

**WEEKLY MAGAZINE**

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**PUNE-THANE-DADAR-ANDHERI**

## **Topic 1: H-1B Visa**

*Importance for Prelims: International Relations*

*Importance for Mains: GS paper II-International relations/Indo-US bilateral relations*

US government has extended the 60-day ban on immigration and non-immigrant worker visas till the end of 2020. The suspension of H-1B and other work will likely to have a severe impact on majority of Indian IT companies

-The lottery-based **H-1B visas allow US companies to employ foreign workers temporarily** in specialised occupations **for three years, extendable to six years**. The issuances are capped at 85,000 a year, but some employers such as universities and research non profits are exempt.

-**Spouses of H-1B workers are granted an H-4 visa**, through which some have been allowed to apply to work in the US since a Barack Obama-era 2015 law.

## **Topic 2: Basel Committee on Banking Supervision**

*Importance for Prelims: Economy*

*Importance for Mains: GS paper IV- Economy*

The Discussion Paper on “Governance in Commercial Banks”

released by the RBI is a high-quality document that contains principles drawn from those released by the Basel Committee on Banking Supervision (BCBS) in 2015.

-The Basel Committee – initially named the **Committee on Banking Regulations and Supervisory Practices** was established by the central bank Governors of the Group of Ten countries at the **end of 1974** in the aftermath of serious disturbances in international currency and banking markets

-The BCBS is the **primary global standard setter for the prudential regulation of banks** and provides a forum for **cooperation on banking supervisory matters**.

-Its mandate is to **strengthen the regulation, supervision and practices of banks** worldwide with the purpose of enhancing financial stability.

-The BCBS **does not possess any formal supranational authority**. Its decisions do not have legal force. Rather, the BCBS relies on its members' commitments

-**BCBS members** include organizations with **direct banking supervisory authority and central banks**.

### **Basel Accords**

-The Basel Accords are **three series of banking regulations** (Basel I, II, and III) set by the Basel Committee on Bank Supervision (BCBS).

The committee provides recommendations on banking regulations, specifically, concerning capital risk, market risk, and operational risk.

-The accords ensure that financial institutions have enough capital on

account to absorb unexpected losses.

-In 2010, Basel III guidelines were concluded. These guidelines were introduced in response to the financial crisis of 2008. The guidelines aim **to promote a more resilient banking system** by focusing on four vital banking parameters viz. **capital, leverage, funding and liquidity**.

### **Topic 3: EEZ and Continental Shelf**

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

Indian navy has stopped Chinese maritime research and survey vessels that entered Exclusive Economic Zone (EEZ) and Continental Shelf (CS) of India without prior consent.

-Exclusive Economic Zone (EEZ) as generally **extending 200 nautical miles from shore**, within which the **coastal state has the right to explore and exploit**, and the responsibility to conserve and manage, both **living and nonliving resources**.

-Within its EEZ, a coastal state has sovereign rights for the purpose of exploring, exploiting, conserving and managing natural resources, whether living or nonliving, of the seabed and subsoil and rights to carry out activities like the production of energy from the water, currents and wind.



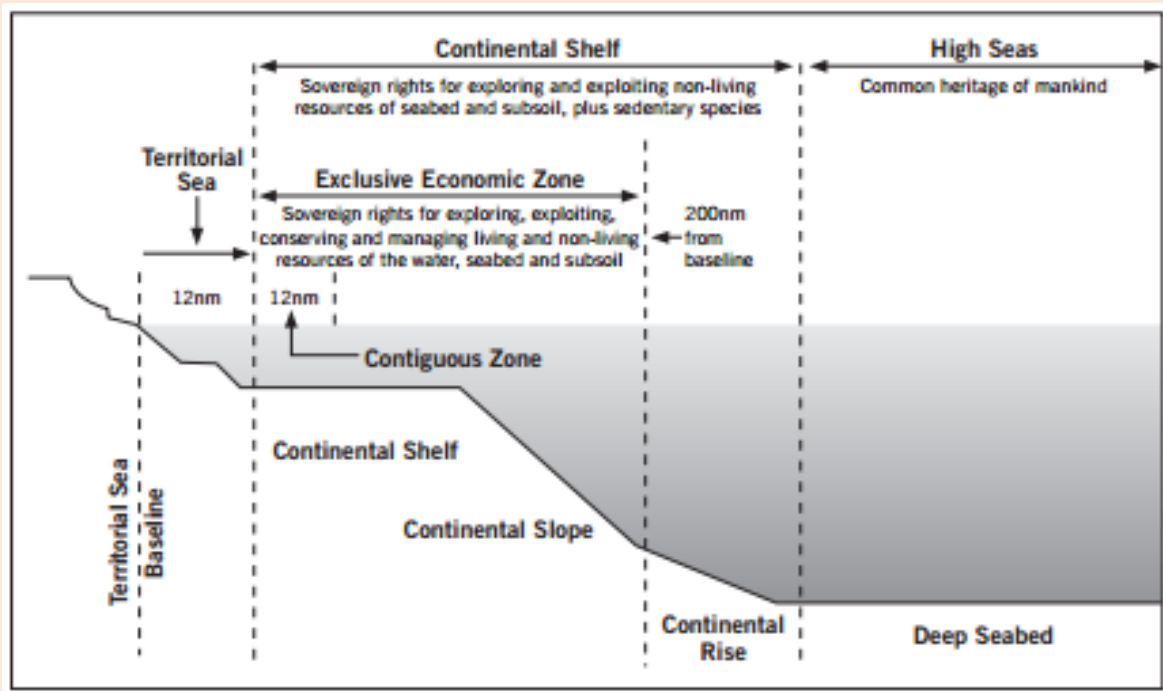
## Continental shelf

- The continental shelf is the **extended margin of each continent** occupied by relatively shallow seas and gulfs.
- It is the **shallowest part of the ocean showing an average gradient of 1° or even less**. The shelf typically ends at a very steep slope, called the shelf break.
- The **width of the continental shelves varies from one ocean to another**. The average width of continental shelves is about 80 km. The shelves are almost absent or very narrow along some of the margins like the coasts of Chile, the west coast of Sumatra, etc.
- On the contrary, the Siberian shelf in the Arctic Ocean, the largest in the world, stretches to 1,500 km in width. The depth of the shelves also varies. It may be as shallow as 30 m in some areas while in some areas it is as deep as 600 m.
- The continental shelves are **covered with variable thicknesses of**

**sediments** brought down by rivers, glaciers, wind, from the land and distributed by waves and currents.

### Importance of continent shelves

- Marine food comes almost entirely from continental shelves.
- They provide the richest fishing grounds.
- They are potential sites for economic minerals



## Topic 4: Patent Pooling

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

COVID-19 puts a spotlight on importance of Medicines Patent Pool as it helps in reducing cost of medicines and makes it accessible.

