Topic 20: Quad**

### ***Importance for Prelims:***

India for the first time formally used the term “Quad” to explain its grouping with the u. s., Australia and Japan that command its third foreign ministers meet among last 6 months.

- India for the first-time mentioned Quad and India’s “commitment to upholding a rules-based international order, underpinned by respect for territorial integrity and sovereignty, rule of law, transparency, freedom of navigation among the international seas and peaceful resolution of disputes” (so method india mentioned it as “meeting of four countries”).
- Significance of the meeting is that the initial Quad meeting post amendment of govt in USA reflects continuity in Washington’s approach towards China.
- The cluster reiterated commitment to free, open and comprehensive Indo-Pacific region, with clear support for association cohesion and position.

### **About quad**

- Quadrilateral Security Dialogue (Quad) is that the informal strategic dialogue between India, USA, Japan and Australia with a shared objective to verify and support a “free, open and prosperous” Indo-Pacific

region.

- The set up of Quad was initially mooted by Japanese Prime Minister Shinzo Abe in 2007.
- However, the thought couldn't move ahead with Australia's birth prevention of it, apparently due to Chinese pressure.
- In November 2017, India, the US, Australia and Japan gave the go-ahead to the long-pending "Quad" Coalition to develop a novel strategy to stay the essential crucial routes in the Indo-Pacific freed from any influence (especially China).

## **Topic 21: The Protection of Human Rights Act 1993**

### ***Importance for Prelims:*** Polity

THE Delhi tribunal has dominated that Delhi, as a Union Territory, can designate human rights courts in every district

- The court was hearing a petition filed by an activist, argument that since Delhi is a 'Union Territory' and not a 'State' inside the which means of Constitution, the notification specifying a Court of Sessions as a human Rights Court under The Protection of Human Rights Act, 1993 will only be issued by the Centre.
- It challenged notification last year designating the court of further Sessions Judge-2 in every district as an individual's Rights Court in Delhi.
- The court control that just as a result of the enactment could be a Central legislation, it will not follow that its implementation will only be undertaken by the Central Government.
- The court said that for the aim of Section 30 of the Protection of Human Rights Act, the expression 'State' would come with the Union Territory.
- About the Protection of Human Rights Act, 1993 and NHRC

## **Topic 22: Delimitation Commission**

### ***Importance for Prelims:***

Three out of five associate members skipped the meeting of bounds panel being command for delimitation of Jammu and Kashmir post it turning into UT in 2019.

- The current panel can delimit the constituencies of Jammu and Kashmir in accordance with the provisions of the Jammu and Kashmir shakeup Act, and those of state, Arunachal Pradesh, province and Nagaland in accordance with the provisions of the bounds Act, 2002

### **About delimitation and delimitation commission**

- Delimitation suggests that the act or method of fixing limits or boundaries of territorial constituencies in a very country or a province having a legislative body.
- Under Article 82 of the Constitution, the Parliament by law enacts a Delimitation Act once each census.
- The bounds Commission is appointed by the President of India and works in collaboration with the election commission of India
- Composition:
  1. Retired Supreme Court judge
  2. Chief Election Commissioner
  3. respective State Election Commissioners
- It could be a high-voltage body whose orders have the force of law and

can't be known as inquestion before any court.

- It has been set up four times so far — 1952, 1963, 1973 and 2002 under the Acts of 1952, 1962, 1972 and 2002.
- The present bounds of constituencies has been done on the premise of 2001 census figures under the provisions of the Delimitation Act, 2002.
- Amendment in 2002 provided for to not have bounds of constituencies until the first census once 2026.

### **Topic 23: Central Issue Price**

#### ***Importance for Prelims:***

The Union Minister for Consumer Affairs, Food and Public Distribution assured yesterday of no change in CIP amidst concern after the Economy survey talked of revision in it.

- The CIP is the price at which the government makes available food grains for the beneficiaries of the National Food Security Act, 2013 and other welfare schemes to the states from the central pool.
- Ex- Under NFSA CIP is at Rs 3, Rs 2 and Re 1 for rice, wheat and coarse grains respectively.
- Economy Survey 2020-21 said that the food subsidy is becoming “unmanageably large” and the revision is needed for the Central Issue Prices (CIP) of food grains released from the central pool as it has not been changed for long.
- The Centre procures food grains from farmers at a minimum support price (MSP) and sells it to the states at central issue prices.
- It is responsible for transporting the grains to godowns in each state.

The states are responsible for transporting these to Fair price shops and fixing retail price to be charged at the fair price shops.

