



INSIGHTSIAS

SIMPLIFYING IAS EXAM PREPARATION

BALLAST WATER

The expansion of seaports and minor ports is raising concerns about the arrival of invasive species along coastal areas, particularly due to ballast water carried by ships.

12 AUG - 17 AUG 2024

WEEKLY CURRENT AFFAIRS

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GENERAL STUDIES – 2

Topics: Structure, organization and functioning of the Executive and the Judiciary; Ministries and Departments of the Government; pressure groups and formal/informal associations and their role in the Polity.

1. BAIL IS THE RULE, AND JAIL IS THE EXCEPTION

Context:

The Supreme Court of India reaffirmed that the legal principle **“bail is the rule, and jail is the exception”** applies even to cases under the Unlawful Activities (Prevention) Act (UAPA).

Background of the Case:

Jalaluddin Khan, a retired police constable, was accused of harbouring terrorists by renting out his house to PFI members. The Supreme Court found no evidence linking him to unlawful activities, but ruled him deserved bail, emphasizing the principle of “bail is the rule, jail is the exception.”

About Bail:

Topic	Information
Definition	Bail is the release of an accused person from custody , on the undertaking that they will appear in court for their trial.
Legal Basis	Bail in India is governed by the Code of Criminal Procedure (CrPC) , which provides for the granting of bail by police and courts.
Statutory Bail	Statutory bail is a right to bail that accrues when police fail to complete the investigation within a specified period in respect of a person in judicial custody. It is enshrined in the CrPC and is available for most offences.
The time limit for statutory bail	60 days to complete the investigation and file a final report (in most cases). 90- or 180-day limit for some cases.
Regular Bail	Regular bail is granted to an accused person who is in custody and is usually granted on the basis of surety or personal bond.
Anticipatory Bail	Anticipatory bail is granted before arrest and is meant to protect an accused person from arrest.
Conditions for Bail	Bail may be granted with conditions, such as surrendering of passport, attending court hearings regularly, not contacting witnesses, etc.
Eligibility	Bail eligibility depends on several factors, including the nature of the crime, severity of the offence, likelihood of fleeing from justice , past criminal record, and the strength of evidence against the accused.
Status of under-trials	As per NCRB (National Crime Report Bureau) , over the last 10 years, the number of undertrials in jails has risen constantly and in 2020, about 76% of all prison inmates in the country were undertrials (without bail)

Legal Provisions of Bail:

- 1. Bail in Bailable Offences (Section 479 of Bhartiya Nagarik Suraksha Sanhita, 2023):**
 - In bailable offences, the **accused has a right to be granted bail**.
 - **The maximum period for which an undertrial prisoner** can be detained is limited to **one-half of the maximum period of imprisonment for the offence**.
 - **First-time offenders** must be granted bail if they have been detained for over **one-third of the maximum period of imprisonment** for the offence.
- 2. Special Laws Related to Bail:**
 - Specific laws like the Protection of Children from Sexual Offences (POCSO) Act, 2012, and **the Protection of Women from Domestic Violence Act, 2005**, also include provisions for the grant of bail.
 - These provisions ensure that the **rights of the accused are protected** while considering the seriousness of the offences and the need for justice.

Concerns with Denial of Bail:

1. **Bail laws disproportionately** affect marginalized groups.
2. **High Number of Undertrials:** 75.8% of all prisoners are undertrials.
3. **Overcrowded Jails:** Indian prisons have an occupancy rate of 131.4%.
4. **Impact on Vulnerable Sections:** Over 60% of inmates are illiterate or have education below Class X.
5. **Human Rights Violations:** Poor living conditions and unequal treatment in prisons.

Measures Taken:

- **Plea Bargaining:** Allows pre-trial negotiation between defendant and prosecution.
- **E-prisons Software:** Enables efficient access to inmate data by state authorities.
- **Model Prison Manual 2016:** Provides guidelines for undertrial inmate facilities, including legal defence and aid.
- **Model Prisons Act, 2023:** Focuses on the rehabilitation and transformation of inmates into law-abiding citizens.

Conclusion:

To address **large-scale undertrial incarceration**, it is crucial to **understand its root causes**, which include socio-economic and structural barriers. Developing effective bail laws requires **considering undertrial demographics, offence categories, and appropriate timelines for granting bail**. Additionally, there is an urgent need for bail reform, supported by empirical research, to diagnose and effectively address these issues, ensuring a more just and equitable legal system.

Insta Links:

- [Bail](#)

2. SUPREME COURT AS CUSTODIAN OF LIBERTIES

Context:

The [article](#) discusses the **Supreme Court's role as a protector of individual liberties**

Background of the case Involved:

The case involves former **Delhi Deputy Chief Minister Manish Sisodia**, who was arrested and detained for an extended period in connection with corruption allegations. His incarceration raised concerns about the **prolonged pre-trial detention and the denial of bail**. The Supreme Court of India eventually granted him bail, emphasizing the **principles of justice, individual liberty, and the right to a fair and speedy trial**.

What do Liberties mean?

Liberties refer to the **basic rights and freedoms that individuals are entitled to**, usually protected by law or the Constitution. These include:

1. **Freedom of Speech:** The right to express one's opinions without censorship (e.g., a journalist freely writing about government policies).
2. **Right to Privacy:** The protection against unwarranted government intrusion into personal life (e.g., safeguarding personal data from unauthorized access).
3. **Freedom of Movement:** The ability to travel or reside in different places without restrictions (e.g., moving to another state for work).
4. **Right to Fair Trial:** The guarantee that one will be treated justly in legal proceedings (e.g., being provided with legal representation and a chance to defend oneself in court).
- 5.

These liberties are essential to **ensuring that individuals can live without undue interference or oppression**.

Provisions that make the Supreme Court The Guardian of Civil Liberties:

Provision/Tool	Explanation
Article 13	Declares any law void if it contravenes Fundamental Rights. Supreme Court can invalidate such laws.

<u>Article 32</u>	Grants individuals the right to approach the Supreme Court directly for enforcement of Fundamental Rights.
<u>Article 136</u>	Allows the Supreme Court to grant special leave to appeal on matters, including civil liberties.
SLP (Special Leave Petition)	A petition to the Supreme Court seeking permission to appeal against lower court decisions.
<u>Article 142</u>	Empowers the Supreme Court to pass orders necessary for complete justice, including protecting civil liberties.
Writs	Legal orders like Habeas Corpus, Mandamus, etc., to enforce Fundamental Rights.
PIL (Public Interest Litigation)	Petitions addressing broader social concerns to ensure justice on matters affecting the public.
<u>Judicial Review</u>	Power to assess the constitutionality of laws and government actions.
<u>Basic Structure Doctrine</u>	Ensures certain fundamental features of the Constitution cannot be altered by amendments.
Doctrine of Severability	Allows invalidation of unconstitutional parts of a law while preserving the rest.
Doctrine of Eclipse	Temporarily suspends laws infringing on Fundamental Rights until they are aligned with the Constitution.
Doctrine of Substantive Due Process	Ensures laws affecting fundamental rights are just, fair, and reasonable.
Doctrine of Colorable Legislation	Prevents indirect legislation that violates constitutional limits.

Instances where the Supreme Court has acted as the guardian of civil liberties:

Case	Instance of Supreme Court as Guardian of Civil Liberties
Maneka Gandhi vs. Union of India (1978)	Expanded the scope of Article 21 to include the right to live with dignity, ensuring fair, just, and reasonable laws.
Kesavananda Bharati vs. State of Kerala (1973)	Established the Basic Structure Doctrine, safeguarding essential constitutional features including civil liberties.
Navtej Singh Johar vs. Union of India (2018)	Decriminalized consensual homosexual acts, protecting the rights and dignity of the LGBTQ+ community.
Justice K.S. Puttaswamy vs. Union of India (2017)	Recognized the right to privacy as a fundamental right, protecting individuals from arbitrary state actions.
Shreya Singhal vs. Union of India (2015)	Struck down Section 66A of the IT Act, upholding the fundamental right to freedom of speech and expression.
Arnab Goswami vs. State of Maharashtra (2020)	Emphasized the right to personal liberty and the principle of bail over-incarceration, reinforcing the right to a fair and speedy trial.
Delhi Excise Policy Case (2024)	Reaffirmed the right to a speedy trial as a fundamental right under Article 21

Challenges Associated With the Functioning of the Supreme Court:

- Prolonged Incarceration:** The Supreme Court faces criticism for lengthy pre-trial detentions, raising concerns about the balance between individual liberty and judicial processes.
- Weaponization of Penal Laws:** There are apprehensions about the misuse of stringent laws like the Prevention of Money Laundering Act (PMLA), leading to prolonged detention without swift justice.
- Case Delays and Pendency:** Huge backlog of cases leads to significant delays in justice delivery, affecting public confidence and litigants' lives.
- Implementation of Judgments:** Slow or inadequate enforcement of Court orders, reducing the impact of decisions and causing legal unpredictability.
- Independence of Judiciary:** Threats to judicial independence from procedural delays, appointments, and potential corruption, challenging the integrity of the judiciary.
- Judicial Overreach and Activism:** Criticism of the Court's encroachment on legislative and executive do-

mains, potentially undermining the separation of powers.

7. **Appointments and Transparency Issues:** Lack of transparency and clear standards in the judicial appointment process, leading to erosion of trust in the judiciary.

Way Forward:

1. **Strengthening Implementation Frameworks:** Create clear guidelines for executing Supreme Court judgments and establish monitoring systems to track compliance.
2. **Reducing Case Backlog:** Increase judges and staff, and implement tech solutions like e-filing. *Example: The e-Courts project for better court management.*
3. **Ensuring Doctrinal Consistency:** Apply uniform legal principles and promote consistency in rulings. *Example: Apply fair trial principles from recent rulings across similar cases.*
4. **Addressing Judicial Overreach:** Clarify judicial boundaries and promote restraint to maintain balance among government branches.
5. **Improving Appointments and Transparency:** Revise the Collegium system for better transparency in judicial appointments.
6. **Protecting Judicial Independence:** Address threats to independence and promote dialogue among branches to uphold judicial integrity.

Bangalore Principles of Judicial Conduct:

1. **Independence:** Judges should decide cases free from external pressures.
2. **Impartiality:** Judges must be unbiased and fair.
3. **Integrity:** Judges should act honestly and ethically.
4. **Propriety:** Judges must uphold the dignity of their office.
5. **Equality:** Judges should treat everyone equally.
6. **Competence and Diligence:** Judges must have legal expertise and handle cases thoroughly.

Insta Links:

- [Supreme Court](#)

Mains Link:

Q. Discuss the desirability of greater representation to women in the higher judiciary to ensure diversity, equity and inclusiveness. (UPSC 2021)

Q. Critically examine the Supreme Court's judgement on 'The National Judicial Appointments Commission Act, 2014' with reference to appointment of judges of higher judiciary in India. (UPSC 2017)

Prelims Link:

Q. With reference to the Indian judiciary, consider the following statements: (UPSC 2021)

1. Any retired judge of the Supreme Court of India can be called back to sit and act as a Supreme Court judge by the Chief Justice of India with the prior permission of the President of India.
2. A High Court in India has the power to review its own judgement as the Supreme Court does.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Ans: (c)

[Topics: Government policies and interventions for development in various sectors and issues arising out of their design and implementation.](#)

3. NATIONAL COMMISSION FOR ALLIED & HEALTHCARE PROFESSIONS ACT 2021

Context:

The Supreme Court has given the **Centre and state governments a two-month deadline** to implement the **National Commission for Allied & Healthcare Professions Act, 2021**.

What is the National Commission for Allied and Healthcare Professions (NCAHP) Act, 2021?

It is a **legislative framework aimed at regulating and standardizing education and practices** in the allied and healthcare professions. The Act establishes the **National Commission for Allied and Healthcare Professions**, which is responsible for setting policies, maintaining a central register of professionals, ensuring uniformity in qualifications, and overseeing professional conduct.

Key features of the Act:

Category	Details
Allied Health Professional	Defined as an associate, technician, or technologist trained to support the diagnosis and treatment of illnesses, diseases, injuries, or impairments.
	Must have obtained a diploma or degree.
	The degree/diploma duration should be at least 2,000 hours (over two to four years) .

Healthcare Professional	Includes scientists, therapists, or other professionals who study, advise, research, supervise, or provide preventive, curative, rehabilitative, therapeutic, or promotional health services.
	Must have obtained a degree .
	The degree duration should be at least 3,600 hours (over three to six years) .
Allied and Healthcare Professions	Specifies certain categories of allied and healthcare professions as recognized categories in the Schedule to the Bill.
	Includes life science professionals , trauma and burn care professionals, surgical and anaesthesia-related technology professionals, physiotherapists, and nutrition science professionals.
National Commission for Allied and Healthcare Professions	Established by the Act to oversee allied and healthcare professions.
Structure	Consists of a Chairperson, Vice-Chairperson, five central government members, one representative from the Directorate General of Health Services, three Deputy Directors or Medical Superintendents on a rotational basis, and 12 part-time members representing State Councils.
Functions	Create and maintain an online Central Register of all registered professionals.
	Provide basic standards for education, courses, curriculum, staff qualifications, examination, training, and maximum fee payable for various categories.
Professional Councils	The Commission will constitute a Professional Council for each recognized category of allied and healthcare professions.
	The Council will consist of a president and 4 to 24 members representing each profession in the recognized category.
	The Commission may delegate functions to the Council.

State Councils	State governments will constitute State Allied and Healthcare Councils within six months of the Act's passage.
	These councils will complement the National Commission's work and maintain a State Register.
Permission for Establishment of Institutions	Prior permission from the State Council is required to establish a new institution, open new courses, increase admission capacity, or admit a new batch of students.
	Failure to obtain permission means the qualification granted will not be recognized under the Bill.
Offences and Penalties	Practising as a qualified allied and healthcare practitioner without being enrolled in a State or National Register will result in a fine of Rs. 50,000 .

Why did the Supreme Court direct the centre and States?

The Supreme Court noted that, **despite the NCAHP Act being in force for 3-4 years**, many provisions remain unimplemented. **Only 14 out of 28 states and union territories have set up state councils**, and even these are not fully functional.

The Court directed the **Union and States to implement the Act within 2 months** and instructed the **Health Ministry to convene an online meeting within 2 weeks** to outline a roadmap. States must ensure the infrastructure is set up and the Act's provisions are operational, with a compliance report due at the next hearing.

Non-implementation of the Act has led to inconsistent qualifications, unregulated healthcare training institutions, and a rise in unapproved courses, jeopardizing patient care.

Conclusion:

The lack of implementation of the NCAHP Act highlights the urgent need for uniform standards and regulations in allied and healthcare professions to ensure patient safety and quality healthcare services.

Insta Links:

- [National Commission for Allied and Healthcare Professionals Bill, 2021](#)

4. IMPACT ASSESSMENT OF PRADHAN MANTRI MUDRA YOJANA

Key Findings of the PM Mudra Yojana Report:

1. **Overall Performance:** Since 2015, the scheme has supported 35 crore Micro and Small entrepreneur accounts.
2. **Financial Inclusion:** Women hold around 71% of the accounts (FY 2022). Sanctioned amounts for new entrepreneurs have increased.
3. **Support for Small Businesses:** 80% of loan accounts are in the Shishu category (FY 2021).
4. **Regional Variation:** The Northeast region has the lowest and decreasing number of accounts and sanctioned amounts.