- Patent pools can be defined as an **agreement between two or more patent owners** to license one or more of their patents **to one another or to third parties**.

-In a patent pool, **patent rights are aggregated amongst multiple patent holders**. Then, the pooled patents are made available to member and non-member licensees and typically the pool allocates a portion of the licensing fees it collects to each member in proportion to each patent's value.

-Often, patent pools are associated with complex technologies that require complementary patents in order to provide efficient technical solutions.

### **Albany Agreement**

-On October 24, 1856, history was made through the Albany Agreement, resulting in the **first patent pool in US history**.

This was in response to the sewing machine war with nine patents pooled together on manufacture of sewing machines.

### **Nagoya Protocol**

-The Nagoya Protocol on **sharing biological resources** can be a guiding principle for improved access to COVID care.

-The Nagoya Protocol on Access to Genetic Resources and the Fair and Equitable Sharing of Benefits Arising from their Utilization (ABS) to the **Convention on Biological Diversity** is a supplementary agreement to the Convention on Biological Diversity.

-It provides a **transparent legal framework for the effective implementation** of one of the three objectives of the CBD: the **fair and equitable sharing of benefits** arising out of the utilization of genetic resources.

-The Nagoya Protocol **applies to genetic resources that are covered**



by the CBD, and to the benefits arising from their utilization. The Nagoya Protocol also **covers traditional knowledge (TK) associated with genetic resources** that are covered by the CBD and the benefits arising from its utilization

### **Topic 5: District Development Coordination and Monitoring Committee (Disha)**

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

As per the **Common Review Mission-2019**, commissioned by the rural development ministry, in 2019 the **average work generated per household under MGNREGA was 48 days** which is half the entitled 100 days per household annually

-The audit also added that the **District Development Coordination and Monitoring Committee (Disha)** is virtually non-functional.

-District Development coordination and Monitoring committee (DISHA) is formed to fulfill the objective of **ensuring a better coordination among all the elected representatives in Parliament, State Legislatures and Local Governments** for efficient and time-bound development of districts in our country.

-These Committees could **monitor the implementation of the programmes** and promote synergy and convergence for greater impact.

-For years, **District Vigilance and Monitoring Committees** had the **oversight mandate** of a handful of schemes run by the rural



development ministry but **in 2016, they were superseded by DISHA** which was charged with **monitoring 41 central schemes**, ranging from infrastructure and power, education and food security to rural development.

-This committee will have **coordination and Monitoring powers**. Its role is to **facilitate the timely execution of approved projects**. It will have powers in seeking effective follow up of issues raised during the deliberation.

### **Composition**

-The **Chairperson of the DISHA should be a Member of Parliament (Lok Sabha)** elected from the district, nominated by the Ministry of Rural Development.

-One MP (Rajya Sabha) representing the State and exercising an option to be associated with the district level Committee of that district (on first come basis), to be designated as Co-Chairpersons by the Ministry of Rural Development

**-Member secretary: The Member Secretary of the DISHA should be the District collector**

-All Members of the State Legislative Assembly elected from the district One representative of the State Government / UT Administration All Mayors / the Chairpersons of Municipalities and five elected heads of Gram Panchayat Chairperson of the Zila Panchayat Head of the Autonomous District Council in districts having Schedule VI Areas And nominated members

## Topic 6: Government e -Marketplace

### *Importance for Prelims: Schemes*

Government e-Marketplace (GeM) portal has mandated all sellers to clarify the country of origin while registering any new product.

-It is related to centre's Aatmanirbhar Bharat campaign, to promote locally produced goods.

-As per procurement norms amended by the government, suppliers are **categorised into classes depending on the level of local content in their goods.**

-The GeM portal allows buyers **to reserve any bid for Class I local suppliers**, or suppliers of those goods with more than 50% local content.

-For bids **below Rs 200 crore, only Class I and Class II** (those with more than 20% local content) are eligible.

### **GeM Portal**

Government e-Marketplace is a very bold step of the Government with the **aim to transform the way in which procurement of goods and services is done** by the Government Ministries and Departments, Public Sector Undertakings and other apex autonomous bodies of the Central Government. Government e-Market Place **hosted by Director General of Supplies & Disposal.**

-GeM is a completely paperless, cashless and system driven e-market place that enables procurement of common use goods and services with **minimal human interface.**

## **Topic 7: Victory Day in Russia**

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

Defence Minister Rajnath Singh is on a three-day trip to Russia to attend the 75<sup>th</sup> Victory Day where India's tri-services contingent is going to participate in the Victory Day Parade.

-Victory Day **marks the end of World War II and the victory of the Allied Forces in 1945.**

-Though Adolf Hitler had shot himself on April 30, only on May 7, German troops surrendered. This was formally accepted the next day, and came into effect on May 9. In most European countries, it is celebrated on May 8, and is called the Victory in Europe Day.

The erstwhile Soviet Union had **not wanted the surrender to take place in the west**, and wanted that such a significant event **should reflect the contribution of the Red Army and the Soviet population**. According to military historian, Joseph Stalin, premier of the Soviet Union, **wanted Germany to also sign surrender in Berlin**. So Russia has celebration on May 9.

## **Topic 8: Malabar rebellion- peasant movement**

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

Malabar rebellion is going to be commemorated after 100 years.

-It was a peasant movement against the local Hindu landlords in 1921.

-The main grievance of the peasants were lack of security of tenure , high rents and oppression by landlords

-The impetus to the revolt came from **Malabar District Congress Conference**. It was **part of the Khilafat Movement**, which demanded that the British preserve the Ottoman sultan as the Caliph of Islam, the revolt took place in Kerala's Malabar and involved the Moplah or Mappila Muslims of the region .

