#### WEEKLY CURRENT AFFAIRS MAGAZINE for



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### **INDEX**

Topic no	Topic Covered	Page No
	ECONOMICS	210
1.	FM REVIEWS PROGRESS ON 'BAD BANK' ROLLOUT, STATUS OF REGULATORY	4
	NODS	
2.	PROVISIONING AND NBFC	5-7
3.	FAT FINGER TRADE	7-8
4.	CAPITAL INTENSITY	9-10
5.	SDR AND RELATIVE IMPORTANCE OF CURRENCIES	10-13
6.	INDIA'S ECONOMY GREW AT 8.7 PER CENT IN 2021-22	13-16
7.	MCA NEW RULE	17-18
8.	TO ON PUBLIC STOCKHOLDING	18-20
	ENVORMENT	
9.	CARBON DIOXIDE LEVELS	21-22
10.	KALAHARI BIRD	22-23
11.	VERMIN	23-25
12.	E-WASTE	25-26
13.	BON WEED: LARGEST PLANT IN THE WORLD	26-27
14.	RISING SEA LEVEL- A THREAT TO COASTAL AREAS	27-28
	POLITY	
15.	SURROGACY LAW FACES CHALLENGE IN COURT	28-30
16.	ORDERS OF CONSTITUTIONAL COURTS WOULD PREVAIL OVER STATUTORY	30-32
	TRIBUNALS: SC	
17.	CABINET ALLOWS CO-OPERATIVES TO PROCURE THROUGH GEM PLATFORM	33-34
18.	IRDAI ALLOWS LAUNCH OF INSURANCE PRODUCTS WITHOUT PRIOR APPROVAL	34
	INTERNATIONAL RELATION	_
19.	WTO AND INDIA- FOOD SECURITY	34-35
20.	COUNTERVAILING DUTY (CVD)	36-37
21.	WTO MORATORIUM ON CUSTOMS DUTIES ON ELECTRONIC TRANSMISSIONS	37-39
22.	BONN CLIMATE CONFERENCE	40-41
23.	GEOGRAPHY CTC TEA PRICES HIT BY PESTICIDE ISSUE	41-42
24.	THE ARABIAN SEA FACES AN INCREASED FREQUENCY AND DURATION OF	42-44
	MARINE HEATWAVE DAYS	
25.	NATIONAL PARKS IN ASSAM	44-47
	HISTORY	









26.	SANT KABIR	48-51
27.	TAMIL NADU SCULPTURES RECOVERED FROM AUSTRALIA AND US	52-53
28.	SANTOOR MAESTRO PANDIT BHAJAN SOPORI PASSES AWAY	54-55
	SCIENCE & TECHNOLOGY	
29.	BARCODES VS RADIO-FREQUENCY IDENTIFICATION (RFID) TAGS	55-56
30.	FAME II	57-58
31.	WHY NEPTUNE AND URANUS APPEAR IN DIFFERENT SHADES OF BLUE	58-59
	DEFENCE	1
32.	eVTOL	58-60







### Topic 1. FM REVIEWS PROGRESS ON 'BAD BANK' ROLLOUT, STATUS OF REGULATORY NODS

Important for Subject: Economy

The National asset Reconstruction Company Ltd (NARCL), popularly said as the "bad bank" is intended to require over giant price NPA accounts (over ₹500 crore) from the banks.

- With the account-wise due diligence nearing completion, the primary set of accounts is predicted to be transferred throughout July 2022.
- The remaining accounts are planned to be taken among the third quarter of this year.
- NARCL is predicted to pay to 15 % of the agreed price for the loans in money, and also the remaining 85 per cent would be government secure receipts.
- These guarantees will solely be invoked by banks on resolution or liquidation of the aforesaid assets.
- NARCL can take up 100% of provided unhealthy loans from lenders price price
   100000 large integer, of that 100000 large integer are transferred within the 1st part.
- Public sector banks have 51 % possession in NARCL that was incorporated in August 2021.
- The NARCL has been incorporated below the businesses Act and has applied to the run for license for as quality Reconstruction Company.
- NARCL is essentially a nasty bank created by the govt within the mould of a plus.
- State-owned banks can hold 51 stake, whereas FIs or debt management firms can hold 49th.
- Besides NARCL, a debt resolution firm, India Debt Resolution Company Ltd (IDRCL), has currently been established.
- IDRCL could be a service company or an operational entity that may manage assets and produce in market professionals and turnaround consultants.
- Public Sector Banks PSBs and Public FIs can hold a most of 49th stake and also the rest are with non-public sector lenders.









#### Topic 2. PROVISIONING AND NBFC

Important for Subject: Economy

IMPACT OF EXPECTED CREDIT LOSSES IN SIX OF TEN NBFCs	Profit (under old accounting norms)	Profit (under new accounting norms)	Expected credit losses
Housing Development Finance Corporation	15,524.2	14,244.7	-505.5
L&TFinance Holdings	3,091.7	3,385.1	-250.7
Aditya Birla Capital	1,731.2	1,718.8	-163.4
Bajaj Finance	6,021.0	4,609.1	-84.0
Edelweiss Financial Service	1,963.2	2,243.8	-68.7
India bulls Ventures	502.8	449.9	-10.6
India bulls Housing Finance	7,882.2	8,094.9	93.6
GRUH Finance	722.4	959.4	166.7
Shriram Transport Finance Company	4,486.8	4,600.2	467.9
Mahindra & Mahindra Financial Services	473.9	2,013.6	2,957.4

The reserve bank of India (RBI) on Monday unveiled norms for provisioning for loans extended by giant non-banking financial firms (NBFCs) within the wake of the increasing role vie by NBFCs in retail lending.

- **Details:** category of loan (provided by NBFC-Upper Layer) Rate of provision Individual housing loans and loans to tiny and small enterprises (SMEs) 0.25 per cent Housing loans extended at teaser rates (teaser rates mean housing loans having relatively lower rates of interest within the initial few years once that the rates of interest are reset at higher rates) two percent and can decrease to 0.4 % once one year.
- Industrial real estate Residential Housing (CRE RH) sector, 0.75 % CRE, apart from residential housing 1 % Restructured loans as per prudent norms.
- All alternative loans as well as medium enterprises 0.4 %.
- It conjointly said the present credit exposures arising on account of the permissible derivative transactions can attract provisioning needs as applicable to the loan assets within the 'standard' class, of the involved counterparties.
- **Provisioning:** below the RBI provisioning rules, banks need to comitted a minimum proportion of funds to hide anticipated losses within the future on account of lending.
- Banks/Financial establishments are needed to line aside some of their financial gain as
  provision for the loan assets thus on be ready for any contingent losses which will
  arise within the event of non-recovery of loans.
- The quantity of provision to be unbroken by the bank/FI, can depend upon the probability of loan recovery.
- This chance of loan recovery is known based on the quality classification of the loan







quality.

- The minimum provision that a bank should produce for numerous varieties of assets is as follows: quality classification Minimum provision normal assets SME & Agri 0.25% industrial Residential 0.75% business I Chronicles Others 0.40% Sub-standard assets 15 August 1945 (25% for unsecured portion uncertain Assets Secured Up to 1Y 25th 1-3Y 400th >3Y 100 pc Unsecured 100 pc Loss asset 100 pc.
- **Exposure**: Credit exposure could be a measuring of the utmost potential loss to an investor if the receiver defaults on payment.
- It's a calculated risk to doing business as a bank.
- "Credit exposure" shall embrace funded and non-funded credit limits, underwriting and alternative similar commitments.
- Exposure limit determines the utmost quantity a bank will lend to 1 business house.
- This can be done to stop the troubles at entities having a consequence result on the bank that may lead to a systemic risk.
- The banking concern of India has mandated the banks to repair limits on their exposure to specific industry or sectors and has prescribed regulative limits on banks' exposure to single and cluster borrowers in India.
- This live of run batted in is aimed toward higher risk management and rejection of credit risks.
- Additionally to credit exposure banks are needed to look at bound statutory and regulatory exposure limits in respect of advances against / investments in shares, convertible debentures / bonds, units of equity-oriented mutual funds and every one exposures to venture capital Funds (VCFs) as prudent norms.
- Regulative Structure for NBFCs: NBFCs shall comprise four layers supported their size, activity, and perceived riskiness. NBFCs within the lowest layer – Base Layer (NBFC-BL).
- NBFCs within the middle layer –Middle Layer (NBFC-ML) NBFC within the higher level – higher Layer (NBFC-UL) the highest Layer is ideally expected to be empty and can be referred to as NBFC – prime Layer (NBFC-TL).
- Base Layer the bottom Layer shall comprise of (a) non-deposit taking NBFCs below
  the quality size of ₹1000 crore and (b) NBFCs enterprise the subsequent activities- (i)
  NBFC-Peer to see lending Platform (NBFC-P2P), (ii) NBFC-Account aggregator







(NBFC-AA), (iii) Non-Operative monetary company (NOFHC) and (iv) NBFCs not availing public funds and not having any client interface

- 1. Middle Layer the center Layer shall carries with it
  - a) All deposit taking NBFCs (NBFC-Ds), regardless of quality size,
  - b) Non-deposit taking NBFCs with quality size of ₹1000 large integer and on top of and
  - c) NBFCs enterprise the subsequent activities
    - i. Standalone Primary Dealers (SPDs),
    - ii. Infrastructure Debt Fund Non-Banking monetary corporations (IDF-NBFCs),
    - iii. Core Investment corporations (CICs), Housing
    - iv. Finance corporations (HFCs) and
    - v. Infrastructure Finance corporations (NBFC-IFCs).
- Higher Layer the higher Layer shall comprise of these NBFCs that are specifically
  known by the banking concern as warranting increased regulative demand supported a
  collection of parameters and rating methodology.
- Prime Layer the highest Layer can ideally stay empty.
- This layer will get inhabited if the banking concern is of the opinion that there's a considerable increase within the potential general risk from specific NBFCs within the higher Layer.
- Such NBFCs shall move to the highest Layer from the higher Layer.

#### **Topic 3. FAT FINGER TRADE**

Important for Subject: Economy



National Stock Exchange's (NSE) derivatives phase witnessed a 'fat finger' trade on







Thursday that will have caused a loss of ₹200-250 crore to a brokerage.

- Details: During a circular, National stock exchange asked its commercialism
  members to place in place applicable internal systems and procedures to confirm that
  such orders/transactions aren't placed on the commercialism system of the exchange,
  together with trades through algorithmic commercialism.
- Fat Finger Trade: In market formulation, a 'fat finger' trade is an inaccurate action ensuing from pressing a wrong key.
- In straightforward terms, once traders and dealers within the securities markets press
  the incorrect key that too once they punch in giant purchase or sell orders into their
  terminals.
- Inaccurate trades caused by such typing mistakes, that set out a chain reaction of connected transactions, are referred to as 'fat finger' trades.

#### Why is it important?

- Each according instance of a fat finger trade has caused a record intra-day swing within the affected index, inflicting fluctuations in capitalist wealth to the tune of billions of dollars.
- The rising clout of algorithmic traders, who use pc programmes to identify split second opportunities and flood the system with numerous orders inside microseconds, exaggerates the impact of fat fingers.
- Undoing the injury from fat finger trades is much from simple.
- And too several butter-fingered trades may undermine the standard investor's religion within the system.
- Fat finger trades add another component of risk and uncertainty to investment.