Other Achievements of PM Mudra Yojana:

- **Loan sanctioned:** About ₹23 lakh crore has been sanctioned in nearly 41 crore loan accounts
 - **30 crore MUDRA Yojana** loans have been given to **women entrepreneurs**
- **Inclusive growth:** About 69% of accounts under the scheme belong to women entrepreneurs and 51% of accounts belong to entrepreneurs of SC/ST and OBC categories
- **Easy availability of credit to budding entrepreneurs:** Approximately 21% of the total loans have been sanctioned to New Entrepreneurs.
- **Employment Generation:** As per a survey conducted by the Ministry of Labour and Employment, PMMY helped generate over 1 crore net additional employment from 2015 to 2018, out of which women accounted for **69 lakh (62%)**

Feature of the scheme

Features	Description
Full name	Mudra – Micro Units Development & Refinance Agency Ltd
Launch Year	2015
Ministry	Department of Financial Services, Ministry of Finance
Aim	Providing loans up to Rs. 10 lakh to non-corporate, non-farm small/micro-enterprises
Three pillars of the scheme	<ol style="list-style-type: none"> 1. Banking the Unbanked 2. Securing the Unsecured 3. Funding the Unfunded
Funding Provision	<p>MUDRA, a financial institution set up by the government, provides funding to the small business sector through institutions like Scheduled commercial banks, NBFCs, and MFIs.</p> <p>MUDRA is a refinancing Institution. MUDRA does not lend directly to micro-entrepreneurs / individuals.</p>
Loan Products	<ol style="list-style-type: none"> 1. Shishu (up to Rs. 50,000) 2. Kishore (above Rs. 50,000 and up to Rs. 5 lakh) 3. Tarun (above Rs. 5 lakh and up to Rs. 10 lakh)
Collateral	Loans under this scheme are collateral-free loans
Target Beneficiaries	Disadvantaged sections of society such as women entrepreneurs, SC/ST/OBC borrowers, minority community borrowers, and new entrepreneurs
Products and Services	Loans can be used for income-generating activities in the manufacturing, trading, services sector, and agriculture
Expansion	PMMY has been expanded over time to cover activities related to agriculture, such as fishing, dairy, and food processing, and loans for tractors and power tillers, and two-wheelers for commercial use were included in PMMY
Steps taken to improve the scheme	udyamimitra portal (for online applications); End-to-end digital lending for automated sanctions under PMMY (by some banks); Nomination of Mudra Nodal Officers in PSBs; Interest Subvention of 2% on prompt repayment of Shishu loans

Challenges faced by the scheme:

- **High non-performing assets** or bad loans
- **Limited funds** that cannot keep up with the pace of demand
- **Regional disparities** in the distribution of benefits
- **Lack of financial literacy** among beneficiaries leading to defaults
- **Limited outreach** to rural entrepreneurs
- **Collateral requirements for loans above a certain amount** make it difficult for many small enterprises to access credit
- **Loan size limitations of up to Rs. 10 lakhs**, which is inadequate for many small enterprises with higher capital requirements.

Key Recommendations:

1. **Implement a portal for real-time** beneficiary data upload.
2. **Increase digitization**, including chatbot use for query resolution.
3. **Establish a recognition system** for **Micro Lending Institutions** based on their scale and performance.

Conclusion:

Overall, the MUDRA scheme has been successful in providing credit to small entrepreneurs. However, it faces some significant challenges that need to be addressed to make it more effective and inclusive.

Insta Links

[Pradhan Mantri MUDRA Yojana](#)

Mains Links

What are the objectives of the Pradhan Mantri Mudra Yojana (PMMY)? Should the success of PMMY be measured in terms of the quantum of loans disbursed? Comment. (15M)

Prelims Links

Pradhan Mantri MUDRA Yojana is aimed at (UPSC 2016)

- (a) bringing small entrepreneurs into the formal financial system
- (b) providing loans to poor farmers for cultivating particular crops
- (c) providing pensions to old and destitute persons
- (d) funding the voluntary organizations involved in the promotion of skill development and employment generation

Ans: A

[Topics: Issues relating to development and management of Social Sector/Services relating to Health, Education, Human Resources.](#)

5. UNIVERSAL HEALTH COVERAGE IN INDIA: REDUCING THE POOR'S HEALTH BURDEN

Context:

Over the past decade, the **poorest in India have become less vulnerable to medical expenditure shocks**, largely due to the **Ayushman Bharat Yojana**. Expanding it to reach near **Universal Health Coverage** in India becomes important for India to reduce the Poor's Health Burden.

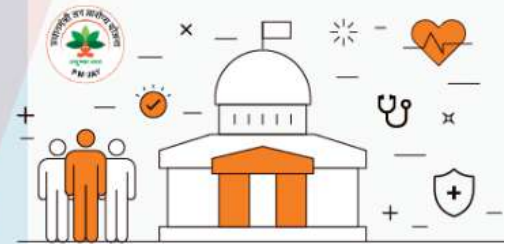
Major data points from the article on the success of Ayushman Bharat Yojana:

1. **Health Expenditure Trends: With hospitalization: Health** expenditure decreased from **10.8% to 9.4%** of monthly household expenditure.
2. **Rural vs. Urban Areas:** Rural households with hospitalization: Health expenditure decreased **from 11.15% to 9.14%**. Urban households with hospitalization: Health expenditure decreased from **10.3% to 9.9%**.
3. **Impact on Consumption Status:** In 2011-12, 40% of the bottom 50% of households facing hospitalization experienced a decline in consumption status. By 2022-23, this percentage decreased to 33%.

4. **Hospitalization Incidence:** Increased from 17% in 2011-12 to 22% in 2022-23 for the bottom 50% of the population.
5. **Public Health Policy Impact:** Notable improvements in healthcare affordability and accessibility for the poorest, especially in rural areas and among households with young children or elderly members, are attributed to the Ayushman Bharat Yojana.

About ABPM-JAY

- It is the **world's largest health assurance scheme** (launched in 2018 by **MoH&FW**). It provides medical insurance of Rs **5 Lakh to over 10 Cr marginalized families** (identified through SECC 2011 data) for secondary and tertiary care hospitalization.
- Centrally **sponsored** scheme
- Funding: **60:40 & 90:10** (NE states and three Himalayan states- J&K, Himachal and Uttarakhand)
- **No limit** on family size covered or age of members.
- It covers **pre-existing diseases**
- Implementation by **National Health Authority**



Ayushman Bharat Digital Mission (ABDM)

- It aims to develop the **digital backbone** for integrated digital health infrastructure.
- launched in **2021**, it is **Central sector scheme**
- It contains: ABHA health account numbers; ABHA App; Health Facility Registry and Unified Health Interface (for patients and health provider interactions)
- Implementation: **National Health Authority** under **MoH&FW**.



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What is UHC?

Universal Health Coverage (UHC) refers to a healthcare system where **all individuals and communities** have **access to the quality health services**, they need without facing financial hardship. Access to quality healthcare is a **fundamental right** for all individuals, rather than a privilege reserved for a few.

Status:

1. **The Indian Constitutional provisions (Art. 39E, 42, 47) mandate** the State to secure workers' health, improve living standards, and enhance public health.
2. The United Nations designated **December 12th as International Universal Health Coverage Day (UHC Day)** in 2017
3. **Sustainable Development Goal 3.8** aims to achieve universal health coverage
4. **India aims to achieve Universal Health Coverage (UHC)** by expanding the Ayushman Bharat-[Pradhan Mantri Jan Arogya Yojana](#) (AB-PMJAY), its flagship publicly financed health insurance (PFHI) scheme

Challenges in Implementing UHC in India:

Challenges	Description
Inequitable Access to Health Insurance	Lowest health insurance coverage among households under the underprivileged sections.
	NFHS-5 results show only about 36% coverage among lowest lowest-wealth households.
Poor Finance	India's current health expenditure stands at approximately 3.2% of its GDP, significantly lower than the average of around 5.2% observed among Lower- and Middle-Income Countries (LMIC).
Lack of Financial Protection	Despite schemes like Janani Shishu Suraksha Karyakram, high out-of-pocket expenditure for deliveries, particularly in urban areas
Inclusion and Exclusion Errors	Government Schemes are prone to inclusion and exclusion errors, potentially including ineligible households and excluding eligible ones.
Inadequate Availability of Services	56% of PMJAY empanelled hospitals in the public sector, and 40% in the private for-profit sector, indicating unequal service availability
Inadequate Infrastructure	Lack of proper infrastructure, including health facilities, equipment, and medical supplies, hinders UHC
	The shortfall of over 79% specialists at Community Health Centers compared to the requirement.
	Lower bed density: (number of hospital beds per 1000 population) in India is 1.0 while in low-income countries it is 1.2 , in middle-income countries it is 2.4 while in the world it is 2.7 . 72 per cent of hospital beds in India are available in urban areas, while 28 per cent are in rural areas.
Poor Health Education	Lack of education and awareness about healthy lifestyles and preventive measures contributes to preventable illnesses and conditions.

In line with the objectives of UHC, the government has taken the following measures:

- Ayushman Bharat:** Launched in 2018. It consists of two components: Health and Wellness Centers (HWCs) and the Pradhan Mantri Jan Arogya Yojana (PMJAY). PMJAY provides health insurance coverage.
 - A study in 2021 found the scheme is **associated with a 21% decline in out-of-pocket health expenditure.**
- National Health Mission (NHM):** aims to provide accessible, affordable, and quality healthcare to rural and underprivileged populations.
 - Utilization of public health facilities for institutional deliveries **increased from 56% to 69%** in rural areas by 2019.
- National Ambulance Service-102:** Setup as part of the National Health Mission, operates 20,990 Emergency Response Service Vehicles. The '108' service aims at responding within the 'golden hour'.
- The National List of Essential Medicines (NLEM)** and the Essential Diagnostics Lists have been notified and are periodically updated to ensure the availability of more essential, The National Pharma Pricing Authority (NPPA) is set up to monitor the availability of drugs, identify shortages, if any, and to take remedial steps.
- The National Nutrition Mission** has set an objective of reducing the undernutrition, problems of stunting by 2%.
- Under India's G20 presidency, WHO launched the Global Initiative on Digital Health** to boost investments and facilitate international health exchange.
- Increasing doctor population ratio:** 1:854 is better than the World Health Organisation's standard of 1:1000. The number of UG (undergraduate) seats has increased from 51,348 before 2014 to 91,927 in 2022, which is an increase of 79 per cent.
 - Under the Central Sector Scheme for setting up new AIIMS, 22 AIIMS have been approved and undergraduate courses have started in 19 AIIMS.

Technology can be leveraged in the following ways to further augment it:

- Telemedicine:** allows remote consultation and diagnosis, enabling patients in rural and remote areas to access healthcare services. **National telemedicine service of India, eSanjeevani** achieved 8 crore teleconsultations

in 2022.

2. **Electronic Health Records (EHR):** can enhance the efficiency and accuracy of healthcare delivery. The health ID provided for each patient will be a repository of his health-related information. **Ayushman Bharat Digital Mission (ABDM)** aims to develop the backbone necessary to support the integrated digital health infrastructure.
1. **Mobile Health (mHealth):** mHealth is an emerging concept involving the utilization of mobile devices and technology for health services, such as appointment scheduling, remote monitoring, and medication reminders.
2. **Artificial Intelligence (AI):** analyses large amounts of health data, identifies patterns and trends, and provides insights for developing new treatments and therapies thus reducing the workload of healthcare professionals and enhancing diagnostic accuracy.
3. **IoT: The Internet of Things** connects vital monitoring equipment giving a composite picture of the health of patients

Conclusion:

Ensuring healthcare as a right for all citizens is not only a moral imperative but also a key driver for social development and economic progress. WHO recommends reorienting health systems using the **primary healthcare (PHC) approach**, which can deliver 90% of essential UHC interventions. India should build on existing systems, implementing reforms and best practices incrementally for a healthier, more prosperous future.

Insta Links:

[Moving forward with a newer concept of Universal Healthcare](#)

Prelims Link:

With reference to the National Rural Health Mission, which of the following are the jobs of 'ASHA', a trained community health worker? (UPSC 2012)

1. Accompanying women to the health facility for antenatal care check-up
2. Using pregnancy test kits for early detection of pregnancy
3. Providing information on nutrition and immunisation.
4. Conducting the delivery of the baby

Select the correct answer using the codes given below:

- (a) 1, 2 and 3 only
- (b) 2 and 4 only
- (c) 1 and 3 only
- (d) 1, 2, 3 and 4

Ans: (a)

6. WHO: MONKEYPOX IS A PUBLIC HEALTH EMERGENCY OF INTERNATIONAL CONCERN

Context:

The WHO has declared **monkeypox a public health emergency of international concern**, with 99,176 cases and 208 deaths reported across 116 countries since 2022. It has been declared a global **PHEIC** for the **second time in two years**.

What is Monkeypox?

Mpox (monkeypox) is a DNA virus from the Poxviridae family, first identified in monkeys in 1958. It spreads from **animals to humans** through **direct contact**, and symptoms include **fever, headache, swollen lymph nodes, and a rash** that appears within two days of fever onset. First detected in humans in 1970 in the **Democratic Republic of Congo**.

A new **clade** (new strain of the virus), primarily **spread through sexual contact**, is causing concern due to its rapid spread. **Human-to-human transmission** occurs through close contact, including **skin-to-skin and sexual contact**. Testing is done via **PCR**. The outbreak, particularly in Africa, has prompted a global health emergency.

MONKEYPOX

Incubation Period : 7-14 days
(can range from 5-21 days)

Symptom

Fever, Headache

Swollen Lymph Nodes

Rashes on face and body

Muscle, Back Aches



Prevention



Avoid touch animals that harbor virus



Avoid touch infected materials/Clothes



Wash Hands



Eat Cooked Foods

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Smallpox, Chickenpox, and Monkeypox difference:

1. **Smallpox:** Caused by the Variola virus, it was highly severe and often fatal. It spread through respiratory droplets and contact, but it was eradicated in 1980.
2. **Chickenpox:** Caused by the Varicella-zoster virus, it is mild and common in children. It spreads easily through respiratory droplets and contact with lesions. Vaccination has reduced its prevalence.
3. **Monkeypox (Mpx):** Caused by the Monkeypox virus, it is milder than smallpox and rarely fatal. It spreads through contact with infected animals or fluids and is endemic in parts of Africa.

What is Public Health Emergency of International Concern (PHEIC)?

It is declared by **WHO under the International Health Regulations (IHR) of 2005** when an outbreak is unusual, poses a risk of international spread, and may require immediate global action. IHR is a **binding agreement involving 196 countries**. Since 2009, WHO has declared seven PHEICs, including the **H1N1 pandemic, polio, Ebola, Zika, COVID-19, and Mpx**.

Three Criteria for declaring:

1. The spread is an "**Extraordinary Event**"
2. It "**Constitutes a Public Health Risk**" to other States through the international spread of disease
3. It potentially requires a **coordinated International Response**

Why Mpx has been declared as PHEIC?

Mpx was declared a Public Health Emergency of International Concern (PHEIC) due to its rapid and unusual global spread, the **emergence of new viral strains, and the potential for widespread international transmission**.