-The violence began and the **Moplahs attacked the police stations and took control of them**. They **also seized the courts, and the government treasuries**.

-It became a communal riot when the kudiyaan or tenant Moplahs attacked their Hindu jenmis or landlords and killed many of them.

-The leaders of this rebellion were:

**Variyankunnath Kunjahammed Haji**

**Seethi KoyaThangal of Kumaranpathor**

**Ali Musliyar.**

-For two some two months the administration remained in the hands of the rebels. The military as well as Police needed to withdraw from the burning areas. Finally the British forces suppressed the movement with greater difficulty. The situation was under control by the end of the 1921.

## **Topic 9: Indian National Space Promotion and Authorization Centre (IN-SPACe)**

***Importance for Prelims: Science and technology***

The Union Cabinet has approved the creation of the Indian National Space Promotion and Authorization Centre (IN-SPACe)

-It is **constituted to provide a level playing field for private companies** to use Indian space infrastructure.

-This is part of reforms aimed at **giving a boost to private sector participation in the entire range of space activities**

-The IN-SPACe will also **hand-hold, promote and guide the private industries** in space activities through encouraging policies and a friendly regulatory environment.

-Earlier **New Space India Limited (NSIL) was formed** as nodal agency to produce PSLV through Indian industries under consortium route.

-These reforms would allow the Indian Space Research Organisation (ISRO) to **focus more on research and development activities**, new technologies, exploration missions and human spaceflight programme.

## **Topic 10: 2020 Global Education Monitoring Report**

### ***Importance for Prelims: International Organisations***

**UNESCO** has released 2020 Global Education Monitoring Report with theme “**Inclusion and education – All means all**”.

-This year's report is the **fourth annual UNESCO GEM Report to monitor progress across 209 countries** in achieving the education

targets adopted by UN Member States in the 2030 Agenda for Sustainable Development.

-It noted **258 million children and youth were entirely excluded from education**, with poverty as the main obstacle to access.

-The report provided an **in-depth analysis of key factors for exclusion of learners** in education systems worldwide including background, identity and ability (i.e. gender, age, location, poverty, disability, ethnicity, indigeneity, language, religion, migration or displacement status, sexual orientation or gender identity expression, incarceration, beliefs and attitudes).

-It identified an **exacerbation of exclusion during the Covid-19 pandemic** and estimates that about **40 per cent of low and lower-middle income countries have not supported disadvantaged learners** during temporary school shutdown.

-The 2020 Global Education Monitoring (GEM) Report **urged countries to focus on those left behind as schools reopen** so as to foster more resilient and equal societies.

### **Topic 11: Animal husbandry infrastructure development fund**

The Cabinet Committee on Economic Affairs (CCEA) has given its nod to set up a ₹15,000 crore Animal Husbandry Infrastructure Development Fund.

-Government has been implementing several schemes for **incentivizing the investment made by dairy cooperative sector** for

development of dairy infrastructure.

-However, government realizes that even **MSMEs and Private companies also need to be promoted and incentivized** for their involvement in processing and value addition infrastructure.

-AHIDF would facilitate much needed **incentivisation of investments in establishment of infrastructure for dairy and meat processing** and value addition infrastructure and establishment of animal feed plant in the private sector.

### **Eligibility**

-The eligible beneficiaries under the Scheme would be Farmer Producer Organizations (FPOs), MSMEs, Section 8 Companies, Private Companies and individual entrepreneur with minimum 10% margin money contribution by them.

-The **balance 90% would be the loan component to be made available by scheduled banks.**

-Government of India will provide 3% interest subvention to eligible beneficiaries.

-There will be 2 years moratorium period for principal loan amount and 6 years repayment period thereafter.

## **Topic 12: Cooperative banks**

***Importance for Prelims: Economy***

***Importance for Mains: GS paper III- Economy***

The Cabinet has decided to bring urban cooperatives and multi-State



cooperative banks under RBI regulation.

-Government banks, including **1,482 urban cooperative banks and 58 multistate cooperative banks**, are now being brought under supervisory powers of Reserve Bank of India (RBI)

-The move to bring these urban and multi-State coop banks under the supervision of the RBI **comes after several instances of fraud and serious financial irregularities**, including the major scam at the Punjab and Maharashtra Cooperative (PMC) Bank last year.

-In September, the RBI was forced to supercede the PMC Bank's board and impose strict restrictions.

-The Union Cabinet in February **amended Banking Regulation Act to strengthen the cooperative banks** in the country.

-During Budget 2020, Finance Minister also announced that cooperative banks will be brought under the ambit of RBI.

### **Cooperative banks**

Co-operative banks are financial entities established on a co-operative basis and belonging to their members. This means that the **customers of a co-operative bank are also its owners**. These banks provide a wide range of regular banking and financial services.

### **Structure:**

Broadly, co-operative banks in India are divided into two categories – **urban and rural**.

**-Rural cooperative credit institutions could either be short-term or long-term in nature.**

-Further, short-term cooperative credit institutions are further sub-

divided into State Co-operative Banks, District Central Co-operative Banks, and Primary Agricultural Credit Societies.

-Meanwhile, the long-term institutions are either State Cooperative Agriculture or Rural Development Banks (SCARDBs) or Primary Cooperative Agriculture and Rural Development Banks (PCARDBs).

- On the other hand, **Urban Co-operative Banks (UBBs)** are either scheduled or non-scheduled.

-Scheduled and non-scheduled UCBs are again of two kinds multi-state and those operating in single state.

### **Current Regulation:**

-In India, co-operative banks are registered under the **States Cooperative Societies Act**. They also come under the **regulatory ambit of the Reserve Bank of India (RBI)** under two laws, namely, the Banking Regulations Act, 1949, and the Banking Laws (Co-operative Societies) Act, 1955.

-They were brought under the RBI's watch in 1966, a move which brought the problem of dual regulation along with it.

### **Topic 13: Article 340**

***Importance for Prelims: Polity***

***Importance for Mains: GS paper II- Polity***

Cabinet has approved the extension of the term of the Commission to examine the issue of Sub-categorization of Other Backward Classes,

by six months till January 2021.