## **Topic 24: Environment Impact Assessment**

### ***Importance for Prelims: Environment***

The Supreme Court on Thursday noted that it was inclined to nullify the Centre's notification that exempted the authorities from enterprise Environment Impact Assessment just in case a road project is a smaller amount than 100 kilometres long.

- The observation came on hearing a petition against the felling of quite 300 trees for the development of railway over bridges in West Bengal and also the widening of a road on the Indo-Bangladesh border.
- The bench noted that just in case it absolutely was inevitable to undertake a road project, the value of each tree ought to be engineered into the project's price.

### **About EIA:**

- The setting Impact Assessment that prescribes the procedure for industries to assess the environmental impact (taking into consideration inter-related socioeconomic,
- cultural and human-health impacts, each useful and adverse) of their proposed comes before they're given a go-ahead by the government.
- Environment Impact Assessment in India is statutorily backed by the Environment Protection Act, 1986 that contains numerous provisions on EIA methodology and process.

### **What are the Steps concerned within the EIA?**

- Screening: It seeks to work out if a project desires a full EIA or partial EIA based mostly on investment, location or style of development.
  - Scoping: identify potential impacts supported legislative, international standards to identify various choices (or even not going ahead with project) to compensate for adverse impact on biodiversity and determines terms of reference for EIA.
  - Baseline knowledge collection: on web site existing environmental standing is collected.
  - Impact prediction: All aspects of potential impact on setting (air, water, soil, biodiversity etc), socio-economic standing of the people in region.
  - Reporting the EIA report with mitigation measures, compensations for probable loss.
  - Public hearing: As per the EPA, 1986 public hearing is obligatory and anyone likely to be wedged by the project should run opportunity to convey an oral/written answer to the state Pollution board.
  - Environment Management set up (EMP) and call making: supported all the above factors in earlier stages an EMP needs to be ready.
  - Then, project proponents and the impact assessment authority create call on future course of project based on EIA report and EMP.
  - Monitoring, compliance, implementing and environmental auditing of EIA and EMP terms each throughout implementation and operative part.
- What is the EIA cycle projected in EIA notification, 2006?
- It talks of 4-stages of EIA to be followed in accordance with the norms. These are:

Screening

Scoping

Public hearing

Appraisal

- It also talks of category of projects: category A and category B (B1 and B2 projects).
- In this category A and category B1 comes want mandatory EIA and B2 category does want EIA.
- Category A projects are appraised at the national level by the Impact Assessment Agency and also the skilled Appraisal Committee (EAC).
- Category B projects are appraised at the state level with B1 wanting EIA and B2 does not need it.
- State Level setting Impact Assessment Authority (SEIAA) and the state level EAC are provided for clearance of the category B projects.

## **Topic 25: Cairn Energy-Govt dispute**

### ***Importance for Prelims: Economy***

The Cairn officials met govt officers to debate the manner forward with respect to the \$1.2 billion (roughly Rs 8,000 crore) arbitration award by the Permanent Court of Arbitration (PCA) at the Hague in December 2020.

- The court had dominated that the Indian government's retrospective tax demand on Cairn Energy was "in breach of the guarantee of truthful and equitable treatment", and against the India-UK bilateral written agreement.
- It was an amicable and "positive" answer to the retrospective taxation issue.

### **About dispute**

- The dispute relates to retrospective taxation (rule on onerous bound merchandise, items or services and deals and charge firms from a time behind the date on which the law is passed).
- In 2006-2007, Cairn UK had, as a part of an inside arrangement method, transferred shares of Cairn India Holdings to Cairn India.
- Indian revenue enhancement authorities complete that since Cairn UK had created capital gains, it needs to pay capital gains tax up to Rs 24,500 crore.
- But the company interpreted the law otherwise and refused to pay.
- It followed judicial proceeding at the Income-Tax appellate tribunal

(ITAT) and the High Court.

- Cairn lost the case at ITAT and a case on the valuation of capital gains is pending before Delhi high court.
- While Cairns oversubscribed most of its assets, income-tax authorities barred it from selling about 10 per cent, citing unfinished taxation problems. The payment of dividend by Cairn India to Cairn Energy was additionally frozen.
- The matter visited the Permanent Court of Arbitration that dominated in favour of the company and it aforesaid that the problem wasn't simply associated with tax, however was an investment-related dispute — and was thus under the jurisdiction of the international arbitration court.
- The arbitration tribunal also said that India should not build any more tries to recover “the alleged liabilities or any interest and or penalties arising from this alleged liability through the other suggests that.

## **Topic 26: The Silbo Gomero Language**

### ***Importance for Prelims: International events***

Silbo Gomero is only recognised whistled language by UNESCO custom-made to Catalan Spanish language.