How does PHEIC declaration help?

A PHEIC declaration **helps by alerting the global community to take coordinated action**, enhancing **international collaboration, mobilizing resources**, and implementing measures to prevent the spread of a health threat across borders.

Monkeypox (Mpox) cases in India:

It has been **relatively limited, with cases first reported in 2022**. As of now, there have been **at least 27 laboratory-confirmed cases** and one death. Initial cases were reported in Kerala from individuals with a history of international travel, and later cases were detected in Delhi among those without travel history. The prevalence remains low, but vigilance is required due to the potential for **spread through international travel and contact with infected individuals**.

Mains Link:

Q. Critically examine the role of WHO in providing global health security during the Covid-19 pandemic. (UPSC 2020)

Prelims Link:

Q. The term 'ACE2' is talked about in the context of (UPSC 2021)

- (a) genes introduced in the genetically modified plants
- (b) development of India's own satellite navigation system
- (c) radio collars for wildlife tracking
- (d) spread of viral diseases

Ans: (d)

Q. Which of the following are the reasons for the occurrence of multi-drug resistance in microbial pathogens in India? (UPSC 2019)

- Genetic predisposition of some people
- Taking incorrect doses of antibiotics to cure diseases
- Using antibiotics in livestock farming
- Multiple chronic diseases in some people

Select the correct answer using the code given below.

- (a) 1 and 2
- (b) 2 and 3 only
- (c) 1, 3 and 4
- (d) 2, 3 and 4

Ans: (b)

Topics: Important aspects of governance, transparency and accountability, e-governance applications, models, successes, limitations, and potential; citizens charters, transparency & accountability and institutional and other measures.

7. US ANTITRUST RULING AGAINST GOOGLE

Context:

On August 5, US District Judge Amit Mehta ruled that **Google violated antitrust laws by maintaining a monopoly in "general search services" and "search text ads"** through exclusive deals with companies like Apple and Samsung.

What are "Anti-trust" issues?

Antitrust laws and regulations are **designed to promote fair competition and prevent anti-competitive practices** in the marketplace. "Anti-trust" issues refer to situations where companies or organizations **engage in activities that hinder competition**, limit consumer choice, or create monopolies or dominant market positions.

How does Google violate Anti-trust laws?

Google has been accused of **violating antitrust laws** by maintaining **its search engine monopoly** through exclusive agreements, **paying billions to companies like Apple and Samsung** to ensure Google's dominance, **The Alliance of Digital India Foundation** also has accused Google of stifling competition.

What are Big-Tech Firms?

Big Tech firms refer to **large technology companies that dominate their respective sectors**, wielding significant influence and control over digital platforms and services. These companies typically operate on a global scale and are characterized by their immense market capitalization, extensive user base, and diverse portfolio of products and services. Examples of Big Tech firms include

1. **Google** (controls the majority of online search traffic and digital advertising revenue)
2. **Amazon** (dominates e-commerce and cloud computing)
3. **Apple** (iPhone, iPad, and MacBook,)
4. **Facebook** (Meta) (Leads the social media landscape)
5. **Microsoft** (software, hardware, and cloud services)

Need for Regulations:

1. **Arbitrary Pricing:** Big Tech's influence on pricing rules in the digital space, leads to concerns about fairness and competition.
2. **Regulatory Vacuum:** Challenges faced by regulators in keeping pace with rapid tech innovation, leading to reactive rather than proactive measures.
3. **Data Collection and Privacy Concerns:** Big Tech's extensive data collection practices raise privacy, surveillance, and data security issues.

Specific concerns related to the functioning of Big Tech Firms:

Concerns	Description
Prioritizing In-House Services	Allegations against Alphabet, Apple, and Meta for steering customers towards their in-house services over competitors', potentially limiting consumer choice. E.g., Apple priorities its App Store and Safari browser in its services.
Non-Compliance with DMA of EU	Alphabet, Amazon, Apple, ByteDance, and Microsoft were designated as 'gatekeepers' under the Digital Markets Act (DMA) (in 2023) and investigated for non-compliance.
Discriminatory Approach	The European Commission is investigating Google for potential bias in search results, focusing on whether the company favours its own services over competitors.
	Competition Commission of India has launched a probe into Google's Play Store pricing policy for alleged discriminatory practices.
Reducing Choices for Customers	In October 2020, the US Department of Justice accused Google of unlawfully maintaining monopolies in search and search advertising markets through anti-competitive practices. They claimed it harmed consumers by limiting search quality, reducing choices, and stifling innovation.
Ecosystem Captivity	The European Commission is investigating whether Apple allows users to uninstall pre-installed apps, change default settings, and choose alternatives easily on iOS. They're concerned that Apple's practices might limit user choice within its ecosystem, leading to ecosystem captivity.
Concerns Over 'Binary Choice' of Meta	Meta introduced a subscription model in the EU, EEA, and Switzerland, allowing users to use Facebook and Instagram without ads or continue using them for free with personalized ads. Regulators found the model's "binary choice" insufficient in providing a real alternative for users who don't consent, failing to prevent data accumulation by gatekeepers.
Antitrust Concerns	E.g., Facebook (Meta) is facing antitrust lawsuits and probes for acquiring potential competitors like Instagram and WhatsApp, along with concerns about its control over digital advertising and social networking markets.
	Amazon is under antitrust scrutiny for its treatment of third-party sellers, predatory pricing allegations, and potential conflicts of interest as both a retailer and a marketplace operator.

Existing governance frameworks in place to regulate technologies for responsible use:

- Competition Act, 2002 and Competition Commission of India (CCI):** The Competition Act, 2002 is the **primary legislation governing antitrust issues (unfair competitive practices)** in India for regulating Big Tech companies.
 - CCI is responsible for **checking monopolistic practices** and ensuring fair competition.
 - g., Recently CCI imposed heavy penalties on misuse of Google's dominant position** in the online search market
- Competition Amendment Bill, 2022:** It mandates the Competition Commission of India (CCI) to establish **regulations for assessing if an enterprise has significant business operations in India**. This strengthens the Commission's review process, particularly in **digital and infrastructure sectors**, previously underreported due to lower asset or turnover values not meeting jurisdictional thresholds.
- Information Technology Act, 2000:** The Act provides a legal framework for electronic governance by giving recognition to electronic records and digital signatures.
 - However, the act is old and doesn't cover all aspects of technology misuse.**
- National Regulatory Frameworks: E.g. The National Strategy for Artificial Intelligence (2018)**
- Industry Self-regulation:** Technology companies often develop their own codes of conduct and industry standards to govern the responsible use of technologies. Self-regulation can **provide flexibility and adaptability** to rapidly evolving technologies.
 - However, it **may lack enforceability and uniformity across** different industries and regions.
 - E.g. **self-regulation of OTT platforms**

- **Multi-stakeholder Initiatives:** Collaborative efforts involving governments, businesses, civil society organizations, and academia play a crucial role in technology governance. These initiatives focus on dialogue, knowledge sharing, and best practice development.
 - Examples include the **Global Network Initiative (GNI)** and the **Partnership on AI (PAI)**.
- **The RBI's 'Payments Vision 2025'** aims to regulate big tech and fintech in the payments sector.

Regulation of tech companies in other countries:

Country	Mechanism	Description
Europe	Digital Markets Act (DMA) and Digital Services Act (DSA)	The Digital Markets Act (DMA) aims to ban harmful business practices by large digital players, creating a fairer and more competitive economic space. The Digital Services Act (DSA) targets various online services, including websites, internet infrastructure services, and online platforms.
USA	Anti-trust legislation	The United States has adopted anti-trust legislation to address the dominance of Big Tech companies. These measures include giving states greater power in competition cases and increasing funding for federal regulators.
Australia	Competition watchdog recommendations	The competition watchdog in Australia has recommended tighter regulations for Facebook and Google to improve media competition. Additionally, the Online Safety Act grants the power to force social media companies to delete posts constituting online bullying and imposes fines on companies and hosts involved in the alleged abuse.

Global cooperation can contribute to the development of global standards for technology governance in the following ways:

1. **Information Sharing and Best Practices:** E.g, India can adopt legislation similar to the **EU's Digital Services Act** to regulate India's service marketplace.
2. **Harmonization of Standards:** Global cooperation can facilitate the harmonization of standards across countries and regions **g., Algorithmic Accountability**, to identify, assess and penalise harmful algorithmic amplification by Tech companies
3. **Capacity Building and Technical Assistance:** Global cooperation supports capacity-building efforts in developing countries by providing technical assistance and knowledge transfer.
4. **Norm Setting and Policy Guidance:** These norms can address issues such as **AI ethics, privacy protection, autonomous systems, and digital rights**.
5. **Multilateral Governance Mechanisms:**g., for regulating the flow of funds, drugs, etc. using the Dark Web and other unregulated technology networks.

The Standing Committee on Finance submitted its report on 'Anti-Competitive Practices by Big Tech Companies' in December 2022.

Key observations and recommendations include:

1. **Regulating Digital Markets:** Evaluate competitive behaviour in digital markets before monopolization occurs, suggesting the **identification of Systemically Important Digital Intermediaries (SIDIs)** and yearly reporting to the Competition Commission of India (CCI).
2. **Digital Competition Act:** Introduce legislation to ensure a fair digital ecosystem.
3. **Self-Preferencing:** SIDIs must not favour their own services over competitors' on their platforms.
4. **Data Usage:** SIDIs should handle user data responsibly, avoiding merging data from core services without consent and restricting data access to third-party services.
5. **Revamping CCI:** Strengthen the CCI with a specialized digital markets unit to monitor SIDIs and address anti-competitive behaviour.
6. **Third-Party Applications:** SIDIs should allow and technically enable the use of third-party applications without transferring data to foreign governments.
7. **Bundling and Tying:** SIDIs should not force users to subscribe to additional services to use their core platform.
8. **Anti-Steering:** SIDIs should not restrict business users from steering customers to offers outside the platform.

Conclusion

Collaborative efforts can help address the challenges posed by emerging technologies, promote ethical and responsible technology use, and ensure a globally inclusive and sustainable digital future.

Insta Link:

[RBI to regulate big-tech and fintech](#)

Mains Link:

There is growing support for regulating big tech companies such as Facebook and Google. Discuss the reasons. (15M)

Prelims Link:

With reference to 'consumers' rights/privileges under the provisions of law in India, which of the following statements is/are correct? (UPSC 2012)

1. Consumers are empowered to take samples for food testing.
2. When a consumer files a complaint in any consumer forum, no fee is required to be paid.
3. In case of death of consumer, his/her legal heir can file a complaint in the consumer forum on his/her behalf.

Select the correct answer using the codes given below:

- (a) 1 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Ans: C

[Topics: Important International institutions, agencies and fora, their structure, mandate.](#)

8. G4 NATIONS: UNSC 'ILL-EQUIPPED' TO ADDRESS GLOBAL CHALLENGES

Context:

The G4 nations, represented by India, Brazil, Germany, and Japan, have called for **urgent reforms to the United Nations Security Council (UNSC)**, emphasizing that without addressing the current lack of representation, particularly in the permanent membership category, the UNSC is **"ill-equipped"** to handle modern global challenges.

Major Arguments of G4 Nation:

1. The G4 nations propose expanding the **UNSC membership from 15 to 25-26 members**, including **six new permanent members**, with **two from Africa, two from Asia-Pacific**, one from Latin America and the Caribbean, and one from Western Europe and other states.
2. **The G4 stresses** the importance of **Africa's representation**, noting that **Africa's agenda constitutes over 70% of UNSC discussions**, yet the continent lacks a permanent voice in decision-making.
3. The G4 also urge for the inclusion of the **Common African Position in the "Pact for the Future,"** to be discussed at the upcoming UN General Assembly.

What is the United Nations (UN)?

The United Nations (UN) is an international organization **established in 1945** (with the UN Charter) after World War II. **United Nations Day**, observed on October 24th annually since 1947, commemorates the organization's establishment in 1945. **UN's founding principles are:**

1. Collective security
2. Disarmament
3. Peacekeeping

The UN's structure comprises:

1. **General Assembly** as the primary policymaking body

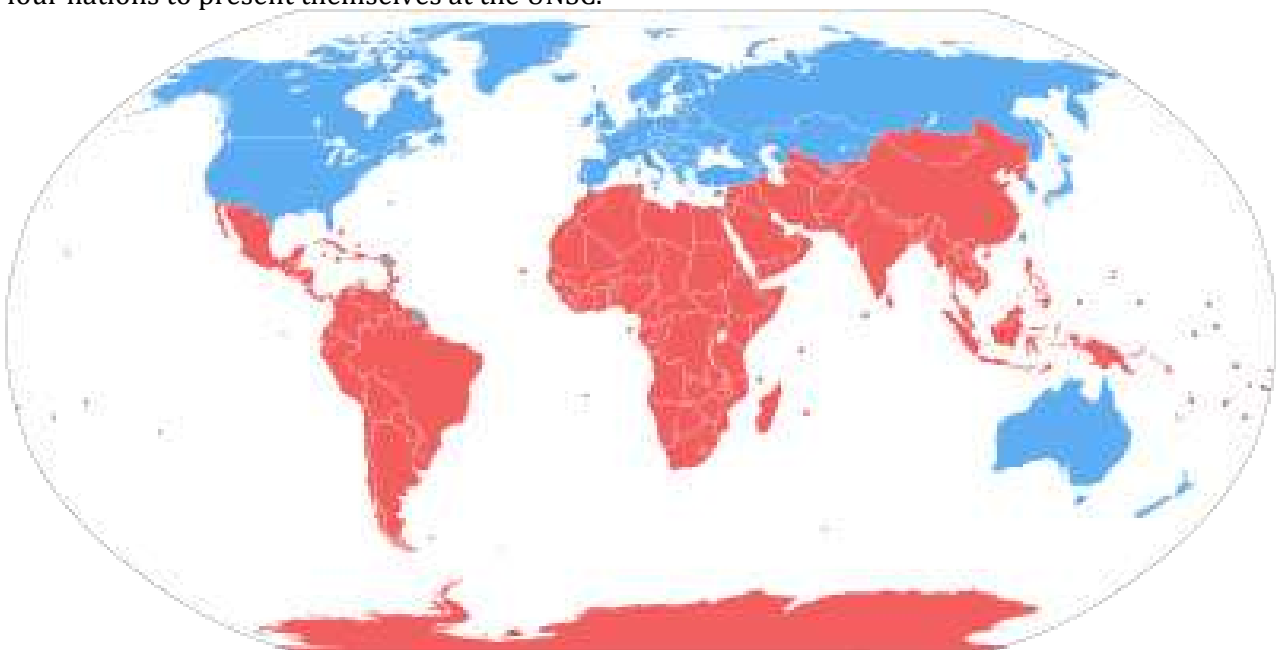
2. **The UN Security Council (UNSC)** responsible for peace and security
3. **Specialized agencies like UNICEF and WHO** focus on specific global issues such as health and Education

Key UN reforms



Issues in the Functioning of the UNSC:

1. **Overrepresentation:** There is a huge European bias in P-5 due to the presence of the United Kingdom and France, including Russia in the UNSC
2. **Under-representation:** While regions like Latin America, the Caribbean Group, the Arab World, and Africa do not have a single permanent member,
3. **Question of Veto:** All five permanent members of the UNSC enjoy veto power. However, the veto has been misused to put national interests ahead of global interests.
4. **Non-transparent:** The [UNSC](#) has been functioning in the most non-transparent and non-consultative way.
5. **North-South Inequality:** Only China is representative of the global south region, whereas the global north has four nations to present themselves at the UNSC.