-The Government has constituted a Commission on 2nd October, 2017 **under article 340** of the Constitution to **examine the issues of the subcategorization of Other Backward Classes** with the following terms of reference:

-To **examine the extent of inequitable distribution of benefits of reservation** among the castes or communities included in the broad category of Other Backward Classes with reference to such classes included in the Central List;

-To work out the **mechanism, criteria, norms and parameters in a scientific approach for sub-categorisation** within such Other Backward Classes; and

-To take up the **exercise of identifying the respective castes or communities or sub-castes or synonyms in the Central List** of Other Backward Classes and classifying them into their respective sub-categories.

-The four-member Commission headed by Justice G. Rohini, former Chief Justice Delhi High Court.

### **Article 340**

**President may by order appoint a Commission** consisting of such persons as he thinks fit to **investigate the conditions of socially and educationally backward classes** within the territory of India and the difficulties under which they labour and **to make recommendations as to the steps that should be taken by the Union or any State** to remove such difficulties and to improve condition.

## Topic 14: International Criminal Court (ICC)

### *Importance for Prelims: International Relations*

*Importance for Mains: GS paper II-International relations/International Institutions*

U.S. President has issued an executive order authorizing sanctions against individuals involved in an International Criminal Court (ICC) investigation over U.S. forces committed war crimes in Afghanistan

-The International Criminal Court (“the ICC” or “the Court”) is a **permanent international court established to investigate, prosecute and try individuals** accused of committing the most **serious crimes of concern to the international community** as a whole, namely the crime of **genocide, crimes against humanity, war crimes and the crime of aggression**

-On 17 July 1998, 120 States adopted the Rome Statute of the International Criminal Court establishing ICC. The International Criminal Court **is not a substitute for national courts**.

-According to the Rome Statute, it is the **duty of every State to exercise its criminal jurisdiction over those responsible for international crimes**.

-The International Criminal Court **can only intervene where a State is unable or unwilling genuinely to carry out the investigation and prosecute the perpetrators**. The ICC is **an independent body** whose mission is to try individuals for crimes within its jurisdiction without the need for a special mandate from the United Nations.

## **Topic 15: Lal-Bal-Pal**

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

To mark the **death centenary of Tilak**, Pune-based NGO is planning to launch a series of literary and cultural programmes to strengthen connections between Maharashtra and West Bengal to revive the Independence-era spirit of the ‘Lal-Bal-Pal’

**-Punjab, Bengal and Maharashtra have played significant roles during the struggle for Indian Independence.**

-The historical association and cultural bonds among the three States was solidified in the modern era by the trinity of ‘Lal-Bal-Pal’.

The triumvirate had played a stellar role in the **second phase of the Swadeshimovement**

### **Swadeshi Movement:**

In 1900, Bengal was the major province in British India. The Indian national movement began in Bengal and thus, Britishers decided to part Bengal. When **Lord Curzon, then Viceroy of India, announced the partition of Bengal in July 1905**, Indian National Congress, **initiated Swadeshi movement in Bengal.**

The Swadeshi Movement was **officially proclaimed on August 7, 1905 at the Calcutta Town Hall, in Bengal.**

### **Forms of struggle:**

Boycott movement was also launched along with the Swadeshi movement. It included **using goods produced in India and burning British-made goods.**

**Public meetings and processions** emerged as major methods of mass Mobilization Samitis such as the **Swadesh Bandhab Samiti of Ashwini Kumar Dutta** (in Barisal) and in Tamil Nadu, **Swadeshi Sangam was formed**. These samitis generated political consciousness among the masses through magic lantern lectures, swadeshi songs, providing physical and moral training to their members, social work during famines and epidemics, organisation of schools, training in swadeshi crafts and arbitration courts, Bengal National College, inspired by Tagore's Shantiniketan, was set up with Aurobindo Ghosh as its principal. Soon **national schools and colleges sprang up in various parts of the country**.

-The nationalists of all hues took inspiration from songs written by Rabindranath Tagore, Rajnikant Sen, Dwijendralal Ray, Mukunda Das, Syed Abu Mohammad and others.

-In painting, **Abanindranath Tagore broke the domination of Victorian naturalism** over the Indian art scene and took inspiration from Ajanta, Mughal and Rajput paintings. Nandalal Bose, who left a **major imprint on Indian art**.

-In science, Jagdish Chandra Bose, Prafullachandra Roy and others pioneered original research which was praised the world over.

## **Topic 16: Inland Water Ways**

### ***Importance for Prelims: Geography/Economics***

The Shipping Ministry attempts to **privatise the multi-modal cargo terminals at Varanasi, Haldia and Sahibganj** on National Waterway 1 on **equip-operate transfer model**

### **IWAI**

The Inland Waterways Authority of India (IWAI) came into existence on 27<sup>th</sup> October 1986 for **development and regulation of inland waterways for shipping and navigation**.

The Authority primarily undertakes projects for **development and maintenance of IWT infrastructure on national waterways** through grant received from Ministry of Shipping.

### **Functions**

National Waterways: Survey, Navigation, Infrastructure and Regulations, Fairway Development, Pilotage and Coordination of IWT with other modes

General: Advise Central Government, Carry out hydrographic surveys, Assist State Governments, Develop consultancy services, Research & Development, Classification of waterways and Standards & safety

### **National inland water ways:**

India has about 14,500 km of navigable waterways which comprise of rivers, canals, backwaters, creeks, etc.

About **55 million tones of cargo is being moved annually** by Inland



Water Transport (IWT), a **fuel – efficient and environment -friendly mode**.

Its operations are **currently restricted to a few stretches** in the Ganga-Bhagirathi-Hooghly rivers, the Brahmaputra, the Barak river, the rivers in Goa, the backwaters in Kerala, inland waters in Mumbai and the deltaic regions of the Godavari – Krishna rivers.

To promote inland water transport in the country as an economical, environment friendly supplementary mode of transport to rail and road, **111 inland waterways (including 5 National Waterways declared earlier)** were declared as ‘National Waterways’ under the **National Waterways Act, 2016**.