- La Gomera, the second-smallest of the most islands in Spain's Canary Island chain has preserved indigenous whistling language for long.
- The language is mentioned within the account of fifteenth century explorers, whose account also led to the Spanish conquest of the island.
- Silbo Gomero was formally added in UNESCO's list of the intangible cultural heritage of humanity.
- it was only whistled language per the UN body which was absolutely developed and practiced by an oversized community.
- In this sound vary by pitch and length supported completely different letters.

## **Topic 27:P-Notes and Hot Money**

### ***Importance for Prelims: Economy***

SEBI chief recently noted that rise in the value of investments via P-Notes into Indian markets in 2020 and so far this calendar year is “not substantial enough” to warrant a concern.

### **What are P-Notes?**

- P-notes are **issued by registered foreign portfolio investors (FPIs) to overseas investors** who wish to be part of the Indian stock market without registering themselves directly.
- They, however, need to go through a due diligence process.

### **Why there were concerns?**

- SEBI was concerned about P-notes because it is not possible to know who owns the underlying securities and hedge funds acting through P-notes might therefore cause volatility in the Indian markets

### **Why it's not a big concern?**

- Participatory Notes (P-Notes), which are seen as hot money instruments, are not an issue because the inflow via this route is minuscule to the level of the net overall foreign portfolio investments into the Indian markets this fiscal.
- FPIs' total Assets Under Management in India currently exceed \$55 billion and P-Notes account for less than 2 per cent.
- Nearly a third of the FPI flows into India originate from three jurisdictions

— Luxembourg, Singapore and Mauritius SEBI has already put in place a strong regulatory framework with stringent KYC norms for the FPIs

### **KYC norms ‘in place’ for FPIs**

- About 10,000 FPIs are registered with SEBI.
- There are proper regulations and KYC norms are in place.
- It may be recalled that SEBI had in September 2019 notified new FPI regulations to ease the regime for investments by FPIs.
- The new rules replaced the SEBI (Foreign Portfolio Investors) Regulations, 2014

## **Topic 28: DICGC**

### ***Importance for Prelims: Economy***

The government and therefore the tally are believed to be examining the feasibility of allowing depositors of banks, particularly UCBs, under regulative directions, to withdraw up to the ₹5 lakh insured quantity to alleviate their misery.

- At present, once a bank is placed under directions, deposit withdrawals are capped in ranges from ₹1,000 to ₹1 lakh of the full balance commanded by an investor.
- This withdrawal cap is applicable for the whole amount that a bank is under directions
- The chance of permitting deposit withdrawal up to the insured quantity has brightened with the Deposit Insurance Fund (DIF) swelling to ₹1,10,380 crore at March-end 2020 from ₹93,750 crore at March-end 2019
- Since April 1, 2015, 52 UCBs are placed below encompassing Directions by the Reserve Bank, per RBI's Report on Trend and Progress of Banking in India 2019-20.
- Of the full claims settled by DICGC since beginning, around 94.3 per cent of claims pertained to co-operative banks that were liquidated, amalgamated or restructured.
- Government had recently upped the deposits insured by Deposit Insurance and Credit Guarantee Corporation (DICGC) from ₹1 lakh (fixed

in 1993 when the insurance theme was started) to ₹5 lakh following the PMC Bank collapse of 2019

**Concept:**

- Deposit insurance may be a protection protect deposit holders in a very bank once the bank fails and doesn't have cash to pay its depositors.
- This insurance is provided by Deposit Insurance and Credit Guarantee Corporation (DICGC) that may be a altogether owned subsidiary of the tally.
- DICGC insures all bank deposits, like savings, fixed, current and recurring deposit for up to the limit of Rs 5 lakh per bank.
- DICGC covers depositors of all business banks and foreign banks operating in India, state, central and concrete co-operative banks, native space banks and regional rural banks provided the bank has bought the duvet from DICGC.
- The DICGC doesn't embody the subsequent styles of deposits:
  - Deposits of foreign governments.
  - Deposits of central/state governments.
  - Inter-bank deposits.
  - Deposits of the state development banks with the state co-operative bank.
  - Any quantity due on account of any deposit received outside India.
  - Any amount specifically exempted by the DICGC with previous approval of RBI.

## Topic 29:Project MAQUID

### *Importance for Prelims:*

Schools and colleges have the highest concentration of PM 2.5 and PM 10 compared to other buildings such as offices, restaurants and malls was the finding of the project undertaken to measure indoor air quality in such public places in Delhi.