6. **Reflecting Colonial Mindset:** Permanent veto power granted to major Allied powers, ignoring newly independent states' voices.
7. **Disbursal of Funds:** Decision-making skewed towards powerful nations, impacting global financial stability and aid distribution.
8. **Contemporary Faultlines:** COVID-19, conflicts like **Russia's invasion of Ukraine**, and divisions over **issues like the Gaza conflict strain UN principles and cooperation**.
9. **Clash of Chinese and US Values:** US-China rivalry marks a shift, challenging traditional multilateralism.
10. **Multiple Crisis Confronting Multilateralism:** Trust deficits, utility crises, and global emergencies strain multilateral cooperation.
11. **Challenges in Concepts, Methods, and Institutions:** Volatile concepts, outdated negotiation methods, and inadequate institutions hamper effectiveness.

Suggestions for Reforming UN:

Suggestions	Details
Development Reform	Implement bold changes to the UN development system.
	Establish new country teams and frameworks for sustainable development.
Management Reform	Simplify processes, work towards gender parity, and enhance efficiency.
Peace and Security Reform	Restructure peace and security operations to meet modern challenges effectively.
Security Council Reforms	Address representation gaps by including permanent members from underrepresented continents and emerging powers.
	Role of G-20: Encourage multilateral groupings as a new form of multilateralism and transform them into multi-stakeholder partnerships.
India	India's NORMS reform (New orientation for a reformed multilateral system) in the changing architecture of global governance, including the UNSC, is way ahead
	India has stressed democratic status and global influence, emphasizing the Importance of an Inclusive World Order: It advocates for the UN to reflect emerging powers. It further calls for democratizing decision-making processes

Key Highlights of the India's Proposed Model:

Highlights	Details
Enlarged Membership	11 Permanent members, and 14/15 non-permanent members with a 2-year term to be elected based on current practice.
Equitable Regional Representation	Representation of 6 new permanent members shall come from Africa (2), Asia-Pacific (2), Latin America and Caribbean (2), Western Europe and Other Member States (1).
Working Methods of Council	An affirmative vote of 14/15 of 25/26 members will be required for a decision.
Veto	No veto rights to new permanent members until decided by a review, held fifteen years after reform came into force.
Relationship between UNSC and UNGA	The council should hold regular consultations with the President of UNGA, submit annual reports and special reports to UNGA, etc.

Benefits of the proposed Model:

1. **Enlarged Membership:** Increasing the Security Council's membership from 15 to 25-26 allows for **greater representation of diverse perspectives** and regions, enhancing the Council's legitimacy.
2. **Equitable Regional Representation:** The proposed model ensures representation from underrepresented regions such as Africa, Asia-Pacific, Latin America, and the Caribbean, addressing the current imbalance in the Council's composition.
3. **Democratic Election of New Members:** New permanent members will be elected democratically by the General Assembly, promoting fairness and inclusivity in the selection process.
4. **Flexibility on Veto:** By delaying the exercise of veto rights for new permanent members until a review is

conducted, the model **displays a willingness to compromise and facilitate constructive negotiations.**

5. **Enhanced Working Methods:** Requiring an affirmative vote of 14/15 members for decisions encourages **consensus-building and cooperation** among Council members.
6. **Improved Relationship with UNGA:** Regular consultations with the President of the UN General Assembly and submission of reports enhance transparency and accountability, fostering a stronger relationship between the Security Council and the General Assembly.
7. **Greater Acceptability:** Eg., France has expressed support for India, Japan, Brazil, and Germany's candidacy for permanent membership and endorsed the G4 model. The U.S. acknowledged the support for expanding both permanent and non-permanent seats on the Security Council.

Limitations:

1. **Uncertainty in the Selection Process:** The model does not specify **which member states will occupy the new permanent seats**, potentially leading to ambiguity and disputes during the democratic election process.
2. **Delayed Exercise of Veto:** While the model offers flexibility on the veto issue, delaying its exercise until a review introduces uncertainty and may hinder immediate decision-making on critical matters.
3. **Potential Resistance from Current Permanent Members:** The proposed reforms may face opposition from existing permanent members who wield veto powers, as it could dilute their influence and control within the Security Council.
4. **Complex Decision-Making Process:** Requiring an affirmative vote of 14/15 members for decisions could **lead to gridlock and inefficiency** in decision-making, particularly on contentious issues where consensus is challenging to achieve.

The article should be read in continuation of the previous article: [Future of United Nations: UN Reforms](#)

Conclusion: Looking towards the future, the **21st century presents a myriad of complex challenges**, ranging from climate change to cybersecurity threats and economic inequality. Despite its imperfections, the **United Nations (UN) stands uniquely positioned to address these multifaceted issues**, given its convening power, diplomatic role, and extensive network of agencies.

However, **realizing its full potential requires implementing reforms** to enhance its effectiveness. **Streamlining bureaucracy, reducing inefficiencies, and ensuring more equitable representation** within the organization are crucial steps towards achieving this goal. Despite these challenges, the **UN remains indispensable in global governance, humanitarian assistance, and crisis management**. While the need for reform is evident, the UN's continued role in fostering cooperation, dialogue, and collective action underscores its enduring importance in tackling the world's most pressing problems.

About G4: It consists of **Brazil, Germany, India, and Japan**, and aims to secure permanent seats on the UNSC. They mutually endorse each other's bids for permanent membership and regularly convene during the UN General Assembly sessions.

Insta Links:

- [If not reformed, the UN will be overtaken by other organisations](#)

Mains Links:

What are the main functions of the United Nations Economic and Social Council (ECOSOC)? Explain different functional commissions attached to it. (10 M) (UPSC 2017)

Prelims Links:

With reference to the "United Nations Credentials Committee", consider the following statements: (UPSC 2022)

1. It is a committee set up by the UN Security Council and works under its supervision.
2. It traditionally meets in March, June and September every year
3. It assesses the credentials of all UN members before submitting a report to the General Assembly for approval.

Which of the statements given above is/are correct?

- (a) 3 only
- (b) 1 and 3
- (c) 2 and 3
- (d) 1 and 2

Ans: (a)

GENERAL STUDIES – 3

Topics: Indian Economy and issues relating to planning, mobilization of resources, growth, development and employment.

1. BANKING LAWS (AMENDMENT) BILL, 2024

Context:

A bill proposing changes to banking laws, including allowing up to four nominees for a bank account, was introduced in the Lok Sabha recently.

Objective of the Bill:

The Banking Laws (Amendment) Bill, 2024, aims to **strengthen banking governance**, enhance reporting consistency to the Reserve Bank of India (RBI), and **improve protection for depositors and investors**. The Bill seeks to **elevate audit quality** in Public Sector Banks and **extend the tenure of directors in cooperative banks**, excluding the chairperson and whole-time director. These changes are **designed to ensure better oversight and accountability** within the banking sector.

Key Provisions of the Bill:

Key Provisions	Description
Nominee Option	Allows account holders to designate up to four nominees for their bank accounts and lockers.
Simultaneous and Successive Nominations	Includes provisions for both simultaneous and successive nominations .
Substantial interest in shareholding	The threshold in shareholding has been increased from Rs 5 lakh to Rs 2 crore for directorships .
Provision for Co-operative Banks	Extends tenure of directors in co-operative banks from 8 years to 10 years
Transfer to Investor Education and Protection Fund (IEPF)	Unclaimed dividends, shares, interest, or redemption of bonds will be transferred to the Investor education and protection fund (IEPF) . Individuals can claim these later.
Amendments to Existing Laws	Proposes amendments to the RBI Act, 1934, the Banking Regulation Act, 1949, the State Bank of India Act, 1955 , and the Banking Companies (Acquisition and Transfer of Undertakings) Acts of 1970 and 1980.

Banking Sector in India:

India's banking sector includes 137 scheduled commercial banks offering nationwide services, co-operative and local area banks serving various regions, and around **9,516 NBFCs and All India Financial Institutions** targeting specific lending needs. Banking correspondents and outlets in every village **ensure 99.97%** coverage of inhabited villages, significantly enhancing rural banking accessibility.

Banking Landscape is governed by

Category	Description
Governance	Governed under Banking Regulations Act, 1949 . Can be categorized into Scheduled Commercial Banks (SCBs) and Non-Scheduled Commercial Banks.
Scheduled Commercial Banks	Listed in the Second Schedule of the RBI Act, 1934 . Must maintain minimum paid-up capital and reserves of ₹5 lakh. Prioritize depositor welfare.
Public Sector Banks	Constituted under the State Bank of India Act, 1955 and Banking Companies (Acquisition and Transfer of Undertakings) Acts of 1970/1980. 12 banks currently.
Private Banks	Licensed under Banking Regulation Act, 1949 .
Private Sector Foreign Banks	Headquartered outside India but operate in India. Must follow RBI regulations and parent organization rules .
Regional Rural Banks (RRBs)	Established by the Narasimham Working Group (1975) and under Regional Rural Banks Act, 1976 . Aim to provide credit for agriculture and rural sectors. Ownership: 50% Central Government, 35% Sponsor Bank, 15% State Government.
Small Finance Banks	Licensed under Banking Regulation Act, 1949 . Aim to enhance financial inclusion by serving underserved sections including small businesses and farmers.
Payment Banks	Public limited companies licensed under Banking Regulation Act, 1949 . Restricted to accepting demand deposits and providing payment and remittance services.

Insta Links

- [RBI financial stability report](#)

Mains Links

Q. Enumerate the steps taken so far to expedite and enable the resolution of NPAs in India. Critically analyse the potential of National Asset Reconstruction Company Ltd (NARCL) as the “Bad Bank” in addressing the issue of NPAs.

Q. How far can financial inclusion help in containing the high level of NPAs of banks in India? Substantiate your views with two examples. (200 words)

Prelims Links

Q. Which of the following statements best describes the term ‘Scheme for Sustainable Structuring of Stressed Assets (S4A)’, recently seen in the news? (UPSC CSE 2017)

- (a) It is a procedure for considering the ecological costs of developmental schemes formulated by the Government.
 (b) It is a scheme of RBI for reworking the financial structure of big corporate entities facing genuine difficulties.
 (c) It is a disinvestment plan of the Government regarding Central Public Sector Undertakings.
 (d) It is an important provision in The Insolvency and Bankruptcy Code’ recently implemented by the Government.

Answer: B

Topics: Major crops cropping patterns in various parts of the country, different types of irrigation and irrigation systems storage, transport and marketing of agricultural produce and issues and related constraints; e-technology in the aid of farmers.

2. LIVESTOCK SECTOR IN INDIA

Context:

The **broiler chicken industry** in India has become highly organized and vertically integrated through several key developments

Developments Include:

- **Vertical Integration:** Streamlined supply chain control by major players, reducing costs and improving efficiency.
- **Backward Integration:** Acquisition or merger with suppliers or producers of raw materials.
- **Forward Integration:** Acquisition or merger with distributors or retailers.
- **Modern Infrastructure:** Investments in large-scale farms, processing units, and cold storage facilities enhance production capacity and product quality.
- **Professional Management:** Adoption of stringent quality control and modern marketing strategies

boosts productivity.

- **Economic Scale:** Large companies benefit from economies of scale, making chicken more accessible.
- **Regulatory Compliance:** Adherence to standards and improved animal welfare practices increases consumer confidence.

About Livestock:

The livestock sector involves the **breeding and raising of animals such as cattle, sheep, goats, and poultry for meat, dairy, wool, and other products**. It is a major part of agriculture, providing food, employment, and income.

Livestock Survey, 2019 (In millions)

Animals	2019 Survey	2012 Survey	% difference
Cattle	192.49	190.90	0.83
Buffaloes	109.85	108.70	1.00
Goats	148.88	135.17	10.10
Sheep	74.26	65.06	14.10
Pigs	9.06	10.29	-12.03
Poultry	851.81	729.2	16.80
Total	535.78	512.06	4.60



Contribution of Livestock to the Indian Economy:

- **From 2014-15 to 2020-21, the livestock sector grew at a 7.9% CAGR** and increased its share of total agricultural GVA from **24.3% to 30.1%**.
- Livestock supports rural employment, provides food, serves as insurance during crop failures, and reflects social status.
- Dairy, the largest agri commodity, contributes 5% to the national economy and directly employs 80 million farmers.
- Livestock contributed **16% to the income of small farm households** as against an average of 14% for all rural households.
- Livestock provides livelihood **to two-thirds of the rural community**. It also employs about **8.8% of the population** in India. India has vast livestock resources.

Role of livestock in the Social transformation of households in India

Role of Livestock in Social Transformation	Economic Transformation
Food Security: Provides meat, milk, and eggs;	Income: Contributes to small farm household income.
Additional Income: Produces wool, and hides; leather has high export potential.	Source of Income/Employment: Key for landless and small farmers; support during lean seasons.

Women Empowerment: Improves nutrition and income; empowers women.	Bridging Gender Gap: 75% of livestock farmers are women, 90% in Punjab and Haryana.
Children's Health: Enhances cognitive development and school performance.	Boosting Agricultural Yield: Manure used as natural fertilizer, helps in weed control.
Clean Energy: Biogas and biomass from waste replace fossil fuels.	Resilience to Climate Shocks: Provides buffer income during crop failures.
Social Security: Animals enhance social status; better for landless families.	Stimulate Entrepreneurship: Government support promotes rural entrepreneurship and value addition.
Draft Power: Bullocks are crucial for ploughing, carting, and transport.	

Challenges existed in the livestock sector:

- Productivity:** Low milk yield; half of the global average.
- Diseases:** Frequent outbreaks of infectious diseases.
- Greenhouse Gases:** Livestock accounts for **63.4%** of agricultural sector emissions.
- Inadequate Credit Facilities:** Limited financial support compared to its GDP contribution.
- Inadequate Infrastructure:** Poor slaughtering facilities; many unregistered.
- Lack of Knowledge:** Insufficient knowledge of rearing practices.
- Marketing Issues:** Unorganised market and poor input-output market function.
- Insurance:** Only 6% of livestock are insured; limited extension services.

Government Schemes Related to the Livestock Sector:

- Animal Husbandry Infrastructure Development Fund (AHIDF):** Offers 3% interest subvention and 25% credit guarantee for borrowers.
- National Livestock Mission (NLM):** Focuses on improving breeds, entrepreneurship, and feed/fodder development.
- Livestock Health and Disease Control (LH&DC) Scheme:** Supports state efforts in controlling animal diseases through vaccination.
- National Animal Disease Control Programme (NADCP):** Aims to control Foot & Mouth Disease and Brucellosis with comprehensive vaccination.
- Rashtriya Gokul Mission:** Promotes breed improvement and conservation of indigenous cattle.

Conclusion:

The government **should integrate existing schemes like**

the National Livestock Mission with others to support smallholders. Emphasis on **R&D will boost productivity**. Bringing medical services to farmers and ensuring financial sustainability will reduce livestock mortality. Financial support for purchasing animals, building community institutions, and enhancing skills and knowledge about animal rearing is crucial. Promoting livestock insurance in rural areas is also needed.