## Topic 17: Senkaku Island

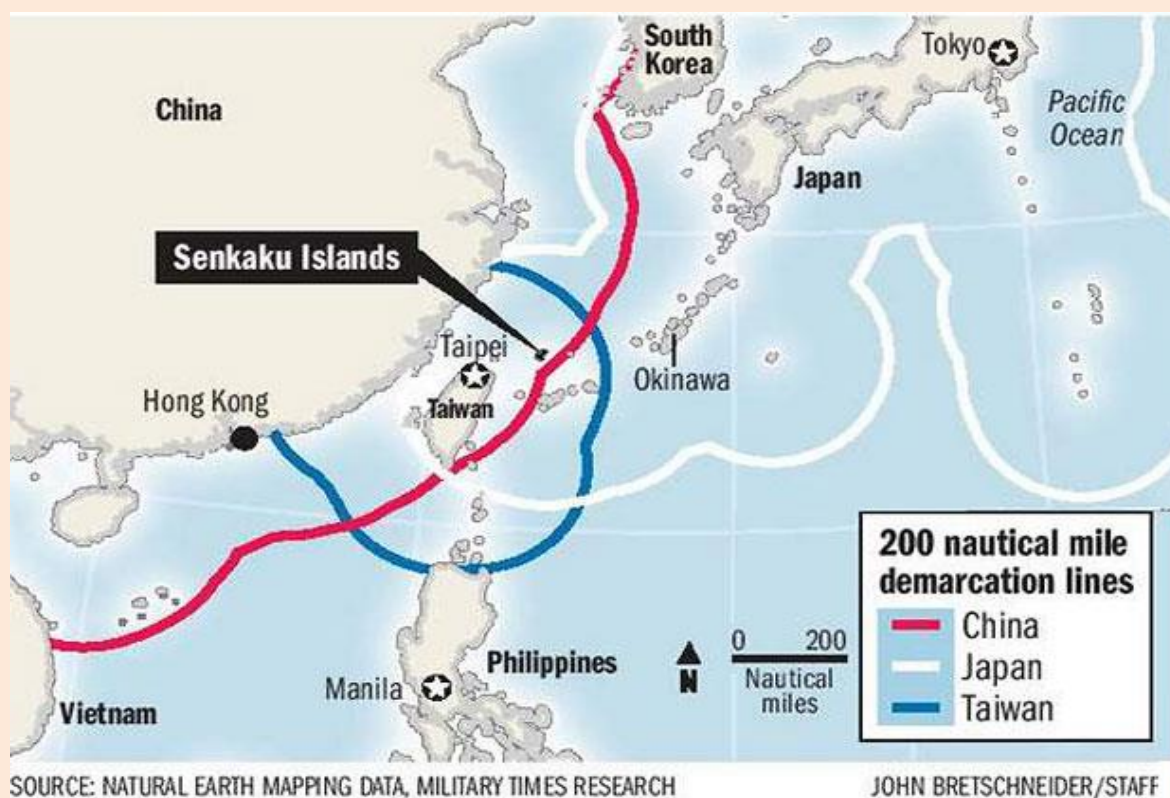
### *Importance for Prelims: International Relations/Geography*

Ishigaki city assembly, a local council in Japan has approved change of name of an area containing Senkaku Islands from Tonoshiro to Tonoshiro Senkaku.

-The Senkakus are **administered by Japan**, but **claimed by China and Taiwan**, which refer to them as Diaoyu Dao and Diaoyutai, respectively.

**Japan annexed the archipelago following China's defeat in the first Sino-Japanese war from 1894 to 1895.**

**Yet the islands were left out of the Treaty of San Francisco at the end of the second world war that returned to China most of the**



territories previously occupied by Japan.

Under the terms of Japan's surrender, the **island chain was controlled by the US until 1971**, when it was **returned to Japan along with Okinawa and other surrounding islands**

A report highlighting the **potential for oil reserves in the area prompted China to reassert its territorial claims** over the islands.

Japan does not recognise China's claims nor the existence of a dispute over the islands' sovereignty.

### **Topic 18: Bhitarkanika fishing cats**

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

The Odisha forest department has started a two-year conservation project for fishing cats in Bhitarkanika National Park



The **fishing cat is nocturnal** and apart from fish also preys on frogs,



crustaceans, snakes, birds, and scavenges on carcasses of larger animals.

In India, fishing cats are **mainly found in the mangrove forests** of the Sundarbans, on the foothills of the Himalayas along the Ganga and Brahmaputra river valleys and in the Western Ghats.

One of the major threats facing the fishing cat is the **destruction of wetlands**. The fishing cat is listed as **Endangered on the IUCN Red List**. The Convention on International Trade in Endangered Species (CITES) lists the fishing cat on Appendix II of CITES, which governs international trade in this species. In India, the fishing cat is **included in Schedule I of the Wildlife (Protection) Act, 1972** and thereby protected from hunting.

The wetland is represented by as many as 3 protected Areas, namely “The Bhitarkanika National Park”, “The Bhitarkanika Wildlife Sanctuary” and “The Gahirmatha Marine Sanctuary”.

### **Bhitarkanka National Park**

Bhitarkanika is a **unique habitat of Mangrove Forests** criss-crossed with numerous creeks and mud flats located in Kendrapara district of Orissa.

Bhitarkanika located in the **estuary of Brahmani, Baitarani, Dhamra & Mahanadi river systems**, has unique attraction and a boast of nature’s most picturesque sites.

Bhitarkanika National Park is a prime habitat of **leopard cat, fishing cat, jungle cat, hyena, wild boar, spotted deer, sambar, porcupine, dolphin, salt water crocodile** including partially white crocodile,

python, king cobra, water monitor lizards, terrapin, marine turtle, kingfisher, wood pecker, hornbill, bar headed geese, brahmyny duck, pintail, white bellied sea eagle, tern, sea gull, waders and a large **variety of resident and migratory birds.**

## **Topic 19: International Renewable Energy Agency (IRENA)**

### ***Importance for Prelims: International Relations***

According to a report published by the International Renewable Energy Agency (IRENA), **energy transition-related technologies can add 5.5 million jobs globally by 2023**, on June 24, 2020. It highlighted that energy transformation could be a key to novel COVID-19 economic recovery.