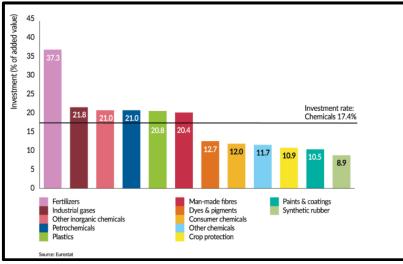






#### **Topic 4. CAPITAL INTENSITY**

Important for Subject: Economy



Capital intensity in India is on the rise because the average worth of output per unit of net capital stock for the economy as an entire declined from 0.626 in 2011-12 to 0.576 in 2019-20.

- Capital intensity remained within the slim vary There are important inter sector variations within the capital intensity Capital intensity has increased for the mining, construction and road transport sector.
- Capital intensity has declined for skilled and alternative services.
- Utility services and producing have surprisingly witnessed decline in capital intensity.
- The household sector (informal), witnessed an increase within the capital intensity, as mirrored by a decline in average worth of output and worth added per unit of net capital stock in 2019-20 compared to 2011-12.

#### **Indicates?**

- Increase in capital intensity in mining, construction and trade indicate a substitution of capital machinery for labour and an increasing shift to digital payments.
- Importance of informal sector:— In an economy with abundant labour and scarce capital, the informal sector plays a very important role because the worth of output and worth added per unit of capital stock during this sector remains to be typically high.
- Informal household sector is additionally characterized by having a better ratio added to value of output because the labour (own or hired) is that the principal input.
- Increase within the capital intensity during this sector the longer term the long run





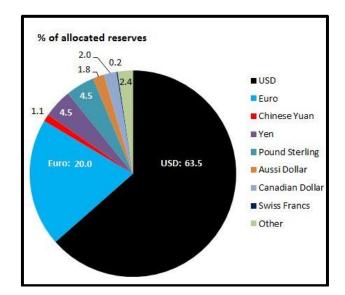


employment opportunities during this sector.

- Capital intensity is that the quantity of fastened or real capital gift in relation to alternative factors of production, particularly labour.
- At the extent of either a production method or the aggregate economy, it's going to be calculable by the capital to labour ratio.
- The utilization of tools and machinery makes labour more practical, thus rising capital intensity (or "capital deepening") pushes up the productivity of labour.
- Capital intensive societies tend to own a better normal of living over the end of the day.
- But in an economy with abundant labour and scarce capital, raising capital intensity
  i.e. raising capital to labour ratio have following consequences: Rise within the
  surplus labour and thus state.
- Rising state ends up in the decline in total production as measured by low average worth of output per unit of net capital stock, low ratio added to value of output.
- **Structural state:-** Structural unemployment as a result of state employees lack the requisite job skills or live too off from regions wherever jobs are accessible and can't move nearer.
- Jobs are accessible, however there's a significant mismatch between what firms want and what employees can offer.

Topic 5. SDR AND RELATIVE IMPORTANCE OF CURRENCIES

Important for Subject: Economy









#### Why in the news?

- Recently this year, the IMF has released the release of a new basket, with updated weights for currency that will go in effect on August 1st.
- Based on the data from the five-year period 2017-21 The updated basket gives greater
  weights to currencies like the US dollar as well as the Chinese RMB and the Chinese
  RMB, while those for the pound, euro, and yen have been reduced.
- It is worth noting that the IMF admits that in future there could be some disruption effect on the role of currencies, due to advancements in technology, inflation, financial and economic fragmentation, sanctions, and more. But, for the moment their impact on SDR content has been negligible.

#### **Indicates**?

- What is the RMB is currently the third largest currency of the SDR basket, next to US dollar and euro.
- The weights of the currencies in the basket will reflect their importance to the global financial and trading systems, it is yet another indication of China's increasing significance to the world economy.
- Although China's RMB is becoming more significant in international trade of products and services, the dollar remains the dominant choice for international financial transactions.
- The proportions of the different currencies within the basket of SDRs are calculated using a formula that involves four elements for a currency.
- They are based on their weights the volume of exports to the currency (50 percent).
- The three financial indicator have an are weighted at a rate equal to 1/6.
- Reserves in forex that are based on the currency of that currency; the turnover of
  foreign exchange in the currency and sum of international bank liabilities and debt
  securities based on the currency.
- Figure-growing in the Chinese RMB in different indicators.
- For 2017-21, rapid growth in exports by China has resulted in exports from RMB being able to contribute 22.3 percent of global exports.
- This is just lower than euro and dollar denominated exports. For indicators of the financial sector, China appears to be less active in the global economy.







- It only 2.2 percent of the global reserves of foreign currency were held in RMB in 2017-21 as compared with 64.8 dollars.
- Foreign exchange transactions as well as international banking bonds and liabilities, the percentages of RMB-denominated transactions are much lower than equivalent numbers for the dollar.
- The SDR is an asset of international reserve, developed through the IMF in 1969 in order to increase its members' reserves.
- SDR was created in 1969 to augment the official reserve of member countries.
- SDR first was defined to be equal to 0.888671 grams of gold in fine form that was at the time was equal 1 U.S. dollar. After the demise of the Bretton Woods system the SDR was recast as an exchange of currencies.
- Its value SDR is determined by the five currencies of the basket: the U.S. dollar, the euro as well as the Chinese renminbi Japanese yen and the British sterling pound.
- The inclusion of the Chinese Yuan in the SDR signified that it was among the top five reserve currencies in the year 2016 after years of work from Chinese authorities to increase its usage across the globe.
- The currencies in the SDR basket must meet two requirements which are the export criteria and the freely usable criteria.
- A currency is considered to meet the criteria for export if its source is an IMF member
  or a monetary union which comprises IMF members as well as being one of the top
  five global exporters.
- To be considered "freely usable" by the IMF is to be used extensively to make payments to international transactions and widely traded in the main exchange markets.
- The currencies that are free-usable are able to be used for Fund finance transactions.
- The SDR is used as the account unit of the IMF as well as other international organizations.
- The SDR is not an official currency nor is it an actual claim to the IMF.
- It is more of an option to make claims on the currencies that are freely available to IMF members.
- SDRs can be traded against these currencies.
- SDR baskets are reviewed every five years.



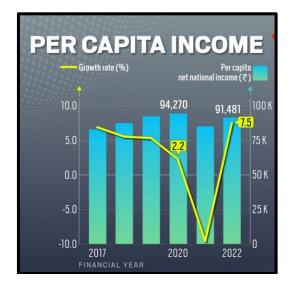




- SDR collection is evaluated each five years or earlier if needed to ensure that the
  basket is reflective of the significance of different currencies in the global trading as
  well as financial system.
- The weights of the currencies within the basket change due to cross-exchange rates as the currencies of the basket change.
- It is the value that an SDR is calculated daily by analyzing the exchange rate of the market.
- **SDR allocation SDR allocation: SDR allocation:** Articles of Agreement, determine that, subject to certain conditions, the IMF could assign SDRs to those who participate in the SDR Department.
- The all-inclusive allocation of SDRs must meet the aim of fulfilling the long-term global requirement to complement existing reserve assets.
- The allocation is given to members in proportion to their shares of quota at the Fund.
- An allocation that was unique in 2009 enabled countries who joined the IMF following 1981 (i.e. after prior allocations) to take part in this SDR scheme on an equal basis.
- Participants and prescribed holders can purchase and sell SDRs on the market for voluntary transactions.
- If necessary the IMF may also authorize members to purchase SDRs from other participants.

#### Topic 6. INDIA'S ECONOMY GREW AT 8.7 PER CENT IN 2021-22

Important for Subject: Economy









The Indian economy grew by 8.7 percentage in 2021-22, compared to the 6.6per percent contraction that occurred in 2020-21.At 4.1 percent of growth, the period from period from January to March (Q4) in FY22 was smallest of four quarters, but was higher on a year-to-year basis. According to NSO data, India's actual GDP grew to Rs147.36-lakh crore, up from Rs135.58-lakhcrore for 2020-21.

- The government claimed that actual GDP (Gross Domestic Product) has increased to surpass the pre-pandemic threshold.
- The report eliminates the possibility of the stagflation.
- Stagflation is an apparent contradiction in the form of slow economic growth, and high unemployment or economic stagnation that is at the same at the same time, accompanied by rising prices (i.e. inflation).
- Stagflation could also be defined as an period of rising inflation that coincides with an increase in GDP (GDP).
- In general, inflation increases when the economy is expanding rapidly.
- This is because people earn increasing amounts of money and can afford paying more for the same amount of items.
- If the economy is slowing the inflation rate tends to drop also mainly because there's less money in pursuit of the same amount of items.

#### What is the time when stagflation occurs?

- Stagflation is believed to occur when an economy experiences stagnant growth, as well as an ongoing high rate of inflation.
- It's because when there is a slowdown in economic growth, unemployment is likely to increase and incomes of existing workers don't increase quickly enough, yet individuals must contend with increasing inflation.
- This means that people are squeezed by both sides, because their purchasing power has been decreased.
- There are a few global variables that could affect growth.
- High prices for commodities that are dependent on imports like vegetable and crude fertilisers, oils, and metals.
- The tightening policies of monetary policy across major economies has led to supply the chain with bottlenecks and delays as well as shortages of crucial inputs could







cause negative economic trends in certain countries.

- The gross domestic production (GDP) can be described as the only common indicator all over the world to gauge the state of a country's economy.
- It's a single number that indicates the value of all finished goods and services manufactured within the borders of a nation during the time frame of.
- India's GDP is calculated using two methods: one dependent the economic performance (at the cost of factorization) as well as the other on spending (at cost of market).
- Factor cost methodology analyses the efficiency of 8 distinct industries.
- The method of calculating expenditures will show the way that different sectors of the economy perform including investments, trade as well as individual consumption.
- Further calculations are made to arrive at nominal GDP (using the current market price) and real GDP (inflation-adjusted).
- In the four figures released the gross domestic product at cost of factor costs is the one most frequently monitored figure, and it is often covered by the press.
- In the Central Statistics Office under the Ministry of Statistics and Program
   Implementation is in charge of the collection of macroeconomic data and records keeping.
- The process involves the annual assessment of industry and the compilation of various indicators like The Industrial Production Index (IPI) and the Consumer Price Index (CPI).
- Central Statistics Office Central Statistics Office coordinates with different federal and state departments and agencies of the government to collect and analyze the necessary data for calculating GDP and other statistical data.
- The production-related data that is used to calculate IPI is obtained through the Industrial Statistics Unit of the Department of Industrial Policy and Promotion within the Ministry of Commerce and Industry.
- The required data elements are gathered and analyzed by the Central Statistics Office and used to calculate GDP figures.
- The Factor Cost Figure factors cost figures are determined by gathering data on the net value change of each sector during an exact time.
- The following industries are considered for this figure the following: Agriculture,







forestry and fishing Manufacturing and mining Electricity and water supply, gas, and other utilities hotels, construction trade transportation, communications, and broadcasting.