Mains Link:

Q. Livestock rearing has a big potential for providing non-farm employment and income in rural areas. Discuss suggesting suitable measures to promote this sector in India. (UPSC 2015)

Prelims Link:

Q. Which of the following is the chief characteristic of 'mixed farming'? (UPSC 2012)

- Cultivation of both cash crops and food crops
- Cultivation of two or more crops in the same field
- Rearing of animals and cultivation of crops together
- None of the above

Ans: (c)

Topics: Infrastructure: Energy, Ports, Roads, Airports, Railways etc.

3. BIO-ECONOMY IN INDIA

Context:

Union Minister Dr Jitendra Singh emphasized that the **next Industrial Revolution will be driven by the bio-economy**, with India's biotech sector growing rapidly.

The sector has **expanded 13-fold over the last decade**, reaching over \$130 billion in 2024, and is projected to hit \$300 billion by 2030.

What is Bio-Economy?

The **bio-economy** refers to an economic system that focuses on the sustainable production, utilization, and transformation of biological resources, including renewable biological materials, products, and processes. India's bio-economy signifies a promising pathway to holistic development.

Status of India's Bio-economy:

- Value:** India's bio-economy jumped from \$8 billion in 2014 to \$100 billion (**2.6 per cent share** of India's GDP in 2023) and the country now targets \$150 billion by 2025.
- Market share:** India has a 3-5% market share in the global biotechnology industry and it ranks 12th in the world in biotech and 3rd in Asia-Pacific.
- Approved plants:** India has the second high-

est number of USDA-approved manufacturing plants outside the US.

4. **Startups:** On average, at least three biotech startups were incorporated every day in 2021 (a total of 1,128 biotech startups set up in 2021) and the industry crossed USD 1 billion in research and development spending.
5. **The Indian Diagnostics and medical devices market** is likely to see a huge jump both in terms of consumption and exports. Covid-19 helped the nation to create the right ecosystem to manufacture, source, and export as well.

Potential contribution of bio-economy:

1. **Growth and Employment:** The bio-economy has the potential to create numerous jobs across sectors, from agriculture and manufacturing to research and development.
 - a. E.g. Bt cotton adoption led to a significant increase in cotton production, benefiting farmers' income.
2. **Exports and Trade:** Bio-based products, pharmaceuticals, and agricultural exports contribute significantly to India's export earnings.
 - a. India is the world's largest provider of generic drugs, accounting for **20% of global generic drug exports**.
3. **Innovation and Research:** Investments in biotechnology research and innovation bolster economic competitiveness and contribute to cutting-edge technologies.
 - a. E.g. New segments like smart proteins, protein and peptide-based materials, contact lenses, etc.
4. **BioServices sector:** which includes Contract Research Organizations (CROs) and Contract Development and Manufacturing Organizations (CDMOs), along with the **BioIT segment**, is projected to experience substantial growth from **\$6.4 billion to \$26.6 billion**.
 - a. This remarkable expansion represents a **near quadrupling of the segment's value**.
5. **BioPharma segment:** India can leapfrog in the Vaccines and Therapeutics segment. These two together account for nearly **50 per cent share of the BioPharma** and the Diagnostics labs, medical devices, and services segment estimated to reach **\$60 billion**.
6. **Awaiting potential:** India has a huge wealth of bio-resources, an unsaturated resource waiting to be harnessed and an advantage in biotechnology especially due to the vast biodiversity and the unique **bio-resources in the Himalayas**.



Positive impacts of bio-economy on citizen lives in India:

- **Healthcare Access:** The bio-economy improves healthcare accessibility through affordable generic drugs, diagnostic tools, and medical technologies. E.g. PM Janasudhi Kendra.
- **Nutritional Security:** Innovations in agriculture and food processing enhance nutritional quality and address food security challenges. E.g. **fortification of rice with vitamin A**.
- **Environmental Sustainability:** The adoption of bio-based products, sustainable agriculture practices, and biofuels reduces environmental degradation and fosters a greener economy. E.g. **20 % Ethanol blending in petrol**.
- **Inclusive Growth:** The bio-economy's multi-sectoral nature can support the growth of micro, small, and medium-sized enterprises, promoting inclusive economic development.

Challenges in the Bio-Economy Sector:

- **Regulatory Issues:** Uncertain regulations and lack of uniform standards.

- **Research Limitations:** Limited advanced research centres and inadequate R&D funding.
- **Ethical Concerns:** Ethical issues like genetic modification under Responsible Research and Innovation principles.

Initiatives and Policies to Boost Bio-Economy:

- **BIRAC's Role:** The Biotechnology Industry Research Assistance Council (BIRAC) fosters biotech innovation in India through schemes like the Biotechnology Ignition Grant Scheme and BioNEST incubators.
- **Policy Measures:**
 - **National Biofuel Policy (2018):** Promotes sustainable biofuel production.
 - **National Biopharma Mission:** Aims to accelerate biopharma growth.
 - **National Mission on Bioeconomy:** Focuses on enhancing the bio-economy sector.
- **BioRRAP:** The Biological Research Regulatory Approval Portal (BioRRAP) serves as a single gateway for regulatory approvals in biological research, streamlining processes and boosting innovation.

Conclusion

Biotechnology is hailed as India's sunshine sector, with a ripple effect on the economy. It has ushered the country into a new growth phase, globally recognizing its immense potential to impact and revolutionize lives.

Insta Links:

[India's Biotech Sector](#)

Mains Links:

Q. How can biotechnology help to improve the living standards of farmers? (UPSC 2019)

[Topics: Challenges to internal security through communication networks, role of media and social networking sites in internal security challenges, basics of cyber security; money-laundering and its prevention](#)

4. CONVENTION AGAINST CYBER-CRIME

Context:

The UN member states have adopted the **Convention Against Cybercrime** after nearly **three years of negotiations**.

What is Cybercrime?

Cybercrime refers to criminal activities conducted via

the Internet or involving computer systems. It includes:

- **Hacking:** Unauthorized access to computer systems or networks.
- **Phishing:** Fraudulent attempts to obtain sensitive information by pretending to be a trustworthy entity.
- **Online Fraud:** Scams or deceitful schemes to steal money or personal information.
- **Malware:** Software designed to harm or exploit computers and networks.
- **Cyberstalking:** Harassment or stalking conducted online.

Cybercrimes fall under State subjects as per the **Seventh Schedule of the Constitution of India**.

What is the Convention Against Cybercrime?

It is a treaty adopted by the **United Nations to create a global legal framework for combating cybercrime**.

It aims to address various cybercrimes, including online fraud, scams, harassment, child sexual abuse imagery, and money laundering, by establishing common standards for investigation and prosecution across member states.

Key Points:

- **Objective:** To provide a unified approach to **prevent and combat cybercrime** internationally, ensuring cooperation among countries in investigating and prosecuting such crimes.
- **Adoption:** The convention was adopted by all UN member states after extensive negotiations. It reflects a global consensus on the need for a robust response to cybercrime.
- **Ratification:** The treaty will enter into force once ratified by at **least 40 UN member states**.

Key Provisions:

- **Domestic Legislation:** Requires states to criminalize unauthorized access to information and communications systems.
- **Child Protection:** Mandates that states criminalize the production, distribution, and sale of online child sexual content.
- **Human Rights:** Ensures that treaty implementation aligns with international human rights obligations.
- **Data Collection:** Allows states to collect or record data for convictions and compel service providers to provide incriminating information.

Key issues with the UN Cybercrime Treaty:

1. **Human Rights Concerns:** Criticized for potentially enabling authoritarian regimes to suppress dissent and violate freedoms.
2. **Surveillance Risks:** Lacks oversight on data access and sharing, raising global surveillance concerns.

3. **Implementation Challenges:** Poor drafting may endanger security researchers and journalists, and allow secretive IT interventions.
4. **Lack of Oversight:** No measures for judicial oversight or proper handling of electronic evidence.

India's Position on the Convention:

- **Data Transfer Clause:** India opposed a clause promoting bilateral or multilateral data transfer arrangements, prioritizing data sovereignty.
 - India supports transferring personal data with prior written authorization and safeguards.
- **Points of Contact:** India supports designating 24/7 points of contact for cybercrime investigations and cooperation.

Budapest Convention:

The Budapest Convention, established by the **Council of Europe in 2001** and effective in 2004, is the only binding international treaty on cybercrime. It facilitates cross-border cybercrime investigations and serves as a model for national cybercrime laws and international cooperation. It also includes a protocol on **xenophobia** and racism online. While it highlights the limitations of the **Mutual Legal Assistance Treaty (MLAT)** for digital issues, India has chosen not to join the convention despite ongoing calls for its participation.

Countermeasures taken by India against cyber threats.

- **For Critical information infrastructure (CII)-** Creation of the National Critical Information Infrastructure Protection Centre, the national nodal agency in respect of CII protection. It was envisaged to act as a 24×7 centre to battle cyber security threats in strategic areas such as air control, nuclear and space.
- Establishment of **Defence Information Assurance and Research Agency** for cyber security issues of the tri-services and Defence Ministry.
- **For the Financial sector** – CERT-Fin will work closely with all financial-sector regulators and stakeholders on issues of cyber security.
- **Establishment of cyber security infrastructure**
- **CERT-in** – The main function of CERT-In is to provide early security warning and effective incident response. It is also a national agency to collect, analyze and disseminate information on cyber incidents and takes emergency measures for handling cyber-attacks.
- **IT Act 2000** – This act provides a legal framework against cybercrimes related to “electronic commerce”.
- **National Cyber Security Policy 2013** has been framed to create a secure cyber ecosystem,

ensure compliance with global security systems and strengthen the regulatory framework.

Others

- **I4C (Indian Cyber Crime Coordination Center)** was set up in 2016 to look into every kind of cybercrime.
- **The Indian Common Criteria Certification Scheme (IC3S)** is to evaluate and certify IT Security Products and Protection Profiles.
- **Cyber Swachhta Kendra** was introduced for internet users to clean their computers and devices by wiping out viruses and malware.
- **Cyber Surakshit Bharat Initiative** was launched to spread awareness about cybercrime and build capacity for safety measures for Chief Information Security Officers (CISOs) and frontline IT staff across all government departments.

Global Effort: Bletchley Declaration:

The Bletchley Declaration, named after the historic code-breaking site, signifies a **global commitment to addressing AI's ethical and security challenges**, particularly generative AI. Signed at the AI Safety Summit (in 2023), it highlights the increasing global recognition of AI risks and involves major world powers like China, the EU, India, and the US.

Insta Links:

- [Cybersecurity Challenges in India](#)

Mains Link:

Keeping in view India's internal security, analyse the impact of cross-border cyber-attacks. Also, discuss defensive measures against these sophisticated attacks. (UPSC 2021)

Prelims Link:

With the present state of development, Artificial Intelligence can effectively do which of the following? (UPSC 2020)

1. Bring down electricity consumption in industrial units
2. Create meaningful short stories and songs
3. Disease diagnosis
4. Text-to-Speech Conversion
5. Wireless transmission of electrical energy

Select the correct answer using the code given below:

- (a) 1, 2, 3 and 5 only
- (b) 1, 3 and 4 only
- (c) 2, 4 and 5 only
- (d) 1, 2, 3, 4 and 5

Ans: B

CONTENT FOR MAINS ENRICHMENT

Topic in News	Usage in Answers
<p>1. MOVIE LAAPATAA LADIES SCREENED AT SUPREME COURT</p>	<p>Context: Kiran Rao’s film Laapataa Ladies was screened at the Supreme Court of India recently.</p> <p>Laapataa Ladies, set in 2001, follows the story of two brides swapped in a train.</p> <p>Laapataa Ladies explores several ethical aspects through its narrative, including:</p> <ol style="list-style-type: none"> 1. Gender Equality: The film addresses the issues of gender roles and expectations in society, challenging traditional norms and advocating for equality between men and women. 2. Human Rights: The storyline highlights the basic rights of individuals, particularly women, emphasizing their right to make choices about their lives and bodies. 3. Social Justice: The film sheds light on the marginalization and exploitation of women, urging for a more just and fair society where everyone has equal opportunities. 4. Cultural Sensitivity: By setting the story in a fictitious state, the film draws attention to the cultural nuances and the ethical treatment of individuals within different societal structures. 5. Moral Responsibility: The characters in the film face moral dilemmas, particularly in dealing with the consequences of the bride swap, raising questions about responsibility and ethical decision-making. 6. Empathy and Compassion: The narrative encourages viewers to empathize with the characters’ situations, promoting understanding and compassion for those facing challenging circumstances. 7. Individual Autonomy: The film touches on the importance of personal autonomy and the right to self-determination, especially for women in a patriarchal society.
<p>2. NAGALAND’S DRTPS INITIATIVE</p>	<p>Context: Nagaland became the first state in India to adopt a Disaster Risk Transfer Parametric Insurance Solution (DRTPS) by signing an MoU with SBI General Insurance.</p> <p>The insurance aims to protect critical infrastructure and reduce economic losses from extreme weather events over a three-year period (2024-2027).</p> <p>Parametric insurance provides a predefined payout when specific events, like natural disasters, occur, ensuring quick financial support and enhancing the state’s resilience.</p> <p>The significance of this initiative lies in its ability to enhance Nagaland’s financial resilience and safeguard livelihoods against the increasing frequency of extreme weather events. Providing quick payouts after disasters helps ensure rapid recovery and reduces economic losses, setting a precedent for disaster risk management in India.</p>
<p>3. GRAIN ATM</p>	<p>Context: The WFP and the Government of Odisha launched India’s first 24/7 ‘Grain ATM,’ called ‘Annapurti,’ in Bhubaneswar.</p> <p>This initiative allows Public Distribution System beneficiaries to access food grains anytime under the National Food Security Act. The machine, which can dispense up to 50 kilograms of grain in five minutes after biometric authentication, reduces waiting times by 70% and can be powered by solar panels. This partnership aims to enhance food security across Odisha, providing consistent access to essential grains for all beneficiaries.</p>

FACTS FOR PRELIMS

GS-1

Art & Culture

1. KERALA'S JEWISH COMMUNITIES

Context:

The recent death of the last Paradesi Jewish woman in Kerala, marks a significant moment in this community's history.

- Kerala's Jewish community, once thriving, has dwindled to near extinction.
- From a peak population of 20,000-50,000 in the 1940s, India's Jewish population is now estimated at 4,000-5,000, mostly Marathi-speaking Bene Israel on the Konkan coast.

Kerala had two main Jewish communities: the Malabar Jews, who trace their origins back to the time of King Solomon, and the Paradesi Jews, who migrated from the Iberian Peninsula in the 15th and 16th centuries.

The Paradesi Jews, once active in Kerala's spice trade, became a distinct group, adopting local customs but eventually separating themselves from the older Malabar Jewish community.

Kerala's Jewish communities rarely faced persecution and many thrived under Dutch, Hindu, and later British rule.

However, since the 1950s, most Kerala Jews have migrated to Israel, leaving only a handful of Malabar and Paradesi Jews in Kerala today.

2. STONEHENGE'S CENTRE STONE

Context:

Recent geochemical analysis reveals that Stonehenge's central Altar Stone, a six-tonne sandstone slab, originated from the Orcadian Basin in northern Scotland, over 800 km from its current location in southern England.