- A survey of indoor air quality in 37 buildings of the city, conducted by Indian Institute of Technology (IIT) Delhi, has revealed that schools and colleges have the highest concentration of PM 2.5 and PM 10 compared to other buildings such as offices, restaurants and malls.
- The overall PM 10 and PM 2.0 were 2 and half times above the ambient air quality set by the CPCB.
- CO<sub>2</sub> levels are also recorded high in hospitals, colleges, offices as well as in restaurants due to higher occupancy and inadequate ventilation.
- The survey reported schools have the **worst I/O (indoor/outdoor) ratio** of all surveyed buildings, meaning it had more indoor sources of pollution as compared to outdoors.
- The use of chalkboards is considered primary source of indoor pollution in school.
- Poor ventilation after closing of doors and windows leads to rise in indoor pollution at night.

### **About Project MAQUID**

- Project MAQUID (Monitoring of Air Quality in Urban Indoors in Delhi) was conducted in schools, colleges, hospitals, shopping malls, restaurants, offices and one cinema hall during the peak pollution period from October 15, 2019, to January 30, 2020
- It was undertaken by the Centre of Excellence for Research on Clean Air (CERCA), IIT-Delhi; Society for Indoor Environment (SIE); and Kaiterra,

an air quality instrument company.

- The indoor air pollutants studied include PM 10, PM 2.5, TVOC (total volatile organic compounds) along with comfort parameters (temperature, relative humidity and CO<sub>2</sub> concentrations).

## Topic 30:Mercury rising but Delhi continues to see dense fog

### *Importance for Prelims: Environment*

Dense fog has hit Delhi several times over the past 10 days, in what meteorologists are calling a “unique” event as in 2 and 3 week of februray generally don't see fog.

### **Factors for this event as per IMD:**

- Lack of western disturbances: It crystal rectifier to an anti-cyclone high belt. Anticyclonecauses stable physical phenomenon and inversion and calm winds at lower levels.
- damp easterly winds brought a lot of wetness in Delhi's air, a pre-requisite for fog(Usually at this point dry wind blows in from the west or northwest region)
- Low wind speed • An easterly system over central India • High Pollution levelsnd rd

### **About fog**

- Fog, cloud of little water droplets that's close to ground level and sufficiently dense toreduce horizontal visibility to but one,000 metres.
- Under similar conditions similar conditions, however with visibility greater than 1,000metres, the development is termed a mist or haze, looking on whether or not theobscurity is caused by water drops or solid particles.
- It refers typically to clouds of smoke particles, ice particles, or mixtures of thesecomponents close to grounds inflicting reduction in visibility.
- Fog is made by the condensation of water vapour on condensation nuclei that arealways present in natural air. This happens once the ratio of the airexceeds saturation by a fraction of 1 %.

## **Topic 31:SVAMITVA**

### ***Importance for Prelims: Government schemes***

The Punjab govt Friday lead the manner for villagers residing throughout the “lallakir” (the a section of the habitation used most typically for non-agricultural functions) to induce their belongings registered with the earnings division.

- It can facilitate villagers legalize it or avail benefits from banks. The state govt is doing it under the SVAMITVA scheme.

### **About scheme**

- It may be a new initiative below the new initiative of the Ministry of Panchayati dominion.
- It seeks socio-economic empowerment of the rural mass and creating them selfreliant,a Central Sector theme, “Survey of Villages and Mapping with Improvised Technology in Village Areas’ was launched by the Prime Minister on 24th April2020.
- The theme aims to supply the ‘record of rights’ to village menage ownerspossessing homes in populous rural areas in villages and provision of property cardsto the property owners
- The theme is for measurement the land parcels in rural populous area using Dronetechnology.

### **Objectives of of scheme are:**

- To bring money stability to the voters in rural Bharat by sanctionative them to use theirproperty as a money quality for taking loans and different money edges.
- Creation of correct land records for rural coming up with.
- Determination of property tax, which might accrue to the GPs directly in Stateswhere it's devolved as an alternative, boost the State finances.
- Creation of survey infrastructure and GIS maps that may be leveraged by

any department for their use.

- To support in preparation of better-quality Gram panchayat Development Plan(GPDP) by making use of GIS maps.
- To reduce property connected disputes and legal cases.

## Topic 32:South African mutant variation of Corona virus

### *Importance for Prelims: Science and Technology*

South African variant of corona virus 501Y.V2 has been reported in India and is more transmissible than United Kingdom variant.

#### Mutations

- The DNA sequence is specific to each organism. It will typically undergo changes in its base-pairs sequence. it's termed as a mutation.
- A mutation could result in changes in proteins translated by the DNA.
- Usually, the cells can acknowledge any harm caused by mutation and repair it before it becomes permanent.