- Financial, real estate and professional services as well as administration defence, and other services.
- The Expenditure Figure (or expenditure) (at the market price) method is based on summing up the total domestic expenses on final items and services in various streams over a specific period of time.
- It also includes consideration of expenditures for consumption by households, net investment (i.e. capital creation) as well as government expenses along with net trade (exports less imports).
- The GDP figures of the two approaches might not be exact but they're nearly.
- The expenditure method provides an excellent insight into the parts that are the most important to India's economy.
- Indian economy:
- **Actual GDP:** nominal GDP Inflation Rate Nevertheless from the viewpoint of the general population the real GDP is the most important factor.
- The difference between nominal and real GDP reveals the inflation levels throughout the course of.
- NSO National Sample Survey Office National Sample Survey Office (NSSO) joined along with the Central Statistical Office (CSO) to create the National Statistical Office (NSO).
- On the 23rd of May, 2019 it was announced that the Government of India has approved the merger of NSSO and CSO.
- CSO is the National Sample Survey Office (NSSO) was formerly known as CSO, formerly known as the National Sample Survey Organisation was the biggest organization in India conducting socio-economic surveys on a regular basis.
- Formerly called The Central Statistics Organisation of India, CSO is responsible for the coordination of all statistical activities in India as well as for developing and maintaining standards for statistical analysis.
- NSO is managed by the Ministry of Statistics and Programme Implementation (MOSPI).







#### Topic 7. MCA NEW RULE

#### Important for Subject: Economy

The Ministry of Corporate Affair has introduced a new rule that will enhance controls and safeguards to prevent potential takeovers of Indian businesses by entities from countries that India shares its border with land.

- Information: The rule requires that inbound mergers within India that involve entities with incorporation in countries with India shares its border with land must submit an additional declaration before the National Company Law Tribunal (NCLT) that all the necessary approvals under FEMA are obtained in relation to transactions that involve compromise arrangements, mergers, or demerger.
- Prior to this change, there was a policy change for countries that share a border with India A Company of an entity that has a frontier with India or in which the investor of an investment in India is located or is a resident of one of these countries, can invest only via the government route.
- Transfer of ownership under an FDI arrangement that benefits any country sharing borders with India requires approval from the government.
- India shares boundaries to Pakistan, Afghanistan, China, Nepal, Bhutan, Bangladesh and Myanmar.
- It is the National Company Law Tribunal or NCLT is a quasi-judicial entity in India which decides issues related to companies operating in the country.
- It was established on June 1st 2016 in accordance with the regulations in the Companies Act 2013 (Section 408) by the Indian government.
- NCLT was established in the recommendation from the Justice Eradi Committee that was involved in the insolvency process and winding-up of companies in India.
- The decisions of the NCLT may be appealed to the National Company Law Appellate Tribunal (NCLAT).
- Its decisions by the NCLAT can be appealed before the Supreme Court on a point of law.
- NCLT Functions All proceedings under the Companies Act such as arbitration or arrangements, compromise reconstruction, winding up of the business are decided through the Tribunal.
- It is also the adjudicating authority for winding up and reconstruction.



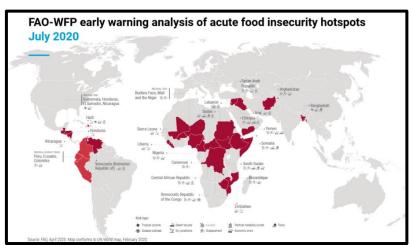




- NCLT acts as an Adjudicating Authority for insolvency proceedings under the Insolvency and Bankruptcy Code, 2016.
- For the subjects mentioned above there is no civil court that will be able to decide.
- The NCLT is able to adjudicate cases that are that are pending before the Board for Industrial and Financial Reconstruction (BIFR) in addition to those that are pending pursuant to the Sick Industrial Companies (Special Provisions) Act, 1985.
- Additionally, it can take on cases that are pending before the Appellate Authority for Reconstruction of the Industrial and Financial Sector.
- It may also consider cases related to the mismanagement and oppression of a business.

#### Topic 8. WTO ON PUBLIC STOCKHOLDING

Important for Subject: Economy



Economy a group of more than 80 members of various Organizations which includes the G-33 Group have presented a joint request to the WTO concerning public stock holding that is based on a fair method of calculating subsidy amounts using the current reference price for external markets instead of an old one.

- Stockholding programs are employed by certain governments to buy, store and distribute food to those who are in need.
- Although food security is an appropriate goal of the government, certain programs for stockholding are deemed to cause distortion in trade when they involve buying from farmers at prices set by the government, also known by the term "supported" or "administered" prices.
- In 2013, at the Bali Ministerial Conference, ministers were able to agree that they







would be able to conclude that, for a period of time that public stockholding programs in the developing world could not be challenged in court even if the agreed limitations for domestic support to trade were violated.

- Ministers agreed also to discuss an end-to-end solution to this problem.
- A decision on stockholding for public use that was taken during the 2015 Nairobi
  Ministerial Conference reaffirmed this commitment and called on WTO members to
  put forth united efforts to find the best solution for the future.
- Presently, the public distribution programs from developing countries are included in trading-distorting Amber Box measures that attract reduction commitments from WTO that are limited to 10% of the value of production total in 1986-88 prices.

#### Issue?

- Based on the current rules in the Agreement on Agriculture (AoA) Subsidies given to farmers, determined as the difference in MSP in comparison to its global price called external Reference Price (ERP), as well as the subsidies on inputs are classified as an aggregate measure of support (AMS).
- A major issue lies in the fact that ERP is based on the period from 1986-1988 as the base without making adjustments for inflation.
- This results in an overinflated ASM.
- **Amber box subsidies:** The WTO's Agreement on Agriculture (AoA) categorizes domestic subsidies or support that are provided by governments to farmers into various categories.
- One of the most important types of subsidies or support is called Aggregate measure of Support (AMS).
- The AMS symbolizes trade distorting domestic support, and is often referred by the name of "amber box".
- The AMS is the annual amount of assistance (subsidies) that are expressed in terms of
  monetary value, that is provided to agricultural products in favour of producer
  (product particular) of the primary agricultural product as well as non-productspecific assistance for farmers in general.
- The Aggregate Measurement of Support consists of two parts--product-specific subsidies and non-product specific subsidies.







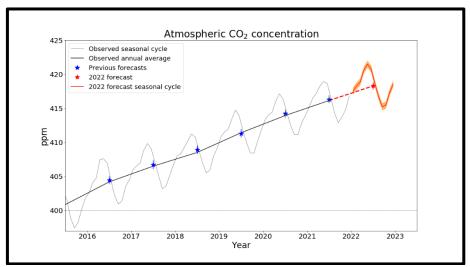
- The term "product-specific" subsidy refers to the level of support that is provided to an specific agricultural product.
- For instance, wheat AMS is the type of subsidy specific to wheat.
- Non-product-specific subsidies is, however is the amount of support provided to the
  agriculture sector in general, i.e., subsidies for inputs such as fertilizers as well as
  electricity, irrigation seeds and credit, etc.
- In general, these non-product subsidies are provided to all kinds of crops.
- The subsidy offered through price support for particular products like wheat is determined by taking the difference in the price that is paid to domestic producers at the time of procurement (by the government) and an external fixed value (world market price established by the WTO) of the particular product.
- Then, multiplying that gap by the amount of production which is eligible to receive
  the administered price, you can determine the precise amount of subsidy of the
  particular product.
- If the domestic price is lower than the reference price of the world which is the case, then AMS will be negative for the specific product.
- According to WTO rules, AMS is allowed to be granted as much as 10 percent of the country's GDP from agriculture for developing nations.
- However the maximum is 5percent for countries with an economy that is developed.
- This is known as the de Minimis amount of support.
- Peace Clause It was ratified in the context of the WHO's Bali Ministerial Meeting in December 2013, which allowed developing countries to exceed the limits of subsidy for food crops, subject to certain conditions being fulfilled in relation to the notification of PSH programs as well as food security.





#### **Topic 9. CARBON DIOXIDE LEVELS**

Important for Subject: Environment



Carbon level in atmosphere hits new milestone, 50 % more than preindustrial levels.

#### **CO2** levels in atmosphere:

- CO2 measured at the Mauna Loa atmospherical Baseline Observatory, Hawaii, pass by the United States National Oceanic and atmospheric Administration (NOAA), peaked for 2022 at 421 elements per million in could.
- This has pushed the atmosphere additional into territory not seen for uncountable years.
- NOAA's measurements averaged 420.99 parts per million (ppm), a rise of 1.8 ppm over 2021.
- Scientists at Scripps severally calculated a monthly average of 420.78 ppm.
- Before the economic Revolution, CO2 levels were systematically around 280 ppm for nearly 6,000 years of human civilisation.
- Since then, humans have generated a calculable 1.5 trillion tonnes of CO2 pollution, a lot of of which is able to still warm the atmosphere for thousands of years.
- Compared to the 280 ppm before the economic Revolution, the presently 420 ppm is 500th more than those levels.
- The explanation it had been abundant hotter and seas were higher uncountable years ago at identical CO2 level as now could be that within the past the natural increase in CO2 levels was much more gradual.

#### **IPCC** reports on Carbon emissions:

• The Assessment report VI if IPCC showed that the globe will emit solely regarding







500 gigatonnes of CO2 (GtCO2) beginning 1 one, 2020 for a 50 % probability of limiting warming to 1.5°C.

- For a 67 % probability of avoiding 1.5°C, the budget can return right down to 400 GtCO2.
- For a 50 % probability of limiting temperatures to 2°C, the globe will emit 1,350 GtCO2; and 1,150 GtCO2 for a 67 per cent probability.
- Current trends conjointly purpose to rich countries just like the u. s., the european
  Union and China consumption into a disproportionate share of the budget whereas
  developing countries are left with negligible 'carbon space' to enhance their standards
  of living.
- Economic process remains inextricably connected to an increase in energy demand, that ends up in higher emissions despite dubious claims of 'green growth' and decoupling of gross domestic product and energy use / emissions

#### **Topic 10. KALAHARI BIRD**

Important for Subject: Environment



A study led by the University of Cape Town has found that a rise in temperatures might see the hornbill disappear from components of the Kalahari by 2027.

- Within the present study, the researchers collected information from pairs breeding in wood nest boxes at the Kuruman stream Reserve and compared their findings with climate trends for the region.
- The researchers studied the consequences of high air temperate and drought on the breeding success of the birds within the Kalahari Desert from 2008-2019.
- Their findings disclosed that breeding output folded throughout now, with a rise in temperature.
- The southern yellow-billed hornbill, like alternative varieties of hornbills, has unusual







breeding and nesting habits.

- The female seals herself during a cavity and stays there for concerning 50 days to brood and take care of chicks.
- This kind of nesting mostly protects from predators, which suggests that breeding success depends totally on alternative factors like climate and food accessibility.
- The southern yellow-billed hornbill initiates breeding in response to rain within the arid western parts of its southern African vary.
- They take advantage of insects, spiders and scorpions also as seeds that they realize
  on the bottom.
- It's usually found in resident pairs or tiny family flocks.
- They struggle to breed higher than certain temperatures (35 C) as they face bigger problem in foraging and thin.
- Supported current warming trends, that temperature are going to be exceeded for the birds' entire breeding season by 2027 as per the study.

#### **Topic 11. VERMIN**

Important for Subject: Environment



Bill to amend Wild Life (Protection) Act gives Centre direct power to declare any species 'vermin', potentially impacting hundreds of species.

• **WLPA:** The Wild Life (Protection) Amendment Bill, 2021 brings in a major change by reducing the number of schedules from six to four.