- This discovery challenges previous beliefs that the stone came from southwest Wales, suggesting that the construction of Stonehenge involved a much broader geographical collaboration than previously thought.
- The journey of the Altar Stone, whether by land or sea, underscores the significant effort and purpose behind its transport, indicating a highly integrated Neolithic Britain.

The exact reasons for and methods of this transportation remain unclear, but the findings suggest that Stonehenge was known and valued across a much wider area than previously understood, highlighting the complexity and ingenuity of prehistoric societies.



Geography

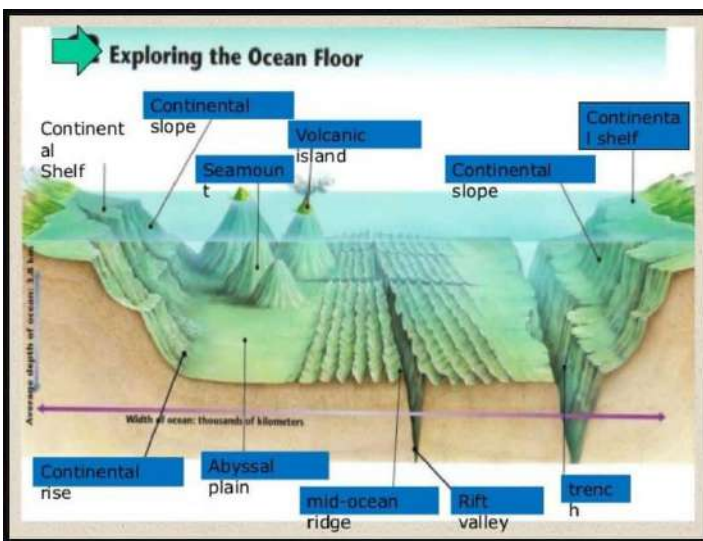
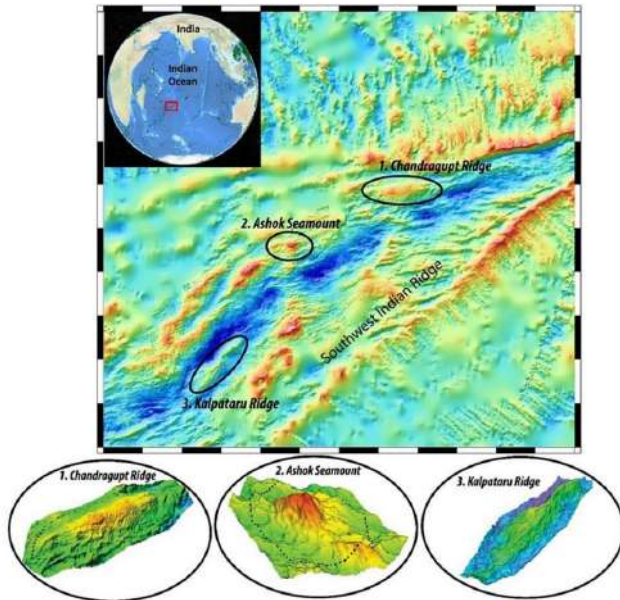
3. GEOGRAPHICAL STRUCTURES IN THE INDIAN OCEAN

Context:

Three underwater geographical structures in the Indian Ocean have been named after Indian historical figures and concepts: the Ashoka Seamount, Chandragupt Ridge, and Kalpataru ridge.

- These names, proposed by India, were recently approved by the International Hydrographic Organization (IHO) and UNESCO's Intergovernmental Oceanographic Commission (IOC).
- These structures were discovered by the National Centre for Polar and Ocean Research (NCPOR), Goa, during international survey explorations.

Including these, there are now seven structures in the Indian Ocean named after Indian scientists or figures, with previous names honoring physicist CV Raman, oceanographer NK Panikkar, geologist DN Wadia, and the research vessel Sagar Kanya.



GS-2

Judiciary

4. SENIOR ADVOCATES

Context:

The process for designating senior advocates in India has evolved to promote transparency and merit.

- Senior advocates, as defined by the Advocates Act, 1961, are distinguished lawyers recognized for their excellence and contributions to the legal profession.
- The Supreme Court recently designated 39 lawyers, including 10 women, as senior advocates based on revised guidelines from May 2023.
- The 2018 guidelines introduced a point-based system for evaluation, focusing on an advocate's legal practice, judgments, and publications.
- The new guidelines in 2023, however, reduced

the weightage for publications and emphasized judgments and legal achievements, while maintaining that secret ballot voting should only be used in exceptional cases.

- The changes were in response to the Centre's concerns about subjectivity and the proliferation of low-quality publications affecting the designation process.

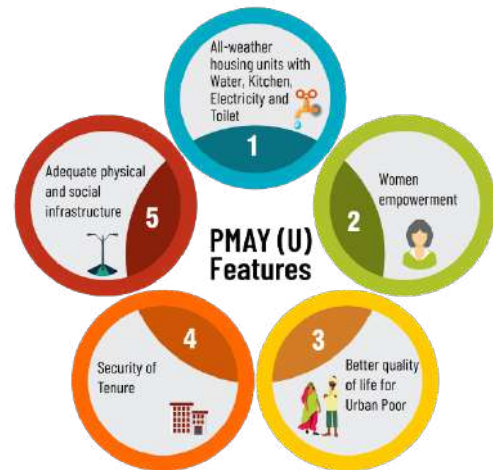
Governance

5. PRADHAN MANTRI AWAS YOJANA-URBAN (PMAY-U) 2.0

Context:

The Union Cabinet has approved the Pradhan Mantri Awas Yojana-Urban (PMAY-U) 2.0, which aims to provide financial assistance to help one crore urban poor and middle-class families build, purchase, or rent affordable housing over five years.

- The scheme, targets families with no permanent house and offers subsidies on home loans for economically weaker sections (EWS), low-income groups (LIG), and middle-income groups (MIG).
- The program also includes support for rental housing and innovative construction technologies to ensure better living conditions in urban areas.



6. INDIA RANKINGS 2024

Context:

Union Minister for Education, released the India Rankings 2024, which are based on the National Institutional Ranking Framework (NIRF).

- The rankings, reflecting the recommendations of the National Education Policy (NEP) 2020, assess higher education institutions (HEIs) in India across five broad parameters: Teaching, Research, Graduation Outcomes, Outreach & In-

clusivity, and Perception.

- This edition saw the inclusion of **new categories such as State Public Universities, Open Universities, and Skill Universities, expanding the total ranking categories to 16.**

Key highlights of India Rankings 2024 include:

- IIT Madras** retained its top position in the Overall and Engineering categories.
- IISc Bengaluru** topped the Universities and Research Institutions categories.
- IIM Ahmedabad** led in Management, while **AIIMS New Delhi** topped the medical category.
- Hindu College** in Delhi secured the 1st position among colleges for the first time, replacing Miranda House.

International Relations

7. GENEVA CONVENTIONS OF 1949

Context:

Recently Secretary of State of the US commemorated the **75th anniversary of the adoption of the Geneva Conventions of 1949.**

The **Geneva Conventions** are a set of **international treaties that establish legal standards for humanitarian treatment during war.** They form the **core of international humanitarian law (IHL) and aim to limit the suffering of people** who are not or no longer participating in hostilities, such as civilians, wounded soldiers, and prisoners of war.

Adoption and History:

- The first Geneva Convention **was adopted in 1864 to protect wounded soldiers on the battlefield.**
- The **current four Geneva Conventions were adopted on August 12, 1949,** after World War II, to **address the horrors of the war and provide comprehensive protection in armed conflicts.**

The Four Conventions:

- First Geneva Convention:** Protects wounded and sick soldiers on land during war.
- Second Geneva Convention:** Extends protection to wounded, sick, and shipwrecked military personnel at sea.
- Third Geneva Convention:** Focuses on the treatment of prisoners of war.
- Fourth Geneva Convention:** Protects civilians, including those in occupied territories, from inhumane treatment.

Additional Protocols:

- Two Additional Protocols **were adopted**

in 1977 to strengthen protections in both international and non-international armed conflicts. A third protocol was added in 2005 to recognize the **Red Crystal as an additional emblem alongside the Red Cross and Red Crescent.**

GS-3

Indian Economy

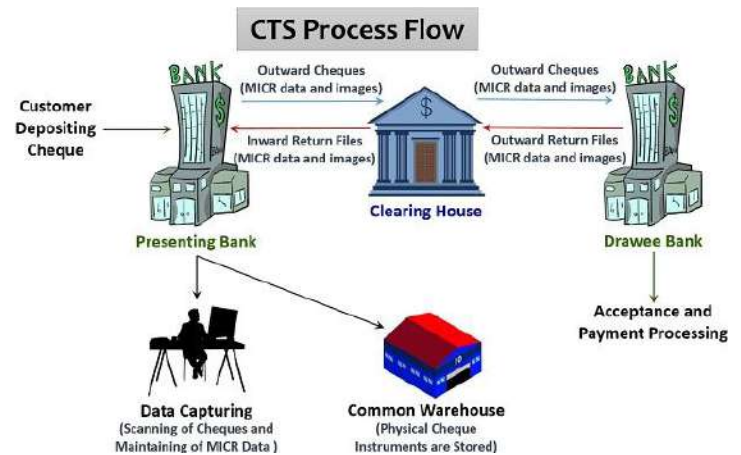
8. CONTINUOUS CLEARING OF CHEQUES

Context:

The **Reserve Bank of India (RBI)** has announced the **implementation of Continuous Clearing of Cheques under the Cheque Truncation System (CTS),** aimed at **speeding up the cheque clearing process.**

- Currently, **CTS takes up to two working days to clear cheques.**
- With the new system, **cheques will be scanned, presented, and cleared within hours on a continuous basis during business hours,** significantly reducing the clearing time.

This change is **intended to improve efficiency, reduce settlement risk, and enhance customer experience.**



9. OVERNIGHT INDEX SWAP (OIS) MARKET

Context:

The **Reserve Bank of India (RBI)** is **reviewing the investment limit for foreign investors in the Overnight Index Swap (OIS) market.**

- The **OIS market allows investors to hedge against interest rate fluctuations,** and its activity has **increased since Indian bonds were included in JPMorgan's emerging market debt index.**

This shift is expected to enhance liquidity, improve price discovery, and reduce transaction costs in this segment.

Agriculture

10. CLEAN PLANT PROGRAMME

Context: The Union Cabinet has approved the Clean Plant Programme (CPP), aimed at revolutionizing India's horticulture sector.

- The CPP, part of the Mission for Integrated Development of Horticulture, will enhance the quality and productivity of fruit crops by providing virus-free, high-quality planting material.
- The program includes the establishment of nine state-of-the-art Clean Plant Centers (CPCs) across India, which will produce and maintain clean planting materials.
- It also introduces a robust certification and legal framework to ensure accountability and traceability in planting material production.
- The CPP aims to boost farmers' incomes, improve consumer produce, increase India's fruit exports, and promote sustainable agricultural practices.

The program will engage women farmers and address diverse agro-climatic conditions, with implementation overseen by the National Horticulture Board and ICAR.



CABINET DECISION
9th AUGUST, 2024

Cabinet approves the **Clean Plant Programme (CPP)** under **Mission for Integrated Development of Horticulture**

- Investment of **Rs.1,765.67 Cr**
- CPP will provide access to virus-free, high-quality planting material to farmers regardless of their landholding size or socioeconomic status
- Streamlined certification processes & infrastructure support to nurseries
- Nine world class state-of-the-art Clean Plant Centers will be established across India
- It will address diverse agro-climatic conditions across India by developing region-specific clean plant varieties & technologies

11. NITROGEN-USE EFFICIENCY IN INDIAN RICE VARIETIES

Context: A study has identified significant variations in

nitrogen-use efficiency (NUE) among popular Indian rice varieties.

- This finding could lead to the development of new rice varieties that require less nitrogen while maintaining high yields, potentially reducing costs associated with imported fertilizers and decreasing nitrogen-related pollution.
- Nitrogen-use efficiency refers to the crop yield relative to the amount of nitrogen (both natural and artificial) available to it.
- The study found that some rice varieties are five times more efficient in nitrogen use than others, although higher NUE doesn't always correlate with the highest yields, which farmers typically prefer.

The researchers emphasize the need to shift focus from merely increasing crop yields, as done during the Green Revolution, to improving NUE to reduce fertilizer waste and environmental pollution.

12. NATIONAL PEST SURVEILLANCE SYSTEM (NPSS)

Context: The Union Government launched the AI-based National Pest Surveillance System (NPSS) to help farmers connect with agriculture scientists for pest control.

- The NPSS aims to reduce farmers' reliance on pesticide retailers by fostering a scientific approach to pest management.
- Through the platform, farmers can upload photos of affected crops, which will be analyzed by experts to provide accurate pest control advice.
- The system is designed to ensure the correct use of pesticides, improve crop yields, and protect soil health.

The NPSS will benefit around 14 crore farmers and is part of a broader effort to bring technological innovations in agriculture directly to the fields.

Science & Technology

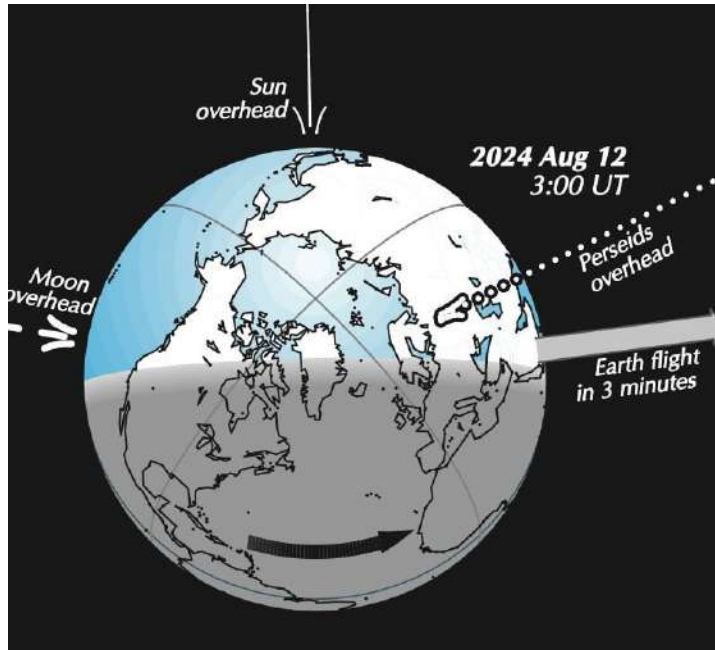
Perseid meteor shower

Context: The Perseid meteor shower, which began in July and will continue until late August.

- The shower, visible to the naked eye in the northern hemisphere, occurs when the Earth passes through debris left by the comet Swift-Tuttle.
- The comet, which orbits the Sun every 133 years, poses no threat to Earth, as its debris mostly burns up in the atmosphere.

During the peak, **over 60 meteors per hour may be visible**, though local weather conditions could affect visibility.

The Perseids are a **prolific meteor shower associated with the comet Swift-Tuttle** that are usually **visible from mid-July to late August**.



13. DYSBIOSIS

Context:

The **overuse and misuse of antibiotics** pose significant dangers, **particularly to the microbiome**, the complex community of microorganisms in the human body.