The International Renewable Energy Agency (IRENA) is an **intergovernmental organisation** that supports countries in their **transition to a sustainable energy future**, and serves as the principal platform for **international cooperation, a centre of excellence, and a repository** of policy, technology, resource and financial knowledge on renewable energy.

IRENA promotes the widespread adoption and **sustainable use of all forms of renewable energy**, including bioenergy, geothermal, hydropower, ocean, solar and wind energy in the pursuit of sustainable development, **energy access, energy security and low-carbon economic growth and prosperity.**

It is the **first international organisation to focus exclusively on**

**renewable energy**, addressing needs in both industrialized and developing countries.

It was **founded in 2009** & its statute entered into force on July 2010 and is headquartered in **Masdar City, Abu Dhabi**.

**IRENA is an official United Nations observer.**

## **Topic 20: Debt and fiscal consolidation**

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

Finance commission chairperson N.K.Singh has suggested government should concentrate on interventions and fastest possible revival of the economy rather on debt and fiscal consolidation at present

### **Debt**

Public debt is the **total liabilities of the central government contracted against the Consolidated Fund of India.**

The **debt-to-GDP ratio indicates how likely the country can pay off its debt.** Investors often look at the debt-to-GDP metric to assess the government's ability of finance its debt.

Union government has followed a considered strategy to reduce its dependence on foreign loans in its overall loan mix.

**Internal debt constitutes more than 93% of the overall public debt.**

Also, note that external loans are not market loans. They have been

raised from institutional creditors at concessional rates. Most of these external loans are fixed rate loans, free from interest rate or currency volatility.

Internal loans that make up for the bulk of public debt are further divided into two broad categories – marketable and non-marketable debt.

The **NK Singh Committee on FRBM** had envisaged a **debt-to-GDP ratio of 40 per cent for the central government and 20 per cent for states** aiming for a total of 60 per cent general government debt-to-GDP.

### **Status Paper on Government Debt**

The **central government's debt as a percentage of GDP** dropped **marginally by 0.1%** from 45.8% in fiscal 2017-18 to 45.7% or Rs 86.73 lakh crore in FY19

Following a similar trend, the **general government debt to GDP ratio**, which includes the combined debt of the Centre and states, **declined by the same percentage** from 68.7% in March 2018 to 68.6% or Rs 1.3 crore crore (Rs 130 trillion) in March last year.

The government's finances were largely protected from currency risks as **external debt stood at 2.7% of GDP or Rs 5.12 lakh crore in FY19.**

Further, as this was **entirely from official sources**, India was **protected from volatility in international markets**. **1 per cent of total Central Government debt at end-March 2019 was domestic debt.**



## **Fiscal consolidation**

Fiscal Consolidation refers to the **policies undertaken by Governments to reduce their deficits and accumulation of debt stock.**

Fiscal consolidation is a process where government's **fiscal health is getting improved** and is indicated by **reduced fiscal deficit.**

Measures taken by the government to achieve fiscal consolidation.

**Improved tax revenue realization:** For this, increasing efficiency of tax administration by reducing tax avoidance, eliminating tax evasion, enhancing tax compliance etc. are to be made.

**Enhancing tax GDP ratio** by widening the tax base and minimizing tax concessions and exemptions also improves tax revenues.

**Better targeting of government subsidies** and extending Direct Benefit Transfer scheme for more subsidies.

## **Topic 21: Nasha Mukh Bharat**

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

Nasha Mukh Bharat: Annual anti-drug Action Plan (2020-21) for 272 Most Affected Districts was launched on the occasion of "International Day Against Drug Abuse and Illicit Trafficking"

-Ministry of Social Justice and Empowerment observes 26th June every year as "International Day Against Drug Abuse and Illicit Trafficking".

-It is the **nodal Ministry for drug demand reduction** which

coordinates and monitors all aspects of drug abuse prevention which include assessment of the extent of the problem, preventive action, treatment and rehabilitation of addicts, dissemination of information and public awareness.

-Nasha Mukht Bharat Annual Action Plan for 2020-21 would focus on 272 most affected districts and launch a **three-pronged attack combining efforts of Narcotics Bureau, Outreach / Awareness by Social Justice and Treatment through the Health Department** .

-The Action Plan has the following components: Awareness generation programmes; Focus on Higher Educational institutions, University Campuses and Schools; Community outreach and identification of dependent population; Focus on Treatment facilities in Hospital settings; and Capacity Building Programmes for Service Provider.

## **Topic 22: World Drug report 2020**

### ***Importance for Prelims: Report/International Organisations***

The United Nations Office on Drugs and Crime (UNODC) has released World Drug Report 2020.

-The report has highlighted possible **consequences of the COVID-19 pandemic on illegal drug production, supply and consumption**.

-The report expressed concern over the adverse impact of the economic hardship caused by the pandemic. This could **lead to an increase in the number of people resorting to illicit activities**

linked to drugs to make a living.

-As experienced during the 2008 economic crisis, it could result in **reductions in drug-related budgets of the governments**; overall increase in drug use, with a shift towards cheaper and more harmful drugs.

### **United Nations Office on Drugs and Crime (UNODC)**

The United Nations Office on Drugs and Crime (UNODC) is a **global leader in the fight against illicit drugs and international crime** established in 1997. Its headquarters are in Vienna

## **Topic 23: India TB Report 2020**

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

Recently, the **Ministry of Health and Family Welfare** has launched the **annual Tuberculosis (TB) Report 2020**.

### **Eliminating TB by 2025: I**

India is committed to **eliminating tuberculosis from the country by 2025**, five years ahead of the global target by the **World Health Organisation (WHO)** i.e. 2030.

### **National Tuberculosis Elimination Programme:**

To align with the ambitious goal, the programme has been renamed from the **Revised National Tuberculosis Control Programme (RNTCP)** to **National Tuberculosis Elimination Programme (NTEP)**.

### **Key Points**

**State TB Index:** On the basis of the score in State TB Index, **Gujarat, Andhra Pradesh and Himachal Pradesh** were the top three best-performing states for tuberculosis control under the category of states with 50 lakh population.