- It proposes to remove Schedule V completely.
- Originally, the WLPA, 1972 currently has six schedules that assign varied degrees of protection to animals and plants.
- Below Schedule I and II of the Act, as an example, animals and birds like tigers and elephants are offered the best protection.
- Schedule V lists species classified as 'vermin', like common crows, fruit bats, rats and mice, which can be afraid freely British legislation was the primary to mandate the extermination of vermin as seen in India below the WLPA, 1972.
- Though the act does not define the word 'vermin', WLPA's 62 section grants the central government the power to declare any wild animal (other than those specified in Schedule I and Schedule II) as 'vermin' for any area and a specified period.
- Background: The category of 'vermin' in the WLPA has distinct colonial origins.
- The British Raj brought to India the ideas of desirable animals (suitable for hunting and subsequent consumption being considered game) and problematic animals (considered vermin).
- These were the Tudor Vermin Acts that allowed eradication of nuisance animals or agricultural pests.
- The Vermin Acts enclosed The Preservation of Grain Act, 1532, that created an official list of 'vermin' animals.
- These enclosed owls, otters, foxes, hedgehog's et al.
- That were seen as dangerous omens or competitors of food with humans.
- **Vermin:** Vermin are considered thought of drawback or nuisance animals that attack humans, crops, stock or property.
- So as to stop human-wildlife conflicts, many states within the past have petitioned to declare varied animals to be 'vermin', as well as elephants, Indian porcupine, bonnet macaque, common langur and barking deer.
- In 2016, the Centre declared rhesus monkeys in Himachal Pradesh, wild boar in Uttarakhand and Nilgai in Bihar to be 'vermin'.
- Dangers of Mass Culling: Ecological Imbalance due to blanket permission & financial incentives by Govt to eradicate vermin population Exacerbate Human Wildlife Conflict E.g.: unscientific killings of rhesus monkeys disrupt the power hierarchy among them and babies or sub-adults might not know how to behave and,







thus, might cause havoc and create more conflict.

• Endanger targeted species and fatal for non-targeted species (traps and snares) longlasting impact on the ecosystem and biodiversity.

#### **Topic 12. E-WASTE**

Important for Subject: Environment



E-Waste is tiny for Electronic-Waste and the term is employed previous recent, end-of life or discarded electronic appliances. It includes their elements, consumables, elements and spares.

- It's classified into 21 varieties below 2 broad categories: info technology and communication system.
- Shopper electrical and physics. Laws to manage e-waste are in situ in Bharat since 2011, mandating that solely licensed dismantlers and recyclers collect e-waste.
- E-waste (Management) Rules, 2016 was enacted in 2017.
- E-Waste Management Rules, 2016 The Ministry of environment, Forest and global climate change notified the E-Waste Management Rules, 2016 in supersession of the E-waste (Management & Handling) Rules, 2011.
- Over 21 product (Schedule-I) were enclosed below the view of the rule.
- It enclosed Compact lamp (CFL) and alternative mercury containing lamps, also as alternative such instrumentation.
- For the primary time, the foundations brought the producers below Extended Producer Responsibility (EPR), alongside targets.
- Producers are created answerable for the gathering of E-waste and for its exchange.
- Varied producers will have a separate Producer Responsibility Organization (PRO) and guarantee assortment of E-waste, also as its disposal in an environmentally sound manner.
- Deposit Refund theme has been introduced as an extra economic instrument whereby





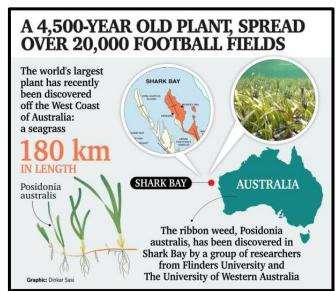


the producer charges an extra quantity as a deposit at the time of sale of the electrical and equipment and returns it to the buyer alongside interest once the end-of-life electrical and equipment is came.

- The role of State Governments has been additionally introduced to make sure safety, health and talent development of the staff concerned in disassembly and usage operations.
- A provision of penalty for violation of rules has additionally been introduced.
- Urban native Bodies (Municipal Committee/Council/Corporation) are assigned the duty to gather and channelize the orphan product to licensed dismantlers or recyclers.
- Allocation of correct area to existing and approaching industrial units for e-waste dismantlement

#### Topic 13. RIBBON WEED: LARGEST PLANT IN THE WORLD

Important for Subject: Environment



Biodiversity The world's largest plant has recently been discovered off the West Coast of Australia: a seagrass 180 kilometre long.

- The plant is termed the ribbon weed, or Posidonia australis.
- The plant is 4,500 years previous, is sterile, has double the quantity of chromosomes than alternative similar plants, and has managed to survive the volatile atmosphere of the shallow Shark Bay, Australia.
- The ribbon weed covers a region of 20,000 hectares.
- The second largest plant, is that the clonal colony of a quaking aspen tree in Utah, that





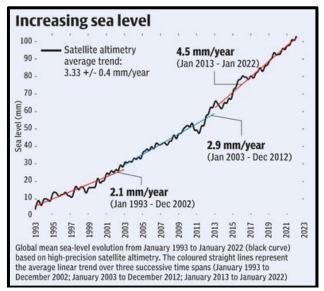


covers 43.6 hectares.

- The biggest tree in India, the good Banyan in Howrah's botanical garden, covers 1.41 hectares.
- However did it survive someday within the Harappan era, a plant took root in Shark Bay.
- Then it unbroken spreading through its rhizomes.
- The researchers found that the ribbon weed cannot unfold its seeds, one thing that helps plants overcome environmental threats.
- Additionally as a result of it's a polyploidy rather than taking half-half genome from each folks, it took 100%, one thing not unheard of in plants.
- Therefore, this ribbon weed has double the quantity of chromosomes alternative plants of an equivalent selection have.

#### Topic 14. RISING SEA LEVEL- A THREAT TO COASTAL AREAS

Important for Subject: Environment



An increase in water level as a results of warming, consistent with information, poses a threat to numerous coastal dwellers across the globe. States like Gujarat, Tamil Nadu and West Bengal are witnessing speedy coastal erosion and face larger risk.

- The world Mean water level (GMSL) reached the worldwide record high in 2021, increasing at a median 4.5 millimetre per annum over the time 2013 -2021.
- This can be quite double the speed at that ocean levels rose between 1993 and 2002.
- GMSL integrates changes occurring in several elements of the climate system, these





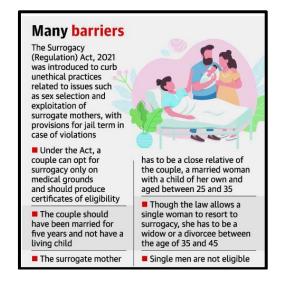


embody ocean warming via thermal growth of saltwater, melting of land ice and exchange of water with water bodies toward land.

- Rise not uniform though the ocean level has up virtually all over since 1993, it's not up equally everyplace.
- Many regions still be suffering from a rate of low-lying rise substantially quicker than world mean that shows the distinction between local and global ocean levels.
- This can be significantly the case within the western Tropical Pacific, the Southwest Pacific, the North Pacific, the South-west Ocean and therefore the South Atlantic.
- Have an effect on on Indian coasts National Centre for Coastal research (NCCR),
   Chennai below Ministry of natural science is watching boundary erosion since 1990 using remote sensing information and GIS mapping techniques.
- The close to 6,907.18 kilometers long Indian outline of the dry land has been inspected from 1990 to 2018, and it's been noted that concerning 34 % of the outline is facing erosion in varied degrees.
- West Bengal has reported the best 60.5 % erosion followed by Puducherry (56.2 percent).
- The 15th Finance Commission has instructed that the National Disaster Management
  Authority and or Ministry of Home Affairs develop appropriate norms as mitigation
  measures to stop erosion, which the Union and States develop a policy to manage the
  extensive displacement of individuals because of coastal and watercourse erosion.

#### Topic 15. SURROGACY LAW FACES CHALLENGE IN COURT

Important for Subject: Polity









Surrogacy (Regulation) Act, 2021 Under the Surrogacy (Regulation) Act, 2021, a woman who is a widow or a divorcee between the age of 35 to 45 years or a couple, defined as a lawfully married person and man, will avail of surrogacy if they need a medical condition necessitating this selection.

- The law defines a couple as a married Indian "man and woman" and prescribes an age band of 23 to 50 for the lady and 26 to 55 for the man to choose surrogacy.
- Single men aren't eligible.
- It conjointly bans commercial surrogacy that is punishable with a jail term of 10 years and a fine of up to Rs 10 lakhs.
- The law allows only altruistic surrogacy where no money exchanges hands and where a surrogate mother is genetically related to those seeking a child, a married woman between the age of 25 and 35.
- Challenges Against the right to choice: Freedom given to citizens under the Constitution to exercise reproductive choice.
- Exploitation of the Surrogate and the Child One could argue that the state must stop the exploitation of poor women under surrogacy and protect the child's right to be born.
- However, the current Act fails to balance these two interests.
- Reinforces Patriarchal Norms The Act reinforces traditional patriarchal norms of our society that attributes no economic value to women's work and, directly affecting the fundamental rights of the women to reproduce under Article 21 of the constitution.
- Denies legitimate financial gain to Surrogates ban commercial surrogacy conjointly denies a legitimate supply of financial gain of the surrogates, additional limiting the quantity of ladies volitionally to surrogate.
- Overall, this step indirectly denies kids to the couples selecting to embrace parentage.
- Emotional Complications In altruistic surrogacy, a friend or relative as a surrogate
  mother may lead to emotional complications not only for the intended parents but also
  for the surrogate child as there's deal of risk to the connection within the course of
  surrogacy period and post birth.
- Altruistic surrogacy conjointly limits the choice of the intending couple in selecting a female parent as very limited relatives are going to be able to undergo the method.
- A third-party involvement ensures that the intended couple can bear and support the





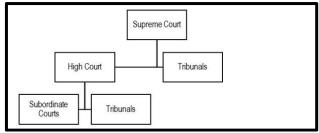


medical and alternative miscellaneous expenses throughout the surrogacy method.

 Overall, a third party helps both the intended couple and the surrogate mother navigate through the complex process, which may not be possible in the case of altruistic surrogacy.

## Topic 16. ORDERS OF CONSTITUTIONAL COURTS WOULD PREVAIL OVER STATUTORY TRIBUNALS: SC

Important for Subject: Polity



The Supreme Court on Wednesday set aside a National Green Tribunal (NGT) order banning construction on Rushikonda hill in Visakhapatnam ruling that the orders of constitutional courts will prevail over tribunals that are statutory.

#### Idea:

- In the Supreme Court said the NGT is subordinate to the Supreme Court as far as the territorial jurisdiction of the court is concerned.
- The contradicting orders issued from both the NGT along with the High Court would lead to an unnatural situation.
- Authorities would be in a dilemma in deciding which order to follow.
- In this case decisions from the Constitutional Court would prevail over legal tribunals that are governed by statute.
- Supreme Court on Tribunals in L Chandra Kumar case: The constitutional safeguards that ensure the independence of judges of the higher judiciary aren't available to Judges in the judiciary subordinate to them nor to the judges who run tribunals created by normal legislation.
- Therefore, judges of this category cannot be considered to be full and effective replacements for the superior judiciary when it comes to the task that is constitutional interpretation.
- Therefore, we believe that the power to judicially review of legislative action with the







High Courts under Articles 226 and 227 of the Constitution, as well as in this Court as per Article 32 of Constitution is an essential element of the Constitution that forms a an element of its fundamental structure.

