NEWS TODAY

APY, PMJJBY, PMSBY COMPLETES EIGHT YEARS OF PROVIDING SOCIAL SECURITY NET

- **Atal Pension Yojana** (APY), **Pradhan Mantri Jeevan Jyoti Bima Yojana** (PMJJBY), **Pradhan Mantri Suraksha Bima Yojana** (PMSBY) are **Central Sector Schemes,** launched under **Ministry of Finance in 2015.**
  - APY **covers exigencies in old age** whereas PMJJBY and PMSBY provide **affordable insurance and security to people.**
- APY, **replaced Swavalamban scheme,** provides **minimum guaranteed pension for people in unorganized sector** to all bank account holders in **age group of 18 to 40 years.**
  - It's administered by **Pension Fund Regulatory and Development Authority (PFRDA)** under National Pension System (NPS).
  - Subscriber would receive guaranteed minimum monthly pension of Rs 1,000 and its multiple upto Rs 5,000 per month after attaining age of 60 years, depending on contribution.
  - Since its inception, **more than 5 crore individuals** have subscribed to APY.
- **About PMJJBY and PMSBY**

	PMJJBY	PMSBY
About	• One-year **life insurance scheme which is renewable from year to year.** • Offering **coverage for death due to any reason.** • Offered by **Life Insurance Corporation.**	• One-year **accidental insurance scheme which is renewable from year to year.** • Offering **protection against death or disability due to an accident.** • Offered through **Public Sector General Insurance companies.**
Eligibility	• Available to **citizens (including NRIs)** in age group of **18 to 50 years.** • Subject to annual renewal, **benefits are available till age of 55** (entry, however, will not be possible beyond age of 50 years).	• Available to **citizens (including NRIs)** in age group **18 to 70 years having a bank account.** • Individual may **re-join, by paying annual premium.**
Benefits	• **Rs 2 Lakh life cover** for death due to any reason. • **Premium of Rs. 436/- per annum.** • Risk cover is **applicable only after first 45 days of enrolment.**	• **Rs. 2 lakh for accidental death and permanent full disability.** • **Rs. 1 lakh for permanent partial disability.** • **Premium payable is Rs.20/- per annum** per member.
Achievement	• Enrolments rose to more than 16.19 crore.	• Enrolments have been more than 34.18 crore.

HARYANA CABINET PAVES THE WAY FOR QUOTA TO BACKWARD CLASSES (A) IN URBAN LOCAL BODIES (ULBs)

- Haryana Cabinet has accepted the **State Backward Classes Commission's report on proportion of reservation for Backward Classes Block-A category** in ULB.
  - Commission has recommended that **every municipal body shall have at least one councillor belonging to BC (A) if its population is not less than two percent** of total population of ULB.
- **As per article 243 T(6)** 'There will be no bar on State Legislatures from making provisions for reservation of seats in any municipality or office of Chairperson in municipalities in favor of a backward class of citizens'.
- **SC in K Krishnamurthy v. Union of India, 2010** and in **Gawali vs. State of Maharashtra and others, 2021** had outlined **triple test/conditions for finalisation of reservation to OBCs in local bodies.** These include:
  - **Set up a dedicated commission** to conduct a rigorous empirical inquiry into nature and implications of backwardness in local bodies.
  - **Specify the proportion of reservation required** in local bodies in light of commission's proposals.
  - **Ensure reservation for SCs/STs/OBCs taken together does not exceed an aggregate of 50 percent** of total seats.

MOST ASIA-PACIFIC COUNTRIES ILL-PREPARED FOR NATURAL DISASTERS: UNITED NATIONS ECONOMIC AND SOCIAL COMMISSION FOR ASIA AND THE PACIFIC (ESCAP) REPORT

- Report titled **'The Race to Net Zero: Accelerating Climate Action in Asia and the Pacific',** released by **ESCAP,** provides an **outline of regional context of climate change and identifies actions** that could be taken to support global climate agenda.

- **Key highlights**
  - Over the past sixty years, **warming in Asia and Pacific has exceeded the global mean.**
  - Across the region, **average annual economic losses** caused by **natural and biological hazards** are estimated at $780 billion.
  - Asia- Pacific regions' **greenhouse gas emissions have more than doubled** between 1990 and 2020.