#### Types of Mutations

##### Silent mutation

- It refers to any change within the sequence of dna, that has no additional impact on the amino acid sequence in an exceedingly protein or within the functions performed by a protein.
- There is no constitution indicator of mutation.

##### Nonsense mutation

- When thanks to some extent mutation there's modification within the sequence of base pair leading to stop sequence.
- It leads to a shortened or non-functional macromolecule.

##### Missense mutation

- A missense mutation may be a result of point mutation resulting in modification within the sequence, which then codes for an additional amino acid.

#### Causes:

- Most of the mutations occur once the DNA fails to repeat accurately.
- All these mutations result in evolution. throughout cell division, the DNA makes a duplicate of its own.

- Sometimes, the copy of the DNA isn't good and this slight distinction is named amutation.
- When the polymer is exposed to sure chemicals or radiations, it causes the DNA tobreak down.
- The ultraviolet radiations cause the pyrimidine dimers to interrupt resultingin a mutated DNA.

**Negative effects:**

- Genetic disorders are often caused by the mutation of one or additional genes.
- Cysticfibrosis is one such genetic disorder caused by the mutation in one or additional genes.
- Cancer is another illness caused by the mutation in genes that regulate the cellcycle.

### **Topic 33: Governing council of Niti Aayog**

#### ***Importance for Prelims: Polity***

The 6th meeting of the Governing Council of NITI Aayog was control yesterday.

- PM's focus in meeting
- Making India a manufacturing house
- Re-imagining agriculture
- Improving physical infrastructure
- Accelerating human resource development
- Improving service delivery at the grassroot level
- Health and nutrition

#### **About Governing Council of Niti Aayog**

- The Governing Council presents a platform to discuss inter-sectoral, interdepartmental and federal problems.
- It contains the Prime Minister (chairperson), Chief Ministers of States and Union Territories (UTs), with Legislatures and Lt Governors of different UTs.
- It also includes Ex officio Members of the NITI Aayog, Vice-Chairperson and full-time Members of NITI Aayog.
- The special visitant of the Niti Aayog is additionally special visitant of the governing council.
- The council was reconstituted for the entry of Ladakh for the primary time, in addition to the participation of Jammu and Kashmir as a UT.
- It presents one in all the biggest platforms to promote cooperative federalism in India.

## **Topic 34:Draft National Policy on migrant labour**

### ***Importance for Prelims: Policies of government***

Based on a request from the labour ministry the Niti Aayog released initial Draft National Policy on migrant labor yesterday.

- According to the Minister of State (Independent Charge) of Labour and Employment in Parliament last year 10 million labourers went back of home due to migrant crisis last year.
- Demands from states, specialists and civil society has led to Niti Aayog formulating a draft National migrant labour policy that's publicly domain presently.

### **Proposals under the policy**

- the draft policy involves a “rights-based” approach that taps the migrants’ potential rather than hand-outs and cash-transfers.
- Mechanisms to “enable voting” to confirm the political inclusion of migrant workers so they will demand their entitlements and fix political accountability
- Setting up inter-state coordination mechanisms to hide the nation’s key migration corridors: province and Mumbai; Bihar and Delhi; Western Odisha and Andhra Pradesh; Rajasthan and Gujarat, and Odisha and Gujarat Ministry of Labour to line up a special unit on migration
- Embedding a migration wing in every state’s labour department and supply states to send nodal officers to destination states to figure put together with the labour officers
- Getting supply states and destination states to figure with one another
- Government policies mustn't hinder however request to facilitate internal migration.
- Migrants ought to be the target of Disaster Risk Reduction (DDR) programmers in urban centres.
- Access to health and alternative social protection programmes ought to

be portable across state borders.

- Skill mapping using Aadhaar to avail of social security schemes, psycho-social assistance through a national helpline.
- Tribal department to own one inspector at the block level and Labour one at the district level.

**Some causes identified by the Niti Aayog group with respect to Migrant crisis:**

- Fragmented labour market obscures supply chains and relationships between business owners and workers
- The existing gap in the unionization of migrant workers is also an important reason for the precarious nature of their employment
- Government policies at times does not facilitate internal migration rather act as a hindrance
- States have limited engagement with migrants. For example, in Jharkhand and Chhattisgarh, anti-trafficking units focused on minor women have suffered with inadequate staff and poor supervision of migration trends
- Concerns in schemes Ex- MNREGA and State Rural Livelihood Mission are meant to check out-migration by tribals but that hasn't quite happened as tribals are not "actively included" in skill development schemes and were not able to access them because of "lack of awareness and tedious paper work and processes."