- In general the authority to High Courts and the Supreme Court to examine the constitutionality of laws can never be removed or withdrawn.
- Tribunals were created as both substitutes for High Courts as well as being the subordinate courts for High Tribunals.
- In the first case appeals against the decision from tribunals (such as Tribunals like the Securities Appellate Tribunal) lie directly at Supreme Court.
- In the latter instance (such as that of the Appellate Board created under the Copyright Act, 1957) appeals are heard by the relevant High Court.
- Tribunal is a quasi-judicial organization created to solve problems like settling tax or administrative disputes.
- It is able to perform a variety of tasks, including adjudicating disputes, deciding rights of contesting parties or making an administrative determination and reviewing an existing administrative decision, etc.
- A Tribunal generally refers to any entity or person who has the power to decide or adjudicate on or decide on the validity of claims or disputes, regardless of whether it is named an official tribunal by its name.
- Tribunals weren't in the constitution at all and were later incorporated into the Indian Constitution by 42 Amendment Act in 1976.
- Article 323 addresses administrative tribunals.
- Article 323-B addresses tribunals for other issues.
- According to Article 323 B the legislatures of the state and the parliament legislatures
  are authorized to make arrangements the establishment of tribunals to assist in the
  resolution of disputes related to the following issues such as taxation, foreign
  exchange, export and import industrial and labour land reforms. Ceilings on urban
  properties.
- Elections to the Parliament and state legislatures Food and other items Tenancy and rent right Articles 323A and 323B differ on the following three areas.
- In the first, while Article 323 A envisages the establishment of tribunals to deal with public service only however, Article 323 B allows the creation of tribunals for various







other issues (mentioned earlier).

- Tribunals pursuant to Article 323 A are created only by the Parliament, tribunals
  established under Article 323 B are able to be created by both legislators of state
  legislatures as well as by the Parliament in relation to issues that fall within their
  legislative jurisdiction.
- According to Article 323 A there is only one tribunal can be established for only one tribunal for the Centre in addition to one per state, or two or more states could be created.
- There is no need to consider the order of tribunals however, in Article 323 B, a orderly tribunal hierarchy could be established.
- Central Administrative Tribunal It has the power to handle issues of service pertaining
  to Central Government employees or of any Union Territory, or local or any other
  government that is under the supervision or control of the Government of India, or of
  a company owned or managed under the control of or controlled by the Central
  Government.
- The CAT was set-up on 1 November 1985.
- It has 17 benches that are regular fifteen of which are located at the principal courts at the High Courts along with the two remaining in Jaipur as well as Lucknow.
- The Benches also conduct circuit sittings at the other courts that are part of High Courts.
- The tribunal is composed of three officers: Chairman, Vice-Chairman and members.
- The Members come both from the judicial as well administrative streams in order to provide members of the Tribunal an advantage of their expertise in both administrative and legal fields.
- The appeals of the decisions from An Administrative Tribunal shall lie before the Division Bench of the relevant High Court.
- State Administrative Tribunal Article 323 B allows the state legislatures to establish tribunals to deal with various issues such as levy, assessment collection and enforcement of any tax issues related to the land reforms included in Article 31A.







#### Topic 17. CABINET ALLOWS CO-OPERATIVES TO PROCURE THROUGH GEM

#### **PLATFORM**

Important for Subject: Polity



The Union Cabinet has given its approval to expand the scope of the public procurement platform online, Government e-Market (GeM) to allow procurement by cooperatives

- The GeM is the national public procurement portal.
- It will be registered as a Section 8 Company for providing procuring goods and services that are required by state and central government institutions.
- It will be an end-to end online marketplace for both state and central department and ministries of the government to purchase common-use items and services efficiently and transparent method.
- It offers the tools of auctions, e-bidding and reverse e-auction, as well demand aggregation that will help government users to get the most price for their money.
- All administrative Ministries and Departments have directed their CPSEs that sell any
  service or product that can be purchased by any government department to sign up
  themselves and their authorized resellers on the GeM website as seller of the products
  or services, but some of the CPSEs remain unregistered as sellers on GeM to sell.
- Procurement According to General Financial Rules (GFRs) in 2017, it is the product sold by PSUs and Governments, in addition to changing DGS&D (Directorate General for Goods and Supplies).
- Finance Minister during his budget speech for FY2016-17, announced the establishment of a platform driven by technology to make it easier for procurement of services and goods by various government departments and agencies.







- The absence of CPSEs on GeM as sellers decreases competition and denies
   Government buyers of the opportunity to obtain competitive prices.
- In the same way, CPSEs could be loosing business opportunities from government buyers.

# Topic 18. IRDAI ALLOWS LAUNCH OF INSURANCE PRODUCTS WITHOUT PRIOR APPROVAL

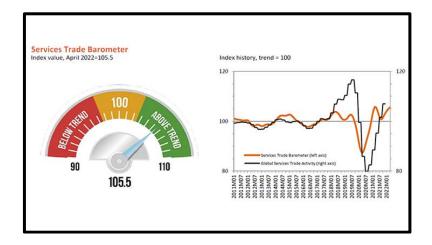
Important for Subject: Polity

As a major decision in the governance context, The Insurance Regulatory and Development Authority of India (IRDAI) has granted general and standalone health insurers to offer products without prior approval.

- IRDAI Insurance Regulatory Development Authority (IRDA) is an official body created under the IRDA Act of 1999.
- It is an independent, an apex body that has the obligation to regulate and supervise the insurance sector in India.
- Insurance Regulatory Development Authority (IRDA) was created following the recommendations of the Malhotra Committee report of 1994.
- The Malhotra Committee had recommended the creation of an independent authority to oversee the regulation of the insurance industry in India.
- According to section 4 of the IRDAI Act' 1999, Insurance Regulatory and
  Development Authority of India is comprised of five full-time members; four
  members who are part-time each selected from the Government of India.

#### Topic 19. WTO AND INDIA- FOOD SECURITY

Important for Subject: International Relations









India can push the WTO to permit foodgrain exports from public stocks on a governmentto-government (G2G) basis to fulfill international shortages at the Ministerial Conference (MC12) Existing mechanism:

- WTO restricts exports of food, that is procured by governments at support costs.
- This rule is limiting wheat exports from India, because the Indian government procures wheat at a minimum support worth (MSP) from farmers.
- WTO is especially targeted on procurance by the world Food Programme (WFP).

#### **World Food Programme (WFP)?**

- It's the food-assistance branch of the UN (UN).
- It absolutely was supported in 1961 and is that the world's largest humanitarian organization targeted on hunger and food security.
- It's headquartered in Rome.
- The WFP was awarded the Nobel Peace Prize in 2020 for its efforts to supply food help in areas of conflict and to stop the utilization of food as a weapon of war.
- **Issue of Food security:** The food market is additionally extraordinarily fragile, with simply six food baskets supply the most important chunk of the world's staple food.
- The poor countries are web importers and also the high financial gain countries web exporters, irrespective of their food production potential.
- The Black Sea region, which includes Russia, Ukraine and Kazakhstan, is one amongst the world's six food baskets.
- Russia is that the world's largest wheat exporter whereas Ukraine is sixth on the list.
- The Ukraine war has hit the world provides of food things endangering global food security.
- The war has led to a "three-dimensional" crisis rising food costs, rising energy costs and modification finance.
- Countries have already resorted to hoarding staple foods that until recently they exported for profits.
- Hence, within the immediate future, the general international accessibility of food grains are additional reduced.
- This is often the third global food crisis (after the crises of 2007-08 and 2010-11) within the past 15 years, however the worst-ever in severity and spread.

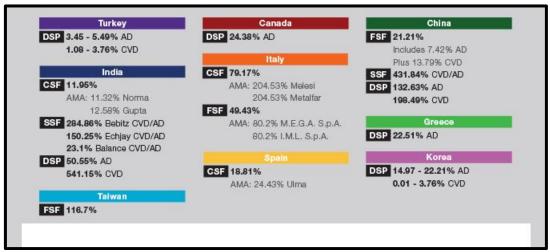






#### Topic 20. COUNTERVAILING DUTY (CVD)

Important for Subject: International Relation



The government has decided to not impose countervailing duty on sure aluminum product being foreign from Malaysia, because the finance ministry has not accepted the recommendations of the board of directors general of trade remedies (DGTR).

- Countervailing duty (CVD): countervailing duty (CVD) may be a specific variety of duty that the govt imposes so as to protect domestic producers by countering the negative impact important subsidies.
- CVD is therefore an import tax by the importation country on foreign product.
- To form their product cheaper and boost their demand in alternative countries, foreign governments generally offer subsidies to their producers.
- To avoid flooding of the market within the importation country with these product, the govt of the importing country imposes a countervailing duty, charging a particular quantity on import of such merchandise.

#### However will it work?

- The duty nullifies and eliminates the worth advantage (low price) enjoyed by an foreign product once it's given subsidies or exempted from domestic taxes within the country wherever they're manufactured.
- It raises the worth of the foreign product, delivery it nearer to its true market value.
- During this way, the govt.
- Is ready to produce a level taking part in field for domestic product.
- **CVD and India:** the globe Trade Organization (WTO) permits the imposition of duty by its member countries.







- In India, the CVD is obligatory as an extra duty besides customs on foreign product once such product are given tax concession within the country of their origin.
- The countervailing measures in India are administered by the directorate General of Anti-dumping and Allied Duties (DGAD), within the commerce and business ministry's department of commerce.
- **Directorate General of Trade Remedies:** The directorate General of Trade Remedies (earlier referred to as directorate General of Anti-dumping and Allied Duties) was named in might 2018 as an integrated single window agency for providing a comprehensive and swift trade defence mechanism in India.
- Earlier, the directorate General of Anti-dumping and Allied Duties (DGAD) reacted to antidumping and CVD cases, directorate General of Safeguards (DGS) reacted to safeguard measures and DGFT reacted to quantitative restriction (QR) safeguards.
- DGTR currently deals with Anti-dumping, CVD and Safeguard measures DGTR functions as a hooked up workplace of the Department of Commerce, Ministry of Commerce and trade.
- It's a professionally integrated organisation with multispectrum talent sets emanating from officers drawn from completely different services and specialisations.

# Topic 21. WTO MORATORIUM ON CUSTOMS DUTIES ON ELECTRONIC TRANSMISSIONS

Important for Subject: International Relation



#### Why in the news?

• India is planning to strongly resist any further extension of a moratorium regarding the imposition of customs duty on electronic transmissions during the WTO's 12th ministerial meeting (MC12).







#### Opposed by Whom?

Recently, a few of countries like India, Indonesia and South Africa-- have expressed
that they want to end the moratorium and begin unilaterally imposition of tariffs on
data transfers.

## Why?

- Favours developed countries Despite not a standard definition, electronic transmission is generally referred to as the concept of a "digital good".
- Since the digital market is dominated by tech giants and developed nations the duty exemption benefit developed nations more.
- The loss of revenue is more pronounced for developing countries, as they are the largest net importer of digital products.
- The joint statement of India and SA in which it was stated that the share of customs revenue that is lost to developing countries is 4.35 percent, while the percentage for developed nations is only 0.24 percent.
- Increasing technology-Especially 3D printing and others have a potential of increasing trade in digital goods.
- Electronic Transmission Concept: Electronic Transmission WTO Work Programme on Electronic Commerce defines "electronic commerce" as the "production, distribution, marketing, sale or delivery of goods and services by electronic means."
- Although the term "electronic commerce" is not defined consistently, it is considered
  to cover everything including emails, software, and text messages to games, videos,
  and music.
- It's any kind of communication that doesn't specifically involve physically transmission of papers.
- It produces a record that can be saved, retrieved, and scrutinized by a person who receives it and then printed by such a person through an automated procedure.
- WTO moratorium on customs Duties on Electronic Transmissions: The WTO
  electronic commerce moratorium that prohibits nations from imposing customs duty
  on electronically transmitted messages, is in place since 1998, when ministers at the
  Second Ministerial Conference adopted the Declaration on Global Electronic
  Commerce which called for the development of a working program on electronic







commerce, which was later adopted.