- **Recommendations**
  - Actions are required to **close emissions gap in three key sectors —** energy, transport, and international trade and investment.
  - **Integrate transport-related climate action policies** into nationally determined contributions.
  - Building **low-carbon industries** through eliminating fossil fuel subsidies, establishing carbon pricing mechanisms and investment in climate mitigation and adaptation.
  - **Financing climate action** through coherent **national financing policies,** integration of ESG standards, incentives to support green technologies and creation of regional funds.

ESCAP — Economic and Social Commission for Asia and the Pacific (ESCAP)

HQ: Bangkok, Thailand

Genesis: Established as **Economic Commission for Asia and the Far East (ECAFE)** in 1947 in **Shanghai.** It changed its name to ESCAP in 1976.

Objective: Supports **inclusive, resilient and sustainable development** in Asia-Pacific region by generating action-oriented knowledge, and by providing technical assistance and capacity-building services.

Membership: 53 member states and 9 associate members.

Member

Other Key Facts: It is one of the five regional commissions of the United Nations.

5 MORE CHEETAHS TO BE RELEASED INTO WILD AT KUNO NATIONAL PARK (KNP)

- On the directions of National Tiger Conservation Authority (NTCA), a team of **experts reviewed current status of Project Cheetah** and suggested that
  - **Three females and Two males Cheetahs will be released from acclimatisation camps** into free-ranging conditions at Madhya Pradesh's KNP.

	African Cheetah	Asiatic Cheetah
Pictorial Representation		
IUCN Status	Vulnerable	Critically Endangered
CITES Status	Appendix I	Appendix I
Distribution	Africa (Northwest Africa, East Africa, and Southern Africa)	Only few left in Iran
Physical Characteristics	Bigger in size as compared to Asiatic Cheetah, slightly bigger build and sturdy legs and neck.	Slightly smaller and slender than the African Cheetah. Their neck is much smaller and slender. Also, their legs are slender.
Food Intake	Diverse diet due to bigger habitat	Limited source especially medium sized prey like Chinkara, Gazelle etc.

  - Further cheetah releases into KNP or surrounding areas **will be done in a planned manner to Gandhisagar and other areas as per Cheetah Conservation Action Plan.**

- **Project Cheetah** is the reintroduction of African cheetahs in India and is **world's first intercontinental large wild carnivore translocation project.**
  - **NTCA is nodal agency authorized for funding and supervision of project.**

- **Significance of Cheetah Reintroduction**
  - **Cheetah is a flagship grassland species,** whose conservation also helps in preserving other grassland species in predator food chain.
  - **Restore open forest and grassland ecosystems** in India.
  - **Conserve biodiversity and enhance ecosystem services** like water security, carbon sequestration, and soil moisture conservation.
  - **Enhanced livelihood opportunities** for local communities through eco-development and ecotourism activities.

GEOLOGICAL SURVEY OF INDIA (GSI) FINDS LITHIUM RESERVES IN RAJASTHAN

- **Another substantial reserve of Lithium** has been identified in Degana municipality of **Nagaur district in Rajasthan.**
  - These reserves **contain significantly more lithium than 5.9 million tonnes found in J&K earlier.**
  - Reportedly, quantity of **lithium found in Rajasthan can meet about 80 percent of country's demand** and requirement.

- **Lithium,** first of alkalis in periodic table, is a **non-ferrous metal** which is used to **make mobile-laptop, electric vehicle and other chargeable batteries.**
  - It is **extracted from either brines or mined rocks.**
  - There is a **tremendous demand** for Lithium around world, due to which, it is also called **White Gold.**
  - According to World Bank, **by year 2050, global demand** for Lithium metal will **increase by 500%.**

- 50 percent of global lithium resources are located in **Bolivia (maximum), Chile, and Argentina, which forms Lithium Triangle** in South America.
  - **Australia** is global leader in **lithium production.**
  - India has discovered **first lithium reserves in igneous rocks located in Marlagalla- Allapatna region of Karnataka's Mandya district.**

PROPERTIES OF LITHIUM

- **Soft, shiny grey metal** found in the earth's crust
- **Lowest density** of all metals
- **Reacts vigorously with water**
- It does not occur as the metal in nature.
- **Spodumene, petalite, lepidoite,** and **amblygonite** are the important minerals containing lithium