## **Topic 35: Credit deposit Ratio**

### ***Importance for Prelims: Economy***

At Niti Aayog's governing council meet the Bihar CM requested the Centre to take steps to enhance credit deposit ratio of the state.

- It is just 36.1 per cent in Bihar against the national average of the 76.5% (with some states having 100% Credit deposit ratio).
- People deposited Rs 3.75 lakh crore in Bihar however banks extended loans up to Rs one.35 lakh crore to its people.

### **About Credit Deposit ratio**

- The CD quantitative relation is that the ratio of a bank's total loans and total deposits.
- Low credit to deposit ratio is an indicator of excess liquidity thanks to higher deposits with the banking system and also the lack of alternatives in credit markets.
- Under reserve bank of India rules, banks have to be compelled to put aside 3-dimensional of deposits as cash reserve ratio (CRR) and another 18 in statutory liquidity ratio (SLR) compliant holdings.
- The rest, along side different resources, will be used for lending.

### Topic 36: Munich security Conference

*Importance for Prelims:* International events

The security conference was held yesterday nearly with the USA president announcing shut cooperation with Trans-Atlantic alliance revival soon.

- It is an annual conference on the international security policy that takes place in Munich, Germany since 1963.
- It is an independent venue for policymakers and specialists for open and constructive discussions regarding the most pressing security problems with the day and of the long run.
- In this summit the USA president same it absolutely was able to rejoin talks regarding reentering Iran nuclear deal and specialize in Trans-Atlantic coalition that was below pressure under Trump.
- MSC publishes the Munich Security Report, an annual digest of relevant figures, maps, and analysis on crucial security challenges.

## Topic 37: High-Security Registration Plates (HSRP)

### *Importance for Prelims: Economy*

Karnataka is going to create the installation of High-Security Registration Plates (HSRP) necessary for all vehicles.

- The vehicles prior to 2 year can ought to replace the number plate.
- The owners can ought to pay to switch the number plates
- The rule for putting in HSRPs is already applicable for vehicles registered once April 1, 2019

### **About HSRP**

- It created|is formed|is created} of made up aluminium and are pasted using a minimum of two non-reusablesnap-on locks.
- The plate comprises hot-stamped chromium-based 20 mm X 20 mm hologram of Ashoka Chakra in blue color on the top left corner.
- At the bottom left corner could be a 10-digit permanent identification number (PIN) that is laser branded on the reflective material.
- It additionally includes a hot sealed film applied on the numerals and letters bearing the inscription "INDIA" at a 45-degree angle.
- Once pasted, the distinctive high security registration plate is electronically joined to the vehicle.

### **Benefits of HSRP**

- Old variety plates are terribly simple to tamper with and may be modified quite simply.
- HSRP's accompany non-removable snap-on locks and are troublesome to switch.
- Preventing counterfeiting of high security registration plates: it's pasted by automobile dealers and personal vendors approved by the state authorities.
- These plates are issued solely when the vehicle owner provides with info

like enginenumber, chassis variety, etc.

- Easier identification of purloined vehicle with the help of 10-digit pin.
- HSRPs have a standardized pattern of displaying automobile registration number, therefore addressing the difficulty of 'incomprehensible' vehicle registration plates.

## **Topic 38: Once the wettest place on earth seeing decreasing trend in rainfall**

### ***Importance for Prelims: Geography***

A recent study paper revealed in Environmental analysis Letter looked at the trend of rainfalls in Cherrapunji (Meghalaya) over last 119 years and saw decreasing trend of about 0.42 mm per decade.

- Mawsynram overtook Cherrapunji few years back as wettest place and receives over 10,000 millimeters of rain during a year.
- The focus of the study on north-east is as a result of the Northeast India has the highest vegetation cover in India and includes 18 diversity hotspots of the world, indicating the importance of the region in terms of its greenery and climate-change sensitivity

### **Causes of declining trend**

- Changes within the ocean temperature Human interference: Reduction within the vegetation cover in northeast India within the past two decades.
- Study noted decrease in vegetation cover and increase within the areas of cropland primarily from the year 2006 onward and increase in urban and built-up lands throughout 2001-08 amount.
- Team noted northeast India is generally rough associated is an extension of the Indo-Gangetic
- Plains, the region is extremely sensitive to changes in regional and global climate.

### **Steps suggested:**

- Conserve the vegetation or forest space, biodiversity parks, the hills and valleys in the northeast
- Solid water management ways to combat climate-induced changes of water bodies and water.
- Long-term plans are necessary to combat declining trend.