- From then on, during each Ministerial Conference, WTO members have voted "to maintain the current practice of not imposing customs duties on electronic transmissions."
- Every two years, governments agree that they will extend the moratorium in the biannual WTO Ministerial Conference.
- Because of an error of scheduling for the WTO Ministerial Conference scheduling, the moratorium will expire on December 31, 2019 unless the decision is made at the WTO General Council gathering in December that extends the moratorium up to next year's 12th WTO Ministerial Conference in Nur-Sultan, Kazakhstan in June 2020.

#### Impact?

 The moratorium has led to rapid growth in the utilization of Internet and the expansion of the economy created by digital technology.

#### If Lapses?

- There is a substantial chance that the moratorium may not be renewed in December and that governments will be free to explore the possibility of applying harmful tariffs on cross-border data flows.
- But a variety of recent studies have demonstrated that the unilateral imposing of taxes
  on electronic transmissions can have negative effects on the growth in the economy of
  digital technology.
- It will.
- Expensive and technically unsustainable, it is likely to be in violation of a number of existing free trade agreements based on the principle of most favoured nation.







# Topic 22. BONN CLIMATE CONFERENCE

Important for Subject: International Relations



The United Nations' mid-year global climate change conference commenced in Bonn, Germany, with a stand-off between developing and developed countries on the problem of loss and damage (L&D).

- The Bonn summit, conjointly referred to as the 56th session of the subsidiary bodies
   (SB 56) is led by 2 technical committees the Subsidiary Body for Scientific and
   Technological recommendation (SBSTA) and also the Subsidiary Body for
   Implementation (SBI).
- It'll take forward action things proclaimed at CoP26 in Glasgow last November and advance a number of the a lot of technical and operational discussions in time for the 27th Conference of Parties (CoP27) to the United Nations Framework Convention on global climate change, that is scheduled to require place in Sharm el-Shaikh, Egypt, this November.
- A stand-off occurred as a result of developing countries complained that no commitments were being created to produce any quite written inputs or have any concrete outcomes regarding L&D finance.
- Background: L&D finance refers to money given to communities who face the brunt
  of the climate crisis nowadays through displacement or destruction of their
  livelihoods climate reparations, in alternative words.
- It all started once asking from the G77+China alinement of nations was place forth to feature 2 agenda things to the official conference agenda one on the worldwide Goal on Adaptation (GGA) and one on the Glasgow Dialogue on L&D Finance.
- The target of adding agenda things into the sessions is to undertake to urge draft text so it's not simply a dialogue however rather one thing that countries will tangibly keep on towards CoP27.







- Developing countries wished to confirm that climate adaption and L&D got the maximum amount attention as climate mitigation through the conference.
- Moreover, Developing countries, who are traditionally the tiniest polluters once considering greenhouse emission emissions, have alone championed L&D as a problem.
- Developed countries, on the opposite hand, have shied faraway from L&D for years, due to the potential for endless judicial proceeding.
- Thus, CoP26 had complete with the obscure promise of a "dialogue" that developed countries would have interaction in to work out the way to provide monetary help for the climate damages they need wrought.

#### Topic 23. CTC TEA PRICES HIT BY PESTICIDE ISSUE

#### Important for Subject: Geography

The rejection of specific numerous initial flush teas by consumers, each in domestic and international markets, has created a storm during a cuppa with costs of CTC (curl-tear-crush) dropping by nearly ₹30-40 a kilogram over the previous couple of days.

- A specific set of tea traders and consumers have recently closed their purchases, going by reports that indicate that the chemical content in some numerous teas is more than the utmost residue levels (MRLs) and, hence, don't conform to the FSSAI standards.
- Nearly 39,000 kilogram of tea in Kolkata auction are came by consumers.
- Business insiders are disturbed that this might preferably be a spoiler for tea costs the peak the height quality second flush season.
- Second flush crop is incredibly crucial for the tea trade, each in terms of production and costs.
- MRLs: several developed and developing countries fix their own most Residue Limit
   (MRL) of pesticides on Raw Agricultural Commodities (RAC) supported their
   country specific sensible Agricultural Practices (GAP) and dietary consumption
   pattern.
- In India, the Food Safety and standard Authority of India (FSSAI) below Ministry of Health and Family Welfare assess the supervised trial residue information supported the approved GAP, for fixation of MRL.
- Residue limit (also maximum residue level, MRL), is that the most quantity of





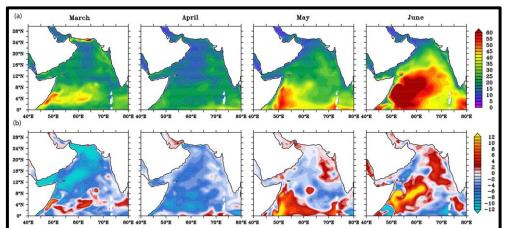


chemical residue that's expected to stay on food product once a pesticide is used consistent with label directions, that may not be a concern to human health.

- For tea, consistent with the India Tea Planters' Association an MRL of10 mg/kg is presently established in India.
- CTC (Crush, tear, curl) may be a technique of process tea within which the leaves are well-versed a series of cylindrical rollers with hundreds of sharp teeth that crush, tear, and curl the tea into tiny, exhausting pellets.
- This replaces the ultimate stage of orthodox tea manufacture, within which the leaves are rolled into strips.
- Tea created exploitation this technique is mostly known as CTC tea or mamri tea.

# Topic 24. THE ARABIAN SEA FACES AN INCREASED FREQUENCY AND DURATION OF MARINE HEATWAVE DAYS

Important for Subject: geography



Marine Heatwaves A marine heat wave is often characterized as a coherent region of extremely warm sea surface temperature that lasts for days to months.

- Marine heat waves occur once ocean temperatures are more than usual for a lengthy of time of your time.
- Over the last decade, MHWs are recorded altogether major ocean basins. These
  occurrences are connected to coral bleaching, seaweed harm, and kelp forest loss, all
  of that have a negative impact on the fishing business.
- Causes of marine heatwaves summer / winters Heat Waves will occur in each the summer and therefore the winter, after they are mentioned as "winter warm-spells."
- These winter occurrences will have serious repercussions, like in Australia's







southeast, wherever the spiny sea urchin will solely colonize farther south once winter temperatures high 12 °C.

- Ocean Currents the most common supply of marine heat waves is ocean currents, which can build up patches of heat water and air-sea heat flux, or warming via the ocean surface from the atmosphere.
- Winds: sunlight usually penetrates the atmosphere and heats the ocean's surface.
- Once there are lightweight winds, the warm water doesn't combine with the cooler water below.
- It floats on the surface of the water and continues to heat up, leading to marine heat waves.
- Global climate change: Large-scale climate influences like the El Nino Southern Oscillation (ENSO) will too cause marine heatwaves.
- An iconic heatwave event was in 2015.
- It encapsulated most of the Indian Ocean and coincided with the robust El Niño year, inflicting widespread coral bleaching within the Lakshadweep archipelago.
- Impacts of marine heatwaves environment Destruction: Marine heatwaves will alter the habitat ranges of some species, like the spiny sea urchin off the coast of south eastern Australia that has been moving southward towards Tasmania at the expense of the kelp forests on that it feeds.
- Loss of diversity: Marine heatwaves will have a major impact on variety.
- Marine heatwaves in northern Australia caused widespread bleaching of the good barrier reef in 2016.
- **Deoxygenation and natural process:** Marine heatwaves often occur in conjunction with alternative factors such ocean activity, deoxygenation, and overfishing.
- Marine Heatwaves not solely make for disturbance mayhem on ecosystems, however they additionally raise the danger of deoxygenation and natural process.
- **Economic Loss**: Marine heatwaves may result in economic losses because of their effects on fisheries and cultivation.
- The abalone harvest in Western Australia's north was broken by a maritime heatwave in 2011.
- Alter the ecosystem Structure: Marine heat waves influence scheme structure by promoting sure species and inhibiting others.







• It's been connected to mass death of marine invertebrates and will drive animals to shift their behaviour, putt them at bigger danger of injury.

#### **Topic 25. NATIONAL PARKS IN ASSAM**

Important for Subject: Geography



There are seven majestic park in Assam. The state has the third most National Parks in India, once the 12 in Madhya Pradesh and 9 in the Andaman and Nicobar Islands.

- The state includes a wealthy biodiversity, with over 35th of its land coated in forests.
- The state is additionally home to several species, together with the tiger, rhinoceros, and elephant.
- The two Latest national parks in Assam supplemental in June 2021 are Dihing Patkai national park and Raimona National Park.
- Orang national park, Dibru Saikhowa national park, Kaziranga national park, Manas national park, Nameri national park are the 5 different National Parks in Assam.
- Dihing Patkai national park Assam it absolutely was declared a life sanctuary in 2004.
- Dehing Patkai national park in province is also a significant Elephant Reserve that spreads across the coal- and oil-rich districts of higher Assam (Dibrugarh and Tinsukia districts).
- Dehing Patkai national park is additionally called the Jeypore rain forest.
- Dehing River flows through the national park, and Patkai hills are the foothills of the Park.
- 234 sq. Kilometre park covering Dibrugarh and Tinsukia districts is additionally the







last remaining stretch of the Assam Valley's tropical wet evergreen forests.

- Fauna found here: Assamese macaque, Chinese pangolin, flying fox, gaur, serow, Malayan giant squirrels, wild pig, sambar and barking deer.
- It's the sole parkland in India that homes seven different species of wild cats tiger, leopard, clouded leopard, leopard cat, golden cat, wildcat and marbled cat.
- The very best concentration of the rare vulnerable White Winged wood duck resides here.
- Raimona national park lies in Kokrajhar district, of the Bodoland Territorial Region (BTR) within the lower Assam encompassing 422 sq kilometers.
- Phipsoo wildlife sanctuary of Bhutan to its north, Buxa tiger reserve of West Bengal lies to its west and also the Manas Park to its east.
- The area of the Park includes the northern part of the notified Ripu Reserve Forest that forms the buffer to the Manas parkland.
- It's bounded by tributaries of the Brahmaputra River, the Sonkosh stream on the west and also the Saralbhanga stream on the east.
- The Pekua stream makes Raimona national park's southern boundary.
- Raimona parkland shares contiguous forest patches with Phipsoo life Sanctuary and Jigme Singye Wangchuck parkland of Bhutan; along, they produce a transboundary conservation space of quite a pair of, 400 sq. km.
- The foremost notable endemic species within the Park is Golden langur, alternative embody Asian elephant, Royal Bengal tiger, Clouded leopard, Indian gaur, Wild water ox, noticed deer, Hornbill.
- Manas parkland Manas parkland in state is found within the foothills of the the Himalaya within the Babar space of western Assam.
- It spans the Manas stream and is joined on the north by Bhutan's Royal Manas parkland.
- The Manas parkland shelters more than 22 species, designated as Schedule one species within the life Protection Act and revel in the very best level of protection within the country.
- The Manas parkland provides important and viable habitats for rare and species, Tiger, bigger one-horned rhinoceros, swamp deer, Pygmy hog and Bengal Florian.
- The wild buffalo population in Manas parkland is maybe the sole pure strain of this







species still found in India.