ABOUT GSI

- GSI, **attached office to Ministry of Mines,** was set up in 1851 primarily to **find coal deposits for Railways.** It is **headquartered in Kolkata** and has six regional offices.
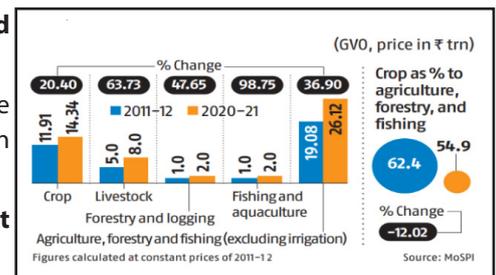- It is a scientific agency of India to carry out geo-scientific activities.

BUILD-OPERATE-TRANSFER (BOT-TOLL) MODEL TO BE TWEAKED FURTHER TO REGENERATE INTEREST OF INVESTORS

- National Highways Authority of India (NHAI) is working on **gradually increasing the share of BOT-toll model** in highway construction.
  - ➤ Reason for pushing BOT is that a company, winning the concession, builds and operates the highway, thus **saving resources of government.**
- Under BOT, which is a conventional PPP model, **a private entity is responsible for building, designing, and operating the road and transferring it back to government.**
  - ➤ **Under BOT (toll) model, earnings of concessionaire are from toll collection** whereas in **BOT (Annuity) model, government collects toll but pays annuity** to developer.
- Other models of private investment in road infrastructure

Engineering, Procurement, Construction (EPC) model	• Under it, **cost is completely borne by government.** Government invites bids for engineering knowledge from private players.
Hybrid Annuity Model (HAM)	• **40 percent of project cost is paid by government** as construction support to private developer, and **remaining 60 percent is to be arranged by developer.** • HAM is a hybrid —mix of **EPC (40%) and BOT (60%) models.** • **Toll fee collection** from highway's projects developed under HAM is responsibility of Government/Authority.

ALSO IN NEWS

Changes to Scheduled Tribes (ST) List	• In the backdrop of **ongoing violence in Manipur**, Supreme Court (SC) said that the **High Court does not have power to direct the state government** to recommend a tribe for ST List. • In **State of Maharashtra versus Milind 2000,** SC had held that **State governments/courts/tribunals/ any other authority cannot modify, amend or alter** the list of ST specified under Article 342 (1) of Constitution. • Under **Article 342(1),** only **the President** after **consultation with the Governor** of the respective State/UTs **can give direction to alter the list.** Under **Article 342(2), Parliament may by law alter the list issued under clause (1).**
Terms in news	**Mentioning Hours** • Mentioning hours in Supreme Court are when **lawyers bring matters that require urgent attention to the notice of the Chief Justice of India** so that they can be taken up for hearing, if needed. **Reverse Flip** • Flipping is the process of **transferring entire ownership of an Indian company to an overseas entity.** It effectively transforms an Indian company into a 100% subsidiary of a foreign entity. • Reverse flipping is the process of **shifting the domicile of those companies back to India** who flipped earlier.

Agriculture, Forestry and Fishing trend from 2011-12 to 2020-21	• According to data from **Ministry of Statistics and program implementation (MoSPI)**
	   ➤ **Livestock, fishing, and aquaculture** saw the **highest increase in gross value of output** (GVO) in decade ending 2020-21 (2011-12 to 2020-21).
	   ➤ **Share of crop sector dropped from 62.4 percent** to 54.9 percent in total GVO during same period.
	   ➤ Within crop sector, **fruits and vegetables** account for **highest share of GVO,** followed by cereal.
	     ▪ **West Bengal reported highest output** in fruits and vegetables whereas **Uttar Pradesh recorded highest output of cereal.**

(GVO, price in ₹ trn)
% Change — 20.40 | 63.73 | 47.65 | 98.75 | 36.90
■ 2011-12 ■ 2020-21
Crop: 11.91 / 14.34 — Livestock: 5.0 / 8.0 — Forestry and logging: 1.0 / 2.0 — Fishing and aquaculture: 1.0 / 2.0 — 19.08 / 26.12
Agriculture, forestry and fishing (excluding irrigation)
Figures calculated at constant prices of 2011-12