## Topic 39: Mandu in the historic town

### *Importance for Prelims:*

The three-day Mandu Festival was recently held at Dhar district in Madhya Pradesh yesterday.

- The three-day festival had live concerts, adventure sports, cycling expeditions and much more.
- It will have Local art, craft and cuisine as well.

### **About Mandu**

- It is located in Dhar district of Madhya Pradesh and reflects prominently Afghan architecture surrounded by baobab trees, native to Africa. Ex-Hoshang Shah's Tomb is said to be India's first marble structure and one of the best examples of Afghan architecture.
- It is truly Islamic in architecture with a beautifully proportioned dome, intricate marble lattice work and porticoed courts and towers.
- The Hoshang Shah's tomb may have been used as a template for building the Taj Mahal.
- It is also famous for Malwa style of architecture.
- The architecture of Mandu is described as an example of Indian functionalism.
- It generally lacks the expression and decoration.
- Darwazas: Mandu is the largest fortified city of medieval India.
- The wall encompassing Mandu has 12 major gates or darwazas. • Hindola Mahal or Swing palace which has sloping sidewalls.  
Jahaz Mahal is located between two artificial lakes.
- It was built by Ghiyas-ud-din-Khilji, and it served as a harem for the sultan, with a reportedly aggregation of 15000 ladies inside.
- Rani Roopmati's Pavillion, Baz Bahadur's Palace are other important monuments.

## **Topic 40: Center for Disease Dynamics, Economics & Policy (CDDEP)**

### ***Importance for Prelims: National and International organizations***

CDDEP has estimated the price of ensuring WASH and taking connected steps for infection bar and management for one year in tending facilities altogether of India.

- Improving WASH across the public tending facilities in India and maintaining this for a year would value \$354 million (Rs 2567,00,00,000 approximately) in capital prices and \$289 million (Rs 2095,00,00,000 approximately) in recurrent expenses.
- It may be a public health analysis organization with headquarters in Washington, D.C. and New Delhi.
- Its mission is “to produce independent, multidisciplinary analysis to advance the health and well-being of human populations within the united states and around the world.”
- It includes economists, epidemiologists, malady modelers, policy and risk analysts carry out analysis on malaria, antibiotic resistance, malady management priorities, environmental health, alcohol and tobacco, and varied alternative diseases.
- Research is split across four areas: malady dynamics and behavior, diseasedynamics and data structure, delivery of recent technologies for diseasecontrol, and innovative funding.
- It’s two important initiatives are connected with the Anti-microbial resistance.

## Topic 41: Common and Pintail Snipe

### *Importance for Prelims: Environment*

During the migration season bird watcher faces a challenge in identifying common and pintail snipe.

- According to eBird platform, Common Snipe and Pinatail Snipe make it to the list of difficult birds to identify.
- During the migratory season, the Common Snipe and the Pintail Snipe occur in Chennai.
- They can sometimes be difficult to be told apart, unless they are seen in flight and their underwings are exposed. The Pintail Snipe has an evenly barred pattern on the underwing, whereas the Common Snipe mostly has a white underwing with some pattern but not evenly patterned. Much the Common Snipe's underwing is just white.
- In parts of the country, it is a little clearer. In western and north-western parts, it is almost only Common Snipe. So, the onus is on birders to find a Pintail Snipe.
- But in the rest of the country, both may occur in almost equal numbers.

## Topic 42: Uthuru Thila Falhu naval base

### *Importance for Prelims: International events*

India and Maldives signed defence line of credit and developing the harbour at Uthuru Thila Falhu naval base.

- India extended a \$50-million line of credit to the Maldives for defence comes and the two countries signed an agreement to develop and maintain a key naval facility for the armed forces of the Indian Ocean archipelago.
- Two sides united to “develop, support and maintain” the Coast Guard harbour in Uthuru Thila Falhu naval base.
- Apart from defence cooperation growth it will strengthen the ability of the Maldivian Coast Guard and facilitate regional humanitarian facilitate and disaster relief efforts.
- It will boost Maldives defence as presently it doesn't have a navy and thus the coastguard functions as a result of the armed maritime part of the Maldives National Defence Force (MNDF). Thus, it's being primarily designed for Maldivian forces, yet, it will produce a strategic quality for India in Indian Ocean region.
- Five totally different agreements, in addition as one for a \$25-million line of credit for the development of roads.

## Topic 43:Excise duty

### *Importance for Prelims: Economy*

Rising oil prices has led to demand for reduction in excise duty by the Central government.