- Endemic species embrace pygmy hog, hispid hare and golden langur and the Bengal.
- Kaziranga parkland The Kaziranga parkland has one among India's highest density of tigers and has been declared a Tiger Reserve since 2007.
- Kaziranga park area is that the single largest and undisturbed zone lying within the Brahmaputra basin flood plain.
- This zone contains wet alluvial tall grassland, scattered with several broad, shallow pools fringed with vegetation patches of deciduous to semi-evergreen woodlands.
- Riverside erosion by the Brahmaputra results in deposit and formation of latest lands
  moreover as new water-bodies Succession between grasslands and woodlands in these
  recently establish sedimented lands represents outstanding samples of vital,
  continuous, dynamic ecological and biological processes.
- Kaziranga National Park's contribution and efforts in protective the Indian one horned rhino from the brink of extinction within the 20th century to currently having the only largest population of one-horned rhino species could be a outstanding conservation accomplishment.
- The park is pinpoint at the juncture of the Australasia and Indo-Asian flyway, which suggests that the park's wetlands play a significant role in protective globally vulnerable migratory bird species.
- The Kaziranga Park conjointly harbors vital populations of alternative vulnerable species, together with Tigers, Elephants, Wild water ox, Bears, Gaur, eastern swamp deer, sambar deer, hog deer, capped langur, hoolock gibbon and sloth bear.
- Dibru Saikhowa national park Dibru Saikhowa national park in Assam is each a park and a ecosystem Reserve, lying on the south bank of the stream Brahmaputra within the extreme east in the Tinsukia district of state Assam in India.
- Dibru Saikhowa park is a portion of an oversized watercourse island, hemmed by the Brahmaputra, Lohit and Dibru rivers.
- The park is delimited by the Brahmaputra and Lohit Rivers within the north and the Dibru watercourse within the south.
- The Dibru Saikhowa park has a tropical monsoon climate with a hot and wet summer and funky and dry winter.
- Dibru Saikhowa park is famed for its feral horses, alternative notable species found







are Tiger, Elephant, Leopard, Sambar, Slow Loris, Assamese macaque, rhesus monkey macaque, barking deer, water ox.

- Orang national park the orang park in Assam has been formally renamed the Rajiv Gandhi orang park.
- The orang park is settled on the north bank of the brahmaputra watercourse within the Darrang & Sonitpur districts of Assam The Pachnoi river and also the Dhansiri rivers flow on the eastern and western boundaries of orang park, severally.
- Each these rivers are tributaries of the Brahmaputra.
- The piece of land of orang national park is flat, being the flood plain of those rivers.
- Orang park is a very important habitation for the Indian One-horned rhinoceros and Tigers.
- The grasslands of the Park conjointly support healthy populations of the Swamp Francolin, Bengal Florican, Lesser Adjutant and Pallas's Fish-Eagle.
- Alternative notable species in orang park are: A healthy population of Tiger, Hog
  Deer, Wild Pig, Asiatic Elephants and Gangetic Dolphin conjointly happens within
  the rivers.
- Nameri park Nameri park in Assam is pinpoint within the Sonitpur district, in northern Assam, Nameri park conjointly has the designation of Tiger reserve below Project Tiger Nameri lies on the interstate border between Assam and Arunachal Pradesh.
- Nameri won't to be a part of the Naduar Reserve Forest before turning into a park.
- The Jia-Bhareli stream flow through the Nameri park together with its tributaries: The Nameri stream, higher Dikorai stream and Bor Dikorai stream Nameri park is home to varied globally vulnerable birds and mammals.
- The foremost secure population of the endangered species White-winged Duck is found here on the north bank of the Brahmaputra.
- Nameri park is known for its population of Asian elephants and tigers.





#### **Topic 26. SANT KABIR**

Important for Subject: History



President Ram Nath Kovind inaugurated the Sant Kabir Academy and Research Centre Swadesh Darshan Yojana and paid tribute to the Bhakti saint, Kabir at Maghar (Uttar Pradesh). Kabir and the Bhakti movement The Bhakti movement, which began in the 7th century in South India, had begun to spread across north India in the 14th and the 15th centuries.

- The movement was characterised by widespread poet-saints who sang devotional songs to God in vernacular languages, with several preaching for the abolishing the varna system and a few quite Hindu-Mulim unity.
- They stressed an intense emotional attachment with God.
- One school among the devotion movement was the Nirguni tradition and Sant Kabir was a outstanding member of it.
- During this tradition, God was understood to be a universal and formless being.
- Several of the saints of the devotion movement came from the ranks of the lower to middle artisanal categories.
- Kabir was a 'low caste' weaver (Julaha), Raidas was a animal skin employee and Dadu a cotton carder.
- Their radical dissent against orthodoxy and rejection of caste made these poetsaints
  extremely popular among the masses and their ideology of egalitarianism spread
  across India.
- **Historical and legendary accounts of Kabir:** Kabir's compositions can be classified into three literary forms dohas (short two liners), ramanas (rhymed 4 liners), sung compositions of varying length, known as padas (verses) and sabdas (words).
- Most historians agree on the subsequent facts regarding Kabir.
- He was born in Varanasi and lived between the years 1398 and 1448, or until the year 1518 per popular belief.







- He was from a community of 'lower caste' weavers of the Julaha caste, a bunch that had recently reborn to Islam.
- He learned the art of weaving, doubtless studied meditative and devotional practices below the steering of a Hindu guru and grew to become an eminent teacher and singer.
- Kabir's beliefs were deeply radical, and he was known for his intense and outspoken
  voice that he wont to attack the dominant religions and entrenched caste systems of
  the time.
- He composed his verses orally and is usually assumed to be illiterate.
- There are myriad legendary accounts on the opposite hand, that there exists less of a factual historical basis.
- However, they play a a lot of crucial role in forming the shared identity of Kabir's followers and their social, ethical and spiritual values.
- Consistent with one, Kabir was born to a Brahmin widow, who placed him in a basket and set him afloat on a pond, once that he was saved and adopted by a Muslim couple.
- In another story, he was immaculately conceived by his mother and emerged from the palm of her hand.
- He's also believed to be (but not on robust historical grounds) an admirer of the known guru Ramananda, a 14th century Vaishnava poet-saint.
- Kabir knew that the saint would visit an explicit ghat in Varanasi before the break of dawn.
- Once Kabir saw him approaching, he lay down on the steps that junction rectifier to the river. Ramananda tripped over him and exclaimed his own mantra, 'Ram, Ram!'.
- Kabir then claimed that the saint's mantra had been transferred to him and thus he should settle for him as his follower.
- Kabir's critique of religion and caste: Kabir is in contemporary world delineated as a figure that synthesized Islam and Hinduism.
- In several of the popular bhajans related to him nowadays, his strong dissent towards faith is somewhat muted, consistent with spiritual studies scholar David Lorenzen.
- Whereas he did borrow components from completely different traditions, he terribly forcefully declared his independence from them.
- He didn't solely target the rituals and practices of each Hinduism and Islam, however







conjointly dismissed the sacred authority of their spiritual books, the Vedas and also the Quran.

- Kabir did use the name Rama in his poems, however he processed that he wasn't touching on the avatar of Vishnu, however a formless and general Hindu name for the divine.
- Author Manu S Pillai writes that he even combined Allah and Ram.
- "Every man and woman born are kinds of you, thus says Kabir: I'm Ram and Allah's foolish baby, he's my guru and my pir," he wrote. rather than God being an external entity that resided in temples or mosques, Kabir argued that God existed within everybody.

## "Why search for Maine anyplace else, my friend, once I'm here, in your possession

- He's the terribly breath of our breaths."
- Kabir's revolt against the caste system also wanted to do away with the complicated rituals and ceremonies performed by the Brahmins.
- He, just like the different outstanding saints of his time, argued that it had been solely through devotion, intense love or devotion to God may one attain salvation.
- In several of his verses, Kabir announced that folks of all castes have the correct to salvation through the devotion tradition.
- He sought-after to eradicate caste distinctions and tried to form an egalitarian society, by stressing the notion that a Bhakt (devotee) was neither a Brahmin nor an 'untouchable' however simply a Bhakt.
- **Kabir's legacy:** Kabir's own humble origins and his radical message of equalitarianism fostered a community of his followers known as the Kabir Panth.
- A sect in northern and central India, several of their members are from the Dalit community.
- Historians estimate that it absolutely was established in India between 1600 and 1650, one or 2 centuries once his death.
- Today, the sect exists as an oversized and distinct community, with numerous sects below totally different religious leaders.
- However, all regard Kabir as their guru and treat the Bijak as their Bible.
- The Bijak contains works attributed to Kabir and is argued by historians to own been written within the 17th century.







- Today, most of the followers still reject worship and are discouraged from praying at Hindu temples.
- The most competition of most branches is Kabir Jayanti, the birthday of Kabir that is well known each summer with collective feasts at the maths.
- Among the 5,00,000 indentured labourers that were taken to Trinidad, Mauritius, Fiji and Guyana by the British within the 19th to 20th centuries, several were and still be members of the Kabir Panth.
- Many of Kabir's verses and songs kind a significant a part of the Guru granth sahib.
- Compiled in 1604, the text is that the oldest written assortment of Kabir's work.
- Kabir's combative positions and vehement critiques of established religions didn't sit
  well with the elites of these communities, and there's proof that each Hindus and
  Muslims were able to assault him throughout his time period.
- Once his death, however, each communities nearly came to blows over the correct to say his body.
- In line with legend, Kabir's Hindu and Muslim followers got able to battle, however before they may strike somebody removed the shroud to search out a stack of flowers that replaced his dead body.
- The 2 communities then divided the flowers and buried or burned them consistent with their rituals.
- Kabir's teachings still form varied spiritual discourses in India nowadays. within the Sikh tradition he's seen to own influenced Guru Nanak, for Hindus he's a Vaishnavite (devotees of Vishnu), and is revered by Muslims as a Sufi saint.





#### Topic 27. TAMIL NADU SCULPTURES RECOVERED FROM AUSTRALIA AND

#### <u>US</u>

Important for Subject: History



Ten antiquities retrieved from Australia and the us were handed over to the govt of Tamil Nadu in Delhi last week.

- **Dvarapala:** Retrieved in 2020 from Australia, this stone sculpture belongs to the Vijayanagar regime dating to the 15th-16th century.
- He's holding a gada in one hand and has another leg raised up to the extent of his knee.
- The sculpture was burgled from Moondreeswaramudayar Temple, Tiruneveli in1994.
- Nataraja: Retrieved in 2021 from the United States, this image of Nataraja, a portrait of Shiva, in his divine cosmic dance type, is in tribhanga posture, standing on the lotus pedestal.
- It's datable to the 11th-12th century.
- Possibly, anandatandavaor the Dance of bliss is represented here.
- The sculpture was burgled from the strong space of Punnainallur Arulmigu Mariyamman Temple, Thanjavur, in 2018.
- **Kankalamurti:** Retrieved in 2021 from the U.S., Kankalamurti is portrayed as a horrifying aspect of Lord Shiva and Bhairava.
- The sculpture is four-armed, holding ayudhas like damaru and trishula within the higher hands and a bowl and a trefoil formed object, as a treat for the playful fawn,







within the lower hand.