**Tripura and Nagaland** were best-performing in the category of states having less than 50 lakh population.

**Dadra and Nagar Haveli, and Daman and Diu** were selected as the best performing Union Territories.

**Rising Tobacco Consumption:** It also revealed that Tobacco consumption is rising among Indian TB patients. **8% of TB cases** can be attributable to tobacco usage.

## **Topic 24: IRDA**

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

Insurance Regulatory and Development Authority of India has announced guidelines on CoVID-19 standard benefit-based health policy and individual Covid-19 standard health policy.

□ IRDAI has announced **Corona Rakshak policy** which is a **standard benefit-based policy** and **Corona Kavach Policy**, a **standard health policy** which will be offered on indemnity basis and insurers have been asked to launch the product from July 10, 2020.

□ Under **indemnity health insurance plans**, insurers cover the cost of **medical expenses** during hospitalization, while in defined **benefit plans** a **lump-sum** is paid irrespective of the actual hospital

## expense

□ According to the guidelines by IRDAI, minimum sum insured for Corona Kavach Policy will be ₹50,000 and maximum sum insured would be ₹5 lakh. However, for Corona Rakshak Policy, the minimum sum insured would be ₹50,000 and maximum limit is set at ₹2.5 lakh.

## IRDAI

□ Insurance Regulatory Development Authority (IRDA) is a **statutory body set up by the IRDA Act, 1999.**

□ It is an **autonomous and apex body which has the responsibility to regulate and control the Insurance sector in India.**

□ Insurance Regulatory Development Authority (IRDA) was established after the **recommendations of Malhotra Committee report of 1994.** The committee had recommended for the establishment of an independent authority for the regulation of Insurance sector in India.

□ As per the section 4 of IRDAI Act' 1999, Insurance Regulatory and Development Authority of India has composition of a Chairman; five whole-time members; four parttime members, all appointed by the Government of India.

## Topic 25: Dada Bhai Naroji

### *Importance for Prelims: History*

Dadabhai Naroji is commemorated on his death anniversary

- He is “Grand Old Man of India” because one of the first leaders who stirred national consciousness in the country.
- In 1865 and 1866, Naoroji helped found the **London Indian Society and the East India Association respectively**. The two organisations sought to bring nationalist Indians and sympathetic Britons on one platform.
- In 1885, Naoroji became a vice-president of the Bombay Presidency Association, was nominated to the Bombay legislative council by Governor Lord Reay, and helped form the Indian National Congress.
- Dadabhai Naoroji was among the **key proponents of the ‘Drain Theory’**, disseminating it in his 1901 book **‘Poverty and Un-British Rule in India’**.
- Naoroji argued that **imperial Britain was draining away India’s wealth** to itself through exploitative economic policies, including India’s rule by foreigners; the heavy financial burden of the British civil and military apparatus in India; the exploitation of the country due to free trade; non-Indians taking away the money that they earned in India; and the interest that India paid on its public debt held in Britain.
- He **served as the first Indian member of the British parliament**.
- He was Congress president thrice, in 1886, 1893, and 1906.

## **Topic 26: Illegal wildlife trade**

### ***Importance for Prelims: Environment/Report***

“Money Laundering and the Illegal Wildlife Trade” report was released by FATF.

- The illegal wildlife trade (IWT) is **a major transnational organised crime** that fuels corruption, threatens biodiversity, and can have significant public health impacts. In particular, the spread in recent years of zoonotic diseases underlines the importance of ensuring that wildlife is traded in a legal, safe and sustainable manner, and that countries remove the profitability of illegal markets.
- According to the 2016 **UN World Wildlife Crime report**, criminals are illegally trading products derived from over 7 000 species of wild animals and plants across the world. This includes iconic mammals, but also lesser-known species of reptiles, birds and amphibians.
- Criminals **are relying on “established” methods to launder proceeds from IWT**, including the placement and layering of funds through the formal financial sector. This shows the **important role that financial institutions can play in detecting suspicious activity**.
- Wildlife traffickers often use **front companies that have connections to import-export industries** to help to justify the movement of goods and payments across borders (e.g., plastics, timber, frozen foods, or artwork).



□ **New technologies play an important role in facilitating communication and nonface- to-face payments** between buyers and sellers for illegal wildlife. In particular, encrypted communication platforms and illegal wildlife marketplaces hosted via **social media sites, online vendor platforms, and the dark net increase the ease with which wildlife transactions can occur** between buyers and sellers

### **Topic 27: Gynandromorphism- dragonfly**

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

**Recently, a rare biological phenomenon i.e. Gynandromorphism** has been spotted in a **dragonfly, the Scarlet Skimmer (*Crocothemis servilia*)**, which is found in the Kole wetlands, Kerala.

The dragonfly had both male and female characteristics.

#### **Key Points**

Gynandromorphism is a characteristic of an organism that **contains both male and female tissues and characteristics**. Such organisms are also called **gynandromorphs**.

The term is derived from the Greek words (gyne = woman; aner = man and morphe = form). The phenomenon has been documented in birds, crustaceans and butterflies.

#### **Reason:**

Gynandromorphs are usually born due **genetic aberration**.

Genetic aberrations are **chromosomal disorder or mutation** which is

due to a missing, extra, or irregular portion of chromosomal DNA.

### **Importance of the Study of gynandromorphism:**

It helps in finding the genetic diversity in related species which further contributes to the conservation and preservation.

It also aids in discovery of disease and other changes in the specific species due to factors like climate change and ecological evolutions.

Further, the study of gynandromorphs could offer clues as to why some human diseases strike one gender more than the other.

### **Kole Wetlands**

Kole Wetlands is a wetland lying in Thrissur District in Kerala.

It gives 40% of Kerala's rice requirement and acts as a natural drainage system.

It is a part of Vembanad-Kole **wetlands**, a Ramsar site and has been colonised by **invasive species**.

The **Society for Odonate Studies** (Kerala) has been conducting Odonate surveys at the Kole wetlands since 2018, and 37 species of dragonflies and damselflies have been reported from the wetlands so far.

### **Dragonfly**

A dragonfly is an insect belonging to the order Odonata, class Insecta. Adult dragonflies are characterized by large, multifaceted eyes, two pairs of strong, transparent wings, sometimes with coloured patches, and an elongated body.