Crop as % to agriculture, forestry and fishing: 62.4 → 54.9
% Change: -12.02
Source: MoSPI

Financial Stability and Development Council (FSDC)	• Finance Minister chairs the 27th Meeting of FSDC.
	• **FSDC is an autonomous body** formed in 2010 under Ministry of Finance for **Maintaining financial stability; Enhancing inter-regulatory coordination; Promoting financial sector** development.
	  ➢ **Chairman:** Finance Minister
	  ➢ **Members:** Minister of State, in charge of Department of Economic Affairs, Heads of all Financial Sector Regulators (RBI, SEBI, PFRDA, IRDAI, IBBI); Secretaries to various departments.

Project SMART	• Ministry of Housing & Urban Affairs and Ministry of Railways jointly signed an **MoU with Japan International Cooperation Agency (JICA)** for **'Station Area Development along Mumbai-Ahmedabad High Speed Rail' (Project-SMART).** • **Project-SMART** envisages to **develop surrounding areas of Mumbai - Ahmedabad High Speed Railway (MAHSR) Stations** to enhance accessibility and convenience of commuters & other stakeholders and to promote economic activities. ➢ It would **enhance institutional capacity of State Governments, Municipal Corporations and Urban Development Authorities.**

Thalassemia Bal Sewa Yojana (TBSY)	• Union **Minister of State for Health and Family Welfare** launched **third phase of TBSY.**
	• **Ministry of Health and Family Welfare** has been **implementing TBSY since 2017** under National Health Mission.
	  ➢ TBSY is a **Coal India CSR-funded Hematopoietic Stem Cell Transplant (HSCT) program** that provides a one-time **cure opportunity to underprivileged Thalassemia patients** who have a matched sibling donor.
	• Thalassemia is an **inherited** (i.e., passed from parents to children through genes) **blood disorder caused when body doesn't make enough of a protein called haemoglobin** (enables red blood cells to carry oxygen).
	  ➢ **Thalassemia can cause anemia.**

FluHorse	• New **Android malware known as 'FluHorse'** has been discovered, which targeted users in Eastern Asia with **malicious apps that look like legitimate versions.**
	  ➢ It is being **deployed using targeted phishing techniques** through emails.
	  ➢ It is designed to extract **sensitive information,** including **user credentials and Two-Factor Authentication (2FA) codes.**
	  ➢ It can remain undetected for long periods of time, making it a **persistent and dangerous threat.**

Cyber Surakshit Bharat (CSB)	• **National e-Governance Division (NeGD),** under CSB, organised 36th Chief Information Security Officers (CISO) Deep-Dive training programme. • Cyber Surakshit Bharat is initiative of **Ministry of Electronics and Information Technology (MeitY).** ➢ It aims to spread **awareness about cyber-crime** and **build capacities of Chief Information Security Officers (CISOs) and frontline IT officials,** across all government departments. • In related development, **India's first Centre for Cyber Operations & Security (CenCOPS) is being developed by DRDO in Chandigarh** under Cyber Crime Prevention against Women & Children scheme of Ministry of Home Affairs.
Indian National Trust for Art and Cultural Heritage (INTACH)	• INTACH has demanded **heritage tag for Paralakhemundi station of Odisha** while asking the Ministry of Railways to stop its redevelopment. • INTACH is a **non-profit charitable organisation** under **Societies Registration Act, 1860.** ➢ Its mission is to conserve heritage. In 2007, UN Economic & Social Council granted INTACH special consultative status.

Tungnath temple	• Archaeological Survey of India has sought approval from Centre to declare the **Tungnath temple as a monument of national importance.**
	• Temple, **situated in Rudraprayag district,** is believed to be more than 1,000 years old and founded by **Arjuna** (third of the Pandava brothers).
	  ➢ At an **latitude of over 12,000 feet,** it is the **highest Shiva temple in the world.**
	  ➢ It is also referred to as **'Tritiya Kedar',** since it is part of **the 'Panch Kedar'** cluster of Shiva temples (including Kedarnath, Madhmaheshwar, Tungnath, Rudranath, Kalpnath) spread across **the Garhwal Himalayas.**