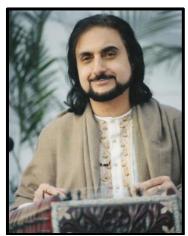
- The idol is datable to the 12th-13th century, and was taken from Narasinganadhar Swamy Temple, Tirunelveli in 1985.
- Nandikeshvara: Retrieved in 2021 from the us, this bronze image of Nandikeshvara, datable to the 13th century, is shown standing in tribhanga posture with folded arms, holding an axe and a fawn within the higher arms, along with his forearms in namaskara gesture.
- This sculpture was taken from Narasinganadhar Swamy Temple, Tirunelveli, in 1985.
- **Four-armed Vishnu:** Retrieved in 2021 from the U.S., datable to the 11th century, and happiness to the later Chola amount.
- The sculpture has Lord Vishnu standing on a padma pedestal holding attributes like shankha and chakra in two hands; whereas the lower hand is in abhaya gesture.
- It absolutely was taken from ArulmiguVaradharaja Perumal Temple, Ariyalur, in 2008.
- **Goddess Parvati:** Retrieved in 2021 from the U.S., the image depicts a Chola-period sculpture datable to the 11th century.
- She is shown holding a lotus within the left hand whereas the correct is hanging down close to her kati.
- This sculpture was additionally taken from Arulmigu Varadharaja Perumal Temple, Ariyalur in 2008.
- **Standing kid Sambandar:** Retrieved in 2022 from Australia. Sambandar, the popular 7th-century kid saint, is one among the Muvar, the 3 principal saints of South India.
- The sculpture is datable to the 11th century.
- The legend goes that once receiving a bowl of milk from goddess Uma, the child Sambandar devoted his life to composing hymns in praise of Lord Shiva.
- The sculpture displays the saint's childlike quality, while conjointly empowering him with the maturity and authority of a spiritual leader.
- It absolutely was taken from Sayavaneeswarar Temple, Nagapattinam, between 1965 and 1975.





#### Topic 28. SANTOOR MAESTRO PANDIT BHAJAN SOPORI PASSES AWAY

Important for Subject: History



Sopori's death comes simply weeks when santoor virtuoso Pandit shiv Kumar Sharma, who conjointly belonged to Kashmir and took the instrument to the classical music stage, died on might 10.

- The musician-composer belonged to north Kashmir's Sopore district and came from the 'Sufiana Gharana'.
- Indian Santoor The Indian santoor instrument is a trapezoid-shaped beat dulcimer, and a variation of the Iranian Santur.
- The Indian santoor is a lot of rectangular and may have a lot of strings than its Persian counterpart that usually has 72 strings.
- The instrument is usually made from walnut and has 25 bridges.
- Every bridge has 4 strings, creating for a complete of 100 strings.
- It's a standard instrument in Jammu and Kashmir, and dates back to earlier period.
- It absolutely was known as Shatha Tantri Veena in ancient Sanskrit texts.
- It's contend during a variety of music called the SufianaMausiqi.
- Some researchers slot it as an impermanent version of a primitive instrument played within the Mesopotamian times (1600–900 B.C.).
- The santoor is played whereas sitting in an posture known as ardha-padmasana and inserting it on the lap within the NatyaShastra, compiled by India Muni dated 200 B.C.-200 A.D.,
- Musical instruments are divided into four main classes on the premise of however sound is created.
  - i. The Tata Vadya or Chordophones- Stringed instruments



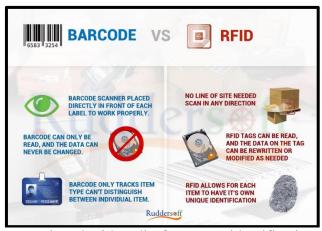




- ii. The Sushira Vadya or Aerophones- Wind instruments
- iii. The AvanaddhaVadya or Membranophones- Percussion instruments
- iv. The Ghana Vadya or Idiophones- Solid instruments

#### Topic 29. BARCODES VS RADIO-FREQUENCY IDENTIFICATION (RFID) TAGS

Important for Subject: Science and Technology



Computers Baggage tags equipped with radio-frequency identification will soon be available at Delhi's Indira Gandhi International Airport.

- Radio-frequency identification (RFID) technology Radio-frequency identification (RFID) may be a technology that uses radio waves to automatically determine varied labelled objects.
- Radio frequency Identification (RFID) may be a wireless following technique that uses tags and readers to trace objects.
- Transponder, receiver, and transmitter are the 3 elements of an RFID system.
- The RFID reader continually sends radio waves of a specific frequency in the RFID system.
- If the thing to that the RFID tag is hooked up is inside the vary of the radio waves, it provides feedback to the RFID reader, that then identifies the thing supported the feedback.
- There are three types of RFID tags:
- **Passive tags:** There is no power supply for passive tags.
- They acquire their power from the readers' incoming radio waves.
- **Semi-passive tags:** They comprise an internal circuit with a power source, but rely on the radio waves received from the reader to transmit the response.







- Active tags: Their internal circuit is powered by an influence supply.
- It conjointly utilises its own power offer to send the response to the reader.
- The Low Frequency, High Frequency, and Ultra-High Frequency bands are used by RFID systems.
- Barcode A barcode is a printed series of parallel bars or lines of varying width used for entering data into a computer system.
- The bars are black on a white background and vary in width and quantity depending on the application.
- The bars represent the binary digits zero and one, that represent the digits zero to 9 processed by a digital computer.
- These barcodes are scanned using special optical scanners called barcode readers.
- The bulk of those codes use only totally different completely different widths of bars, but some use four.
- **Example:** QR code Difference between Barcode and RFID Barcode RFID Barcodes use light to read the black-and white pattern printed on the sticky tag.
- RFID uses radio waves to communicate data from RFID chips to readers when printed on paper or sticky labels, barcodes are more susceptible to wear and breakage, which can affect their readability.
- RFID tags are generally placed in plastic labels or into the thing itself, creating them a lot of sturdy than barcodes.
- They'll solely method one tag, that too manually.
- RFID scanners will method dozens of tags during a single second.
- Barcodes are straightforward and simple to repeat or counterfeit.
- RFID is a lot of sophisticated and troublesome to copy or counterfeit.
- Barcodes need to be within the line of sight.
- RFID tags needn't be.





#### Topic 30. FAME II

Important for Subject: Science & Technology



India's campaign towards electric vehicle (EVs) has been renewed in the year phase II of the Faster Adoption and Manufacturing of (Hybrid and) Electric (FAME) Vehicles program in India that has an investment of approximately Rs10,000 crore was approved in the year 2019.

- FAME India is a part of the National Electric Mobility Mission Plan. The main goal for FAME is to promote electric vehicles by offering incentives.
- This FAME India Scheme is aimed to encourage all segments of vehicles.
- There are two phases to the program Phase I was launched in 2015 and concluded on March 31, 2019.
- **Phase II:** began in April 2019, and is expected to be finished on March 31, 2022.
- The scheme includes Hybrid & Electric technologies like Mild Hybrid, Strong Hybrid the plug in Hybrid & Battery Electric Vehicles.
- Monitoring Authority: Department of Heavy Industries, the Ministry of Heavy Industries and Public Enterprises.
- Fame India Scheme has four areas of focus the development of technology Demand creation charging Infrastructure Pilot Projects Goals of the FAME Scheme: Facilitate rapid adoption of hybrid and electric vehicles through offering an incentives upfront on the purchase of electric vehicles.
- Create a charging infrastructure to charge electric cars.
- In order to address the issue of pollution to the environment and fuel security.
- **Key Features in Phase 2:** Focus on the electrification of public transportation system, which includes shared transportation.
- This phase is designed to help by providing subsidies for around 7000 e-Buses, 5





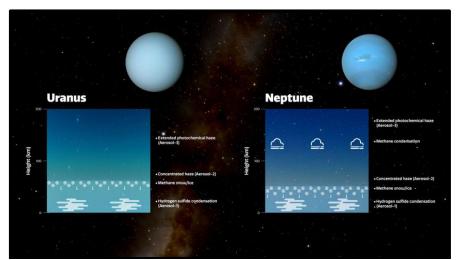


million e-3 Wheelers, 55000 E-4 Wheeler Passenger Cars , and 10 , 000 e-2 Wheelers.

- In the 3-Wheel (W) as well as 4-Wheel (W) segment, incentives will apply primarily to vehicles that are used for public transport, or used for commercial use.
- For the 2Wheel (W) segment where the emphasis will be on private vehicles.
- To promote modern technologies, the advantages of incentives will be extended to vehicles with the latest batteries, such as one that is a Lithium Ion battery as well as advanced batteries.
- The scheme calls for the development of charging infrastructures, in which around 2700 charging stations will be set up in cities, additional cities with a population of more than a million smart cities, and cities in Hilly states throughout the country, in order to provide the availability of at least one charging station on the grid comprising 3 km by 3km.
- The establishment of charging stations is also planned on major highways linking cities with major clusters.
- Along these roads stations for charging will be set up at both ends of the roadway, at approximately 25 kilometers each.

# Topic 31. WHY NEPTUNE AND URANUS APPEAR IN DIFFERENT SHADES OF BLUE

Important for Subject: Science and Technology



Space Neptune and Uranus have several things in common: they share the same dimensions, masses and atmospheric compositions however, their appearances vary in hues of blue.

• In visible wavelengths, Neptune is a rich deep azure hue however, Uranus is a distinct





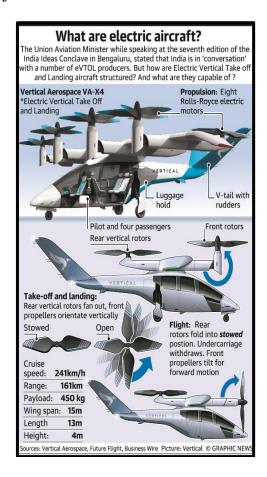


light hue of the colour cyan.

- The reason is that the haze around Uranus is more dense than the one around Neptune
  Uranus's slow atmospheric conditions make it appear to have a lighter hue than
  Neptune.
- There are three layers of aerosol within both the atmospheric layers of Neptune in the atmospheres of Neptune and Uranus.
- The primary layer that determines the colour lies in the middle that is composed of haze particles, which is heavier on Uranus than Neptune.
- Methane ice dries up on the particles within this layer, dragging the particles further into the atmosphere.
- Because Neptune has an active, turbulent atmosphere than Uranus has, its atmosphere is more efficient in creating methane particles in the layer of haze.
- This is able to remove more haze, and makes Neptune's layer of haze less thick than on Uranus which means that the blue color of Neptune appears stronger.

#### Topic 32. eVTOL

Important for Subject: Defence









The Government of India is exploring the chance of inviting makers of electrical Vertical take-off and Landing (eVTOL) craft to line up base in India.

- As the acronym suggests, an electrical vertical take-off and landing (eVTOL) aircraft is one that uses electrical power to hover, take off, and land vertically.
- Most eVTOLs additionally use what's known as distributed electrical propulsion technology which implies integration a fancy propulsion system with the airframe.
- This can be technology that has fully grown on account of successes in electrical
  propulsion supported progress in motor, battery, electric cell and electronic controller
  technologies and additionally fuelled by the requirement for brand new vehicle
  technology that ensures urban air mobility (UAM).
- There's general agreement that the eVTOL world is moving forward supported the spark provided by NASA researcher Mark D. Moore came up with the conception of a private (one man) air vehicle, known as 'Puffin'.
- eVTOLs are noise free, have a zero carbon footprint and are more cost-effective.
- The global marketplace for eVTOLs was place at \$8.5 million in 2021 and is to grow to \$30.8 million by 2030.
- The demand are on account of green energy and noise free aircraft, cargo carrying ideas and also the need for brand new modes of transport.