- While antibiotics are vital for treating infections, **they also indiscriminately kill beneficial bacteria, leading to a disruption known as dysbiosis.**
- **Dysbiosis can have severe and long-lasting effects on health**, contributing to **conditions like inflammatory bowel disease, weakened immune function, and metabolic disorders such as obesity and diabetes.**
- It also **affects various “gut-organ axes,” impacting the brain, liver, skin, and respiratory systems.**

Misuse of **these “miracle” drugs can turn them into poisons**, disrupting the delicate balance of the microbiome and leading to a range of health problems.



14. TECHNOLOGICAL DOPING

Context:

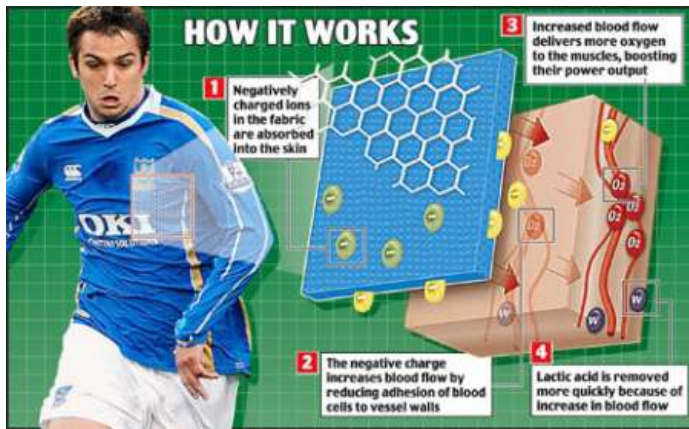
There is a growing concern about **“technological doping” in professional sports**, where **advancements in technology enhance an athlete’s performance beyond their natural capabilities, potentially creating unfair advantages.**

- The term **gained attention when Speedo’s LZR Racer swimsuits**, developed with NASA, **led to 13 world records in 2008 before being banned.**
- **Wearable technology, now used by around 500 million people globally**, provides athletes **with data to improve performance**, but it raises questions about whether improvements are due to the technology or a placebo effect.

For instance, **new running shoes like Nike’s Vaporflys**, which helped **Eliud Kipchoge break the two-hour marathon record**, have sparked debates about their fairness. Despite outperforming other shoes, the **exact biomechanical reasons for their superiority remain unclear.**

Way Forward:

- To address this issue, **regulatory bodies like World Athletics** have introduced **rules to ensure fairness**, such as limiting the stack height and requiring that shoes be available to the public before competition.
- There is a need for **regular biomechanical testing and expert input to ensure that technological advancements do not undermine the integrity of sports** by creating inequalities based on affordability and access to high-tech gear.



Example of Technological doping

15. SPINTRONIC

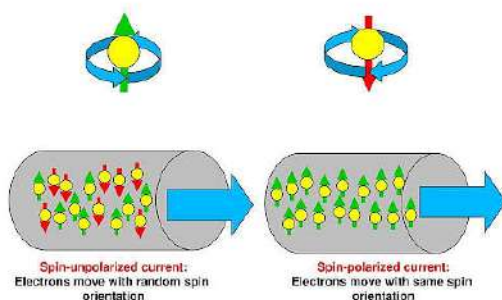
Context:

Researchers at the Institute of Nano Science and Technology (INST) in India **have developed a groundbreaking transparent layer between two insulating materials**, enabling the **movement of electrons in a two-dimensional plane at room temperature with their spins aligned**.

- **This advancement in spintronics**—a field focused **on manipulating the spin of electrons alongside their charge**—could lead to **ultrafast, low-power electronics, including next-generation quantum devices and data storage solutions**.
- The team created a **two-dimensional electron gas (2DEG) at the interface of LaFeO₃ and SrTiO₃**, which exhibited **unique properties like negative magnetoresistance and the anomalous Hall effect**.
- These phenomena **open up possibilities for new device architectures**, such as **transparent spintronic devices that could be integrated into displays or solar cells**.

The research marks a **significant step toward developing quantum devices with enhanced functionalities**, paving the way for advanced electronics and quantum computing.

What is spintronics? And why?



16. AMPLITUDE OF THE SOLAR CYCLE

Context:

Astronomers from the Indian Institute of Astrophysics (IIA) have developed a **new method to predict the amplitude of upcoming solar cycles**, which is crucial for space weather forecasting.

- **By analyzing 100 years of solar data from the Kodaikanal Solar Observatory**, they discovered a **correlation between the width of supergranular cells on the solar surface during the solar cycle's minimum and the number of sunspots at the next solar maximum**.
- This method, **based on the width of these cells observed in the chromosphere, can help forecast space weather**, which significantly **impacts communication, power transmission, and satellite operations**.

17. PROKARYOTES

Context:

A new research suggests that as **oceans warm, prokaryotes will decline less in biomass compared to other marine life**, leading to **their increased dominance**.

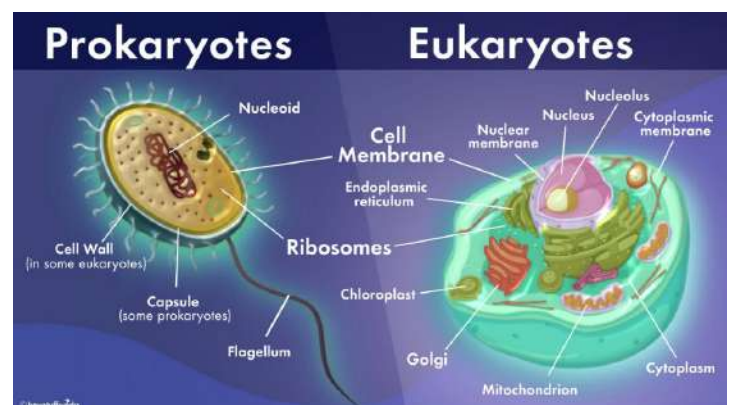
- Prokaryotes, **which include bacteria and archaea**, play a **vital role in marine ecosystems**, supporting **food chains and balancing carbon emissions**.
- This **shift could reduce fish populations, crucial for global food supply, and diminish the ocean's ability to absorb carbon emissions**.

About Prokaryotes:

Prokaryotes are organisms **whose cells lack a nucleus and other organelles**.

Prokaryotes are divided into two distinct groups: **the bacteria and the archaea**, which scientists believe have **unique evolutionary lineages**.

Most prokaryotes are small, single-celled organisms that have a relatively simple structure.



18. THRIVING COMMUNITIES OF MICROBES IN MICROWAVE OVENS

Context:

A new study reveals that microwave ovens, whether used in homes, offices, or laboratories, host diverse communities of microbes.

- This **challenges** the **common belief that microwave radiation kills all bacteria, which can cause food-borne illnesses.**
- The study, **which involved sampling 30 microwave ovens,** found **747 different genera of bacteria,** with human-skin bacteria like **Bacillus, Micrococcus, and Staphylococcus being dominant.**

19. EOS-08 EARTH OBSERVATION SATELLITE

Context:

ISRO successfully launched the **EOS-08 Earth Observation Satellite** using the **Small Satellite Launch Vehicle (SSLV)-D3** from the **Satish Dhawan Space Centre in Sriharikota.**

- This **marked the third and final developmental flight of the SSLV,** which accurately placed the EOS-08 into a 475 km circular orbit.
- **EOS-08 is a unique mission featuring advanced payloads for infrared observation, GNSS-based remote sensing, and UV radiation monitoring.**
- The **SSLV is designed for cost-effective, flexible, and rapid satellite launches,** capable of carrying payloads ranging from 10 to 500 kg.

20. CALIFORNIUM

Context:

Recently Bihar police, **seized a metallic lump they suspected was Californium,** a highly **radioactive and expensive material.**

- It was later found to be fake.

About Californium:

The **element with atomic number 98 is a silvery-white, synthetic, and highly radioactive substance.**

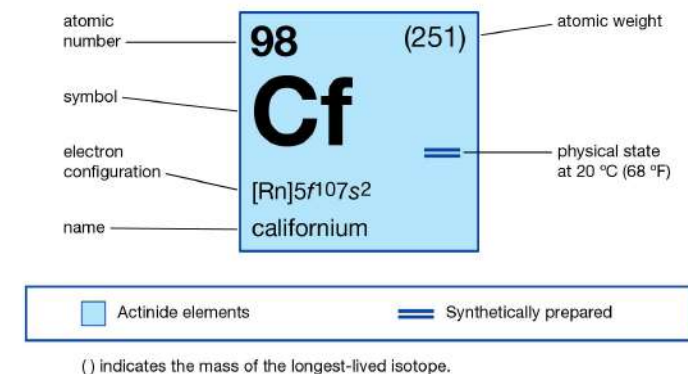
Named after the University of California, this element is a **strong neutron emitter and is extremely expensive.**

Its **applications include use in portable metal detectors, identification of gold and silver ores, and assisting in starting nuclear reactors.**

However, it **poses significant health threats due to its radioactivity,** which can damage genetic material and is

hazardous to health.

Californium



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Environment & Ecology

21. POLAR COUPLED ANALYSIS AND PREDICTION FOR SERVICES (PCAPS)

Context:

The **World Meteorological Organization (WMO)** has launched a new project, **“Polar Coupled Analysis and Prediction for Services” (PCAPS),** aimed at enhancing **weather, water, ice, and climate forecasting in the Arctic and Antarctic regions.**

- The project seeks to **improve security and safety for those living or travelling in polar areas by developing better observation systems and Earth system models.**
- PCAPS builds on **previous initiatives like the Polar Prediction Project (PPP) and is part of the broader World Weather Research Programme (WWRP).**
- The project addresses the rapid climate change in polar regions, **which significantly impacts Indigenous communities and local populations.**
- It **aims to bridge scientific research with societal needs, improving decision-making and risk assessment related to extreme weather events.**

PCAPS will also contribute to the upcoming fifth International Polar Year (IPY) in 2032-2033 and **promote collaboration among researchers, service providers, and user groups to develop user-informed, research-driven services.**

22. NEELAKURINJI

Context:

Neelakurinji (Strobilanthes kunthiana), a **flowering shrub native to the Western Ghats,** has been **officially listed as “Vulnerable” on the IUCN Red List of threatened species.**

- **Known for its once-in-12-years mass bloom-ing** that attracts significant tourist attention, the

- species **was only recently assessed by the IUCN.**
- The **shrub is endemic to high-altitude grasslands in southwest India**, with blooming cycles that **create striking purple-blue landscapes.**
- Habitat loss due to tea and softwood plantations, urbanization, invasive species, and climate change have contributed to its vulnerability.**

The **assessment highlights that approximately 40% of Neelakurinji's habitat has been lost**, with the remaining areas under threat from various factors.



23. GYMNEMA SYLVESTRE (GURMAR)

Context:

A **team of researchers** has discovered **several medicinal plants on Brahmayoni Hill in Gaya, Bihar**, with the **anti-diabetic herb *Gymnema sylvestre* (Gurmar) being a significant find.**

- Gurmar, known for reducing blood sugar levels through the presence of gymnemic acid, has been utilized in the anti-diabetic drug BGR-34, developed by the Council of Scientific and Industrial Research (CSIR).**
- The herb also contains flavonoids and saponins, which help regulate lipid metabolism and lower cholesterol.**



GYMNEMA SYLVESTRE (GURMAR)
Its leaves have been used in the ancient Indian medicinal practice Ayurveda for thousands of years. It has been a traditional remedy for various ailments, including diabetes, malaria, and snakebites.



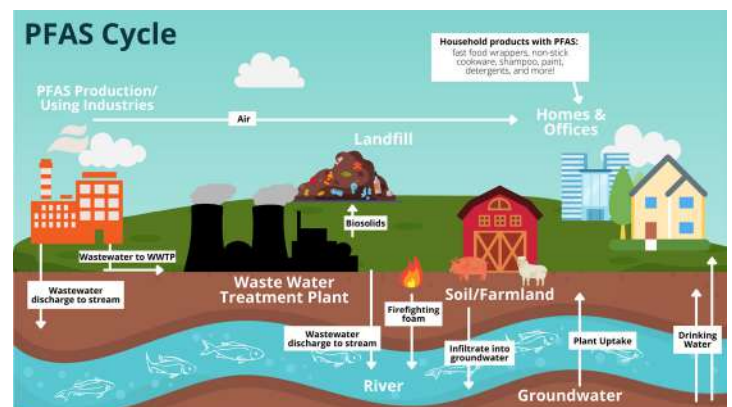
24. FOREVER CHEMICALS

Context:

Researchers have developed a **ground-breaking technique to track and manage "forever chemicals," scientifically known as per- and polyfluoroalkyl substances (PFAS).**

- These human-made toxic chemicals, used in various applications like waterproofing, non-stick surfaces, and food packaging, are notorious for their durability, persisting in the environment for thousands of years and causing significant pollution.**
- The researchers employed **nuclear magnetic resonance (NMR) spectroscopy**, which uses **magnetic fields and radio waves to analyse the molecular structure of these chemicals without breaking them apart.**
- This **method identifies unique "fingerprints" of carbon isotopes in the molecules**, enabling the **tracking of the chemicals from their source to their destination.**
- This technique, **described as a "built-in barcode" for molecules, offers a new way to trace the spread of PFAS in the environment.**

The **Environmental Protection Agency (EPA) in the U.S. plans to regulate these chemicals**, aiming to remove them from drinking water.



25. BALLAST WATER

Context:

The **expansion of seaports and minor ports is raising concerns about the arrival of invasive species along coastal areas, particularly due to ballast water carried by ships.**

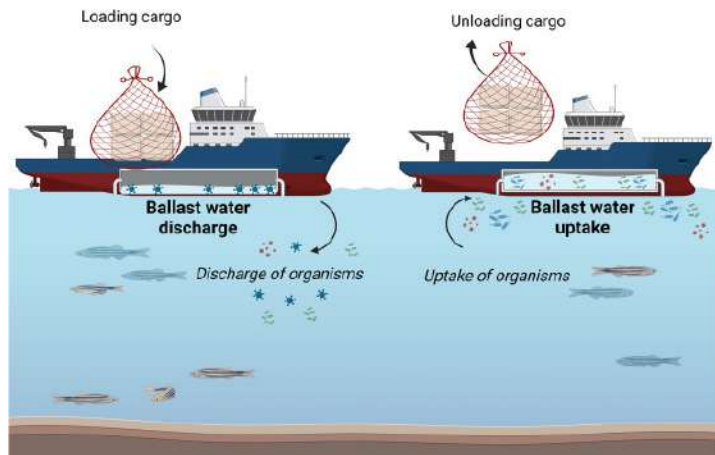
- A **survey recorded 10 invasive species on the Kerala coast**, including **seaweed, bryozoan, mollusc, and ascidian species.**

Ballast water, **which ships use for stability, often contains a variety of marine organisms like fish, algae, and bacteria.**

When **discharged at new ports, these organisms can establish themselves in the local ecosystem**, potentially disrupting it by preying on or competing with native

species.