- Excise duty may be a style of indirect tax paid to the government of India obligatory on goods for his or her production, licensing and sale.
- Unlike this tradition duty levied on those coming back from outside of the country.
- At the central level, excise duty earlier accustomed be levied as Central Excise Duty, Additional Excise Duty, etc. However, the products and Services Tax (GST), introduction in July 2017, subsumed many sorts of excise duty. Today, excise duty applies only on fossil oil and liquor.

### **Types of excise duty in India (before GST was implemented)**

- **Basic Excise Duty:** also called the Central worth added Tax (CENVAT) it was levied on product that were classified below the primary schedule of the Central Excise Tariff Act, 1985. This duty was levied under Section 3 (1) (a) of the Central Excise Act, 1944. This duty applied on all goods except salt.
- **Additional excise duty** was levied on product of high importance, under the additional Excise under further Duties of Excise (Goods of Special Importance) Act, 1957. This duty was levied on some special category of goods.
- **Special Excise Duty:** this kind of excise duty was levied on special goods classified under the Second Schedule to the Central Excise Tariff Act, 1985

## Topic 44: Chamoli Lake

### *Importance for Prelims: Geography*



The lake that led concern of recent deluge post-Uttarakhand flood recently is said to be 8 to 9 metres deep with around 50000 cubic metres of water in it.

- The lake was formed upstream of the Rishi Ganga stream when the February 7 flash floods in Uttarakhand's Chamoli district.
- The exercise to live depth was taken jointly by the Air force and therefore the Indian Navy.
- For the operation the helicopter hovered 14,000 ft on top of sea level, the divers plunged into the cold water with handheld echo sounders to calculate the depth.

## **Topic 45: Silver Antimony Telluride**

### ***Importance for Prelims: Science and Technology***

Bengaluru-based scientists have developed a new material that may facilitate in tapping waste heat created by all types of domestic and industrial appliances, and use it to accomplish alternative helpful work.

- Industrial processes and power plants produce ample quantity of waste heat that can be utilised to do important amounts of labor through energy conversion.
- Bengaluru-based statesman Centre for Advanced research project says that antimony telluride, that may facilitate this energy conversion.
- Energy conversion, in general, isn't a really economical method. Only a little fraction of energy that's used is really productive. The remainder of it becomes waste, usually getting released as heat.
- The downside in facilitating transfer of energy, however, is that the fact that most materials that conduct electricity, additionally happen to be smart conductors of warmth leading to wastage of energy.
- Traditionally, thermo-electric effect (If two ends of an associated electrically-conducting material, like a metal, are maintained at completely different temperatures, current flows from the hot finish towards the cold one) has been incontestable — and utilised — by using two completely different metals joined along, and by mechanically maintaining two different temperatures at the ends. But this has not been an economical or economical resolution.
- Silver Copper compound, consistent with the study overcomes this challenges because it is a good conductor of electricity however a bad conductor of heat. It's as a result of it's a crystalline solid, it had free electrons that helped in conduction of electricity however its lattices were rather inflexible, and vibrated quite slowly thereby inhibiting the propagation of warmth.
- Lead compound is additionally said to possess this property and also the Silver Copper compound offered lesser potency than Lead compound within the conversion of warmth into electrical energy, however it absolutely was thought of a vital breakthrough as a result of it was environmentally benign.
- The material has been found to possess associated potency of fourteen per cent, though a prototype device has to this point been able to come through ten per cent efficiency.
- Potential: the warmth from the portable computer, as an example, will be used to charge a mobile phone. Or, that from the phone will be used to charge a small watch.

## Topic 46: Red-eared turtle

*Importance for Prelims: Environment*



Experts have warned about Red-eared turtle as world's worst invasive species and has emerged as the major threat to the biodiversity in the Kerala as it was sighted in Kalathode canal in Kerala.

- Post the Pink bloom (alien flower) which choked the AvalaPandi canal at Perambra, the Kerala is witnessing another major threat in form of Red-eared turtle.

### **About Red-Eared Turtle**

- These are Exotic and major invasive species and these are omnivores.
- Adult turtles require lots of aquatic plants.
- It is scientifically called *Trachemys scripta elegans* and is loved for its small-size (small turtles even fit into matchbox) and colour. But pet lovers release it into waterbodies once it grows big.
- The slider turtles live in still and warm waterbodies. They are considered a major threat to native turtle species as they mature fast, grow larger, produce more offspring and are very aggressive

- They eat plants and animals, they can finish off a wide range of aquatic species, including fish and rare frogs. In places such as Australia and the European Union, it is illegal to import and keep these turtles.