They are ecologically significant as they act as bioindicators.

**Bioindicators** are living organisms such as plants, plankton, animals,

and microbes, which are used to **assess the health of the natural ecosystem** in the environment.

## **Topic 28: Sec 69A of IT Act**

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

India government has banned 59 apps originating from China by invoking its power under Section 69A of the Information Technology Act

#### **Reason**

- Ministry of Electronics and Information Technology (MeitY) said it had received many complaints including several reports about **misuse of some mobile apps** available on Android and iOS platforms **for stealing and surreptitiously transmitting users' data** in an unauthorised manner to servers which have locations outside India.
- It also received many representations raising concerns from citizens regarding **security of data and risk to privacy** relating to operation of certain apps.
- The compilation of collected data, its **mining and profiling by elements hostile to national security and defence of India**, which ultimately impinges upon the sovereignty and integrity of India

#### **Section 69A of IT act**

- Power to issue **directions for blocking for public access of any information through any computer resource**
- **Central Government** or any of its officers specially authorized by

it is satisfied that it is necessary or expedient so to do, in the interest of sovereignty and integrity of India, defence of India, security of the State, friendly relations with foreign States or public order or for preventing incitement to the commission of any cognizable offence relating to above, it may by order, **direct any agency of the Government or intermediary to block for access by the public or cause to be blocked for access by the public** any information generated, transmitted, received, stored or hosted in any computer resource.

## **Topic 29: Global Financial Stability Report**

*Importance for Prelims: International Relations/ Report*

**IMF on recent update of Global Financial Stability Report** said financial conditions have eased but insolvencies loom large.

□ Risk asset prices have rebounded following the precipitous fall early in the year, while benchmark interest rates have declined, leading to an overall easing of financial conditions.

□ **Swift and bold actions by central banks aimed at addressing severe market stress** have boosted market sentiment, including in emerging markets, where asset purchases have been deployed in a number of countries for the first time, helping bring about the easing in financial conditions.

□ Amid huge uncertainties, a disconnect **between financial markets**

**and the evolution of the real economy has emerged**, a vulnerability that could pose a threat to the recovery should investor risk appetite fade.

❑ Other financial system vulnerabilities may be crystallized by the COVID-19 pandemic.

**High levels of debt may become unmanageable for some borrowers, and the losses resulting from insolvencies could test bank resilience** in some countries.

❑ Some emerging and frontier market economies are **facing refinancing risks, and market access has dried up for some countries.**

❑ Authorities, while continuing to support the real economy, **need to closely monitor financial vulnerabilities and safeguard financial stability.**

### **Topic 30: PMFME scheme**

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

Centre has launched a **Rs 10,000 crore scheme for micro enterprises**

-Pradhan Mantri Formalisation of Micro Food Enterprises (PM FME) aims to bring in new technology, apart from affordable credit to help small entrepreneurs penetrate new markets.

#### **Objectives:**

❑ **Increase in access to finance** by micro food processing units.

- ☐ Increase in revenues of target enterprises.
- ☐ Enhanced compliance with food quality and safety standards.
- ☐ Strengthening capacities of support systems.
- ☐ Transition from the **unorganized sector to the formal sector**.
- ☐ **Special focus on women entrepreneurs and Aspirational districts.**
- ☐ Encourage Waste to Wealth activities.
- ☐ Focus on minor forest produce in Tribal Districts.

### **Salient features:**

- ☐ Centrally Sponsored Scheme. Expenditure to be shared by Government of India and States at 60:40.
- ☐ 2,00,000 micro-enterprises are to be assisted with credit linked subsidy.
- ☐ Scheme will be implemented over a 5 year period from 2020-21 to 2024-25.
- ☐ Cluster approach.
- ☐ Focus on perishables.

### **One District One Product**

- ☐ The Scheme **adopts One District One Product (ODODP) approach to reap benefit of scale** in terms of procurement of inputs, availing common services and marketing of products.
- ☐ The **States would identify food product for a district** keeping in view the existing clusters and availability of raw material.
- ☐ The ODOP product could be a perishable produce based product or cereal based products or a food product widely produced in a district

and their allied sectors.

- Preference would be given to those producing ODOP products. However, units producing other products would also be supported.
- **Support for common infrastructure and branding & marketing would be for ODOP products.**

### **Topic 31: World Bank STARS project**

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

World Bank **approved \$500 million project to better education quality** in 6 states

#### **Concept:**

- The project, named **STARS (Strengthening Teaching-Learning and Results for States Program)**, will be implemented **through the Samagra Shiksha Abhiyan**, the flagship central scheme, in partnership with **Himachal Pradesh, Kerala, Madhya Pradesh, Maharashtra, Odisha and Rajasthan.**
- STARS will help **improve learning assessment systems, strengthen classroom instruction, and remediation, facilitate school-to-work transition, and strengthen governance and decentralized management.**
- STARS will **support India's renewed focus on addressing the 'learning outcome' challenge** and help students better prepare for the jobs of the future – through a series of reform initiatives.



### **Topic 33: Kholongchhu Project**

#### ***Importance for Prelims: International Relations***

India signed a **concession agreement with Bhutan for the 600 MW Kholongchhu Hydroelectric Project** in the virtual presence of external affairs minister.

- The 600 MW **run-of-the-river project is located on the lower course of the Kholongchhu River** in Eastern Bhutan.
- It will be implemented by Kholongchhu Hydro Energy Limited, a Joint Venture lunched between Druk Green Power Corporation (DGPC) of Bhutan and Satluj Jal Vidyut Nigam Limited (SJVN) of India. With this, **four hydroelectric projects of bilateral cooperation** (336 MW **Chukha HEP**, 60 MW **Kurichhu HEP**, 1020 MW **Tala HEP** and 720 MW **Mangdechhu HEP**), totaling over 2100 MW, are already operational in Bhutan.

### **Topic 34: Plasma Bank**

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

Delhi is going to set up Plasma bank first-of-its-kind initiative in the entire country

- Similar to blood banks, where blood is extracted and stored for those who might be in need, the idea is to **extract and store plasma from people who have recovered from Covid-19** and give it to someone suffering from the disease.