Additionally, ballast water can **transport toxic algae, leading to harmful algal blooms and red tides.**



26. THREE NEW WETLANDS IN THE RAMSAR SITE TAG

Context:

India has added **three new wetlands—Nanjarayan Bird Sanctuary, Kazhuveli Bird Sanctuary in Tamil Nadu, and Tawa Reservoir in Madhya Pradesh**—to its list of Ramsar sites, **bringing the total to 85.**

- These **wetlands account for around 10% of India's total wetland area across 18 states**, with Tamil Nadu having the most Ramsar sites (18), followed by Uttar Pradesh (10).
- **India, a signatory to the Ramsar Convention since 1982**, has seen a **significant increase in Ramsar sites over the past decade.**

Nanjarayan Bird Sanctuary (Tamil Nadu)

- Large shallow wetland named **after King Nanjarayan.**
- **Water Source:** Relies on heavy rainfall **and the Nallar drainage.**
- **Ecological Role:** Serves as a **feeding and nesting habitat for resident and migratory birds, and provides water for agriculture.**

Kazhuveli Bird Sanctuary (Tamil Nadu)

- **Location:** Brackish shallow lake on the **Coromandel Coast, north of Pondicherry.**
- **Connections:** Linked to the **Bay of Bengal via Uppukalli Creek and Yedayanthittu estuary.**
- **Ecological Significance:** Lies in the **Central Asian Flyway, serving as a breeding ground for birds and fish**, and contributes to aquifer recharge. It also contains **degraded mangrove patches with Avicennia species.**

Tawa Reservoir (Madhya Pradesh)

- **Location:** **Inside Satpura Tiger Reserve**, bordering Satpura National Park and Bori Wildlife Sanctuary.
- **Construction:** Built at the **confluence of the Tawa and Denwa rivers.**
- **Water Source:** The **Tawa River, a left-bank tributary of the Narmada River, originates from Mahadeo Hills**, with major tributaries being the Malanni, Sonbhadra, and Nagdwari rivers.

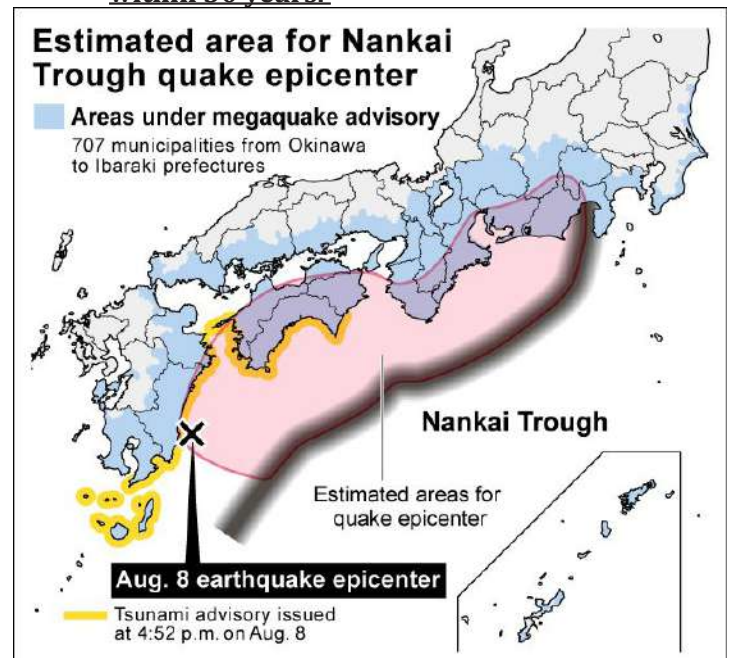
Disaster Management

27. MEGAQUAKE ADVISORY

Context:

Japan issued its first-ever “megaquake advisory” following a 7.1-magnitude earthquake recently.

- The **advisory warns of a higher likelihood of strong shaking and large tsunamis** along the Nankai Trough, a **subduction zone where tectonic plates collide, potentially leading to a megaquake (magnitude 8+).**
- While the **advisory indicates an increased risk, it does not predict a specific earthquake.**
- The **Nankai Trough has historically produced large quakes every 100-150 years**, and the next major **quake has a 70% chance of occurring within 30 years.**



28. 'FLOODWATCH INDIA' APP

Context: Union Minister for Jal Shakti launched **version 2.0 of the 'FloodWatch India' mobile application.**

- **Developed by the Central Water Commission (CWC)**, the upgraded app **enhances flood mon-**

itoring capabilities by integrating real-time data from 592 flood monitoring stations, a significant increase from the 200 stations in the previous version.

- Additionally, the app now includes data on the storage levels of 150 major reservoirs, helping users assess potential flood risks in downstream areas.

'FloodWatch India' employs advanced technologies like satellite data analysis and mathematical modelling to provide accurate and timely flood forecasts.

The app is designed to be user-friendly, offering information in both English and Hindi and is available in both text and audio formats.

Defence

29. LONG-RANGE GLIDE BOMB (LRGB)

Context:

The Defence Research and Development Organisation (DRDO) successfully conducted the maiden flight test of the long-range glide bomb (LRGB) named Gaurav.

- The test was carried out using a Su-30MKI fighter jet of the Indian Air Force off the coast of Odisha.

Gaurav, a 1,000 kg air-launched glide bomb, is designed to strike targets at long distances with high precision using a hybrid navigation system.

The bomb was developed indigenously by the Research Centre Imarat in Hyderabad and hit its target with pinpoint accuracy during the test.

30. TARANG SHAKTI

Context:

India hosted its first-ever multinational air exercise, "Tarang Shakti," showcasing the capabilities of indigenously manufactured aircraft, including the Sarang helicopters and LCA Tejas.

- The exercise is being conducted in two phases.
- The exercise was a significant achievement, emphasizing India's focus on "Aatmanirbharta" (self-reliance) and showcasing indigenous military capabilities.
- India's Rafale, Sukhoi, and LCA Tejas aircraft were part of the first phase.

31. DISTRIBUTED DENIAL-OF-SERVICE (DDOS) ATTACK

Context:

Elon Musk's live audio interview with former US President Donald Trump on the social media platform X (formerly Twitter) faced technical glitches, reportedly due to a "massive DDoS attack."

- A DDoS (Distributed Denial-of-Service) attack occurs when multiple sources overwhelm a server with excessive traffic, making it difficult for legitimate users to access the service.
- This can result in slow loading times or complete inaccessibility.
- Such attacks are harder to counter because they originate from multiple sources, often using botnets or spoofed IP addresses.

DoS (Denial of Service) and DDoS (Distributed Denial of Service) attacks disrupt online services by overwhelming them with traffic.

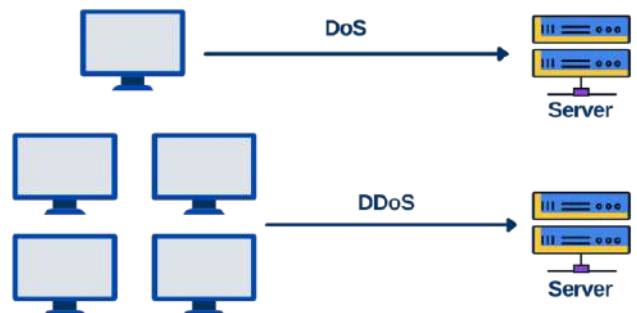
Attackers use various methods, including botnets—networks of compromised devices.

One common method, the "Smurf Attack," involves sending malicious ICMP broadcast packets with a spoofed IP address to flood the target's own servers. Another method, "SYN flood," involves sending incomplete connection requests, and overloading the server.

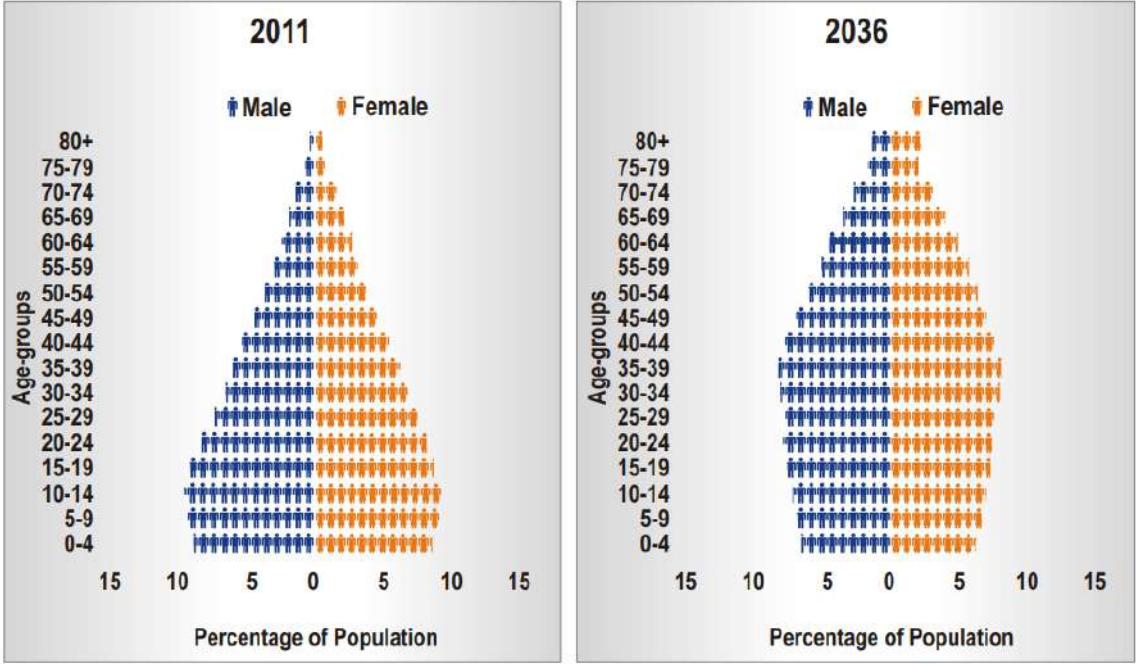
Signs of a DoS attack include slow internet speed and inability to access services, but these can also be caused by other factors.

Firewalls and security systems can verify attacks, while anti-virus software can detect and prevent them.

DoS attacks can cause significant disruption, as seen in the 2016 attack that affected major websites like Spotify, Twitter, and Amazon.




32. REPORTS IN NEWS

Reports/Study	Description
<p>Women and Men in India 2023</p>	<p>Released by the Ministry of Statistics and Programme Implementation</p>
	<p>Key highlights: India’s population is projected to reach 152.2 crores by 2036, with an improved sex ratio of 952 women per 1000 men</p>
	<p>The population under 15 years will decrease, while those aged 60 and above will rise significantly.</p>
	<p>Maternal Mortality Ratio has reduced to 97 per lakh live births, nearing the SDG target</p>
	<p>Labour Force Participation Rate has increased for both men and women, with female participation rising from 23.3% to 37% from 2017-2023</p>
<p>Women’s electoral participation rose to 67.2% in 2019, and 47.6% of recognized startups are led by women.</p>	
<div style="text-align: center;"> <p>Age-wise profile of population by sex (%)</p>  </div>	
<p>Study: Human Deaths Linked to Declining Vulture Population</p>	<p>Findings:</p>
	<p>Human Mortality: An estimated half a million premature deaths occurred between 2000 and 2005 due to the decline of vultures in India.</p>
	<p>Keystone Species: Vultures are crucial for cleaning up carcasses and controlling scavenger populations.</p>
	<p>Public Health Impact: Their decline led to a 4% rise in human mortality from worsened sanitation and pathogen spread.</p>
	<p>Economic Impact: The public health crisis from declining vultures has caused an estimated \$70 billion in annual economic losses.</p>
<p>About Vultures: India is home to 9 species of vultures, including 3 migratory species (Cinereous, Griffon, and Himalayan vultures). Protected under Schedule I of the Wildlife Protection Act, 1972, vultures face threats like habitat loss, food scarcity, harmful drugs like diclofenac, and electrocution. Conservation efforts include bans on harmful veterinary drugs, the Action Plan for Vulture Conservation (2020-25), breeding centres such as in Pinjore, Haryana, and vulture restaurants in Koderma and Raigad to provide safe feeding grounds.</p>	

MAPPING

INTERNATIONAL

Place	Why in News?
<p>1. ST MARTIN'S ISLAND</p>	<p>Context: <u>St. Martin's Island, Bangladesh's only coral island</u>, recently gained attention amid political turmoil in the country.</p> <ul style="list-style-type: none"> Former Prime Minister Sheikh Hasina was rumoured to have claimed in an undelivered speech that the <u>U.S. sought her ouster because she refused to hand over the island for a military base.</u> <p>The island, located in the Bay of Bengal near Myanmar, <u>is geopolitically significant due to its proximity to the maritime boundary and international interest from powers like the U.S. and China.</u></p> <p>It has a <u>history of territorial disputes, particularly with Myanmar, and concerns about sovereignty persist.</u></p> <p>The <u>island has also been affected by the Rohingya refugee crisis</u>, with reports of military tensions in the area.</p> 

2. KURSK RE-GION

Context: Russia declared a “federal-level” emergency in the Kursk region following a major Ukrainian incursion, marking one of Kyiv’s most significant attacks on Russian soil since the war began.

- Russian reinforcements have been sent to the area, and fighting is ongoing near the border town of Sudzha.



3. PANAMA CA-NAL

Context: The Panama Canal, a crucial shipping route connecting the Atlantic and Pacific Oceans, faces an existential threat from climate change.

- The canal relies on a system of locks and artificial lakes, particularly Lake Gatun, which provides the freshwater needed to operate the locks.
- However, persistent droughts, exacerbated by climate change, have significantly lowered water levels in Lake Gatun, reducing the canal’s capacity to handle ships.



Place	Why in News?
<p>4. TUNG-ABHADRA DAM</p>	<p>Context: The Tungabhadra Dam in Karnataka experienced a significant failure when one of its gates was washed away, due to a snapped chain link.</p> <ul style="list-style-type: none"> • This gate had been a crucial part of the dam's infrastructure for over 70 years. The breach led to the uncontrolled release of 35,000 cusecs of water, raising flood alarms in both Karnataka and Andhra Pradesh, particularly in low-lying areas. <p>Tungabhadra Dam also known as Pampa Sagar is a multipurpose dam built across Tungabhadra River in Hosapete, Ballari district of Karnataka. It was built by Dr. Thirumalai Iyengar in 1953.</p> <div data-bbox="699 645 1222 1137" data-label="Image"> <p>The map shows the Tungabhadra Reservoir in Karnataka, India. An inset map shows the location within India. The main map labels Raichur, Koppal, Ballari, Tungabhadra Reservoir, and Vijayanagara. A red circle highlights the reservoir area.</p> </div>
<p>Galathea Bay - Great Nicobar Island</p>	<p>Context: A wildlife sanctuary in Galathea Bay, Great Nicobar Island, was denotified to clear the way for a transshipment port project.</p> <ul style="list-style-type: none"> • The area, a significant nesting site for endangered species like the giant leatherback turtle, was originally classified as a CRZ-1A zone, where large construction projects are prohibited. <div data-bbox="699 1350 1177 1995" data-label="Image"> <p>The map shows Great Nicobar Island with three protected areas: Campbell Bay National Park (top), Great Nicobar Biosphere Reserve (middle), and Galathea National Park (bottom). A text box states: "A biosphere reserve, encompassing two national parks, covers much of Great Nicobar island". An inset map shows the island's location in the Andaman & Nicobar Islands, India, with a 30 km scale bar.</p> </div>